



LOCAL

Food trucks,
Kuwait's latest
dining out trend

2



LOCAL

Around 56,000
work permits
deemed illegal cancelled

7



VIEWPOINT

Middle East
looking to China

8

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Kuwait depleting GRF to plug budget deficits



THE TIMES REPORT

Kuwait has been an outlier among the GCC states in not approaching the debt market in 2018, instead choosing to draw down from its General Reserve Fund (GRF) to overcome budget deficits. The projected annual budget deficit of KD7.7 billion for the fiscal year ending March 2020, is once again expected to be covered by dipping into the GRF.

note that most of the GRF's liquid assets would be depleted under most plausible scenarios within the next four years, and that this could have implications for Kuwait's sovereign credit worthiness.

Incidentally, the KIA also manages the country's Future Generations Fund (FGF) which is off-limits for the government to draw on under normal circumstances. Though the volume of both funds and its investments are confidential, it is believed that the KIA

allow the government to raise the country's debt ceiling, and authorize it to approach international debt markets for additional borrowings, is sadly still lying in parliament pending approval.

According to estimates at the start of the year by international ratings agency, S&P Global, sovereign long-term commercial borrowing in the Middle East and North African (MENA) region could increase by 25 percent to \$136 billion in 2019, with commercial debt of sovereigns rated in the 'AA' category (Kuwait, Qatar and the UAE) in 2019 will be 18 percent of the total, significantly up from eight percent in 2018. But, S&P cautioned that its projections were based on expectations that the parliament in Kuwait would approve the long-pending new debt law.

For instance, the last time that Kuwait approached the international debt market was in early 2017 with a sovereign issuance for a record \$8 billion. If the new debt law is approved, Kuwait could go from zero borrowing in 2018 to nearly \$15 billion in long-term commercial borrowing in 2019.

Financial markets in the region have evolved at a fast pace by embracing more outward-looking policies aimed at integrating with global markets and thereby increasing the scope of financial instruments traded in the region. However, the six GCC states have not been uniform in their approach to funding from the debt market

CONTINUED ON PAGE 8



Over the years, the GRF managed by the Kuwait Investment Authority (KIA) has reportedly been depleting from government drawdowns. According to one report by Moody's rating agency, the GRF's assets are believed to have declined by KD14.7 billion from the 2015-2016 to 2018-2019 fiscal years. The agency cautioned in an internal

manages over \$590 billion in assets in both funds together.

Though the pace of GRF decline in assets slowed in Fiscal Year (FY) 2016-17 due to heavy international and domestic debt issuances, this has for the most part ceased in FY2017/18 after the expiration of the public debt law. A revised debt law, which would

India announces steps to rekindle economic growth



THE TIMES REPORT

Government is determined to reenergize the country's slowing growth, said Indian Finance Minister Nirmala Sitharaman while introducing a slew of measures aimed at kick-starting the economy.

Among the steps announced on Friday were a rollback of the enhanced surcharge on Foreign Portfolio Investors (FPI), and on short- and long-term capital gains, as well as removing the angel-tax provision for startups and their investors, all

of which the finance minister had introduced in her maiden annual budget presented in July.

Other measures being taken to revive the economy include more robust support for the country's struggling automobile sector, and an upfront release of Rs700 billion for recapitalization of Public Sector banks, which were earlier planned to be disbursed in a staggered manner over the year.

Indian economy has in recent weeks been losing some of its sheen, partly as a fallout from global events. In its latest World Economic Outlook

CONTINUED ON PAGE 10



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Food trucks, Kuwait's latest dining out trend

When it comes to dining out options, Kuwait is inundated with restaurants offering dishes from international cuisines of every flavor. The latest trend to hit Kuwait in the dining out sphere is the food truck, which brings the convenience of either dining out at your doorstep or at your favorite leisure spot.

More and more young Kuwaitis are trying their hand at entrepreneurship, and food service seems an attractive option



that provides them with the opportunity to try out their business acumen along with their culinary capability.

The idea of a food truck is simple, a large vehicle with an installed kitchen, and a menu of tasty offerings, which can be driven around to residential neighborhoods or parked in some leisure spot to attract

customers during outings. Many of these food trucks also have a strong presence on social media, including on Instagram, so patrons can keep abreast of the latest menu offerings and the latest location of the food trucks.

Here are some health tips for dining out off a food truck.

Look up the menu offerings before you visit the food truck location, so you know the nutrient value of the food, and the ordering process is easier. Also, go during times when you can be assured of the freshness of the food.

Pick your food item based on freshness and flavor. Food trucks tend to be focused on a certain type of cuisine, so your best bet is the specials on the menu or the popular dish on the menu. And depending on what is offered, you can cut back on extra additions like unhealthy sauces or oily fries.

Do make a quick gauge of the truck's cleanliness, check that counters, utensils and cutting boards are clean, the area is free of insects, and the employees are wearing gloves. Maybe check out reviews of the food trucks, and recommendations. Also, take note of the location, you do not want to enjoy a tasty burger next to a garbage area or an open drain. Particularly avoid being so close to roads, as the pollution ruins the appetite.



Lulu Hypermarket launches Back to School promotion



Lulu Hypermarket, the leading hypermarket chain in the region, launched their Back to School promotion with a range of special offers on school-related stationery and accessories on 21 August at all Lulu outlets.

The promotion, slated to end on 10 September, offers students a wide range of amazing and enticing products to prepare them for their return to school.

One of the main attractions is a one-year warranty on all school bags purchased during the promotion period. Also, during the promotion is a special offer backed by Byju learning App that provides a coupon for every KD10 purchase that enlists them in a draw. Ten lucky winners picked

through the draw will be presented with a slice from the overall grand prize of KD10000. Adding to the excitement of back to school time is special cool offers that cover diverse products, notably more than 50 percent discount on stationery and school products, including brand backpacks, lunch bags, school uniforms, shoes, and school trolley bags among others.

Lulu Hypermarket's 'Back to School' promotion is part of the brand's efforts to consistently meet consumer demands, while allowing them the opportunity to receive fabulous savings, and shop for quality products at affordable prices. The promotion also helps make shopping an exciting experience for families.

PACI reveals 459,218 expatriates employed in public sector

Around 2.3 million expatriates were employed in the private sector, while 459,218 expatriates were in the public sector, as of the end of December 2018. These statistics from the Public Authority for Civil Information (PACI), also show that of the total number of expatriates employed in the public sector, Arabs accounted for 70,945 workers, most of them working in the ministries of education and health. Arab nationals also represent about 25 percent of the total workforce in the private sector, with one-third of them working in the construction field.

The PACI figures also revealed that 40,775 Asians were working in the public sector and 614,863 were employed in the private sector. While 535 Africans are recorded as working in the public sector, an additional 34,413 were employed in the private sector.

Meanwhile, there were 1,427 Europeans in public sector jobs and 9,152 in the private sector. Citizens of the United States numbered 941 in public sector and 9,520 in the private sector. In addition there were 99 public sector employees from Latin America and 793 in the private sector, as well as 70 Australians in the public sector and 650 in the private sector, at the end of last year.

Speaking on the topic of expats, parliamentarian Ahmad Al-Fadhil, while also highlighting the low educational and technical qualifications of expatriates, stressed that specific expatriate communities have grown too large and they pose



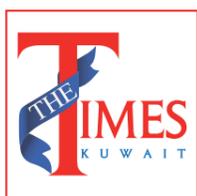
a security threat to the country.

He alleged that Indians, Egyptians, Bangladeshis and Syrians account for more than half of the 3.4 million expatriates from 120 nations living in Kuwait. The Indian community stands at around 900,000, Egyptians at 600,000, Bangladeshis at around 200,000 and Syrians at some 145,000, he pointed out.

He also added that the 'quality of expats' in Kuwait was 'not competitive', since highly-qualified expatriates prefer to go to UAE or Saudi Arabia, he said without clarifying why qualified expats choose to go elsewhere.

However, the MP admitted that expatriates did not compete against Kuwaitis citizens for jobs in the public sector, as most of the jobs taken up by foreigners were those that Kuwaitis were not eager or willing to do.

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Thousand-year tradition of state-building in Ukraine



DR. OLEKSANDR BALANUTSA
Ukrainian Ambassador to Kuwait

The 28th anniversary of Ukraine's independence is celebrated on 24 August, 2019. On this day, in 1991, Ukraine's parliament adopted the Declaration of State Sovereignty of Ukraine, which marked a new stage in the development of modern democratic Ukraine. Throughout its 1000-year history, Ukraine has demonstrated to the World that Ukrainians are people capable of protecting democratic values and independence.

The declaration of Ukraine's independence in 1991 was a key element of the 1000-year's tradition of state-building process, which started in the ninth century, at the height of the Kyivan Rus period (9 to 13 centuries). Each period provided priceless contribution to the development of political, legal and moral foundations of our state.

Among the features inherited by Ukraine from that period are the word 'Oukraina' which was first mentioned in the Hyatian Codex in 1187 and the state coat of arms

of Ukraine – 'Tryzyb' (Trident). From the Cossack Age (15 to 18 centuries) the country inherited military traditions and the Constitution of Pylyp Orlyk (1710) – one of the first constitutions in Europe. Moreover, the democratic foundations stipulated in the Constitution of Pylyp Orlyk were solidified within Ukrainian statehood of the early 20th century.

During the 1000-year history of Ukraine, one of the main features of Ukrainian identity has been the desire for freedom. That is what encouraged Ukrainians to struggle for independence and prosperous future, though the cost of freedom was very high – millions of martyrs have fallen victims to implacable wars and repressions.

In the 20th century Ukraine lost its sovereignty several times, but Ukrainians never surrendered the fight to reclaim their independence. On 24 August, 1991 Ukraine reemerged as an independent state – a rebirth of the Ukrainian state that existed long before 1991. The Declaration of State Sovereignty of Ukraine adopted in 1991 was in fact the second episode of proclamation of independence in the last century while the first one happened on 22 January, 1918.

It was in 1918 that Ukrainian authorities approved the blue-and-yellow version of the National flag whose origins dates back to the year 1848, when it was a symbol of Ukrainians residing in Halychyna – historic land in Western Ukraine.

One of the most popular interpretations of the colors of the Ukrainian flag is that the



blue color represents the peaceful sky, while the yellow represents a fruitful wheat field. Today, 23 August is celebrated as the Day of the National Flag.

It is our honor to emphasize that Ukraine has always shown a spirit of unity in its difficult and challenging path towards independence and sovereignty, withstanding and overcoming severe ordeals. It is with the support of reliable partners and friends of Ukraine that we feel stronger facing difficult obstacles.

Therefore, we devote our best efforts to enhance the bilateral relations between Ukraine and Kuwait and support the organization of mutual visits of officials of both countries. We would also like to take this opportunity to express our deep gratitude and appreciation to the Government and people of friendly Kuwait for the continuous support of Ukraine's sovereignty and territorial integrity.

Wishing Kuwait and its people continuous progress and prosperity.

Unlicensed restaurants thrive in Kuwait

According to the latest available statistics, there are more than 13,000 restaurants located all over Kuwait. While most of them have all the required licenses to operate and are regularly inspected by the food and health authorities of the municipality, a significant number serve food to customers without a license and they do not seem to come under the purview of the municipality.

These unlicensed venues often cook and serve food in unhygienic surroundings, and the food is usually cooked from ingredients that are past their expiry date or are discarded from wholesale markets.

People who have experienced or at least witnessed the unhygienic operations of these so-called 'restaurants' are urging the authorities



to monitor and take urgent action against these unhygienic food purveyors.

One such 'restaurant' owner even boasted that he has enough 'wasta' and as such does not require any license to operate.

Prohibition on online sale of medicine

Secretary General of Kuwait Pharmaceutical Society Ali Hadi asked the health ministry to set rules to organize the online sale of drugs, food supplements and cosmetics, in addition to implementing mechanisms organizing the means of delivering medicines to users under certain conditions.

Hadi said current laws do not allow the sale of medicines except at licensed pharmacies, and sale through websites without prescription is a violation of the pharmaceutical profession and its regulatory laws.

Hadi said offering and marketing medicine online without permission by the health ministry is a flagrant violation of health ministry



decisions that regulate means of promotion and advertisement about pharmaceuticals, which calls for punishments according to health ministry rules.



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Population racing to the five million mark

According to the latest data from the Public Authority for Civil Information (PACI) the population of Kuwait which currently stands at over 4.8 million is poised to touch the five million mark in 2020.

It is interesting to look back on some statistics from the World Bank and other sources to see the shift in demographics over the years. At the time of the country's independence in 1961, the population of Kuwait was only around 300,000 people, most of them were citizens or soon to be made citizens. Foreigners were few and those that were around were respected and not considered in the derogatory fashion prevalent today. Why, the word 'expat' had probably not even been coined back then.

Anyway, coming back to the population story, it took Kuwait nearly 15 years to cross the magical million mark in 1975 and another 13 years to add a million more people by 1988. Following the vicious Iraqi



invasion and the exodus of residents from Kuwait, the population dropped to a low of 1.6 million in 1995.

But since then, the population has been climbing steadily until 2005 when it began registering its present sharp climb. In 2010, the number of people in the country

touched three million and just seven years later the population crossed the four million stage in 2017. Now, in just three years, Kuwait is on the threshold of touching the five million milestone.

In most countries, population growth is usually attributed to a rise in fertility

rate and a growth in life expectancy. In Kuwait, while the total number of years has increased from 72 in the 1990s to 75 years at present, the fertility rate has been steadily falling. During the same period that life expectancy has grown, the number of child-births per woman in the country has dropped from three in the mid-90s to two children per woman today.

So where does this rapid climb in population come from? For once, the parliamentarians who always blame expatriates for all the woes of the country, have it right. Expatriates who numbered only a few thousands at the time of the country's independence, now account for 71 percent of the population.

The daily statistics provided by PACI show that as of Saturday, 17 August, the population of Kuwait was 4,829,507 of which 1,419,385, or a little over 29 percent were citizens, and 3,410,112, or nearly 71 percent were expatriates.

Construction companies permitted to build interim labor houses outside suburban areas

The government assigned Kuwait Municipality to coordinate with the Finance Ministry and the Public Authority for Manpower (PAM) to establish temporary housing units for workers of companies which execute projects outside suburban areas.

It also allowed companies with government

contracts to provide housing if they have over 1,000 workers.

During its weekly meeting on Monday, 19 August, the Cabinet also assigned authorities concerned to take plant trees with the aim of blocking dust from reaching Sabah Al-Ahmad and Al-Khairan residential areas, as well as highways.

Online extortion ring targeting officials unearthed

A clandestine network that extorted money or favors from politicians, parliamentarians and other officials through misusing social media platforms has been unearthed by the authorities, according to local media reports.

Members of the cell are believed to have blackmailed their targets using multiple online accounts to criticise and humiliate them, before

contacting them and threatening to disclose information about them unless the victim paid a sum of money or extended other favors to the culprits. Security sources are understood to have so far arrested five members of the cell, while a sixth person who is believed to be a beidoun is on the run and hiding somewhere within the country. Two other beidoun members wanted in the same connection are believed to be out of Kuwait and living in Europe.

The arrested men have been charged with incitement, attempting to extort money from a parliamentarian and for their role in operating various online social media accounts that were part of the extortion racket.

Remittances soar by 23 percent in first half of 2019



Latest statistics from the Central Bank of Kuwait (CBK) show that remittances by expatriates in the first half of the year (1H of 2019) soars by 23 percent from US\$7 billion in the first six months of 2018 to \$3.6 billion in 1H 2019.

The report by CBK also revealed that remittances during the second quarter increased by 15 percent to reach \$4.6 billion, compared to the \$4 billion remitted in the first quarter of this year.

The number of expatriate workers in Kuwait is about 3.4 million, which constitutes about 70.5 percent of the total population of 4.8 million people.

Asian countries, such as India, Bangladesh, and the Philippines, have remained at the forefront of the list of countries remitting money from Kuwait, while Egyptians and Lebanese accounted for the top remitters among Arab countries.



Lawmaker describes Jleeb Al-Shuyoukh as 'outlaw land'

Member of Parliament Majed Al-Mutairi in a series of questions addressed to the State Minister for Municipal Affairs, Fahd Al-Shula, demanded to know what the government intended to do about the slum-like conditions in Jleeb Al-Shuyoukh, which he described as "outlaw-land and a total chaos".

Despite its strategic location near the international airport, the new university and the country's main sports stadium, Jleeb Al-Shuyoukh looks like a slum in some underdeveloped nation, said the lawmaker.

He added that the area is home to tens of thousands of single, unskilled workers, most of them from Asian countries and many of them are

law violators who pose a threat to the security of the country.

The lawmaker requested Minister Al-Shula to elaborate on the government's proposed plans to resolve the problems in Jleeb Al-Shuyoukh, and to clarify the main difficulties facing the plan's implementation. He also demanded to know if the government had plans to remove unlicensed roadside markets that spring up randomly everywhere in the area causing severe traffic disruptions. Al-Mutairi also questioned the minister on the number of single men living in the area and why the municipality had not penalized landlords who lease their buildings to bachelors in violation of the law.

MoI denies increase in thefts

Ministry of Interior (MoI) through its General Department for Public Relations and Security Media has denied reports circulating on social media that there has been a marked increase in the number of burglaries in residential areas.

The MoI statement clarified that security personnel were alert and dedicated to working 24 hours a day to ensure the safety of residents and their property in all six governorates of Kuwait.

The press release emphasized that a video clip showing a live burglary in house, which went viral on social media, was not true and that the



authorities were investigating the people behind the video clip to take necessary action.

The department urged all users of social media to confirm the veracity of the information circulating on social media and other forms of communication with official sources.



ARJEET SINGH REKHI
SPECIAL TO THE TIMES

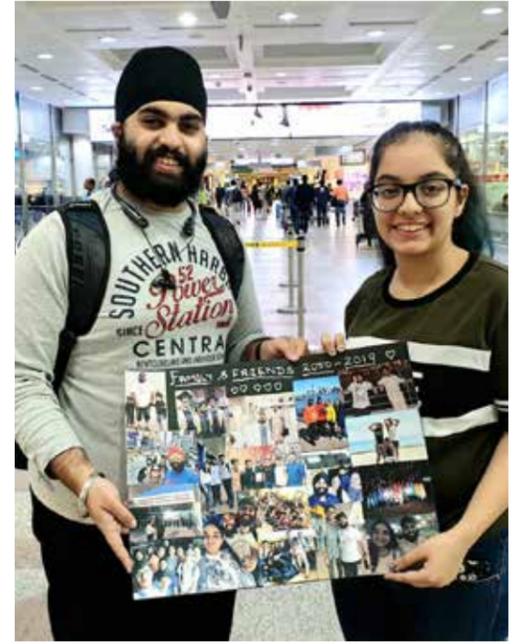
Looking back at fond memories



to Marina Mall to hang out with friends; the free bus rides for students, yes, bus rides are free for students; the Monday movie day to watch the latest blockbuster; the water-coolers beside the road where you could drink free water during the hot summers and all year long. The holy month of Ramadan where you get to help the poor and share



iftar meals with friends and family, and play soccer at midnight. The power of Kuwait Dinar, which helped us boast whenever we visited India; the Kuwait national anthem which we would proudly sing during the 25th and 26th of February, while water-fighting on the Gulf Road. Oh yes, the Gulf Road where we have taken countless cruises, and the



sports grounds and courts where we spent most of the time playing with friends and family.

To all the people who were there in my life over the past 18 years in Kuwait and who helped make my experience of Kuwait so unforgettable, Shukran; until we meet next time, Ma Salam Kuwait.

As I prepare to bid farewell to Kuwait, I would like to say a fond goodbye to my birthplace and

my first-home Kuwait. There is no way I can convey my gratitude to Kuwait for all the memories the country has given me over the span of the last 18 years, which I will cherish for a lifetime.

No matter how hot the summers would get, or how cold the winters were, and not forgetting the occasional dust storms, I still love Kuwait.

I remember all: The taste of falafel, shawarma and hummus, which is embedded in my tastebuds, cannot be replaced no matter what time passes. The weekend walks



Hundreds of cases against police personnel being investigated

The Control and Inspection Department of the Ministry of Interior is reportedly investigating around 500 complaints recorded in 2018 against the ministry's officers and lower ranked personnel.

The cases, filed against the police personnel by citizens and others included abuse of authority, malicious behavior, the use of social media in contravention of police law, as well as the use of excessive force.

In addition, more than 23,600 violations against officers and other ministry personnel were recorded in 2018 during field tours conducted by inspectors of the department upon directives of the ministry's senior officers. These violations included dereliction of duty, delay in reporting for work and absenteeism, indiscipline, non-



compliance with appearance, non-performance of duties, and others.

Moreover, higher authority at the ministry has given strict instructions not to tolerate any abuse of power, 'because no one is above the law'.

National Fund finances over 1,000 SME projects

Over the past three years, the government has sanctioned more than KD177 million in funding for small and medium projects, said the Minister of Commerce and Industry (MoCI) and the Minister of State for Services Affairs, Khaled Al-Roudhan.

Clarifying the funding, the minister said that the National Fund for Small and Medium Enterprise Development, which was established in 2013, has since 2016 funded 1,035 projects at a total cost of KD 177.1 million. Elaborating and providing a breakdown of the funding, Al-Roudhan explained that the largest chunk of the funding at KD64.8 million went to 411 projects by commercial enterprises. This was followed by disbursement of KD61.2 million to finance 406 service projects; KD38.2 million to fund 147 industrial projects; KD7.5 million for the 28 agricultural projects; and,



KD5.2 million for some 43 craft projects.

The minister added that the National Fund had rejected 1,807 projects in the same period for various reasons, including lack of financial and technical studies, inaccurate or exaggerated assessment of expenses, unclear sale, marketing, and pricing policies, lack of experience and other factors.

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Oatmeal in a slow cooker

Here are a few favorites.

Masala chai: The chai works for this method as it has all those warm spices that you want in a classic bowl of oats.

English breakfast: This will give your oatmeal a deep tannic flavor. Pour in some milk and sugar and treat it like a classic builder's cup of sweet milky tea.

Earl grey: Bring a citrusy element to oatmeal with this classic tea. Add some almond milk and a dash of honey to keep it light.

Green tea: Yes! Even green tea is fair game. Don't steep the tea too long or it will become bitter. Honey makes a nice addition here as well.

Herbal tea: Try the earthy vanilla-scented notes of rooibos or a more delicate chamomile tea as an option. You won't get the caffeine kick, but the subtle flavor is still tasty.

Here are the best ways to top a bowl of oatmeal

Use these combos as a basic formula and add in your own favorite edible goodies.

Greek Yogurt + Dark Chocolate + Dates

The chocolate must be bittersweet and finely grated, although a few chunky bits are good too — they melt into warm pools. Then, add a hit of slivered dates and a dollop of good whole-milk Greek yogurt. Give everything a few minutes to melt together, and your breakfast is ready.

Searched Plums + Almond Butter + Flax

This is a great combo — warm your skillet over high heat and cook the plums in a little coconut oil, salt, and brown sugar until just caramelized. Layer these over your oatmeal, along with a blob of salted almond butter and a sprinkle of whole flax seeds for a little bitter punch.

Cocoa + Pecans + Bananas

This combo will lure even the most tired out of bed and to the breakfast table. Stir some bittersweet cocoa powder into your oats as they cook — this makes a lovely bed for the crunchy pecans and soft slivered bananas.

When you cook oatmeal in the slow cooker, you get luxuriously creamy oatmeal, which is also the ultimate breakfast treat. Unlike stovetop oatmeal, which is chewy and fluffy, slow cooker oatmeal is soft and creamy, with a luxurious feeling to it (the cream helps).

How to Make Oatmeal in the Slow Cooker

- This is a pretty set-it-and-forget-it recipe, but here are a few key pointers.
- Combine the oats and water in a small slow cooker. A small slow cooker is best for this oatmeal. Give the oats and water a quick stir and then cover and set to low.
- Cook on low without stirring. Cook on low for eight hours. Go to bed or walk away and avoid stirring while it cooks.
- Finish with cream and sugar. Once the oats are cooked, add a bit of cream and brown sugar and stir to combine. Switch the slow cooker to warm to avoid overcooking before serving.
- This oatmeal is oh-so-satisfying on its own, but additional cream and chopped fresh fruit or nuts are a nice contrast to this ultra-rich oatmeal.
- You can even infuse your oatmeal with tea. The concept is simple. While you usually cook your oats in a simmering pot of water, cook them in a simmering pot of tea instead. All that means is once your pot of water comes to a boil, before you add your oats, steep a few of your favorite tea bags in the water. Remove the bags, add your oats, and cook as usual. You can even use this method with overnight oats, adding the oats to the hot tea and simply letting the mixture sit until the morning. Choose any tea you love and give this method a try.

Thought for the week

“The world's monetary authorities will have trouble stopping this decline... just as they would have had trouble stopping the ascent that preceded it.

- Robert J. Shiller
2013 Nobel laureate in economics

Best foods for a detox plan

Ask Mira: Eating Right to Live Happy & Healthy

There has always been a direct link between our health and the foods we consume.

I have been hearing a lot about detoxing, and I think there are some benefits to be had from following a detox plan. Detox or detoxification involves the removal of toxic substances from the body.

To explain further, it is a method of removing all environmental and dietary toxins from the body, which helps to cleanse the colon and enhance blood circulation. As a result, you feel fresher, more focused, and you get better sleep.

This is a sample list of allowed foods on a detox diet.

Vegetables: All vegetables are very rich in water so they help in flushing out toxins. Whether raw or taken as juices, vegetables are the number one detox food. More specifically, include more broccoli, cauliflower, brussel sprouts, onions, garlic, artichokes, beets, red and green vegetables.

Fruits: Like veggies, fruits are also rich in water, so they help a lot in cleansing your body. Fresh fruits, frozen or fresh fruit juices offer the same benefits. Best fruits are papayas, strawberries, pineapples, and kiwis.

Nuts and seeds: These are rich in omega-3 and are good sources of fiber. Of course, you need to take the unsalted ones. You can eat it between your meals as snacks or toss it over your salads. Salted peanuts are not allowed though.

Olive oil and avocados: Extra virgin olive oil is the best oil to be used during a detox, and is the most preferred one for those following a detox plan. Avocado is also recommended with your salads.

Beans, lentils and quinoa: These are



considered plant proteins. These types of foods are natural and rich in iron. This includes red kidney, haricot, red lentil, green lentil and brown lentil.

Grilled fresh seafood: Eat any fresh fish including salmon, lobster, crab, prawns, lemon sole, grilled fish and tuna in water.

Herbal and natural hot drinks: Chamomille and ginger.

You need to drink at least 8 glasses of water a day: water with lemon, cucumber and mint, mixed together the night before. So now that you know what foods are allowed, a seven day detox diet is good to follow from time to time. It cleans your liver, your digestive system and gives you maximum energy.

Here are what foods to be avoided.

They include:

- Red meat, chicken, turkey, and meat

products.

- Milk, cheese, eggs and cream.
 - Butter, margarine and mayonnaise.
 - Any food that contains wheat including bread, croissants, cereals, cakes, pies and quiche.
 - Salted and non-raw nuts.
 - Chocolate, candy, jam, puddings, ice-cream and custard.
 - Carbonated beverages, even the diet ones.
 - Coffee and tea.
 - Salt.
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Around 56,000 work permits deemed illegal, cancelled

After assessing and evaluating the accuracy of data with the ministry of interior, the Public Authority for Manpower (PAM) has cancelled more than 56,000 invalid work permits.

Under the law, PAM is mandated to investigate and automatically cancel residence permits if the residence holder spends more than six consecutive months out of Kuwait without approval from the residency affairs department, or if the residence expires and is



not renewed, or if the worker is deported.

On a related note, the health ministry has requested the Civil Service Commission (CSC) to sign contracts with 350 new expat doctors to meet the needs of new hospitals, clinics and

doctors from Jordan and Palestine, who are expected to be contracted before the end of the year. Meanwhile, they said the ministry will also sign contracts with doctors from India, and 500 nurses and technicians from India and the Philippines.

On the other hand, the CSC is understood to have informed the ministry of health that any vacancies for administrative posts should be filled by Kuwaitis, especially since there are many nationals registered at the central employment



department having certificates in secretarial and administrative specialties.

KIA shifts investment focus on gloomy global growth

Against the backdrop of a sluggish global economy that is increasingly showing signs of weakness, the Kuwait Investment Authority (KIA), which is mandated to invest the capital and proceeds from the country's copious sovereign wealth fund, is reportedly looking to boost liquidity by increasing its exposure to bonds and cash.



Media reports of the KIA turning to bonds and cash are probably conjecture at this stage, as the Authority does not publicly disclose its investments or detailed strategy. Report of the shift in investment, if proven, are a rare insight into the strategy of one of the world's biggest sovereign wealth funds. According to the Sovereign Wealth Fund Institute, which monitors the largest wealth funds operated by countries, the KIA is estimated to manage over US\$590 billion of assets.

The report said KIA made "calculated exits" from investments it felt were vulnerable to a downturn in global financial markets as the world economy began to show signs of faltering two years ago. The International Monetary

Fund (IMF) in July cut its forecast for global growth this year and next, warning that further tariffs in the US-China trade dispute or a disorderly British exit from the European Union could slow growth further, weaken investment and disrupt supply chains. The IMF said that downside risks had intensified and it expected global economic growth of 3.2 percent in 2019 and 3.5 percent in 2020, both down by 0.1 percentage points from its April forecasts and its fourth downgrade since October. In late 2017, Kuwait News Agency, the official mouthpiece of the government, made the rare statement that KIA had more than \$300 billion of investments in the United States, diversified among stocks, bonds, real estate and technology. The fund's investments are reportedly spread across more than 120 economies globally.

Government printing press, a white elephant

In any other country a state-owned printing press would be churning out humongous amount of printed material to meet the needs of both the government and private sector. Sadly, in Kuwait, the government printing press built at great expense with cutting-edge machinery and occupying a large tract of prime land in Shuwaikh, is much like a white elephant that consumes much and lies idle most of the time.

Recently, the Deputy Director of the Government Printing Department at the Ministry of Information, Mahmoud Mandani, was quoted as saying that the government printing press is the best compared to many of the private printing presses in Kuwait and the Gulf. However, he added that much needs to be done to benefit from the government printing machinery, some of which are collecting dust and the periodic maintenance itself costs the ministry much money. He noted that even some of the machinery purchased just two years ago, and which were intended to save the government money and time, have yet to be used.

The ministry is keen to make use of its existing resources, and is looking to cut costs by recycling much of the waste paper produced daily in the printing process, said Mr. Mandani. But, as with most other government work, in order to make use of the waste paper, the printing press would have to first get approval from the ministry of finance and then find a suitable company specialized in waste paper management and have it approved before signing a contract to recycle the waste.

Remember, all this bureaucratic hassle is just to recycle waste paper, so imagine the amount of bureaucracy and convoluted red-tape that would be involved if the printing



press needed to update its machinery, to make repairs, or, heaven forbid, buy new equipment. Shortcomings have led to the press languishing and not achieving its full capabilities. In order to make the press more efficient and capable of competing with the private sector for obtaining at least the government's own printing orders, several changes have to be made, said Mr. Madani.

For starters, the deputy-director pointed out that the printing press needs an online presence to facilitate government correspondence, as well as to create awareness of the printing press and its capabilities in the market. Highlighting some of the other negative aspects of the government facility, he revealed that the operations-section in the current printing press is working in an old-fashioned manner which is not commensurate with the current technological developments. This, he said, must be rectified through specialized training, especially in improving the quality of printing and reducing cost, as well as making deliveries on time. He added that other sections that need improvement include financial affairs, warehouses and management of the printing press.



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EXCLUSIVE to THE TIMES KUWAIT

Middle East looking to China



GALIP DALAY

A visiting scholar at the University of Oxford and a former IPC-Mercator Fellow at the German Institute for International and Security Affairs (SWP).

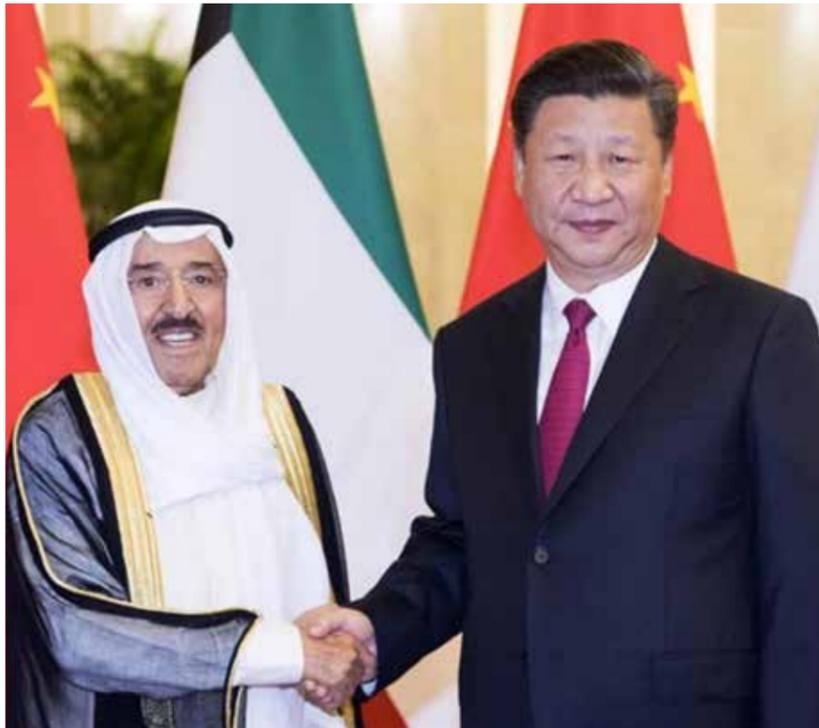
Middle Eastern leaders seem to be in a race to gain favor with China. While the region buzzes with criticism of US policy, its political elites are busy showering China with accolades and heading to Beijing to sign a wide variety of bilateral agreements. Egyptian President Abdel Fattah el-Sisi, for example, has visited China six times since 2014.

Although most engagement between China and Middle Eastern governments still focuses on energy and economic relations, cooperation increasingly covers new areas such as defense. Furthermore, Saudi Arabia and the United Arab Emirates have recently announced plans to introduce Chinese-language studies into their national educational curriculums. More tellingly, both countries (and others in the region) have defended China's persecution of its mainly Muslim Uighur population, a crackdown that has been widely condemned in the West.

“Mindful of its regional inferiority vis-à-vis the US, China is avoiding placing itself in situations that would require governments to choose between the two powers. America, by contrast, often wants its allies to make precisely such a choice.”

All of this raises two questions. Why are Middle Eastern states betting on China? And to what extent can China fill the political vacuum in the region created by America's diminishing footprint?

At first glance, Middle Eastern governments' newfound love for China is puzzling. Conservative Arab regimes were historically suspicious of communist China, and established diplomatic relations with it



only in the 1980s or early 1990s. Moreover, many countries in the region have longstanding defense ties with the United States. Yet some of these US allies, most notably Egypt, the UAE, and Saudi Arabia, have now signed comprehensive strategic partnership agreements with China.

These developments are causing growing unease in Washington. The US government has even conveyed its concerns to Israel over cooperation with China concerning sensitive technologies. The entry of the Chinese tech firms Huawei and ZTE into the Israeli market has been a particular source of concern.

Such episodes reveal one of the major differences between the US and China regarding alliances and partnerships, at least in the Middle East. Mindful of its regional inferiority vis-à-vis the US, China is avoiding placing itself in situations that would require governments to choose between the two powers. America, by contrast, often wants its allies to make precisely such a choice. Most Middle East governments must now perform a balancing act between the two countries,

which will likely generate friction with both.

Several factors currently make China an attractive partner for Middle Eastern governments. For starters, China has a dynamic, fast-growing economy and leaders who are highly suspicious of popular uprisings and democratization. Their top foreign-policy priorities are economic connectivity, a secure flow of energy resources, and protecting regional investments. China wants to export goods and commodities, not political ideas, to the Middle East.

Moreover, like China, many Middle Eastern regimes are trying to strengthen their legitimacy through economic growth and development rather than real political reform. Still mindful of the 2011 Arab Spring uprisings across the region, several governments have announced ambitious national development plans aimed at boosting living standards – such as Saudi Arabia's Vision 2030 and Kuwait's Vision 2035. China's so-far successful track record of economic development without political reform understandably holds great appeal for Arab autocrats.

Finally, stronger ties with China – and Russia – are an attractive option for Middle Eastern rulers as they navigate difficult relations with the West. Saudi Arabian Crown Prince Mohammed bin Salman's trip to Asia earlier this year, just a few months after the murder of 'Washington Post' columnist Jamal Khashoggi in the Saudi consulate in Istanbul, was a case in point. Shunned by the West, MBS tried to normalize his international image through Asian summitry. A similar logic applied to Sisi's Chinese forays in the aftermath of his bloody coup in Egypt in 2013.

And although Iran is a qualitatively different case, the country's growing isolation from the West is pushing it, too, to cooperate more closely with China. Since the US withdrew from the 2015 Iran nuclear deal and reimposed sanctions, closer relations with China have been a matter of necessity, not choice, for the Islamic Republic. China, in turn, has taken full advantage and forced Iran to accept its terms for bilateral engagements and trade.

At the same time, China seems aware of its limited ability to play a meaningful role in addressing the Middle East's intractable political and security issues, such as the Israeli-Palestinian conflict or the Syrian crisis. Here, the US is still the primary extra-regional player.

But American strength isn't necessarily bad news for China: in principle, there should be no major conflict between Chinese and US interests in the region. Despite having naval bases in Djibouti and in Gwadar in Pakistan, China does not aspire to any great political role in the Middle East. Moreover, America's declared goal of ensuring regional stability, in particular via its security umbrella in the Gulf, also helps to protect China's economic and energy interests.

Unlike the US, China has no special relationship with any Middle Eastern country. As a result, its approach is highly transactional, avoiding sensitive geopolitical issues and capitalizing on rulers' discontent with US policy in order to advance Chinese economic interests. In a region as volatile as the Middle East, however, the question is how long such an approach can be sustained.

Kuwait depleting GRF to plug budget deficits

CONTINUED FROM PAGE 1

While Bahrain, Oman and Qatar have for the most part focused on debt issuance rather than drawdowns of their sovereign assets, and Saudi Arabia has split its funding nearly down the middle between issuing debt and liquidating part of their assets, the UAE and Kuwait have only opportunistically approached debt markets and mainly concentrated on asset draws to fund their needs.

Governments in the six-nation Gulf Cooperation Council (GCC) states which borrowed heavily on international debt markets in 2017, pared it down in 2018 following higher oil prices easing short-term liquidity pressures. Now, with lower oil prices once again fueling a liquidity crunch, and with increasing need to fund growth plans and rein-in persisting budget deficits, most GCC states are expected to lean towards debt financing strategies.

In the past, GCC states rarely needed to issue debt relying instead on the copious inflow of oil revenues. However, the fall in oil prices in mid-2014 and the need to fund recurring budget deficits prompted nations in the six-nation block to borrow on the international bond market. Up

until 2014, Bahrain used to be the sole GCC issuer of international debt, but since 2016, most GCC countries have resorted to tapping international debt markets to meet their funding needs, to widen their funding sources, and to reduce liquidity pressures in the domestic banking systems.

Last year, when emerging markets were overwhelmed by a period of sustained sell-off, GCC fixed income securities provided a safe haven for international investors. The scale of this attraction is evident from the fact that in 2018, a quarter of the US\$151 billion in dollar-denominated emerging market sovereign debt was issued by GCC countries. The lure of fixed income securities from the region has continued in 2019 with GCC states delivering billions in issuances from both sovereigns and corporates during the first half of the year alone.

According to analysts, attraction for fixed income securities from many GCC states are supported by the region's growing share in global GDP, which is expected to rise from 1.8 percent in 2015 to 2.0 percent in 2019, while its share of emerging markets GDP is expected to increase from 4.7 percent to 5.0 percent this year.

Despite Kuwait being hampered from

approaching debt market, other GCC states led by Saudi Arabia gave gone on a debt issuing spree. Saudi Arabia, the largest economy in MENA, is expected to be the largest borrower in 2019 with \$29 billion, accounting for 22 percent of gross commercial long-term borrowing in the region as a whole so far this year.

The next largest borrower will be Egypt with \$28 billion, or 20 percent of the total borrowings. The United Arab Emirates, Iraq, and Kuwait if it succeeds in passing the debt law are also likely to significantly increase their gross commercial long-term borrowing in 2019 compared with 2018.

Analysts at S&P said they expected absolute level of commercial debt for the region to increase by \$85 billion to about \$892 billion at the end of 2019, which would make it 11 percent higher than the level in 2018. Around 44 percent of MENA sovereigns' \$136 billion of gross borrowing this year will go toward refinancing maturing long-term debt, resulting in an estimated net borrowing requirement of \$76 billion.

Debt has steadily been increasing in the region. Regional gross government debt as a percentage of GDP increased from 29.7 percent in 2014 to 44.4 percent in 2018, after the recent slew of issuances. Fiscal deficits for most

countries in the region have been the reason for an increase in government debt, and this trend is expected to continue in 2019. On the plus side, recent reforms being implemented across the region, infrastructure spending, and expanding the non-oil sector through economic diversification plans, all add to the attraction of the GCC for global investors.

On the con side, risks in the region stem from further oil price volatility, increased issuance and geopolitical uncertainty.

However, investors may benefit from attractive risk premiums, improving fundamentals and the benefits of index inclusion leading to efficient price discovery. Moreover, with most GCC currencies pegged to the US dollar, this reiterates an attractive relative risk premium amid weakening emerging market FX rates and a stronger US dollar."

Default risk in the GCC remains relatively low despite volatility in oil prices. The GCC region has seen very few defaults or restructurings compared to broader emerging markets. Large reserves in the form of Sovereign Wealth Funds continue to offer support in times of distress and provide a liquidity cushion that can reduce default risk, which is considered a key differentiator from other emerging market countries.

Slovakia spas

Slovakia is blessed with underground wealth in the form of therapeutic spas that are among the oldest and best in Central Europe. The spa waters reportedly contain curative powers to treat disease and revive health. They have been regarded as miraculous and remarkable since time immemorial. Possibly the best known spa resort is Piešťany, which has grown in renown for its unique thermal mineral waters and its therapeutic sulphuric mud. Here are some of the best spas in Slovakia.

REJUVENATE
THE MIND
AND BODY



Piešťany: Slovakia's best-known spa town, with a large number of hotels, restaurants and gardens, in western Slovakia. Hot springs and sulphurous mud are among the main therapeutic features, for rheumatic and other physical complaints, skin treatments, and nervous disorders.

Bardejov: Many buildings boast of a grand style that are reminiscent of the old empire days, and is situated in an eastern Slovak valley. Patients with many conditions (including cardiovascular, respiratory, renal, diabetes mellitus and cancer therapy) come to Bardejov. However, many more come simply to relax and recharge.

Štrbské Pleso: In the spectacular High Tatras National Park of eastern-central Slovakia, find the picturesque alpine lake that offers many winter and summer sports. Medically, it is the excellent air, not the water, that draws patients, particularly those with respiratory difficulties – but the mountain-spring tap water is also remarkable in its own right.

Vysne Ruzbachy: With a huge swimming pool of thermal water, and 14 different springs, this spa specializes in treatment of internal disorders as well as physical therapy.

Bojnice: Adjacent to one of Slovakia's favorite and tourist-friendly castles, the spa in Bojnice nestles in the scenic western central Slovak hills. Health benefits lie mostly in rejuvenation of motor system, nerves and post-burn skin treatment.



Brusno: This spa situated in the region of Banská Bystrica. Mineral water is suitable for digestive problems, kidneys, stomach and intestine diseases.

Ciz: There is a specialty - iodine healing water which cures nerve, metabolism, gynecologic, and musculoskeletal system. It is a unique spa which has been famous for more than 100 years.

Dudince: One of the 'youngest' spas in Slovakia, Dudince is located near the town of Saly. It is the only one mineral water which cures musculoskeletal system and heart problems at the same time.

Horný Smokovec: It is situated in the center of the town of High Tatras and it is oriented on healing unspecified

illnesses including those found in children and adolescents.

Kovacova: Lying to the northwest of Zvolen, the spa in Kovacova is a wonderful place for all patients who want to heal their neurological and orthopedic problems.

Liptovský Jan: Situated in the spectacular surroundings of mountains, this spa is focused on the treatment of dermatological illnesses, musculoskeletal problems, gynecological, neurological and heart problems.

Lubovnianske spa: Situated just 7 km from the town Stara Lubovna. There are five mineral water springs, with the most famous one being Andrej. It is known to help people who have problems with their stomach.



Lucky: One of the oldest spas in Slovakia. Gynecological problems, neurological diseases and musculoskeletal problems are treated here.

Nimnica: Located near Puchov and Považská Bystrica, it is also referred to as the mineral pearl of Slovakia. Treatments for airways problems-pneumonia and post-operation conditions are found here.



Rajecké Teplice: You can find it in the wonderful area of Little Fatra. If you have problems with muscles, you can even visit the Afrodite spa house, which is the most beautiful spa that attracts visitors especially to its sauna and wellness services.

Turčianske Teplice: One of the oldest spa towns in Europe where curative mineral water is suitable for treatment of



kidneys, urinal system and neurological illnesses. Visitors also benefit from drinking curative water here.

Sklene Teplice: Water springs in this area are really hot reaching temperature from 37 to 52 °C. A special natural gem of this spa is the Parenica- thermal bath with a possibility to bath in the cave with healing water springs.

THE LOFT named 'Europe's Leading Airport Lounge 2019'



The 26th annual World Travel Awards has named THE LOFT by Brussels Airlines and Lexus @ Brussels Airport Europe's Leading Airport Lounge 2019.

The World Travel Awards, a prestigious and globally recognized honors programme in global travel and tourism, celebrate organizations that are recognized for their commitment to excellence. Votes are not only performed by customers, but also by travel and tourism professionals.



THE LOFT by Brussels Airlines and Lexus is a unique lounge concept, centered on comfort, technology, design and a blend of 'Belgitude' and Japanese hospitality.

THE LOFT by Brussels Airlines and Lexus opened its doors on June 25, 2018 as a relaxing new space for international travelers inspired by Lexus luxury, design and Omotenashi hospitality." Since the opening, the lounge has already welcomed more than 450,000 visitors.

It marks a further expansion of Lexus beyond the premium automotive world as a global luxury lifestyle brand. Lounge guests are provided with a wealth of facilities to make their visit comfortable, relaxing and enjoyable, together with opportunities to immerse themselves in the world of Lexus.

Covering an area of 2040m², THE LOFT by Brussels Airlines and Lexus offers seating for 500 guests. It is divided into areas with different ambiances and features, including a central bar, seating zones and a break-out space that's ideal for those who need to work while on the move.

The Lexus zone has been designed by FITCH, a retail and brand consultancy which has also produced a successful design concept for Lexus' European retailer network. It has been able to expand some of the ideas explored in that project and introduce new and exciting features, drawing further inspiration from the INTERSECT by Lexus brand experiential centers in Tokyo, Dubai & New York.

EXCLUSIVE to THE TIMES KUWAIT

Right Response to the Libra Threat



KATHARINA PISTOR AND CO-PIERRE GEORG

Katharina Pistor is Professor of Comparative Law at Columbia Law School and the author of *The Code of Capital: How the Law Creates Wealth and Inequality*. Co-Pierre Georg, an associate professor at the University of Cape Town School of Economics, holds the South African Reserve Bank Research Chair in Financial Stability Studies.

Facebook's plan to launch a new digital currency, Libra, within a year has won few friends. Regulators, policymakers, and academics reacted to the news swiftly, and for the most part skeptically. US congressional committees quickly arranged hearings, and the issue featured prominently at the G7 meeting in France last month.

Facebook's disrepute as a guardian of user privacy helps to explain some of the blowback. The real bombshell, however, was the sudden realization of the threat posed by digital currencies to the existing monetary system – not at some later date, but right now. Cryptocurrencies have been

“ Money is conventionally defined by the functions it performs: it is a means of exchange, a store of value, and a unit of account. The dollar, pound, yen, and euro each perform all three functions, but not without some help from the private sector. ”

around for over a decade, but none has been adopted widely enough to challenge the existing order. With the potential to mobilize more than two billion monthly active users, Facebook could change that.

Now that the company has thrown down the gauntlet, governments should use the opportunity to advance a form of digital currency that serves the public good. Even the staunchest defenders of the current monetary system will admit that it does not



work equally well for everyone. Moreover, the system is being rapidly outpaced by technological change, much of which is insufficiently regulated and could expose consumers to unforeseen risks.

It does not have to be this way. Technology could enable the development of a far better system. One of the original motivations behind Bitcoin and other cryptocurrencies was to establish an alternative, censorship-resistant payment system. Sweden and Singapore are on track to create central-bank-backed digital currencies (CBDCs) of their own. In China, a handful of companies, including Alibaba and Tencent, have launched closely regulated and supervised digital currencies for transactions that are settled in renminbi. In Kenya, Mali, and elsewhere, phone companies offer digital-payment services to everyone, even those without a bank account.

These experiments offer plenty of models to choose from. But first, we must consider a fundamental question: Should the state allow the creation of private money, or should it tightly limit efforts like Bitcoin and Libra, even at the risk of curtailing innovation?

Money is conventionally defined by the functions it performs: it is a means of exchange, a store of value, and a unit of account. The dollar, pound, yen, and euro

each perform all three functions, but not without some help from the private sector. Banks play a critical role in payment systems (the exchange function of money), by issuing private monies in the form of book money and the like. They also offer deposits, which can be viewed as stores of value (assuming they are insured). Only the unit-of-account function — which guarantees a currency's nominal value as legal tender for paying taxes — is in the hands of the state alone.

Given that some of the defining functions of money can be farmed out to private actors, the question is whether, and to what extent, they should be. Should we not favor CBDCs over all the different forms of privately issued digital monies? After all, there are powerful normative arguments to be made for CBDCs. As public goods, payment systems should be available on equal terms to everyone. And with modern technologies, we can finally cut out the middlemen (banks) who have been skimming the cream off the top for centuries.

On the other hand, there is also a case to be made against the monopolization

of the payment system. Under ideal circumstances, CBDCs could usher in a fully integrated, highly efficient system that works for everyone. But in the real world, even a slight technical glitch or other governance failure could have systemic effects. Generally speaking, monolithic systems lack the resilience of diversified systems, not to mention the incentives for further innovation.

Still, a multiplicity of payment systems comes with problems of its own. The transaction costs of converting diverse currencies, either into one another or into fiat currency, could be enormous. And the history of free banking tells us that unregulated monetary systems are prone to collapse.

This conundrum could be solved by creating a single framework for all digital currencies, which would keep the door open for innovation. Alternatively, it could be addressed through common protocols to govern interoperability among separate systems, similar to how the Internet has evolved.

Either way, we need a new infrastructure for managing both public and private monies. They should be treated as a public good, and thus accessible on a non-profit basis. They should be open to anyone looking to develop specific new products or services, subject to a simple registration requirement. Depending on the service, all offerings should be regulated to ensure the safety and stability of the monetary system. To reduce compliance costs for smaller start-ups, supervisory authorities could provide free consultation about the appropriate regulatory channels for new products. And, where necessary, regulation should be streamlined to avoid unnecessary overlap and other sources of inefficiency.

Digital monies present us with a massive challenge. Traditionally, the guardians of the money system, central banks, have focused narrowly on monetary policy and financial stability. Guiding financial innovation is far outside their existing mandates. But given the pace of change, they may have no choice but to expand their remit sooner rather than later.

India announces steps to rekindle economic growth

CONTINUED FROM PAGE 1

released in July, the International Monetary Fund (IMF) predicted that global economic growth will be subdued at 3.2 percent, a downward revision of 0.1 percent from the IMF's forecasts made in April.

The trade in tit-for-tat tariffs between the US and China, a Europe muddling through persistent slowdown and Brexit woes, oil price hikes from production cuts implemented by the oil exporters cartel of OPEC, agricultural damages brought on changing weather patterns, and current geo-political tensions have all taken a toll on global growth. The sluggish world economy has also impacted India's growth story, with the country registering its lowest growth rate in five years in the first quarter of this year.

Clarifying her revival plan and illustrating it through slides, the Indian finance minister said the government has decided to withdraw the surcharge applied to individuals and FPIs earning more than Rs2 crore (Rs20 million) annually. The surcharge has been one of the reasons behind overseas portfolio investors pulling out tens of billions since last month. In addition, the minister said that enhanced surcharge on short- and long-term capital gains arising from transfer of equity shares, would be removed.

In a fillip to job-creating Micro, Small and Medium Enterprises (MSME), Ms. Sitharaman said pending GST refunds would be done within 30 days, while startups — a major avenue for employment and new entrepreneurship — would be exempt from the so-called 'angel tax'. The government would also provide Rs70,000 crore (Rs700 billion) worth of recapitalisation to public sector banks upfront, instead of spreading

it throughout the year to help spur fresh loans to borrowers. She said banks have also agreed to link the revisions in key interest rates to their marginal cost-based lending rates (MCLR), and launch more repo rate-linked loans to customers. The RBI has so far cut the repo rate — the key interest rate at which it lends short-term funds to commercial banks — by 110 basis points, of which very little has trickled down to borrowers in the form of softer loans. She also stressed that Corporate Social Responsibility (CSR) violations by companies would no longer be treated as a civil liability and not a criminal offence. Under the tighter norms introduced earlier, companies making CSR contributions had to explain where they spent the money.

In a bid to boost the automobile sector struggling with falling sales, and, in general to revive the sector, the finance minister has said the government would lift the ban on its departments buying new or replacing old vehicles. The ban had been instituted as part of austerity measures introduced earlier. In addition to doubling depreciation to 30 percent, the minister also said BS-IV vehicles purchased till 31 March, 2020, before the country switches to lower-emitting BS-VI vehicles, would continue to be operational valid for till their registration period.

Latest data from the government shows that the country's gross domestic product (GDP) grew 5.8 percent in the first-quarter of the year, while in the financial year 2018-19 that ended on 31 March, 2020, the economy grew at 6.8 percent. The finance minister expressed hope that the new measures would improve sentiment and assuage concerns of portfolio investors that could lead to higher inflows of private investment and bring about a revival of economic growth.



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Fighting Violence with Evidence



RACHEL LOCKE AND STEVEN DAVID

Rachel Locke is Director of Impact:Peace at the University of San Diego's Institute for Peace and Justice. David Steven, a senior fellow and associate director at New York University's Center on International Cooperation, is Director of the Pathfinders for Peaceful, Just and Inclusive Societies. They are co-authors of the recent essay series 'Driving Transformative Change: Foreign Affairs and the 2030 Agenda'.



In last year's Pathways for Peace report — the result of a joint study by the United Nations and the World Bank — UN Secretary-General António Guterres warned that the world is facing a “dramatic resurgence” of conflict, which has caused immense human suffering and significantly undermined global order. If the world is to achieve the UN Sustainable Development Goals (SDGs), and protect millions of people from deadly violence, urgent action must be taken to reverse this trend.

It is not just conflict that is on the rise. According to new research by the Small Arms Survey, 589,000 people, including 96,000 women and girls, suffered violent deaths in 2017. That is 7.8 deaths per 100,000 people, the second-highest rate since 2004. This increase has been driven primarily by an upsurge in homicides.

“More than ever before, the world possesses the knowledge, tools, institutional structures, legal instruments, and data-collection capacity to achieve the SDG16 target of reducing significantly “all forms of violence and related death rates everywhere.”

On current trends, violent deaths will increase by more than 10 percent by 2030, reaching 660,000 annually. If conflict-related deaths continue to rise — owing to the eruption of new armed conflicts or the escalation of existing ones — and countries' homicide rates start to regress toward those of the worst-performing states in their respective regions, over a

million people will be dying violently each year by 2030.

Are we prepared to accept a reality in which one-third of all women experience physical or sexual violence in their lifetimes? Do we ignore the one billion children who are victims of serious violence each year? Can we simply look the other way when homicide is the fourth-leading cause of death for young people globally? And this is to say nothing of the indirect consequences of violence, including for economic development.

The primary purpose of the international order established in the aftermath of World War II was to promote and maintain global peace and security. Similarly, a key imperative for national governments is to provide security to their populations, including by maintaining a monopoly on the legitimate use of force.

Even at the municipal level, mayors and other city leaders often make violence reduction a central tenet of their campaign platforms and are judged by voters according to their ability to address violence effectively and fairly. As we advance towards 2020, many are questioning whether our international, national, and city governing structures are up to the task. If we agree that this scale of violence is not acceptable, the

very good news is that we have the tools to make a change.

More than ever before, the world possesses the knowledge, tools, institutional structures, legal instruments, and data-collection capacity to achieve the SDG16 target of reducing significantly “all forms of violence and related death rates everywhere.”

The 2030 Agenda for Sustainable Development, which encompasses the SDGs, provides a basis for cooperation among countries from all regions and income groups. By promising to “reach the furthest behind first,” it encourages targeted efforts to support countries and communities whose path to sustainable development is currently blocked by violence, insecurity, and injustice.

Success will require multi-sectoral, evidence-based approaches to violence prevention, which use data to determine the scope of the problem, identify risk and protective factors, guide implementation, and enable the monitoring of impact and cost-effectiveness. Fortunately, frameworks for such action already exist.

For example, the Global Status Report on Violence Prevention identifies six ‘best buy’ strategies for preventing interpersonal violence.

UN Women, in cooperation with

several other international organizations, has proposed a framework for action to reduce violence against women. A similar group identified seven strategies for ending violence against children.

Researchers have also described evidence-based interventions for reducing violence in urban areas, including ‘proactive engagement with the police and other civic partners to enhance legitimacy and build social cohesion’. In some cases, such measures caused homicides to drop by over 50 percent.

This growing body of research into how best to tackle violence is shaping comprehensive strategies at sub-national, national, and regional levels that respond to the needs of countries and regions with different burdens of violence. These strategies blend targeted actions to reduce the worst forms of violence in the short term with longer-term efforts to build more peaceful societies. To be effective, they must account for the interconnected nature of threats; indeed, the best-designed solutions prevent multiple types of violence.

Violence is a preventable epidemic. If we bring to bear our collective knowledge about reducing violence and conflict in the places that need it most, we can halve global violence in the next ten years.



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EXCLUSIVE to THE TIMES KUWAIT

Social Policy Starts at Home



SHAHRA RAZAVI

Chief of the Research and Data Section and Research Director of the Progress of the World's Women reports at UN Women.

Political economy has come a long way. Many figures and institutions that have long embraced neoliberalism increasingly recognize the failures of markets and acknowledge that states may have a role to play in improving socioeconomic outcomes. Even the International Monetary Fund now discusses the 'macro-criticality' of social protection, the need for progressive taxation, and, potentially, universal transfers.

But the conversation, which focuses almost exclusively on coordination between state and market, remains too narrow to produce effective solutions. For that, as a new report by UN Women shows, social factors must also be included, especially the role of families and gender equality.

These two factors are inextricably linked, with gender inequalities being heavily reinforced by family dynamics, in a way that, say, racial inequalities are not. The problem is compounded by the fact that outdated assumptions about families and gender dynamics continue to shape social and economic policymaking.

As it stands, only about one-third of

All of this has important policy implications. Given their greater longevity, women over 60 are twice as likely as men of the same age group to be living on their own, often subsisting on a meager pension and/or little, if any, savings.

all households adhere to the 'ideal' family structure (two parents with children) on which policies are typically based. Among the two-thirds that take a different form, a large share are extended households, which include, for example, aunts, uncles, or grandparents. About a quarter of all households are either single-parent or single-person.

Moreover, while marriage remains



virtually universal in some parts of the world, it is becoming less common in others, with even long-term partners often choosing to cohabit before or instead of getting married. In some countries in Latin America, Southern Africa, and Europe, up to three-quarters of women aged 25-29 who are in relationships are cohabiting with their partners. All of this has important policy implications. Given their greater longevity, women over 60 are twice as likely as men of the same age group to be living on their own, often subsisting on a meager pension and/or little, if any, savings.

Furthermore, single-parent households — more than three-quarters of which are headed by single mothers — are, on average, twice as likely as dual-parent households to be living in poverty. Single parents often struggle to balance paid work with their care responsibilities.

But even in dual-parent and higher-income households, women face significant challenges in juggling paid work and unpaid care work. Globally, women perform on average over 76 percent of unpaid caregiving, more than three times as much as men.

This significantly reduces women's access to independent income. Only about half of married or cohabiting women aged

25-54 are in the labor force, compared to nearly all married or cohabiting men. And whereas the presence of young children in the household decreases women's employment rates, it increases that of men.

An independent income strengthens women's bargaining power, enables them to exit abusive relationships, and provides security in old age. Moreover, the share of women earning an independent income is inversely correlated to the share of households in poverty. As the Danish sociologist Gøsta Esping-Andersen put it, "The single most effective remedy against poverty is maternal employment."

To enhance women's economic autonomy, the first priority must be to invest in care systems, including early childhood education and care (ECEC). This is particularly urgent in developing countries, where the gap between the supply of childcare services and demand for such services is largest, owing to the relatively small childcare workforce.

Beyond enabling women to pursue economic opportunities, quality, affordable childcare helps to fuel job creation (within the care sector) and build human capital (particularly among the children who benefit from it). Given this, as well as the time commitment that paid work

represents for all gender, such investment is needed even if unpaid work is more equally shared within households.

A second key priority must be to deliver comprehensive social protections, including paid leave, which enables parents to care for children without becoming disconnected from the labor market, and income support. Family benefits, such as childcare allowances, mitigate the heightened risk of poverty that accompanies child-rearing. Single parents should receive additional support.

Meanwhile, universal pensions can support women — who are likely to have fewer savings and assets than men, but live longer — in old age. The establishment of accessible long-term care services and reform of marital-property regimes would also help. Finally, to protect women's rights to joint assets, social benefits, and child custody, family laws and social policies must recognize cohabitation, rather than just marriage.

By designing a policy package around the needs of contemporary families, political leaders can promote women's rights, children's development, and employment. The same policies would therefore be a boon to economic dynamism and poverty reduction.

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Breathing ozone harmful as a pack of cigarettes

The air around you may appear clear but that does not mean it is not polluted. Ozone, a colorless gas that often goes undetected, impacts the respiratory system and is one of the least controlled pollutants in most countries.

Researchers at the University of Washington, Columbia University, and the University at Buffalo, all in the United States, have found a strong association between the incidence of emphysema, a lung condition that results in shortness of breath, and long-term exposure to ozone and other major air pollutants.

For their study, the researchers followed participants over a decade and found that those living in areas where ozone levels were three parts per billion (ppb) higher

than other locations experienced increased rates of emphysema. This increased rate was roughly the same as smoking a pack of cigarettes every day for 29 years.

Doctors point out that emphysema is a condition in which destruction of lung tissue leads to wheezing, coughing, and shortness of breath, and increases the risk of death. The disease cannot be cured and doctors can usually only treat the symptoms, and try to prevent complications like respiratory failure and infections.

Other studies have shown that ozone levels are increasing in many major cities around the world, partly due to climate change. Although levels of most airborne pollutants are declining in many countries, researchers found that ground-level ozone

levels have actually increased.

Ground-level ozone is typically produced when ultraviolet light reacts with fossil fuel exhaust.

Air pollution exposures that are common and hard to avoid might be a major contributor to chronic lung diseases like emphysema that was once associated mainly with smoking tobacco, but which is now increasingly being detected among non-smokers.

Analysing both for air pollution and demographics of residences in an area, the study found that people who live in generally crowded, low-income communities were at higher risk of breathing polluted air.

"Ozone concentrations are increasing



as a result of climate change and fossil fuel use — these are things that need to be addressed by changes at the community, national, and global scale in order to prevent health impacts like these, warned the researchers.

Fragrance releasing fabric to prevent sweaty smell



There is no escaping the foul-smelling sweaty odors that emanate during hot humid weather, in crowded transportation, after intense workout in the gym, or sometimes from stressful situations. Now, researchers say they may have a solution in the form of a modified cotton fabric that emits a

lemony citronella aroma upon contact with sweat.

In recent years, scientists have developed smart fabrics that react to stimuli such as light, temperature or mechanical stress and respond in certain ways, such as by changing color or conducting an electrical signal. Researchers have also explored different methods to release fragrances from fabrics.

However, the researchers behind the cotton fabric developed and used two new strategies for releasing a fragrance — β -citronellol, a lemongrass-derived scent used in some insect repellants — from cotton fabric in response to sweat.

The first approach involved an odorant-binding protein (OBP) that binds to β -citronellol and other scent molecules. To the OBP, the researchers attached a carbohydrate-binding module (CBM), that binds to cotton. In their second strategy, the researchers packaged the fragrance in liposomes that displayed CBMs, which anchored the lipid carriers and their cargo to the fabric.

The team exposed the modified cotton fabrics to an acidic sweat solution, and the low pH of the simulated perspiration caused the OBP and liposomes to release β -citronellol. Comparing the two strategies revealed that the OBP released a quick burst of scent, while the liposomes showed a slower, controlled release. The liposomes could also hold more fragrance than the other approach.

The researchers said that the two strategies could prove useful for different clothing applications, such as in daily wear and in gym clothing. Hopefully the foul-smells that are an integral part of commuting or visiting a gym will soon be a thing of the past.

Use of 'spin' in medical papers harmful

Newspapers and other online media competing for views and clicks often use exaggerated headlines and sometimes 'fake' news to lure readers. While these 'false' headlines serve as a 'click-bait', the direct harm it causes people is generally limited. But the same cannot be said of the use of 'spin' in medical and research papers, where the exaggerated content could lead to wrong assumptions and dangerous diagnoses by doctors.

A recent study, which investigated the use of 'spin' in medical research papers, found the use of hyperbole in more than half of the abstracts they analyzed. The impact of these exaggerations on the decisions made by doctors is a serious cause for concern, said the researchers behind the study, as many doctors base their decisions from only reading the abstract.

The study chose to look at 'spin' in research and medical abstracts because they summarize the entire paper, and doctors often use them to help inform medical decisions. The researchers defined 'spin' as the deliberate use of specific reporting strategies to highlight that an experimental treatment is beneficial, despite a statistically nonsignificant difference for the primary outcome, or to distract the reader from statistically nonsignificant results.

The study looked at scientific papers from the top six psychiatry and psychology journals from 2012–2017. Specifically, the researchers focused on randomized controlled trials with "nonsignificant primary endpoints." The primary endpoint of a study is the main result of the study, and "nonsignificant" in this context means that, statistically, the team did not find enough evidence to back up their theory.

Spin comes in many forms, including selectively reporting outcomes, wherein the authors only mention certain results; or hacking, wherein researchers run a series of statistical tests but only publish the figures from tests that produce significant results; or use inappropriate or misleading statistical measures.

In total, they analyzed the abstracts of 116 papers. Of these, 56 percent showed evidence of spin. This included spin in 2 percent of titles, 21 percent of the results section of the abstract, and 49 percent in the conclusion section of the abstract. In 15 percent of the papers, spin was present in both the results and conclusion sections of the abstracts.



Perhaps surprisingly, the researchers found no evidence that having financial backing from industry increased the likelihood of spin.

The findings are concerning. Although spin in the news media in general is worrying in itself, doctors use research papers to help steer clinical decisions. As the authors write: "Researchers have an ethical obligation to honestly and clearly report the results of their research. Adding spin to the abstract of an article may mislead physicians who are attempting to draw conclusions about a treatment for patients. Most physicians only read the article abstract the majority of the time."

To drive home the implications of fabricating abstracts on decisions by doctors, the research team collected abstracts from the field of cancer research. All were randomized controlled trials with a statistically nonsignificant primary outcome. All abstracts included spin. The researchers also created second versions of these abstracts in which they removed the spin. They then recruited 300 oncologists as participants and gave half of them an original abstract with spin, and the other half the abstract with no spin.

Worryingly, the doctors who read the abstracts with spin rated the intervention covered in the paper as more beneficial. Though the study does have some limitations, the authors conclude that "authors, journal editors, and peer reviewers should continue to be vigilant for spin to reduce the risk of biased reporting of trial results."

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TRENDY CHAMBRAY SHIRTS



A chambray shirt can be one of the coolest must-have shirts for the summer as it makes more of a statement than your average white shirt, and is surprisingly versatile. Here are some tips to style this trendy summer shirt.

Rock the Tuxedo: Some call it the tuxedo, but it is all about matching denim on denim for an ensemble that is effortlessly edgy. Choosing contrasting washes is one of the easiest ways to pull off an all-over denim outfit. A casual take on the look is wearing baggy, cinched-waist jeans and sandals.

Keep it chic with black jeans: Keep your ensemble polished with a simple pair of black jeans. The contrast of the light blue

and the black looks more stylish. For a dash of pizzazz, add a statement necklace or a trendy pair of shoes.

Pair with printed pants: A favorite among most style trailblazers, the poppy print of the pants coupled with the attention-grabbing denim is courageous and stylish at the same time.

Add a pop of color: A chambray top plus bold colored jeans equals sartorial bliss. Since this outfit is packed with color, complete this look with basic ballet flats. For a summer-approved outfit, opt for a pair of pants or jeans in a bold color.

Look polished with a skirt: Trendy chambray shirts in pretty feminine colors like pink can be paired beautifully with a flirty floral skirt, or keep it classy with an A-line skirt. Unleash your inner lady by prancing around in a playful tulle skirt and heels.

Boho chic with a maxi skirt: Style your trusty denim shirt with a maxi skirt. But won't all that fabric make you look like you don't have a figure? Accentuate your waist by knotting your chambray. Maxi skirts in cottons and silks are suitable for the summer, and don't forget your fabulous summer sandals.

Layer up: Since layering is always a style do, you can don a puffer vest over your chambray and pair your top with simple skinny jeans and ballet flats. Another method is to wear denim shirts layered under floaty silk dresses that create a fun juxtaposition for a quirky look.

Bring on the graphics: If you're not a fan of patterned jeans, but still want to add a fun print to your outfit, pair your chambray with a graphic tee. Then, spice up your chic ensemble with some stellar accessories like a colorful necklace or patterned scarf for a quirky, yet comfy appearance.

Pretty in a pencil skirt: When styled correctly, you can wear your chambray to an office meeting. A polished denim shirt with a tailored pencil skirt offers a polished twist. This works even better with pencil skirts in loud leopard print or bold red. Complete your style with comfortable heels and a statement necklace.

Use highlighter to conceal dark circles



Whether it's lack of sleep, hyperpigmentation or even genetics, dark circles can make achieving glowing, fresh-faced makeup seem nearly impossible. If you've tried every brightening concealer and red lipstick under the sun and are still not seeing the results you desire, here is a makeup trick that can help target those dark pockets underneath your eyes. The product that you normally use to make your cheekbones glow brighter could be the key to brighter under eyes.

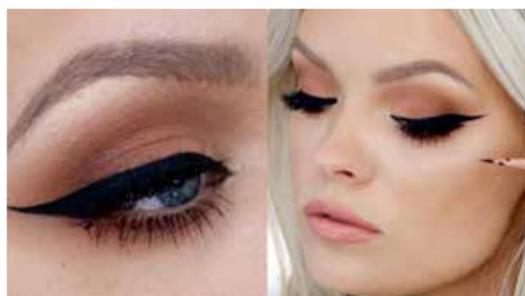
Most people use highlighter at the highpoints of their faces because it gives off a brightening effect, but the illumination from the highlighters also makes it a good product to deal with dark under-eye circles. Highlighters are used to add light or brightness to the face, and by using them under the eye, it can help to illuminate dark or sunken bags. And while concealer is usually used to cover up what we don't want to see, using a highlighter can help color correct and even bounce light off of



those dark blue and purple-ish areas. You can also use this trick on the other parts of your face where you would normally conceal. This trick is even effective when trying to cover acne scars.

When applying highlight underneath your eyes, you'll want to avoid using very glittery or shimmering highlighters, so that you can create a natural lit-from-within illumination. Instead of using a glitter highlighter, use one that has a yellow, peach or lavender undertone. To achieve a seamless brightening effect, start at the top of your cheekbones and in one stroke bring the product underneath your eyes to cover the dark areas.

For this trick, you'll want to use a highlighter that works well for your skin texture. If you're someone who has oily skin, opt for a powder highlighter that isn't too glittery. A powder product with an illuminating finish will help cover those dark circles and offer a fresh-faced look. If your skin falls on the dry side of the spectrum, use a liquid or cream highlight to help hydrate the skin.



Eyeliner application tips



Eyeliner is somehow one of the hardest to apply cause unlike intuitive products like blush or foundation, eyeliner can go

very wrong, very fast. That said, there are some game-changing tricks that'll help you apply eyeliner like a pro, and they're actually pretty easy to master.

Apply eyeliner with precise lines: If your eyeliner turns out thick and smudgy regardless of how carefully you apply it, it might be time to give your pencil a quick sharpen. Lining your eyes with a flat-tip pencil will leave you with rough, uneven lines, so keep a sharpener in your makeup bag at all times.

Apply eyeliner that doesn't transfer: Transfer is annoying but also fairly common, especially if you have smaller, hooded eyelids or oily skin. Try increasing the height of your eyeliner so the line is still visible when you open your eyes. That way, when your eyelid folds and opens, your liner will stay put.

Apply colored eyeliner: Keep it simple and accentuate your upper or lower lash line with a thin line of color rather than a full-on, super-intense block of it.

Apply winged eyeliner that matches: Rather than starting with a thick line, apply your eyeliner as thin as possible. If it ends up being thicker on one side, it's easier to build up one side to match. But if both lines end up too thick, shave them down with a cotton swab dipped in an oil-based makeup remover.

Apply eyeliner that doesn't smudge: To keep your liquid liner from smudging and transferring, swap out your formula for a waterproof eyeliner. Then, top your eyeliner with a little black eyeshadow to lock it into

place, finishing off with a sweep of translucent powder.

Apply eyeliner with curled lashes: Always curl your lashes before you apply eyeliner to avoid any smudging.

Apply eyeliner without any gaps: Sometimes it's really hard to get close enough to the base of your lashes. Avoid an awkward gap between your lashes and liner by slightly pulling up on the lower half of your upper eyelid while lining your lashes. This gives you access to any bare spots next to your lashes that still need some liner love.

Apply winged eyeliner: Save yourself a little time and a lot of frustration in the morning by using the angle of your lower lash line as a guide for your winged liner. Then, place a dot on the outer corner of each eye before using your liquid liner to make sure the sides match up.

Apply eyeliner that looks sharp: Rather than pulling your skin, try looking to the side instead. So, if you're lining the inner corner of your eye, look to the outer corner to make your lids taut without any tugging.

Remove your eyeliner fully: Completely removing your makeup at night is key, since leftover product can interfere with your eyeliner the next morning. To make sure you're starting with a blank canvas, clear away any residue with an oil-based makeup remover before you apply fresh eyeliner.

Apply eyeliner without looking smokey: Line your eye as close to your lash line as possible and then use a smudge brush, which is tightly packed and skinny enough that it won't blend the product too low.

What3Words could save your life



Mongolia has adopted the app for its postal service and Mercedes-Benz has included the service in its cars, Search and Rescue units, Fire services and the police in many countries urge people to download the app.

So what is this app and why is it important for you to download it?

Say, you are lost while out trekking in the wilderness, or while driving in a new city, or even if you are caught in an emergency right in town, the app on your mobile device could help rescue crew find and reach you faster.

Called What3Words, the app essentially points to very specific locations on the planet with just three words. Its developers divided the world into 57 trillion squares, each measuring 3 meters by 3 meters and each having a unique, randomly assigned three-word address.

For example, the official residence of the British Prime Minister at 10 Downing Street is marked as 'slurs.this.shark', while the area across the road where the press congregate is 'stage.pushy.nuns', and our own address for The Times Kuwait is at 'trusts.winter.dial'.

The app is the brainchild of music industry veteran Chris Sheldrick, who

founded What3Words in 2013. The genesis of What3Words could be traced to Mr. Sheldrick's childhood growing up in rural Hertfordshire, "Our postcode did not point to our house," he said during a recent media interview. "We got used to getting post meant for other people, or having to stand in the road to flag down delivery drivers."

A veteran of the music industry, his frustration with postal codes and geographic coordinates grew while attempting to gather members of music bands to meet at specific places for their performances. "I tried to get people to use longitude and latitude but that never caught on," Mr Sheldrick said.

"It got me thinking, how can you compress geo-coordinates into something much more user friendly? "I was speaking to a mathematician and we found there were enough combinations of three words for every location in the world." In fact, it took just 40,000 words to map the world.

The company now employs more than 100 people at its base in Royal Oak, west London has seen its free app spread globally in popularity. "It cuts out all ambiguity about where we need to be, and it is possible to deliver much more effective service," said one Fire and Rescue chief, who uses the app to tackle fires in large rural expanses.

If people do not have the app, emergency services can send a text message containing a web link to their phones. Though that requires a signal, the app itself does not need a phone signal to tell someone their three-word location. The emergency services are urging people to download the free app.

Recently, police in the UK used the system to find a group of foreign nationals who were trapped inside a shipping container at a port which had over 20,000 containers. The group managed to contact the police who told them to download the app and within minutes they were rescued.

IKEA moves into Smart homes

The Swedish multinational furniture store IKEA is making a major move towards smart home tech in the hope of making it a source of new revenue. In support of this, the furniture giant has announced that it will invest extensively in a new 'Ikea Home smart' business unit with end-to-end responsibility for its burgeoning portfolio of smart devices.

With access to more than 780 million shoppers who visit Ikea stores each year around the world, the announcement also serves as a wake-up call to smart home incumbents like Google, Amazon and other major tech vendors.

"We have decided to invest significantly in Home smart across Ikea to fast-forward the development. This is the biggest New Business we are establishing since the introduction of Children's Ikea," said Peter van der Poel, manager Ikea Range & Supply. The new business unit is helmed by Björn Block, and sits alongside Ikea's ten other business units that include Lighting, Livingroom & Workspace, Textiles, Kitchen and Dining, and Ikea Food.

Smart home ambitions of IKEA first became



visible in 2015 with the introduction of tables and lamps that could wirelessly charge Qi-compatible phones. In 2017, it expanded into affordable smart lighting, before partnering with Sonos for this month's launch of relatively inexpensive whole-home audio. IKEA is expected to start selling its first smart blinds in the US in October.

The furniture-major will now join other corporate behemoths such as Google, Amazon and Apple in competing for smart home customers. But luckily for the other tech giants, IKEA has taken a platform-agnostic approach, with its products supporting the Google Assistant, Siri, and Alexa ecosystems through its Tradfri gateway.

Smart homes are the next trend among customers that tech companies hope will propel them into even greater growth.

Using fingerprint to sign in to Google services

Rather than remembering and accurately typing a password to sign in to some of its services on Android phones using Chrome browser, Google will now make it possible to just use your fingerprint.

The feature, which has been rolled out to some Android phones last week, will be implemented in all phones running Android 7 or later "over the next few days," said Google. According to a Google help page, the feature also allows you to log in using whichever method you have set up to unlock your phone, which can include pins and pattern unlock.

Android phones already let you use your fingerprint to authenticate Google Pay purchases and log in to apps. What is new here is being able to use that same fingerprint to log in to one of Google's web services within the Chrome browser. At the moment, you can use the functionality to view and edit the passwords that Google has saved for you at passwords.google.com, but Google says it plans to add the functionality to more Google and Google Cloud services in the future.

When you visit passwords.google.com you will be prompted to verify your identity using a fingerprint. Not having to remember a password means this is a much more convenient way to log in, and it is also much more secure. Passwords have all kinds of vulnerabilities, even before you consider the fact that a lot of people reuse them across multiple sites. However, with this method, credentials are stored



locally on your device so they cannot be intercepted or hacked off a company's servers, and they are also impossible to 'phish' by tricking you into visiting a fake website. Using a password manager along with two-factor authentication helps mitigate a lot of these vulnerabilities, but the new method Google is using removes them entirely.

If you have a compatible Android handset, then you can try the functionality out now by heading over to passwords.google.com using the Chrome app on your phone. This service lets you manage all of the passwords that Chrome has saved for you. If you tap on any one of these saved passwords, then Google will prompt you to 'Verify that it's you'. At this point, you can authenticate using your fingerprint or any other method you would usually use to unlock your phone. You will need to already have your personal Google Account added to your Android device for this to work.

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Cortex-A7
• 8GB Memory
• 1GB RAM
• Android 6.0
Huawei
MediaPad T3-7



Discount **19** KD
119.900
Net Offer Price
99.990

SAMSUNG
• 6.7" Screen
• 128GB Memory
• 6GB RAM
• Octa - Core
• 32MP+5MP+8MP Rear
• 32MP Front Camera
• 4500mAh Battery
Samsung
Galaxy Smartphone
A70



Discount **15** KD
59.900
Net Offer Price
44.900
HP
AIO Ink Tank Printer
415



Discount **6** KD
14.900
Net Offer Price
8.900
HP AIO Desk Jet Printer
2620



Discount **50%**
14.900
Net Offer Price
7.450
Character
Trolley Value pack Assorted /Pack



Discount **50%**
11.950
Net Offer Price
4.950
Character
Trolley Value Pack
Assorted /Pack



Discount **60%**
14.900
Net Offer Price
5.950
Wagon R
Backpack Trolley 20in
Assorted



Discount **50%**
14.900
Net Offer Price
7.450
Trolley Bag
8.900
Net Offer Price
4.450
Wagon R
Printed School Bag
19in Assorted / Pc



Discount **50%**
11.900
Net Offer Price
6.900
American Tourister
School Backpack Forro 17in
Assorted



Discount **50%**
7.500
Net Offer Price
3.750
Eten
Elementary Backpack
12-16in Assorted /Pc



Discount **50%**
2.350
Net Offer Price
1.175
Staedtler
HB Pencil 1Packet+
Ball Pen 1Box+Sharpener



Discount **50%**
2.550
Net Offer Price
1.275
Faber-Castell
Erasable Crayon 25Pc+
Sketch Pen 30Pc+
Connector Pen 2pc Assorted



Discount **50%**
1.250
Net Offer Price
0.750
Win Plus/Kiddy
Clay + Assorted Mould /Pc

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