

# RELOCATING TO **KUWAIT**

HELPFUL ADVICE  
AND KEY INFORMATION



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Cover image: Kuwait Towers, Sharq district, Kuwait.

## Relocating to Kuwait

Helpful advice and key information

# 1.0 Overview



## 1.1 Map of Kuwait



### Kuwait

Population: 3,100,000

Area: 17,818 km<sup>2</sup>

Government: Constitutional hereditary emirate

Established: 19th June, 1961

Capital: Kuwait City

## 2.0 Why move to Kuwait?



### 2.0 Why move to Kuwait?

As the third largest oil producer in the Middle East, Kuwait is a wealthy country and is of great strategic importance. This is a culturally rich country which has made huge leaps in re-development and diversification since the conflict in the early 1990s.

Kuwait has a pro-western stance, and in recent years huge steps forward have been made opening doors to foreign investors and encouraging international trade.

With a strong cultural tradition of family, hospitality and courtesy, there is much evidence of 'old values' within Kuwait, sat alongside the country's modernisation. Examples include Kuwait being the first Arab country to have an elected parliament, and the granting of full political rights to women in 2005.

Within Kuwait, you are likely to experience true diversity amongst the people you encounter. Only 40% of the residents are nationals, with the remaining made up of Arabs from other countries, South Asians, East Asians and Westerners. A real mix of cultures, languages and religions are present, with expats from a variety of countries filling skill gaps at all levels. The population of Kuwait has always been so small that the country has had to rely on foreign workers. Prior to the Iraqi invasion in 1990, nationals of virtually every country could be found working in Kuwait. However, the government now encourages employers to employ locally where possible, using expats to fill the skill gaps in the labour market.

### 2.1 The Economy

Since the Iraqi invasion of 1990/91, Kuwait has undergone an impressive economic recovery.

Kuwait has embarked on a continuous process of re-developing and reconstructing itself to overcome the destruction caused by the Iraqi invasion and occupation. The process has salvaged the country's amenities, restoring facilities and the infrastructure to allow the country to return to normality.

The industry in Kuwait has traditionally depended largely on oil production. It has funded the economic and social development in Kuwait, and met the necessary demands of the population for commodities and services.

Meanwhile, the government is playing an important role in encouraging the expansion of industry by giving loans, providing necessary infrastructure facilities, and by protecting newly established industries.

Kuwait has several major infrastructure projects planned, including one of the biggest sea front projects in the world, Madinat al-Hareer. When complete, this project would include the world's tallest tower, and, numerous housing, health, education, environmental, business, and tourism centres. Other major projects are the development of a deep-water port on Bubiyan Island, which could become a gateway for trade into Iraq and western Iran.



### 3.0 Life in Kuwait



#### 3.0 Life in Kuwait

Kuwait is generally regarded as a cosmopolitan and Westernised country within the Middle Eastern region. However, it is an Islamic country, and the majority of citizens are Muslims. As such, residents and visitors are expected to dress and behave appropriately. While Arabic is the official language, English is widely spoken.

The selling and consumption of alcohol is illegal in Kuwait and strictly adhered to. Westerners are warned that the penalties for breaking this law are severe. Despite this, in Kuwait City a black market does exist where alcohol can be bought for extortionate prices. As such, ex-pats are strongly advised to avoid the black market and respect the law and culture of the country.

The month of Ramadan is a feature of life in the Middle East. During this month of fasting, eating, drinking and smoking are not permitted in public, from sunrise to sunset. This is strictly adhered to, and even as a non-Muslim it is unacceptable to partake in any of the above in view of anyone who is observing Ramadan.

One of the big attractions of life in Kuwait is the warmth of the climate. The winter months (December to February) get fairly cold, with temperatures in the day ranging from 13° to 18°C, and lower at night. In the hottest months (July and August) it is particularly hot with daytime temperatures reaching over 40°C, however, the climate is not humid which means even at these temperatures the weather is bearable.

#### 3.1 Potential earnings and savings

One of the great attractions of working in Kuwait is that there is no personal taxation. The only way to truly appreciate the quality of your offer is to analyse your package by factoring in cost of living.

Specifically geared towards the Middle East, the table below illustrates how net earnings in the UK compare to gross earnings in Kuwait.

What you earn – and save every month:

	<b>UK Gross – Before Tax</b>	<b>UK Net – After Tax</b>	<b>Kuwait gross – Tax saving</b>
£30,000	£2,500	£1,825	£2,500 (+27%)
£36,000	£3,000	£2,196	£3,000 (+26.8%)
£50,000	£4,166	£2,886	£4,166 (+30.7%)
£48,000	£4,000	£2,788	£4,000 (+30.3%)
£60,000	£5,000	£3,378	£5,000 (+ 32%)
£72,000	£6,000	£3,968	£6,000 (+33%)
£100,000	£8,333	£5,345	£8,300 (+35%)

Notes:

1. All calculations are based on monthly earnings.
2. The right hand column shows a % increase between the net and gross.

# 3.0 Life in Kuwait



## 3.2 Money

The currency in Kuwait is the Kuwaiti Dinar (KWD), which is divided into 1000 Fils. As of 20 February 2008, the relevant exchange rates were:

1 GBP = 0.5330 KWD

1 EUR = 0.4027 KWD

1 USD = 0.2736 KWD

### Banks

Kuwait has seven conventional banks:

- Alahli Bank, ABK
- Bank of Bahrain & Kuwait, BBK
- Burgan Bank, BB
- Commercial Bank of Kuwait, CBK
- Gulf Bank, GB
- Bank of Kuwait & the Middle East, BKME
- National Bank of Kuwait, NBK
- Kuwait Finance House, KFH

Setting up an account is easy, as is transferring money to the UK. You'll be given a cash point card to withdraw money from ATM machines. Credit cards are widely accepted.

## 3.3 Accommodation

In Kuwait, expats only have the option to rent, with ownership being restricted to Kuwaiti or other Gulf Cooperation Council nationals. A variety of accommodation is available, from unfurnished apartments to fully furnished villas.

Some new executive apartments provide additional amenities such as a swimming pool, tennis court, gym, sauna, maintenance, cleaning etc.

Flats and houses can be rented for a day, week, month and year. The longer your rental period, the better your deal. Most apartments and villas are let unfurnished, although partly furnished or fully furnished accommodation can be found. With a constant turnover of expats, second-hand furniture is easy to find at good prices.

Villas and apartments can be found through real estate agents, adverts in the local newspapers, Al Waseet (free local newspaper), word of mouth and by visiting suitable areas.

Rental costs and property prices vary widely depending on location, standards and whether you want a sea view or not. Studio apartments usually start from 250 KWD. 2 and 3 bedroom apartments start from 300 KWD up to 1000 KWD. Villas also vary widely in price. Some have pools and small gardens. They start from 600 KWD up to 2000 KWD.

### 3.0 Life in Kuwait



#### 3.4 Travel and transport

Kuwait International airport is 10km south of Kuwait City and is a hub at the crossroads between Europe and Asia. Airlines such as Gulf Air, British Airways, Emirates, Lufthansa and KLM regularly fly in and out of Kuwait.

Most expats purchase a car for the duration of their stay in Kuwait. The majority of these models will include air-conditioning and tend to be automatic. Cars are substantially cheaper than in the UK, and many expats opt for a 4-wheel drive vehicle for off-road and desert driving. For those who are reluctant to buy, long term leases are also available. The low cost of petrol is also a factor when considering your ideal car, especially for those expats who have lived in the UK previously.

Alternative transportation is essentially limited to taxis, which are metered and numerous. Bus services are not generally used by expats, and as yet there is no rail system in place.

#### 3.5 Education

There is an excellent range of primary and secondary private schools in Kuwait catering especially for the expat community. The majority are managed by and run for English-speaking Westerners, and offer an American curriculum plus a UK or international syllabus. In general, standards at private schools are high, with small class sizes and modern facilities. Enrolment in private schools usually involves an interview with the parent and child, and an examination to assess the correct class for the child.

#### 3.6 Shopping

Kuwait is a shopper's paradise with malls, department stores and supermarkets where just about anything can be found. There are plenty of smart, modern indoor shops selling everything from DVD players to designer clothes, all with no sales tax.

#### 3.7 Food and drink

Every type of food can be purchased in Kuwait. There are fresh fruit, vegetable and fish markets well worth visiting. A large variety of restaurants also exist, serving European and Oriental cuisine. Most types of food and takeaway can be found in the major cities, from small independent to large international chains.

#### 3.8 Communications

All mail in Kuwait is addressed to post office boxes. Although a PO box can be rented, most residents use their company address for private mail. The telephone network is operated by the Ministry of Communications (MOC), and international calls can be made easily from a landline using either the MOC service or one of the international internet call back companies. The international dial code for Kuwait is +965.

# 3.0 Life in Kuwait



## 3.9 Recreation

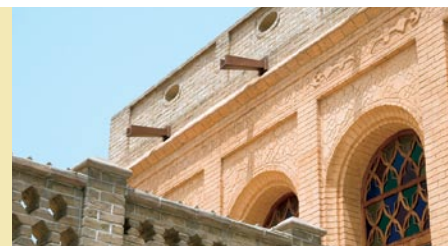
Kuwait has a wealth of recreational activities. For the sports lover, there is fishing, horse riding, golf and a variety of water sports.

Desert driving is also popular; take a 4-wheel drive vehicle across the sand dunes and camp in the desert. Alternatively, relax around the pool at one of the several social clubs popular with expats.

In the evening, Kuwait City offers a choice of numerous restaurants serving Arabic, European, American and Asian cuisine.



## 4.0 Working in Kuwait



### 4.1 Passports and visas

Your visa will be organised by your employer once you have secured a job offer from them. For the duration of your stay in the Middle East they act as your sponsor, and all documents such as driving licence, bank account, health cards etc are reliant on your being in possession of a Residence Visa, which will be organised by your employer.

### 4.2 Health regulations

There are no compulsory regulations for entry to Kuwait.

### 4.3 The Kuwait workplace

Smart, conservative clothing is expected, despite the soaring heat outside and the fiercely efficient air conditioning inside.

When greeting Arab women do not offer to shake their hand unless the woman extends hers first. The terms 'Sayed' (Mr) or 'Sayeda' (Mrs), followed by the first name, should be used in greeting, to ensure politeness. It is also very important for visitors never to sit with their feet pointing directly at someone else, as this causes offence. Be careful when criticising a colleague or client, as causing someone to lose face is considered bad manners. Any criticism of colleagues should be kept for private discussions afterwards.

Friday is the main day of prayer, so meetings should not be scheduled for this day. Calls to Arab colleagues or clients should also be avoided on this day. Depending on the company you work for, the other day making up the weekend will either be Thursday or Saturday.

### 4.4 Working hours

Office hours are usually from 8.30 or 9.00 am to 5.30 or 6.00 pm. In the month of Ramadan, the working day is reduced to six hours for Muslims, who fast during daylight hours.

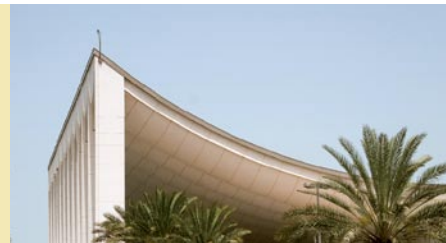
### 4.5 Employment prospects

The market is booming in Kuwait, and excellent opportunities exist for the right candidates who possess the required skills. Given the relatively small percentage of Kuwaiti nationals who make up the working population, many opportunities exist for expats.

The government strongly encourages employers to use the local labour force where possible. Local graduates are being encouraged to take up employment and employers are strongly urged to recruit Kuwaiti graduates. UK graduates are likely to have particular difficulty securing a position unless they have substantial relevant work experience, or are already employed by a UK firm who transfers them to Kuwait. Having made major investments in education and social welfare, Kuwait aims to ultimately become as self sufficient as possible in terms of labour.

In general, for a candidate to be employed from overseas they must have experience and skills that cannot be found locally. Taking into consideration the current popularity of tax-free destinations like Kuwait, and the number of people wanting to relocate, this does not necessarily make finding a job a foregone conclusion or a quick process. As a general rule, candidates will need to have at least four years' post qualification experience to be considered as viable.

# 4.0 Working in Kuwait



## 4.5 Employment prospects (continued)

Often, lower to middle level jobs are not advertised, instead, recruiting and man power contracting agents are used to hire back in their native country. So many of these jobs never appear in a public forum. Even if they did, the salary packages would be too low for most candidates who have previously lived and worked in the West to consider and survive on.

However, for those candidates with skills in demand the tax-free lifestyle and booming market can be a great career move. Generally, the remuneration packages and the lifestyle that can be achieved are more favourable than equivalent roles in the UK, and the quality of life and experience of working in such a vibrant economy are experiences not to be missed.

## **5.0 General information**



### **5.1 Useful links**

[www.justlanded.com/english/kuwait](http://www.justlanded.com/english/kuwait)

[www.transitionsabroad.com/listings/living/living\\_abroad/living\\_in\\_kuwait.shtml](http://www.transitionsabroad.com/listings/living/living_abroad/living_in_kuwait.shtml)

[www.kuwaitpocketguide.com/livinginkwt.asp](http://www.kuwaitpocketguide.com/livinginkwt.asp)

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