

## Kuwait

### The Country and Politics

Kuwait became independent from the UK on 19th June 1961 and currently has a population of 2,418,393 (July 2006, CIA) of which 1,291,354 non-nationals, broken down that equates to 45% Kuwaiti, other Arab 35%, South Asian 9% Iranian 4% other 7%. The main religion in Kuwait is Muslim of which 85% of the populations are, Christian, Hindu, Parsi and other make up the remaining 15%.

The Emir of Kuwait is Sheikh Sabah al-Ahmed al-Jaber al-Sabah (Jan 2005), Kuwait is also the first Arab country in the Gulf to have an elected parliament 50 elected seats, and 4 year terms. The political parties represent tribal groups, merchants, Shi'a activists, Islamists and secular liberals, women were also given the right to vote in 2005. This has caused problems as the elected parliament has often clashed with the ruling family.

The lifestyle of Kuwait's society must be understood within a framework of Muslim religion, Arabic tradition and local customs. The process of modernization has made inroads into certain aspects of housing, occupations, dress and handicrafts but other aspects of the Kuwaiti lifestyle have stood the test of time. The changes brought about by the discovery of oil and the subsequent modernizations have not in any way undermined Kuwaiti people's distinct identity. The pivot around which everything revolves continues to be the family. The typical, large Kuwaiti family sitting together for a meal is the preferred way to dine. It is a time to relax and enjoy the food with the family, but if a guest joins in, he is warmly welcomed. Gatherings and lunches with the extended family and friends are a regular affair. The men of the family and neighbourhood socialise in the diwanias just as their forefathers did.

Global influence is most apparent in areas like Salmiya and Gulf Road where shopping complexes and restaurants are crowded on weekend nights. Coffee is made at home in traditional utensils, but today it may also be enjoyed at Starbucks! For a Kuwaiti cup of coffee though, people of all ages gather at the traditional coffee shops known as 'maqahas'. Kuwaiti women enjoy shopping at the new fancy malls as much as they do at the covered markets or 'souks'. They wear western clothes or the 'dara'a', just as the men choose between western wear and the 'dishdasha'. Shopping for gold ornaments in the magnificently laid out markets is another favourite past time of Kuwaiti women.

### Geography of Kuwait

17,820 sq km land boundaries 462km and coastline 499 km.

### The Climate

Warm and sunny, with hot summers and pleasant winters.

## Relocation to Kuwait

### Cost of Living and Currency

The currency in Kuwait is the Kuwaiti Dinar KWD

1.00 KWD	=	3.45781 United States Dollars
1.00 KWD	=	12.7006 UAE Dirhams
1.00 KWD	=	1.83591 GBP

The overall cost of living in Kuwait is similar to that in most European countries, if you're living in the style of the average western expatriate.

But the general lack of taxation has a significant impact on the cost of certain items, e.g. cars. On the other hand, the cost of accommodation is sometimes high, as is that of certain food items, particularly imported foods. If you buy internationally recognised branded foods and household goods, you might pay higher prices than in your home country, but there are usually plenty of cheaper locally and regionally produced alternatives that are of excellent quality. Clothing can also be expensive if you favour designer labels – this isn't peculiar to Kuwait – although there's little need for winter clothing.

The price of wines and spirits, where these are permitted, is slightly lower than in the UK but higher than average European prices. Electronic goods, such as televisions, hi-fis, DVD players, photographic equipment and computer hardware and software, are generally less expensive than in Europe, mainly because of lower import duties.

Utilities, such as electricity, water and gas, are subsidised to some extent by the region's governments, which own the services (except for bottled gas supplies) in order to provide inexpensive electricity and water, mainly for the benefit of the local population. Utilities are therefore cheaper than in most European countries. However, at the height of summer, air-conditioning costs will escalate, rather as the cost of heating increases in winter in colder climates. Newcomers sometimes make the expensive mistake of keeping their air-conditioning on even when they're out, but this is unnecessary, as air-conditioning systems reduce the temperature in your accommodation quickly when activated on your return home.

You should also allow for the cost of international telephone calls, although these are kept low by Kuwait's government, who wants to encourage international business and investment in the region.

Your cost of living will obviously depend on your lifestyle. When you're negotiating a work contract, it's usual for your prospective employer to produce detailed cost of living figures for his country, which are useful in helping you to decide whether the proposed job is financially attractive or not. Average monthly major expenses for a single person, couple and family with two children are shown below (numbers in brackets relate to the notes following the table).

Item	Monthly Costs (\$/£)		
	Single	Couple	Couple with 2 Children
Housing (1)	900/600	1,050/700	1,200/800
Food (2)	450/300	750/500	1,050/700
Utilities (3)	225/150	300/200	450/300
Leisure (4)	450/300	450/300	600/400
Transport (5)	75/50	150/100	150/100
Insurance (6)	100/65	150/100	225/150
Clothing (7)	150/100	300/200	450/300
Totals	2,350/1,565	3,150/2,100	4,125/2,750

Rental costs for a one-bedroom apartment in a modern block, probably unfurnished, a two-bedroom apartment in a similar block and a two or three-bedroom apartment or a modest villa. Apartments might have air-conditioning included in the rent. Satellite television is probably provided but is unlikely to include all channels. A swimming pool and/or gym are usually provided.

Doesn't include luxury food items or alcohol.

Includes electricity (and air-conditioning), water (and usually sewage if charged in conjunction with the water, as is normal) and an allowance for telephone charges.

Includes entertainment, dining out, sports, newspapers and magazines but not holidays (air fares are often included in work contract terms).

Includes running costs for an average family car plus third party insurance, petrol, servicing and repairs, but excludes depreciation and credit purchase costs.

Includes private health, travel, car and contents insurance. Note that property is rented, so building insurance is usually unnecessary.

Lots of clothing is unnecessary in the region's hot climate. Office wear for men is a shirt and tie, except for formal occasions.

## **Education and Schools**

Educational is inevitable linked to the economic and social conditions prevailing in any society. In the period prior to the discovery of oil in Kuwait (the beginning of the 20th century), education was limited to the teaching and reciting of the Holy Quran or the three basic Rs: reading, writing and arithmetic. The economic and social conditions at the time did not require more than this. Brisk trading and economic activity, however, changed all this and led to the establishment of the first school in Kuwait. In 1911, the Al-Mubarkiya School, followed by the establishment of the Al-Ahmadiya School in 1921. Both schools, however, concentrated merely on arithmetic and correspondence.

A more structured education system came into being in 1936, when a Council of Education was set up. In 1956, the government adopted a major education plan that divided formal education into four categories: Kindergarten, with a duration of two academic years; Primary with a duration of four academic years; Intermediate, with a duration of four academic years; and Secondary, with a duration of four academic years.

All schools and institutes, public and private, are subject to regulations formulated by the Ministry of Education and the Ministry of Higher Education. The Private Education Department of the Ministry of Education supervises all foreign schools in Kuwait, which must be registered with the Department.

### **Kindergarten**

The Ministry provides free kindergartens for Kuwaiti children between the ages of four and six. There are a large number of expatriate schools for expatriate children, aged between two and four years.

### **Elementary, Intermediate and Secondary Education**

Primary education is a right and is offered free of charge by the State. It is obligatory for all Kuwaitis from the age of six to 14 to attend school - primary school to the intermediate school. Attendance at schools run by the State is limited only to Kuwaiti children.

Private schools for Arab expatriate children receive generous government support, land to construct schools, and free textbooks. Some assistance is also provided to non-Arab schools. Private schools for non-Arab children follow the curricula of their respective home country.

The school year runs from about mid-September to mid-June. Expatriate schools usually have three days off in October; breaks of a fortnight each, twice a year; and all official holidays. The school week is Saturday through Wednesday. Most schools start at 7:45 am and finish at 2 pm, though timings vary a bit between summer and winter and between schools for different nationalities.

### **University and Adult Education**

Kuwait University was established in 1966, with the aim of providing academic, professional and technical rehabilitation, and supplying the country with scientifically and practically qualified manpower in different

## **Visa and Permits**

Nearly all nationalities, except GCC citizens, require visas to enter Kuwait. An application for a visa must be sponsored by a Kuwaiti individual or company. Technically, the visa application is made by the sponsor who is responsible for the visitor while s/he is in Kuwait.

Foreigners who desire to visit Kuwait for a short period need a visitor's permit to be procured by the applicant's sponsor.

A non-GCC national whose country has a visa abolition treaty with Kuwait which allows Kuwaitis to enter their country without a visa, may be granted reciprocal entry rights in Kuwait. However, these nationals may require an 'entry permit'; they may also require a sponsor.

Visit visas may be obtained from Kuwaiti Consulates abroad by producing a supporting letter from a Kuwaiti sponsor, or the Kuwaiti sponsor can obtain the visa in Kuwait using a faxed copy of the visitor's passport. Visitors to Kuwait can also procure a visa by filling an application at any office of Kuwait Airways Corporation (KAC) in the world. This will take about two working days. The sponsor can then fax a copy of the visa to the visitor, enabling her/him to travel to Kuwait. The entry will be stamped in the passport on arrival, when the Kuwaiti sponsor presents the original at the airport. The actual visit visa consists of two sheets of paper; one is taken up on arrival; the other must be retained to be handed in when the visitor is leaving. Hotels can also arrange visit visas for businesspersons but they take about a week or more to do so. Persons in Kuwait on a visit visa are not allowed to work.

An application form stating the reason for the visit should be completed and submitted to the Embassy along with two passport size photographs of the candidate. The application must also be accompanied by two letters - one from the sponsor (containing an invitation) and the other, a letter of introduction from the candidate's organisation.

If a month's stay is insufficient and needs to be extended, then the Immigration Department must be contacted to request an extension (three months initial visa is under consideration).

Alternatively, you can also travel to one of the neighbouring GCC countries and re-enter Kuwait on a new visitor's visa. If the date of exit expires you might be required to pay a fine (KD10 per day) as a penalty before the exit stamp is issued. This fine cannot be paid at the point of departure. It must be paid at the relevant Immigration Department.

Kuwait has also agreed in principle to issue multiple entry visas to certain categories of people such as businesspersons, which allows the holder to enter the country any number of times within a specified 12-month period for up to one month stay per visit.

Entry permits must be obtained well in advance since resolving a problem at the airport upon arrival is usually not possible.

### **Transit Visa**

A transit visa, valid for a maximum stay of seven days, can be obtained from a Kuwaiti Consulate abroad or from a Port Authority in Kuwait. The applicant must have a valid entry visa for his next country of destination.

## **No Objection Certificate**

A visitor can also enter Kuwait on a No Objection Certificate (NOC). The certificate is issued by the Ministry of Social Affairs and Labour (for domestic employees) or by the Chamber of Commerce (for businessmen). This has to be arranged in advance by the Kuwaiti sponsor or employer.

The NOC can be arranged for in the following ways:

### 1. Prior to arrival:

The Kuwaiti Consulate or Embassy based in the employee's country is sent the intimation to issue the NOC which is collected by the employee. S/he can then enter Kuwait directly for employment. A residence visa is then issued once the s/he has entered the country.

### 2. After the employee's arrival:

The employee enters Kuwait on a Business visa, after which an application is made for an NOC for employment. Once this is obtained the person has to leave and re-enter Kuwait with the NOC.

## **Residence Visas – Employees**

Once the employee has arrived on an NOC, the process of stamping the residence or the 'Iqama' starts. This can, in some instance, take weeks. The formalities have to be completed within 60 days of entry; otherwise a daily penalty fee of KD 2 will be levied. It is important to note that after a person has entered the country on an NOC, he or she cannot leave the country until the residence permit has been issued. Also he or she will not be able to drive a vehicle in Kuwait until a valid Kuwaiti Driving Licence is issued, unless, of course a temporary licence is obtained in the interim. One can only apply for a Driving Licence once the Residence Visa has been obtained and the Civil ID has been issued.

## **Residence Visas - Spouses and dependants**

Expatriate employees working for the Government sector whose monthly salaries are not less than KD 450 per month (a lowering of the salary limit is under consideration) are granted a residence permit for their spouses and children. The employee acts as the sponsor and has to pay the following annual fees for the family:

- Spouse: KD 100 for the first year and KD 10 renewal fee for consecutive years plus KD 40 per year for Health Insurance fees.
- Up to 3 children: KD 100 each for the first year and KD 10 renewal fee for consecutive years plus KD 40 per year for Health Insurance fees.
- Fourth child onwards: KD 200 each for the first year and KD 10 renewal fee for consecutive years plus KD 40 per year for Health Insurance fees.

Similarly, the salary limit for employees in the private sector is KD 650. The rates for the residence fees are the same as above except that the KD 100 fee is limited to two children and not three --from the third child onwards the fees go up to KD 200 each for the first year.

Employees are allowed to sponsor one domestic servant, provided both parents are working and there is a necessity to have someone to look after the children.

## Getting around Kuwait

There is a good road network between cities. Driving is on the right. Driving can be hazardous and constant vigilance is essential. Bus: Kuwait Transport Company operates a nationwide service which is both reliable and inexpensive. Taxi: These are recognisable by red licence plates and may be hired by the day, in which case fares should be agreed beforehand. Share-taxis are also available. Hailing taxis from the road is not advisable, particularly for females. It is recommended that taxis are booked in advance by telephone from a reputable taxi company. A standard rate is applicable in most taxis, but those at hotel ranks are more expensive. Tipping is not expected. Car hire: Self-drive is available. If you produce an International Driving Permit, the rental company will, within five days, grant a temporary local licence valid for one month. Documentation: International Driving Permit required. A temporary driving licence is available from local authorities on presentation of a valid British or Northern Ireland driving licence. Insurance must be arranged with the Gulf Insurance Company or the Kuwait Insurance Company. The range of vehicles available in Kuwait is impressive. Many (but not all) are made to 'Gulf specifications', i.e. their radiators, transmissions, and other hard-working parts have been strengthened to deal with the rigours of the local climate. The most popular vehicles are those best able to withstand the climate and which are easy to maintain with spares readily available. Warranties on new cars are usually for one year.

New cars can be purchased on instalments. The dealer sells the car to a finance company, such as Kuwait Finance House or The Financial Facilities Company, and the buyer pays monthly instalments, over 24, 36, or 48 months, to the finance company. A deposit of 10-15% is usually required. Comprehensive insurance for the first year and third party insurance for the remaining years of the plan may be included in the total price. Buyers on instalments will need a letter from their employer showing their salary details, a copy of their civil ID, and proof of address (such as tenancy agreement or a recent electricity bill). Foreign residents may need a Kuwaiti guarantor, who will be required to submit details of his financial position and any other loans for which he is a guarantor.

Second-hand cars are widely available. Dealers and car hire companies may sell these with a three-month warranty and credit arrangements are possible. Indeed there are plenty of second-hand car dealers in most areas. And in Ardiya industrial area (off the 5th ring road there is used car auctions called Suq Al-Harraj. At the Suq Al-Harraj it is not possible to test drive or otherwise adequately check the cars on offer. Auctioneers, who get a fixed commission from the seller, set a base price and invite bids. The contract, in Arabic, is signed on the spot and a deposit put down, the balance being paid on transfer of ownership. As most used cars are sold for cash, an element of risk is involved, and the best advice is to buy a known car from a friend.

**Caution: Avoid buying second-hand cars of 1985 and earlier models as they may not be allowed on the road by the traffic department, if they are not in good condition.**