

# KUWAIT

An everyday guide to expatriate life and work.



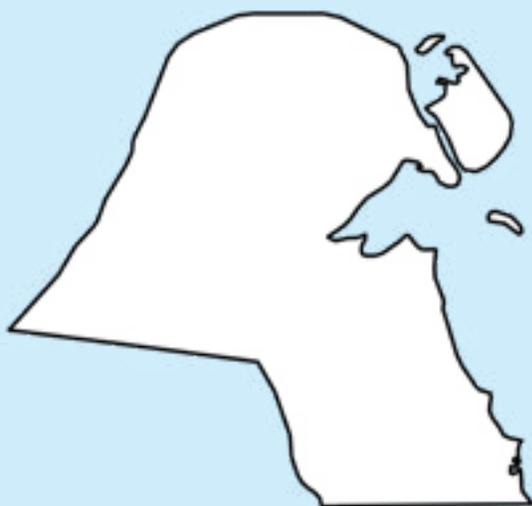
Together, all the way.™



# KUWAIT COUNTRY GUIDE

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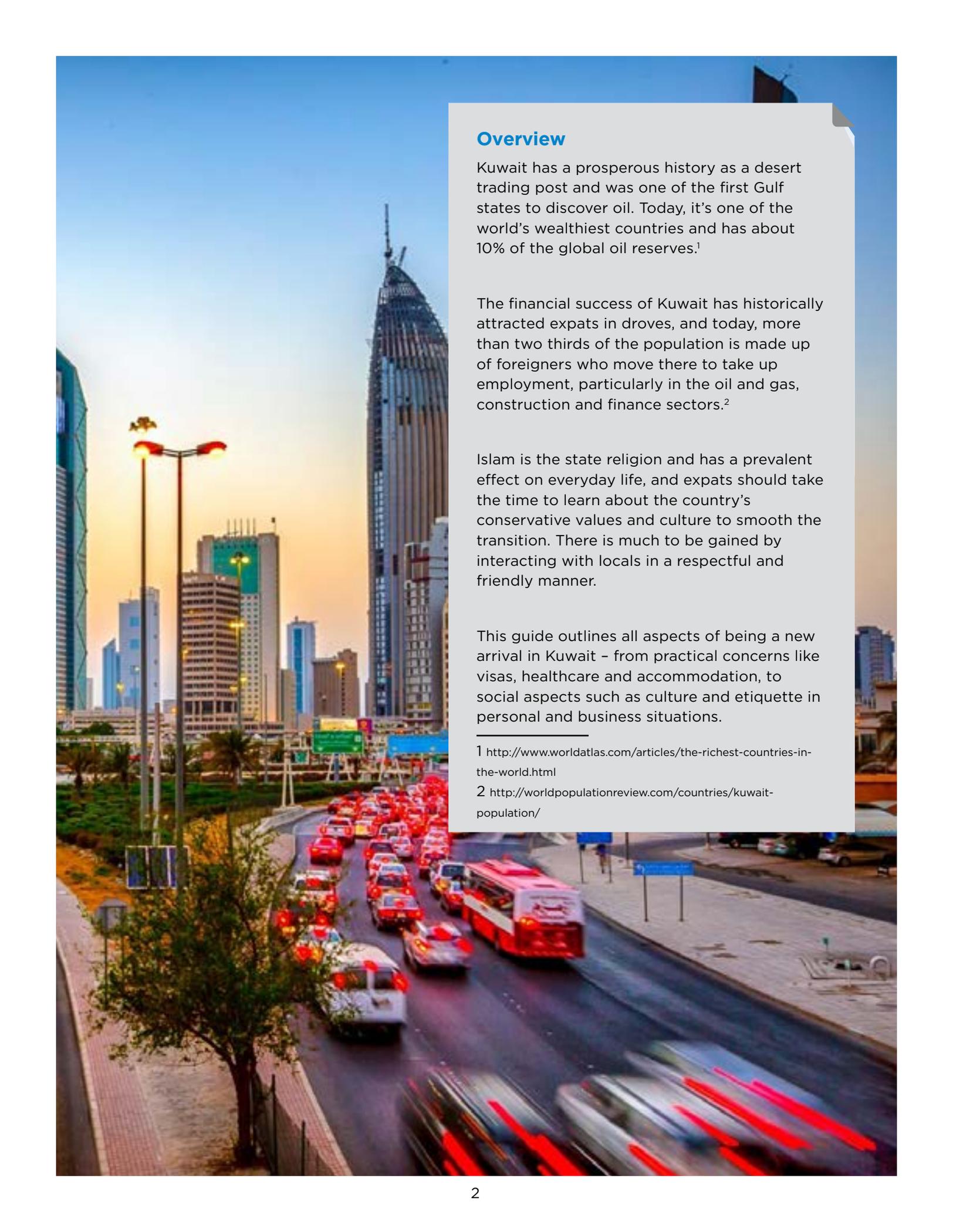
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### Quick facts<sup>1</sup>

**Capital:** Kuwait City  
**Population:** 4.1 million  
**Major language:** Arabic  
**Major religion:** Islam  
**Currency:** Kuwaiti Dinar (KWD)  
**Time zone:** GMT +3  
**Emergency number:** 112  
**Electricity:** 240 volts, 50 Hz  
**Drive on the:** Right

<sup>1</sup> <http://www.expatarrivals.com/kuwait/essential-info-for-kuwait>



## Overview

Kuwait has a prosperous history as a desert trading post and was one of the first Gulf states to discover oil. Today, it's one of the world's wealthiest countries and has about 10% of the global oil reserves.<sup>1</sup>

The financial success of Kuwait has historically attracted expats in droves, and today, more than two thirds of the population is made up of foreigners who move there to take up employment, particularly in the oil and gas, construction and finance sectors.<sup>2</sup>

Islam is the state religion and has a prevalent effect on everyday life, and expats should take the time to learn about the country's conservative values and culture to smooth the transition. There is much to be gained by interacting with locals in a respectful and friendly manner.

This guide outlines all aspects of being a new arrival in Kuwait – from practical concerns like visas, healthcare and accommodation, to social aspects such as culture and etiquette in personal and business situations.

<sup>1</sup> <http://www.worldatlas.com/articles/the-richest-countries-in-the-world.html>

<sup>2</sup> <http://worldpopulationreview.com/countries/kuwait-population/>

## Getting Started

### Climate and weather

From blisteringly hot summers to chilly winters, Kuwait's weather varies significantly between seasons. Rain is uncommon in the country's arid climate but may make the odd appearance in winter (November to March). When it does rain, the downpour is often intense and can cause flooding. Dust storms can also cause discomfort, and are most common in summer (June to August).<sup>1</sup>

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<sup>1</sup> <http://www.climatestotravel.com/climate/kuwait>

### Visas

When visiting Kuwait for short periods, nationals of certain countries will be eligible for a visa on arrival and therefore don't need to apply in advance.<sup>1</sup> Those who don't have this privilege must apply beforehand. Certain nationalities can apply for an e-Visa online, while ineligible nationalities will need to visit their local Kuwaiti embassy to make their application.<sup>2</sup>

If moving to Kuwait to take up employment, expats will need to have a job in hand to apply for their work permit. Once the work permit has been obtained, it is used to apply for an entry permit and a residence visa, which allow a foreigner to legally enter and live in Kuwait.<sup>3</sup>

### Accommodations

By law, foreigners aren't allowed to purchase property in Kuwait, so renting is the only option. Though accommodation is on the expensive side, the rental market is varied and expats are sure to find something suited to their needs. Most accommodation in Kuwait is in the form of villas and apartments, which are sometimes clustered together in estates known as compounds.<sup>4</sup>

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<sup>1</sup> <https://www.visit-kuwait.com/info/kuwait-visa.aspx>

<sup>2</sup> [https://evisa.moi.gov.kw/evisa/home\\_e.do](https://evisa.moi.gov.kw/evisa/home_e.do)

<sup>3</sup> <https://www.visit-kuwait.com/info/kuwait-visa.aspx>

<sup>4</sup> <http://www.telegraph.co.uk/expat/4205608/Guide-to-living-abroad-KUWAIT.html>

To find a place to live, expats can use the services of a real estate agent or do the search on their own using resources such as local newspapers and online property portals. Single expats should bear in mind that Kuwaiti law states that unmarried couples may not live together, and the police have been known to conduct raids to ensure that this law isn't contravened.<sup>5</sup>

A 12-month lease is standard, with some or all of the year's rent being paid upfront along with a one-month deposit. Utilities are usually not included in the cost of rent and must be paid separately by the tenant.<sup>6</sup>

### Schools

Though Kuwait's public education system is generally good, teaching is in Arabic, so few expats opt to use it. In addition, there's a practical barrier in that not all expats are eligible to make use of public education.<sup>7</sup> Luckily, there are plenty of private schools in the country offering a wide range of options, including bilingual schools and international schools.<sup>8</sup>

Bilingual schools teach in both Arabic and English, while international schools teach a foreign curriculum in the language of their country of origin. The American, British, Indian and Pakistani curricula are all well-represented in Kuwait with several schools to choose from. Though students at these schools are taught foreign curricula, they're also required to take Arabic and Islamic Studies.<sup>9</sup>

International schools are often oversubscribed, so parents should apply as far in advance as possible. The application process may include entrance exams and interviews. It's also worth bearing in mind that some international schools charge high fees, with British schools usually being the most expensive.<sup>10</sup>

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<sup>5</sup> <http://news.kuwaittimes.net/sharing-is-scaring-widespread-by-illegal-expats-crowd-under-one-roof-to-save-money/>

<sup>6</sup> <http://www.expatarrivals.com/kuwait/accommodation-in-kuwait>

<sup>7</sup> <http://news.kuwaittimes.net/website/mp-calls-cut-expat-students-public-schools/>

<sup>8</sup> <https://www.visit-kuwait.com/education/>

<sup>9</sup> <http://www.expatarrivals.com/kuwait/education-and-schools-in-kuwait>

<sup>10</sup> <https://www.oxfordbusinessgroup.com/analysis/high-demand-private-schools-are-increasingly-popular-option>



## Culture

The influence of religion has a clear impact on daily life in Kuwait which, like its Gulf neighbors, has a conservative culture.<sup>1</sup> For a harmonious stay, it's best to respect the beliefs of Kuwaitis and behave in accordance with local standards. Perhaps more importantly, those that are open to learning about Kuwaiti culture will likely have a fuller and more meaningful experience in the country.

## Language

Kuwait's official language is Arabic, though English is widely spoken. It's not necessary to speak Arabic to get by in Kuwait, and it's not usually a requirement for employment either. However, most locals will appreciate foreigners that make an effort to speak their language.

## Social etiquette and cultural faux pas

To avoid any embarrassing missteps or blunders, here are a few dos and don'ts for new arrivals in Kuwait.

- Don't dress in tight or revealing clothing as showing too much skin is considered offensive in Islamic culture. While it's not necessary to wear a headscarf, clothing should ideally come down to the knees or lower and cover the chest and shoulders.<sup>2</sup>
- It's best to accept all offers of food and drink when in a local's home. Kuwaitis take great pride in being generous hosts and rejecting such offers is considered rude.
- Only the right hand when eating and interacting, as the left is considered dirty.<sup>3</sup>
- Don't initiate physical contact when meeting members of the opposite sex. Rather wait for the other party to initiate the greeting, and then respond in kind.

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1 <https://www.commisceo-global.com/country-guides/kuwait-guide>

2 [http://guide.culturecrossing.net/basics\\_business\\_student\\_details.php?id=12&CID=111](http://guide.culturecrossing.net/basics_business_student_details.php?id=12&CID=111)

3 [https://www.etiquettescholar.com/dining\\_etiquette/table-etiquette/mideast\\_dinner\\_etiquette/kuwaiti.html](https://www.etiquettescholar.com/dining_etiquette/table-etiquette/mideast_dinner_etiquette/kuwaiti.html)

- Be aware of the unspoken hierarchies prevalent in Kuwaiti society – namely, that Kuwaitis are considered to be “above” foreigners. To avoid conflict, it's best to go with the flow and not try to put oneself above a local.<sup>4</sup>

## Eating

Kuwaiti cuisine is a reflection of its rich history as a desert trading post, with cooking styles influenced by Persian, Indian and Mediterranean flavors.<sup>5</sup> Seafood, dates, rice and chickpeas are commonly used in traditional Kuwaiti cooking, and it's often said that the best place to experience it is at a local's home rather than in a restaurant. The national dish, machboos, is a must-try; it's a rich mix of rice, spices and mutton or chicken, sometimes served with a tomato sauce.<sup>6</sup>

Thanks to the strong international presence in Kuwait, there are restaurants throughout the country offering a variety of cuisines from around the world. Homesick expats may also be able to find a taste of home in the “imports” section of local supermarkets.

## Drinking

Kuwait has strict laws against the consumption, sale and brewing of alcohol. This applies to locals and foreigners alike, and there's no way to legally buy or bring alcohol into the country. Local authorities take any contravention of these laws seriously and expats would be wise to adhere to them. Penalties can include fines, jail time and deportation.<sup>7</sup> Thus, drinking does not form part of social life in Kuwait.

Instead, much socializing takes place around tea and

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4 <http://www.everyculture.com/Ja-Ma/Kuwait.html>

5 <http://www.safaritheglobe.com/kuwait/culture/food-drinks/>

6 <https://delishably.com/meat-dishes/Widely-Eaten-Food-in-Kuwait>

7 <https://www.gov.uk/guidance/living-in-kuwait>



Arabic coffee. Kuwaitis are generous hosts and an offer of tea or coffee should always be accepted. Tea may be served plain or flavored with delicious herbs and spices.<sup>8</sup>

## Holidays

Most of Kuwait's holidays are based on important days in Islam, with the remainder being notable national days. Islamic holidays are determined based on sightings of the moon and therefore the exact date on the Gregorian calendar can vary from year to year.

Expats should note that during the holy month of Ramadan, eating and drinking in public places isn't allowed. It's also a good idea to show respect to fasting coworkers by refraining while in their company as well.

New Year's Day - 1 January

National Day - 25 February

Liberation Day - 26 February

Isra and Miraj - 27 Rajab\*

Eid-al-Fitr - 1 Shawwal\*

Arafat Day - 9 Dhu al-Hijjah\*

Eid-al-Adha - 10 Dhu al-Hijjah\*

Islamic New Year - 1 Muharram\*

Prophet's Birthday - 12 or 17 Rabi' al-awwal\*

\*Dates on the Islamic calendar

## Transport

Kuwait's small size makes it relatively easy to get around. However, with an underdeveloped public transport system, expats will find themselves relying on road transport, either in the form of taxis, buses or a private vehicle. Unfortunately, the rest of Kuwait is too, so traffic is often heavy.

The country also has an affordable bus system, but buses are also subject to heavy traffic. Luckily, Kuwait's buses are usually air conditioned, which can ease the discomfort of the harsh desert heat.<sup>9</sup> It's safe to travel by bus but most expats prefer to seek alternative options.

If planning to drive in the country, expats will need an international driver's permit. Once they have their Civil ID card, though, they'll need to convert to a local license.<sup>10</sup>

8 <http://thedailynewnation.com/news/84533/culture-of-kuwait.html>

9 <https://www.visit-kuwait.com/living/public-transportation.aspx>

10 <http://www.expatarivals.com/kuwait/transport-and-driving-in-kuwait>

## Getting in Touch

In a bid to move away from a reliance on oil, Kuwait has made an effort to diversify its economy. The telecommunications industry is a top priority and is continually developing and expanding. As a result, the quality of service and coverage is good. There are three service providers for consumers to choose from: Zina, Ooredoo, and VIVA.<sup>11</sup>

## Telephone

While Kuwait's landline usage declines, the country has one of the world's highest mobile penetration rates, with most individuals being in possession of more than one mobile number.<sup>12</sup> Both prepaid and postpaid options are available.

## Internet

More than 3 million people in Kuwait have internet access - approximately 80% of the population.<sup>13</sup> The high rate of internet penetration is largely due to easy access via smartphones, tablets or computers.<sup>14</sup> There are also internet cafes and WiFi hotspots throughout the country.

## Postal Services

The Ministry of Communications runs Kuwait's postal service, which is often described as slow and unreliable.<sup>15</sup> For important packages and documents it's best to use a private courier company such as DHL and FedEx.

## Employment

### The job market

Historically, the petroleum industry has been prominent in Kuwait and was the primary driving force behind the country's wealth. However, as the industry becomes less stable, many Gulf states have had to make an attempt to diversify their economies, Kuwait included.

The country's financial sector is thriving and attracts many expats, while the many multinational companies with a presence in Kuwait are also a source of employment. Other industries popular with expats include the service, manufacturing and construction sectors.<sup>16</sup>

11 <https://www.budde.com.au/Research/Kuwait-Telecoms-Mobile-Broadband-and-Digital-Media-Statistics-and-Analyses>

12 <https://www.oxfordbusinessgroup.com/overview/loading-industry-players-look-get-ahead-increasingly-digitised-world>

13 <http://www.internetworldstats.com/me/kw.htm>

14 <https://www.reportlinker.com/p04175346/Kuwait-Telecoms-Mobile-Broadband-and-Digital-Media-Statistics-and-Analyses.html>

15 <http://www.danderma.co/?p=36824>

16 <http://news.kuwaittimes.net/kuwait-expats-past-present-future/>

In recent years, though, it's become more difficult to find employment in Kuwait, as the government has begun to clamp down on the number of expat workers in the country.<sup>17</sup> Expats with specialized skills are more likely to be able to find work.

## Income tax

No tax is levied on income in Kuwait.<sup>18</sup> However, some nationalities (such as expats from the US) may still be liable for tax back home.

## Business etiquette

Personal relationships are highly valued in Kuwait, and a great deal of time is spent getting to know one another before business dealings can commence. There's a definite hierarchical structure to business dealings in Kuwait, with status playing an important part. Expats should therefore address their local counterparts using their titles rather than their first names unless told otherwise.

Family is central to social and business life in Kuwait. Nepotism in the workplace is seen in a positive light, because it brings trustworthy people into the company. The Kuwaiti style of communication can be very indirect at times, with locals tending not to speak up if they know they can't deliver on a request. This comes from a place of not wanting to disappoint, and also not wanting to make a promise they might not be able to fulfil.

The working week is from Sunday to Thursday, with Friday and Saturday being the weekend days. Business dress is formal and conservative.<sup>19</sup>

## Retirement

Kuwait isn't traditionally thought of as a retirement destination, and once expats reach a certain age, the government will stop granting work permits so that the job can be opened up to younger workers. There's no specific retirement visa for Kuwait and foreigners aren't given access to a state pension. However, if expats can prove a source of income (such as a private pension or a pension from their home country), they may be able to obtain special permission from the government to retire in Kuwait.<sup>20</sup>

# Finance

## Currency

TKuwait's official currency is the Kuwaiti dinar (KWD), which is subdivided into 1,000 fils.

Money in Kuwait is available in the following denominations:

- Notes: ¼ KWD, ½ KWD, 1 KWD, 5 KWD, 10 KWD and 20 KWD
- Coins: 5, 10, 20, 50 and 100 fils

## Cost of living

The cost of living in Kuwait is neither very high nor particularly low - it's roughly on par with Arab neighbors such as Saudi Arabia, though significantly cheaper than living in the United Arab Emirates.<sup>21</sup> There are significant financial benefits to living in Kuwait, though. Firstly, the Kuwaiti dinar is the world's most valuable currency so those sending money home will enjoy a favorable exchange rate.<sup>22</sup> Secondly, income in Kuwait is tax free.

That said, certain things can be very expensive in Kuwait. Rental prices are high, as is the cost of international school fees. As the country is mostly desert, only about 0.5% of land in Kuwait is arable.<sup>23</sup> So while meat and limited crops can be produced locally, many items have to be imported, which can be pricey.

## Banking

With a strong finance sector, banking in Kuwait is a streamlined and simple process. A bank account can easily be opened with only two required documents: a residence permit and Civil ID.<sup>24</sup> There is a range of banking options on offer, such as local and international commercial banks as well as Islamic banks compliant with Sharia law.<sup>25</sup> Some local banks offer packages tailored specifically to the needs of expats.<sup>26</sup> Because of the large expat population, banking services are readily available in English.

<sup>17</sup> <https://www.albawaba.com/business/kuwait-bans-work-visas-less-than-30-years-old-1043674>

<sup>18</sup> <https://tradingeconomics.com/kuwait/personal-income-tax-rate>

<sup>19</sup> <https://www.commisceo-global.com/country-guides/kuwait-guide>

<sup>20</sup> <https://www.visit-kuwait.com/info/visa-cancellation-retirement.aspx>

<sup>21</sup> <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

<sup>22</sup> <https://www.profitconfidential.com/forex/u-s-dollar/the-10-most-expensive-currency/>

<sup>23</sup> [http://www.theglobaleconomy.com/rankings/arable\\_land\\_percent/](http://www.theglobaleconomy.com/rankings/arable_land_percent/)

<sup>24</sup> <http://www.expatsfinder.com/kuwait/expat-guides/article/basics-of-banking-in-kuwait/877>

<sup>25</sup> <https://www.wallstreetmojo.com/top-banks-in-kuwait/>

<sup>26</sup> <https://nbk.com/kuwait/personal/packages/salary/expat.html>

## Health

The standard of healthcare in Kuwait is excellent. In the past, expats were able to access free or subsidized public healthcare. However, due to long waiting times and high costs to the government, the cost of public healthcare has been raised for non-Kuwaitis.<sup>27</sup> There are also plans to introduce a segregated healthcare system with separate hospitals for expats and Kuwaiti citizens.<sup>28</sup>

### Private Medical Insurance

Basic health insurance is often paid for by one's employer, but comprehensive private health insurance is also advised.

### Emergencies

The universal emergency number in Kuwait is 112. However, ambulances are usually only used in truly life-threatening instances where driving oneself or taking a taxi isn't possible.<sup>29</sup> This is partly because of the poor standard of paramedic training and lack of specialized equipment in ambulance vehicles.<sup>30</sup>

### Pharmacies

Pharmacies are widely available throughout Kuwait with some being open 24 hours a day.<sup>31</sup> Pharmacists usually speak good English and can offer advice for minor ailments and illnesses. Expats should be able to find the same medications they're used to using back home, though they may be sold under a different brand name in Kuwait.

### Health Risks

Kuwait's hot and humid weather carries a danger of heat-stroke, sunburn and dehydration. It's best to avoid being outside in the hottest hours of the day and to drink plenty of water. Sand and dust storms occur frequently and may cause respiratory irritation, especially for those with pre-existing conditions.<sup>32</sup>

### Vaccinations

No specific vaccinations are required to enter the country, but it is recommended that routine vaccinations are kept up to date. This includes vaccinations for mumps, measles, rubella, tetanus, chickenpox and polio. In addition, vaccinations for typhoid and hepatitis A are recommended.<sup>33</sup>

<sup>27</sup> <http://gulfnews.com/news/gulf/kuwait/expatriates-in-kuwait-now-have-to-pay-for-health-services-1.2068738>

<sup>28</sup> [https://www.zawya.com/mena/en/story/Kuwait\\_to\\_launch\\_separate\\_hospitals\\_for\\_expats-ZAWYA20160906053426/](https://www.zawya.com/mena/en/story/Kuwait_to_launch_separate_hospitals_for_expats-ZAWYA20160906053426/)

<sup>29</sup> <http://www.expattarrivals.com/kuwait/healthcare-in-kuwait>

<sup>30</sup> <http://www.telegraph.co.uk/expat/4205608/Guide-to-living-abroad-kuwait.html> <sup>31</sup> <https://www.e.gov.kw/sites/kgenglish/Pages/Visitors/TourismInKuwait/EssentialServicesPharmacies.aspx>

<sup>32</sup> <http://www.expattarrivals.com/kuwait/healthcare-in-kuwait>

<sup>33</sup> <https://wwwnc.cdc.gov/travel/destinations/traveler/none/kuwait>

