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VIEWPOINT

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Lessons from the anti-globalists

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Oil-based economic model no longer sustainable

Kuwait's overwhelming reliance on hydrocarbons to drive its economy is a model that is no longer sustainable, says the country's finance minister.



With oil prices hovering in the \$55 range, a traditional low breakeven cost of around \$45 per barrel, and proven oil reserves of over 100 billion barrels, as well as nearly \$600 billion stashed abroad with its sovereign wealth fund, Kuwait is far better-off than many other oil-exporting countries.

Nevertheless, the country, which depends on oil for nearly 90 percent of its revenue, saw its income tumble when oil prices began its slide in mid-2014. For the first time since 1999, Kuwait tabled a budget deficit of KD4.6 billion in fiscal year 2015-16, which then nearly doubled by 2016-17. Though OPEC's decision to cut oil production in late 2016 has helped boost oil prices, Kuwait still expects a budget deficit of KD6.6 billion for fiscal year 2017-18. According to the International Monetary Fund (IMF), Kuwait would need around KD35 billion to fund its deficits over the next six years.

In a recent interview with UAE-based online publication ArabianBusiness.com, Kuwait's Finance Minister and Deputy Prime Minister Anas Khaled Al-Saleh said he was worried about the economy's overwhelming dependence on oil income, and about the sustainability of this approach. Hinting that the country's huge oil reserves and large oil revenues in the past, had led previous governments to

neglect structural imbalances in the economy, Al Saleh stressed he was determined to tackle this issue, "even if oil reaches \$100 per barrel."

"As a minister of finance there are



two main challenges I have to deal with every day. The first is the short-term challenge, to close down the deficit, and the other is the medium to long-term one, diversifying the economy," said Al Saleh.

The government's Fiscal and

Economic Sustainability (FES) program, which was published in March 2016, includes measures to bring down the deficit by trimming subsidies and reducing government

rationalizing subsidies; shrinking the public sector wage bill; and diversifying public revenues by growing the private sector.

Measures in the FES program to increase the role of private sector in the economy include public-private-partnerships (PPPs) in energy, infrastructure and health sectors among others, as well as a privatization strategy that could see several state assets being privatized this year. The government is also intent on selling to the private sector minority stakes in several units of state oil producer Kuwait Petroleum Corporation.

In a bid to improve efficiencies and enhance the business environment, the authorities plan to launch a revised FES that would include an insolvency law, remove capital requirements for new businesses and slash fees for corporate licensing renewals. However, the government's reform plans, especially its privatization drive and subsidy cuts on petrol, electricity and water, are thorny issue within the country.

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Education infrastructure worth billions in the pipeline across GCC

A new report shows that over US\$50 billion is being invested in more than 500 educational projects in the public and private education sectors across the Gulf Cooperation Council (GCC) states.



In its '2016 GCC Education Report', Alpen Capital, a leading financial advisory firm in the region, notes that the education sector in the six-nation GCC bloc is witnessing a robust growth in student enrolments and a steady

expansion in related infrastructure.

The firm expects an expanding base of school and college age population and increase in the Gross Enrollment Ratio (GER) across the education segments to drive growth in this sector. The GER shows the total students enrolled at a particular education level as a percentage of the total eligible official school age population that corresponds to the same level of education in a given school year.

In its five-year projection for the GCC education sector until 2020, Alpen Capital says that total number of students will reach 15 million in 2020, registering a Compound Annual Growth Rate (CAGR) of 3.6 percent from an estimated 12.6 million in 2015.

Meanwhile, the demand for schools in the GCC region is likely to increase at a 3.0 percent CAGR from an estimated 43,903 in 2015 to 50,978 in 2020. This signifies requirement of more than 7,000 schools in the next five years,

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Fall-outs from French elections

Second round of French presidential election on Sunday, pits Marine Le Pen from the far-right National Front, against Emmanuel Macron, a centrist running as independent, is a rebuke to established political parties and reveals the deep disconnect between French political elite and people of the Fifth Republic that they are supposed to represent and serve

More than a victory of the challengers, the second round reveals the public's deep disenchantment with the two mainstream parties. In the first round, the Republicans on the right and Socialists on the left together represented only 26 percent of the total votes – the lowest cumulated score for France's two main parties in the history of the Fifth Republic.



So how did this dichotomy from public sentiment happen for the two parties that have fashioned French political life for much of time of the Fifth Republic? Some blame France's weak economy for voters' rebellion against the establishment candidates.

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EXCLUSIVE to THE TIMES KUWAIT

Women in the Green Economy



Isabella Lövin and Ngozi Okonjo-Iweala
Isabella Lövin is Deputy Prime Minister of Sweden. Ngozi Okonjo-Iweala, former Finance Minister of Nigeria and Managing Director of the World Bank, is currently Board Chair of Gavi, the Vaccine Alliance, and a member of the Global Commission on the Economy and Climate.



In Ghana, a group of enterprising women and young people is building bicycles out of an unlikely material: bamboo. Ten farmers grow the bamboo, and 25 builders craft it into environmentally friendly bikes that can be used on Ghana's bumpy roads or exported overseas. Bernice Dapaah, the founder and CEO of Ghana Bamboo Bikes, plans to build two new factories soon, adding 50 more workers in communities with high unemployment.

Ghana Bamboo Bikes is just one example of the major role women can play in driving the transition toward sustainable economic growth and development. But such examples increasingly need to go together if we are to ensure a prosperous future on a healthy planet. The world needs more women climate leaders, whether around the tables where policy is made or at the helm of businesses, steering them toward sustainability.

When more women work, economies grow. According to the World Economic Forum,

greater gender equality, which implies greater use of human capital, correlates positively with per capita GDP, competitiveness, and human development. Squandering that capital has the opposite effect: the United Nations Development Programme reports that gender inequality costs Sub-Saharan Africa, to name one example, \$95 billion (or 6% of GDP) per year, on average. Yet women around the world still face a massive gender gap in employment and wages. The proportion of women participating in the global labor force has hovered around 50 percent since 1990, compared to more than 75 percent for men. And, in most countries, the women who work earn, on average, only 60-75 cents for every dollar that men earn. To support economic growth and development, we

need to tap the potential of all workers, giving women opportunities not just to earn, but also to lead. Women need to be empowered, and their role in the economy transformed. What better moment to achieve this than now, when the world is pursuing another economic transformation, toward a green economy?

In fact, transforming women's role in the economy could be even more urgent in the context of climate change. Traditional divisions of responsibility mean that men and women are often affected differently by climate change, particularly in developing countries.

Because men are more likely to perform wage labor or farm cash crops, a climate-driven event like drought may cost them their wages and force them to move to cities to find employment.

Women, who are often responsible for growing local subsistence crops and taking care of their families, do not have that option.

Instead, women must find alternative means of securing food locally and of generating income to support their families, such as selling small assets or even withdrawing their children from school to help. The challenges women face are exacerbated in regions where women already spend hours each day fetching drinking water, and changing rainfall patterns could force women to travel even farther for it.

Against this background, it is crucial to empower women to seize the opportunity presented by the transition to a sustainable economy. Changes in four key areas could prove particularly valuable.

First, women need greater access to the financial system. In Sub-Saharan Africa, men are 30 percent more likely than women to have a bank account. To close this gap, we need to design loans and savings vehicles with more flexible requirements that work for women. This includes, for example, the expansion of microcredit — an approach that has already enabled women in many countries to become entrepreneurs.

Achieving this requires convincing still-skeptical creditors that women are dependable and valuable clients, including by citing data on microcredit, which prove that women repay loans as reliably as men, if not more so. Once women gain access to the financial system, they can create and invest in small businesses, while feeling more secure about dipping into savings when confronted with emergencies.

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For those visitors wanting to spend the day, they have the choice of one of 36 surf themed cabins which vary based on single and double occupancy. Featuring all the services of a hotel, the cabins range in price from 15 KD to 45 KD. Flow House also features an in house Ruby Tuesdays restaurant, and the Clear Lounge Smoothie Bar which serves all natural oxygen smoothies.

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Where We Must Vaccinate



Zulfiqar A. Bhutta and Naveen Thacker

Zulfiqar A. Bhutta is Founding Director of Aga Khan University's Centre of Excellence in Women and Child Health in Karachi, Pakistan, Co-Director of SickKids Centre for Global Child Health, in Toronto, Canada, and President of the International Pediatric Association. Naveen Thacker is President of the Asia Pacific Pediatric Association and Coordinator of the International Pediatric Association, based in Gandhidham-Gujarat, India.



With measles outbreaks currently spreading across Europe and the Midwestern United States, and meningitis infecting college students in the US, health experts are doing something they never thought they would have to do in early 2017: reminding people in developed countries that vaccines save lives.

Perhaps vaccines are a victim of their own success: they work so well in protecting people against certain illnesses that many in the West have forgotten how devastating preventable diseases can be. With the recent outbreaks in the US and Europe, parents are being reminded that foregoing vaccinations for their children is a deadly gambit.

Sadly, in many other parts of the world, particularly South Asia, parents need no reminding that immunization saves lives. What

they need is access to vaccines.

Preventable disease outbreaks, rare as they are in Western countries, are all too frequent occurrences in a region that is home to the world's largest number of unvaccinated children. In the early 1980s, one of us almost lost our baby son to bacterial meningitis, because no vaccine was available in Pakistan at the time.

Fortunately, today, vaccines are largely available in the region. On average, 90 percent of children in South Asia now receive vaccines for preventable illnesses such as tetanus, influenza, diphtheria, and pertussis, and the number of infants protected against Hepatitis

B has increased by nearly 60 percent in the last decade. Moreover, six countries in the region were declared polio-free in 2014, following extensive vaccination campaigns. Only those living in marginalized and remote areas remain unvaccinated for polio, typically owing to local hesitancy and refusals.

Collectively, these remarkable figures amount to a public health miracle. But too many children are still suffering needlessly. The just-concluded World Immunization Week (April 24-30) should spur us to redouble our efforts to vaccinate the millions of children in South Asia who remain unprotected from preventable illnesses.

Globally, more than 11 children under the age of five die every minute, many of them in South Asia, from preventable diseases. Despite the region's progress, one in four children remains unprotected against diseases like measles and hepatitis, and the figures are even higher for major killers such as pneumonia and meningitis. As a result, the mortality rate for children in South Asia today is almost twice as high as it was in the US 50 years ago.

We have the tools to address these shortcomings and ensure that no child dies unnecessarily from an illness that vaccination could have prevented. To succeed, however, several obstacles must be overcome.

First, we must resolve systemic weaknesses in the region's underdeveloped health systems, by improving training for health workers, ensuring proper storage and transportation of vaccines, and developing effective ways to deliver them. These improvements, together with more effective information sharing in the medical profession, are critical for better planning and accountability as well.

Second, we must actively confront the growing anti-vaccine lobby, which threatens to undo the gains made in recent years. These groups spread falsehoods about vaccine safety that can lead parents to leave their children unprotected. Foregoing vaccinations not only puts the health of individual children at risk; it also raises the likelihood of outbreaks that jeopardize the health of entire communities.

Finally, we must continue to encourage countries in the region to increase vaccine coverage rates, in particular with newer vaccines proven to protect against pneumonia and diarrhea, the two leading infectious killers of children.

Positive steps are already being taken to realize these goals. In Pakistan, for example, officials in Punjab province, hoping to protect one million children from a common form of diarrhea, recently introduced the rotavirus vaccine. Next door, India has vaccinated close to four million children since launching an initiative to expand the rotavirus vaccine's coverage in ten states, and plans to reach 13 million children by the last quarter of 2017.

There is still much to do in both countries. In India, 13 million children annually are not reached with the rotavirus initiative; in Pakistan, five million children annually are not vaccinated. But, with help from Gavi, the Vaccine Alliance, more vaccines are being brought to the world's poorest communities through funding, training, and delivery. Health officials everywhere can learn from and replicate the gains made in these two countries.

We are at a pivotal moment in the global vaccination drive. As pediatric professionals who have dedicated our lives to protecting children from preventable diseases, we believe it is within the world's capacity to end this needless suffering. Vaccines are a proven tool for improving children's health and development. Ensuring that children have access to them is an achievable public health goal behind which parents and pediatricians everywhere should unite.

“
Foregoing vaccinations not only puts the health of individual children at risk; it also raises the likelihood of outbreaks that jeopardize the health of entire communities.
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Women in the Green Economy

Continued from Page 2

Second, women need equal rights to land. Ownership of land – whether co-ownership, for a married woman, or sole ownership, for a single female head of household – not only improves economic security and productivity, but also boosts access to traditional finance. With a formal claim to the land they are farming, women are also more likely to invest in the fertility of the soil, contributing to more productive and sustainable land-use patterns.

Third, women need policies that support their active participation in the emerging green economy, including better education, skills training, and protections against workplace discrimination. Because the clean-energy industry is so new, it could help draw women into non-traditional higher-paid jobs like engineering.

Finally, women need to be empowered politically. If half the population does not have a say in political decisions, the legitimacy

of policymaking suffers. Women can play an important role as governments implement incentives and regulations that support the transition to a sustainable and inclusive economy.

Even without such support, women are already seizing the opportunity presented by this transition. Solar Sister is a social business that has created jobs for 2,500 women selling affordable solar lighting in Nigeria, Tanzania, and Uganda. Lumos, another solar solution, empowers women entrepreneurs in Nigeria.

But women still do not comprise a large enough share of the workers in the clean-tech industry, and those who do work in that industry are generally low on the job ladder. Changing that – enabling all citizens to meet their economic potential – will require active efforts to promote women's social and political inclusion.

Closing the gender gap is the right thing to do for women and the planet. It is also smart economics. Let us not miss this opportunity.



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Sub-Saharan Africa's growth to double in 2017

The World Bank estimates that GDP growth in sub-Saharan Africa will rise to 2.6 percent in 2017 compared to 1.3 percent last year, and rise further to 3.2 percent in 2018 and 3.5 percent a year later.

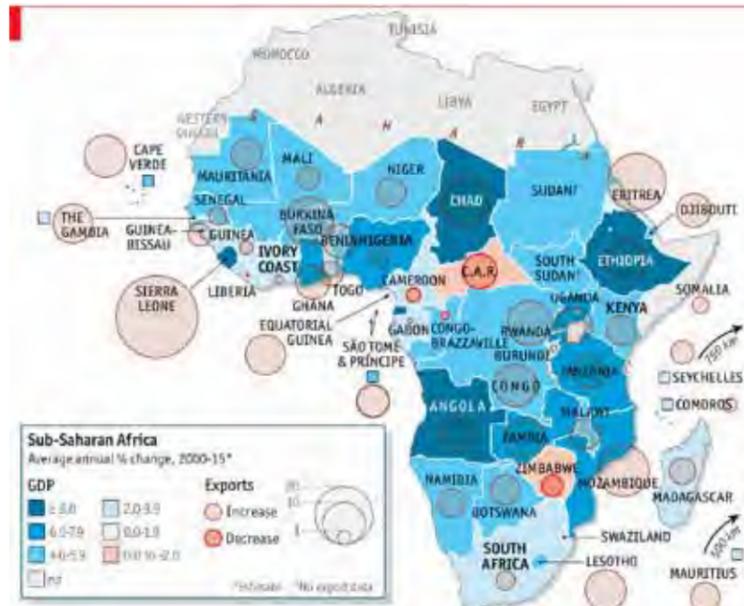
In its bi-annual analysis of the state of African economies titled Africa's Pulse, the World Bank said that the regional economic performance registered an upswing partly on account a strong domestic demand.

The optimistic outlook is based on signs of recovery being shown by countries in the region, following an uptick in global commodity prices, improving global economic performance and accommodative domestic conditions, said Albert Zeufack, Africa region chief economist at World Bank. He added that while the expected growth in GDP

was welcome, especially after a tumultuous 2016 which saw growth sink to its lowest in a decade, it still remained below population growth in Africa, hampering efforts to boost employment and reduce poverty.

Warning about growing protectionism in the west, which could pose a risk for sub-Saharan African economies, Mr. Zeufack noted this was an opportunity for the continent to become more self-sufficient. The analysis also showed that while the economies of Angola, Nigeria and South Africa were recovering, they were doing so at a slow pace, with per capita income growing in negative terms.

Recovery in the three economies, which together account for nearly 60 percent of GDP of the region, were being hindered by insufficient adjustment



to low commodity prices and policy uncertainty, Tackling infrastructure was key to stability. Only 35 percent of Africans have access to electricity which is the lowest among developing countries and that road density on the continent was also the lowest in the world. African countries also need to undertake necessary reforms to boost investment.

"One of the challenges for the region is to be able to boost investment, both public investment and private investment. And we are making a case that public investment needs to increase in Africa because of the vast development needs of the region. But public investment will not be sufficient to meet these investment needs and we need to crowd in private investment," said Punam Chohan Pole, lead economist, World Bank.

Court upholds life sentence for former Chadian President

Last week's ruling by the Appeals Court in Dakar, Senegal, to uphold the life sentence on former Chadian president Hissene Habre, brought to close the 16-year-long legal battle for justice by victims of the former dictator.

Survivors and advocates for the victims welcomed Senegalese judge Ougadeye Wafi's decision to uphold a lower court's May 2016 conviction of Habre on charges of war crimes, torture and crimes against humanity.

The final ruling by Appeals Court means that the 74-year-old Habre will now spend the rest of his life in jail. The case marked the first time



in present-day history that a national court of one country has prosecuted the leader of a different country for human rights charges.

During Habre's eight-year presidency of Chad, which lasted from 1982 to 1990, his government implemented a program of rape, kidnappings, systematic torture, and was responsible for the deaths of around 40,000 people.

"I have been fighting for this day since I walked out of prison more than 26 years ago. Today I am finally at peace. I hope that all the dictators in Africa take notice - no one is above the law," said Souleymane Guengueng, the founder of the Association of Victims of Crimes of the Regime of Hissene Habre.

Judge Wafi also ordered a trust fund to manage reparations totaling 82 billion CFA (US\$136 million) that will be paid out to thousands of Habre's victims. The African Union (AU) will now work with international partners to locate Habre's assets and gather the funds.

Habre fled from Chad to Dakar in 1990 and lived luxuriously in the Senegalese capital until facing formal charges in 2013. Evidence against the dictator included files from his political police, his handwritten documents, testimonies from his subservient authorities and personal accounts from those persecuted by the regime.

In order to try the former dictator, the African Union (AU) and Senegal created the Extraordinary African Chambers - the judicial body that sentenced Habre to life imprisonment in May 2016. Habre had been originally indicted by a Senegalese judge in 2000, with the case then going to Belgium and eventually back to Senegal due to survivors' relentless demands for justice.

The ruling also symbolizes a setback for dictatorial rulers in Africa who had enjoyed relative impunity on the continent. "Our patience has paid off. Never again will a dictator be permitted to do horrible things and escape justice," torture-victim Clement Abaifouta said.



Africa to import \$110 billion food by 2025

With the latest food crises in South Sudan and Somalia, there is a growing feeling that history is about to repeat the scenario of two years ago, when the United Nations declared that nearly 2.5 million people in the Sahel belt were in urgent need of humanitarian assistance, particularly food. At the time, the UN and other organizations campaigned to raise more than \$2 billion to feed people from countries such as Sudan and the Central African Republic.

Scenes of starving children and families in famine devastated areas awaiting food assistance from humanitarian organizations, is becoming an oft repeated imagery from Africa. It is irrational that the African continent, which has the potential to feed itself and even to export surplus food to other parts of the world, should instead be importing food and agricultural products worth billions of dollars every year and depending on food aid from external donors in times of emergencies.

Highlighting the continent's food dilemma, the President of the African Development Bank (ADB), Akinwumi Adesina, in a speech he gave last month before the Centre for Global Development in Washington DC said: "Africa's annual food import bill of \$35 billion is estimated to rise to \$110 billion by 2025. This huge import bill weakens African economies, decimates its agriculture and exports jobs from the continent. Africa's annual food import bill of \$35 billion is just about the same amount it needs to close its power deficit."

There are many interlinked reasons behind why countries on the African continent have struggled to guarantee sufficient food supply for their populace, or to export agricultural products beyond coffee and tea. The continent's chronic financial constraints, ongoing conflicts in some areas and periodic droughts exacerbated by climate change, are just some of the reasons that experts cite for the inability of



Africa to overcome its food shortcomings. A report by the UN Food and Agriculture Organization (FAO) in 2011 put forward five reasons they believe have hindered African countries the most from realizing their full potential in food self-sufficiency. They are: population growth, low and stagnating agricultural productivity, policy distortions, weak institutions, and poor infrastructure.

While some of the limitations pointed out above could prove difficult to deal with under present circumstances, there are other challenges, many of them man-made, that continue to worsen African food security. The continued reliance on outdated agricultural methods that lead to low productivity, policy distortions, weak institutions, poor infrastructure, poor governance are all manageable problems that can be addressed swiftly with the little financial means available.

With an estimated 20 million Africans at risk of food shortages in the next five years, there is no other alternative than to look to the continent to feed itself. In his speech in Washington, Mr. Adesina said: "To rapidly support Africa to diversify its economies, and revive its rural areas, the African Development Bank has prioritized agriculture. We are taking action. The Bank has committed \$24 billion towards agriculture in the next 10 years, with a sharp focus on food self-sufficiency and agricultural industrialization."

At a time when everyone seems to know the policies that need to be implemented but few, if any, are willing to commit the necessary resources, the AfDB initiative is a welcome shower that African agriculture sorely needs.



EXCLUSIVE to THE TIMES KUWAIT

Lessons from the anti-globalists



Joseph E. Stiglitz

Nobel laureate in economics, Professor at Columbia University and Chief Economist at the Roosevelt Institute, his most recent book is *The Euro: How a Common Currency Threatens the Future of Europe*.

The likely victory of Emmanuel Macron in the French presidential election has elicited a global sigh of relief. At least Europe is not going down the protectionist path that President Donald Trump is forcing the United States to take. But advocates of globalization should keep the champagne on ice: protectionists and advocates of "illiberal democracy" are on the rise in many other countries. And the fact that an open bigot and habitual liar could get as many votes as Trump did in the US, and that the far-right Marine Le Pen will be in the run-off vote with Macron on 7 May, should be deeply worrying.

Some assume that Trump's poor management and obvious incompetence should be enough to dent enthusiasm for populist nostrums elsewhere. Likewise, the US Rust Belt voters who supported Trump will almost certainly be worse off in four years, and rational voters surely will understand this.

But it would be a mistake to conclude that discontent with the global economy — at least how it treats large numbers of those in (or formerly in) the middle class — has crested. If the developed liberal democracies maintain status quo policies, displaced workers will continue to be alienated.

Many will feel that at least Trump, Le Pen, and their ilk profess to feel their pain. The idea that voters will turn against protectionism and populism of their own accord may be no more than cosmopolitan wishful thinking. Advocates of liberal market economies need to grasp that many reforms and technological advances may leave some groups — possibly large groups — worse off. In principle, these changes increase economic efficiency, enabling the winners to compensate the losers. But if the losers remain worse off, why should they support globalization and pro-market policies? Indeed, it is in their self-interest to turn to politicians who oppose these changes.

So the lesson should be obvious: In the absence of progressive policies, including strong social-welfare programs, job retraining, and other forms of assistance for individuals and communities left behind by globalization, Trumpian politicians may become a permanent feature of the landscape.

The costs imposed by such politicians are high for all of us, even if they do not fully achieve their protectionist and nativist ambitions, because they prey on fear, inflame bigotry, and thrive on a dangerously polarized us-versus-them approach to governance. Trump has leveled his Twitter attacks against Mexico, China, Germany, Canada, and many others — and the list is sure to grow the longer he is in office. Le Pen has targeted Muslims, but her recent comments denying French responsibility



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Like it or not, humanity will remain globally connected, facing common problems like climate change and the threat of terrorism.

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for rounding up Jews during World War II revealed her lingering anti-Semitism.

Deep and perhaps irreparable national cleavages may be the result. In the US, Trump has already diminished respect for the presidency and will most likely leave behind a more divided country.

We must not forget that before the dawn of the Enlightenment, with its embrace of science and freedom, incomes and living standards were stagnant for centuries. But Trump, Le Pen, and the other populists represent the antithesis of Enlightenment values. Without blushing, Trump cites 'alternative facts', denies the scientific method, and proposes massive budget cuts for public research, including on climate change, which he believes is a hoax.

The protectionism advocated by Trump, Le Pen, and others poses a similar threat to the world economy. For three-quarters of a century, there has been an attempt to create a rules-based global economic order, in which goods, services, people, and ideas could move more freely across borders. To the applause from his fellow populists, Trump has thrown a hand grenade into that structure.

Given the insistence of Trump and his acolytes that borders do matter, businesses will think twice as they construct global supply chains. The resulting uncertainty will discourage investment, especially cross-border investment, which will diminish the momentum for a global rules-based system. With less invested in the system, advocates for such a system will have less incentive to push for it.

This will be troublesome for the entire world. Like it or not, humanity will remain globally connected, facing common problems like climate change and the threat of terrorism. The ability and incentive to work cooperatively to solve these problems must be strengthened, not weakened.

The lesson of all of this is something that Scandinavian countries learned long ago. The region's small countries understood that openness was the key to rapid economic growth

and prosperity. But if they were to remain open and democratic, their citizens had to be convinced that significant segments of society would not be left behind.

The welfare state thus became integral

to the success of the Scandinavian countries. They understood that the only sustainable prosperity is shared prosperity. It is a lesson that the US and the rest of Europe must now learn.

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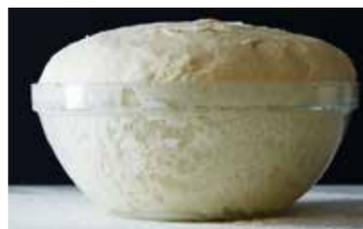
Baking English

Muffins to perfection

If you are wondering whether preparing English muffins from scratch is worth your while, then the answer is yes. These fluffy-on-the-inside, chewy-on-the-outside baked goods are easy to prepare and fancy enough to present to guests. They are just as versatile as bagels and can be paired with spreads, jams and jellies. Here is everything you need to know about preparing English Muffins.

The dough: English muffin dough is generally enriched – with butter, milk (or other dairy), and/or sugar – though often only lightly so (and eggs are not usually in the mix). It is a yeast-raised dough that benefits from the structure or higher protein levels of bread flour. Unlike doughs that are intensely mixed, English muffin dough requires minimal handling, which means there is no need for strong, intense gluten strands. Breads that are rigorously mixed, like brioche, have a tight crumb structure, whereas those that are handled minimally have a more open structure. It is also worth noting that the dough should not be overly tacky: If you find yourself with sticky dough, knead in a few tablespoons of extra flour until it is smooth and easy to handle.

The slow rise: Because English muffin dough takes time to rise, you can always mix the dough the day before preparing using room temperature liquid and refrigerate overnight. Not only does this save



time, it also provides excellent flavor – a depth of yeasty goodness that is usually provided by the use of a preferment. Just remember to bring the dough back to room temperature before shaping. But, if you are an all-in-one day type of baker, simply use warm liquid and let the dough rise for an hour before shaping and 15 to 30 minutes after shaping.

Rolling and shaping: English muffin dough is so soft and tender that it



does not require much work to roll into shape. There are a few ways you can handle the shaping process: You might choose to roll out the dough and use a cutter or shape into



individual rounds. Once cut into your desired shape, cover loosely with plastic wrap and let them rise for 15 to 20 minutes on your work surface.

Dipping the outside: Before you can cook the English muffins, they need an important garnish of sorts. To create the signature outer, the English muffins are dipped in a textured flour or meal, the most common being semolina flour or cornmeal. This coating on the exterior will help the muffins from sticking during the first part of their cooking process.



'Cooking' the crust: Once the dough has been shaped and has had its final rise, it is cooked in a cast-iron skillet before it hits the oven. The hot skillet gives the outside a golden, crackly appearance and sets the crust, then



the soft interior gets finished in the oven. While this is one extra step, it also means a shorter overall bake time. Make sure the skillet is nice and hot, but not smoking hot, before adding the muffins. Cook until golden (two to four minutes), then flip and repeat on the other side. If you have a large cast-iron griddle, you can do them all at once. If not, work in batches. Transfer the finished muffins to a parchment-lined baking sheet.

Baking: English muffins bake at a high temperature for a short amount of time. Bake for seven to nine minutes at 246 degrees Celsius. These muffins will be much puffier and fluffier than the kind you are used to seeing, and since they will not brown too much more in the oven, it can be difficult to tell when they are done. The best way is to stick a thermometer in there. Go in at the side so that the hole will



be easier to hide to whomever you are serving and make sure you settle the thermometer in the very center. Look for an internal temperature of between 93 and 102 degrees Celsius.

Cooling: Muffins must be cooled for five to ten minutes before serving. They will still be nice and warm, but their crumb structure will have had time to set and some steam will slowly escape from the interior. If you are making your muffins a good bit in advance, no problem either. Let them cool completely, then transfer to an airtight container. The cooled muffins can be warmed in a low oven or toasted to perfection.

Serving: Grab some butter, jam or jelly. Then slather, bite, and repeat.

CBK stresses negative effects of tax on expat remittance

Central Bank of Kuwait (CBK) Governor Dr. Mohammad Al-Hashel said imposing taxes or fees on expatriates' remittances is not part of suitable measures to increase non-oil revenues.

He confirmed at the same time that the Central Bank is not in charge of studying taxes and fees or putting a mechanism for remittances. In a letter addressed to Finance Minister Anas Al-Saleh in response to the

cost of operation and administration will be considered in imposing tax. He said using several other channels for foreign transfers to avoid payment of tax will lead to a decline in the amount of tax collected — far below expectations.

He added imposing tax on transfers for the import of goods will reflect on the cost of goods and consumers will bear the consequence. He enumerated other negative aspects

borders while using citizens to do the transfers. This is an unacceptable phenomenon with a lot of negative implications.

Effects of this situation can be related to the level of Kuwait's representation, membership at the International Monetary Fund (IMF), as regards to articles of agreement with the fund, he added. He warned this tax will negatively affect expatriates with low income and it might also affect the reputation of Kuwait, especially its credit classification by relevant international organizations.

He argued this step is contrary to the vision of transforming the country into an international financial and commercial center that attracts foreign investment. He disclosed the amount of money transfers by expatriates reached KD 4.492 billion in 2015 and increased to KD 4.566 billion in 2016.

He said the amount of money transfers by expatriates might be exaggerated according to some money exchange companies which revealed some citizens transfer money under the names of their expatriate



representatives ('mandoubs'), in addition to transfer for trading purposes as the price of goods that enter Kuwait is paid through money transfer by expatriate 'mandoubs' of Kuwaiti traders. He went on to say, "Since the issuance of Law Number 106/2013 on money laundering and financing terrorism, the Ministry of Interior has not released security reports on suspicious money transfers by expatriates."

On the other hand, Al-Saleh found himself the subject of parliamentary and public outrage due to what he

was quoted as saying in his interview with UAE's Arabian Business Magazine recently, prompting him to clarify that phrases published on the cover do not represent the interview in detail.

He explained that what he meant by 'sustainability' is financial sustainability, not sovereignty because Kuwait's sustainability will continue under its powerful political system and the strength of its constitutional institutions. He added taking words out of context up to the point of criticism is not worth pondering.



question that MP Khalil Al-Saleh forwarded to the minister, Al-Hashel stressed the Central Bank does not support the idea of imposing taxes on expatriates' remittances because the negative consequences on the economy far outweigh the projected revenues. He asserted the rate of transfers circulated by social media was blown out of proportion as the

of such a step, if implemented, like unorganized transfers which are beyond the scope of official market in banks and money exchange offices. This is done by using illegitimate channels and methods, possibly by dealing with multiple exchange rates.

Imposing tax might prompt expatriates to take out Kuwaiti dinar and foreign currencies through State

IIT-IIM Alumni Association members enjoy fraternity-building boat trip



IIIT-IIM Alumni Association, Kuwait celebrated a grand get-together aboard a luxury boat that sailed across the Arabian Sea on Saturday, 29 April. The six-hour boat trip was a fun filled session where the gathering of members and their families together in the company of friends and loved ones thoroughly had a gala time.

IIT-IIM Alumni Association President, Peeyush Jain welcomed those who attended the picnic including the Indian Ambassador to Kuwait H.E. Sunil Jain and Madam Dr. Gargi Jain alongside the First Secretary, Indian Embassy, KrishanKant Pahal and Mrs. Pahal.

The entertainment included many fun games for adults and children as well as dance sessions. Several people won handsome cash prizes when they emerged victorious in the competitions.



BAS visits Ireland

The British Academy of Sport (BAS) organized another successful sports and cultural trip to Carlingford, Dundalk and Dublin in Ireland. A group of 23 students from three private schools in Kuwait and 3 teachers enjoyed a fun-filled adventure holiday as part of their Spring term break.

The 6-day trip in the Carlingford region, a beautiful resort and coastal town in County Louth, allowed students to enjoy many challenging sports activities and an exceptional Leprechaun hunt. These activities were specially planned in advance for BAS students by the Carlingford Adventure Centre, which is the biggest Adventure Centre in Ireland.

The students also spent a wonderful time in



Tayto Park in Dublin and visited the third biggest stadium in Europe, Croke Park Stadium. The trip culminated with an Awards evening where most of the students participated in the traditional 'BAS Got Talent' show.

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5 & ABOUT

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8 May



ANIMATION WORKSHOP

Amein AlAmeddine will be organizing an animation workshop from 8 May to 13 May, at LoYAC, Kuwait, Opposite Boubyan Bank, Mubarkiya Branch, Al Ma'arri St, Kuwait City. As the Co-Founder and Creative Director of Caustik, a Beirut based design driven animation studio, Amine provides expert guidance and direction in animation, motion design, scripting and automation, and other areas to produce high quality digital content for his clients. The workshop is open to participants aged 16 years and above, and the fee is set at KD25. For more information and to register: Call, 224 34 603 or visit, www.l1labs.loyac.org



Calligraphy class: A three day workshop at Paper and Nest with Charmaine of Everly Calligraphy will be held from 8 to 10 May, at Paper and Nest, KIPCO Tower, from 5 to 8pm. The workshop will help participants learn the art of pointed pen calligraphy with nib and ink. Participants will also learn how to create beautiful watercolor washes, lettering and patterns. Each student will be provided with a take home kit including tools curated by Charmaine of Everly Calligraphy and a goody bag with fun items from Paper and Nest shop. For more information and to register: Visit, www.paperandnest.com.

9 May

'La Lune' Summer 2017 popup shop: An ecru popup featuring the world of celestial magic and traditional talisman, 'La Lune' will be held from 9 to 11 May, at the Sadu House, from 11am to 8pm. The collection will feature new techniques such as Indian rosewood embedded with brass, Corian designs and embroidered mesh. Also will there be semi precious accessories, pearl inlaid homeware, hand block printed fabrics and much more. For more information: Call, 22432395.

10 May



Beauty and the Beast: Staged in Kuwait (SIK) Productions will be organizing a musical, Beauty and the Beast, which will be held from 10 to 13 May at The English School, Performing Arts Centre and at Musaed Al Azmi Street. The timings will be available on booking your tickets. The ticket prices range from KD7.5 to KD12.5, depending on the seating choices. For more information and to book your tickets: Visit, www.siktickets.com.



Index 1.0 Spanish Art Group Show: Visual Therapy x Keep It Fresh Projects Amsterdam will be organizing Index 1.0, at the Visual Therapy Gallery, Shuwaikh, from 5 to 8pm. Index 1.0 is the first part of an ongoing series of creative exchange between Visual Therapy and Keep it Fresh Projects. The series aims to both introduce and create an archive of cultural and artistic projects between Kuwait and the international art world. The exhibition will feature a diverse collection of prints and original artworks by a group of five emerging Spanish artists. For more information: Visit, www.visualtherapyonline.com.

18 May



The Beatles Sing-Along Concert: Ahmadi Music Group (AMG) will be organizing The Beatles Sing-Along Concert on 18 and 19 May, at Dasman Bilingual School, at 7:30pm. Also performing at the concert will be the Messila Beach Blues Band. The sing-along concert is open to all and further information on ticket prices will be available on registration. For more information and to register: Visit, www.ahmadimusicgroup.com or call, 6618 4192.

18 May



Peter Pan: The Never Ending Story: An extraordinary theatre production, 'Peter Pan - The Never Ending Story' musical will be held on from 18 to 20 May, at the Sheikh Jaber Al-Ahmad Cultural Center, Gulf Road, from 8 to 10pm. This theatre version is a mix of spectacle, magic, stunning visual effects and soul warming music. The show consists of actors, dancers, stuntmen, acrobats and magicians. To book your tickets: Visit, www.jacc-kw.com



Snow White in the Smurfs Village: An event especially for children, Snow White in the Smurfs Village will be held from 18 to 20 May, at the Live Theatre, Discovery Mall, from 7:30 to 9pm. Further details will be available on booking. The ticket prices will depend on the seating preference (Platinum KD15, Gold KD10, Silver KD7 and Bronze KD5). For more information and to book your tickets: Visit, www.tktti.com or call, 50200300.

Over 120 engineers, technicians protest non-payment of salaries

More than 120 engineers and technicians of a contracting company working for Ministry of Electricity and Water subcontract demonstrated because they have not been paid their salaries for two months. According to security sources, the ministry is suffering from shortage of such manpower and asserted the need to find a solution to the problem. Sources made clear suspension the contracts of companies affiliated to the Ministry of Electricity or non-renewal will cause problem to the ministry because most of these employees have been working for the ministry for more 10 years and have the experience to manage the acute situations.

ESF visits London

Upper school students from the English School Fahheel (ESF) embarked on their annual trip to London for eight days. This year's itinerary included a visit to Warner Bros. Studio to tour the making of the Harry Potter movies, a visit to Bath stopping at The Royal Crescent and Pulteney Bridge. The Royal Academy of Arts gallery exhibition, a walking tour of Oxford, a trip to Stratford Upon Avon to visit the birthplace of Shakespeare, Madame Tussauds Star Wars experience, the London Eye 4D Experience, a stop at the theater to see the smash hit musical Matilda and a tour of Wembley Stadium. The eight-day trip was packed with, fun, laughter and many activities. The highlight of the trip for the boys was meeting the Manchester United Premier leagues football players; Defender, Marcos Rojo, Midfielder, Ander Herrera and Goalkeeper, Sergio Romero. It was a memorable experience and one that saw the students on their best behavior.

ICSK holds orientation program for Class XI



The Indian Community School Kuwait (ICSK)-Senior organized an Orientation Program for the newly admitted students of Class XI on 22 April, prior to the formal initiation of the new scholastic session. The program was conducted in two separate sessions to incorporate all 300 students along with their parents. Niva Elna, supervisor-Senior Secondary, in her introductory address exhorted the students to utilize the opportunities and apprised them of the various co-curricular activities specially designed for the holistic development of the children. The class teachers and joint class teachers introduced themselves. The Principal, Dr. V. Binumon in his interactive session, spurred the students on with words of inspiration mixed with advice on mind management and decision making.

Oil-based economic model no longer sustainable

Continued from Page 1

The subsidy cuts were controversial enough to lead to the dissolution of the last parliament. But legislators in the new assembly have continued to clamor for rolling back the price hikes and citizens have challenged the decision in court. In late April, the country's Appeals Court ruled that hiking oil prices was within the prerogative of the government and in line with the country's constitution. But this has not quieted opposition to the government's subsidy reforms. The finance minister, who has been in charge of the country's finances since 2014, said he remains committed to the fiscal reform packages. He stressed that, while there are no plans to extend controversial subsidy cuts, "there can be no backtracking; the reforms are going ahead." Meanwhile, the country is also looking at alternative means of raising finance. In March, Kuwait floated its debut \$8 billion international bond issue that garnered nearly \$30 billion in orders from international investors. Al Saleh, who is also optimistic about boosting foreign investments in Kuwait, said that high level of demand for Kuwait's recent bond sale is further evidence of investor interest in the country. Last year, total FDI flow into Kuwait was \$1.18 billion, an increase of 29 percent increase from the \$920 million in 2015. "We are doing everything possible to enhance our ranking in the World Bank's Ease of Doing Business report," said the finance minister. Kuwait was ranked 102 in the World Bank's 'Ease of Doing Business' index in 2017, the lowest among GCC states and a sharp drop from the 40th ranking it had in 2008.



IYS stages fantastic 'Badshah' concert

Indian Youth Society (IYS) hit a milestone in the history of Indian entertainment in Kuwait with their highly successful show, 'Badshah' at the Amphitheater of Al Shaheed Park on 28 April.

The large crowd of members of various nationalities enjoyed a once in a lifetime experience watching the dynamic King of Rap 'Badshah' in his live performance.

Prior to the show, the show host Neeta Bhatkar and Shakir Shaikh interviewed the Badshah fans, who shared their amazement and excitement over the performance. This is one of the first shows ever showcasing an Indian performer at the Al Shaheed Park Amphitheater, which added extra praise to the concert.



The event started with the felicitation of top sponsors and the Indian Ambassador to Kuwait H.E. Sunil Jain and his wife, who enthusiastically supported the event and appreciated the efforts of Shabbir Qamar - President of IYS and his team.



Badshah was accompanied by upcoming Bollywood singer Aastha Gill and Gurinder Rai. The trio rocked the stage with back to back hit numbers from Badshah's repertoire, including 'Kaala Chashma', 'Tamma-Tamma', 'Merci' and 'Abhi To Party Shuru Huyi Hai' among others.

Platinum Sponsor for the event was The Al-Shaheed Park, Diamond sponsor was OnCost,

Golden Sponsor was Advance Technology Company, Silver Sponsor was TIK TOK and the Bronze Sponsor was Bookee.

Co-sponsors were Kuwait Swedish cleaning services Company, Shaurya Curtains, Salmiya Indian Model School, Appearance concept & ideas, Mughal Mahal Restaurant, Al Othman & Al Bisher, Almalem Tires, Oriental Insurance and Harman International.

Badshah speaks on his career at press conference

Indian Youth Society (IYS) marks another successful venture for the Indian community with raving praise showered on its 'Badshah' concert. The King of Rap, who has a repertoire of popular rap songs including 'Tamma Tamma Again', 'Humma song' and 'Kaala Chashma', performed live for the first time in Kuwait to the delight of a large audience.

Before his leave to India, Badshah accompanied by IYS President Shabeer Qamar and Imran Hyder of Saaz Events appeared in a press conference to answer questions from the media. In response to several queries concerning his concert, he stated that the experience was very exciting, and added, "It was nice to see that the people in Kuwait are enjoying my songs. I think the market is evolving in Kuwait and such events are motivating the artistes and the organizers to keep going." On his skills that launched his rising star, he admits that he has never had any professional training in singing; he said, "Ironically, there is no institute which teaches us how to do rap. We have to naturally polish our skill."

He noted, "On YouTube you can directly get the feedback from your audience, which is the best learning experience. At the end of the day, it is the individual skill, which artistes need to polish and train on." He points out that the internet is a good medium for learning. "Most parts of my learning were from YouTube and other social media," he said.

"Irrespective of the language, the new generation is more welcoming the rap and other forms of music," he said of his chosen genre of music. On the idea of expanding into other languages and music scenes, he said, "I had

already made my presence in Punjabi, Bengali and Gujarati and I am now looking at other Indian languages too."

Badshah worked as a civil engineer before changing his career to music and he wishes to remain a rapper, which is his lifelong dream, he said, "As long as things are moving fine, I don't mind continuing in this field."

Every super hit release wins him accolades, and in effect recognition for his work which is why, his collaborative song 'Wakhra Swag' for which he worked with Indian R&B singer Navv Inder, won the 2016 Punjabi Music Awards for best duo/group and most popular song of the year award. Regardless, he considers 'Ladki Beautiful Kar Gayi Chul' his favorite song and he has a special spot for Arijit Singh as his favorite artist.

He remains a down to earth guy with strong morals, giving this message to the youth, he said, "The youth should stay away from drugs. In my place, along with my friends, whom I don't want to name, are now working to clean an entire village from the menace of drugs."

Speaking on his future plans, he said, "My first album will be released in September this year, and I may take a break to spend more time with my family."

The organizers were pleased by the reception and it has given them an incentive to organize such similar performances in the future. Shabeer said, "More than our hard work and the support from sponsors, it is the huge fan following of such great artistes like Badshah which encourages us to organize events of such magnitude in Kuwait."





Bhavans swears in School Supreme Council



The Indian Educational School Kuwait (IES), Bharatiya Vidya Bhavan (Bhavans) invested the insignia of authority with 15 elected members of the 'student supreme council' of the school along with the prefects, house captains, vice captains, junior captains and the office bearers from the primary wing namely 'blossoms.' The presence of Michael Gamerl, the Vice President, Princeton Review, USA added luster to the occasion.

The investiture of the academic year 2017-2018 was organized in the school auditorium on Wednesday, 3 May. The ceremony was attended by Bhavans family comprised of teachers and the senior secondary students as well as the special invitees.

Gamerl adorned the supreme council members and house captains of IES with their insignia - badges, sashes, and flags while the auditorium reverberated with applause. The

Head Boy (Ketan Maheshwari), The Head Girl (Meghavarnika Budati), the Junior Head Boy (Rohit Raj), The Junior Head Girl (Elizabeth Hannah George), The Deputy Head Boy (Mathew Philip), The Deputy Head Girl (Alana Ann Prakash), The Cultural Secretaries, (Shiv Govind Dahima and Malavika Mavath), The Sports Captains (Karthik Sivakumar and Anupama M Nair), The Deputy Sports Captains (Vignesh Sivakumar and Kiara Czarina Reaven),

The Public Relations Officer (Urvis P Chokshi), The Deputy Public Relations Officer (Nawal Syed), and The Student Editor (Sumaiya Asif Syed) were bestowed upon the adornments of their authority by the chief guest.

The oath of allegiance was conducted for the newly elected student parliament by the head of the institution, T. Premkumar.

Gamerl, the chief guest for the day, in his address to the audience,

extolled the elected student leaders of Bhavans, and emphasized the importance of education.

The proud alumna of Bhavans, Aditya Jayapal and Anirudha Ramesh, the national topper and the national runner-up in the SAT Olympiad held yesteryear were felicitated by the chief guest during the investiture. The CBSE school topper in the SAT Olympiad David Liang Mohan of grade 12 was also felicitated amid thunderous applause.



ICSK Amman shows compassion to autistic children

Indian Community School Kuwait (ICSK) Amman students were involved in a charitable endeavor to help autistic children in Kuwait.

A fundraiser event was held on 26 April, where

more than 250 paintings and drawings were contributed by the students and teachers of the school. Ambili Babu, a consultation supervisor at Applied Behavior Center of Kuwait, addressed the children

and showed appreciation for the contribution of the art work from the students of ICSK Amman and their expressed interest in working closely towards the benefit of autistic children in Kuwait.

Heartfulness institute conducts online meditation master classes



Heartfulness conducted a free 3-day Relaxation & Meditation Master Class on 29, 30 April and 1 May across various locations in Kuwait including Salmiya, Mahboula, Kuwait City and Abbasiya.

This was part of a Global online initiative by Heartfulness institute across 130 countries that was personally conducted by their Global Guide of Heartfulness Meditation, Kamlesh D. Patel, who organized the three-day online master classes for willing participants. Many people from across the globe benefited from these free online meditation classes. More than 200 participants attended the live sessions in Kuwait brought to them that was accompanied by explanations from Heartfulness trainers.

In the 3 days, Master class attendees on Day 1 learnt how to start their morning with relaxation meditation for well-being, stress management and expand their self-consciousness, on Day 2 - they understood the technique of rejuvenation in the evening to get rid of complexities of the mind and simplify, refine their heart, and on Day 3 - the master class learnt to reconnect with their inner being and review themselves before bed time.

Participants benefited greatly from the classes, learning how to:

- Let go of stress, eliminate depression and anxiety
- Maintain good physical, mental, emotional balance and develop confidence



- Simplify thoughts and make wise life choices
- Find inner strength, peace and joy within

Heartfulness offers their services free of charge for presenting and conducting the relaxation meditation programs in facilities provided by corporates, schools, communities and for individuals.

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Indian RERA to rein-in dodgy realty developers

India's Real Estate Regulation and Development Act (RERA) that came into force on Monday, 1 May, promises to protect the rights of consumers and bring about greater transparency to a sector where fraudulence has been rife.

Describing RERA as a consumer-centric law that will mark the beginning of an era where the consumer is king, the Housing and Urban Poverty Alleviation (HUPA) Minister Venkaiah Naidu said, "The act ushers in the much-desired accountability, transparency and efficiency in the sector; defining the rights and obligations of both the buyers and developers."

After a nine-year wait, the RERA Bill was passed by Parliament in March last year and all 92 sections of the Act came into effect on 1 May, 2017. The legislation mandates that commercial and residential property projects, where the land is over 500 square meters, or eight apartments, should be registered with RERA before launch. The law is aimed at protecting home buyers, encouraging genuine private players, boosting investment in realty projects and benefiting developers by increasing buyers' confidence in the sector.

Real estate players, including the two largest industry bodies, the Confederation of Real Estate Developers Association (CREDAI) and NAREDCO have welcomed the implementation, saying it will bring a paradigm change in the way the Indian real estate sector functions. Developers will now have to get the ongoing projects that have not received completion certificate and the new projects registered with regulatory authorities within three months from 1 May.

The Act mandates all states and Union Territories to make rules for carrying out the provisions of Act within a period of six months from its coming into force. So far only seven states and the five Union Territories and the capital Delhi have notified the rules. A HUPA ministry spokesperson said the ministry has been taking up the matter with all the states and UTs for implementation of the Act, requesting them



to ensure action as per the provision of the Act within the time limit. Those states which have not notified the rules will face public pressure and even people could approach the court in the matter, he added.

The states that have notified the rules are: Andhra Pradesh, Bihar, Gujarat, Madhya Pradesh, Maharashtra, Odisha and Uttar Pradesh. The Urban Development Ministry notified the rules for the National Capital Region of Delhi while the central government did so for the five Union Territories - Andaman and Nicobar Islands, Chandigarh, Dadra and Nagar Haveli, Daman and Diu, and Lakshadweep.

Some of the major provisions of the Act include:

Depositing 70 percent of the funds collected from buyers in a separate bank account for

construction of the project. This will ensure timely completion of the project as the funds can only be withdrawn for construction purposes. All developers are required to disclose their project details on the regulator's website, and provide quarterly updates on construction progress.

Builders are also mandated to quote prices based on carpet area and not super built-up area. The carpet area has been clearly defined in the Act to include usable spaces like kitchen and toilets. The law also prescribes penalties on

developers who delay projects. In case of project delays, the onus of paying the monthly interest on bank loans taken for under-construction flats will lie on developers unlike earlier, when the burden fell on home buyers.

RERA also states that any structural or workmanship defects brought to the notice of a promoter within a period of five years from the date of handing over possession must be rectified by the promoter, without any further charge, within 30 days. If the promoter fails to do so, the aggrieved buyer is entitled to receive compensation.

Other highlight of the Act is imprisonment of up to three years for developers and up to one year in case of agents and buyers for violation of orders of appellate tribunals and regulatory authorities.

The Indian real estate sector involves over 76,000 companies across the country. As per industry data, real estate projects in the range of 2,349 to 4,488 were launched every year between 2011 and 2015, amounting to a total of 17,526 projects with investments of Rs13.70 lakh crore in 27 cities, including 15 state capitals.

About ten lakh buyers invest every year with the dream of owning a house. Over the last five years home loans have recorded the highest compounded annual growth rate (CAGR) of over 16 percent and now account for over 12 percent of all bank credit. In 2016-17 home loans stood at Rs8.60 lakh crore, 15 percent higher than Rs7.46 lakh crore as on end-March 2016.

Education infrastructure worth billions in the pipeline across GCC

Continued from Page 1

most of which are anticipated to come up in Saudi Arabia. The Kingdom will also continue to dominate the GCC education market in student strength, with the number of students growing at an annualized rate of 3.5 percent, from 9.2 million in 2015 to 11 million by 2020. However, in terms of annualized growth during 2015 to 2020, the number of students in Oman, Qatar, and the UAE are projected to grow faster than the other member nations.

Government spending in the education sector is also expected to keep pace with the growth in student ratios. In 2016, the average government spending by the six-nation bloc on education as a percentage of total budget expenditure was 15.6 percent, with the highest being in Saudi Arabia at 22.8 percent. This was followed by the UAE (21.2%), Oman (21%), Qatar (10%), Kuwait (9.5%) and Bahrain (8.8%). With falling oil revenues limiting government spending on education, the authorities are encouraging greater private sector investments in this segment. Also, the rise in disposable income among GCC citizens, and an increasing preference for international curricula for their children, is fueling a rapid growth of private educational institutions in the region, including several renowned Western scholastic establishments that have opened branches in the GCC.

The report highlights that during the forecast five-year period the number of students at private schools is projected to grow at a 5.1 percent CAGR from 2015, while enrolments at public schools are anticipated to increase at an annual average of 2.6 percent. In line with this, the demand for public schools in the GCC is expected to increase at an annual average of 2.6 percent, while that for the private schools is anticipated to rise at a faster rate of 5.4 percent during the forecast period.

The report shows that with the world's largest

international school market, the UAE is to add more than 200 schools and 300,000 students by 2020. In Dubai, which aspires to become the 'knowledge capital' of the region, the government is also taking several proactive steps aimed at encouraging investments in the education sector and promoting the building of more quality schools. This in turn is increasing competition and forcing education providers to offer better quality and value for money. Commenting on this increased competition, Dr. Pablo Fetter, the CEO of Kings' Education in the UAE, noted, "With the opening of between 17 to 22 new schools in 2016, and a similar number projected for next year, parents will have a greater number of quality options going forward. This increased competition will lead to a 'flight to quality', with operators that demonstrate a greater focus on quality becoming the winners, and marginal players getting further marginalized."

This view was reiterated by Clive Pierrepont, the director of communications at Taaleem, one of the largest education providers in the UAE. Pointing to some of the specific challenges faced by the sector, he said they included "recruiting quality staff, retaining students, preserving reputation and quality underpinned by regulatory ratings, and having to balance costs with a fee income that is highly regulated".

Given the dynamic and transient nature of much of the population, education as a service remains dependent on the wider economy and the unique demographics of the GCC. As more families move to the region for economic reasons, they need to be reassured about the quality of schools available to them. But many private school owners are reluctant to invest in education infrastructure, given government policies and nationalization drives that detract foreigners from making long-term plans on staying in the region.

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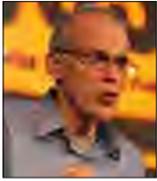
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Stop Insuring Climate Disaster



Bill McKibben
Founder of 350.org

Last month, the United Kingdom enjoyed its first full day without the need for coal power since the Industrial Revolution began. That's remarkable news – and a sign of the future to come as the country that began humanity's centuries-long romance with burning black rocks is now moving on.

Just as the fax gave way to email and whale oil gave way to kerosene, so is coal giving way to cleaner forms of energy. And that handover will happen faster – perhaps fast enough to let us at least slow down the pace of climate change – if the massive and mighty insurance industry would play its part.

By underwriting the development of our industrial society and the coal that has powered it, the insurance industry was one of the Industrial Revolution's crucial but often overlooked enablers.

"This has only been made possible by the insurers," said Henry Ford, looking at the New York skyline: "With no insurance, there would be no skyscrapers. No investor would finance buildings that one cigarette butt could burn to the ground."

Through their ability to spread risk across broad portfolios, insurers have enabled high-risk activities for centuries. And that is also true of activities that contribute to the highest risk in human history: global warming.

While insurance industry representatives declare their intent and passion to rein in climate change and ensure a livable planet, in the back rooms their agents are still busy working their financial magic to underwrite new coal-fired power stations, oil rigs, tar sands projects, gas pipelines, and other polluting projects. Many of these projects would not be viable without the services provided by insurance companies around the world.

Insurers are also among the world's largest asset owners. With an estimated \$31.1 trillion of funds under management at the end of 2014, insurance companies represent almost a third of all institutional assets in the global economy.

Exactly how much money these companies have sunk into fossil-fuel projects is unknown. But one thing is clear: to prevent the planet's temperature from rising by less than 2° Celsius relative to its preindustrial



level, and thereby avoid runaway global warming, we need to leave the majority of our coal, oil, and gas assets undeveloped.

Ironically, while insurers' deep understanding of climate science made

them among the first actors in the business community to acknowledge climate change publicly and call for action, the industry remains a major enabler of fossil-fuel projects. Insurers have created and sustained a perverse

loop, whereby they facilitate projects that cause global warming while providing insurance against these projects' adverse climate impact.

Thanks largely to its early awareness of the need to address climate change,

the insurance industry's Faustian bargain has so far avoided scrutiny from pressure groups. But this is about to change.

Late last month, the French insurance giant AXA announced that it will no longer provide underwriting services to companies that generate more than 50% of their turnover from coal. That change builds on AXA's earlier decision to divest from such companies.

This is a key step toward making coal uninsurable. The facts couldn't be clearer: fossil fuels are driving not only devastating climate change, but also so many other threats that, quite frankly, to insure new coal power and mines flies in the face of reasonable financial risk management.

As one of the biggest killers on the planet, causing millions of deaths each year through air pollution, sea-level rise, and the increase in extreme weather, coal combustion should be unbankable.

AXA's decision is a rational one based on indisputable facts and a realistic view of the future. Insurance, after all, is based on the idea that the future somewhat resembles the past, making it predictable. But if we keep heating the planet, that assumption disappears.

Already, insurers of coastal property are throwing up their hands at the difficulty of figuring out how high the sea will rise and how hard the storms to come will blow.

On moral and economic grounds, the time has come for others to follow AXA's lead and recognize that fossil fuels are uninsurable. For these companies – and for the rest of us – the best insurance is to keep fossil fuels where they belong: in the ground.

Top 5 Global Risks in Terms of Likelihood

	2007	2008	2009	2010	2011	2012	2013	2014	2015
1	Breakdown of critical information infrastructure	Asset price collapse	Asset price collapse	Asset price collapse	Storms and cyclones	Severe income inequality	Severe income inequality	Income inequality	Interstate conflict with regional consequences
2	Climate change in developing countries	Middle East instability	Slowing Chinese economy (<5%)	Slowing Chinese economy (<5%)	Flooding	Chronic fiscal imbalances	Chronic fiscal imbalances	Extreme weather events	Extreme weather events
3	Oil price shock	Fallen and falling rates	Climate change	Climate change	Corruption	Rising greenhouse gas emissions	Rising greenhouse gas emissions	Unemployment and underemployment	Failure of national governments
4	China land economic landing	Oil and gas price spike	Global governance gaps	Fiscal crises	Biodiversity loss	Cyber attacks	Water supply crises	Climate change	State collapse or crisis
5	Asset price collapse	Climate change in developed countries	Retrenchment from globalization (emerging)	Global governance gaps	Climate change	Water supply crises	Mismanagement of population aging	Cyber attacks	High structural unemployment or underemployment

Top 5 Global Risks in Terms of Impact

	2007	2008	2009	2010	2011	2012	2013	2014	2015
1	Asset price collapse	Asset price collapse	Asset price collapse	Asset price collapse	Fiscal crises	Major systemic financial failure	Major systemic financial failure	Fiscal crises	Water crises
2	Retrenchment from globalization (developed)	Climate change	Water supply crises	Water supply crises	Climate change	Rapid and massive spread of infectious diseases			
3	Intermediate and rival wars	Slowing Chinese economy (<5%)	Oil and gas price spike	Oil price spikes	Geopolitical conflicts	Food shortage crises	Chronic fiscal imbalances	Water crises	Weapons of mass destruction
4	Pandemic	Oil and gas price spike	Climate change	Climate change	Asset price collapse	Chronic fiscal imbalances	Diffusion of weapons of mass destruction	Unemployment and underemployment	Interstate conflict with regional consequences
5	Oil price shock	Pandemic	Fiscal crises	Fiscal crises	Extreme energy price volatility	Extreme volatility in energy and agricultural prices	Failure of climate change adaptation	Critical information infrastructure breakdown	Failure of climate change adaptation

Source: Global Risks reports 2007-2015, World Economic Forum.

Fall-outs from French elections

Continued from Page 1

Others blame the European Union for its seeming aloofness and incompetence. Both parties are perceived by large section of voters as being disconnected from citizens, not delivering on their promises and conducting similar policies when in power.

Frontrunner Emmanuel Macron, 39, who launched his own movement 'En Marche' just last year, was previously an economic minister under the socialist government of outgoing President Francois Hollande. His 48-year-old rival Marine Le Pen, leader of the far right,

who recently stepped down from the National Front (FN) party founded by her father Jean-Marie Le Pen in 1942, is attempting to distance herself from the racist roots of the party.

Both candidates are at either ends of the spectrum when it comes most issues of importance to voters. Macron is a great supporter of the EU, while Le Pen rails against it at every opportunity. She has promised a referendum on France's membership in the European organization and is calling for a 'Frexit' in line with the British Brexit vote. Other hot topics in the campaign have included: unemployment, security

of the economy, workers' rights, globalization, immigration, refugees and secularism.

In the first round on 23 April, Macron won 23.9 percent of the vote compared with Le Pen's 21.4 percent. Polls before the campaign blackout on Sunday's vote showed Macron winning to the tune of around 65 percent of the electorate.

Macron is likely to attract voters who cast their ballots for the traditional left and right candidates in the first round. Both losers, Socialist's Benoit Hamon and the Republicans' Francois Fillon have urged their

supporters to vote for Macron. In the short term, if Macron wins, there is expected to be a greater sense of calm and security on the streets than if Le Pen wins the presidency.

However, Jean-Luc Melenchon, a far-left candidate, who won more support from the left than Hamon in the initial round, has refused to call on his supporters to back Macron. Some believe that Melenchon's fans could cast blank votes, others may vote for Le Pen. An unlikely victory for Le Pen victory could very well lead to the downfall of the European Union, an organization of which France is a founding member.

Even if she fails to win, Le Pen has already won in many ways, forever polarizing French discourse and populace on so many issues.

The last time the far right made it this close to running France was in 2002, when Marine's father, Jean-Marie Le Pen, was up against the right-wing Jacques Chirac, who ultimately won. Back then, the senior Le Pen won just 18 percent of the vote as millions rushed to keep the extreme right out. Many fear that a boycott or blank vote by a similar million voters could very well see Ms. Le Pen sweep into Élysée Palace.

New signal processor to boost mobile camera images

ARM is the main company designing the processors and graphics systems that go into most mobile phones available in the market today. So, when ARM says it is going to include image signal processors (ISP) to its product portfolio, it is a very big deal for cameras in our mobile phones.

Every mobile device with a camera today has an ISP that takes the raw data gathered by the image sensor and turns it into something that can be usefully displayed on the phone, or shared with friends, or sent to a computer. When a click a quick selfie, or take a snap with our mobile phone, the camera in the unit uses a lens to focus light onto a sensor. An ISP then converts the data from the sensor into a representation of the scene in a digital format. The problem with most phones available in the market today is that they all have lousy ISP, and consequently the images they

produce are usually of inferior quality.

Many Chinese smartphone manufacturers tout that they use the latest and greatest image sensor from Sony, or that they employ an array of lenses in their device, but when you get to take snaps with the phone you find that the pictures are not quite as awesome as you were led to expect. That is where the ISP disadvantage comes into play. Most mobile manufacturers may have access to great optics and sensors, but they do not have access to the years of research and development that companies like Google, Apple or Samsung have put into image signal processing.

The news that ARM is about to launch its own ISP is welcome news to the low-end mobile market. Though the company's latest Mali-C71 is



intended for autonomous cars and may be a bit overpowered for our camera phones, ARM is understood to have already released the mobile solution to its silicon partners and it could start turning up in the market over the next few months.

Silicon partners such as Qualcomm licenses the intellectual property from ARM and then works

to integrate the ISP into its system-on-a-chip (SoC) design, which would also include the various CPU and GPU cores, as well as power management and other integrated parts. Then a smartphone maker can just order an all-in-one solution from Qualcomm or other SoC manufacturers to build a new smartphone or tablet device around: CPU, GPU, and ISP all nicely

tucked into the same chip.

A smartphone vendor that buys a chip with this ISP built in is essentially outsourcing all of that complex work and making the task of engineering a new device much simpler. They will still be able to tune the ISP to their liking, so there is no danger of every camera churning out the same imagery anytime soon, and ARM recommends that each company spends at least two months doing exactly that.

The simple promise that is embedded in this new technology — better image processing from chips — is that it will be available to all mobile makers, not just an exclusive few. Phone cameras have consistently lagged behind display technology and industrial design, both of which have grown to be amazing even on mid-range devices, but this new ISP tech promises to bring them up to parity in a hurry.



Google Home provides access to millions of cooking recipes

Digital assistants like Google Home are a perfect solution to environments such as kitchens, where being hands-free is important. The fact that Google is now offering over five million cooking recipes on Google Home through its Google Assistant, should be welcome news to many users who can now access recipes by speaking to Assistant, using commands like "Ok Google, let's make oat cookies." Or, they can find recipes using the Google Search app on Android and iOS and selecting "Send to Google Home." Google Assistant will then start working through the recipe when it hears the command: "Ok Google, start cooking." The assistant will break down each recipe into a number of steps, which users can ask to repeat ("Ok Google, repeat") or check back on when they are further into the recipe ("Ok Google, what's step two?").

Google Assistant has already been capable of accessing some recipes, but this update expands the number by scraping instructions from popular sites. It is not clear if Google will be able to handle every recipe found online, but the company's press release mentions a number of big publishers, including Bon Appetit, The New York Times, Food Network, and more. The feature will be rolling out over the coming weeks to devices including the Google Assistant app and Google Home.

Microsoft finally made a real laptop, and it is beautiful. The new Surface Laptop was launched during Microsoft's event last week in New York City during which the company also released a new version of its operating system the Windows S tailored for students. Earlier attempts by Microsoft in portable computing included the tablet Surface Book, which needed an additional keyboard to make it useful as a laptop and the Yoga-style Surface Pro.

The new Surface Laptop is light-weight and feels high end, thanks to its aluminum finish and design. The first thing you notice is that the Surface Laptop can be opened with a single hand. That might not sound impressive, but it is one of the most irritating experiences you will notice across a range of laptops these days. You try to open a device to work and it jumps around on the table. The Surface Laptop just stays still, as if it is bolted to the desk.

When you begin typing the presence of alcantara fabric that surrounds the keys and trackpad is immediately noticeable. It is an unusual fabric to have on a laptop; it feels like glowing leather underneath your palms but it is delightful. Inside the Surface Laptop on the base model, which will debut on 15 June priced at \$999, is Intel's latest Core i5 processor, 4GB of RAM, and 128GB SSD. The 13.5-inch display uses PixelSense, running at a 2256 x 1504 resolution, along with support for the Surface Pen and touch. The display looks like it is glued directly to the keyboard



without a hinge, thanks to a repositioning of the Wi-Fi and Bluetooth antennas.

On the right-hand side there is a Surface connector for power and connections to docks, and on the left there is a regular USB port, a mini DisplayPort, and a headphone jack. Unfortunately, Microsoft has not added USB-C here, despite the fact the majority of high-end laptops are shipping with at least one USB-C port.

Microsoft is claiming battery life will be 14.5 hours on the Windows 10 S, and that you will be able to put the device to sleep and resume it days later without any loss of battery. Windows 10 S is the operating system that powers the Surface Laptop,

and it is designed to only run apps from the Windows Store, which means traditional desktop apps will need to be specially packaged to work with the Surface Laptop. If you want to use Chrome, you will have to wait for Google to list it in the Windows Store, or pay \$49 to upgrade to Windows 10 Pro and unlock every desktop app. An extra \$49 for the functionality you'd expect from a Windows laptop seems like a bad idea from Microsoft. Fortunately, Microsoft is allowing potential Surface Laptop owners to avoid the fee until the end of the year, and throwing Office 365 Personal in for free so it should be a non-issue for early adopters, at least.



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FOUNDATION Rules

If there is one step in your makeup routine that you really don't want to mess up, it is laying down your foundation. One wrong move and you have to wipe the slate clean and start all over again. To ensure your foundation is right on point every single time, follow these rules of application.

Start with a smooth canvas: If your skin is flaking, peeling or oily, you can't expect your foundation to go on smoothly. Exfoliating once or twice a week will help slough away any dry patches, dead skin cells and excess oil to ensure your foundation goes on just right.

Hydrate your skin: It's all in the skin preparation. No matter your skin type, moisturizing before applying makeup is the key to an even looking application. Skip this step and your foundation could cake up in certain areas. For an extra dewy- and supple-looking complexion, spritz your skin with a face mist after applying your daily moisturizer.

Wait for your moisturizer to dry: This is huge. If you apply liquid or powder foundation before your moisturizer has completely absorbed, you run the risk of streaky, splotchy makeup (ranging from your foundation to your blush and bronzer) and no one wants that.

Don't forget primer: Have you noticed how amazing your foundation looks in the morning, only to find that, hours later, it has basically evaporated? That is probably because you skipped out on primer. If you want a flawless-

looking application that can actually outlast your busy work schedule, incorporating this step into your routine is crucial.

Find the right formula for your skin type: There is a good reason why foundations come in liquid, gel, powder and cream form. Each one serves a different purpose. You don't want to layer on a pressed powder if your skin is ultra dry, the same way you wouldn't want to use a heavy cream on an oily skin type. To help narrow down your search, you should find the right formula for your skin.

Find the right shade for your skin tone: Use the wrong shade, and everyone can tell from the shoddy work. Don't make this amateur mistake. Next time you go foundation shopping, bring a friend or have your skin tone matched at the makeup counter.

Use the right tools for application: Applying foundation isn't just a matter of blending it all in with your fingers. Different foundation formulas respond better to some application techniques than others. To find the right tool, take a look at a foundation application guide.

Apply your color corrector: If you're trying to cover up a pimple or under-eye circles, concealer alone may not do the trick. After your foundation application — but before concealer — dab on the appropriate color corrector to neutralize any dark spots or redness.



Astounding Emerald Style



Emerald is considered one of the hardest colors to wear, but the color can enter your wardrobe to make dressing up a lot more exciting. If you find it difficult to pair emerald with your style sensibilities, don't worry. There are many ways emerald can make you look fabulous without overdoing it. All it takes is a bit of thoughtful styling to give the color a total edge. Here are some tips that put the rich color front row center.

Keep it simple: Opt for a single piece rather than confusing yourself with separates. A short dress or playsuit is the perfect option, which only leaves shoes and accessories left to coordinate. Your best bet is to team the super-vibrant color with whites and neutrals for a fresh, spring look.

Frills and ruffle details? Hard pass: Donning an emerald dress might feel bold, but a slip silhouette will keep your



look well within your style comfort zone. Combat boots and a geometric choker take the getup down a goddess route, while an embellished button-down provides just the right amount of polish.

Layer with whites: The perfect way to tone the color down is by opting for mesh or sheer layers. Your go-to sheer white blouse would look great with a lace emerald camisole underneath.

Add a print: If you are looking to take the attention away from the emerald piece, outshine it with an eye-catching print. This way the pattern is the statement piece and the bright shade complements it, rather than the other way around. For example, a pinafore or cardigan in this shade is just what you need in your life to match with your lively prints.

Go the athleisure route: The easiest way to play around with emerald is to pair it with modern athleisure essentials. Play it casually cool by tossing on a slinky satin skirt with a snugly asymmetric sweater and high-shine sneakers with a subtle platform sole. Go ultra sleek in the extras department with an artsy cuff and a minimalist cross-body bag.

Be casual with your choices: You don't



have to part ways with your pared-down sensibilities to pull off a little green. A laid-back sweatshirt and denim midi skirt will feel right up your alley while pushing your typical tee-and-jeans routine into street style territory. Swap out sneakers for wear-anywhere ankle boots with trendy appeal, then seal the sartorial deal with asymmetric earrings that easily elevate even the most blasé basics.

Toughen it up: Emerald is easily one of the richest shades out there. Rather than opting for feminine dresses or skirts, go for more masculine pieces like culottes, pants and button-up blouses, or boxy crops and jackets. You can introduce some cool edge into any outfit with flattering outerwear like an emerald quilted jacket.

Be subtle: If the trend is more courageous than you are used to, choose pieces which subtly include the color such as accessories like handbags or necklaces.



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The United Kingdom

Keys to unlocking the kingdom

Consisting of England, Scotland, Wales, and Northern Ireland, the United Kingdom (UK) has long been one of Europe's most popular tourist destinations. The country's appeal has much to do with its diverse scenery and rich cultural heritage, the latter encompassing everything from beautifully preserved country estates and castles to many world-class art galleries and museums.



Edinburgh: This city is steeped in history, beginning with the Old and New Towns, which have more than 4,500 historic buildings and sites between them. Old Town is home to Edinburgh's most famous street, the Royal Mile that connects Edinburgh Castle with the Palace of Holyroodhouse. New Town on the other hand is not really new, since it dates back to the 18th century and is best known for its neoclassical architecture.



Cambridge: A charming English city located on the River Cam just north of London, Cambridge is home to one of the world's top universities, the University of Cambridge. It also has all of the cultural and entertainment options you might expect from a college town. The King's College Chapel, situated along the River Cam, is considered a fine example of perpendicular Gothic architecture and is one of the most visited sights in the city.

Westminster Abbey: A splendid mixture of architectural styles, Westminster Abbey is considered the finest example of Early English Gothic (1190-1300). It is not merely a beautiful place of worship — the Abbey also serves up



London



the country's history cold on slabs of stone. For centuries the country's greatest have been interred here, including 17 monarchs from Henry III (died 1272) to George II (1760). Never a cathedral (the seat of a bishop), Westminster Abbey is what is called a 'royal peculiar', administered by the Crown.

Edinburgh Castle: This Castle has dominated the skyline for centuries and is part of the Old and New Towns of Edinburgh's World Heritage



Site. The Castle's powerful stone walls have withstood many sieges and its sumptuous apartments were an important residence of Scottish Kings and Queens. Today, countless treasures are protected by the Castle walls. Marvel at the nation's Crown Jewels, smell the gunpowder after the One o'Clock Gun fires, hear the Castle's great story on a guided tour and taste Scottish produce in the cafés — all in this magnificent fortress. With more than a million visitors a year, from across the globe, the Castle offers a fabulous day out — an experience not to be missed.



York Minster: The remarkable York Minster is the largest medieval cathedral in all of Northern Europe, and one of the world's most beautiful Gothic buildings. Seat of the archbishop of York, primate of England, it is second in importance only to Canterbury, seat of the primate of all England — the separate titles were created to settle a debate over the true center of the English church. If this is the only cathedral you visit in England, you will still walk away satisfied.

Scottish Highlands: The Scottish Highlands is the rugged northern and northwestern portion of Scotland. This is the Scotland conjured up by visions of tartan, kilts, lochs and Braveheart. The area is sparsely populated, with many mountain ranges dominating the region, and includes the highest mountain in Britain, Ben Nevis. Among



its most popular attractions is Eilean Donan Castle, a real picture postcard castle and Loch Ness, Scotland's most famous lakes.

While it is not impossible to plan a trip to the UK without visiting London, it is certainly not to be advised, as the nation's sprawling capital boasts plenty of attractions to keep you busy. If history is your thing, be sure to visit the Tower of London. Beside the spectacular Tower Bridge on the banks of the Thames, this former palace and prison includes highlights such as the iconic 1,000-year-old White Tower, with its displays of armor and weaponry, and the Jewel House, home to the Crown Jewels. Fans of Britain's Royal Family will want to visit Buckingham Palace, London's Royal home since Queen Victoria's reign. The city's Road area is another must, where you will find Big Ben and the Parliament Buildings, as well as Westminster Abbey, scene of many a royal wedding.

Lake District: Located in North West England in the county of Cumbria, the Lake District is the second largest National Park in the UK. The main attractions are the lakes, mountains and



hills carved by glacial erosion and providing dramatic and inspiring scenery. It is England's premier destination for hiking and climbing.

Snowdonia: One of the most famous national parks in the UK, Snowdonia is best known for its stunning 360-degree views of the mountains, valleys and coast below. On a clear day, visitors can even see Ireland.



Stonehenge

One of the most famous sites in the world, Stonehenge is composed of earthworks surrounding a circular setting of large standing stones in South West England. It is also home to some of the most important Neolithic and Bronze Age finds and structures in the UK, and

contains some 200 scheduled monuments. From about 2500BC, Neolithic and Bronze Age man started to bring Bluestones and Sarsen stones from Wales and the Marlborough Downs. It was not until 1600BC that Stonehenge came to be completed.

Surgery using an automated, robotic drill

A computer-driven automated drill can make a complex cranial surgery 50 times faster than standard procedures, decreasing the time needed for the operation from two hours to a mere two and a half minutes.

Researchers at the University of Utah in the US developed the drill that produces fast, clean, and safe cuts, reducing the time the wound is open and the patient is anesthetized, thereby decreasing the incidence of infection, human error, and surgical cost. To perform complex surgeries, especially cranial surgeries, surgeons typically use hand drills to make intricate openings, adding hours to a procedure. The need for a device that could alleviate this burden and make the process more efficient was what motivated the researchers. "We knew the technology was already available in the machine world, but

no one ever applied it to medical applications," said William Couldwell who led an interdisciplinary team at the university to bring the drill into reality.

The team developed the drill from scratch to meet the needs of the neurosurgical unit, as well as developed software that sets a safe cutting path.

First, the patient is imaged using a CT scan to gather bone data and identify the exact location of sensitive structures, such as nerves and major veins and arteries that must be avoided. Surgeons use this information to program the cutting path of the drill. The software lets the surgeon choose the optimum path from point A to point B. In addition, the surgeon can program safety barriers along the cutting path within 1 mm of sensitive structures. The drill does the heavy lifting by removing



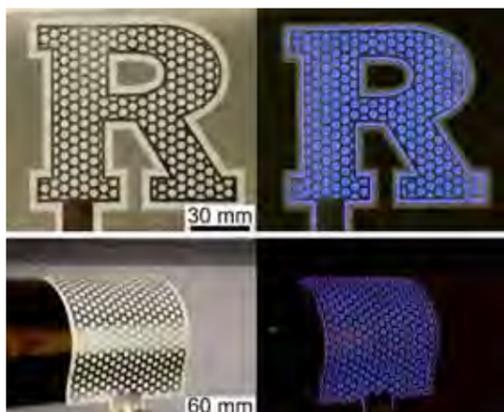
most of the bone, similar to a mill, accurately and rapidly.

The researchers applied their new drill to a particularly complex jigsaw-like shape in the skull that circumnavigates the ear. The surgery is performed thousands of times a year to expose slow-growing, benign

tumors that form around the auditory nerves. This cut is not only difficult, the cutting path also must avoid several sensitive features, including facial nerves and the venous sinus, a large vein that drains blood from the brain. Risks of this surgery include loss of facial movement.

The device also has an automatic emergency shut-off switch. During surgery, the facial nerve is monitored for any signs of irritation. If the drill gets too close to the facial nerve and irritation is monitored, the drill automatically turns off.

The new automated drill not only performed the surgical operation flawlessly, but also did so in less than three minutes — a fraction of the more than two hours that it would have taken a surgeon to do it with a hand-drill. The shorter surgery is expected to lower the chance of infection and improve post-operative recovery. It also has potential to substantially reduce the cost of surgery, because it shaves hours from operating room time. The research team says their drill can be adapted for a variety of surgeries and could lower the cost of health care so that more people can receive quality care, said Couldwell.



Paper-based sanitizing device zaps bacteria

Researchers have invented an inexpensive, effective way to kill bacteria and sanitize surfaces with devices made of paper.

"Paper is an ancient material, but it has unique attributes for new, high-tech applications. For instance, we found that by applying high voltage to stacked sheets of metallized paper, we were able to generate plasma, which is a combination of heat, ultraviolet radiation and ozone that kill microbes," said Aaron Mazzeo, an assistant professor at Rutgers University in the United States.

The research team behind the invention said the motivation for their study was to create personal protective equipment that might contain the spread of infectious diseases, such as the devastating 2014 outbreak of Ebola in West Africa. They add that in future, paper-based sanitizers may be suitable for clothing that sterilizes itself, devices that sanitize laboratory equipment and smart bandages to heal wounds, among other uses.

The invention consists of paper with thin layers of aluminum in honeycomb patterns that serve as electrodes to produce the plasma, or ionized gas. The fibrous and porous nature of the paper allows gas to permeate it, fueling the plasma and facilitating cooling.

In experiments, the paper-based sanitizers killed more than 99 percent of *Saccharomyces cerevisiae* (a yeast species) and more than 99.9 percent of *E. coli* bacteria cells. Most *E. coli* bacteria are harmless and are an important part of a healthy human intestinal tract. However, some types of *E. coli* can cause diarrhea, urinary tract infections, pneumonia and other illnesses.

One of the goals of their ongoing research is to make sensors that resemble how human and animal skin provides protection from external microbes and bacteria, while detecting input (touch, force, temperature and moisture) from environmental surroundings. Such sensors might cover parts of prosthetics, buildings or vehicles. It also might be possible to sterilize vehicles, robots or devices before they enter contamination-prone environments and when they come out to keep them from contaminating people and clean environments.

Wax worms convert waste plastic to useful product

The most common plastic used in packaging, polyethylene, represents about 40 percent of the total demand for plastic items worldwide, with more than two million used every minute around the world. Unfortunately, polyethylene is also one of the toughest plastics, and breaking it down "is almost impossible without chemical pre-treatment or burning, which in turn produces pollution.

Now, biologists at the Institute of Biomedicine and Biotechnology of Cantabria in Spain say they have discovered that the caterpillar of a common insect, the wax moth, *Galleria mellonella*, can devour polyethylene and, in the process, generate



the industrially useful molecule ethylene glycol. In experiments, the researchers found that when a polyethylene film was left in direct contact with wax worms, holes started appearing after 40 minutes, with an

estimated 2.2 holes per worm per hour. After roughly 12 hours, about 100 wax worms had chewed 92 milligrams worth of holes in a standard polyethylene shopping bag.

When the scientists rendered wax worms into a slurry, they found out the insects were doing more than just eating the plastic. The caterpillar slurry was capable of biodegrading polyethylene, breaking it down into ethylene glycol, a compound often used in antifreeze and as an ingredient in plastics.

The researchers now aim to isolate the molecules or microbes that wax worms use to biodegrade polyethylene and then see if they can produce it at a large scale and apply it to get rid of polyethylene.

Squeezed fruit juice

harmful to health



Advertisements for fresh fruit juices, gyms, spas and health clubs that tout the health virtues of fruit juice and school policies that encourage children to drink fruit juices, all help fortify the belief that fruit juices are beneficial to our health. But health experts warn that even freshly pressed, 100 percent fruit juice is little more than sugar and water; too much consumption of which could prove detrimental to your health.

The logic that whole fruit is healthy, and therefore juice that comes from fruit must be healthy too is apparently flawed. Some of the healthiest parts of the fruit are left behind by drinking just the juice — skin on your apple, the seeds in your raspberries,

the membranes that hold orange segments together. In fact, all the good elements of fruit, including the fiber, antioxidants, phytonutrients, vitamins and minerals — are usually discarded in fruit juices.

Also, for calorie watchers it helps to remember that fruit juices provide more calories than the fruit. Whereas a whole orange may contain 45 calories, an eight-ounce glass of orange juice contains 110 calories, and a large kale, banana and orange smoothie at a commercial juice bar can contain more than 600 calories.

Obviously our perception of juice needs a radical makeover, starting with our kids. The easily available, convenient, single-serving

packaged fruit juices that we regularly pack in the lunch boxes of our kids are even unhealthier than freshly squeezed juices. In fact, studies show that kids who drink packaged juice regularly are shorter and heavier than kids who rarely drink juice.

To fix this problem, first, recognize juice for what it is: a treat. It does not belong at your breakfast table or after your gym workout. Next, get juice out of your children's lunch boxes and their lives. Ditch the juice pack in favor of real fruits, a pack of milk or a plain bottle of water. Not only does milk contain about a third of the sugar of juice, it is also a great source of the protein, calcium, vitamin D and magnesium that growing kids need.



Sheikh Mubarak Al-Sabah receives French highest medal

French Ambassador to Kuwait H.E. Christian Nakhla conferred the 'Chevalier de la Legion d'Honneur', Knight of the Legion of Honor, the highest French civil distinction, to Sheikh Mubarak Abdullah Al-Mubarak Al-Sabah, Founder and Non-Executive Chairman of Action Hotels, during a ceremony on 3 May.

Commenting on the occasion, Sheikh Mubarak Al-Abdullah expressed his pride for this medal, referring to the deep-rooted relations with France. "Making happiness everywhere is the utmost goal, so I was keen to contribute to building a pretty country and a civilized human being," he said.

He expressed his gratitude to



French President Francois Hollande, Prime Minister Bernard Cazeneuve and officials for this distinction.

On his part, French Ambassador Nakhla lauded efforts by Sheikh Mubarak Abdullah in supporting Kuwait's economic interests and enhancing trade ties with France.



He mentioned Sheikh Mubarak's interests in economic fields through many bodies, and noted that Sheikh Mubarak is paying attention to cultural development through several

activities. For his part, Minister of State for Cabinet Affairs and Acting Information Minister Sheikh Mohammad Abdullah Mubarak Al-Sabah voiced his happiness for this

honor, which mirrors the recognition of Sheikh Mubarak's efforts. As Founder and Non-Executive Chairman of Action Hotels, Sheikh Mubarak has spearheaded the growth of economy and mid-market hotels in the Middle East and broken new ground internationally.

Furthermore, Sheikh Mubarak has been granted the prestigious Industry Pioneering Award of the Arabian Hotel Investment Conference 2017 (AHIC).

Established in 1802 by Napoleon Bonaparte, the Legion of Honor is the highest award presented to non-French citizens in recognition of military, cultural, scientific, or social contributions to France.

Polish National Day

Anniversary of the adoption of the May 3 Constitution

This year marks the 226th anniversary of the adoption of the May 3 Constitution – the first constitution in modern Europe and the second in the world, following America's Founding Principles.



The greatest legislative achievement of the four-year Sejm (Polish parliament), held from October 1788 to May 1792, was the passing of the Government Act, which was to become

the foundation of the internal revival of the Republic. The constitution was based on the most progressive, reformatory enlightenment thought. The authors of the May 3 Constitution were Polish King Stanislaw August Poniatowski, Ignacy Potocki and Hugo Kollataj.

The text of the Constitution included the introduction and 11 articles. According to the Constitution of May 3, the constitution of the Republic of Poland was to be based on the concept of the sovereignty of the nation and the tripartite rule. The Basic Law ensured the dominance of legislative power over the executive, ensuring the extensive powers of the House of Deputies while weakening the monarch's position.

Since the adoption of the Constitution on 3 May, 1791, it has become a symbol of aspirations aimed at regaining the independence and sovereignty of the Republic. It claimed its status in Europe and beyond as the second such document after that of the 1787 constitution of the United States of America. Edmund Burke, the Irish philosopher and father of modern conservatism, described the May 3 Constitution in these words: "We see how in one go an end was put to anarchy and subversion, the throne was strengthened to protect the nation, without prejudice to its freedom ... No one suffered a loss or was humiliated. Everyone, from the king to the simple worker, has improved his position."

Although the May 3 Constitution lasted only a year, until the Russian military intervention in the summer of 1792, it became a cause for pride for subsequent generations of Poles and its memory helped the Polish nation to survive 123 years of partition of the state. The adoption of the May 3 Constitution was recognized as a holiday already on 5 May, 1791, however, the official celebration of the special day was forbidden during the partition. The May 3 national holiday was restored in the Second Republic in April 1919, and again after the fall of communism in 1990. Until the end of World War II and in the days of the People's Republic of Poland, the celebration of the Constitution Day was forbidden. At present, the May 3 Constitution is regarded by Poles as one of the most important historical events in the history of Poland.



Ceremony marks Poland's Constitutional Day

The Polish Ambassador to Kuwait H.E. Grzegorz Olszak commemorated his country's Constitutional Day with a ceremony on 3 May at Marina Hotel. The function was attended by Chief Guest Assistant Minister for European Affairs at Ministry of Foreign Affairs Waleed Al-Khubaizi, with a gathering of members of the diplomatic corps, Kuwait dignitaries and media personnel.



In his statement, Al-Khubaizi noted the high-level coordination between Kuwait and Poland, especially in terms of support in the

nomination bid for the non-permanent member position in the United Nation Security Council 2018/19, and also for discussions on various regional and global issues. He pointed out the military cooperation between the two countries and highlighted the facilities that Kuwait's Ministry of Defense provides the Polish forces that are participating in the international coalition to fight against terrorism, for which Poland has stationed around 129 soldiers and four F-16 fighter jets in the country. He went on

to mention that Kuwait has sent police and military officers to Poland to participate in various training programs. This includes the Coast Guard training course for which Kuwait sent 40 officers and for aviation training, 30 officers were sent. There are more of such missions in the coming years.

For his part, the Polish Ambassador Olszak stressed that the relations between Poland and Kuwait are distinguished, deep rooted and continue to develop in every sector. He explained that the size of commercial exchange has increased by about 10 percent compared to last year, and there has been an increase in the movement of tourism to about 30 percent.



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