PRE DEPARTURE TRAINING MANUAL

For Intending Emigrants

KUWAIT

Part - I

GENERAL INFORMATION FOR OVERSEAS MIGRANTS

Definition

Emigration, in this context, means the departure of any person from India with a view to taking up any employment (whether or not under an agreement or other arrangements to take up such employment, with or without the assistance of a registered Recruiting Agent or employer) in any country or place outside India.

The Present Situation

Every year hundreds of thousands of Indians emigrate in search of job. The effect of economic liberalization in India is visible on labour migration too. One of the striking features of labour migration from India is that more than 90 percent of the total outflow is to the Middle East.

The Emigration Act

The Emigration Act, 1983, seeks to safeguard the interests and ensure the welfare of emigrants. Only the recruiting agents registered with the Ministry of Overseas Indian Affairs are eligible as per the Act to conduct the business of recruitment for overseas employment and they are required to obtain proper Registration Certificates (RC) from the Protector General of Emigrants.

The Ministry of Overseas Indian Affairs, administers the Emigration Act through the eight offices of Protector of Emigrants (POEs). The offices are located at Delhi, Mumbai, Kolkata, Chennai, Chandigarh, Cochin, Hyderabad and Thiruvananthapuram.

Service Charge

No recruiting agent shall collect from the worker the charges more than the equivalent of his wages for forty-five days as offered under the employment contract, subject to a maximum of twenty thousand rupees, in respect of the services provided and shall issue a receipt to that worker for the amount collected in this regard.

Emigration Check Required (ECR) Category

Categories of persons, whose passports have been endorsed as "Emigration Check Required" (ECR), if intending to travel to an ECR country (Listed on page 3) for employment purposes, are required to obtain emigration from the Protector of Emigrants (POEs) either directly or through the recruitment agents or through the employer concerned.

Emigration Check Not Required (ECNR) Category

Section 22 of the Emigration Act, 1983 provides that no citizen of India shall migrate unless he obtains authorization from the concerned POE in the prescribed manner and form. However, with a view to facilitating the movement of the workers, 13 categories of persons (listed later in this chapter) have been exempted from this requirement and have been placed under "Emigration Check Not Required' (ECNR) category. Such persons are not required to obtain any emigration clearance from the offices of POEs before seeking employment abroad.

Countries with ECR / ECNR status

There are total of 175 countries (called as ECNR countries) do not require emigration clearance, whereas 17 countries are listed as emigration check required countries, they are listed below:

List of Countries for which Emigration Clearance is Required (ECR)

- 1. Afghanistan
- 2. Bahrain
- 3. Indonesia
- 4. Iraq
- 5. Jordan
- 6. Kingdom of Saudi Arabia
- 7. Kuwait
- 8. Lebanon
- 9. Libya
- 10. Malaysia
- 11. Oman
- 12. Qatar
- 13. Sudan
- 14. Syria
- 15. Thailand
- 16. United Arab Emirates
- 17. Yemen

List of Persons/Categories of Workers in whose case Emigration Check is Not Required

- 1. All holders of Diplomatic/ Official Passports
- 2. All Gazetted Government Servants
- 3. All Income-tax payers (including agricultural income tax payers) in their individual capacity
- 4. All professional degree holders, such as Doctors holding MBBS degrees or Degrees in Ayurveda or Homeopathy; Accredited journalists; Engineers; Chartered Accountants; Lecturers; Teachers; Scientists; Advocates etc.
- 5. Spouses and dependent children of category of persons listed from (2) to (4).
- 6. Persons holding class 10 qualification or higher degrees.
- 7. Seamen who are in possession of CDC or Sea Cadets, Desk Cadets (i) who have passed final examination of three year B.Sc. Nautical Sciences Courses at

T S Chanakya, Mumbai; and (ii) who have undergone three months pre-sea training at any of the government approved Training Institutes such as T S Chanakya, T S Rehman, T S Jawahar, MTI (SCI) and NIPM, Chennai after production of identity cards issued by the Shipping Master, Mumbai/ Kolkata/ Chennai

- 8. Persons holding permanent immigration visas, such as the visas of UK, USA and Australia.
- Persons possessing two years' diploma from any institute recognized by the national Council for Vocational Training (NCVT) or State Council of Vocational Training (SCVT) or persons holding three years' diploma/equivalent degree from institutions like polytechnics recognized by Central/State Governments.
- 10. Nurses possessing qualifications recognized under the Indian Nursing Council Act, 1947.
- 11. All persons above the age of 50 years.
- 12. All persons who have been staying abroad for more than three years (the period of three years could be either in one stretch or broken) and spouses.
- 13. Children below 18 years of age.

Guidelines for Emigration Clearance

The procedure for emigration clearance has been simplified. Emigration clearance to individuals/groups is granted on the same day on which the application is made at any of the offices of the Protector of Emigrants (POE).

Procedure for Emigration Clearance

- Emigration clearance will be made on the passport when the individual approaches either directly or through a registered Recruiting Agent or through the employer concerned.
- 2) No emigration clearance shall be granted for recruiting Indian nationals for any Foreign Employer placed in 'Prior Approval Category' (PAC)

Applying for Emigration Clearance

The application for emigration clearance should be made in the prescribed form with prescribed particulars by the applicant directly or through a Recruiting Agent or through the employer concerned to the POE.

Documents required for Semi-Skilled Workers

Semi-skilled individuals who seek emigration clearance directly from the Protectors of Emigrants (and not through Recruiting Agents) are required to produce the following documents in original for scrutiny and return:

- 1) Passport valid for a minimum period of six months with valid visa.
- 2) Employment contract from foreign employer duly attested by the Indian Mission.
- 3) Challan towards deposit of prescribed fee.
- 4) Valid Pravasi Bharatiya Bima Policy

Documents required for Unskilled Workers

Unskilled workers and women (not below 30 years of age) seeking employment abroad as housemaids/ domestic workers shall continue to furnish (in original) the following documents at the time of obtaining emigration clearance:

- 1) Passport valid for a minimum period of six months with valid Visa.
- Work agreement from the foreign employer duly attested by the Indian Mission and signed by employer and employee or Permission letter from the concerned Indian Mission/ Post.
- 3) Challan towards deposit of prescribed fee.
- 4) Valid Pravasi Bharatiya Bima Policy
- 5) Approval of the Ministry, if the female worker is below 30 years of age.

Documents required for Emigration Clearance (Through Project Exporter)

- 1. Valid Passport (Valid for at least 6 months)
- 2. Valid visa in English language.
- 3. Permit issued by Ministry of Overseas Indian Affairs, with effective date of validity.
- 4. Valid Pravasi Bharatiya Bima Policy
- 5. Valid Bank Guarantee

The Protector of Emigrants (POE) shall, after satisfying himself about the accuracy of the particulars mentioned in the application and in the other documents submitted along with the application, grants emigration clearance in the prescribed manner and form. In case there is any deficiency, the POE shall intimate the same by order in writing to the applicant or, as the case may be, the Recruiting Agent or employer, through whom the applications have been made about the deficiencies and require him to make good such deficiencies within such time as may be specified in the order or reject the application.

Details of the Pravasi Bharatiya Bima Yojana (PBBY)

 The Pravasi Bharatiya Bima Yojana (PBBY) was started in 2003. The PBBY was upgraded as the Pravasi Bharatiya Bima Yojana, 2006 to provide broader coverage to the emigrant workers.

- The scheme has been further modified in 2008. The emigrant workers get a
 minimum insurance cover of Rs. 10 lakhs (instead of Rs. 5 lakhs) and the policy will
 be for the period of employment contract, i.e. either 2 years or 3 years as the case
 may be. The reduced premium along with other benefits have been made effective
 from 01.04.08.
- A comparative statement of PBBY 2006 and PBBY 2008 is as under:

Item	PBBY 2006	PBBY 2008
Minimum sum for which insured under PBBY	Rs. 5.00 Lakhs	Rs. 10.00 Lakhs
Hospitalization (Medical Expenses) Covering injuries / sickness / ailment / diseases	Rs. 50,000/-	Rs. 75,000/-
Repatriation covers for medical unfit	Actual one-way economy class air fare	Actual one-way economy class air fare
Family Hospitalization in India	Rs. 25,000/-	Rs. 50,000/-
Maternity	Rs. 20,000/-	Rs. 25,000/-
Attendant	Actual one-way economy class air fare	Actual one-way economy class air fare
Legal Expenses	Rs. 25,000/-	Rs. 30,000/-
Actual Premium to be charged (without any hidden costs)	Rs. 475/- for the contract period	Rs. 275/-for 2 years policy period. Rs. 375/- for 3 years policy period.

This policy is available from undernoted Insurance Companies:-

- 1. Oriental Insurance Company Ltd.
- 2. United Insurance Company Ltd.
- 3. National Insurance Company Ltd.
- 4. ICICI Lombard.
- 5. Star Health & Allied Insurance Co. Ltd.
- 6. IFFCO Tokyo
- 7. Bajaj Allianz General Insurance Co. Ltd.
- 8. Reliance General Insurance Co. Ltd.

Claim Procedure

Insured worker is supposed to have the copy of PBBY insurance policy with him. Name of the nominee is so mentioned on the policy, in view of the eventuality of death of insured.

In the event of claim, insured worker/claimant has to lodge a claim under the policy, with the respective insurance company's office wherefrom the policy was issued, if not specifically provided by the insurance company otherwise. While doing so, claimant has to indicate the policy number and details of accident. In the event of death, nominee has to lodge the claim.

After intimation of reported claim, insurance company intimates the insured/claimant the details of documents required to settle the claim. After processing such requisite documents, claim amount is paid to the insured worker/claimant, as the case may be.

Do's and Don't Do's

In the Kuwait, laws demand that you must not move about in public without your "Iquama". "Iquama" are identity cards / labour cards issued to all expatriates soon after they settle down on their jobs.

Kuwait does not allow change in job sponsorship, but only after prior permission is obtained.

- The emigrant workers must get their service agreements prepared in both English and Arabic. They should not part with their passports and copies of the service contracts.
- Non-payment or delayed payment of wages could be reported to Indian missions, for redressal of grievances.
- Workers are given gratuity equivalent to 21 days' wages for every completed year of service.

Verification of the genuineness of visa/an employment documents

The matter may be referred to the Embassy of India in the destination country, if necessary, with full particulars of the sponsor company (Name, Address, Telephone and Fax No.) which issued the visa, along with Passport particulars.

Fate of Indian Nationals with 'Visit visa'

Some companies issue 'Visit Visa' (commercial 'visit visa') to meet their urgent manpower requirement for short-term work. After the work is finished, workers are allowed to come back to the home country. In case the employer needs them for further period; employer may arrange employment visa for such workers.

Visit visa is different from employment visa and it is not covered by the labour laws of the destination countries. Therefore visit visa workers do not have legal rights.

Employment Contract

Indian workers are advised to obtain written contract duly signed by the sponsor / employer company before their arrival in the destination country.

The official language of the contract recognized by the Gulf countries is Arabic. In a bilingual contract (English and Arabic), the Arabic version prevails in case of any dispute on the clauses of the contract.

Essential terms for a contract

The contract should contain all-important terms of employment as per 15(2) of Emigration Rules.

- (i) Period of employment/place of employment;
- (ii) Wages and other conditions of service;

- (iii) Free food or food allowance provision;
- (iv) Free accommodation:
- (v) Provision in regard to disposal, or transportation to India, of dead body of the emigrant;
- (vi) Working hours, overtime allowance, other working conditions, leave and social security benefits as per local labour laws;
- (vii) To-and-fro air-passage at the employers' cost; and
- (viii) Mode of settlement of disputes;

Obtaining copy of the contract while in India

As per the instructions of the Government of India, recruitment agents are expected to provide a copy of employment contract to each worker before his/her departure. To safeguard his/her own interest, an individual worker has to demand from the recruitment agent a copy of the duly signed contract before departure. Complaints may be lodged against defaulting agencies with the nearest Protector of Emigrants.

Important Documents

In addition to all the originals, copies of the following documents may be retained with the employee.

- 1. Employment contract,
- 2. Passport,
- 3. Visa and
- 4. Certificates of educational qualification

Guidelines for those Emigrating through RAs

- Be sure of your Recruiting Agent. Ask him to show his Registration Certificate issued by the Protector General of Emigrants, Govt. of India. Do not deal with him unless he is registered and the registration is valid. In case of doubt, check with any of the offices of the Protectors of Emigrants (POEs) or the Protector General of Emigrants (PGE).
- DO NOT deal with sub-agents as they are not permitted under the Emigration Act, 1983 and Rules.
- Ask the Recruiting Agent to show you the Demand Letter and Power of Attorney from the foreign employer.
- Also carefully go through the Employment Contract detailing the salary/wage levels and other service conditions.
- DO NOT pay the Agent anything other than the service charge more than the equivalent of his wages for forty-five days as offered in the employment contract, subject to a maximum of twenty thousand.
- Make payments preferably by Demand Draft or Cheque and obtain a receipt.

Complaints of overcharging or cheating can be lodged with the concerned POE or with the Protector General of Emigrants (PGE).

Check before Departure

- Ensure you have a valid Passport at least for six months. A valid Visa must be either stamped on or accompany your Passport. Always keep a photocopy of your Passport and Visa.
- You must possess a copy of the Employment Contract signed by you and your foreign employer duly attested by the registered recruiting agent.
- Insist on a copy of Employment Contract in English duly authenticated by the recruiting agent.
- Open a Savings Bank N.R.E. Account in one of the Banks in India to enable you to send your remittances from abroad.
- Get familiar with local labour laws, working and living conditions of the country of employment. Keep complete address of the Indian Embassy there, with you.

In the Country of your Employment

- Obtain a Resident Permit or Identity Card, Labour Card or Iguama.
- DO NOT part with your Passport and copy of Employment Contract signed by you in India.
- DO NOT sign any other Employment Contract or any blank paper.
- DO NOT strike work or resort to agitations. These are illegal under Kuwait's labour laws. You could be arrested, imprisoned and also deported.
- AVOID all contacts that may result in AIDS a dreaded disease.
- Keep in touch with the nearest Indian Mission and report any complaints about nonpayment or delayed payment of wages or compensations or any other problem to the Indian Mission.

Customs Formalities

- Personal baggage Customs checking is VERY STRICT. Kindly co-operate with the Customs staff at the International Airport.
- Ensure that you do not carry any narcotics or alcoholic drinks. Alcohol is strictly prohibited. Its consumption is a serious offence attracting severe punishment.
- DO NOT accept any unchecked parcel from any one. If you have to take a parcel for someone, check thoroughly that it does not contain alcohol or narcotics. Otherwise, it may land you in serious difficulties on arrival in the country of employment.

Precautions

- You must make and keep a photocopy of all the pages of your Passport. DO NOT lose your Passport or its photocopy.
- In case you misplace your Passport, inform the nearest Indian Mission immediately
 giving them details, i.e. Passport number, date and place of issue, your name and
 date of your entry in to the country of employment. You can give these details only if
 you keep a photocopy of your Passport.
- DO NOT lose your copy of Employment Contract. Make photocopies and keep them with you always.

- You must have a full name, address, telephone/fax number of your foreign employer, before you leave India.
- If you have difficulty in locating your foreign employer, contact the nearest Indian Mission immediately.
- DO NOT accept temporary or permanent employment with another person or establishment other than the sponsoring Company/ establishment/ person. Employment with persons other than your original sponsor is strictly prohibited and attracts severe punishment.
- Before the Visa or Employment Contract expires, get them renewed. If you are returning to India for a short while during the tenure of your Employment Contract abroad, ensure that the validity period of Visa does not expire before you return to the country of employment.
- Ensure also that your Passport is valid. Get it revalidated from the concerned Indian Mission abroad or from the Regional Passport Office (RPO) in India, at least two months before its expiry.
- To register with the Embassy within one month of arrival in Kuwait

Embassy of India, Kuwait City

Diplomatic Enclave, Arabian Gulf Street, P.O. Box No. 1450 Safat, 13015-Safat, Kuwait. Telephone: 00-965-22530600, 22540612 / 13
Fax: 00-965-22546958 (Amb); 22571192 (General)
E-Mail: amboffice@indembkwt.org (Amb); fslabour@indembkwt.org (Counsellor Lab & Cul); hoc@indembkwt.org (FS Consular/HOC),

fscp@indembkwt.org [FS (P&C)] Website: www.indembkwt.org

Important Contacts

Ministry of Overseas Indian Affairs Government of India Akbar Bhavan, Chanakya Puri, New Delhi-110021

Shri Vayalar Ravi Minister Ministry of Overseas Indian Affairs

Dr. A. Didar Singh Secretary, Ministry of Overseas Indian Affairs

Shri Karan A. Singh Protector General of Emigrants Ministry of Overseas Indian Affairs Telephone No 91-11-24197900 Fax No: 91-11-24197919. Email: info@moia.nic.in

Ph. (O) 91-11-24676836 / 37 / 39 Fax (O) 91-11-24197985 Email: minister@moia.nic.in Ph (R) 91-11-23792148 / 49 Fax (R) 91-11-23792142

Ph: 91-11-24674143 / 44 Fax: 91-11-24674140 Email: secretary@moia.nic.in

Ph: 91-11-26874250 Fax: 91-11-24197984 Email: pge@moia.nic.in

List of Offices of Protector of Emigrants in India

 Protector of Emigrants, New Delhi Jaisalmer House, Canteen Block, Mansigh Road, New Delhi 110001. Ph. 011 – 23382472

Ph. 011 – 23382472 Fax 011 – 23073908

Protector of Emigrants Bombay,
 Building E, Khira Nagar,
 S V Road, Santa Cruz (West), Mumbai, 400054.

Ph. 022 – 26614393 Fax: 022 – 26614353

 Protector of Emigrants Thiruvananthapuram, Sugandh, 24/846 (1), Thycaud, Thiruvananthapuram – 695014.
 Ph. 0471 – 2741790

4. Protector of Emigrants Kochi, 3rd Floor, Putherikal Building, Market Road, Kochi 682035. Ph. 0484 – 2360187

Protector of Emigrants, Chennai,
 TNHB, Ashok Nagar Shopping Complex (Annexe)
 Ashok Nagar, Chennai 600083,
 Ph. 044 – 24891337

 Protector of Emigrants Chandigarh, Kendriya Sadan
 Fifth Block, Ground Floor, Sector 9A, Chandigargh- 160017.
 Ph. 0172 – 2741790

7. Protector of Emigrants Kolkata, Room No: 18, A–Wing, 3rd Floor, M S O Building, D F Block, Salt Lake, Kolkata 700084. Ph. 033 – 23343407

8. Protector of Emigrants Hyderabad, Gruhkalpa, Ground Floor Opposite to Gandhi Bhawan, Nampally, Hyderabad. Ph: 040 - 24652557

Information Available on the Website of MOIA

- Revised emigration requirements
- Recruiting agents having suspended RC
- Online emigration clearance system
- List of Registered recruiting agents with valid RC at poeonline.gov.in
- Internal watch-list of recruiting agents
- Recruiting agents having cancelled RC
- Foreign employers on PAC
- Project Exporters at poeonline.gov.in
- Emigration Act, 1983
- Emigration Rules, 1983
- Pravsi Bharatiya Bima Yojana
- Redressal of Public Grievances Information on Recruiting Agents and Black Listed Foreign Employers
- Guidelines for recruiting agents/guidelines for prospective Emigrant workers.

Public can address their queries and grievances at indianemigration@nic.in

Consultation with Public

PGE conducts the Public Hearings in the office of the Protector of Emigrants, Jaisalmer House, Canteen Block, Mansingh Road, New Delhi between 3.00 PM to 4.00 PM. on all Tuesdays where members of the public could come with their grievances/suggestions without any appointment.

Information under RTI Act

For information (under the RTI Act, 2005) citizens may approach the Public Information Officer (RTI) of Ministry of Overseas Indian Affairs available from 10:00 hrs to 13:00 hrs on each day (except Monday and Friday). The information pertaining to MOIA is also available on the MOIA Website (http:www.moia.gov.in) in detail. Further, the citizens may also approach the PIO (RTI) using email addresses dsfs@moia.nic.in & dsemigration@moia.nic.in

Part – II

KUWAIT

The state of Kuwait is a small constitutional monarchy on the coast of the Persian Gulf, enclosed by Saudi Arabia on the south, Iraq on the north and Iran on the east. It has a total area of about 7000 sq miles (about 17800 sq kms). The total population of Kuwait in 2010 was 3.44 million comprising 1.10 million Kuwaitis or 32% of population & 2.34 million expatriates;. The Indian community, numbering nearly 640,000, constitutes the largest expatriate population in Kuwait. About 80 percent of the labour force is constituted by foreign nationals. The capital of the country is Kuwait city.

Climate: Kuwait consists mostly of flat desert lands lying on the mainland and in nine islands in the Persian Gulf. The climate is intensely hot during summer and cool during short winter months.

The state has no arable land at all. But pastures account for about 8 percent of the land. Aerial Cloudbursts are common during the months of October to April, which bring huge amounts of rainwater causing damage to roads and houses. Sand storms and dust storms occur throughout the year. Kuwait has little fresh water resources. It gets potable water from desalination facilities, perhaps the largest and the most sophisticated in the world. The air and water in the state is highly polluted.

Natural Resources

Petroleum, fish, shrimp and natural gas are the major natural resources.

Population

The native population is Muslim, accounting for about 85 percent. The major language (and the official language too) is Arabic. Most Kuwaitis are literate, the literacy rate being 98.3% amongst males and 86.5% amongst females.

History

Kuwait was founded in the early 1700s after tribes from Central Arabia settled in the Bay of Kuwait City. The Al-Sabah family has been in power since 1756. Fearful that the Ottoman Empire would expand further south, Kuwait came under British protection in 1899. In 1961 Kuwait gained independence from Britain while Iraq pressed a territorial claim to the country. Iraq invaded and occupied Kuwait on August 2, 1990. On February 26, 1991, a US-led international coalition liberated Kuwait by ousting Iraqi troops.

Political conditions: Kuwait is a hereditary Emirate with an elected National Assembly and a democratic style of governance. HH the Amir is the Head of State and appoints the Prime Minister who heads the Government. The Constitution provides for separation of powers among the Executive, Judiciary and Legislature. The Parliament of Kuwait is called National Assembly (Majlis Al-Umma), which is unicameral with 50 members elected for a four-year term. The number of constituencies was reduced to 5 in July 2006. Ministers are not elected but sit as ex-officio MPs. The number of Ministers is fixed at 16 including the PM (1/3rd the strength of the House). One MP has to be included in the

Council of Ministers. To complete the National Assembly quorum, at least one Cabinet Minister has to attend session.

Following the demise of the 13th Amir, HH Sheikh Jaber Al-Ahmad Al-Jaber Al-Sabah, in January 2006, the Kuwaiti Cabinet announced the appointment of the Crown Prince, HH Sheikh Saad Al-Abdullah Al-Salem Al-Sabah, as the 14th Amir of Kuwait. However, due to his ill health, the then Prime Minister HH Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah was appointed the 15th Amir of Kuwait. HH the Amir appointed HH Sheikh Nawaf Al-Ahmad Al-Sabah as the new Crown Prince and HH Sheikh Nasser Al-Mohammad Al-Ahmad Al-Sabah as the new Prime Minister on February 7, 2006.

The last elections (13th) to the National Assembly of Kuwait were held on May 16, 2009, following which Prime Minister Sheikh Nasser Al-Mohammed Al-Ahmed Al-Sabah was reappointed.

Customs

There exist two dress codes for women: one for locals and the other for expatriates. Outside home, most Arab Women dress according to religious custom, covering the entire body from head to foot. Some Arab Women cover even their faces and hands. Any woman who dress provocatively showing shoulders, arms and legs will be regarded as a woman of "easy virtue" or even as a prostitute. But there is no restriction on Arab women's dress in private and in home when they don't appear even before friends and relatives. Arab men wear ankle length loose robe made of white cotton (or wool in winter), called *thobe*. The traditional head-covering, the *guthra*, is a white or red and white chequered cloth, held in place by a black rope, *agal*.

Kuwaitis meet each other by shaking hands and kissing cheeks. It is common for women and men to kiss cheeks if they are related to one another. Men and women do not exchange more than a few words and possibly a handshake to greet one another.

Kuwaitis serve tea and coffee to entertain guests, whether in house, office of stores. A refusal to tea (or coffee) is viewed as insulting. Kuwaiti food consists of Machboo made of meat or fish mixed with cooked rice, which resembles India's biriyani. Curries and side dishes complement the main dish. Food is eaten with the bare right hand. Households including their guests share the meals served in common in large amounts.

Diwaniah is the gathering of men where they discuss all matters political, social, economic, local and international, in quite an informal way. It symbolizes Kuwait's democracy and freedom of speech. Women also hold dewaniahs, but only rarely.

Economy

As per World Bank's report on per capita income for 2008, Kuwait's per capita income of USD 38400 is the 2nd in the Arab world & 17th world-wide. The country has the world's fifth largest oil reserves or 10 percent of world reserves. The Kuwait Stock Exchange, which has about 200 firms listed, is the second-largest stock exchange in the Arab world, after Saudi Arabia's stock exchange. Petroleum and petroleum products account for nearly 95 percent of Kuwait's export revenues, and 80 percent of government income. The currency of Kuwait is Kuwaiti Dinar, which is subdivided into 1000 fils and is freely convertible. It is equivalent to `160 and US\$ 3.5 approximately. The industrial structure of the country is composed of petroleum and petro-chemicals, manufacture of electronics,

cement, textiles, and fertilizers and food-processing, desalination of water and construction activities. Food, construction materials, vehicles and clothing are among the principal items of imports. Almost all the potable water is desalinated or imported. Kuwait is a member of the Organization of Petroleum Exporting Countries (OPEC) and has an oil production capacity of 3.1 million barrels per day (bpd), while its OPEC production quota is 2.2 million bpd. The expenses of Iraqi invasion and post-war reconstruction placed a heavy economic burden on the country.

Population:

The Kuwaiti Government rarely grants citizenship to non-citizens. Non-citizens include Egyptians, Lebanese and other Arabs and Pakistanis, Indians, Bangladeshis and Filippinos. There were about 640,000 Indians in Kuwait in January 2011, making them the largest expatriate community. Kuwait has a life expectancy of 77.8 years for males and 79.9 years for females. The Population density (people per sq. km) in Kuwait was reported at 153.09 in 2008, according to the World Bank.

Infrastructure:

Kuwait has a well-developed infrastructure of roadways, harbours and ports, numerous housing, health, education, business and tourism activities, hotels and restaurants and telecommunications facilities.

Kuwait's transportation system is modern and efficient, its airways numerous and well-developed and its ports and harbours of international standards. But driving in Kuwait is hazardous. Excessive-speeding, lack of enforcement of traffic regulations and high density of vehicles lead to fatal accidents.

Rules of Entry.

For obtaining clearance for entry in Kuwait, valid passport, visa, residence permit, NOC from the Ministry of Interior, declaration from employer, letter from employer, Kuwait ID card etc are essential.. There is a long list of prohibited items which include weapons, ammunition, narcotics, pork products, alcoholic beverages, pornographic materials, gambling equipment and idols or images considered un-Islamic.

Kuwaiti citizens enjoy the benefits of a generous social welfare system that guarantees them employment, housing, education and medical care. Kuwaitis and non-Kuwaitis charged with criminal offence, placed under suspension or involved in financial disputes are subject to travel ban.

The workweek

The workweek is Sunday through Thursday for most businesses, government offices and commercial banks.

Photographing government and public buildings, military installations and economic infrastructure is against the law and punishable. Traditionally dressed women may also complain to the police of being photographed. Humiliating a person may invite police investigation prosecution and punishment. Punishments are in general severe and harsh in Kuwait.

Education

Public schooling upto the age of 13 years is free and compulsory. English schools also exist in large numbers. The Kuwait University is the only public university in Kuwait. There is a medical school, an extensive library system and the Kuwait National Museum. The Gulf University for Science and Technology, the American University and the Australian University are the private Universities functioning in Kuwait.

Communications

Land telephones and mobile cellular telephones are widely in use. Radio and television broadcast stations cater to about 1 million listeners and viewers respectively. There also exist vast numbers of Internet Service Providers in the country.

Social Customs

Acquaintance with local customs and social behaviour will make your adaptation more easy. And being a foreigner, this adaptation is inevitable for you. Apart from criminal actions and behaviour, there are certain unwritten rules that you must observe in order to avoid offending local sensibilities.

Dress

There are different ways of dressing for local and expatriate women. Outside the home, Arab women dress according to religious custom ie they must cover most of the body, from head to foot. The traditional black overgarment (*abaya*) is ankle length with long sleeves and a high neckline, and the hair is covered. Some Arab women (especially Saudis and those with strictly religious husbands) are totally covered, including their face and hands. This is to protect women from unwanted attention. Foreign women can wear western clothes but should always dress conservatively.

In the home, Arab women often adopt western dress, particularly younger women, and there are no restrictions on dressing for foreign women in private.

Arab men wear the thobe (a loose, ankle-length robe). It can be worn for all occasions, including social and business. The traditional head covering is the *guthra* (a white or red and white checkered cloth) held in place by the *agal* (a black 'rope'). Arab men wear casual dress on very informal occasions or at the beach.

Foreign men are not expected to wear Arab garments. Men should avoid wearing shorts and sleeveless shirts in public. However, suits are rarely worn in the Gulf, except for important business meetings and related social events. Standard dress in the office is a shirt (usually long-sleeved), tie and lightweight trousers.

Forms of Address

It is important to greet local people in the correct way. It is important to address a person by his full name, particularly on formal occasions and in correspondence. The general formal address is Sayyed (sir) for men and Sayeeda or Sayeedity (Madam) for women, followed by the person's full name. Rulers are addressed "Your Highness (Your Majesty). Senior members of the ruling families are called your Excellency followed by Shaik and their full name.

Greetings

The most common greeting in the Gulf is *Salam alaykum* ('Peace be upon you'), and the correct reply to which is *Wa alaykum as-salam* ('And upon you be peace'). Other common greetings and the accepted replies are:

Masa al-khayr	Good evening	Masa an-nur
Sabah al-khayr	Good morning/afternoon	Sabah an-nur
Ahlan wa sahlan	Hello	Ahlan bik
Greeting	Meaning	Reply

Note that *tisbah ala-khayr*, meaning 'good night', is said on parting, as in English, and the reply is *wa inta min ahlu*.

You should always shake hands when greeting and parting from Arab men. In the case of Arab women, you should be guided by the woman's behaviour: many Arab women won't shake hands with non-Arab men, although educated women might. This is normal even with close friends whom you meet frequently.

If the handshake you receive when leaving somebody is longer than the one you received when meeting him, it indicates that you've made a good impression.

Incidentally, newcomers should note that refusals or protracted reluctance to meet people are frowned upon.

Note also that you shouldn't approach Arab women, look at them or talk to them unless you've been properly introduced.

After handshaking, it's customary to enquire after the other person's health and other matters, and you should expect similar enquiries to be directed at you.

(Don't enquire after the health of the female members of an Arab's family, however, but restrict your questions to those regarding the family in general or the sons.) This may take a long time, as neither party wishes to be the one to draw matters to a close.

Foreigners aren't expected to know or use all the subtleties this ritual involves, but you will make a good impression if you learn at least some of the standard expressions and use them in the correct way.

Whether in face-to-face conversation or speaking to people on the telephone, don't talk business straight away; if you do so, Arabs will assume that you're impatient or not interested in them personally.

Hands & Feet

You should accept refreshment whenever it's offered, but note that you should always use your right hand for drinking and eating, as the left hand is regarded as unclean (as it's used for 'toilet purposes'). Similarly, you should avoid showing the soles of your shoes or feet, which implies that you think the other person is 'dirt', which is obviously highly offensive. You should therefore keep your feet flat on the ground and not cross your legs.

Invitations

If you're invited to the home of an Arab, you should always accept.

You should generally take every opportunity to become acquainted with local people and avoid the natural tendency to stay within the social and physical confines of your foreign 'qhetto'.

Your Arab host will be interested in you and your views. However, you should avoid politics and religion as subjects for discussion; your opinions might be regarded as ill-informed or even offensive, even if they seem acceptable to you from a western perspective.

When you enter the *majlis*, the reception room for visitors, you should always remove your footwear, unless the host indicates otherwise.

If you're with a female companion, she will be whisked off to join the women.

You will almost certainly be offered something to drink and perhaps eat; accept the offer.

Arabs are almost always polite and expect the same from those they meet, and believe that sharing a meal with a person positively affects the relationship.

The standard greeting is *Ahlan wa sahlan* – which means welcome - and this will become familiar to all who visit Saudi Arabia.

It's certainly worth learning enough Arabic to communicate the pleasantries, greetings and responses of the country you're living in.

You will enjoy people's reaction and your hosts invariably offer encouragement to those who attempt to speak their language. It's important to note, however, that the Arabic language has a special significance, having been designed to carry the word of God, so it's important to use it respectfully.

You should also never call at an Arab's house without warning him that you're coming. If the women of the family are present, this won't be appreciated.

You should also avoid expressing admiration for any of your host's possessions, as tradition dictates that he must then offer it to you. Although this tradition isn't followed by everybody, it can nevertheless cause embarrassment. What's more, the correct response is for the recipient to give an even more valued gift in return, so think twice before admiring an Arab's Rolls Royce!

Don't Dos

You should also heed the following warnings:

- Don't offer alcoholic drinks to an Arab, unless you're certain that he drinks alcohol.
 This can cause great offence.
- Don't walk on a prayer mat or in front of any person at prayer and try not to stare at people who are praying.
- Don't try to enter a mosque without first asking permission. It's unlikely that you will be allowed in.

- Don't try to enter the Holy sites or mosques. The roads are well signposted to notify
 everybody of this restriction. If a non-Muslim is found within the prohibited areas,
 he's likely to be assaulted and will be afforded no protection against the assailants.
- Avoid blasphemy, particularly in the presence of Muslims.
- Avoid putting an Arab in a position where he might suffer a 'loss of face' in front of other Arabs. He will appreciate this, if he notices your action.
- Don't beckon to people with a finger, as this is considered particularly impolite.
 Arabs might use such a gesture to summon a dog.
- Avoid shouting and displays of aggression or drunkenness at all times, as such behaviour is rarely tolerated.
- During Ramadan, don't eat, drink or smoke anywhere where you can be seen by Muslims during the hours of daylight and don't engage in any noisy behaviour or embrace or kiss anyone in public.

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