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Gulf tourism at a crossroads

Why the next chapter must be about people, not just places

The Times Kuwait Report

For years, the Gulf's tourism story seemed almost unstoppable. New hotels appeared almost overnight. Airports connected the region to virtually every corner of the world. Theme parks, museums, cultural districts and sporting venues transformed the visitor experience. Cities that were once primarily known as business or transit hubs began competing for tourists, families, events and international travellers.

Then came 2026

The regional conflict disrupted flights, affected airspace, forced changes to travel plans and shook visitor confidence across the Gulf. Hotels felt the impact. Airlines had to adjust operations.



From Dubai and Abu Dhabi to Saudi Arabia and Kuwait, the region is discovering that the future of tourism lies not just in attracting visitors, but in giving them reasons to stay, return and remember.

Events were postponed or reconsidered. Travellers who had planned holidays months in advance suddenly found themselves asking a question that no tourism campaign can answer on its own:

Is it safe to travel?

The shock was a reminder that tourism is built on something more fragile than airports, hotels and attractions confidence. But it has also revealed something encouraging. The Gulf tourism industry is proving capable of adapting.

The recovery is already underway, and it is revealing a new tourism landscape in which resilience, diversification and the quality of the visitor experience may matter as much as the number of people arriving.

Tourism is now an economic pillar

The scale of the Gulf's tourism ambitions can be seen in the numbers. The six GCC countries welcomed more than 75 million inbound tourists in 2025, while tourism expenditure exceeded \$131 billion. Intra-GCC tourism accounted for more than 20 million travellers, while tourism's direct and indirect contribution to the regional economy reached around \$254 billion, or 11.4 percent of combined GDP.

These are not simply tourism figures. Behind every visitor is a hotel room occupied, a restaurant table filled, a taxi journey made, a ticket purchased and a local business earning income. Tourism supports airlines, hotels, restaurants, retailers, transport companies, entertainment venues and thousands of jobs.

That is why the disruption was felt far beyond the hotel sector. And that is also why the recovery matters so much.

One Gulf, different tourism stories

The disruption has also demonstrated that there is no single Gulf tourism model. Saudi Arabia has the strength of religious tourism alongside a rapidly expanding leisure and entertainment sector.

- Dubai has built one of the world's most recognisable city tourism brands around aviation, hospitality, shopping, entertainment and events.
- Abu Dhabi has taken a more layered approach, combining culture, family entertainment, luxury hospitality, business tourism, sport and major events.
- Qatar has used sport and events to strengthen its international tourism profile.
- Oman has built around nature, heritage and authenticity.
- Bahrain continues to benefit from its accessibility and short-break appeal.
- And Kuwait has something different again: identity.

The future may therefore not belong to the destination that builds the biggest attraction. It may belong to the destination that gives visitors the most compelling reason to experience it.

Dubai shows the power of recovery

Few places illustrate the Gulf's ability to bounce back better than Dubai. Hotel occupancy fell sharply during the worst phase of the disruption, reaching around 36 percent in March 2026.

By August, it had recovered to 66 percent. Dubai welcomed approximately 869,000 international overnight visitors in August alone, taking international visitation during the first eight months of the year to around 6.97 million.

The recovery did not happen by accident. Government agencies, airlines, hotels and tourism authorities worked together to restore

confidence and connectivity.

A AED2.5 billion support package was introduced to assist tourism, hospitality and entertainment businesses, while airlines rebuilt capacity and tourism authorities intensified international promotion.

Tourism resilience cannot be left to hotels alone. It requires government, aviation, hospitality, transport and the private sector to move in the same direction.

Abu Dhabi's quieter success story

But if Dubai has become the Gulf's most famous tourism brand, Abu Dhabi offers perhaps one of the region's most interesting lessons in how to build a destination without simply copying its neighbour. Abu Dhabi has steadily developed a tourism proposition based on culture, family entertainment, business events, sport, beaches, heritage and luxury hospitality.

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Kuwait remittances surge 18.2% to \$16.7 billion in 2025

Kuwait records the second-highest remittance growth in the GCC as expatriate workers continue sending billions home; transfers account for 10.6 percent of the country's GDP

Money sent abroad by workers in Kuwait surged by 18.2 percent in 2025 to approximately \$16.7 billion, highlighting the significant role expatriate employment plays in the country's economy and the financial support workers continue to provide to families in their home countries.



According to data from the Statistical Center for the Cooperation Council for the Arab States of the Gulf, Kuwait recorded the second-highest growth in worker remittances among GCC countries, after Saudi Arabia, while ranking third in total remittance value behind the UAE and Saudi Arabia.

The figures underline a familiar reality across the Gulf: thousands of expatriates working in construction, healthcare, oil and gas, retail, domestic services and other sectors regularly send part of their earnings home to support

families, fund education, meet household expenses and invest in their futures.

Remittances account for 10.6% of Kuwait's GDP

Worker remittances represented 10.6 percent of Kuwait's gross domestic product in 2025, one of the highest ratios in the GCC. The comparable figures were 10.1 percent in the UAE, 8.7 percent in Oman, 5.5 percent in Qatar, 5.2 percent in Bahrain and 4.6 percent in Saudi Arabia.

The figures demonstrate how closely international money transfers are linked to the Gulf's labour market and expatriate workforce. For many migrant workers, sending money home is not simply a financial transaction but a regular commitment that helps sustain families and communities thousands of kilometres away.

GCC remittances reach \$161 billion

Across the six GCC countries, workers transferred approximately \$161 billion abroad in 2025, an increase of 13.6 percent compared with 2024. The annual rise added around \$19 billion to total transfers, taking remittances to their highest level during the six-year period covered by the data.

The UAE remained the region's largest source of worker remittances, recording approximately \$62.1 billion, followed by Saudi Arabia at around \$58 billion. Together, the two countries accounted for nearly three-quarters of the GCC total.

Saudi Arabia registered the region's strongest annual growth, at 26.9 percent. Qatar recorded remittances of \$11.9 billion, while Oman reported \$9.5 billion. Bahrain was the only GCC country to register a decline, with transfers falling 4.3 percent to approximately \$2.5 billion.



Tajikistan's Ambassador and The Times Kuwait Discuss Regional Developments, Tourism and Business Prospects

H.E. Khusrav Noziri, Ambassador of the Republic of Tajikistan, visited The Times Kuwait and held discussions with Editor-in-Chief Tareq Al Shumaimry and Executive Managing Editor Reaven D'Souza on current regional developments, emerging economic opportunities and the potential to strengthen Kuwait-Tajikistan engagement.

The meeting explored tourism as a promising avenue for closer ties, with opportunities to showcase Tajikistan's spectacular mountain landscapes, rich cultural heritage and growing appeal as a destination for international travellers. Discussions also touched on business prospects and the importance of fostering stronger commercial and people-to-people connections between the two countries.



The exchange highlighted the role of media in promoting greater awareness of regional developments, connecting communities and bringing new opportunities for tourism, trade and cooperation into focus.



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The Price of an AML Breach: What Kuwait's Jewellers Face in 2026

Kuwait's 2026 Enforcement Framework Raises the Stakes for Jewellers



By Legal Counsel Suha Alsahli
Emtithal Law Firm
Special to The Times Kuwait

During the second quarter of 2026 alone, Kuwait's Ministry of Commerce and Industry (MOCI) imposed KD 135,500 in fines on businesses trading in jewellery, precious metals and gemstones for violations of anti-money laundering and counter-terrorist financing (AML/CFT) requirements.

This figure comes amid significant regulatory developments. Ministerial Decision No. 25 of 2026, issued in March, introduced a revised framework classifying AML/CFT violations by severity and prescribing corresponding financial and administrative penalties. This was followed in September by Ministerial Decision No. 172 of 2026, which established updated compliance requirements specifically for the jewellery and precious metals sector.

The implications extend beyond individual fines. Under the 2026 framework, a single transaction can expose a business to substantial penalties, while, repeated violations can result in progressively multiplied fines reaching up to 500,000 KD per violation.

When an ordinary sale becomes a costly violation

Consider a customer entering a jewellery shop, selecting a piece of jewellery and paying through an approved electronic payment method. The transaction appears entirely ordinary. However, the customer is designated on Kuwait's National Sanctions List or the applicable United Nations Security Council sanctions lists, overseen in Kuwait by the Ministry of Foreign Affairs' Security Council Resolution Implementation Committee.



The KD 135,500 in fines imposed during a single quarter illustrates the financial consequences already facing the sector. Kuwait's 2026 enforcement framework makes the implications of deficiencies considerably more serious.

If the jeweller completes the sale, the business may face a KD 8,000 fine under Ministerial Decision No. 25 of 2026, alongside administrative measures including suspension of operations for one year and withdrawal of its commercial licence. The value of the purchase makes no difference to the sanctions-related obligation. Consider another customer, this time a politically exposed person (PEP), such as a senior public official. The transaction may be perfectly legitimate, but failure to apply the enhanced customer due diligence required in such circumstances can expose the jeweller to a separate KD 4,000 fine.

The implications extend further. A jewellery shop can face a KD 4,000 penalty even if no sanctioned customer has entered its premises and no prohibited transaction has taken place. Under the same decision, failure to register for or establish a mechanism to monitor the relevant domestic and international sanctions lists constitutes an independent violation.

Even successfully identifying a sanctioned customer and refusing the transaction does not necessarily conclude the jeweller's obligations. Failure to notify the authorities within two working days carries another prescribed KD 4,000 fine.

These examples illustrate the breadth of the Ministry's enforcement framework. Financial exposure can arise from dealing with prohibited persons, failing to conduct the required customer checks, neglecting notification obligations or failing to establish the internal controls designed to prevent such violations.

For jewellery businesses, compliance therefore begins well before a customer approaches the counter. The adequacy of their internal procedures can itself become the subject of regulatory enforcement.

When fines begin to multiply

One of the more consequential features of Ministerial Decision No. 25 of 2026 concerns repeated violations.

The decision provides for progressively doubled financial penalties where violations recur, subject to a ceiling of KD 500,000 per violation.

This provision has particular significance for businesses whose compliance deficiencies remain unresolved. A failure to maintain adequate procedures, identify regulatory risks or properly document transactions may expose a jeweller to further penalties if the underlying violations are repeated.

The consequences can also extend beyond financial sanctions. Depending on the violation, the Ministry may impose administrative measures including suspension of business operations or withdrawal of the commercial licence. For smaller jewellery businesses, such measures could materially affect their ability to continue operating.

The September 2026 requirements further reinforce the importance of maintaining effective internal controls. An appointed compliance officer, effective AML policies and an electronic recordkeeping system must be supported by procedures that are properly implemented, regularly reviewed and capable of demonstrating compliance during regulatory inspections.

For jewellers, this calls for a careful examination of existing compliance arrangements, from customer identification and sanctions screening to risk assessments, employee training, suspicious transaction reporting and the preservation of records.

The KD 135,500 in fines imposed during a single quarter illustrates the financial consequences already facing the sector. Kuwait's 2026 enforcement framework makes the implications of deficiencies considerably more serious.

For jewellery businesses, the question is whether their existing compliance procedures would withstand regulatory scrutiny, and whether potential deficiencies can be identified and addressed before the next inspection.

Kuwait records 29,300 traffic violations in eight-day crackdown

The Times Kuwait Report

Kuwait's traffic and security authorities have recorded 29,300 traffic violations in an eight-day enforcement drive across the country, arresting 216 wanted individuals and impounding hundreds of vehicles and motorcycles as part of intensified efforts to strengthen road safety and enforce the law.

The campaign, conducted by the General Traffic Department (GTD) and the General Directorate of Emergency Police across Kuwait's governorates, also resulted in the arrest of 137 people for expired residency permits, the seizure of wanted vehicles and the referral of five juveniles to the Juvenile Prosecution.

The figures highlight the scale of ongoing traffic and security enforcement, with patrols addressing violations, responding to accidents and pursuing individuals wanted by the authorities.

Traffic violations and vehicle seizures

The General Traffic Department recorded 28,371 traffic violations between September 28 and October 4, while handling 2,994 traffic-related reports during



Authorities arrest 216 wanted individuals, impound hundreds of vehicles and respond to nearly 2,000 accidents

the same period. Traffic patrols arrested 19 wanted individuals and 25 people whose residency permits had expired. They also seized 11 wanted vehicles and impounded 305 vehicles and 19 motorcycles for traffic violations.

In addition, 43 individuals were placed in custody, with legal procedures initiated against them. Five juveniles were referred to the Juvenile Prosecution. The enforcement drive also involved a substantial emergency response, with traffic patrols dealing with 1,713 collision accidents and 206 accidents involving injuries. The figures underline the continuing demands placed on emergency services and the

importance of compliance with traffic regulations to prevent accidents and protect road users.

Emergency Police conduct 1,729 security operations

Separately, the General Directorate of Emergency Police carried out 1,729 security operations between September 27 and October 3, recording 929 traffic violations. During these operations, officers arrested 197 individuals wanted by the authorities, 112 people with expired residency permits and 63 individuals who lacked official identification documents. Patrols also seized 15 wanted vehicles and impounded four vehicles.

As part of their security operations, officers referred 22 suspected individuals to the General Directorate for Drug Control and dealt with 94 traffic accidents. The department also recorded 396 cases requiring official documentation.

Beyond their enforcement responsibilities, Emergency Police patrols provided humanitarian assistance in 581 cases, reflecting their role in responding to emergencies and supporting members of the public.

Kuwait banks move to phase out payment links as WAMD gains ground

Security, traceability and tighter financial controls drive shift to account-based instant payments

The Times Kuwait Report

Kuwait's banking sector is preparing to phase out the electronic 'Payment Links' service for individuals, with banks and KNET moving customers towards WAMD, the country's account-based instant payment platform.

The move is being driven not simply by the availability of a newer technology, but by growing concerns over security, transaction traceability, fraud and financial-crime risks associated with payment links.

Banks, in coordination with KNET and under the regulatory framework of the Central Bank of Kuwait (CBK), are expected to launch awareness initiatives to explain the transition and encourage customers to use WAMD for instant transfers. The service, which has been available since 2015, is expected to be discontinued, although a specific date for its final closure has not yet been announced.

Why are banks phasing out payment links?

The central concern is who actually receives the money. Payment links can be shared or forwarded between individuals. This flexibility, which helped make the service popular, can also make it more difficult to establish the identity of the ultimate beneficiary in a transaction.

A link created for one person can potentially be passed to another person, creating an additional layer between the original sender and the final recipient. For banks and regulators increasingly focused on combating financial fraud, money laundering and other forms of financial crime, that lack of direct traceability presents an unnecessary risk.

WAMD takes a different approach.

The service facilitates an instant transfer directly between bank accounts through the customer's banking application, allowing the sender to identify the beneficiary before authorising the transaction. The Central Bank says WAMD was developed as part of Kuwait's effort to improve the efficiency, flexibility and security of electronic payments.

The planned move reflects a wider change in Kuwait's banking philosophy: convenience alone is no longer enough. As digital payments become an increasingly important part of everyday financial activity, banks need systems that provide a clear transaction trail, stronger customer authentication and better monitoring capabilities.

The CBK's electronic-payment regulations place particular emphasis on risk management, anti-money laundering and counter-terrorist financing, cybersecurity, business continuity and protection of customer rights.

From this perspective, moving customers from payment links to WAMD provides banks with a more



Earlier Central Bank data showed WAMD transactions during the first five months of 2026 had already reached KD4.52 billion through nearly 70 million transactions, a 53.4 percent increase over the corresponding period of 2025.

controlled and integrated payment environment. It also makes it easier to investigate disputed or suspicious transactions and establish the parties involved.

Fraud is another major concern

The growing sophistication of digital fraud has added urgency to the shift. Kuwait's banks have repeatedly warned customers about scams involving payment links, including attempts to manipulate customers into clicking malicious links or transferring money to fraudulent beneficiaries.

Banks have also warned about scams in which fraudsters claim that money has been transferred accidentally and then ask victims to return it through a payment link. Such schemes can be used to obtain sensitive banking information or redirect funds.

For the banking industry, reducing the number of payment channels that can be easily forwarded or manipulated can help narrow opportunities for such abuse. The objective is therefore not merely to replace an old service with a new one. It is to reduce points of vulnerability across Kuwait's digital financial ecosystem.

WAMD has already proved its scale

The strongest argument for the transition is perhaps the extraordinary growth of WAMD itself. According to the latest figures, WAMD payments reached KD7.7 billion during the first eight months of 2026, covering around 118.4 million transactions.

The figures show that customers have already embraced account-based instant payments on a massive scale.

WAMD transactions reached around KD1.07 billion in August alone, demonstrating that the service has moved well beyond being an alternative payment

facility and is becoming an integral part of Kuwait's everyday banking system.

Earlier Central Bank data showed WAMD transactions during the first five months of 2026 had already reached KD4.52 billion through nearly 70 million transactions, a 53.4 percent increase over the corresponding period of 2025.

From flexibility to traceability

Payment Links became popular because they were simple. A customer could generate a link and send it to another person, making the transfer process convenient, particularly for small personal transactions.

But the same convenience created a potential weakness: the payment instrument could travel independently of the original banking relationship. The transaction remains within the banking ecosystem, with the sender initiating the transfer through the bank's application and identifying the intended recipient.

For regulators, this provides greater visibility. For banks, it means stronger monitoring. For customers, it means a more direct and controlled transaction.

The change is part of a bigger transformation

The phase-out of payment links is also part of a much larger transformation underway in Kuwait's national payment infrastructure. The CBK launched the Kuwait Dispute Management System (KDMS) in February 2026 as part of the second phase of the Kuwait National Payments System project.

The system provides an integrated electronic mechanism for submitting, processing and settling disputes arising from financial transactions, with the stated aim of improving transparency, reliability, security and efficiency.

The Central Bank has also emphasised that WAMD operates 24 hours a day, seven days a week, including public holidays, allowing customers to transfer money instantly between bank accounts. Kuwait is building a payment environment in which transactions are increasingly instant, digital, identifiable and centrally monitored.

What customers should expect

Customers who currently use payment links are unlikely to face an immediate disruption. Banks are expected to communicate the change in advance and encourage customers to move to WAMD and other approved digital banking channels.

For most users, the practical difference will be small. Instead of receiving a payment link, customers will increasingly make or receive transfers directly through their bank's application.

Every transaction will sit within a more clearly defined banking relationship, giving financial institutions greater ability to identify suspicious activity, investigate disputes and protect customers.

Kuwait steps up rainy-season preparedness as forecasts point to above-average rainfall

With Kuwait preparing for the possibility of heavier-than-usual rainfall in the coming months, government authorities are stepping up efforts to ensure that drainage networks, pumping stations and emergency response teams are ready to deal with potential flooding.

Minister of Public Works Dr. Noura Al-Mashaan has stressed the need for heightened preparedness, continuous monitoring and close coordination among government agencies to respond

swiftly to rainwater accumulation and other emergencies during the rainy season. Chairing a meeting of the Rain and Flood Repercussions Committee on Thursday, October 8, the minister reviewed the readiness of participating agencies and called for coordinated action to address changing weather conditions and respond promptly to any emerging situation.

The meeting comes as weather forecasts indicate that rainfall during October, November and December could exceed normal averages, prompting authorities to strengthen their preparations ahead of the peak rainy season.

Drainage systems and emergency teams under review

The committee reviewed the preparedness plans of participating agencies, including the readiness of field teams,

equipment and machinery deployed across different locations. Particular attention was given to cleaning rainwater drainage inlets and networks, checking the operational readiness of pumping stations and identifying areas vulnerable to water accumulation. These preparations are critical for ensuring that rainwater can be drained efficiently, particularly in locations where heavy downpours could disrupt traffic, affect access to residential areas or place pressure on public infrastructure.

Officials also discussed the responsibilities of individual agencies, coordination procedures and emergency plans designed to limit the impact of heavy rainfall.

The emphasis, according to the meeting, is on ensuring that the relevant authorities are prepared to act quickly rather than waiting for weather conditions to deteriorate before mobilizing resources.

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Kuwait strengthens water security as global water crisis deepens

The Times Kuwait Report

For Kuwait, water security has never been simply an environmental concern. In a country with virtually no renewable freshwater resources, securing a reliable supply of safe drinking water is fundamental to national security, economic stability and the wellbeing of its people.

As pressure on global water resources intensifies, Kuwait is strengthening its water-security systems through expanded production and storage capacity, advanced technologies, continuous quality monitoring and greater operational efficiency.

Speaking at the high-level dialogue "A Water-Secure Future for All," organised by the Kuwait Foundation for the Advancement of Sciences (KFAS) as part of preparations for the 2026 United Nations Water Conference, Minister of Electricity, Water and Renewable Energy Dr. Subaih Al-Mukhaizeem said water security had become closely linked to food security, energy, health, economic development, social stability and climate change.

The minister stressed that the challenge could no longer be viewed simply as ensuring access to water. It requires coordinated national, regional and international action, backed by technological innovation, investment and practical financing solutions.

Kuwait's strategic response

Kuwait's geographical and climatic conditions make water security a particularly critical challenge. With limited natural freshwater resources, the country has built its water system around desalination while continuing to invest in the production, transmission, storage and distribution of water.

Al-Mukhaizeem said Kuwait was giving strategic priority to strengthening these systems and improving operational efficiency to ensure that water supplies remain sustainable for both present and future generations.

The country has also placed strong emphasis on the quality and safety of drinking water. An integrated monitoring and testing system is used to ensure that water produced and distributed across the country complies with approved safety standards.

According to data from the WHO-UNICEF Joint Monitoring Programme, more than 99 percent of Kuwait's population benefits from safely managed drinking-water services, highlighting the country's significant progress in ensuring access to safe water.

Global crisis gathering pace

While Kuwait continues to strengthen its domestic water infrastructure, the global picture remains increasingly worrying. UN Secretary-General's Representative and Resident Coordinator in Kuwait Ghada Al-Taher said the international community was falling behind on the water-related targets under Sustainable Development Goal 6, which seeks to ensure the availability and sustainable management of water and sanitation for all.

She noted that around 2.1 billion people worldwide still lack access to safe drinking water, while approximately 4 billion people experience severe water scarcity for at least one month every year.

The pace of progress must increase dramatically, she warned. Achieving universal access to safely managed drinking water by 2030 would require progress to accelerate sixfold, while sanitation progress would need to increase fivefold and basic hygiene threefold.

"These challenges cannot be addressed by one institution or one country alone," was the underlying message of the dialogue, which brought together government representatives, diplomats, international organisations, financial institutions, researchers and water-sector specialists.

Kuwait's international contribution

Despite being one of the world's most water-scarce countries, Kuwait has also played a role in addressing water challenges beyond its borders. Al-Taher highlighted Kuwait's contribution over more than six



Desalination, technology and efficiency become central to safeguarding Kuwait's most critical resource

decades to financing water infrastructure projects in developing countries, reflecting the country's wider role in supporting international development.

For Kuwait, the experience of building a functioning water system in one of the world's most arid environments also provides valuable lessons in desalination, infrastructure development, resource management and technological adaptation.

The scale of the global water challenge is reflected in the investment required. UAE Ambassador to Kuwait H.E. Dr. Matar Al-Neyadi said approximately \$6.7 trillion in global investment will be needed in water-related infrastructure by 2030.

He also pointed to the enormous gaps in global access, with around 3.4 billion people lacking safely managed sanitation services and approximately 4 billion facing high levels of water stress.

Achieving SDG 6 will require progress to accelerate several times over current levels, he said, alongside stronger investment in infrastructure, innovative financing mechanisms, water reuse and sustainable technologies.

Looking towards the UN Water Conference

The discussions in Kuwait come ahead of the 2026 United Nations Water Conference, which will be jointly hosted by the UAE and Senegal in Abu Dhabi from December 8 to 10. The conference is expected to focus on six broad areas, including water for people, prosperity and the planet, international cooperation, water's role in multilateral processes and investment in the water sector.



Al-Neyadi highlighted initiatives aimed at mobilising greater investment and cooperation in the sector, including the Abu Dhabi Global Water Platform, which seeks to mobilise \$2 billion in financing, as well as the Mohamed bin Zayed Water Initiative.

The objective, he said, is to move beyond international commitments and translate them into tangible investments, projects and partnerships that expand access to water and support sustainable economic growth.

Water security is national security

For Kuwait, the global water crisis carries a particular significance. A country that has successfully built one of the world's most sophisticated desalination-dependent water systems cannot afford complacency. Rising demand, climate change, technological challenges and the increasing cost of infrastructure make long-term planning and investment essential.

The emerging approach is therefore moving beyond simply producing more water. Efficiency, conservation, storage, infrastructure resilience, technology and international cooperation are becoming equally important components of Kuwait's water-security strategy. As the world confronts a deepening water crisis, Kuwait's experience demonstrates both the vulnerability of water-scarce nations and the importance of investing early in systems capable of protecting one of humanity's most fundamental resources.

For Kuwait, ensuring that water continues to flow reliably from the tap is not merely a service obligation. It is an essential pillar of the country's future security, prosperity and resilience.

Kuwait banks step up competition with 4% loans for premium customers

Lenders target high-income Kuwaitis with preferential financing as competition for deposits and customer loyalty intensifies. Kuwait's banks are stepping up competition for premium customers, with financing rates of around 4 percent emerging as an attractive offer for eligible high-income borrowers. The move reflects a growing effort by lenders to retain valuable customers, attract deposits and strengthen long-term banking relationships.

Initially introduced by two banks, the preferential offers have prompted other lenders, including smaller institutions, to respond with competitive packages. The growing contest could bring further benefits to selected customers as banks look for ways to stand out in an increasingly competitive market.

However, these offers are not available to everyone. The current initiatives primarily target Kuwaiti nationals with stable employment, strong salaries and established banking relationships. Expatriates and stateless residents are excluded from the preferential arrangements described in the report.

Banks compete for premium customers

The offers are aimed at financially stable customers, with monthly salaries of around KD 1,500 or more generally preferred, depending on the bank's eligibility criteria. The target group includes professionals such as doctors, engineers, teachers, oil-sector employees and senior officials, as well as individuals with substantial deposits and investments.

For banks, winning such customers means more than providing a loan. These account holders may maintain significant deposits, use investment services and credit cards, and bring a wider range of business to the institution.

By offering lower financing rates and additional privileges, banks



hope to persuade customers to keep their salaries, savings and investments under one roof rather than move to a competitor.

Premium banking is increasingly about the overall customer experience. Alongside preferential financing, eligible customers may receive dedicated relationship managers, priority services, reduced banking fees, investment support and selected travel benefits.

For banks, these incentives can help build lasting relationships and support future business. For customers, they can make banking more convenient and potentially reduce borrowing costs.

However, the headline rate alone does not tell the whole story. Borrowers should check the applicable terms, repayment period, fees and eligibility requirements before accepting an offer.

What about expatriates?

For Kuwait's large expatriate community, the immediate benefits remain limited, as the preferential financing arrangements described are focused on Kuwaiti nationals. Expatriates must continue to rely on the financing options available under their respective banks' policies, which may vary according to salary, employer, employment stability and credit assessment.

German Unity Day highlights enduring friendship and a new chapter in Kuwait-Germany ties

The Times Kuwait Report

For Germany, German Unity Day is a celebration of a nation that overcame decades of division through peaceful change. In Kuwait, the occasion carried another important message that lasting partnerships are built on friendship, trust, resilience and a shared belief in cooperation.

The German Embassy in Kuwait marked German Unity Day with a reception that brought together senior Kuwaiti officials, diplomats, members of the German community and friends of Germany, providing an opportunity to celebrate the longstanding relationship between the two countries while looking ahead to its next chapter.

Addressing the gathering, German Ambassador-designate H.E. Dr. Dirk Rottenberg described Germany-Kuwait relations as strong and enduring, built over decades on friendship, mutual respect and regular political engagement.

He said Germany was keen to further develop the relationship across a wide range of areas, reflecting the growing opportunities for cooperation between the two countries.

A relationship built on trust

The relationship between Kuwait and Germany has evolved significantly since diplomatic ties were established in 1964. Today, the partnership extends well beyond traditional political and commercial relations, encompassing investment, technology, education, security and other areas of mutual interest.

Rottenberg pointed to the continued high-level engagement between the two countries, including the recent visit of Kuwait's Foreign Minister to Berlin and talks with German Foreign Minister Johann Wadephul.

Such exchanges, he indicated, demonstrate the shared desire in Berlin and Kuwait to give the bilateral relationship greater depth and substance. The message from the German side was clear: while the two countries are satisfied with the strength of their friendship, there is considerable ambition to take it further.

Remembering what unity means

German Unity Day, observed on October 3, commemorates the reunification of East and West Germany in 1990 after more than four decades of division. For Germans, however, the day represents more than a historical anniversary. It is a reminder of what can happen when peaceful change, courage and the desire for freedom overcome seemingly permanent divisions.

The fall of the Berlin Wall in November 1989 and the peaceful reunification of Germany less than a year later remain among the defining moments of modern European history. Rottenberg reflected on that history while drawing attention to the very different world in



Germany and Kuwait look to deepen cooperation in security, technology, investment and education

which Germany and its partners find themselves today.

The Ambassador also used the occasion to express Germany's solidarity with Kuwait and appreciation for the security and hospitality extended to German citizens living in the country.

His remarks carried particular resonance given the history of the two nations. Germany stood in solidarity with Kuwait during the 1990 Iraqi invasion, and the memory of that period continues to form an important part of the relationship between the two countries.

Rottenberg said Germany once again stood firmly with Kuwait in the face of current regional challenges and expressed appreciation for the Kuwaiti authorities for ensuring the safety of German citizens and the wider community in Kuwait.

For many in the audience, the message underlined an important dimension of bilateral relations that partnerships between countries are tested not only in times of prosperity, but also during periods of uncertainty.

The evolving relationship is also increasingly focused on areas that will shape the future. Germany and Kuwait are looking at opportunities in technology, artificial intelligence, investment, education and security, alongside existing economic and political cooperation.

Germany's technological and industrial strengths complement Kuwait's ambitions for economic diversification and the development of a more knowledge-based economy. For Kuwait, deeper engagement with Germany can provide access to expertise, technology, investment and advanced industrial capabilities.

For German companies, Kuwait offers opportunities within a market that is pursuing major infrastructure, economic diversification and development initiatives.

From friendship to opportunity

The challenge now is to translate a strong political relationship into even stronger economic and

institutional partnerships. Previous German Unity Day celebrations in Kuwait have similarly highlighted the potential for expanding economic ties and strengthening strategic dialogue between the two countries. That momentum gives the new German diplomatic leadership an opportunity to build on an already solid foundation. The emphasis on investment, technology, education and security suggests that the relationship is moving towards a more diversified and future-oriented partnership.

A message beyond Germany

There was also a broader significance to the celebration. At a time when conflicts and geopolitical tensions continue to dominate international headlines, the story of German reunification offers a powerful reminder that political divisions are not necessarily permanent.

The peaceful transformation that led to German reunification demonstrated the power of dialogue, public will and international cooperation. For Kuwait, a country that has itself experienced invasion and demonstrated remarkable resilience, that message carries particular weight.

German Unity Day therefore became more than a national celebration in Kuwait. It was also an affirmation of the values that connect the two countries: peace, sovereignty, resilience, cooperation and respect for international law.

As Germany and Kuwait look towards the future, the foundation appears firmly in place. The task now is to turn decades of friendship into a broader partnership capable of delivering new opportunities for both countries.

For the German Embassy, the celebration marked 36 years of German unity. For Germany and Kuwait, it also offered an opportunity to celebrate something equally valuable: a friendship that has endured, evolved and continues to look towards the future.

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IBPC Kuwait enters a new chapter with fresh leadership and renewed ambition

The Times Kuwait Report

Every change of leadership brings with it a moment to look back but for the Indian Business and Professional Council (IBPC) Kuwait, the transition to a new team is also about looking firmly ahead.

At its Annual General Meeting and elections on October 6, IBPC ushered in its leadership team for the 2026–2028 term, with Gaurav Oberoi taking over as Chairman and a clear message emerging from the gathering: the Council wants to become an even more active platform for businesses, entrepreneurs and professionals looking to connect, collaborate and create opportunities between India and Kuwait.

Oberoi, who served as Vice Chairman during the previous term, now takes the Council forward at a time when India–Kuwait economic relations are gaining renewed momentum. For him, the new responsibility is not simply about leading an organisation. It is about creating a space where members can meet the right people, exchange ideas, find opportunities and turn conversations into meaningful partnerships.

"Our focus will be on creating meaningful opportunities for our members, strengthening institutional partnerships and contributing to the growing economic relationship between India and Kuwait," Oberoi said. That emphasis on meaningful opportunities could well define IBPC's next chapter.

A new team, a shared responsibility

Joining Oberoi in the new leadership team is Sunit Arora, who moves from Joint Secretary to Secretary. Suresh K.P., who served as Secretary in the previous term, has been elected Vice Chairman, while Krishen Suryakanth becomes Joint Secretary and Ramadoss Karthik takes over as Treasurer.

The changes represent more than a reshuffling of positions. They bring together experience from the Council's previous leadership with new responsibilities and expectations for the next two years.

For Suresh K.P., the election also carried a message of unity. "The election is now behind us, and we are one IBPC, one team, working towards a shared purpose," he said, acknowledging the confidence placed in the new leadership. It is a sentiment that is particularly relevant for an organisation whose strength ultimately depends not on its office-bearers alone, but on the participation of its members.

A gracious handover

The change of leadership also marked the end of Kaizar T. Shakir's term as Chairman. Shakir leaves the position after a period in which IBPC expanded its business, professional and institutional engagement. In his farewell address, he thanked members for their support and urged younger entrepreneurs and professionals to become more actively involved in the Council's future.

His message reflects an important reality facing business organisations today: leadership cannot remain confined to familiar names. It must create room for the next generation to participate, contribute and eventually take responsibility.

Former IBPC Chairmen Dhiraj Oberoi, Tony Jashanmal, S.K. Wadhawan and Shivya Bhasin also shared their reflections at the AGM, drawing attention to the Council's journey and encouraging greater participation by young professionals and entrepreneurs. Their presence served as a reminder that IBPC's story is bigger than any single leadership team.

From networking to real opportunities

Perhaps the most significant message from the new leadership is its emphasis on business networking. For entrepreneurs and professionals, networking is valuable only when it goes beyond exchanging business cards. The real measure is whether those connections lead to partnerships, investments, new markets, knowledge-sharing or opportunities for growth.

IBPC intends to strengthen its relationships with major Indian institutions including Invest India, ASSOCHAM, FICCI, CII, NASSCOM, TPCI and FIEO, while also expanding engagement with the Kuwait Chamber



Gaurav Oberoi



Dr. Kaizar T. Shakir

Gaurav Oberoi takes charge as Chairman as Council looks to deepen business networks and strengthen India–Kuwait economic ties



of Commerce and Industry, Kuwaiti business leaders and other international business councils operating in Kuwait. The Council also plans to strengthen links with Indian business councils across the GCC, opening the door to wider regional networking, cross-border entrepreneurship, investment and professional collaboration. This could give IBPC members something increasingly important in today's business environment access not just to a local network, but to a wider regional ecosystem.

Strengthening the India–Kuwait bridge

IBPC has long positioned itself as a bridge between the business and professional communities of India and Kuwait. Established under the patronage of the Embassy of India, the Council has historically worked to promote trade, professional engagement, delegations, networking and people-to-people connections between the two countries.

Its next phase comes at an important time. India and Kuwait have been steadily expanding their relationship beyond traditional areas of trade and expatriate employment, with growing opportunities in investment, technology, services, infrastructure, education and entrepreneurship.

That means organisations such as IBPC have an increasingly important role to play — not simply in representing businesses, but in helping them understand where the opportunities are and how to access them.

Building on what came before

The AGM also provided an opportunity to take stock of the previous term. Outgoing Secretary Suresh K.P. presented a report covering IBPC's programmes, business delegations, partnerships and community initiatives, while Treasurer Krishen Suryakanth

presented the audited financial statements, prepared by CA Deepak Bindal. Both were approved unanimously by the members.

The message from the new leadership is therefore not one of starting from scratch. It is about building on an existing foundation. That foundation has been shaped by successive generations of IBPC leaders who have helped establish the Council as an important meeting point for Indian business and professional interests in Kuwait. The challenge for the new team will be to make that platform even more relevant to today's business community.

A younger IBPC, a wider network

The call for greater participation from young entrepreneurs and professionals may ultimately prove to be one of the most important themes of the new term. Kuwait's business environment is changing. So are the ambitions of its younger Indian professionals and entrepreneurs. Many are working in sectors that did not occupy the same space a generation ago technology, digital services, fintech, consulting, healthcare, education, startups and specialised professional services.

Bringing these voices into IBPC's mainstream could help the organisation evolve from being primarily a business association into a broader professional network capable of responding to a rapidly changing economy.

For Oberoi and his team, the opportunity is significant. They inherit an organisation with an established identity and a strong network. Their task now is to turn that foundation into greater engagement, stronger connections and tangible opportunities for members. The new leadership has begun its term with a simple but ambitious proposition: one IBPC, one team, and a stronger bridge between the business communities of India and Kuwait.



K P Suresh



Sunit Arora



Krishen Suryakanth



Ramadoss Karthik



Thai Ambassador bids farewell to Kuwait, praises resilience and warmth of Kuwaiti people

The Times Kuwait Report

Thailand's Ambassador to Kuwait, H.E. Songchai Chaipatituyut, bid farewell to Kuwait with a message of gratitude, friendship and confidence in the future of relations between the two countries, recalling not only the diplomatic progress achieved during his tenure but also the warmth and resilience he experienced among the Kuwaiti people.

Speaking at a farewell gathering for media representatives on 4 October, Ambassador Songchai thanked Kuwait's leadership, the Ministry of Foreign Affairs, the media and the wider community for the friendship and support extended to him and the Thai Embassy during his tenure.

He expressed his deep gratitude to His Highness the Amir Sheikh Meshal Al-Ahmad Al-Jaber Al-Sabah, His Highness the Crown Prince Sheikh Sabah Khaled Al-Hamad Al-Sabah and the leadership of the State of Kuwait for their friendship and support for Thailand.

The Ambassador also highlighted the close cooperation with Kuwait's Ministry of Foreign Affairs, describing it as an active and important partner in advancing bilateral relations. "Thailand and Kuwait have been friends for more than 63 years. That friendship continues to grow," he said, underlining the longstanding foundation of ties between Bangkok and Kuwait City.

Stronger political engagement

Ambassador Songchai pointed to a series of high-level exchanges as evidence of Thailand's growing interest in deepening relations with Kuwait. During the previous month, two senior Thai delegations visited Kuwait. One was led by the Adviser to Thailand's Deputy Prime Minister and Minister of Foreign Affairs, while another involved the Deputy Permanent Secretary for Foreign Affairs, who came to co-chair the Second Thailand-Kuwait Political Consultations.

The two countries are also working towards establishing a Joint Commission, to be co-chaired by their respective Foreign Ministers. Ambassador Songchai said the two sides hoped to sign the agreement soon, providing a stronger institutional framework for expanding bilateral cooperation.

Economic and commercial cooperation has also featured prominently in recent exchanges. Two Kuwaiti delegations visited Bangkok earlier this year, including one for THAIFEX-Anuga Asia in May and another for Grand Halal Bangkok in July. According to the Ambassador, the visits opened opportunities for greater cooperation in food, trade, halal standards and healthcare. He also noted that senior Kuwaiti dignitaries and officials were expected to visit Thailand later in October to participate in the Annual Meetings of the International Monetary Fund and the World Bank Group, scheduled in Bangkok from 12 to 18 October 2026.

A journey to Kuwait he will not forget

For Ambassador Songchai, however, his time in Kuwait was defined by more than diplomatic meetings and official engagements. His arrival itself came during an extraordinary period. He recalled that he entered Kuwait by land in March because the airspace was closed.

What stayed with him most was not the difficulty of the journey but the welcome he received at the Nuwaiseeb border. He remembered the "calm and courtesy" of the officers who received him, saying that even during a difficult moment he felt safe and welcome.

That experience shaped his understanding of Kuwait. During the period of regional tensions, he observed ordinary life continuing around him people going to work, shops opening and communities carrying on with their daily routines.

"I greatly admire the quiet resilience of the Kuwaiti people," he said. The Ambassador also expressed appreciation for the efforts of Kuwait's leadership to protect citizens and residents, noting that this was particularly important to the 1,080 Thai nationals who consider Kuwait their second home.



it was a farewell marked less by ceremony than by gratitude for a country that welcomed him during an uncertain period, for people who made him feel at home, and for a bilateral relationship he believes has a strong future ahead.

'Kuwait made me feel at home'

Beyond official diplomacy, it was Kuwait's social traditions and hospitality that left a lasting impression on the departing Ambassador. He spoke warmly of his experiences in the country's diwanis, shared meals and informal conversations, where he said people consistently made an effort to make him feel included.

"My time here has been short. But Kuwait have made me feel at home," he said. His remarks reflected a broader dimension of diplomacy one built not only through agreements between governments but through personal relationships and everyday interactions between people.

Media play a role in strengthening ties

Ambassador Songchai reserved particular appreciation for Kuwait's media representatives, thanking them for their interest, questions and coverage of Thailand and the activities of the Thai Embassy. He said the media had played an important role in introducing Thailand more widely to the Kuwaiti public, including its culture, businesses, healthcare sector and opportunities for cooperation between the two countries.

He emphasized that relations between countries were ultimately built through people those who travel, study, conduct business and form friendships across borders. "Your work brings these connections

to a wider public and helps build trust and mutual understanding," he told media representatives. The Ambassador also acknowledged that his relationship with the Kuwaiti media had been a two-way exchange. "I have also learned a great deal about Kuwait from you," he said, thanking journalists for the news, insights and conversations shared during his posting.

Returning to Bangkok for a new assignment

Ambassador Songchai will soon return to Bangkok, where he will take up a new position as Director-General of Thailand's Department of Treaties and Legal Affairs. He noted that his new responsibilities would focus more heavily on legal matters and that considerable work lay ahead.

He urged Kuwaiti friends and partners to extend the same friendship and support to his successor and colleagues that had been shown to him. "Our friendship continues," he said. He concluded with a simple hope that the relationships built during his time in Kuwait would continue, adding that he looked forward to welcoming his Kuwaiti friends in Thailand.

For an Ambassador completing his posting, it was a farewell marked less by ceremony than by gratitude for a country that welcomed him during an uncertain period, for people who made him feel at home, and for a bilateral relationship he believes has a strong future ahead.

Kyrgyzstan's Ambassador Visits The Times Kuwait



H.E. Nurlan Tokobaev, Ambassador of the Kyrgyz Republic to the State of Kuwait, visited The Times Kuwait and met with Editor-in-Chief Tareq Al Shumaimry and Executive Managing Editor Reaven D'Souza.

The meeting featured an engaging exchange of views on tourism, business opportunities and ways to strengthen ties between Kuwait and Kyrgyzstan, with particular interest in promoting Kyrgyzstan's scenic landscapes, rich cultural heritage and growing tourism potential among residents of Kuwait.

The discussion also underscored the importance of building stronger links between the business community, tourism stakeholders and media

organisations to identify areas of common interest and encourage meaningful engagement.

As an English-language publication serving Kuwait's diverse expatriate community, The Times Kuwait remains committed to highlighting opportunities, fostering cross-cultural understanding and bringing stories of international cooperation to its readers.

The visit provided a valuable platform for exchanging perspectives and exploring possibilities for future engagement, reflecting the importance of dialogue and collaboration in developing stronger connections and opening new avenues for tourism and business.

FilCom, Philippine Embassy bring essential welfare services closer to OFWs in Kuwait

By Ricky Laxa
Staff Writer

For thousands of Overseas Filipino Workers (OFWs) in Kuwait, access to reliable information on employment rights, healthcare, financial security and government benefits can make a meaningful difference to their lives abroad. Bringing these essential services within easier reach was the focus of the 'Care for OFW' event held on Friday at the grand ballroom of Boulevard in Salmiya.

Organized by the Coalition of Filipino Community Organizations in Kuwait (FilCom), in collaboration with the Philippine Embassy and the Migrant Workers Office (MWO), the initiative brought together members of the Filipino community to learn about available welfare services and seek practical guidance on issues affecting their lives and livelihoods.

The programme reflected the importance of ensuring that migrant workers are not only supported in their day-to-day employment but are also equipped with the knowledge and resources needed to protect their rights, manage their finances and plan for the future.

A series of lectures and seminars addressed key areas, including labour laws, affordable housing, health and wellness, business opportunities and financial literacy. These sessions were designed to help participants better understand their entitlements, make informed decisions and explore opportunities for greater financial stability.

The Migrant Workers Office provided information on employment contract verification, reintegration programmes for Filipinos planning to return home, and benefits associated with Social Security System (SSS)



Care for OFW initiative combines labour guidance, healthcare and financial literacy to support Filipino workers

membership and the Pag-IBIG Fund. Representatives were available to explain procedures and clarify questions concerning the services offered.

Healthcare was another important component of the initiative, with medical teams providing general medical assistance and dental check-ups. By bringing health services alongside employment and financial guidance, the event offered workers an opportunity to address several practical concerns in one setting.

The gathering also featured singing performances, Zumba activities and raffle draws, creating a welcoming atmosphere that combined essential information with community interaction.

For Filipino workers living far from their families, access to dependable welfare support can provide

reassurance during challenging times. Initiatives such as 'Care for OFW' also highlight the importance of cooperation between diplomatic missions, government agencies and community organizations in reaching workers who may need guidance or assistance.

The collaboration between FilCom, the Philippine Embassy and the Migrant Workers Office underscored a shared commitment to addressing the welfare needs of the Filipino community in Kuwait.

Beyond the services offered during the event, the initiative highlighted a broader message: supporting overseas workers means helping them understand their rights, safeguard their health, make informed financial choices and prepare for life beyond their employment abroad.



ALSAYER renews strategic partnership with KNRC for 2026-2027

ALSAYER Group has renewed its strategic partnership with the Kuwait National Robotics Competition (KNRC) for the 2026-2027 season, reaffirming its commitment to empowering young people, advancing innovation, and supporting Kuwait's transition toward a knowledge-based economy in line with Kuwait Vision 2035.

The partnership was announced during a press conference held on 4 October 2026 at Kuwait University, attended by representatives from ALSAYER Group, Kuwait University, educational institutions, and strategic partners. The collaboration reflects a shared commitment to nurturing future generations through science, technology, engineering, and innovation initiatives that equip students with the skills required to succeed in an increasingly digital world.

Speaking on the occasion, Mohamed Naser Al-Sayer, Executive Board Member and Chairman of the Sustainability Committee at ALSAYER Group, said, "ALSAYER Group is proud to renew its strategic partnership with the Kuwait National Robotics Competition, reaffirming our long-standing commitment to supporting innovation, education, and youth development in Kuwait.

"We firmly believe that investing in young people is one of the most impactful ways to contribute to the nation's future. As technology continues to reshape industries and societies, equipping the next generation with the knowledge, skills, and opportunities to thrive in a rapidly evolving digital economy has never been more important," he added.

He went on to say, that KNRC has become a leading platform for developing creativity, critical thinking, problem-solving, and technological capabilities among students.

The competition provides participants with valuable opportunities to explore robotics, automation, and artificial intelligence, while strengthening the leadership and teamwork skills needed to support Kuwait's future economic and technological progress.

Dr. Haider Behbehani, Acting Dean of the College of Science at Kuwait University, highlighted the important



Senior Business Director of Toyota Group Service Division and Vice Chairman of the ALSAYER Sustainability Committee, emphasized the educational value of robotics competitions, saying, "Robotics competitions offer students unique opportunities to apply classroom learning in real-world contexts."

role of academic institutions in fostering innovation and scientific excellence. He noted that collaboration among universities, the private sector, and government entities is essential to developing national talent.

He said, "The Kuwait National Robotics Competition has evolved into an important educational platform that encourages students to transform theoretical knowledge into practical innovation. Through initiatives such as KNRC, students gain valuable hands-on experience in emerging technologies while developing the analytical and creative skills needed to address future challenges. Kuwait University remains committed to supporting programs that inspire scientific curiosity and strengthen Kuwait's innovation ecosystem."

Eng. Ibrahim Al-Fouzan, Senior Business Director of Toyota Group Service Division and Vice Chairman of the ALSAYER Sustainability Committee, emphasized the educational value of robotics competitions, saying, "Robotics competitions offer students unique opportunities to apply classroom learning in real-world contexts."

"Beyond technical knowledge, participants develop problem-solving, collaboration, resilience, and adaptability, all of which are essential in today's technology-driven environment. The continued growth of KNRC reflects the increasing interest among young

people in science, technology, and innovation, and we look forward to seeing the remarkable ideas and solutions they present each year," Al-Fouzan added.

Eng. Nehad Al-Haj Ali, Group Manager of the Corporate Excellence Department at ALSAYER Group, underscored the importance of strategic partnerships in creating long-term value for society, stressed, "At ALSAYER Group, sustainability extends beyond environmental responsibility to include the development of people and communities. Our support for initiatives such as KNRC reflects our belief that building human capital is fundamental to creating a resilient and prosperous future. Through strategic collaboration with educational institutions and national stakeholders, we continue to invest in opportunities that empower young talent, encourage innovation, and contribute to Kuwait's sustainable development goals."

The 2026-2027 season of KNRC will bring together students from across Kuwait, providing a dynamic platform for innovation, technological exploration, and collaborative learning. The competition is supported through the collective efforts of Kuwait University, the Ministry of Education, the Public Authority for Youth and Sports, ALSAYER Group, and partners from the public and private sectors.



Are We Really Listening to People who have Mental Health Problems?

Just get up and do something. You will feel better.



Dr Neethu Mariam Chacko MD
Specialist Psychiatrist, FSHN Clinic

For someone living with depression, these words may sound familiar. They often come from a relative or friend who wants to help. Yet, to the person hearing them, they can feel like another reminder that nobody understands. Getting out of bed, taking a shower or answering a phone call may already require more effort than others realise. What appears to be laziness may be a struggle to get through the day.

World Mental Health Day, observed every year on 10th October, encourages us to pay attention to mental well being and the support people need. This year's theme, "Lived Experiences Heard:

Real Voices, Real Change," asks us to consider an important question: are we really listening to people who have experienced mental health difficulties?

We hear the words "lived experience" more often now, but the meaning is simple. It is the understanding a person gains from going through something themselves. In mental health, this includes the experience of illness, asking for help, receiving treatment and finding a way back to everyday life. It also includes how others treated them along the way who listened, who dismissed their concerns and what made a difference when they were struggling.

A textbook can explain the symptoms of depression, anxiety or psychosis. It cannot fully describe what those symptoms feel like to a particular person. Someone with depression may wake up feeling exhausted despite spending hours in bed. They may lose interest in activities they once enjoyed or struggle to concentrate on a simple task. Someone with anxiety may lie awake worrying, unable to settle their mind even when their body is tired. A person experiencing psychosis may hear frightening voices that others do not hear and find it difficult to understand what is happening.

These experiences are not the same for everyone. Two people with the same diagnosis may have very different difficulties and need different kinds of support.



We must also remember that a person is much more than their illness. They have relationships, responsibilities, talents and hopes. For one person, getting better may mean returning to work.

One may be worried about losing a job. Another may be struggling to care for children or afraid of how their family will react. We learn these things by giving people time to explain, rather than assuming that a diagnosis tells us everything about them.

Unfortunately, people with mental health difficulties are still often judged before they are understood. "You are thinking too much." "Everyone has problems." "You have so much to be grateful for."

Such remarks may be well meant, but they can make someone feel guilty for being unwell. A person who already finds it difficult to speak may decide it is easier to remain silent.

Fear of judgement can affect anyone. A student may hide their distress because they do not want to disappoint their parents. An employee may worry that asking for help will affect how they are treated at work. A parent may feel ashamed to admit that they are struggling to cope. When people expect criticism or rejection, seeking help becomes even harder.

Listening does not require us to have all the answers. It begins with allowing someone to speak without interrupting, comparing their situation with our own or immediately telling them what to do. Asking, "What has been difficult for you?" or "How can I help?" can open a conversation.

But we must also be prepared to hear the answer, even when it is uncomfortable or different from what we expected.

Sometimes, people cannot easily explain what they are feeling. They may need time, or they may not wish to discuss everything at once. Respecting that choice is part of listening. We can let them know we are available without pressuring them to share more than they want to.

This year's message also has an important place in healthcare. People who have used mental health

services know what helped them and what made things harder. They may remember a doctor who explained treatment patiently, a nurse who treated them with kindness or a family member who accompanied them to appointments. They may also remember leaving a consultation confused, feeling that their concerns were ignored or finding it difficult to get help when they needed it.

These experiences can help improve care. During a consultation, people should have the opportunity to ask questions, discuss treatment options and explain their concerns. A plan is more useful when it takes account of the person's daily life, including work, family responsibilities and the support available at home. Asking what matters to them is an essential part of understanding what they need.

There is much we can do within our own families and communities. We can check on someone who has become withdrawn instead of assuming they are being unfriendly. We can avoid jokes or careless comments about mental illness. We can encourage professional help when needed and offer practical support, such as helping arrange an appointment or accompanying the person if they wish. Small acts of patience and kindness can make it easier for someone to accept help.

Support should not end after the first conversation or appointment. Recovery may take time, and there may be difficult days along the way. Someone who seemed better last week may be struggling again today. This does not mean that they are not trying. Families and friends can help by remaining patient and asking what support is useful, rather than expecting constant improvement.

We must also remember that a person is much more than their illness. They have relationships, responsibilities, talents and hopes. For one person, getting better may mean returning to work.

For another, it may mean sleeping well, meeting friends or enjoying time with their children again. These ordinary parts of life matter, and they deserve a place in conversations about recovery.

This World Mental Health Day, let us look beyond the messages we share and think about how we respond when someone actually tells us they are struggling. Do we make time? Do we take their concerns seriously? Do we include them in decisions about their own care?

Listening cannot replace professional treatment or accessible mental health services. It can, however, help people feel less alone and make it easier for them to seek support. It can also teach us how to provide care that is more respectful and useful.

Real voices can create real change when we are willing to listen, learn and act on what we hear.

Jazeera Airways to relaunch direct flights to Yerevan

The Times Kuwait Report

Jazeera Airways is set to relaunch direct flights between Kuwait and Yerevan, restoring an important air link between Kuwait and Armenia and providing travellers with a convenient option for leisure and business trips.

The resumption is expected to support growing travel interest in Armenia, a destination known for its scenic mountain landscapes, historic monasteries, rich cultural heritage and welcoming hospitality.

The direct connection will also offer greater convenience for travellers seeking short holidays, family breaks and opportunities to explore the South Caucasus without the need for connecting flights.

Strengthening tourism ties

The Kuwait-Yerevan route has already helped strengthen tourism links between the two countries since its launch in July 2025. The service opened new opportunities for tourism, business and cultural exchanges, making Armenia more accessible to travellers from Kuwait. Yerevan, Armenia's capital, offers a blend of historic landmarks, museums, cafés



Resumption of Kuwait-Armenia connectivity expected to boost tourism, business travel and cultural exchanges



and contemporary city life.

Beyond the capital, visitors can explore mountain resorts, ancient churches, traditional towns and the scenic surroundings of Lake Sevan. The direct connection also provides opportunities to deepen people-to-people ties and encourage greater interaction between the two countries.

Supporting regional connectivity

For Jazeera Airways, the route forms part of its wider effort to connect Kuwait with destinations that offer



opportunities for leisure travel and business activity. Improved air connectivity can help stimulate visitor flows, support hospitality and tourism businesses, and create opportunities for closer commercial engagement between Kuwait and Armenia.

The relaunch will be particularly relevant to travellers looking for convenient regional and international holiday options. Passengers are advised to check Jazeera Airways' official website or mobile application for confirmed relaunch dates, flight schedules, fares and booking availability before making travel arrangements.

From a Small-Town Dream to a Changing India

25 Years of Narendra Modi



By Rajpal Tyagi
Special to The Times Kuwait

Twenty-five years is a long time in the life of a nation. It is long enough for a generation to grow up, for cities to change, for technology to transform the way people live and communicate, and for a country to redefine how it sees itself and its place in the world.

For Narendra Modi, 25 years in government is also the story of an extraordinary personal journey from a modest childhood in Vadnagar, Gujarat, to the highest elected office in India.

On 7 October 2001, Narendra Modi took oath as Chief Minister of Gujarat. Few could have imagined then that the relatively little-known political organiser would go on to become one of India's most recognisable political leaders and serve as Prime Minister for more than 12 years.

On 7 October 2026, that journey reaches a remarkable milestone: 25 uninterrupted years at the head of a government. The significance of the moment lies not simply in the number of years. It lies in the distance travelled.

Born on 17 September 1950 in Vadnagar, Modi grew up in a modest family and worked at his family's tea stall while continuing his education. His early years, as described in his public life, were shaped by discipline, reading, debate and an engagement with India's social and cultural traditions.

Those beginnings are important because they remain central to the story of the man who would eventually occupy India's highest political office. His journey was not one of instant national prominence. It was built over decades through organisational work, political campaigns, setbacks, responsibilities and an increasingly prominent role within the Bharatiya Janata Party.

Then came October 2001. The BJP leadership selected Modi to take over as Chief Minister of Gujarat, and on 7 October he took the oath of office. The next 13 years would change both his political standing and the scale of his ambitions, eventually taking him from Gujarat to the national stage.

From Gujarat to New Delhi

In 2013, the BJP named Modi its prime ministerial candidate for the 2014 Lok Sabha election. The election transformed the political landscape. The BJP won an absolute majority and, on 26 May 2014, Narendra Modi became Prime Minister of India.

What followed was an effort to reshape the relationship between the Indian citizen, the state and the economy. Swachh Bharat put sanitation and cleanliness at the centre of a national campaign. Jan Dhan sought to bring millions into the formal banking system. Make in India placed manufacturing and investment at the heart of the economic narrative, while Digital India sought to expand digital

infrastructure and government services.

Ujjwala sought to bring cleaner cooking fuel to eligible households. Ayushman Bharat expanded the focus on public healthcare. GST attempted to create a nationwide indirect-tax framework. Infrastructure development accelerated across roads, railways, airports and digital networks. UPI and digital payments became a defining feature of India's rapidly expanding digital economy.

For supporters, these initiatives represent an India becoming more connected, more digitally enabled and more confident about its economic future. But the Modi years have also been defined by major political decisions and moments of intense national debate.

His second term, beginning after another BJP majority in 2019, saw the abrogation of the special status under Article 370 for Jammu and Kashmir, the passage of the Citizenship Amendment Act and the enormous challenge of managing the COVID-19 pandemic.

In 2024, the political equation changed again. The BJP did not secure an individual majority, but remained the largest party, while the National Democratic Alliance secured a majority. Modi subsequently took oath for a third consecutive term as Prime Minister on 9 June 2024.

His third-term vision has increasingly been expressed through the idea of 'Viksit Bharat' – a developed India with an emphasis on economic growth, infrastructure, technology, manufacturing, innovation and India's expanding role in the global economy.

A journey watched closely from Kuwait

For the Indian community in Kuwait, however, Narendra Modi's story is not simply one of Indian domestic politics. It is also a story of a changing India that millions of Indians living abroad have watched, discussed and experienced from a distance.

For the Indian diaspora, India's growing international profile has often carried a personal significance. The country's global standing is not an abstract idea when one's family, business, culture and future remain connected to India.

That makes Modi's relationship with the Indian diaspora an important part of his 25-year journey. I had the opportunity to meet Modi on four occasions as part of Indian Business Council Kuwait delegations, first during his years as Chief Minister of Gujarat and later as Prime Minister of India.

But perhaps the most emotional chapter came in December 2024.

The day Modi came to Kuwait

On 21–22 December 2024, Narendra Modi made his first official visit to Kuwait at the invitation of His Highness Sheikh Meshal Al-Ahmad Al-Jaber Al-Sabah. For India and Kuwait, it was more than a diplomatic visit. It was historic. No Indian Prime Minister had visited Kuwait for 43 years.

For the Indian community, the emotional centre of the visit was undoubtedly 'Hala Modi', where the Prime Minister addressed a large gathering of Indians at the Sheikh Saad Al-Abdullah Indoor Sports Complex.

The visit also brought together the people-to-people dimensions of India-Kuwait relations. Modi attended the opening ceremony of the 26th Arabian Gulf Cup as Guest of Honour and held high-level meetings with Kuwait's leadership.

Then came another historic moment. HH the Amir of Kuwait conferred upon Prime Minister Narendra Modi the Order of Mubarak Al-Kabeer, Kuwait's highest

national award. For Indians in Kuwait, the significance was difficult to miss.

A relationship that had been sustained for generations by ordinary people workers, professionals, entrepreneurs, doctors, engineers, teachers and business leaders was being reflected at the highest diplomatic level.

Twenty-five years — and an India still in motion

The story of Narendra Modi's 25 years at the head of government is ultimately inseparable from the story of an India undergoing profound change. From a small town in Gujarat to the Prime Minister's Office in New Delhi, the journey has been marked by political organisation, perseverance, electoral success and an enduring engagement with public life.

But statistics and political milestones tell only part of the story. Behind every programme are people. Behind digital payments are families and small businesses discovering new ways to transact. Behind financial inclusion are people entering the formal banking system.

Behind roads, airports and digital infrastructure are communities experiencing a more connected India. Behind India's growing global profile are millions of Indians abroad who watch their country from afar and carry its story with them. That is perhaps why the 25-year milestone resonates beyond politics.

For India's supporters, it is a story of national transformation and renewed confidence. For India's critics, it is a period that has also raised difficult political, constitutional and social questions.

But whatever one's political perspective, 25 years at the head of a government is an extraordinary chapter in contemporary Indian public life. And for the Indian community in Kuwait, there is another reason to reflect on the milestone.

India's relationship with the world has become more visible, more ambitious and more deeply connected to its diaspora. Under Modi's leadership, India's engagement with countries around the world has, according to the account, reached a new level of friendship and engagement.

Twenty-five years is therefore not simply a point at which to look back. It is a moment to pause, remember how far India has travelled and ask where it wants to go next. The journey from Vadnagar to New Delhi may have taken 25 years.

The journey towards a developed India has only just begun.



A quarter century in public life has taken Narendra Modi from the political landscape of Gujarat to the centre of India's national and global story



Rajpal Tyagi is Partner and Managing Director of M/s International Interiors, and a respected member of the Indian business community. A longstanding professional with extensive experience in the interiors and business sector, he has contributed significantly to strengthening India's presence and engagement overseas. In recognition of his distinguished contribution to the Indian diaspora and his achievements, he was honoured with the prestigious Pravasi Bharatiya Samman Award in 2019 by the Government of India, one of the highest honours conferred on overseas Indians.

GCC–EU Strategic Partnership: From the Brussels Commitments to the Riyadh Summit

*An upcoming summit to consolidate a strategic partnership
extending beyond economic interests to shared security, stability and prosperity*



By Tareq Yousuf Al-Shumaimry

Former Secretary-General of the GCC Commercial Arbitration Centre

The second summit between the Gulf Cooperation Council (GCC) and the European Union (EU), scheduled to take place in Saudi Arabia on 24 October 2026, comes at a time when relations between the two blocs are evolving towards a more comprehensive strategic partnership. This transformation has been driven by global political, economic and security developments, which have created challenges requiring closer institutional coordination beyond traditional frameworks of cooperation.

While the inaugural summit, held in Brussels on 16 October 2024 under the theme “Strategic Partnership for Peace and Prosperity”, laid the political foundations for this partnership, the forthcoming Riyadh Summit presents an opportunity to assess the progress achieved over the past two years and translate shared commitments into practical initiatives that advance the mutual interests of the six GCC member states and the EU’s 27 member states.

The relationship is rooted in the Cooperation Agreement signed in 1988, which entered into force in 1990, and gained renewed momentum following the launch of the EU’s Strategic Partnership with the Gulf in 2022.

It is important in this context to distinguish between the European Union as a political and economic bloc comprising 27 member states and the European Council, which brings together EU heads of state or government to determine the Union’s overall political direction and priorities. The Council of the European Union, meanwhile, comprises national ministers responsible for legislation and policy coordination.

The European side of the Riyadh Summit will be represented at the highest institutional level by European Council President António Costa, alongside European Commission President Ursula von der Leyen, reflecting the summit’s political significance and institutional importance.

The period following the Brussels Summit has witnessed tangible progress, notably the 29th GCC–EU Joint Council and Ministerial Meeting, hosted by Kuwait on 6 October 2025. The meeting was co-chaired by Kuwait’s then Foreign Minister Abdullah Ali Al-Yahya and EU High Representative for Foreign Affairs and Security Policy Kaja Kallas, with the participation of GCC Secretary-General Jasem Mohamed Albudaiwi.

The meeting reaffirmed the importance of implementing the outcomes of the Brussels Summit and expanding political, economic and security cooperation, reflecting a transition towards more structured consultation and institutional follow-up.

In the security sphere, the second round of the GCC–EU Regional Security Dialogue was held in Brussels on 24 April 2025, addressing maritime security, cybersecurity, counterterrorism, non-proliferation and crisis management.

Security cooperation gained further urgency during the extraordinary ministerial meeting held on 5 March 2026, which addressed military escalation and Iranian attacks against GCC states. The European Union expressed solidarity with GCC countries and



The report identifies 2025 as an important period in developing bilateral frameworks, particularly following the Council of the European Union’s approval in July 2025 of a mandate to initiate negotiations on strategic partnership agreements with individual GCC member states.

reaffirmed the importance of international law, civilian protection and regional security.

Economic indicators provide compelling evidence of the growing importance of this partnership. According to European Commission figures, bilateral trade in goods reached approximately €165.7 billion in 2025, representing an increase of 1.1 percent compared with the previous year. EU exports to GCC markets amounted to €110.3 billion, while imports from GCC countries totalled €55.4 billion.

The European Union is the GCC’s second-largest trading partner, accounting for 10.9 percent of its total global merchandise trade. Trade in services reached €84.4 billion in 2024, while the stock of EU foreign direct investment in GCC countries stood at €163.1 billion. Conversely, GCC foreign direct investment stocks in the European Union amounted to €189.8 billion.

These figures demonstrate not only the depth of economic interdependence but also the considerable potential for expanding joint investment in renewable energy, advanced industries, technology and infrastructure.

In this context, the Gulf Research Center (GRC), in its 2026 Strategic Report, highlights the significant expansion of institutional relations since the adoption of the EU’s Gulf partnership strategy in 2022.

The report identifies 2025 as an important period in developing bilateral frameworks, particularly following the Council of the European Union’s approval in July 2025 of a mandate to initiate negotiations on strategic partnership agreements with individual GCC member states.

Nevertheless, the report also points to continuing challenges concerning a comprehensive GCC–EU free trade agreement, visa facilitation and the practical implementation of political commitments. These outstanding issues add further significance to the Riyadh Summit.

Trade relations have also advanced through the launch of negotiations between the European Union and the United Arab Emirates on a free trade agreement in 2025, reflecting a growing European preference for strengthening bilateral economic partnerships alongside the broader GCC framework.

The challenge remains to ensure that bilateral arrangements complement rather than undermine collective GCC–EU cooperation, while preserving the strategic value of negotiations between the two blocs.

Diplomatic engagement has extended beyond formal ministerial meetings. During the Munich Security Conference in February 2026, GCC Secretary-

General Jasem Albudaiwi met with the EU Special Representative for the Gulf, Luigi Di Maio, to review the implementation of previous agreements, advance joint initiatives and strengthen political and security coordination.

Such meetings demonstrate that relations between the two sides are increasingly characterised by sustained institutional engagement rather than occasional diplomatic encounters.

Looking ahead, the Riyadh Summit is expected to address several strategic priorities, including developments concerning the Palestinian question, regional crises, maritime security and energy security, alongside trade, investment, digital transformation, climate cooperation and food security.

Facilitating the movement of citizens, businesspeople and professionals between the two regions, including European visa arrangements, is another important area in which tangible progress could strengthen economic opportunities and people-to-people relations.

Among the potential outcomes of the summit are clearer mechanisms for monitoring previous commitments, renewed momentum in trade negotiations, expanded security and technological cooperation, and joint investment projects supported by defined implementation timetables.

Achieving these objectives, however, will require both sides to address regulatory differences, commercial obstacles and political divergences that continue to affect the pace of certain initiatives.

The significance of the Riyadh Summit therefore extends beyond another high-level meeting between two influential political and economic blocs. Its importance lies in the opportunity to consolidate a strategic partnership founded on balanced interests, mutual respect and shared responsibility for international peace and stability.

If the Brussels Summit established the political foundations of this relationship, the Riyadh Summit will provide an important opportunity to assess the progress achieved and advance towards a more effective, sustainable and results-oriented partnership.

Ultimately, the future of GCC–EU relations will be measured not merely by the volume of trade or the number of agreements concluded, but by the ability of both sides to translate their political, economic and diplomatic capabilities into meaningful cooperation that serves the interests of their peoples and contributes to regional and global security, stability and prosperity.

The Next Era of Reform Must Be About Capability



Pepukaye Bardouille

Director of the Bridgetown Initiative and Special Adviser on Climate Resilience to the Barbados Prime Minister's Office, was the founding Chief Executive Officer of the Climate Resilience Execution Agency for Dominica.

We tend to think of a country's assets in terms of natural resources, technology, and capital. But equally important is its ability to shape its own future, as opposed to having its development determined mainly by external factors.

Major global stressors in recent years have brought this reality into sharper focus. COVID-19, rising interest rates, energy-price spikes, and an intensifying climate crisis have forced many small states into perpetual firefighting mode. For the most indebted and least diversified economies, each new upheaval has pushed aside years of planning, leading to calls for higher investment in resilience. And yet resilience alone is not enough, because a country can do everything right and still end up worse off if it lacks genuine agency.

The true test of development is whether it expands a country's choices and capabilities. It is this insight that lies behind the Barbados-led Bridgetown Initiative, which seeks to create a more responsive financial system, unlock affordable long-term finance, and develop better tools for managing shocks. That is what countries need to maintain their national goals when crises erupt.

Small states understand this all too well. For them, uncertainty is not an occasional problem, but a persistent condition. They were thinking about disaster preparedness and strategic autonomy long before these topics became regular items on the international agenda. The challenge was never to eliminate vulnerability entirely, but to preserve freedom of action despite it. In a world of rising geopolitical tensions and climate risk, agency proved to be one of the most valuable assets a country could possess.

The current era of development reform proposals understandably focuses on expanding the fiscal and policy space needed to help countries weather crises. However, what ultimately matters is whether investments leave behind stronger institutions, deeper expertise, more competitive firms, and a greater capacity to solve complex problems.

Though the international system has become more effective at financing projects—from roads and energy systems to hospitals and digital infrastructure—development cannot be reduced to a series of investments or line items on a balance sheet. The harder task is building up the means to design, deliver, maintain, and expand those investments.

Such know-how is not limited to infrastructure. Consider Barbados's experience with sovereign-debt restructuring, debt-pause clauses, and debt-for-resilience transactions. None of these innovations emerged by accident. They required discipline in economic management over an extended period, political leaders who were willing to back negotiating teams through years of difficult, unglamorous work, and policymakers who developed their expertise by tackling problems for which there were no clear precedents.



Economic development should no longer be measured solely by how much finance is mobilized or how much fiscal space is created. It must also be judged by whether countries emerge more capable of setting their own priorities, responding to challenges, and seizing new opportunities to shape their own future.

The same lesson applies across the wider economy. Barbados is now seeking to build on a decade of climate-finance leadership while advancing ambitious food-security, social-protection, and energy-independence initiatives at home. We understand that scaling up battery-storage capacity and pursuing the country's first utility-scale wind project require far more than technical plans. These investments demand coordination among ministries, regulators, the private sector, financiers, and neighboring communities. Success depends on bringing all these players together to work through disputes, structure viable deals, and keep projects moving when obstacles arise.

Barbados's own recent experiences point to a broader truth about how expertise is built. People learn by doing, and institutions, by extension, learn through the people who build and sustain them. Capacity is forged through negotiating difficult deals, delivering projects, managing crises, learning from mistakes, and taking on progressively more complex responsibilities. Technical skills matter, but so do incentives, trust, continuity, the authority to act, and the time to think and experiment.

Likewise, developing countries need firms capable of competing internationally, adopting new technologies, and responding to changing markets. Development succeeds when the public and private sectors strengthen each other.

No country develops these capabilities overnight. They are acquired through repeated exposure to difficult situations. Barbados recently lost its Chief Fisheries Officer, and her passing is still felt across the sector she helped transform. She knew almost every fisher by name, introduced technologies that modernized the fleet, and earned the trust of a community that was struggling to attract younger talent. Her contributions were not just technical. She also brought decades of accumulated knowledge, relationships, judgment, and credibility.

That is often how institutional memory works in small states. Expertise resides in people before it

becomes embedded in systems, and if key individuals depart or pass away, a country's entire development agenda can be set back. In addition to cultivating talent, developing countries also must ensure that knowledge, relationships, and experience become institutional assets rather than individual ones.

The same principle applies to external support. Development partnerships are most effective when they strengthen a country's ability to deliver results for itself. Governments cannot treat institutional strength merely as a by-product of reform. They must make it a strategic objective, embedded in organizations capable of maintaining continuity through political cycles and personnel changes.

Of course, emphasizing capabilities does not diminish the importance of affordable finance, access to technology, or a trading system that enables resource-rich countries not only to export raw materials, but also to process, manufacture, and innovate, thereby creating jobs, developing skills, and retaining more value domestically. Agency cannot be separated from the broader system in which it is exercised, and significant structural constraints remain.

But at a time when the global agenda is increasingly defined by a steady cycle of conferences, summits, communiqués, and new initiatives, it is worth stepping back to ask a harder question: Are countries actually becoming better able to make decisions, deliver results, and determine their own path?

The next generation of development reform should not be measured solely by how much finance is mobilized or how much fiscal space is created. It must also be judged by the extent to which countries emerge better able to set their own priorities, respond to challenges, and seize opportunities. The true measure of success is whether countries are gaining the capacity and confidence to shape events, rather than be shaped by them.

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Why the next chapter must be about people, not just places

CONTINUED FROM PAGE 1

The result is beginning to speak for itself. Abu Dhabi welcomed a record 26.6 million visitors in 2025, while hotel revenues rose 19.5 percent to AED9.1 billion. MICE delegates increased 40 percent to 2.2 million, while attendance at culture and leisure events rose 20 percent to 4.2 million.

The important point is not simply the number of visitors. It is the variety of reasons they have to come. A family can spend a day at Yas Island. A culture enthusiast can visit Louvre Abu Dhabi. A business traveller can attend a major international conference. A sports fan can come for a Formula 1 weekend. Another visitor may simply want the beaches, restaurants, museums and heritage experiences.

Saudi Arabia: diversification as protection

Saudi Arabia offers another important lesson. Its tourism strategy is built on several pillars rather than a single product. Religious tourism remains fundamental, but alongside it the Kingdom is developing heritage destinations, entertainment, sporting events, luxury resorts, cultural attractions and business tourism.

That diversity has provided a degree of resilience. The lesson is not that every Gulf country should follow Saudi Arabia's model. It is that diversification gives tourism economies a shock absorber.

Qatar: turning an event into a destination

Qatar faces a different challenge. The 2022 FIFA World Cup gave the country extraordinary international visibility. But a major sporting event lasts weeks. A tourism industry must last decades. Qatar has therefore been working to convert its event infrastructure and international profile into a broader tourism proposition built around sport, culture, business events and leisure. Its push for greater GCC tourism integration is another part of that strategy. The question is no longer simply: How do we bring people here for an event? It is: What will make them come back after the event?

Kuwait should not try to become another Dubai

This is perhaps the most important lesson for Kuwait. Kuwait does not need to become another Dubai. It should not try. Dubai's strength is global connectivity, scale, shopping, entertainment and a carefully developed international city brand.

Abu Dhabi has carved out a different identity through culture, family entertainment and major events. Saudi Arabia is building at enormous scale. Kuwait's opportunity lies elsewhere. It lies in being unmistakably Kuwait. Kuwait has a story. It has its relationship with the sea. It has a pearl-diving heritage. It has traditional architecture and souqs. It has museums and cultural institutions. It has food. It has a distinctive social culture.

It has the story of a trading nation that built itself into a modern state. And it has the remarkable story of survival, liberation and reconstruction. These are not simply historical facts. They can become experiences.

The GCC should sell one region, not six countries

There is also a much bigger opportunity. The Gulf could increasingly be marketed as one interconnected tourism region. Imagine a visitor from India, Europe or China spending two weeks travelling through the GCC.

Three days in Kuwait. Four days in Saudi Arabia. Two days in Bahrain. Three days in Oman. Three days in the UAE. A sporting event in Qatar.

The visitor experiences different cultures, landscapes and lifestyles. The region gets a longer-staying visitor. Airlines, hotels, restaurants, retailers and attractions all benefit.

The GCC has already been moving towards stronger joint tourism promotion, intra-GCC travel, better data, digital transformation and coordinated recovery planning. The future could therefore be less about competition between Gulf destinations and more about complementarity.

But the Gulf has another problem: too many rooms?

The region is continuing to build hotels. Nearly 126,000 additional hotel rooms are expected to enter the GCC market by 2030, taking total supply to around 616,000 rooms.

That raises an uncomfortable question: Who will fill them? The answer cannot simply be more hotel rooms. The Gulf needs more reasons to travel. More festivals. More sporting events. More cultural programmes. More family attractions.

More business conferences. More regional tourism. More experiences that encourage visitors to stay for a week rather than a weekend. The future is not about counting arrivals alone. It is about value per visitor.

The traveller emerging from 2026 is likely to be more cautious. People have seen how quickly flights can be disrupted and how geopolitical developments can change travel plans. They want flexibility. Information, reassurance. They want to know what happens if their flight is cancelled. They want destinations that communicate quickly and honestly.

That means crisis communication is becoming part of the tourism product. So is safety, flexibility and increasingly, so is trust.

Despite the disruption, the fundamentals remain strong. The region has world-class airports and airlines, modern infrastructure, high-quality hotels, major investment capacity, sophisticated digital systems and rapidly expanding cultural and entertainment sectors.

What has changed is the understanding of what tourism resilience really means. It does not mean that disruption will never happen. It means that when disruption happens, the system can respond. Hotels can adapt. Airlines can restore connectivity. Governments can support businesses. Tourism authorities can rebuild confidence. Visitors can be reassured. And the industry can recover.

For years, Gulf destinations often competed for the same international visitors. That competition helped raise standards. But the next phase could be different. Joint tourism campaigns, Shared itineraries, Simpler visa arrangements, Cross-border packages, better regional transport and Coordinated crisis communication.

A unified tourism identity. These could turn the GCC into something more powerful than six successful tourism markets. It could become one of the world's most diverse tourism regions.

The Gulf has survived the immediate tourism shock. The harder test is now beginning. Can destinations rebuild demand without depending heavily on discounts?

Can the region fill the enormous number of new hotel rooms coming onto the market? Can it persuade international travellers that the Gulf remains a safe and attractive destination? Can visitors be encouraged to stay longer? Can the GCC persuade travellers to experience several countries rather than just one?

And can Kuwait find its own distinctive place in that story? The answers may determine whether 2026 is remembered simply as the year Gulf tourism stumbled or the year it grew up.

A new tourism map

The old Gulf tourism map was built around individual stars: Dubai, Abu Dhabi, Doha, Riyadh, Muscat, Manama and Kuwait City. The emerging map could look very different. It could look like a constellation. Each destination different. Each destination stronger because the others exist. The traveller may no longer ask: "Which Gulf country should I visit?"

The question could become: "How much of the Gulf can I experience?"

For Kuwait, that represents an enormous opportunity. It does not have to become the Gulf's biggest tourism destination. It simply has to become unmistakably Kuwait.

Because when people return home, they rarely remember the number of hotel rooms or the size of an investment. They remember the food, the people, the conversation, the unexpected discovery, the story they were told.

And perhaps that is where the Gulf's next tourism revolution will begin.

Thought “ It always seems impossible until its done.
for the week

- Nelson Mandela

Foods to Avoid on an Empty Stomach!



It's winter time and Christmas time!

Have you ever wondered whether what you eat when your stomach is empty can affect your digestion, energy, and hunger throughout the day?

Certain foods may cause discomfort, increase acidity, lead to a faster rise in blood sugar, or leave you feeling hungry again sooner.

Here are some foods to be mindful of:

Spicy foods:

Spicy foods can stimulate the digestive system and may aggravate heartburn, acid reflux, or stomach irritation in sensitive individuals. If you already experience reflux or a sensitive stomach, starting your day with a very spicy meal may make your symptoms worse.

Highly acidic foods:

Citrus fruits, lemon juice, and other acidic foods are nutritious and do not need to be eliminated from your diet. However, consuming a large amount of acidic food on an empty stomach may trigger burning, discomfort, or reflux in some people.

Sugary foods and pastries:

Starting your day with pastries, sweets, chocolate, sweetened cereals, or other foods high in added sugar provides carbohydrates but often little protein or fiber.

Because these foods are digested relatively quickly, they may leave you hungry again sooner and can cause larger blood-sugar fluctuations. This is particularly important for people who have insulin resistance or difficulty regulating blood glucose.

Sugary drinks and fruit juice:

Even when juice comes from fruit, it contains

considerably less fiber than whole fruit. Without much fiber, the carbohydrates can be absorbed more quickly.

Choosing whole fruit instead or having fruit alongside a source of protein or healthy fat can provide better satiety and a more balanced start to the day

So, what should you eat?

A good starting point is to combine:

- Protein + fiber + healthy fats
- For example:
- Eggs + whole-grain bread + vegetables
- Greek yogurt + berries + nuts
- Apple + peanut butter or a handful of nuts

These combinations can help provide more sustained energy, improve satiety, and make your meal nutritionally more balanced.

The goal isn't to create unnecessary food restrictions. It's to understand how different foods affect your body and how to combine them in a way that supports your digestion, energy and overall health.

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Create healthy habits, not restrictions

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

The Achilles' Heel of Intrapreneurship in the Gulf's Oil and Gas Sector

Kuwaitization and a new generation of internationally educated leaders could help empower employees to drive innovation across the oil and gas sector.



By Dr. Pujana Kole
Organizational Leadership Researcher
Oil and Gas Sector
Special to The Times Kuwait

Intrapreneurship is innovation that comes from inside a company rather than from outside: an employee at KOC, KPC, or KNPC trusted to prototype a new process, question an old assumption, or pursue a better way of working without leaving the organization. For the Gulf's oil and gas sector, this matters more than almost anywhere else.

These companies have the capital, the reserves, and increasingly the technology- artificial intelligence, automation, Industry 4.0 systems- to compete with any energy company in the world. What determines whether that potential becomes real innovation, or simply sits on the balance sheet as unrealized investment, is not another round of funding. It is



whether the people closest to the work are empowered to act like intrapreneurs in the first place.

That empowerment depends on leadership style far more than it depends on strategy documents. A workforce can be technically brilliant and still produce very little internal innovation if the leadership layer above it is built around directive authority - the model that rewards technical mastery and procedural precision, both essential in a safety-critical industry, but not naturally suited to the openness, trust, and tolerance for early-stage failure that intrapreneurship

requires. The region has spent the last decade getting the capital and the technology right. The leadership layer is now the variable that will decide the outcome.

This is exactly where the current moment offers real promise. Kuwaitization is bringing a new generation of leaders into senior roles faster than at any point in the sector's history, and Vision 2035's investment in international education is shaping many of them in environments where collaborative, human-centered leadership is the norm. Together, these forces are positioned to shift the leadership layer in exactly the direction intrapreneurship needs, at exactly the pace the sector needs it.

It is worth returning, at this point, to a diagnosis made more than a decade ago. In his doctoral research and later book, "Resource Curse Reduction through Innovation - A Blessing for All: The Case of Kuwait," Sheikh Meshaal Jaber Al-Ahmad Al-Sabah identified Kuwait's innovation gap years before most of the region took the question seriously.

Read today, his diagnosis looks less like a warning about capital or technology, and more like an early identification of the sector's real Achilles' heel: not what the companies had, but who was leading them and how. That is precisely the vulnerability now in motion. Whether Kuwait's energy companies close this gap once and for all will depend less on further diagnosis than on how deliberately they manage the leadership transition already underway - and on that count, the direction of travel is genuinely encouraging.



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