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The love for music and a passion for life

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The business of domestic workers in Kuwait

Staff Report

In Kuwait, where the total population just crossed 4.5 million, a record 677,000 people are employed as domestic workers and account for nearly a quarter of the country's total workforce of 2.73 million. From a household perspective, that is one domestic helper for every 3.5 members in a household.

Indians top the list of domestic helpers with 291,000 persons, followed by the Philippines providing 163,000 domestic personnel. Together, these two countries account for over two-thirds of all domestic helpers in Kuwait. Other countries with significant number of domestic workers in Kuwait include, Bangladesh (81,000), Sri Lanka (67,000), and Nepal (24,000).

Households in Kuwait are estimated to have spent a little over KD 1 billion on their domestic workers last year, or roughly around 5 percent of the government's total expenditure of KD 18.5 billion, or nearly 1 percent of the country's gross domestic product of more than KD 91 billion, in 2017.

In addition to this the government spends millions on subsidy for domestic workers in the form of free health, subsidized food, water, electricity and fuel usage by domestic labour. Further there is also a portion of domestic



Dust storm envelops Kuwait

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workers who enter the mainstream labour market and do not enjoy the rights and privileges the labour force in the country is entitled to in terms of lower salaries and end of service benefits.

The one billion dinars spent on domestic helpers might sound generous at first hearing, but this works out to less than KD 125 spent on each domestic helper per month. This monthly outlay includes the cost of airfare to

and from their home country, expenditure on food, clothes, telecommunication and other sundry expenses; leaving only whatever balance remains as monthly salary of the employee.

Domestic services have become an integral part of Kuwait's economy with hundreds of offices and employees working in the domestic labor supply business.

Based on an average recruitment cost of KD 1,000 per worker, the 677,000 workers in the country cost an estimated KD 700 million. An estimated 15,000 domestic workers are added each year at total recruitment cost of about KD 15 million. Authorities believe that the number of domestic workers in the country could rise to 700,000 by end of the year.

Demand for domestic workers is likely to increase in the coming weeks, as household work tends to increase during the holy month of Ramadan. The increase in demand has already led to a hike in recruitment charges by manpower agencies. Interestingly, in a probable reflection of prevailing social attitudes, there is an evident ethnic bias in domestic worker preference by employers. Fair-skinned Filipino and Nepalese workers cost about KD 1,300 to recruit, while darker-skinned nationals cost less to hire.

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An apology, an expulsion and a leaked report, as Kuwait-Philippine row deepens

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Korean peninsula: End of separation Beginning of re-unification

After almost 65 years of hostility and mistrust that divided the people of Korea, and, on several occasions, brought the two nations and their supporters to the brink of war, there are signs that a long sought peace might finally become a reality on the Korean Peninsula.

On Friday, at their historic meeting in Panmunjom on the tense border between the two countries, North Korean leader Kim Jong-un and his South Korean counterpart Moon Jae-in, pledged to



formally end the 1950s Korean War and pursue "complete de-nuclearisation" of the peninsula.

The first ever inter-Korea summit in over a decade was marked by the two leaders embracing each other and planting a tree together before engaging in 30-minute talk without any aids. They then signed the Panmunjom Declaration for Peace, Prosperity and Unification on the Korean Peninsula, which commits the two countries to de-nuclearization, and talks to bring a formal end to the conflict.

South Korea was not a party to the armistice agreement that brought about a complete

cessation of hostilities of the Korean War in 1953. This was signed between the United States, representing the United Nations Command, and North Korea. Though the two leaders promised to pursue the end of nuclear weapons on the peninsula, the text of the final statement did not include specific measures or a timetable.

"I feel that we are part of one family and both countries will have a new policy of cooperation. After years of disputes, we are here today to say that nothing will make us different again," Kim said after signing the declaration.

"Kim Jong-un and I declare that there will be no more war on the Korean Peninsula and a new age of peace has begun," said Moon.

As part of the agreement, the two sides said they would refrain from the use of force and would deepen ties, working towards reunification. A communications post is to be established in Kaesong, North Korea. Loudspeaker broadcasts and distribution of propaganda leaflets will end on May 1. Moon is due to visit the North's capital, Pyongyang, in the coming months.

International leaders welcomed the meeting and the joint statement. UN spokesman Stephane Dujarric said "many around the world were moved by the powerful imagery of the two leaders coming together to advance harmony and peace on the Korean Peninsula."

He added Secretary-General Antonio Guterres "salutes the courage and leadership that resulted in the important commitments and agreed actions".

After the signing, the Korean leaders were joined by their wives for a lavish banquet. The summit concluded with a ceremony with live music and a video titled 'A New Spring Enjoyed Together', which was projected onto the Peace House in Panmunjom.

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Philippines expresses displeasure, Kuwait cites sovereignty

Already strained relations between Kuwait and the Philippines took a turn for the worse on Thursday, with the Philippine Foreign Ministry serving a diplomatic note to the Embassy of Kuwait in Manila, conveying its strong surprise and great displeasure over the declaration of its envoy to Kuwait, Ambassador Renato Pedro Villa, as persona non grata.

On Wednesday, Kuwait had taken the extreme step of declaring the Philippine ambassador as 'persona non grata' and ordering him to leave Kuwait within a week. Kuwait also recalled its own envoy to the Philippines, Ambassador Musaed Saleh Ahmad Althwaikh, for consultations, following a statement by Philippine foreign secretary, who said the country's embassy in Kuwait was forced to "assist" Filipino workers who sought help as some situations were a matter of life and death.

Following expulsion of his country's ambassador from Kuwait, Philippine Foreign Secretary Alan Peter Cayetano said Manila would suspend talks on the labor pact that the two sides had been working on, until Kuwait clarifies its actions. "Now this is happening, why would I recommend that we sign the memorandum and lift the ban?"

"We're still optimistic, we're hoping for the

best but also preparing for the worst," he said late Thursday, while attending a regional conference in Singapore. He added that there were around 262,000 Filipinos in Kuwait, nearly 60 percent of them employed as domestic workers.

The diplomatic row between the two countries, which has been simmering for the past couple of months, was sparked in February by reports of atrocities by employers in Kuwait against Filipino maids that often drove them to commit suicide. This prompted an outburst on television by Philippines President Rodrigo Duterte, who alleged a lack of culture among Kuwaitis, and added that Arab employers routinely rape their Filipina workers, force them to work 21 hours a day and feed them scraps.

Kuwait expressed its dismay at the President's choice of words and allegations, while reiterating that Kuwait was a country of rules and laws. The Kuwait foreign ministry stated that any crime on its soil would be investigated by the relevant authorities and perpetrators would be tried by a fair and independent justice system, renowned for its transparency and which ensures the rights and legal protection of all nationals and expatriates living in the country.

But even as the words were playing out on global media, news of the murder and macabre disposal of the body of Filipino maid Joanna Demafelis by her employers in Kuwait hit the headlines. This prompted Philippine President Rodrigo Duterte to order the immediate ban on deployment of Filipino workers to Kuwait and he called on the more than 260,000 Filipino workers in the country to return home.

Relations appeared to recover after Kuwait's

Ministry of Interior announced that arrest warrants had been issued against a Lebanese man and his Syrian wife for the killing of Demafelis. After the wanted couple had been apprehended in Lebanon and Syria, Kuwait requested the concerned countries to extradite the criminals, even as a court in Kuwait sentenced the two to death in absentia. Since then, the two countries have been working on a pact to protect Filipino workers in Kuwait. Following the verdict, President Duterte announced this month that he would visit Kuwait to seal an agreement on workplace safety guarantees for the Filipinos working in Kuwait.



But last week, relations between the two sides plunged to a new low after the Philippines released videos of embassy staff helping Filipino workers flee from allegedly abusive employers. Kuwait immediately expressed its strong displeasure of the acts displayed in the video, calling it a violation of its sovereignty, deeming it an interference in its internal affairs and citing it as a violation of relevant international agreements and treaties, especially Article 41 of Vienna Convention on Diplomatic Relations.

A statement from Kuwait's Deputy Foreign Minister Khalid Al Jarallah said that the measures adopted by Kuwait, the last of which was declaring the Philippine ambassador persona non-grata, came after the diplomat had received two memos of protest, which included a request for handing over those involved in acts that undermined Kuwait's sovereignty. Al-Jarallah also reiterated Kuwait's rejection to any bid to undermine its sovereignty or to interfere in its internal affairs, vowing decisive response in this regard.

For his part, Philippine Foreign Secretary Cayetano disapproved of the release of the video and apologized for it, nevertheless, he defended the action of the embassy staff, citing urgency and that it was a matter of life and death. Following the arrest by Kuwait authorities of three of those seen in the video, the Philippines foreign ministry protested about the detention, saying they were hired by its embassy in Kuwait to help with the "rescue" operation last Saturday. The ministry also took issue with the arrest warrants against three diplomatic personnel. The latest statement from Kuwait side said that: As for freeing Filipinos used by the Philippine embassy and who did some acts that breached Kuwait's sovereignty and laws, and whose practices reflected interference in Kuwait's internal affairs, they are now being investigated and Kuwaiti authorities allowed their embassy's staff to visit them.

Regarding allowing the Philippine foreign ministry's diplomats, who are in Kuwait now but not accredited as part of the embassy's staff in the country, to return to Manila, the State of Kuwait requests the Philippines to hand them over for investigations.

Kuwait alarmed at leaked reports, reiterates Kuwait's commitments

Kuwait has wondered at the media circulation by the Philippine side of a memo related to a recent meeting between the Kuwaiti ambassador in Manila and the Philippine foreign minister, Deputy Foreign Minister Khaled Al-Jarallah said.

The Kuwaiti Foreign Ministry took note of its Philippine counterpart's memo, published by Philippine media, on the meeting, Al-Jarallah said in a press statement. Kuwait, represented by its foreign ministry, has tackled recently strained relations between both sides in patience and wisdom through diplomatic channels, he said.



Kuwaiti measures, the last of which was declaring the Philippine ambassador persona non-grata, came after the diplomat had received two memos of protest, which included a request for handing over those involved in acts that undermine Kuwait's sovereignty, and are deemed interference in its internal affairs and even violate relevant international agreements and treaties, especially Article 41 of Vienna Convention on Diplomatic Relations, he added.

Al-Jarallah reiterated Kuwait's rejection to any bid to undermine its sovereignty or to interfere in its internal affairs, vowing decisive response in this regard. Laws applied

in Kuwait, where 3.1 million residents from 195 different nationalities live, ensure their rights and safeguard their security, dignity and freedom thanks to the country's fair and independent judiciary, he boasted.

The deputy foreign minister pointed to Kuwait's willingness to sign a labor agreement with the Philippines, which was recently initialed by both sides in Manila, reflecting Kuwait's keenness on maintaining friendly relations and joint interests.

In response to 10 points mentioned in a memo from the Philippines Foreign Ministry, Al-Jarallah said Kuwait has put in place a 24-hour emergency hotline, which responds to distress calls "immediately and effectively." Phone calls made to the hotline, managed by the Ministry of Interior, and subsequent measures, are regularly monitored in order to ensure its efficiency, he underlined.

Kuwait has also created a state-of-the-art shelter for domestic helpers, providing services and assistance to those facing problems with their sponsors, such as the right to accommodation, food, security and liberties.

On this aspect, Kuwait is unique in that it is the only country to have formed a centre of this nature, said the deputy foreign minister, mentioning that the facility has hosted several global human rights monitor visits.

He also said that "relevant Kuwaiti bodies were keen on cooperating with the Filipino Embassy in providing assistance related to the impending applications of Filipino labour facing difficulties." In regards to the repatriation of 800 Filipino citizens currently residing at this centre, he said the Kuwaiti government has granted them and other expatriates full amnesty for any financial obligations they may have incurred in regards to overstaying or residency law violations.

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Philippine workers seek new work destinations

Recent atrocities against Filipino workers in the Middle-East has prompted the Philippines government to seek other attractive deployment destinations for its workers.

Russia and China along with several countries in Europe are just some of the promising destinations for Filipinos looking for jobs abroad, said the Head of Philippine Overseas Employment Administration, Bernard Olalia in a recent interview. "Russia is opening their market for the first time to the Philippines, and they want a government-to-government deployment scheme, just like what we did with China," said Mr. Olalia. He added that Russia is hiring skilled workers in construction and services and China is asking the Philippines to send over 2,000 English teachers this year. He also revealed that the Czech Republic and San Marino were also negotiating labor deals with the Philippines.

Money sent back by millions of overseas Filipino workers has for decades been a mainstay of the economy and has helped support the Philippine Peso. According to the latest World Bank report, in 2017, Filipino workers sent home an estimated \$33 billion, the third highest inward remittance in the world, just behind India and China.

The remittances accounted for about 10 percent of the Philippines' gross domestic product, and formed the second largest source of foreign exchange after export earnings. However, with

exports falling, the authorities are depending on remittances to shore up the peso, which has lost more than 4 percent against the dollar, and has been the worst-performing currency in Asia, so far this year. The Middle East remains the largest destination for land-based workers with more than 1 million deployed in 2016, and accounting for 63 percent of the total. But the brutal killing of a domestic worker, whose body was found stuffed in a freezer in Kuwait, pushed President Rodrigo Duterte to order a deployment ban to the Arab state since February.

The Philippines is flexing its muscle to protect workers in other Middle Eastern countries amid cases of employer abuse. "We don't mind advising the President to impose a deployment ban in countries where our Filipino workers are suffering so much, like Kuwait," Mr. Olalia said.

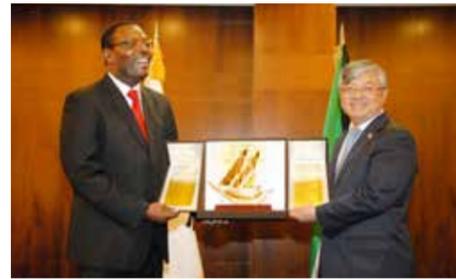
He pointed out that the outlook for labor demand is strong and deployment will keep growing. Aging populations are prompting Japan and South Korea to place more job orders for Filipino health workers, while Singapore is looking to hire in its technology sector.

According to Olalia, the administration's policy now is to focus on skilled workers and professionals, whose working conditions are significantly better than that of domestic workers, who formed the main segment that was exploited by Middle-East employers.



Farewell reception held for South Korean ambassador

The Acting Dean of Diplomatic corps H.E. Mark Grey Marongwe, Ambassador of Zimbabwe held a farewell reception at the Crowne Plaza Hotel last week for outgoing Republic of Korea Ambassador H.E. Yoo Yeochul, who successfully completed his two year tenure in Kuwait. Ambassador Marongwe thanked Ambassador Yeochul for his contributions to the diplomatic community in Kuwait and wished him success on behalf of the entire diplomatic



fraternity in his future endeavors. On his part, Ambassador Yeochul expressed his gratitude to all diplomats and also the Kuwait government for excellent memories he will take with him. Ambassador Yeochul thanked the Kuwaiti leadership for the support and friendship given to his country noting that Kuwait played a great role in world peace and in ensuring the implementation of all UN Security Council resolutions.

Art under attack as lawmaker proposes law against 'depraved art'

At a time when the cultural scene in Kuwait is slowly beginning to reassert itself after decades of stagnation, one Kuwaiti lawmaker has presented a proposal in parliament that would make participation in any form of art performances deemed to be depraved, immoral or contrary to public order, punishable by imprisonment for a minimum of three years and fines ranging from KD5,000 to KD10,000.

In his proposal, conservative parliamentarian, Mohammad Al Hayef said the ban should extend to visual, audio or print works by Kuwaitis in other countries, without exactly specifying what constituted 'depraved' art. He also called for the prison term and or the fine to be applied to Kuwaiti companies in addition to the revocation of their licenses.

The lawmaker further noted that all public media and private newspapers, magazines, radio and television stations and websites in Kuwait should refrain from publishing, posting, broadcasting, distributing or contributing to the production of any depraved or immoral work.

In the explanatory note, Al Hayef said the bill was based on the fact that the Islamic sharia encourages ethical conduct and provides the families and society with the necessary safeguards and care in order to protect them from vice and corruption and to this end it urges them to commit to virtue and morality.

Since independence, until well into the 1980s, Kuwait had a dynamic cultural scene that was one of the most spirited in the Arab world. The country's publications, stage shows, TV serials and comedies,

were considered avant garde and gained Kuwait an enviable reputation on the cultural front.

But all that changed in the 1980s, when political exigencies made it expedient for the country to appease conservatism. During this period, the cultural scene was further impacted by the 10-year war between Iran and Iraq, and the subsequent tense situation between Kuwait and Iraq, which degenerated into an invasion by Iraq in August 1990 and a war that was needed to liberate Kuwait.

The cultural outcome of these events was a steady decline in the quality and quantity of art produced in the country, even as neighboring nations eagerly stepped in to fill the void created by Kuwait's

pullback. In the last few years, early signs of a revival of cultural life and a reawakening among Kuwaiti artists was just beginning to become evident. Young artists were establishing new niches and finding a new impetus to showcase their creative talents. For its part, the government lend its support to the growing art movement and encouraged various art forms, building two of the most iconic cultural centers in the region - the Sheikh Jaber Al Ahmad Cultural Center in downtown Kuwait City and the Sheikh Abdullah Al Salem Cultural Center in Shaab. Obviously, all of this cultural enthusiasm will begin to wither and wilt if the conservative lawmaker's proposal has its way in Parliament.

Dust storm envelops Kuwait

Kuwait experienced yet another severe dust storm on Thursday causing huge material damages. It is estimated that dust storms cost the Middle East and North Africa around \$12 billion every year. One of the hardest-hit countries is Kuwait.

Kuwait's location in the Middle East is part of the problem. It lies on the main pathway of winds carry dust from the Sahara as well as from Syria and Iraq. Kuwait face an average of 21 dust storms per year. Nearly one in five people suffer from asthma

The government of Kuwait is making all efforts

to reduce the impact of dust and Kuwait Institute of Scientific Research and has planted more than 100,000 native desert plants to stabilise the soil and stop it blowing away. These plants capture huge amount of dust and sand around the plant. Despite this more than 21 severe dust storms are recorded every year.

The country is experiencing Sarayat season that brings unstable weather until the Mid of May. Residents are advised to check for weather conditions before beginning their trips.

Study in India campaign to offer educational platform for foreign students

On 18 April, Hon'ble Minister of External Affairs of India, Smt. Sushma Swaraj, launched the Study in India campaign to provide online access to international students who want to study in Indian institutions. Under this scheme, premier educational institutions in India are offering more than 15,000 seats to eligible foreign students in various courses.

On 26 April, a centralized admission portal was operational through which foreign students can apply at any of 83 participating premier

educational institutions as per his/her choice, without paying any fee. A merit list will be prepared and seats will be allocated based on the rank and choice of foreign students. Provision has also been made to offer freeships ranging from 100% to 25% to more than 50% foreign students, depending on their merit.

The Study in India campaign will last from 1 May to 15 June. Interested foreign students can apply at the campaign website at www.studyinindia.gov.in.

The business of domestic workers in Kuwait

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On the economic front, domestic workers contribute to the economic growth and development of the country. Though probably less than other residents in the country, domestic workers provide a significant fillip to activities at money remittance companies, telecommunication companies, retailers, travel agencies and airlines. Many domestic workers send whatever they can save from their monthly earning to support their families back home and thereby adding to the monthly remittance flow to their countries. They also travel to their country of origin, at least every two or three years, providing a

boost to the airline and travel industry, as well as to retailers. Telecommunications companies also gain a windfall from the regular communication between workers and their loved ones back home

However, probably the greatest contribution of domestic workers to the economy, and to society in general, is the opportunity cost they provide for their employers. Without a maid at home to cook, look after the children or the elderly, many households where both parents pursue professional careers or are otherwise gainfully employed, would find their life, as well as economic and creative productivity severely stymied. Think about that, the next time you hand your domestic helper their monthly salary.

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The love for music and a passion for life

A Day in the life of TAREK KABBANI

By Meryl M

Exclusive to The Times, Kuwait

A humble yet fantastic music sensation is in Kuwait. You can see him at almost every stage and gig, playing the part of a musician, singer or an emcee; he is there even to organize and manage. That is Tarek Kabbani, a day-time graphic designer working at Kuwait Financial Centre 'Markaz', and a night-time musical 'Batman'.

How do you plan your day when you have a scheduled musical event?

Almost every day after my morning shift I spend my time running around and meeting as many people as possible, organizers, agencies and of course other musicians. I also spend a lot of time collecting as much positive energy as I can to go about with my planned tasks so as to prepare for an upcoming weekend event.

Actually it's a natural drive that keeps me going and excited, and lets me do everything needed for a performance. It's this energy that lets me swim through the many rounds of practice and

Life here in Kuwait has helped me push myself to discover my talent and passion for music. It is the culture that has influenced my plans and practices where Kuwait has definitely made me who I am and who I hoped to be.

It is this original soul of Kuwait that has given me this platform and stage to grow and learn as a musician. Yes, indeed Kuwait is the best place for one to discover art and gain exposure to performance.

Kuwait is a training hub that can make anyone confident in his art, to look within and discover, to be inspired. I look up to everyone who is around me. This city has

once even had the chance to share the stage with Zeid Hamdan who invited me out of the blue to beat-box and jam with him live during the first Kuwait Rising music festival.

It is these memories and gifts from Kuwait that keep me going every day and let me discover even more opportunities where I always try to give my best. Indeed these memories are an important part of my everyday routine as well.

Looking forward -Music and life in Kuwait?

Some of the upcoming small but fun events in the next few months are a show with my current band - Label, a private show at the American embassy, a performance with poet and writer Nejoud Yagout, a potential performance with Nasser Qabazard, on behalf of The Juke Pro and a charity show at the German embassy.

All these shows and many more shows are taking place all over town. Some great venues to keep an eye on include Dar Al-Athar Al Islamiyya, in Yarmouk, Wejha Art Centre in Pearl Marzouk, and BARBA warehouse in Shuwaikh.

Some of the artist agencies include: The Juke Pro, Not Necessarily Famous and Mr. Fari's Talent Shop.

There is indeed a lot of cool people doing a lots of creative things at various cool places. And most definitely I do recommend to be a part of these festivities in Kuwait especially for those aspiring artists to gain network and to practice your craft. That's the key to having fun and to getting out there and discovering beauty in it all.

I discover music even in pots and pans, forks and knives. Anything that can create a beat interests me and that I would say is the secret of letting my life live my passion.



Hailing from a family in Lebanon, Tarek was born and brought up in Kuwait. He talked fondly of his family who gave him his musical roots and his passion for the art. His uncles played and performed live in Kuwait as far back as 30 years ago, while his siblings are also talented musicians.

Tarek lives and breathes music and technology, and happily gave The Times a glimpse into his multi-faceted life.

How does your day start? Something special you do?

Every day starts with a simple coffee and drive to work, where I sometimes start a live Instagram feed, and record improvised rap/ singing freestyles over lofi instrumental hip hop beats.

Once at work I immerse and dedicate myself into my other passion of communication design, where I give my full efforts into creating design content with a clean message and quality.

It's like my day is divided into two where my night-life as a musician starts after 5pm, and during my day I'm a simple graphic designer trained from Toronto, Canada.

sound checks that each event requires before the final performance. I also dive deeper and become more skilfully and mentally focused in order to give every show my best.

Anything special you do to prepare for a show?

Well, I do a meditation in my own way, where I fully relax and listen to music or play an instrument just to hype and energize myself.

Often this involves a round of drums with my best friend since I was 15, or with my latest prized possession the hand pan; a beautiful instrument that I discovered over a decade back, which produces a unique tone, to the frequency of meditative music.

Then of course I spend time with my band members before the show. It's just like a football huddle where all the players huddle up and prep for the game.

How does Kuwait influence your everyday routine, your music and you as a person?

taught me to be inspired by whoever I work with and am around. Of course my family being the most important and my friends next.

Most memorable stories from your life in Kuwait and the story of your first performance in Kuwait?

Every day I'm most thankful to Kuwait for my first opportunity as a professional performer in live music, with my band at the time called "7oudster and the Tutkish HashCats (THCs). This was during the first days of my journey performing live in Kuwait, which then later led me to performing and sharing a stage with almost every musician on the scene, one of whom was Nawaf Gheraibah, his being one of the biggest shows that I have been a part of.

Another beautiful and interesting stage I shared was beat-boxing over Beethoven with the vocal choir of LAPA, and a French orchestra that they had invited. It was indeed another unique opportunity. I

“

Often this involves a round of drums- my best friend since i was 15 years old or my latest prized possession the hand pan an instrument that I came across a decade ago but something that I have been practicing on for a few years now.

”





LuLu Hypermarket launches 'Best of South Africa 2018'



LuLu Hypermarket, the regional retail heavyweight, launched its 'Best of South Africa 2018' promotion with an inauguration ceremony held at its Egaila outlet on 25 April. The event was inaugurated by South African Ambassador to Kuwait, H.E. MP Bona, in the presence of top LuLu Management in Kuwait and a large

gathering of customers, well-wishers and media personnel. The 11-day promotion which runs at all LuLu Hypermarket outlets in the country and is slated to end on 5 May, showcases a range of enticing products from South Africa, especially popular food brands including Heartland, Nandos,

Bakers, Yum Yum and Simply Cereal. A highlight of the promotion is the special offers on all South African branded products, which will hopefully entice shoppers to savor the distinct flavors of South African foods. A captivating feature of the 'Best of South Africa' promotion are the

prominently displayed large cutouts of iconic South African attractions that will probably lure shoppers to visit the Rainbow nation. Close interaction with customers through promotions and active participation in local festivities has always been a priority for LuLu Hypermarket. The 'Best of South

Africa 2018' promotion once again reinforces this customer-centric approach, and the Hypermarket's continued commitment to creating an engaging and fun experience for shoppers, while simultaneously providing them with the widest range of high quality products at the most competitive prices.

Aman Exchange announced the launch of the Aman Mobile application known as 'Aman Kuwait' on both IOS and Android Platforms



The "Aman Kuwait" app is one of the most customer friendly Mobile applications developed in Kuwait for remittances. Aman Customers, who are already registered on the Aman Exchange Online application, can download the App and access Aman Services. Starting Operations in July 2015, Aman Exchange has been in the forefront of providing digital services to its customers. Launching the service, General Manager of Aman Exchange, Mr. Adel Yousef Al Muzaini, noted that, needs of both IOS and Android users have been addressed by the Company. Head of Operations Mr.E.D.Titus, also mentioned the newly launched Western Union Digital Service by Aman Exchange. This service to all corridors on this service, has been launched solely by Aman Exchange, amongst all Exchange Companies in Kuwait and is at a very attractive, introductory commission of 0.5 KWD only for a limited period. Mr. Adel Muzaini expressed his

happiness on being able to successfully live up to expectations of the Remittance Community for Products which make , sending money a pleasant experience. With both Aman Kuwait mobile App, and Western Union Digital App, Aman Exchange becomes the Pioneer Money Exchange to offer, sending both cash on Counter and credit to Account Services digitally. Customers in Kuwait, can now Remit from the comfort of their home or office and forget parking worries or dust or heat!. The Aman Kuwait app can be accessed from the IOS store or the Android Playstore. The Western Union Digital App, also is available on the website at WU.Com and can be downloaded from the Kuwait store on IOS and from Android playstore as well. Both the apps are accessible at www.amankuwait.com Aman Exchange Kuwait-always in the forefront , in devising better ways to serve the customers in Kuwait.



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Tips for better sheet-pan dinners

A sheet-pan dinner—where everything is roasted all together on one rimmed baking sheet—is a weeknight go-to for many. The best sheet-pan dinners are as beautiful and complex-tasting as any meal you spent hours crafting, with contrasts in texture and flavor. But if you think all you have got to do is crank your oven, grease up your favorite rimmed baking sheet, and then pile it with everything you want to eat for dinner and roast it until it is done, you are probably not living your best life. To build the best sheet-pan dinner, it helps to follow a few guidelines.

Buy a commercial-grade half sheet-pan: The kind of sheet-pan you use to build your sheet-pan dinner on matters. The standard size for a half sheet-pan (or rimmed baking sheet) is 13x18. Do not go for nonstick options as the best sheet-pans are made of heavy duty uncoated aluminized steel or natural aluminum, which will age beautifully and develop a nice coating of seasoning the more you use them.

Pair proteins and vegetables that have similar cook times: If you want to build a sheet-pan dinner, you have to be a smart roasting matchmaker. Because if you set up proteins and veggies on hot dates in the oven that finish cooking at radically different speeds, you will have a bit of a hot mess on your hands of burnt green beans next to perfectly cooked chicken thighs. Set up vegetables and proteins that will be happy hanging out in the same temperature oven for the same amount of time.

Or just add them in stages: Not everything has to hang in the oven for the same amount of time to make it a good sheet-pan dinner: You are allowed to open and close that oven door and add or take things away as many times as you want to. So, just because two things cook at different rates does not mean you cannot put them together—you just need to add them at different stages during the process of roasting. For a fish dinner with potatoes or other root vegetables, roast those veggies until they are almost done, then slide the fish on top and continue roasting until the fish is just cooked through and your veggies are nice and toasty. Or say you are cooking chicken parts alongside sweet potatoes, and when you check it your chicken is cooked through but those sweets are not quite tender yet. Just pull the done parts out and keep roasting everything else until it is just where you want.

Season each element separately: Just because you are cooking everything on the same sheet pan, does not mean everything has to taste exactly the same. Consider coating your chicken in a sauce, but keeping your vegetables simply seasoned with salt and pepper or perhaps a pinch of a ground spice that compliments the flavors of your chicken sauce. But sometimes you want to toss just everything together in the exact same spice mixture and roast it in a happy jumble, and that can be a good thing too.

Know when to layer, mix, and separate: How you place things on the sheet pan matters. If you are cooking vegetables that need to be tossed midway through roasting alongside a piece of fish that most definitely does NOT want to be tossed, you should keep them on separate sides of your sheet-pan so you can toss the veg without disturbing the delicate fish. If you do not need to do any stirring or flipping of any of the elements, and you are going to just slide everything off the sheet-pan together onto a serving platter,

then mix them all together in an even layer to roast. And if you are roasting something like citrus slices whose juices will benefit the things below it, you should absolutely make sure that thing gets placed on top of everything else before your sheet-pan dinner goes in the oven.

Utilize your cooling rack: Speaking of layering, you can also use an ovenproof wire cooling rack that fits inside your 13x18" rimmed baking sheet to build layers. Or if you are roasting something you want a lot of air to circulate around to make sure it gets crisp, a wire cooling rack set inside your sheet-pan is the way to go.



Sometimes two pans is better than one: Do not torture yourself trying to fit everything onto one sheet-pan just so you can say you cooked the entire meal on one sheet-pan. Sometimes, two sheet-pans will afford you greater control, and give you more freedom.

Roast things that you can turn into a sauce: Think beyond roasting and eating every element of your sheet-pan dinner exactly as it comes off the sheet-pan—try transforming part of it into a sauce. That could be as simple as roasting a head of garlic in the corner of the sheet-pan that you whisk into mayo for a cheater's aioli, or it could be as advanced as roasting salsa ingredients alongside chicken and squash to blend into a salsa. You can also use the pan drippings as the flavor-packed liquid base of the salsa.

Make your broiler work for you: When you need a bit of extra browning and crisping on your meatballs or your chicken legs, just turn your broiler on at the end of roasting and blast it until your desired level of crispiness is achieved. Do not walk away from the oven during this process—watch dinner like a hawk while you give it the crisping finish under the broiler. Everyone's broiler is different, and yours might be faster or slower than expected. You can even cook the whole sheet-pan dinner under the broiler, which works especially well for quick-cooking fish, like these cod fillets with broccoli and white beans.

Add raw elements at the end: Not everything has to be actually cooked on the sheet-pan for it to be a good sheet-pan dinner. Add a bunch of fresh herbs on top of everything, or thinly slice some radishes to scatter over each serving. Or make a no-cook sauce. Turning what you roasted on one sheet-pan into a complete dinner might need some last minute raw additions to keep it feeling fresh and fun.





Kuwait beats Saudi Arabia to enter ICC Twenty20 qualifiers in Australia

Kuwait made history when they beat Saudi Arabia by 5 runs in the final match to qualify for the first time for the ICC World Cup Twenty20 qualifier to be held in 2020 in Australia. The match which witnessed some exciting cricket was a proud moment in the history of cricket in



Kuwait. Kuwait recently appointed Herschell Gibbs, famous South African cricketer as the team coach to raise the standard and bring more professionalism to cricket in Kuwait.

Having qualified now team Kuwait faces their next big challenge on the international stage.



BOOK REVIEW

True Kuwait Stories by A M A Smith

Alison and her family are originally from New Zealand, but were living in the USA when their chance to move to Kuwait came up. This was in 1975, when there was not a lot of information about how they would live and what they could expect. They took a leap of faith, and the family of six started their Kuwait journey, which was to last six years, in the new suburb of Hawally. Each day, Alison's parents taught medical students at the Shuwaikh campus of the University of Kuwait.

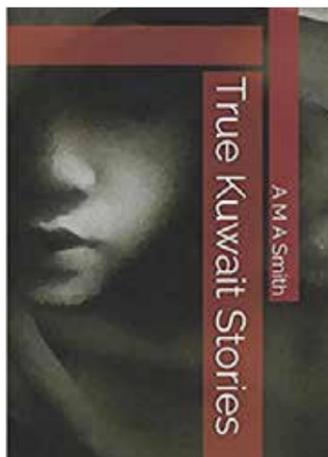


showed fierce pride and patriotism, and foreshadows of the Gulf War through early actions by Iraq against Kuwait. Many of her experiences are hilarious, and she has stopped herself from exaggerating them, because they are true records of events as they happened.

Alison wrote this book not only to record part of the modern history of Kuwait, but to show the world that many widely held views of who Islamic Arabs are and what they stand for are very wrong indeed. Her experiences show that Kuwaitis and their close cousins, the Gulf Arabs, are generous to a fault and peace loving, putting Allah and family over everything else. This view of life is very refreshing in a world of atheism, cynicism and despair.

Available on Amazon in Kindle or as a 231-page paperback, True Stories of Kuwait allows one to catch a glimpse of.

<https://www.amazon.com/dp/B077655TW7>



This book is about Alison's experiences as a teenager going from the American culture to the Kuwaiti one, 40 years ago. It is a coming-of-age story with a difference. She found that almost everything she thought she knew about Arab culture, gleaned from the media in the USA and the UK, was wrong or at the very least, inaccurate. Her memories of Kuwait are those of warm friendships and kind people, peppered with incidents which

ILOA organizes 'Essential Skills for the Teachers' workshop



Indian Learners Own Academy (ILOA) conducted a workshop in coordination with Laxmi Publications under the aegis of Council of CBSE affiliated schools in the gulf via Kuwait Chapter on 21 April for the teachers of 14 Indian Schools in Kuwait.

63 teachers attended the workshop which provided them with an opportunity to sharpen their teaching skills.

The chief resource persons were Sakshi Gupta - Executive Director Laxmi Publications, Ruchika Sukh - a life coach and transformation facilitator and Gayathri Chandrasekhar - a famous dancer and expert

in tarot readings and akashik records.

Also present at the event was T. Prem Kumar - Secretary of Gulf Council, Principal of IES Bharatiya Vidya Bhavan, and Mr. Arul - Principal of Integrated Indian School.



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5 & ABOUT

For publication of your announcements, upcoming activities or local events please email us at editor@timeskuwait.com
To publish images kindly send pictures in high resolution.

30 April



Full Moon Yoga: A free yoga session will be held at the Jumeirah Messilah Beach Hotel & Spa, from 10am. Further information will be available upon registration. To register: Call, 22269688.



Fitness Challenge: Al Shaheed Park will be organizing a Fitness Challenge at its location, from 7pm. The event will include race for both beginners and experienced runners. Participants aged 16 years and above are welcome to join the event. For more information and to book your tickets: Visit, www.eventbrite.com.

1 May



Q8 Cycling Club Weekly Ride: A session of weekly cycle ride will be held by the Q8 Cycling Club, at the Arabian Gulf Street, outside Salmiya. Participants of all age and gender are welcome to take part. For more information and to register: Visit, www.limitlessaction.com.



Kuwait Running Club: Al Shaheed Park - Phase 2 will be hosting their weekly race from 7:30pm. The event is free and open to all. For more information: Visit, www.alshaheedpark.com.

3 May



ABBA Sing-Along Concert: Ahmadi Music Group will be organizing the AMG ABBA Sing-Along Concert on 3 and 4 May, at the National Museum Theatre at 7.30 pm. The AMG choir and the Messilla Beach Blues Band will be performing at the event. For more information and to book your tickets: Visit, www.eventat.com or email, info@ahmadimusicgroup.com or call, 50638435.

Careers Expo: The second careers expo will be held at the Inn & Go Plaza Hotel, Fahad Al Salem Street, from 8am to 2pm. Recruiters from various industries will be attending this expo. University graduates with a degree in accounting/finance are welcome to apply for the post of Interns. All candidates must bring along their printed resumes, copy of the ticket and copy of civil id. For more information and to register: Visit, www.eventbrite.com.

4 May



Acrylic Painting Workshop: Philippine Embassy will be organizing an Acrylic Painting Workshop at the embassy premises from 1pm to 4pm. The workshop which is open to all Filipinos age 8 years and above, will be held on every Friday of the month. Easel, canvas, paint, brushes and snacks will be provided at the workshop. The fee is set at KD 35. For more information and to register: Call, 99558527



International Education Expo and Job Fair: A one-day event for information on international education, certification and career will be held at the Radisson Blu Hotel, from 8am to 8pm. Further information will be available upon registration. For more information and to register: Visit, www.ieejf.org.

THOUGHT for the Week

“ Our greatest glory is not in never falling, but in rising every time we fall.”

Confucius
Chinese philosopher

10 May

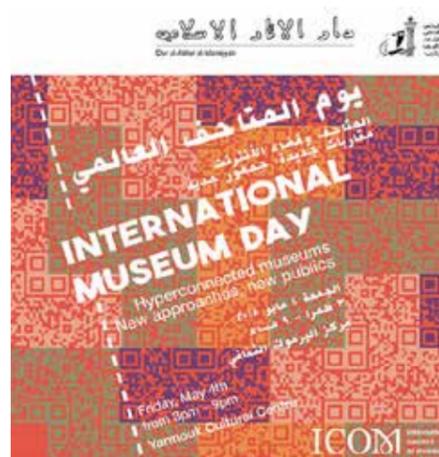


Q8 Run Club Scavenger Hunt: Q8 Run Club will be organizing a scavenger hunt at Babel, from 5pm to 7pm. Family members can team up and participate in the hunt. Clues will be offered to participants during the course of the run. Further information will be available upon registration. For more information and to register: Visit, www.limitlessaction.com.

IBAK to host Summer Smash 2018: The Indian Badminton Association of Kuwait (IBAK) will be hosting one of its premium badminton tourney of the year, 'Summer Smash 2018', at the IBAK Salwa Gym on 10 May (7:30pm) and 11 May (9:30am).

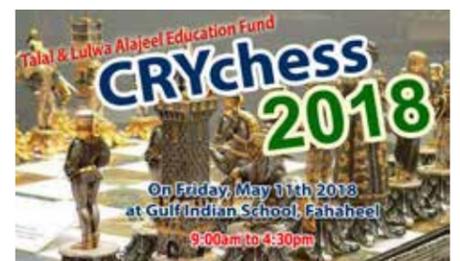
The tourney is open to players of all levels irrespective of age and gender. It provides a platform for players to showcase their abilities in six categories: Flight 1: Men's Doubles (Professional), Flight 2: Men's Doubles (Advanced), Flight 3: Open Doubles (Intermediate - all genders), Flight 4: Open Doubles (Lower Intermediate - All genders), Above 40; Open men's doubles (except flight 1 players), Singles: Open for all. Further information will be available upon registration, the last date of which is 1 May. For more information and to register: Call, Mathew Varghese (66616059) or Pradeep Kumar (66521581).

4 May



International Museum Day: Dar Al-Athar Al-Islamiyyah will be organizing an International Museum Day at the Yarmouk Cultural Centre, from 3pm to 9pm. The event will include workshops on photography, beading, typography, film development and much more. Some workshops are aimed specially for children. Prior registration is required and seating is limited. For further information and to register: Visit, <http://darmuseum.org.kw> or call, 22400992.

11 May



CRYchess 2018: Friends of CRY Club (FOCC) announces Talal & Lulwa Alajeel Education Fund 'CRYchess 2018' which will be held at the Gulf Indian School (GIS), Fahaheel, from 9am to 4:30pm. Participants can download the registration form from the website, fill and submit it along with their civil id copies to any of the FOCC personnel. The last date for registration is 29 April. Further information and registration form is available on their website. Visit: www.focckuwait.org, or call, 97226589, 97285001, 66204295, 25618471 97990162 66810338.

5 May



On Broadway: An exciting musical theatre showcase for all ages featuring the most beloved songs from Broadway musicals performed by BAIA students will be held at the BAIA, at 3pm and again at 5:30pm. For more information and to register: Call, 50962809

Spartan Kettlebell Instructor Course: Spartan Gear will be organizing a kettlebell instructor course for adults at the Salmiya Sports Club, from 10am. The workshop will include a combination of kettlebell exercises, bodyweight training and more. Participants aged 18 years above in normal physical condition are welcome to participate. Further information will be available upon registration. To register: Email: abdullah@tfwkuwait.com or call, 50133525.

Facing life's challenges head on

Harminder Singh Sabrewal



Special to The Times, Kuwait



Forty-two years and still counting...



responsibility for herself and her kids. She had two options before her, either to move back to India and ask her family to support her in settling, or take on head a challenge with life and decide to stay back in Kuwait and bring up her kids in the Gulf. Though the first option seemed the most convenient, Harminder decided to stay back and start afresh.

She found a baby sitter for her kids and took up a job as an administrator in one of the General Trading companies. As her kids moved to schooling, she also tried her hands on some small business ventures. Life was not perfect and was challenging but she did not give up. As the time passed by, the 90s brought in the Gulf war and she found herself again at a crossroad. When most people preferred to return back to their homeland, she decided to stay back and make it through this tough period. Kuwait had given her a lot in terms of experience, life, memories and the country had become home to her. She and her still young kids lived through the months of the war period. At times, they had to carry buckets of water from other areas and buildings to their apartment, and as there was no electricity at times they also stored candles and stocked food as anything could happen from one day to another. A couple of months later, they woke up to the good news that Kuwait had been liberated on 26th Feb 1991.

She and her kids spent most of the day celebrating and enjoying the liberation.

With this good news also came an opportunity to start life afresh. The first was to find schooling for her kids and a job for herself. Few months down the line she took up a receptionist job at an architect office and by this time an Indian school had reopened where she got her kids admitted. Some weeks into her new job, she heard that the Embassy of India was hiring for a receptionist. Taking a half day leave from her work, she went to the Embassy of India for an interview in 1991 and was offered a job within a few days. This was one of the best things that happened to her. Embassy of India Kuwait, brought her stability, routine, reputation and lots of learning experience. As she continued to work, and her kids graduated from school, it was time for them to go for further studies. Harminder stayed back in Kuwait and sent her kids to study abroad.

From 1991 till December 2017, she spent her time at the Embassy of India Kuwait. During these 26 years, she got a chance to serve the Indian Community in Kuwait and also looked after her kids' education and their upbringing. Today her kids are



grown up and settled in different countries. She has made a place for herself among the Indian Community and in the hearts of many people in Kuwait, thanks to her life with the Embassy of India Kuwait. On 31st December 2017 she retired from her services at the Embassy and has started a new chapter of her life. She is still zestful and is welcoming this new phase of life with new energy. She is currently the Vice President of Indians in GCC and is continuing to serve the community and its people in her best possible way.

It has been a long journey since 1976. It has's been 42 years, and still counting

This is about a young bride, who moved to Kuwait in the year 1976, and her journey since then. Soon after her marriage to Manjeet Singh Sabharwal, who was a successful entrepreneur, she had left her country to move to Kuwait with him. It was all very new to her, the life style in the Gulf, a life away from her hometown and it was just a beginning of new phase in life.

As she enjoyed her new life, she was also blessed with two children in 1979 and 1980. The life was at its best for her with

“Kuwait had given her a lot in terms of experience, life, memories and the country had become home to her. She and her still young kids lived through the months of the war period.”

new additions to the family, but it all came to a shattering halt when in 1982 her husband passed away in a car accident, leaving her behind with two kids. A young girl with two kids was now all alone in the Gulf. She had always been a protected kid, sister and a wife and now, she was the one who had to take on full

AAK ladies showcase sweet dish making talent



AAK ladies organized a sweet dish making event on 20 April as an opportunity to showcase their talent by each preparing and bringing in a sweet dish as well as sharing its recipe.

During the event, Vice President, Jackie Alphonso demonstrated with passion two of her favorite desserts - Dump cake and peach cobbler.





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Grand Hypermarket opens 50th showroom at Souk Al Kabir, Kuwait City

As part of its continuous expansion drive, Grand Hypermarket is set to open its 50th showroom at Souk Al Kabir on a single floor in an area spanning 25,000 sq ft. on Friday, 27 April. Located in one of the busiest business areas of Kuwait, the new showroom is eagerly looked forward to by consumers. Opening of the new outlet was announced at a press conference called together by the hypermarket on 24 April.

Grand Hypermarket has been steadily growing over the years with the unqualified support and trust of its growing customer base. The retail chain has been catering to both citizens and expatriates with a wide range of products that are much sought-after for their high quality and competitive pricing.

Grand Hypermarket achieves this by sourcing the items directly from the source without the middlemen.



Grand Hypermarket gives consumers the exclusive experience of celebrating all occasions under one roof, providing the customers with a wide range of products including food stuffs, world-class electronic appliances, home appliances, footwear, health and beauty items and fashion wears and accessories from leading European designers among others. Perishable

goods, farm produces and meat are shipped by air on a daily basis to ensure they are available fresh to the end users. These are procured from internationally-recognized farms to ensure world-class standards. Making high quality products affordable for the everyday consumer is what sets Grand Hypermarket apart from the rest.

The success of Grand



Hypermarket is testified by the continuous expansion of the retail chain in various parts of the GCC countries on a regular basis. The benefit of price efficiency that the retailer gains through large-scale procurement of products is transferred to the end-consumer. In addition to that, Grand Hyper is also providing a host of prizes to the

consumers as an inaugural offer.

The participants at the press conference included: Chief Patron Grand Hyper-Kuwait, Sheikh Dawood Salman Al Sabah, Director Regency Group, Mohammed N. V. , Regional Director, Ayuob Kaccheri, the Director Grand Hyper Kuwait, Dr. Abdul Fatah, the CEO Mohammed Suneer P.C., and the General Manager, Thehaseer Ali.

6th IBA mega basketball tournament highlights great sportsmanship



The 6th mega IBA Basketball Tournament 2018 for the 'Sulaiman Kalandar Al Kandheri Memorial Ever Rolling Trophy for Champion School', instituted by Thomas Chandy, Chairman of United Indian School (UIS) was held at UIS from 12 to 20 April. The tournament was officially declared open by Mr. Chandy.

The eight-day event, conducted by the Indian Basketball Association (IBA) was open for school students and also included a tournament

for men and women categories. It witnessed an array of spectacular matches for the school. The categories for the competition included Under 10,12,14,16 and 19 respectively.

The closing ceremony was graced with the presence of several eminent personalities and also saw the release of IBA's maiden edition of 'TRIFECTA' magazine.

This was followed by a prize distribution ceremony.

Kuwait alarmed at leaked reports, reiterates Kuwait's commitments

Continued from Page 2

The government also took steps to ease their travel, providing them with a January 22 deadline, which was extended twice for one month and another two months, in response to calls from the Filipino government - with the new deadline set at April 22.

"This highlights, without a doubt, the extent of cooperation and appreciation Kuwait extends in regards to its relationship with Republic of the Philippines, and its keenness on cooperating with the Filipino Embassy on agreeing to arrangements that enable their (Filipino citizens) repatriation," he added.

In relation to ensuring justice is served on lawsuits from Filipino citizens, he said Kuwait has a fair and independent justice system that is renowned for its transparency and ensuring the rights and legal protection of all nationals and expatriates living in the country.

Furthermore, on the matter of ensuring the

peaceful and humane treatment of Filipinos, who have been held in detention post-deadline day, he said Kuwait attains an unblemished record of human rights, hailed by relevant international agencies.

As for freeing Filipinos used by the Philippine embassy and who did some acts that breached Kuwait's sovereignty and laws, and whose practices reflected interference in Kuwait's internal affairs, he said they are now being investigated and Kuwaiti authorities allowed their embassy's staff to visit them. Regarding allowing the Philippine foreign ministry's diplomats, who are in Kuwait now but not accredited as part of the embassy's staff in the country, to return to Manila, Kuwait requests the Philippines to hand them over for investigations.

Al-Jarallah concluded by reaffirming the accuracy, commitment and efficiency of the Kuwaiti ambassador in Manila, noting that he has honored his commitments made during the meeting with the Philippine foreign minister.

Universal Institute launches Islamic Banking course

Universal Institute for Private Training launched its IBanker program in collaboration with MIT and FGA Global.

The IBanker program offers 3-months certificate course and 3-months executive diploma course on Islamic Banking. The program was launched on 14 April at Radisson Blu Hotel and attended by high ranking dignitaries from Islamic and Conventional banking backgrounds. A large number of parents and students who wished to attend the IBanker course were also present at the launch event.

The program began with the recitation of Holy Quran by Abdul Rahman from the verse of Surah Baqara in which Allah has emphasized on

the prohibition of ushery. It was then followed by welcome speech by Syeda Fathima of Universal Institute. A detailed presentation was given by MD and CEO of MIT and FGA Global Mohammad Ikram Thowfeeq on Islamic banking concepts.

The audience showed great interest in the subject and their questions were answered through an interactive session. A vote of thanks was then given by Fareeha Mazhar on behalf of Universal Institute to all the distinguished guests, parents, students and volunteers. The program was successfully conducted by a well-known speaker Arif Durrani.

The first twenty students who registered for the IBanker program were gifted free vouchers. At the end of the program the guests were served with tea and snacks. Universal Institute is an established educational center operating in the country for the last 12 years and has been recognized by the Kuwait Ministry of Education. The institute was started and is managed by a group of professionals in the field of engineering and entrepreneurship with a mission to enable, students, professionals, institutions and corporates, to achieve greater success by providing knowledge, technical skills and trainings.



Gulf Air welcomes first Boeing 787-9 Dreamliner

Gulf Air, the national carrier of the Kingdom of Bahrain, recently welcomed the airline's first Boeing 787-9 Dreamliner. The aircraft, which landed in Bahrain International Airport on 27 April, will service a number of regional routes before it takes on the Bahrain - London, Heathrow route on 15 June.

Gulf Air Chairman H.E. Zayed R. Alzayani commented, "We are delighted to welcome Gulf Air's newest aircraft, a game-changer for the Kingdom's national carrier that will not only elevate Gulf Air's product and service



offering and passenger experience, but will also allow us to expand our network in a strategic manner."

Where are the jobs? Not in India; unemployment rate doubles, jobs decline



The unemployment rate in India has doubled between July 2017 and April 2018, whereas the number of jobs in the country in the last financial year 2017-18 also fell to 406 million from 406.7 million in the previous year, CMIE data shows.

The unemployment rate in India has doubled between July 2017 and April 2018, whereas the number of jobs in the country in the last financial year 2017-18 also fell to 406 million from 406.7 million in the previous year, data from the Centre for Monitoring Indian Economy show. The unemployment rate in the country rose from 3.39% in July 2017 to 6.23% in March 2018, and is projected to reach 6.75% in April 2018, according to the CMIE data.

Notably, while the economists have recently raised concerns over not enough jobs being created, the government has rejected the worrying employment scenario, saying that there is a lack of comprehensive data on job creation. Rajiv Kumar, Vice-President of Niti Aayog said in January that there is "much better news on employment", which was in contrast with the then CMIE data. He had also said that the government think-tank would "very soon" release a report based on high-frequency data on job creation. The report has not been released yet.

The unemployment rate between July 2017 and October 2017 rose significantly from 3.39% to 5.04%. It declined for two months — November and December to 4.76% and 4.78%

respectively and started rising again from January 2018. Jobless growth is one of the major challenges the country is facing.

Analysts have pointed out that since nearly half of India's workforce is dependent on agriculture, jobs suffer due to the volatility in the sector — drought, unseasonal rains, bad crop et al. Madan Sabnavis, Chief Economist of CARE Ratings told FE Online that there has been

a trend of replacements than adding new jobs.

"There have been softer recruitments in the corporate sector with just 2-3% growth rate, while jobs in the public sector have not increased," Madan Sabnavis said. He explained that a lot of people are understood to have lost their jobs when housing projects got stuck last year.

On the other hand, Prime Minister Narendra Modi has emphasised on his government's

efforts towards boosting self-employment, such as small business loans through Mudra scheme.

However, the World Bank has put forth a different view. In a comprehensive report on India's economy, it said that India needs to create a lot of salaried jobs (formal jobs) to meet the working population demands of this country and step up its growth to a middle-income country.

India leads in inward global remittance

Latest data from the World Bank report on Migration and Remittances show that India once again topped the table in inward remittances. In 2017, Indian diaspora living around the world together remitted nearly \$69 billion. Though remittance inflows to all regions of the world showed a marked improvement in 2017 from a year earlier, the five countries that accounted for a lion's share of the remittance were India followed by China (\$64bn), the Philippines (\$33bn), Mexico (\$31bn), Nigeria (\$22bn) and Egypt (\$20bn).

Remittances to low- and middle-income countries rebounded to a record level in 2017 after two consecutive years of decline, says the World Bank report. The Bank estimates that officially recorded remittances to low- and middle-income countries reached \$466 billion in 2017, an increase of 8.5 percent over

\$429 billion in 2016. Remittances are expected to continue to increase to these countries in 2018, by 4.1 percent to reach \$485 billion.

Meanwhile, global remittances, which include flows to high-income countries as well, grew 7 percent to \$613 billion in 2017, from \$573 billion in 2016. Worldwide remittances are now expected to grow 4.6 percent to \$642 billion in 2018. Remittances to Sub-Saharan Africa accelerated 11.4 percent to \$38 billion in 2017, supported by improving economic growth in advanced economies and higher oil prices benefiting regional economies.

The largest remittance recipients following Nigeria were Senegal (\$2.2bn), and Ghana (\$2.2bn). The region is host to several countries where remittances are a significant share of gross domestic product, including Liberia (27%) The Gambia (21%), and Comoros

(21%). In 2018, remittances to the region are expected to grow 7 percent to \$41 billion.

The stronger than expected recovery in global remittances in 2017 was driven by growth in Europe, the Russian Federation, and the United States.

The rebound in remittances, when valued in US dollars, was helped by higher oil prices and a strengthening of the euro and ruble. However, the report pointed out that there were longer-term risks to growth of remittances, including from stricter immigration policies in many remittance-source countries; de-risking by banks and increased regulation of money transfer operators, both aimed at reducing financial crime. These risks would continue to constrain the growth of formal remittances, warned the Bank.

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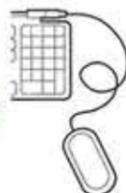
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New German law on Social Media sparks controversy

In the struggle to deal with the explosion of abusive and hateful content on social media sites, Germany is staking out one of the most aggressive and far-reaching positions of any country in the world – and is being closely watched as a result.

The new law, known as NetzDG in Germany, requires large social media companies to remove illegal content from their sites, in most cases within 24 hours, or face heavy fines. Proponents say it is a much-needed effort to bring German laws on hate speech, written decades before the internet existed, in line with modern realities to curb the rampant proliferation of abusive content.

Yet the move has provoked a strong outcry, both from free speech advocates and political parties across the ideological spectrum in Germany. Critics charge that the law endangers freedom of expression by outsourcing censorship to unaccountable private companies and will lead to a purging of content that is not illegal. They argue that if political speech or satire violates existing German law, then that is something for German courts to decide, and it is not something that private companies are competent to decide.

It is not just in Germany, globally there is growing concern over social media content. Around the world, governments and citizens are worried about how the platforms have become a home for not only hate speech, but also 'fake news', invasions of privacy, and voter manipulation. Look no further than the investigations in Washington over whether Russia used social media to try to influence the 2016 presidential election, and the recent outcry in the wake of news that a consulting firm linked to Donald Trump's presidential campaign harvested data on some 50 million Facebook users.

Yet it is the success or failure of Germany's law that may well set the tone for what other countries around the world do in regulating social media, at least on hate speech. Several European countries are already considering similar plans, while some authoritarian governments are citing Germany's move as justification for their own crackdowns on freedom of expression.

More than anything, NetzDG illustrates one of the most fundamental tensions facing societies in the Digital Age: how to curb online hate speech and abusive content without trampling freedom of expression. "In Germany we have made a decision,



especially with our history, that you cannot spread hatred against ethnic minorities," says Stefan Heumann of the Berlin-based Foundation for a New Responsibility, which studies the intersection of technology and society. "We don't accept that. We have laws outlawing that.... It is important to enforce those in the online world as well. Most of the public actually supports that those laws should be enforced online. Then the big question is, how do you do that?"

NetzDG, passed by the German parliament last June, requires social media companies with more than two million users to create a system to receive and respond to complaints of allegedly illegal content.

They have 24 hours to remove illegal postings in most cases and a week for more complicated evaluations. Under the law, they must also issue a public report on their actions every six months. Failure to comply can lead to fines of up to €50 million (\$62 million). Deciding whether flagged content is illegal requires monitors to consult 22 provisions of Germany's criminal code.

A Twitter spokesman declined to comment on how it was enforcing the law, but referenced a Human Rights Watch statement assailing the statute. A Facebook spokesperson said in a statement that the company has "devoted significant time and resources" to complying with NetzDG but criticized the law as well.

It is not just social media companies that oppose the law: NetzDG has provoked a strong backlash in Germany by a wide variety of political groups, from the far-right Alternative for Germany (AfD) party to the liberal Free Democratic Party to leftist parties. Critics say the law will lead to over-censorship because of the combination of hefty fines and the short time window for companies to respond

to complaints. Concern looms, too, that satirical and humorous content will get indiscriminately removed from sites.

Detractors to NetzDG point out that in a democracy, not everything that harms your feelings needs to be taken down and it should be legal for others to say things you do not agree with. The way to understand and accept satire, they say, is

that it always punches up but never down. That means major churches, companies, or politicians are fair game. Those without power – refugees, for example – are not.

Figuring out what is hate speech or likely to incite people to violence, and what is satire or humor, is not always easy. Ms. Llansó of the Center for Democracy and Technology in Washington says if you are a company trying to manage risk and being forced to navigate more than 20 provisions of the German criminal code, you are going to be "fairly aggressive in your

interpretation of what might violate the law."

But perhaps the most serious criticism of the law is that it moves the responsibility for regulating speech from the government to private companies that have no accountability. This raises issues of transparency as well as definition: Speech that is illegal may be different from speech that violates a company's community standards or terms of service. How do you know why something has been removed? Should it really even be removed?

"The law is a slap in the face for all democratic principles because, in a constitutional state, courts rather than companies make decisions about what is unlawful and what is not," Sahra Wagenknecht, parliamentary leader of the radical Left party, told the German press.

Given all the criticism of NetzDG, German lawmakers are looking at ways to reform it only a few short months after it took effect. Some legislators want to create an appeal process for users whose content has been deleted. Many also want to establish an independent body that would assess complaints and decide whether to take down content, rather than have the companies do it themselves.

All this is important because other countries are looking at adopting their own version of NetzDG, which critics find particularly alarming.

The European Commission has already called for social media platforms to take more responsibility for content, while the British and French governments are developing plans to press social media companies to do more to identify and remove terrorist or hateful material.

But what concerns free speech advocates the most are moves by authoritarian or authoritarian-leaning governments. Russia, the Philippines, and Singapore have all cited Germany's law as they have pressed forward with efforts to restrict speech.

While NetzDG certainly has its share of detractors, it has also had its salutary effects, even some critics admit. At the very least, it has made more Germans aware of the fundamental value of free speech.

Proponents of NetzDG say, Germany is seeing far too much hate speech today – accepting behavior online that society would never tolerate in conventional public discourse. They believe online content should be elevated to – not allowed to bring down – the standards of acceptable speech.

Many point out that in the past 1-1/2 or two years, people have come to the insight that complete freedom in social media is not a guarantee of freedom of society. Quite the contrary, society may need to intervene and regulate social media, in order to protect our constitutional values.

Seven European countries step up fight against climate change

Seven European countries heeded the calls of scientists and vulnerable communities and formed a coalition for climate ambition. France, Germany, the Netherlands, Sweden, Finland, Portugal and Luxembourg called on the European Union and other countries to enhance their climate ambition to keep global warming below 1.5°C, the main goal of the Paris Agreement.

The seven countries renewed their own commitments and called for higher levels of ambition to curb emissions in line with the

Paris Agreement and protect the planet from devastating climate change. In a press release following a meeting on the "2050 Pathways Platform", the French Minister for the Ecological and Inclusive Transition, Nicolas Hulot, and his Secretary of State, Brune Poirson said:

"Confronted by alarming scientific analysis on climate change, to which the upcoming IPCC Special Report on 1.5°C will further contribute, enhanced action by all countries is urgent and necessary for respecting the long-term goals of Paris Agreement. The European Union must keep its climate leadership and show its ability to mobilize all Parties to the Agreement in the fight against climate change."

Members of the Climate Action Network (CAN) welcomed the move and urged all countries to step up, join the coalition, enhance their own climate plans to curb emissions to net-zero by 2050 in line with the Paris Agreement,

and take the necessary intermediary steps to reach this goal. The next step should thus be to enhance the EU's NDC latest by 2020.

A global network of over 1100 NGOs in more than 120 countries, CAN is working to promote government and individual action to limit human-induced climate change to ecologically sustainable levels.

The Director of CAN Europe, Wendel Trio, said: "More and more European countries agree that the EU needs to do more to tackle the climate crisis and fully implement the Paris Agreement. The critical conversation on how to increase the EU's climate commitments is finally moving forward. We urge all other European countries to join this coalition, make the Paris Agreement a reality and align EU policies with the ambition to limit temperature rise to 1.5°C. The draft long-term climate strategy to be published within a year is the ideal opportunity to go well beyond

the current commitments."

Imke Lübbecke, head of Climate and Energy at World Wildlife Fund European Policy Office, said: "EU countries are waking up to what the Paris Agreement means. Seven of them have now realized that the EU's climate targets are nowhere near what's required - the others need to get on board. The EU must aim for net zero emissions by 2050 at the latest to act on our climate crisis and lead the way to an energy-efficiency and renewables-based future."

For his part, the Executive Director of CAN, Wael Hmaidan said: "The move by seven European countries to call on the EU to enhance its ambition to keep warming below 1.5C is a great one. It is a recognition that we urgently need to do more. At this year's COP, all countries must recognize that we are not yet on track and commit to significantly enhance their climate plans by 2020."



Switzerland

Once-in-a-lifetime journeys, heart-racing Alpine pursuits and urban culture

For ravishing alpine scenery and quaint villages oozing storybook charm, it is hard to beat Switzerland. The soaring snow-capped peaks of the Alps, glittering blue lakes, emerald valleys, glaciers, and picturesque lakeside hamlets imbue this landlocked nation with a fairytale beauty. Snuggled among the mountain valleys and lakes lie world-class international resorts with hiking, biking, climbing, paragliding, skiing, and tobogganing on their doorsteps.

Bern: In a stunning location, perched on a peninsula of the River Aare, the Swiss capital of Bern exudes old world charm, and the city's medieval old town is a UNESCO World Heritage Site. Strolling along the cobbled streets, visitors can explore the tallest cathedral in Switzerland, with panoramic views from its tower; 16th-century fountains; the Zytglogge medieval clock tower with moving puppets; and six kilometers of shopping arcades, called 'Lauben' by the locals. Bern boasts many excellent museums, and art-lovers will appreciate the impressive galleries.



Zurich: Switzerland's largest city, Zurich is also a major transportation hub, and a top starting point for travelers. The city lies at the northwestern end of Lake Zurich astride the river Limmat. Beyond its buttoned-up façade, this affluent banking capital boasts a rich line-up of cultural treasures. A great place to begin a walking tour is the cobbled streets of the Old Town with its quaint shops, cafés, and galleries. Mile-long Bahnhofstrasse, one of Europe's finest shopping strands, beckons with designer stores selling fashion, watches, and jewelry. Venturing away from the boutiques, visitors will find more than 50 museums and 100 art galleries.

Lucerne: Imagine a sparkling blue lake surrounded by mountains, a car-free medieval old town, covered bridges, waterfront promenades, frescoed historic buildings,



and sun-splashed plazas with bubbling fountains. No wonder Lucerne is a top spot for tourists. Famed for its music concerts, this quintessential Swiss town lures renowned soloists, conductors, and orchestras to its annual International Music Festival. The Culture and Convention Center is home to one of the world's leading concert halls.



Interlaken: Nestled between Lake Thun to the west and Lake Brienz to the east, Interlaken is one of Switzerland's most popular summer holiday resorts. In the center of town, Höhematte is a marvel of urban planning with 35 acres of open space. Flower gardens, hotels, and cafés surround the Höheweg, the main boulevard through here with breathtaking vistas of the mountains. The mighty peaks of the Eiger, Mönch, and Jungfrau tower above the town providing excellent opportunities for alpine adventures. Hiking, climbing, abseiling, and kayaking are prime pursuits.



St. Moritz: Mirror-like lakes, glaciers, jagged peaks, alpine forests, and oodles of sunshine make St. Moritz one of the world's top mountain destinations. Palatial hotels and pricey restaurants are par for the course at this chic resort town, which has hosted two

winter Olympics. In an alpine valley 1,800 meters above sea level, the town is divided into two parts: St. Moritz Dorf sits on a sunny terrace overlooking the Lake of St. Moritz. The other part of town, lakeside St. Moritz Bad on the valley floor, is a health resort with less expensive lodging.



The Matterhorn: Switzerland's iconic pointed peak, The Matterhorn is one of the highest mountains in the Alps. On the border with Italy, this legendary peak rises to 4,478 meters, and its four steep faces lie in the direction of the compass points. At the foot of this mighty peak, lies the charming village of Zermatt, a top international resort with horse-drawn carriage rides, quaint chalets, and world-class restaurants and hotels. To preserve the air quality and peaceful ambiance, motorized vehicles are banned in the village. In winter, skiers can schuss down more than 300 kilometers of slopes. In summer, swimming and tennis are popular pursuits as well as hiking, biking, and climbing in the surrounding mountains.



Jungfrauoch: One of the most popular experiences in the beautiful Bernese Oberland is the train journey to Jungfrauoch, the 'Top of Europe,' with an observation terrace and scientific observatory perched at 3,454 meters. The longest glacier in Europe, the Great Aletsch Glacier begins at Jungfrauoch, and is a UNESCO World Heritage Site. The famous Eiger Trail from the Eiger glacier station to Alpigen clings to the rocks at the foot of the north face. Other popular walks include Panorama Way to the sunny, south-facing First slope; the Gletscherschlucht (Glacier Gorge); and Öpfelchüechliwäg, the high-altitude trail

from Holenstein to Brandegg through fields of flowers, alpine pastures, and woodlands.



Lake Lugano and Ticino: Lake Lugano lies on the Swiss/Italian border in Ticino, Switzerland's only official Italian-speaking canton, and offers a tantalizing taste of the Mediterranean. Citrus, figs, palms, and pomegranates flourish in the mild climate here - even as snow-capped peaks beckon in the distance.



The Rhine Falls: Spanning 150 meters, the Rhine Falls at Schaffhausen are the largest falls in Central Europe. The best time to visit is during June and July when the mountain snow melts, and the falls swell in volume to spill over a 21-meter-high ledge of Jurassic limestone. Boat trips up the Rhine provide excellent views of the falls as do the viewing platforms on both sides of the river.

Swiss National Park: Founded in 1914, Swiss National Park in the Engadine Valley is the oldest reserve in the Alps. The park encompasses more than 170 square kilometers of mountain pine forests, flower-dotted hollows, shrubs, fast-flowing rivers, and limestone crags. Nature-lovers can explore the region on the large network of trails, though veering off these paths is forbidden in an effort to preserve the natural ecosystems.





PICKING THE RIGHT TIE FOR THE RIGHT OCCASION

Far from one-size-fits-all, the wrong tie (in the wrong place, at the wrong time) can be just as bad for your look as any ill-fitting blazer. So it pays to know your stuff.

For instance, did you know that your body type dictates the ideal width of your neckwear? Or that not all textures will fly in the office?

No? Well, read on and find out exactly how you should be wearing a tie and why doing so the right way is the easiest way to up your tailoring game.

Width and length: Every well-dressed adult knows that one of the secrets of a good outfit is proportion. But while most know to pick a suit that matches their frame, it is a rule that is often forgotten when it comes to ties.

Different tie widths suit different body shapes. The correct tie should complement your suit and keep your outfit in proportion. This can be achieved by matching the width of your tie to the width of your lapels, which will already have been matched to your frame. Think of it like a sartorial Tetris.

A broad man should consider a slightly wider tie (around three inches) to match his larger shoulders. While, slim ties (usually around two inches) suit skinnier guys because it complements their narrow body type. As for the length of your tie, let your trousers be the guide. A tie should always hit the waistband of a trouser. Any lower and it will get in the way, while too high looks cheap. And no, a clip-on tie is not the answer.

Color: Like most things hanging in your wardrobe, color is a major factor when deciding on a tie to wear. It is crucial to identify which hues work with your suit, your shirt, and also your skin tone.

The aim should always be for the tie to be at least one shade darker than the shirt it is paired with, but it is possible to make the whole process easier by keeping a few classic options to hand.

It is recommended to use sober, deeper shades such as a blues or burgundy. Ties are a point of focus, so they are immediately noticeable and people often judge your character by them. If you are looking to start building a solid tie rotation, start with staple colors like navy and grey, which can be easily dressed up or down by your choice of shirt, then go beyond the normal by incorporating more saturated hues like green, yellow and red.

Occasion: Knowing the occasion you are dressing for is not just a style rule, it is a bona fide menswear commandment. Taking this into account with your tie can help avoid a cardinal sin.

Different ties suit different occasions, and they are subject to the same dress codes. As a general rule, silk ties in block colors are the most formal – hence why they are often



sported in boardrooms – and as such do not lend themselves to much else than a suit.

In recent years, men looking to add a little sprezzatura to their tailoring have turned to knitted ties. Owing to their more narrow design and squared-off end, these are less formal – and therefore versatile

enough to be worn casually under a cardigan or even leather jacket.

Patterns and prints: You only need to look at the sheer number of men wearing sneakers with their suits to see that tailoring is a more relaxed affair than it was a decade ago. That is not to say we should disregard what is worked for generations. It just means there is more opportunity to experiment – especially with a tie.

There are so many patterns, prints and textures to consider, but some combinations are easier than others. Stick to simple two-tone patterns like polka dots or stripes. These are much more muted in design, so are therefore easier to match with your shirt and tailoring. You can also lessen the statement further by opting for a tonal look. For example, a navy suit, worn with a light blue shirt and a dark blue polka dot knitted tie.

For the more advanced dresser, striped ties can be a great way of introducing color, as there are always at least two shades to work with. Go for a muted base with a contrasting stripe to pop against classic tailoring. So if you are in your favorite navy two-piece, try a blue and yellow club tie.

Of course, it makes sense to swerve some patterns altogether. A couple of trickier choices include tartans and paisleys. Although they are commonly seen in men's accessories, the color combinations make it tough to match, and they can be disastrous when clashed with other patterns in the outfit.



The biggest men's hair TRENDS for 2018

Refreshing your look should not cost you a fortune. Yes, you could spend the equivalent of a small car on a new wardrobe, but 45 minutes in the barber's chair can have the same effect if you are brave enough to say something other than "The usual". Plus, if it is the kind of barbershop we like – plush seats and hot towels – it will be a lot more pleasant than a march up the high street.

If 2018's hair trends are anything to go by, expect the rise of longer, less conventional styles that overshadow the preppy, short back and sides' styles that have dominated in recent years. Then, for shorter cuts, it is about rejecting overly worked looks that require no hair out of place. Less labour, more cool.

Progressing from fashion weeks to your working week, here is a heads up on the men's hairstyles of the year.



The DIY punk: One of the key trends for the months ahead is an unconventional look in that it uses the same length all over, pushed up but left messy.

Ideally, you need at least three inches of growth so that you can get lots of texture and movement into it. A beaten up leather jacket one size too small would not go amiss, either. Ask your barber to really chop into your hair – you need it to look a bit messed up. It also needs to have that DIY feel with length around the ears and the nape of the neck.

If you are growing your hair, this is the perfect cut to make it through the awkward middle stage. And if you are not confident, wait until your hair is long enough not to stand up and then slick it back while on duty for a more refined look.

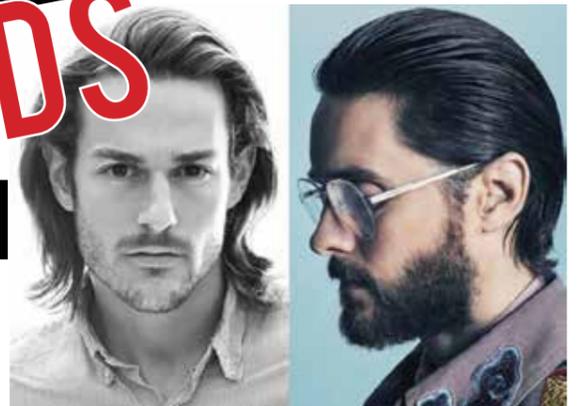


The speedy soft parting: This cut has shorter layers and texture throughout. The sides can be kept longer with scissors only, or a low fade would look good too. There is no specific parting

line, but more of a gentle sweep to the side for a more relaxed look.

This style is ideal if you are after a quick and easy look without having to blow dry – 20 seconds with a towel will suffice. Then you can work in a shinier product, rather than the usual matte finish. It maximizes the easy, straight-out-the-shower vibe that suggests you have more important things to do than dedicate an entire morning to the bathroom mirror.

The long sweep: Long hair has been making a steady comeback in recent seasons, but that does not have to mean the big, hairspray 'dos of 1980s rockers. To maintain a masculine feel with shoulder-length hair, opt for something sleeker and more refined.



A lot of men's shows this year showed slicked-back looks that use a gloss styling gel. Ask your barber not to layer the long hair and instead maximize length and sleekness.

To style, all you need to do is run some medium-shine cream or pomade through damp hair with your fingers and follow up with a comb to work the hair back from your hairline to its ends. Simple and undeniably chic.



The bleached crop: The latest manifestation of this style is a slightly looser, choppy version teamed with bleach blond hair. This gives it a more textured, lived-in look akin to the skateboard grunge era. Though you should ask for a little more length to be left through the top, this does not equate to longer styling time.

This one is worth forking out for, too. Home dye jobs are the grooming equivalent of playing with fire. Remember to use a deep conditioner once a week and invest in some purple shampoo to stop that bright white mellowing to a yellow.



The GI crew: For maximum impact with minimum fuss, make this the year you finally go bold with the hair clippers. If you have grown tired of the ubiquitous style for sweeping back wavy, mid-length hair, this is your simplest route to stealing a march on everyone else and creating an edgy new military style. This is another evolution of the short crops that were seen last year. Think grade one back and sides, with a grade six on top, and ideally get your barber to scissor-cut the top to that length so you can get a little more texture into it, rather than leaving it too rounded.

It is a simple style for the 9-5, but remember to book back in with your barber every one to two weeks or risk losing those sharp lines of military precision.

Concussion may increase Parkinson's risk



Even relatively mild brain injuries may increase your risk of developing the neurodegenerative condition Parkinson's disease, according to a new study.

who did not lose consciousness at the time of their injury, the least serious form of TBI, had a non-significant 33 percent increase. These trends held true even after the researchers accounted for other factors that could affect Parkinson's development, including substance use, chronic illnesses and education level.

The research found a strong connection between traumatic brain injuries (TBI) such as concussions and a heightened risk of Parkinson's, regardless of the severity of the injuries. The findings specifically pertain to veterans whose data had been recorded in Veterans Health Administration databases between 2002 and 2014.

The study used a sample of 325,870 veterans, half of whom had suffered a TBI. Each individual with TBI was matched with a non-TBI individual of the similar age to keep the comparison as accurate as possible. None of the individuals had Parkinson's at the study's outset, and only a relatively small number – 1,462 people, less than 1 percent of the sample – were diagnosed with Parkinson's during the study's follow-up period, which lasted an average of 4.6 years. Still, of those who developed the neuro-degenerative disorder, which over time impedes movement and bodily function, 65 percent had previously suffered a TBI.

Compared to those who had never suffered a TBI, the increase in Parkinson's risk – while still relatively low overall – ranged from 56 percent for veterans who had sustained mild injuries, to 83 percent for those with moderate to severe TBIs, according to the study. Meanwhile, those

Taiwan's National Health Insurance A Model for Universal Health Coverage



Dr. Chen Shih-Chung
Minister of Health and Welfare
Republic of China (Taiwan)

The World Health Organization (WHO) has for years urged Member States to take action to achieve universal health coverage by 2030. Although not a WHO member, Taiwan has offered universal health coverage to our island's 23 million citizens since 1995.

Taiwan launched the National Health Insurance (NHI) initiative in 1995 by integrating medical programs from existing insurance systems for laborers, farmers, and government employees, which covered only half the population. This has since been



expanded to provide equal coverage to all citizens from birth, regardless of age, financial status or employment status. Furthermore, all foreigners who legally work or reside in Taiwan are also afforded the same coverage.

The NHI is a public program run by the government based on a single-payer model. Life expectancy in Taiwan has subsequently increased to the same level in key OECD countries, with women living on average to 83.4 years old, and men to 76.8. Yet healthcare costs are far lower in Taiwan than in most highly developed countries in Europe and North America, at US\$1,430 per capita per year, representing just 6.3 percent of GDP in 2016. Administrative costs run at less than 1 percent of the total and public satisfaction remains high, at 85.8 percent in 2017.

Taiwan's health system has undergone several reforms over the last 20 plus years to ensure its sustainability given shifts in the socioeconomic landscape. Implementing the Global Budget Payment on top of Fee-For-Service reimbursement method effectively reduced annual medical expenditure growth from 12 percent to 5 percent since 2003. And the way premiums are collected has also changed from being purely payroll-based, to including supplementary premiums based on capital gains, which has created a surplus into the National Health Insurance Fund.

In addition, the NHI's information system has migrated to the cloud, making it much easier for

hospitals, clinics, and doctors to access medical information. We encourage hospitals to upload computed tomography (CT) and magnetic resonance imaging (MRI) scans so they can be retrieved for follow-up consultations. A personalized cloud-based service called My Health Bank also enables patients to check their medical records at any time.

The government has adopted a wide range of measures to reduce health inequalities affecting disadvantaged groups, including premium subsidies for low-income and near-poor households, as well as the unemployed, and improved the provision of services in areas with limited healthcare resources; as well as implemented an Integrated Delivery System (IDS) in remote areas to strengthen its medical capacities and qualities. The government has also raised subsidies on preventive healthcare services for indigenous populations.

In a globalized world, it is impossible for countries to overcome all their healthcare challenges on their own. It is only through interdisciplinary and international cooperation that we can build a global health system that consistently and cost-effectively meets the healthcare needs of the world's citizens, and bring to fruition the WHO's ultimate goal of health for all.

Taiwan has a great deal of experience in building and maintaining a universal health insurance system, from service provider management to financing and coping with socioeconomic change. More to the point, Taiwan's healthcare system can serve as a model for other countries. Taiwan has a constructive role to play in creating a robust global health network, and the best way to share their experience with other countries is through participation in the World Health Assembly (WHA) and the WHO.

It is regrettable that Taiwan was denied an invitation to the 70th WHA as an observer last year. The WHO not only failed to abide by its Constitution and ignored widespread calls for Taiwan's inclusion coming from many nations and international medical groups all around the world. Yet despite this, Taiwan has remained committed to helping enhance regional and global disease prevention networks, and assisting other countries in overcoming their healthcare challenges.

Against this backdrop, it is not only fair but also pragmatic from a health perspective that Taiwan should be allowed to participate in the 71st WHA this year in a professional manner, as part of global efforts to realize the WHO's vision of a seamless global disease prevention network. This also goes in line with UN Sustainable Development Goal 3, which seeks to ensure healthy lives and promote well-being for all by 2030.

It is hoped that the WHO and related parties will acknowledge Taiwan's longstanding contributions to promoting human health worldwide, and recognize the significance and legitimacy of Taiwan's involvement as an observer in this year's WHA. We believe global health is too important a priority to be subject to arm-twisting by vested interest or held captive by petty political considerations.

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