

# 999

SECURITY AND SAFETY FOR ALL

ISSUE 132 JANUARY 2023

THE 50K WHAMMY  
FOR RECKLESS  
DRIVERS

UAE ENSURES  
EXPATS' FINANCIAL  
STABILITY

SPOTLIGHT:  
MAKE 2023  
DEBT-FREE

# AND WE HAVE LIFT OFF!

HISTORIC JOURNEY OF EMIRATI-MADE RASHID ROVER

IN THIS ISSUE: A LOOK INTO THE MURKY WORLD OF CYBER-CRIMINALS & POLICE ACTIONS TO CATCH THEM

البيان

We take immense pride and great pleasure in extending  
our sincerest congratulations and best wishes to

His Highness Sheikh

**Mohamed bin Zayed Al Nahyan**

President of the UAE

His Highness Sheikh

**Mohammed bin Rashid Al Maktoum**

Vice-President and Prime Minister of the UAE and Ruler of Dubai

**and Their Highnesses Members of the Supreme Council and Rulers of the Emirates**

**and to the people of the UAE**

**On the occasion of the 51<sup>st</sup> National Day**

**DAMAC**

*Where the UAE  
does match them  
is in the strength  
of its ambition  
and the speed of  
its action*

## A new frontier

Every time the UAE has set a goal, it has been able to achieve it. Now the country has set its sights on the Moon, with the launch of the Rashid Rover into space in December. If it can achieve a soft landing in April, then it will join an elite club of nations that are far bigger in terms of geographical territory, size of the economy, and pool of human resources. Where the UAE does match them — or, perhaps, does surpass them — is in the strength of its ambition and the speed of its action. Our cover story this month presents this inspiring narrative.

The February 1976 meeting between the UAE's Founding Father, Sheikh Zayed bin Sultan Al Nahyan, and America's Apollo 17 astronauts is widely believed to be the day when the UAE's spacefaring dreams began. Since then, the nation has meticulously drawn its space exploration blueprints and achieved stunning results, such as the launch of its Mars orbit-bound Hope Probe in the middle of a full-blown pandemic. With every successful step, it has enhanced its reputation on the international stage as a centre of innovation and excellence. The UAE's integrated economic strategy means that the growth of its space economy will benefit many other sectors.

Becoming a 21st century global power in space science requires a country to have an extremely resilient digital infrastructure, since cyber-crimes can range from scams perpetrated through hacked mobile phones or e-mail IDs of individuals to largescale ransomware attacks or DDoS attacks that can hit an organisation. As the UAE looks to attract more programmers, data scientists, and tech engineers to this country, and also to encourage tech-driven companies to set up base here, it's investing heavily in cyber-security and building business confidence, as you'll read in this issue.

Another way of making people feel more reassured about coming to live and work in the UAE is to protect their income stream. Two new schemes — the Golden Pension Plan and the unemployment insurance plan — are designed to offer this protection.

The government has made it mandatory for all companies to have all their employees enrolled in the unemployment insurance programme from January 1, 2023, so that no one is left without an income when they're between jobs.

Until now, in the UAE, it has been all too common for people in difficult financial circumstances to use their credit cards for survival and get into a debt trap. Even people with regular salaries have got carried away and racked up a huge card debt that they've struggled to repay. As we start 2023, this issue of 999 reaches out to all those facing a debt mountain — we're here to help you scale that mountain and cross over to the place where your life can restart without fear.

To make life still more secure for UAE residents, the authorities have focused their attention on a particularly vulnerable group: labourers. Specific campaigns have been created for them in the recent past to raise awareness of their personal safety and financial safety needs, and also of the country's labour laws.





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## THE 50K WHAMMY

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(FNC), and UAE writer

## UAE leaders unite for 51<sup>st</sup> National Day grand celebration



**PRESIDENT** His Highness Sheikh Mohamed bin Zayed Al Nahyan, along with Their Highnesses the Supreme Council Members and Rulers of the Emirates, came together to witness the official celebration of the UAE's 51<sup>st</sup> National Day at the Abu Dhabi National Exhibition Centre (ADNEC).

The President was joined by HH Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai; HH Dr Sheikh Sultan bin Muhammad Al Qasimi, Ruler of Sharjah; HH Sheikh Humaid bin Rashid Al Nuaimi, Ruler of Ajman; HH Sheikh Hamad bin

Mohammed Al Sharqi, Ruler of Fujairah; HH Sheikh Saud bin Rashid Al Mu'alla, Ruler of Umm Al Qaiwain; and HH Sheikh Saud bin Saqr Al Qasimi, Ruler of Ras Al Khaimah.

His Highness Sheikh Mohamed bin Zayed underlined that it is time to envision the future with determination and optimism. "The National Day is an occasion filled with pride and joy. It is also an opportunity to re-energise and look into the year ahead with a renewed sense of vision and determination," the President said.

"Brothers and sisters, the next stage is one of work, grit, courage and perseverance, and there is no room for complacency because great

ambitions require even greater determination," HH Sheikh Mohamed bin Zayed stressed.

HH Sheikh Mohammed bin Rashid conveyed his confidence that the UAE will continue to advance under the leadership of HH Sheikh Mohamed bin Zayed in all spheres of sustainable growth.

"Our homeland will always remain a giver and a peacemaker, and we will support local, national, and international initiatives aimed at improving government performance, delivering the future, fostering innovation, empowering local communities, combating poverty, advancing clean energy, and promoting tolerance," the Vice President said.

## UAE President, Emir of Qatar bolster bilateral relations

**PRESIDENT** His Highness Sheikh Mohamed bin Zayed Al Nahyan and HRH Sheikh Tamim bin Hamad Al-Thani, Emir of Qatar, discussed ways to enhance the long-standing relations between their countries.

During an official visit of HH Sheikh Mohamed bin Zayed to Qatar, the two leaders exchanged cordial messages about the UAE's 51<sup>st</sup> National Day and Qatar's hosting of the 2022 FIFA World Cup.

Their meeting focused on UAE-Qatar relations and prospects for growing their cooperation to serve their common interests across economic, investment, and trade areas.

It also touched upon the importance of improving regional cooperation to serve the interests of their people and their aspirations towards further development and prosperity.

On the latest regional and global developments, the two leaders reviewed several issues of mutual concern.



## President appoints directors-general of two state entities

**PRESIDENT** His Highness Sheikh Mohamed bin Zayed Al Nahyan has appointed two new directors-general for UAE's educational and social security sectors through federal decrees.

Mohamed Al Qassim has been appointed as Director-General of the Emirates Schools Establishment, with the rank of Undersecretary.

Before this post, Al Qassim worked as

Director of the Department of Technology Adoption and Development at the Ministry of Industry and Advanced Technology; Director of the Advanced Sciences Office; Reservoir Manager at Abu Dhabi National Oil Company; project leader at Total; and oversaw several government programmes.

Meanwhile, Faras Al Ramahi was

appointed Director-General at the General Pension and Social Security Authority.

Al Ramahi served as CEO of the Abu Dhabi Investment Company and Advisor to Masdar's Chairman. He also served as Farmers' Services Centre's Head of the Financial Department and Deputy CEO of CAPM Investing.



## VP approves Dhs205 billion budget of Dubai for 2023-2025



**HIS** Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, has approved the Government of Dubai's general

budget for the fiscal cycle of 2023-2025, with total expenditures of Dhs205 billion.

The budget targets to help fulfil Dubai's economic ambitions and strategies, which are geared towards stimulating entrepreneurship, attracting more foreign investment, promoting social welfare, and solidifying the emirate's position as a land of opportunity and innovation.

His Highness Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai and Chairman of the Executive Council of Dubai, said the government aims to serve citizens and support businesses.

"This budget reflects the emirate's financial sustainability, meets future aspirations,

stimulates the economy, takes care of society, and consolidates Dubai's leading position in the world," HH Sheikh Hamdan bin Mohammed said.

For the fiscal year 2023, the government's total expenditure has earmarked Dhs67.5 billion, which aims to boost Dubai's strategy to stimulate the macro-economy and support the objectives of the Dubai Strategic Plan 2030.

The emirate expects Dhs69 billion in public revenue next year, a nearly 20 per cent increase over the 2022 budget.

The 2023 budget will focus on social services and the development of the health, education, and culture sectors.

The budget also places a high priority on the housing sector and developing the social benefits fund to support families, people of determination, and people with limited income.

## Vice President witnesses historic launch of Rashid Rover

**HIS** Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, witnessed the launch of the Rashid Rover into the Moon.

The Rashid Rover, the first ever Arab-built lunar spacecraft to launch into space, represents an empowering national initiative in the space sector.

HH Sheikh Mohammed bin Rashid said: "Rashid Rover is part of the UAE's ambitious space programme, which began with Mars, progressed to the Moon, and soon to Venus. Our goal is to increase our knowledge, enhance our capabilities, and leave a scientific legacy in the history of space and humanity."

Rashid Rover will now cruise through space for nearly four months, aiming to land in the Moon's

Atlas Crater in April 2023.

The Rashid Rover was designed and developed by Emirati engineers from the Mohammed bin Rashid Space Centre team and is regarded as one of the world's most compact rovers. It aims to pave the way for humanity to make even more qualitative advances in science, technology, communication, and robotics, as well as to prepare for future Moon missions and beyond.

Its mission is focused on studying different aspects of the lunar surface, including lunar



HH Sheikh Mohammed bin Rashid watches from the MBRSC's Mission Control Centre the launch of the Rashid Rover

soil, thermal properties of surface structures, and the lunar photoelectron sheath. It will land on an area of the Moon's surface that previous lunar exploration missions have not explored.

## VP renames Dubai judicial entity, promotes judges of Dubai courts

**HIS** Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, has renamed the Judicial Inspection Department as the Judicial Inspection Authority.

The title of the head of the Authority has also been changed from the Director of the Judicial Inspection Department to the President of the Judicial Inspection Authority.

The members of the entity will be composed of the President of the Authority and several experienced inspection judges who shall be appointed by a decree issued

by HH Sheikh Mohammed bin Rashid.

The Authority will be affiliated with the President of the Judicial Council in Dubai, who will issue regulations governing the Authority's administrative, financial and technical operations, including HR matters.

Meanwhile, HH Sheikh Mohammed bin Rashid also issued the appointment and promotion of judges in Dubai Courts and Members of the Public Prosecution.

Judge Khaled Al-Hosani, President of the Personal Status Court, was appointed President of the Court of First Instance.

The Vice President also ordered the promotion of several Appeal Court judges as Senior Appeal Judges; the promotion of judges in the Court of First Instance as Appeal Court Judges; the promotion of several Chief Prosecutors as Senior Chief Prosecutors and several Assistant Chief Prosecutors as Chief Prosecutors; and promotion of several Deputy Prosecutors to Assistant Chief Prosecutors.

In another decree, HH Sheikh Mohamed bin Rashid also approved the promotion of Ahmed Ali Ahmed Khamis Alnoun AlDhanahani, Senior Cassation Judge at Dubai Court as Appeal Court Judge.

## Saif bin Zayed participates in G20 Interfaith Forum session



HH Sheikh Saif bin Zayed Al Nahyan observes a session in the G20 Interfaith Forum with government representatives, religious leaders and policymakers from various countries

**HIS** Highness Lt General Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Interior, participated in several sessions of government representatives from various countries, religious leaders, policymakers, and decision-makers at the recently concluded G20 Interfaith Forum.

In this global event jointly organised by the G20 Interfaith Forum Association and the Interfaith Alliance for Safer Communities, HH Sheikh Saif bin Zayed attended a review of ongoing international efforts, which are aimed at strengthening the role of the religious and community leaders in tackling global challenges, such as food shortage, conflicts, refugees, and climate change.

The forum also discussed ways to empower marginalised groups through sustainable development efforts.

In a round-table discussion, a UAE delegation gave a central focus on protecting children. The speakers urged government leaders to safeguard the well-being of children.

## Interior Minister meets with counterparts from Bahrain, Turkey

**HIS** Highness Lt General Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Interior, met with his counterparts from the Kingdom of Bahrain and Turkey to discuss several topics of mutual interest.

In a meeting in Abu Dhabi, HH Sheikh Saif bin Zayed and HE Lt General Sheikh Rashid bin Abdullah Al Khalifa, Minister of Interior of Bahrain, reviewed the brotherly relations between their countries. The meeting also put emphasis on ways to enhance cooperation in areas of safety and security.

The meeting was attended by Major General Staff Khalifa Hareb Al Khaili, Undersecretary of the Ministry of Interior; Major General Salem Al Shamsi, Assistant Undersecretary for Resources



HH Sheikh Saif bin Zayed with HE Lt General Sheikh Rashid bin Abdullah Al Khalifa

and Support Services; and several officers at the Ministries of Interior of the UAE and Bahrain.

Meanwhile, HH Sheikh Saif bin Zayed also met with HE Suleiman Soyly, Minister of Interior of Turkey. During the meeting, prospects for enhancing cooperation in the fields of safety and security were discussed.

On the sidelines of the meeting, the two



HH Sheikh Saif bin Zayed with HE Suleiman Soyly

officials witnessed the launch of the "Joint Strategic Policing Dialogue" between the UAE and Turkey, which was aimed at consolidating and enhancing the exchange of skills, knowledge and practices to fight all forms of crimes.

The meeting was attended by officers of the Ministry of Interior of both countries.

## Saif bin Zayed attends graduation of pilots at Khalifa bin Zayed Air College



**HIS** Highness Lt General Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Interior, attended the graduation ceremony of the 52nd male batch and the 12th female batch of pilots at the Khalifa bin Zayed Air College.

The Interior Minister handed over the awards to the top graduates and congratulated them on their efforts and excellence.

HH Sheikh Saif bin Zayed also witnessed the new graduates' military parade, and their oath of allegiance.

The ceremony was attended by Lt General Hamad Mohammed Thani Al Rumaiithi, Chief of Staff of the UAE Armed Forces; Mattar Salem Ali Al Dhaheri, Undersecretary of the Ministry of Defence; several officials and senior officers of the Ministry of Defense, the Armed Forces, and the police; military attachés; and the families of the graduates.



البيان  
اليوم

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and Their Highnesses Members of the Supreme Council and Rulers of the Emirates

and to the people of the UAE

**On the occasion of the 51<sup>st</sup> National Day**



الفطيم-لوجيستكس  
**Al-Futtaim logistics**

## Al Khaili reviews internal security progress



Officials and members of the Higher Permanent Committee for Internal Security of the Ministry of Interior at the Sharjah Police Headquarters

**MAJOR** General Staff Khalifa Hareb Al Khaili, Undersecretary of the Ministry of Interior, led the meeting of the Higher Permanent Committee for Internal Security, held at the meeting hall of the Sharjah Police Headquarters.

Al Khaili and the committee members were welcomed by Major General Saif Al Zari Al Shamsi, Commander-in-Chief of Sharjah Police.

The meeting reviewed strategic projects, initiatives, and KPIs (key performance indicators). It also took stock of internal

security and business continuity plans and programmes, as well as future initiatives, systems, and projects related to internal security.

The meeting agenda included an assessment of previous decisions and recommendations.

## Badran thanks Faraj Fund donors for Dhs7.17 million aid

**ON** the occasion of the 51st National Day, Faraj Fund of the Ministry of Interior received a charitable and humanitarian contribution of Dhs4.35 million from Dubai Islamic Bank. This was part of the 'Furejat' initiative that led to the release of 35 people jailed in financial insolvency cases. Furejat had been launched earlier in cooperation between the Fund and the bank.

In a statement, Dubai Islamic Bank emphasised its societal role and partnership with national institutions to enhance the quality of life in the country, and to support the UAE's charitable programmes.

Meanwhile, Al Ansari Exchange gave Dhs2.82 million to Faraj Fund, facilitating the release of 59 inmates

who were financially insolvent.

His Excellency Khalil Dawood Badran, Chairman of the Board of Directors of Faraj Fund, said that such initiatives of giving and benevolence confirmed the solidarity between the UAE society and its national institutions. He expressed his sincere thanks and appreciation to the donors for their support of Faraj Fund, which seeks to help financially insolvent inmates and their families, aiding their reintegration into their community.

Mohammed Ali Al Ansari, Chairman of the Board of Directors of Al Ansari Exchange, said that the company was keen to fulfil its responsibilities towards the local community, spreading the values of tolerance and giving.



HE Khalil Dawood Badran

## Al Mazrouei hails UAE leadership on Arab Police Day



Staff Major General Pilot Faris Khalaf Al Mazrouei

**SPEAKING** at the annual celebration of Arab Police Day, Staff Major General Pilot Faris Khalaf Al Mazrouei, Commander-in-Chief of Abu Dhabi Police, praised the support of the wise leadership, which contributed to the achievement of comprehensive security and the world's lowest crime rates.

Al Mazrouei said that Arab Police Day was an important occasion to honour the high performance of police personnel, who functioned with the firm conviction that national stability was a responsibility for everyone in all ranks and positions.

He expressed his pride in the pioneering achievements of UAE security agencies and spoke of how the UAE was ranked the top country in the most prominent international reports related to security, safety, and quality of life, thereby reinforcing its global

position as an ideal place for living in peace and stability.

Al Mazrouei highlighted that Abu Dhabi was ranked the safest city in the world for the sixth consecutive year on the crowdsourced Numbeo Safety Index, with Sharjah and Dubai also in the top 10.

Police forces in the UAE were amongst the most fortunate security agencies, said Al Mazrouei, because of the government's support and attention to their capability-building and training, and adopting the world's best technologies for security work in this country.

He pointed out that maintaining security and stability was a joint responsibility between the police and members of society, and that everyone played their role through adherence to the law and cooperation with those in charge of its implementation.

## Abu Dhabi Police sign MoUs with four companies



Major General Khalifa Mohammed Al Khaili (right) and Humaid Matar Al Dhaheeri, Managing Director and Group CEO of ADNEC, during the signing of MoU

**ABU DHABI** Police signed three partnership MoUs — with the Abu Dhabi National Exhibition Centre (ADNEC) Group; Abu Dhabi National Hotels; and Royal Horizon — on the sidelines of the Abu Dhabi International Food Exhibition. Another MoU was signed elsewhere with Burjeel Holdings.

The first MoU was signed by Major General Khalifa Mohammed Al Khaili, Director of the Finance and Services Sector at Abu Dhabi Police, and Humaid

Matar Al Dhaheeri, Managing Director and Group CEO of ADNEC.

Al Khaili emphasised the keen interest of the Abu Dhabi Police General Command in fostering partnerships with various entities to support the UAE's goal of enhancing food security and promoting national products, supplementing the national economy. Such partnerships would also contribute to the country's competitiveness, he said.

Abu Dhabi Police also signed an MoU

with Burjeel Holdings to cooperate in the areas of medicine, scientific research, and training and to offer high-quality medical services to police staff. The MoU was signed by Major General Khalifa Mohammed Al Khaili on behalf of Abu Dhabi Police and Dr Shamsheer Vayalil, Founder and Chairman of Burjeel Holdings. The latter said, "We are proud of this valuable partnership, as it will add to our significant contributions to the UAE's healthcare industry."



## Dhahi Khalfan praises 2022 outcomes of security initiatives



Lt General Dhahi Khalfan Tamim

**LT** General Dhahi Khalfan Tamim, Deputy Chairman of Police and General Security in Dubai, and Chairman of the Council of Police Chiefs at the Ministry of Interior, praised the achievements of the Council's security committees and sectors in 2022.

These results were based on the implementation of policies and strategies in line with the vision of the Ministry of Interior.

The Council's ninth meeting for 2022, chaired by Dhahi Khalfan, was held remotely and was attended by police force commanders, senior police officers, and Ministry of Interior officials.

The Council reviewed a report on the most important projects and achievements of the previous quarters of 2022. Strategic and organisational issues were also discussed.

## Al Shamsi opens art show by Sharjah Police personnel

**THE** Department of Strategy and Performance Development of Sharjah Police, in collaboration with the Emirates Fine Arts Society, presented an art exhibition titled 'The Future through Artists' Eyes', which was inaugurated by Major General Saif Al Zari Al Shamsi, Commander-in-Chief of Sharjah Police.

Al Shamsi reaffirmed the general command's keen interest in giving talented police personnel opportunities to show their creative skills. He added that art was a message about the present and the future.



Major General Saif Al Zari Al Shamsi tours the art exhibition of Sharjah Police personnel

## Al Nuaimi leads graduation rites

**MAJOR** General Sheikh Sultan bin Abdullah Al Nuaimi, Commander-in-Chief of Ajman Police, witnessed the graduation ceremony of the 11th basic preparation course for male recruits and the 3rd for female recruits. These courses were organised by the Police Training Centre and were attended by 48 men and 18 women over four weeks. During this time, the participants received field military training and learned theoretical sciences related to security.

Al Nuaimi honoured the distinguished participants in the two courses and praised their high-level performance, as well as the constructive method of imparting both theoretical and practical lessons. He conveyed appreciation for choosing the Ajman Police General Command as a place to work and give to the community.

## UAQ Police mark National Day with traffic fine discount

**ON** the occasion of the 51st National Day, Umm Al Quwain Police offered the public a chance to get a 50 per cent discount on their pending traffic fines.

The police specified the major violations excluded from the discount as follows: driving a vehicle in a way that endangered the lives of people; driving in a way that would cause damage to public or private property; heavy

vehicles jumping red lights, and cutting in on light vehicles; motorcycles jumping red lights; a vehicle exceeding the speed limit by more than 80kmph; and making illegal modifications to a vehicle's engine or chassis.

The police called upon vehicle drivers and road users to fully adhere to traffic laws and regulations to ensure their own security and the protection of others.



## Al Marri stresses role of Transport and Rescue Dept



Lt General Abdullah Khalifa Al Marri (centre) leads the annual inspection of the Transport and Rescue Department at Dubai Police

**LT** General Abdullah Khalifa Al Marri, Commander-in-Chief of Dubai Police, stressed upon the vital role of the General Department of Transport and Rescue in rapid response to accidents.

The department's statistics were revealed during the annual inspection of the Transport and Rescue Department by Al Marri, in the presence of Major General Ali Abdullah Al Ghaithi, Assistant Commander-in-Chief for Operations Affairs; Major General Saeed Hamad bin Suleiman Al Malik, Director of the General Department of Transport and Rescue; Brigadier Dr Saleh Al Hamrani, Deputy Director of Excellence and Pioneering; Brigadier Khaled bin Suleiman, Director of Control and Inspection; Colonel Juma Ahmed bin Darwish Al Falasi, Deputy Director of the General Department of Transport and Rescue, and several senior officers and heads of departments.

## RAK Police release safety video for hikers

**THE** Media and Public Relations Department at Ras Al Khaimah Police, in co-operation with the Tourism Authority in Ras Al Khaimah, the Tourism Police Department, and renowned tourist guide Abdulaziz Al Sharhan, released a safety awareness video (in Arabic and English) for people who go climbing and hiking in mountainous areas.

Colonel Dr Abdullah bin Salman Al Nuaimi, Director of the Media and Public Relations Department, said that this initiative included safety tips and instructions that both experienced adventurers and hobby climbers must be aware of.

He said that the release of the safety video was in time with the increase in mountaineering activity, such as easy hiking, harder trekking, climbing, and other mountain sports in the emirate. This is due to the cold weather condition that attracts



many hikers to go on an adventure.

He also called upon all those who visit the mountainous areas for recreation to

follow the safety instructions and to cooperate with the police efforts aimed at enhancing their security.

## Fujairah Police organise 'motivation ceremony'

**THE** Fujairah Police General Command honoured its distinguished employees at the ninth 'Honouring and Motivation' ceremony, which was held remotely.

The ceremony highlighted outstanding performances, to encourage exceptional employees who have contributed to the advancement of police work. It reflected

the police leadership's efforts to encourage the most creative and innovative employees and to promote overall workplace excellence.

Brigadier Dr Suleiman Saeed Obaid Al Murshedi, Director General of Resources and Support Services, emphasised that this ceremony motivated police

employees to come up with more innovative and transformative ideas related to safety and security work.

He explained that such recognition contributed to the creation of an excellent work environment that makes an employee proud to be a part of the police force.

# 1st

UAE's leading ranking in the latest list of Arton Capital's most powerful passports in the world. The UAE passport has visa-free access to over 121 countries and holds a visa-on-arrival facility for 59 countries and requires a visa for 89 countries.

# 1st

UAE's top ranking in the Arab World and 25th globally in the 2022 Global Knowledge Index (GKI), which measures knowledge systems in 132 countries. The UAE placed first globally in 18 indicators and sub-indicators. It scored 58.9 on the index, compared to the global average of 46.5.

# 1st

UAE's global leading position in appetite for financial services innovation with the majority of financial institutions (71 per cent) see open finance as a 'must have', according to a survey conducted by Finastra. The research was conducted amongst financial institutions across France, Germany, Hong Kong, Singapore, the UAE, the UK, and the US.

# 1st

UAE's leading ranking in the Arab World and 21st globally in terms of attracting and retaining top talents, according to the 2022 IMD World Talent Ranking. The annual report took into account factors such as remuneration, taxes, cost of living, the education system, as well as the economy's position on environmental issues and a fair judicial system.

# 2

The number of UAE cities that have landed in the list of Top 10 best cities in the world for expatriates to live and work. Dubai and Abu Dhabi ranked second and ninth-best cities, respectively, based on a new report by global network InterNations. In 2021, the survey ranked Dubai in third place and Abu Dhabi in 16th.

## BE IN THE LOOP

### MOI MARKS HUMAN RIGHTS DAY 2022



The Ministry of Interior (MoI) marked Human Rights Day 2022 in an event titled 'Dignity, Freedom and Justice for All', which was organised by the Human Rights Department at the MoI. The event was attended by Major General Staff Khalifa Hareb Al Khaali, Undersecretary of the Ministry of Interior, Fatima Al Kaabi, Vice Chairman of the National Commission for Human Rights, and several MoI officers. Meanwhile, the Committee for Combating Human Trafficking Crimes at the MoI held its fourth meeting of 2022 and conducted a workshop on the policy of dealing with human trafficking crimes.

### POLICE CHIEFS COUNCIL REVIEWS ACHIEVEMENTS IN 2022



Lt General Dhahi Khalfan Tamim, Deputy Chairman of Police and General Security in Dubai and Chairman of the Council of Police Chiefs at the Ministry of Interior (MoI), led the Council's review of its most important initiatives and achievements in 2022. The Council's initiatives were aligned with the future vision of the general strategy of the MoI, according to Dhahi Khalfan. The remote meeting was held in the presence of police commanders-in-chief and senior officers at the MoI.

### FEDERAL TRAFFIC COUNCIL MULLS WAYS TO ENHANCE TRAFFIC SAFETY



The Federal Traffic Council, chaired by Brigadier Eng Hussain Al Harthi, discussed several development projects and proposals to further enhance the traffic conditions across the country. The attendees discussed ways to sustain the efforts made by the traffic and patrol departments, in order to decrease road traffic accident mortality index. The Council also discussed setting standards and a mechanism to unify the system of deductions for violations at the level of traffic departments in the UAE.





نرفع أسمى آيات التهاني والتبريكات  
إلى أصحاب السمو  
أعضاء المجلس الأعلى للاتحاد حكام الإمارات  
وإلى شعب دولة الإمارات الكريم  
بمناسبة اليوم الوطني الواحد والخمسين

# UAE NEWS BULLETIN

POLICE NEWS, PEOPLE, NUMBERS AND EVENTS

## ABU DHABI

**159**

Abu Dhabi Police arrested 159 beggars in the emirate over just six weeks in November-December 2022. According to police investigations, several syndicates brought most of these beggars into the UAE. The authorities urged the public not to sympathise with the beggars' stories and urged them to report any begging activities by dialling 999.

## AJMAN

**1**

Ajman Police rescued a young man who attempted to jump off the Sheikh Khalifa Bridge in the emirate. After receiving an alert from the operations room about the incident, the police rushed to the scene. The officers were able to calm the young man down. It was found that he was experiencing financial difficulties. He was referred to Community Police to assess his situation.

## DUBAI

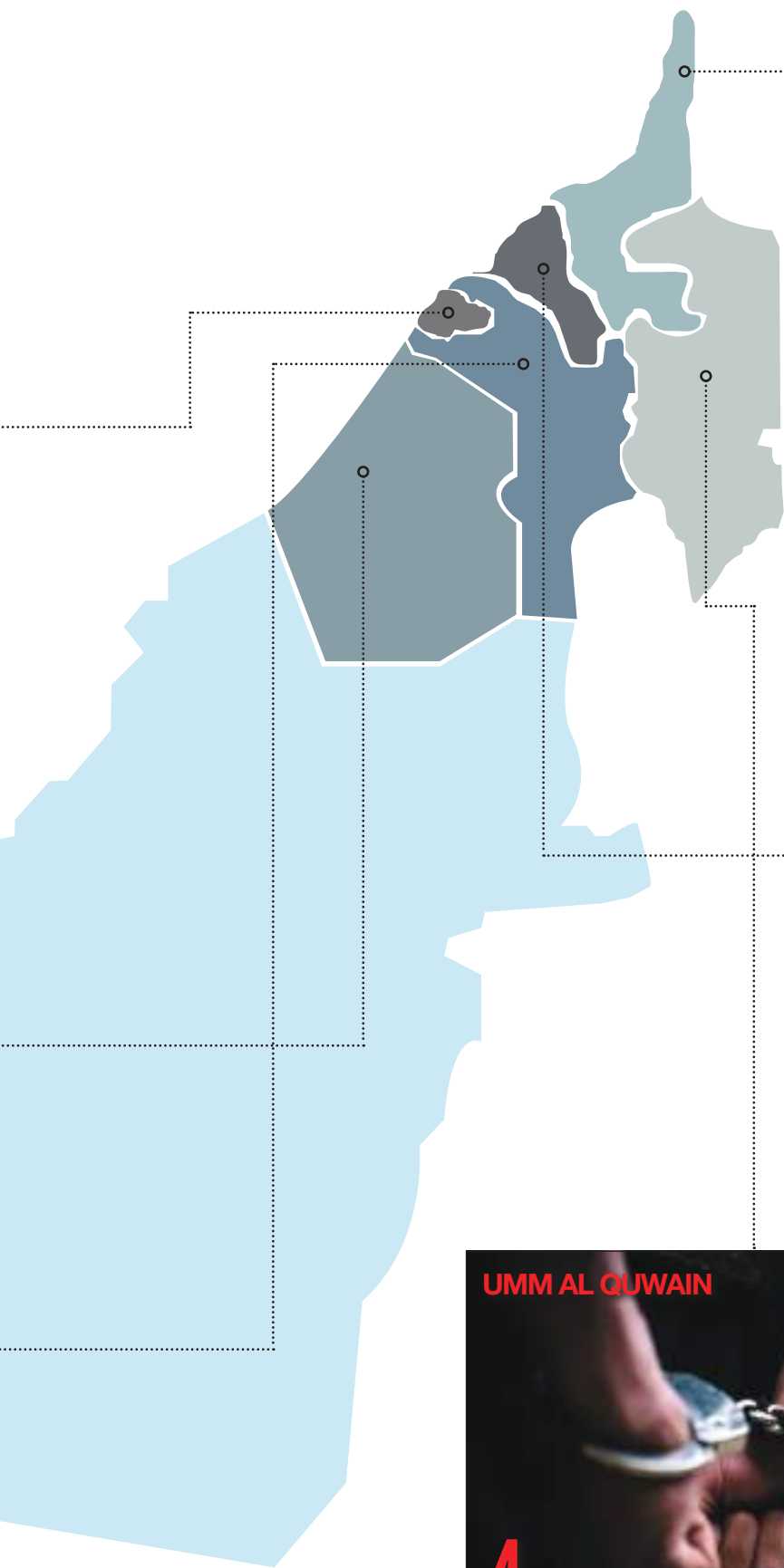
**9**

A 28-year-old Arab man was stabbed to death during a party held at a villa in the Al Khawaneej 2 area. The Public Prosecution is currently questioning nine persons of interest. When the victim collapsed and died, the suspects reportedly fled the scene, according to a witness. The cause of the victim's death is not immediately known.

## RAS AL KHAIMAH

**4**

The Ras Al Khaimah Criminal Court sentenced four men to prison for stealing from 15 under-construction houses. They used saws and other tools to break into their target sites to steal electrical wiring and water pumps. After serving their sentences, the convicts will be deported back to their home countries.



## FUJAIRAH

3

Fujairah Police arrested three adolescents after their dog attacked a woman and her twins. The mother recalled that the aggressive canine attacked while her children were playing near the sea shore. She rushed to their rescue but she, too, was bitten. They were transported to Khor Fakkan Hospital for medical treatment. All procedures are being completed in preparation for the case to be handed over to the Public Prosecution.

## SHARJAH

8

Eight men, who had just recently arrived in the country, were arrested in Sharjah for producing and attempting to sell counterfeit banknotes of various currencies. Sharjah Police's Criminal Investigation Department seized fake money and tools used in their illegal racket. The case has been turned over to the Public Prosecution for legal action

Sharjah Police

## UMM AL QUWAIN

4

Umm Al Quwain Police arrested four people for impersonating cops to steal cars. Their arrest came following a complaint from a driver who had fallen victim to their modus operandi. The group members were apprehended in various parts of the country, and the stolen car of the complainant was recovered. The case was referred to the Public Prosecution.



# AND WE HAVE LIFTOFF!

FIRST TO MARS, THEN TO THE MOON, NEXT TO VENUS AND THE ASTEROID BELT — THE UAE'S SPACE PROGRAMME IS MOVING AT ROCKET SPEED, UNLOCKING MORE AND MORE ECONOMIC POTENTIAL AT EACH STAGE. **999** EXPLORES HOW THE COUNTRY HAS ACHIEVED SO MUCH IN SPACEFARING, ITS LATEST SUCCESS BEING THE LAUNCH OF THE RASHID ROVER

BY SANCHITA GUHA









“Reaching the moon is another milestone in the ambitious march of a nation whose aspirations have no limits. Rashid Rover is part of the UAE’s ambitious space programme that started with Mars, passing through the Moon and to Venus. Passing on knowledge, developing our capabilities, and adding a scientific footprint in human history is our goal

**HH SHEIKH MOHAMMED BIN RASHID AL MAKTOUM**  
Vice-President and Prime Minister of the UAE and Ruler of Dubai

**E**scape velocity — the power to break the chains of gravity and soar into the mysterious darkness of space, to explore the wonders of the solar system and then, perhaps, the interstellar void. The very thought stirs something primal in us, like a split second of touching the universe, of being more than mortals with short lives.

So many decades after spacefaring began, with the human race now set on colonising another planet, it’s still a moment of indescribable sensation to see a rocket launch. That’s what everyone in the UAE felt when the Rashid Rover took off for the Moon on December 11, 2022, starting a five-month journey to Earth’s nearest celestial neighbour, its friendly satellite.

It was a feeling of intense pride shared by the whole Arab World, as the rover is the first Arab-built lunar spacecraft. Launched from Cape Canaveral, Florida, by a SpaceX Falcon 9 rocket, the rover was engineered by the Mohammed bin Rashid

Space Centre (MBRSC) in Dubai, and it will reach the lunar surface with the help of the Hakuto-R lander, built by ispace, the Japanese lunar exploration company.

Watching the launch from the MBRSC control room, His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE and Ruler of Dubai, tweeted: “Reaching the moon is another milestone in the ambitious march of a nation whose aspirations have no limits.

“Rashid Rover is part of [the] UAE’s ambitious space programme that started with Mars, passing through the Moon and to Venus. Passing on knowledge, developing our capabilities, and adding a scientific footprint in human history is our goal.”

The Rashid Rover mission (aka Emirates Lunar Mission) takes forward the international collaboration of the Hope Probe mission (aka

Emirates Mars Mission), in which an Emirati team from MBRSC led the probe’s design and development, while the assembly was done in the United States in collaboration with several renowned universities, and the probe was launched from the Tanegashima Space Centre in Japan.

The Hope Probe launch in July 2020 was an astounding success, as it was carried out in the middle of a full-blown pandemic, and the probe managed to enter the Mars orbit exactly as scheduled in February 2021. The Rashid Rover has a more complex task when it reaches its destination in April 2023, because the lander has to set itself down with precision on the lunar



**“The landing is going to be the key part of the lunar mission. You’ve got one shot; it’s very difficult to land on the surface of the Moon. Things pretty much have to happen autonomously, and there is only one chance to nail it**



**SALEM HUMAID AL MARRI**

Director General, Mohammed bin Rashid Space Centre

surface, a manoeuvre far more difficult than orbit entry.

Only three countries in the world — the United States, the former Soviet Union, and China — have managed soft landings of robotic spacecraft on the Moon as yet.

In September 2019, India nearly got there with its Chandrayaan 2 mission, but the Vikram lander carrying its probe crashed onto the lunar surface. The accompanying orbiter was able to continue studying the Moon from a distance. Before that, in April 2019, an Israeli lander had crashed onto the lunar surface.

The Rashid Rover, if it manages a soft landing, will have the great distinction of being the first Arab-made probe to roll out on the lunar surface, and that, too, at the first attempt. “The landing is going to be the key [part of the lunar mission]. You’ve got one shot; it’s very difficult to land on the surface of the Moon. Things pretty much have to happen autonomously, and there is only one chance to nail it,” said Salem Humaid Al Marri, Director General, MBRSC.

#### ROVER CALLS BACK

On December 14, 2022, HH Sheikh Mohammed bin Rashid announced that the UAE rover had sent its first communication to Earth after launch. Named after the late Sheikh Rashid bin Saeed Al Maktoum, father of the present Ruler and the architect of modern Dubai, the rover sent its message to MBRSC.

“From a distance of 440,000km from the surface of the Earth, the explorer Rashid just sent the first message to the space centre in Al-Khawaneej,” tweeted the Vice-President.

Stored inside the lander, the rover is taking a low-energy route to the Moon, which is at a distance of 385,000km from Earth. If it gets a soft landing and arrives intact, it’ll get to work and study the lunar surface for at least one lunar day, the equivalent of 14 Earth days and with a boiling hot average temperature of about 120 degree Centigrade.

The mission team is hopeful that the little rover will survive the long lunar night, also the equivalent of 14 Earth days and with a brutally cold average temperature of about minus 180 degree Centigrade.

One of the top tasks for the 10kg rover is testing various materials against the highly abrasive Moon dust. These experiments could lead to the making of more resilient spacesuits that’ll enable astronauts to return

to the Moon and explore the surface easily.

The journey of the Rashid Rover started exactly 50 years after American astronaut Eugene Cernan, aka “last man on the Moon”, stepped onto the lunar surface on December 11, 1972. As part of the Apollo 17 team, he had walked on the lunar surface with fellow astronaut Harrison Schmitt. The third mission astronaut, Ronald Evans, had remained in the lunar orbit then. On their way back from the surface, Schmitt entered the Apollo lunar module first, and Cernan stepped in after him, making his the last human footprint on the Moon.

Indeed, humankind has now set its sights further than the Moon, making plans to colonise Mars, for which the UAE has the target date of 2117, a hundred years after the launch of its Mars settlement programme in 2017. This may be a geographically tiny nation on Earth, but, as HH Sheikh Mohammed bin Rashid said, its ambition is limitless.

**“The Rashid Rover, if it manages a soft landing, will have the great distinction of being the first Arab-made probe to roll out on the lunar surface, and that, too, at the first attempt**



December 11, 2022: The SpaceX Falcon 9 rocket lifts off carrying the Hakuto-R Mission 1 lander, which will deliver the Rashid Rover to the Moon

MBRSC

## RASHID ROVER: REACHING FOR THE MOON

### DEC 11, 2022

Date of the Rashid Rover launch from Cape Canaveral, Florida, United States

### HAKUTO-R

Lander built by ispace, the Japanese lunar exploration company, that is carrying the rover on its journey to the Moon

### FALCON 9

Rocket by SpaceX that has launched the lander (and the rover) in space

### 385,000KM

Distance between Earth and the Moon, if a straight line is drawn

### APRIL 2023

Month when the lander will reach the Moon using a low-energy route

### 10KG

Weight of the Rashid Rover

### 14 EARTH DAYS

Duration for which the rover is expected to gather data on the lunar surface

### 50 YEARS

Exact gap between the Rashid Rover launch and the last human footprint on the Moon

### 3

Countries — United States, Russia/Soviet Union, China — that have achieved soft landings on the Moon until now



### NO LIMITS TO GROWTH

There are no limits in space, so why should there be limits to growth in the space economy? This is, after all, an economic sector like any other, driven by every country's desire to be competitive and innovative, and fed by public and private sector investments.

Once, a reclusive genius like Isaac Newton contemplated the universe on his own and wrote the laws of motion. Today, space science consists of an international network in which gigabytes of information constantly flow from one point to another. This is the sector that has given us the tools of modern mass communication — satellites launched by rockets — that we now take for granted.

Did you just check your driving route on Google Maps? Thank the Global Positioning System (GPS), a group of navigation satellites circling Earth that's owned and operated by the US government; and its alternative, Globalnaya Navigazionnaya Sputnikovaya Sistema (Global Navigation Satellite System or GLONASS), owned and operated by the Russian government and devised during the days of the former Soviet Union.

The website of the Jet Propulsion

“The beginning of the UAE's space sector can be traced back to February 1976, when the country's Founding Father and the first President, Sheikh Zayed bin Sultan Al Nahyan, met the trio of astronauts from the Apollo 17 space mission

Laboratory of the National Aeronautics and Space Administration (NASA), United States, lists 20 things we wouldn't have without the inventions resulting from space science. These include baby formula, home insulation, wireless headsets, athletic shoes, and CAT scan — there are almost no parts of modern, urban life that space science hasn't touched.

Science with such applications has an obvious and huge economic value. It enables nations to create advanced infrastructure, deliver services, improve security, grow trade, save lives, and do so much more.

The beginning of the UAE's space sector can be traced back to February 1976, when the country's Founding Father and the first President, Sheikh Zayed bin Sultan Al Nahyan, met the trio of astronauts from the Apollo 17 space mission. Cernan, Schmitt, and

Evans met the UAE's visionary leader in Abu Dhabi, and presented him with a model of the US Space Shuttle (which would have its first flight in 1981) and a small piece of Moon rock. That's possibly the day when the seed of the UAE's spacefaring ambitions was planted.

As the Rashid Rover started its journey, most minds in the UAE would have turned to that meeting nearly five decades ago. Sheikh Zayed valued knowledge very highly, and space science was the vehicle that would propel his new country into the post-oil era of knowledge economy.

### SIZE OF SPACE ECONOMY

The definition of “space economy”, as given by the European Space Agency (ESA) is “the full range of activities and the use of resources that create value and benefits to human beings in the course



## THE TRILLION-DOLLAR FUTURE

### \$1 trillion (Dhs3.67 trn)

Projected size of the global space economy by 2040

### \$469 billion (Dhs1.72 trn)

Size of the global space economy in 2021, after the fastest growth in eight years

### 10

Areas of the space economy with the most investment potential in the UAE

### \$21.6 billion (Dhs79.2 bn)

Foreign direct investments coming into Dubai for Artificial Intelligence and robotics during 2015-2018



## The Ministry of Economy has identified “10 areas of the space economy that offer the most investment potential in the UAE, including space mining, space stations, space companies, and sustainability and recycling in space”

of exploring, researching, understanding, managing, and utilising space”.

A July 2022 report on the business news outlet CNBC.com said that in 2021, the global space economy had its fastest growth in eight years, reaching \$469 billion (Dhs1.72 trillion). The UAE Ministry of Economy (MoE) foresees a global “surge to over \$1 trillion by 2040” in this sector, and the country is ready to win its share.

MoE has identified “10 areas of the space economy that offer the most investment potential in the UAE, including space mining, space stations, space companies, and sustainability and recycling in space”.

In January 2022, the country announced the setting up of its first Space Economic Zone in Abu Dhabi’s Masdar City, with the aim of encouraging space sector startups, and supporting small and medium enterprises (SMEs) related to space. In keeping with Masdar’s raison d’être of promoting sustainable technology, this new zone, the first space tech hub of its kind, will be dedicated to sustainability in space, alongside general research and development. One of the top goals of this Space Economic Zone is to develop the

PPP model (public-private partnerships) in the space economy.

Amongst industries that can hope for a boost from this space tech hub is the UAE’s drone industry. The country has made developing drone technology one of its priority areas — drones are already used here for security, firefighting, delivery, etc — and a lot of the equipment used for space exploration consists of

essentially very sophisticated drones, being unmanned, partly autonomous and partly remote-controlled.

In July 2013, the NASA website reported: “Just as remotely-operated vehicles help humans explore the depths of the ocean from above, NASA has begun studying how a similar approach may one day help astronauts explore other worlds. On June 17 and July 26, NASA tested the Surface Telerobotics exploration concept, in which an astronaut in an orbiting spacecraft remotely operates a robot on a planetary surface. In the future, astronauts orbiting other planetary bodies, such as Mars, asteroids or the moon, could use this approach to perform work on the surface using robotic avatars.”

The UAE could well become one of the global leaders in this field. It was reported in March 2019, ahead of an investment summit, that Dubai was the world’s top destination for foreign direct investments (FDIs) in Artificial Intelligence and robotics, and that it had attracted \$21.6 billion (Dhs79.272 billion) in FDIs related to high-end technology transfer over a period of 2015-2018. The European Union (\$5.7 billion) and the United States (\$3.9 billion) were the two single biggest investors in this context.

### MADE IN THE UAE

It may feel unreal if we stop to think for a moment about how quickly the UAE has made its mark in space science — a field of cutting-edge technology, to say the least — after the start of its space programme.

Less than two decades ago, in 2006, the Mohammed bin Rashid Space Centre was established, as the “incubator” of the UAE’s space programme. MBRSC



October 29, 2018: The UAE’s KhalifaSat launched into space

MBRSC



(first known as the Emirates Institution for Advanced Science and Technology) began its journey with only five engineers, and within these few short years, it has developed the Emirati-made KhalifaSat (in 2018) and the Emirati-made Rashid Rover. Another Emirati-made satellite, named MBZ-Sat, is expected to be launched by the end of 2023.

In 2017, the same year that the country announced its plan to make a settlement on Mars, MBRSC also started the UAE astronaut programme. After all, if there was going to be spacefaring and planet colonising, then Emiratis had to be fully prepared for it. A graduate of this programme, astronaut Hazzaa Al Mansoori became the Emirati in space when he undertook a scientific mission to the International Space Station (ISS) in 2019. Sultan Al Neyadi, Mohammad Al Mulla, and Nora Al Matrooshi, the first Arab female astronaut, are the other graduates of this programme. All four have also undergone training at the NASA Johnson Space Centre in Houston, Texas.

HH Sheikh Mohammed bin Rashid said earlier that the UAE space programme was meant to prove to the Arab World that its young men and women could compete at the global level. He said, "Our objective is to show the world that we are able to contribute to humanity through quality knowledge and scientific discoveries."

Perhaps the reason for the UAE's rapid rise in the space sector is its openness to collaboration and international best practices in every field. Nonetheless, there's a strong surge in national pride when the country is able to achieve

## WHAT'S NEXT? UAE TO REACH THE ASTEROID BELT

The UAE isn't a country to rest on its laurels; it's always looking to achieve the next big thing. So, between reaching the Mars orbit and preparing to launch the lunar rover, the government announced in October 2021 that the next space mission would be in 2028 — it would involve a Venus flyby, both to study the second planet from a distance and to get some gravity assist, before heading out to the main asteroid belt and getting there by 2030.

On this mission, the UAE spacecraft will study seven asteroids, and then finally land on one asteroid, about 560 million kilometres from Earth, by 2033.

## THAT DAY OF HOPE



July 19, 2020: Hope Probe was launched into space from the Tanegashima Space Centre in Japan aboard an H-IIA rocket

Any other country might have decided to put its space programme on the backburner in 2020, when the world was consumed by the novel coronavirus pandemic — but not the UAE.

Even as it balanced the economic needs of the nation, public safety measures, and global humanitarian missions, the UAE went ahead with the planned launch of its Hope Probe, as part of the Emirates Mars Mission. In April 2020, the probe was transported from Dubai to Tanegashima on the world's largest cargo plane, despite the pandemic restrictions.

The three-phase transportation started with the Hope Probe being transferred from the Mohammed bin Rashid Space Centre in Dubai to Al Maktoum International Airport in the emirate, an operation that took 12 hours. Next, it was loaded onto a Russian aircraft, a giant Antonov, for its 11-hour

flight to Japan. And finally, it was taken from Nagoya Airport in Japan to the Tanegashima launch site. Tanegashima being an island, the probe was off-loaded from the aircraft, checked carefully, taken by road to the port of Shimama, and then transferred by sea to the final destination.

On July 19, 2020, the Hope Probe was launched into space by a Japanese H-IIA launch vehicle, built and operated by Mitsubishi Heavy Industries, in a perfectly executed operation — it was an incredible day for the UAE.

Early next year, on February 9, 2021, the probe entered the Mars orbit, exactly on schedule, and began its mission of studying the Martian atmosphere.

That day of Hope was the perfect start to the UAE's Golden Jubilee preparations for December 2, 2021. It was also irrefutable evidence that the country had arrived amongst spacefaring nations.

**“During its mission, the Lunar Rover will conduct numerous scientific tests on the surface of the Moon that will contribute to making qualitative developments in the fields of science, communication technologies, and robotics**

something completely on its own, such as the development of the Rashid Rover.

Space science is never only about going to space, of course. It broadens the mental horizon of people, helps them put aside differences, and contributes to economic diversification. The Emirates Lunar Mission is part of a 2021-2031 strategy

devised by MBRSC, which said: "During its mission, the Lunar Rover will conduct numerous scientific tests on the surface of the Moon that will contribute to making qualitative developments in the fields of science, communication technologies, and robotics. Furthermore, the impact of these developments will extend beyond

**“The Arab Space Pioneers programme responds to the rising ambitions and passion of the young Arab generation in advanced sciences and space, and tackles the need to invest in the future economy**



**HE DR AHMAD BELHOUL AL FALASI**  
Minister of Education

the space sector and into various vital sectors in the national and global economy.”

#### CREATING ARAB PIONEERS

The leadership of the UAE puts a premium on engaging the Arab youth, especially the Emirati youth, in the STEM (science, technology, engineering, mathematics) fields, because those have become the drivers of innovation and economic growth.

In early July 2020, in alignment with the countdown to the Hope Probe launch, the government launched the ‘Arab Space Pioneers’ programme for future astronauts and space scientists from the Arab World. The three-year programme grants participants a fully covered residency in the UAE; world-class specialised training in space science and technology; and an opportunity to build advanced satellites.

“The Arab Space Pioneers programme responds to the rising ambitions and passion of the young Arab generation in advanced sciences and space, and tackles the need to invest in the future economy,” said HE Dr Ahmad Belhoual Al Falasi, at present Minister of Education, who was at the time chairperson of the UAE Space Agency. That’s a position now held by HE Sarah bint Yousif Al Amiri, who is also Minister of State for Public Education and Advanced Technology (and the former Minister of State for Advanced Sciences).

Al Falasi added, “Announcing the programme in line with the countdown to the historic launch of the UAE’s Mars Hope Probe sends an inspirational

## UAE’S SPACE SCIENCE INNOVATION HUB

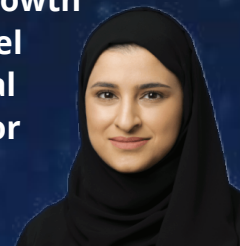
The establishment of a Space Economic Zone in Masdar City, Abu Dhabi, yet again proves the UAE’s commitment to small and medium enterprises (SMEs) and startups. These ventures, when taken collectively, are a significant contributor to any nation’s economy. Even more important, the entrepreneurial mindset that drives SMEs and startups is the rocket fuel for innovation.

This special zone is designed to strengthen the public-private partnership model in the space sector, alongside bringing multiple benefits to new businesses looking for a growth environment and guidance.

During the January 2022 announcement of this special zone, HE Sarah bint Yousif Al Amiri, UAE Minister of State for Advanced Technology and Chairperson of the UAE Space Agency, said, “Space is the next frontier of business growth set to propel the national economy for the next 50 years. The Space Economic Zone in Masdar City is an exciting milestone in our strategy to create a competitive private sector, build national capabilities, promote public-private partnerships, boost R&D and encourage the spirit of entrepreneurship.”

She added, “This programme is a game-changer that will take our flourishing space industry to the next level, while simultaneously building on the UAE’s established position as a global hub for talent, investment, and innovation.”

**“Space is the next frontier of business growth set to propel the national economy for the next 50 years**



**HE SARAH BINT YOUSIF AL AMIRI**  
UAE Minister of State for Advanced Technology and Chairperson of the UAE Space Agency

#### 4 KEY PILLARS OF THE SPACE ECONOMIC ZONE PROGRAMME

- Space Economy Accelerator Group
- Space Labs
- Space Government Services
- Work Space

#### 5 AIMS OF THE SPACE ECONOMIC ZONE PROGRAMME

- Creating a sustainable framework for public-private partnerships
- Building an attractive and integrated business environment
- Supporting the growth of national space technologies and services
- Stimulating innovation and adopting advanced technologies
- Facilitating homegrown startups and accelerating their growth

#### 7 BENEFITS FOR BUSINESSES IN THE SPACE ECONOMIC ZONE

- Incubation
- Office space
- Mentorship
- Networking
- Investment opportunities
- Priority access to government contracts
- Closer co-operation with leading global research centres



message to young Arab minds and talents across the region that the sky is not the limit to their dreams. The programme enables them to make their dreams a profound reality, presenting the UAE as a live example that has embedded the culture of possibilities in its approach and work philosophy.”

The future pioneers already have a role model in minister Sarah Al Amiri, a trailblazer in her own right. Fascinated by space since she was 12, she had joined the UAE Space Agency soon after her graduation in 2009. In her role as a software engineer, Al Amiri worked on an advanced aerial systems programme. Five years later, in 2014, the

UAE announced its intention to reach the Mars orbit in time for the nation’s Golden Jubilee celebrations in 2021. That gave the country very little time to put the mission together.

At a rather young age, Al Amiri became a key figure in this project, when she was named deputy project manager and science lead on the Mars mission — the rest, as they say, is history.

Her achievement is not just scientific, but also socio-cultural. In a February 2022 profile on the minister, *Time* magazine wrote: “The Hope mission was not just ambitious in terms of its scope, but also in terms of gender representation. [Al] Amiri’s science

team included 80 per cent women, an unusual number in the field of space exploration. She has always been determined that gender would not in any way hold her back in her chosen field. ‘I grew up to be — and continue to be — deaf to the challenges pertaining to gender,’ she says.”

In her capacity as minister, she has worked to create an ecosystem where Emirati women not only choose STEM programmes, but also stay in it for the long haul, doing their share of nation-building in the age of technology. That’s what would really unlock the UAE’s full potential. And Sheikh Zayed would be proud.

## UAE IN SPACE: JOURNEY DOWN THE DECADES

### February 1976

The UAE’s first president Sheikh Zayed meets the three astronauts who went to the Moon in December 1972 on America’s Apollo 17 mission. He is gifted a small piece of Moon rock

### February 2006

The Emirates Institution for Advanced Science and Technology — it later becomes Mohammed bin Rashid Space Centre — is established

### July 2014

UAE Space Agency is established as the federal body for organising and advancing the UAE space industry, with a focus on raising national capabilities

### July 2014

The UAE announces its goal of going to Mars, and the Emirates Mars Mission comes to life

### February 2017

The UAE announces its Mars 2117 programme, with the aim of building a human settlement on Mars a century later

### April 2017

UAE Astronaut Programme begins to prepare Emirati men and women for spacefaring. Hazzaa Al Mansoori and Sultan Al Neyadi are chosen in 2018, and Nora Al Matrooshi and Mohammad Al Mulla in 2021, out of more than 8,300 total applicants

### October 2018

The UAE signs a landmark agreement with NASA, United States, for bilateral co-operation in human spaceflight

### October 2018

KhalifaSat, the first Emirati-made satellite, built at Mohammed bin Rashid Space Centre, is launched from Japan’s Tanegashima launchpad

### September 2019

Astronaut Hazzaa Al Mansoori becomes the first Emirati to go into space, and spends several days at the International Space Station

### April 2020

The UAE’s Hope Probe is transported to Tanegashima island in Japan for launch preparations, defying the extreme challenges of the pandemic

### July 2020

The Hope Probe is launched into space in a perfect execution, giving the whole country an incredible moment to remember

### September 2020

The Emirates Lunar Mission is announced, with the goal of a soft landing on the Moon, a feat achieved until then only by three countries

### February 2021

Hope enters the Mars orbit as planned, to begin its task of studying the red planet from a distance. It is the greatest gift for the UAE’s Golden Jubilee

### December 2022

The UAE’s Rashid Rover, headed for the Moon, is launched from Cape Canaveral, Florida, United States, for its five-month journey through space



# 20 THINGS WE WOULDN'T HAVE WITHOUT SPACE TRAVEL



Source: Jet Propulsion Laboratory, NASA, United States





# THE 50K WHAMMY

IN THIS NEW YEAR, IT WOULD PAY — QUITE LITERALLY — TO KEEP IN MIND A VERY TOUGH PENALTY THAT CAME INTO FORCE IN ABU DHABI SOME TIME AGO. THE PENALTY IS SO STIFF THAT OFFENDING MOTORISTS COULD END UP LOSING THEIR CARS ALTOGETHER OR HAVE TO PAY A FINE EQUIVALENT TO THE PRICE OF A NEW CAR. **999** HAS THE LOWDOWN

BY K NIVEDITA





If you have, say, Dhs50,000 in spare cash gathering dust in the cupboard, you could buy a small new car with that in the UAE to celebrate the New Year. Or, if you're a resident of Abu Dhabi and do some unlawful daredevilry on the road, you might have your car impounded and then pay Dhs50,000 to have it released. The choice is yours.

Not many reckless motorists out there are aware of this, but Abu Dhabi had, in September 2020, begun implementing a provision in its traffic law to make penalties stiffer for violations. Drivers would do well to remember this in 2023, now that traffic volumes are at pre-pandemic levels and the risks of accidents are higher.

A fine up to Dhs50,000 for an impounded vehicle — this is charged in addition to whatever other fines and black points are applicable for an offence — is specific to Abu Dhabi and is not imposed at the federal level, but the intent of it is aligned with federal traffic laws. The huge amount of money charged to get a car released is meant to

be a deterrent; it hits the vehicle owner so hard to nip the problem of reckless driving in the bud.

This is necessary because despite a series of awareness campaigns and constant police advice on safe driving, some drivers still think that busy roads are their playground. Take the scene in the video uploaded by Abu Dhabi Police in February 2022 — it shows vehicles of different types going down a motorway, like business as usual, until the footage points out one particular car by circling it in red. This car slides from one lane to another, and yet another, until it reaches the exit point on the motorway. The driver's manoeuvre looks like bad movie stunt, as the lanes that s/he cuts through so carelessly are packed with vehicles, including trucks, moving at speed. The risks of a crash are high!

Right after this car passes, the motorist unaware that they've been spotted by the police camera, the video zeroes in on another car that's doing the same thing.

In the previous month, Abu Dhabi Police had released a video of 20 seconds that showed another offensive

driving habit: tailgating, or driving so close to the vehicle in front that it becomes a major breach of road safety laws in the UAE. Tailgating can cause a crash, even a multi-car collision, if the driver in front has to suddenly brake because of a road situation. The driver who's being followed too closely by the offending vehicle also feels a great deal of anxiety and may lose his concentration, which would be the tailgating driver's fault.

These traffic videos end with the Abu Dhabi Police logo, promising safe roads. They're a hit on social media, attracting 35 million views in the first six months of 2022.

The videos were only a part of the story by which Abu Dhabi Police have brought down crimes of road rage and reckless driving. For more than two years now, the police have been implementing Law No. 5 for 2020 on impoundment of vehicles in the emirate of Abu Dhabi.

The traffic offences that can lead to the vehicle being impounded include (but are not limited to) jumping a red light; dangerous or reckless

“Traffic accident fatalities for every 100,000 inhabitants have decreased by 4.44 per cent since the second quarter of 2020. Abu Dhabi’s accomplishment is the result of the support of the wise leadership of the country



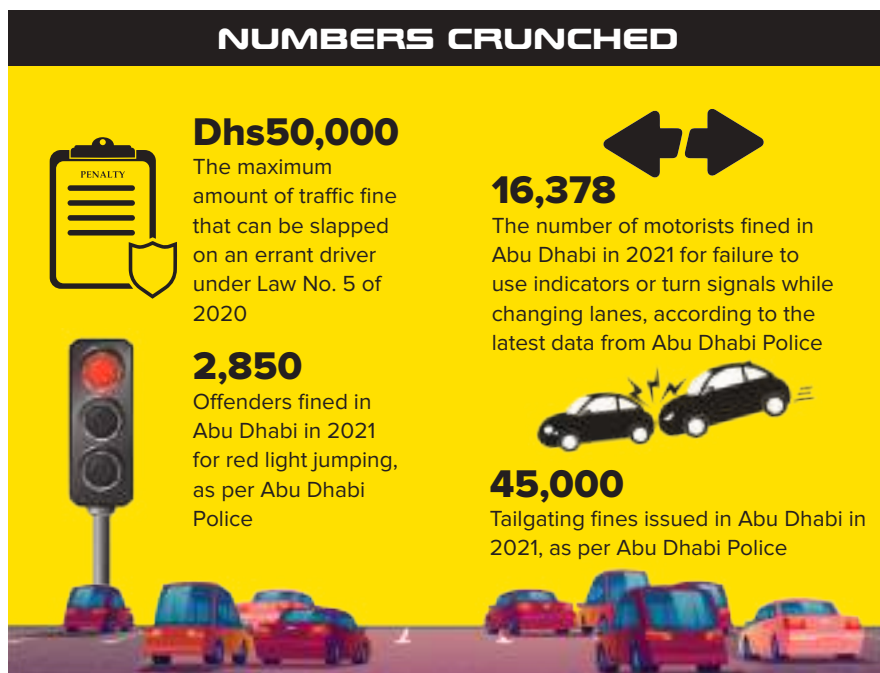
**MAJOR GENERAL STAFF PILOT FARIS KHALAF AL MAZROUEI**  
Commander-in-Chief of Abu Dhabi Police

driving; unauthorised road racing; and deliberately colliding into a police car. Some of these offences could also result in suspension of the driver’s licence, depending on the circumstances.

#### FATALITY RATES DROP

The police are convinced that publicising the measure of impounding vehicles and the massive fine that comes with it can curb bad driving, especially the kind of bad driving most likely to cause injuries and fatalities. According to 2021 data on crimes and traffic violations, released in June 2022, traffic-related fatalities in Abu Dhabi dropped by 4.44 per cent from the second quarter of 2020 (when the fine of Dh50,000 was implemented) till the end of 2021.

Speaking of the police achievements in 2021, Major General Staff Pilot Faris Khalaf Al Mazrouei, Commander-in-Chief of Abu Dhabi Police, said, “Traffic accident fatalities for every 100,000 inhabitants have decreased by 4.44 per cent since the second quarter of 2020. Abu Dhabi’s accomplishment is the result of the support of the wise leadership of the



country and aligned with its guidelines to always be at the forefront in providing the best police services and ensuring a sustainable quality of life in the emirate.”

Alongside imposing penalties, the police ceaselessly work to make road users aware of what kind of violations they might be committing, and how to prevent them. The videos released by Abu Dhabi Police are an example of these awareness campaigns. Other efforts include the July 2022 update on the Ministry of Interior (Mol) website, highlighting the most common traffic violations across the country. The information posted by the ministry, under which all police forces in the UAE operate, classified these driving offences into five broad categories:

- inattentive or distracted driving;
- sudden swerving between lanes;
- tailgating;
- jumping red lights;
- entering roads without checking that it is clear and safe to do so.

#### COMMUNITY OUTREACH

Aside from letting motorists know about the stiff penalties that await them for

traffic rule violations, Abu Dhabi Police are also carrying out extensive community outreach programmes and installing technology for better road safety.

In February 2020, the police activated a number of radars that would spot drivers swerving or changing of lanes suddenly. This was in addition to cameras with state-of-the-art monitoring technology and other smart equipment.

Then, there are endeavours such as the one undertaken in October 2022 that involved giving families free child seats and free installation in their vehicles.

Another campaign, in February 2022, was titled ‘Your Commitment to Your Safety’, and it informed motorists about the right and wrong attitudes on the road.

Other campaigns during the year have addressed important driver segments such as taxi drivers and school bus drivers.

And what happens if motorists demonstrate impeccable behaviour? On Eid-al-Fitr in 2022, several good drivers were stopped by the Abu Dhabi Police Happiness Patrol team and given surprise rewards, such as ‘happiness vouchers’.

For more than two years now, the police have been implementing Law No. 5 for 2020 on impoundment of vehicles in the emirate of Abu Dhabi. The traffic offences that can lead to the vehicle being impounded include jumping a red light; dangerous or reckless driving; unauthorised road racing; and deliberately colliding into a police car

## HITTING WHERE IT HURTS //

The penalty of impoundment and the associated fine up to Dhs50,000 came into force in September 2020 because Abu Dhabi Police felt that the punishments imposed so far — ranging from fines and black points to arrests — were still not sending the message through to some obstinately reckless drivers. But no one can forget the pain of paying a fine that's equivalent to the cost of a new car. Better to hit the bad drivers where it hurts (in their wallet) than have them break traffic rules and kill people.

At the time of the launch of this hefty fine, Brigadier Suhail Saeed Al Khaili, Director

of the Central Operations, Abu Dhabi Police, said, "The Traffic and Patrols Directorate is constantly revising and updating the list of enforceable legislations in line with the current traffic situation. The law has been drafted after extensive research on accidents and traffic violations committed by drivers over many years. We had conducted a study on traffic violations that led to accidents and found that most accidents occur due to."

Here is the lowdown on what kind of traffic offences could result in vehicles being impounded, requiring owners to pay a fine up to Dhs50,000 to have the vehicles released from police custody. Failure to pay

**“ Abu Dhabi Police had conducted a study on traffic violations that led to accidents, and found that most accidents occur due to repeated violations**

the fine within a certain time period would see the impounded vehicles being auctioned off. Other than the fee to get the vehicle released, these offences would attract other fines and maybe even licence suspension. The offences are as follows:

1



**Illegal road-racing:** A dangerous 'sport' for reckless young people, this involves high-speed driving and drifting, not only for their present entertainment but also to post on social media.



**Maximum penalty:** Dhs50,000 and vehicle impounding.

3



**Causing damage to police vehicles:** This form of hubris is quite common, as criminals try their best to impede the police by crashing into their vehicles. Incidentally, police in Abu Dhabi and the rest of the UAE are renowned for their smart and tough vehicles. So, attacking the cop cars rarely leads to the desired outcome for lawbreakers.



**Maximum penalty:** Dhs50,000 and vehicle impounding.

2



**Driving a car without a valid number plate:** Some drivers conceal their number plates to avoid detection by the traffic cameras and radars mounted on roads and highways. Others leave the number plates half-hidden while carrying bicycles or other loads at the back of the vehicle. Either way, the hi-tech system of the police will spot, follow, and photograph the vehicles and penalise the drivers.



**Maximum penalty:** Dhs50,000 and vehicle impounding.

4



**Jumping red lights:** This offence can lead to licence suspension for six months, in addition to the vehicle impoundment. All over the world, motorists and two-wheeler riders know that the red light means they have to stop, so that pedestrians or vehicles from the other lanes can move, but thousands continue to violate this rule. This is one of the most dangerous traffic offences, as it frequently leads to a crash and that crash can be fatal. As per data released in February 2022, Abu Dhabi Police had fined 2,850 offenders in 2021 for red light jumping.



**Maximum penalty:** Dhs50,000, licence suspension, and vehicle impounding.



5



**Failure to give priority to pedestrians:** Motorists who try to run over pedestrians in their hurry to get somewhere, even when the pedestrian is using a designated crossing, are committing one of the worst road crimes possible, as such an offence could even kill a child. To prevent this, the Federal Traffic Council has run a campaign in 2022 titled 'Protecting pedestrians and drivers from run-over accidents'. During the launch of the three-month campaign in February, Major General Engineer Muhammad Saif Al Zaffin, Assistant Commander-in-Chief for Operations Affairs, and Chairman of the Federal Traffic Council, said, "We emphasise that drivers must show tolerance and patience, especially near schools and education institutions."



**Maximum penalty:** Dhs5,000 and vehicle impounding.

8



**Causing an accident due to speeding:** In February 2022, a horrific accident made headlines in Abu Dhabi. It involved a bus and another vehicle and led to the deaths of two people and injuries to 11. An accident is rarely the effect of only one traffic violation; in this case, it was a combination of speeding, sudden changing of lanes, and a failure to leave sufficient space between vehicles. "Speeding causes the most traffic deaths in the world, according to global statistics," Abu Dhabi Police said in an awareness video. "To avoid accidents, avoid rushing when driving," they said.



**Maximum penalty:** Dhs5,000 and vehicle impounding.

6



**Sudden deviation:** Wrong overtaking and sudden deviations are responsible for serious accidents. It puts the offending driver as well as other motorists' lives at risk. After 16,378 motorists were fined in Abu Dhabi in 2021 for failure to use indicators or turn signals while changing lanes, the police launched several awareness campaigns. An awareness video was released in October 2022 in which Abu Dhabi Police showed that one should not overtake except from the left, which is the fast lane meant for emergency vehicles and overtaking. Moreover, motorists were instructed to indicate their intention to overtake a vehicle, so that the other driver was also prepared.



**Maximum penalty:** Dhs5,000 and vehicle impounding.

9



**Tailgating:** Traffic experts say that a driver should leave a safe distance of 56 metres between vehicles moving at 100 kmph. The Ministry of Interior defines tailgating as the practice of driving without maintaining sufficient distance between your car and the one ahead. As statistics show — Abu Dhabi Police revealed in January 2022 that there were 45,000 tailgating fines issued in 2021— thousands of drivers do not maintain this necessary safe distance, which can act as a buffer if the motorist in front has to brake suddenly. Also, tailgating is a form of road rage in which one driver is trying to intimidate the motorist in front by driving so close behind and flashing their headlights. In case the other driver gets unnerved and tries to change lanes hurriedly, it sets the stage for a serious accident.



**Maximum penalty:** Dhs5,000 and vehicle impounding.

7



**Allowing children below 10 to sit in front passenger seat:** Police in the UAE capital fined 180 motorists in the first half of 2022 for having children below the age of 10 sitting in the front passenger seat, which is a very unsafe position for the small children. In August 2022, Abu Dhabi Police issued a warning to parents about the safety of children travelling with them in vehicles.

According to UAE law, children under the age of 10 (or less than 145cm in height) should not be in the front seats of moving vehicles. In case of a collision, a child in an unrestrained seat could experience an impact that's equivalent to their falling from a height of 10 metres.



**Maximum penalty:** Dhs5,000 and vehicle impounding.

**10**



**Modifying engine or chassis without a permit:** For many drivers, having a car is not enough. They feel the need to customise it, even at the cost of safety or breaking the law. These involve modifications to the engine, the vehicle's base or its chassis, all of which are illegal. What the drivers won't admit is that the vehicle might not be able to handle the extra boost. Instead, they enjoy the speed and false sense of power and control. It leads them to drive recklessly, overtake and perform stunts, thus turning their vehicles into hazards for others and themselves.



**Maximum penalty:** Dhs10,000 and vehicle impounding.

**11**



**Exceeding the speed limit by 60 kmph or more:** It's impossible to make a mistake about the speed limit in Abu Dhabi, where the information is written clearly and boldly on every road, highway, and even internal streets. A smart system that monitors the weather also serves to update the speed limit on electronic information boards, such as reducing it when there's fog or poor visibility. Abu Dhabi Police also issue alerts on their social media and apps. Despite this, when motorists merrily violate the speed limit, they're asking to be punished.



**Maximum penalty:** Dhs5,000 and vehicle impounding.

## SETTLE UP, OR LOSE THE CAR //



A driver who accrues total traffic fines exceeding Dhs7,000 has to settle up, or their vehicle will be impounded, and the impoundment fine applies.

The police will keep the seized vehicle for three months, during which time the motorist will need to pay all the requisite fines. Or else, the impounded vehicle will be sold at a public auction.

As an incentive, a vehicle owner can get a 35 per cent discount if they pay their fine

within two months of it being issued.

Abu Dhabi Police posted on social media that people who did not have the funds to pay their fines could take a loan to do so at zero per cent interest from five banks in the UAE.

Between late 2021 and early 2022, auctions of 787 impounded cars were held, in which cars were sold between Dhs2,000 to Dhs255,000. The auction yielded a total of Dhs18.6 million.

## DON'T GET DISTRACTED //

UAE residents love driving. This is a country where people hop into their private vehicles for everything from grocery shopping to weekend socialising. What accompanies them on these drives is an overload of gadgets: phones, Bluetooth earpieces, smartwatches, music on a memory stick, etc. But these gadgets of convenience and entertainment can also be very distracting.

In one such case of distracted driving causing an accident in Abu Dhabi, the driver had been using her

mobile phone. Her vehicle drifted into an unpaved area in the middle of the highway and raced across the fast lane before crashing at the other side of the road. This is typical of careless drivers, who have been observed to swerve their cars dangerously, forget using indicators, and even jump the red light.

A study titled '*Risky driving behaviour in Abu Dhabi, United Arab Emirates: A cross-sectional, survey-based study*', led by Latifa Al Ketbi et al and published in August 2020 in *BioMed Central Public Health*,

revealed that 1 out of 4 drivers think they can safely use their mobile phones to read WhatsApp messages while they are driving — responses ranged from "most of the time" to an alarming "always".

The study also revealed that drivers constantly tap their smartphones to search for directions using navigation apps, even if they are already driving. In addition, eating and drinking were other factors in mishaps.

The fine for distracted driving is Dhs800 and 4 black traffic points.

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# 999 CELEBRATES 51<sup>st</sup> UAE NATIONAL DAY

THE FIRST SOCIETY AND SECURITY MAGAZINE IN THE UAE,  
PUBLISHED BY THE MINISTRY OF INTERIOR, HELD AN EVENT  
TITLED 'VISIONARY LEADERS AND SOLID FOUNDATIONS' IN ABU  
DHABI ON DECEMBER 2

BY BASSEL SORAYA  
PHOTOGRAPHS BY MOHAMMAD ALI



HE Khalil Dawood Badran (6th from left) and Colonel Awadh Saleh Al Kindi (7th from left) with the honorees at 999 Magazine's 51st UAE National Day celebration

**T**he UAE celebrated its 51st National Day on December 2, 2022, with festivities and events held all across the country. **999 Magazine**, the country's first society and security magazine, published by the Ministry of Interior, marked the occasion by organising an event at the Rosewood Hotel in Abu Dhabi.

Titled 'Visionary Leaders and Solid Foundations', the event saw a discussion on how national pride and patriotism have been driving the UAE's security policy and plans, and how the leadership has integrated both patriotism and security into its national agenda.

The ceremony was attended by HE Khalil Dawood Badran, Chairman of the **999 Magazine** Development Committee; and Colonel Awadh Saleh Al Kindi, Member of the Magazine Development Committee and **999 Magazine's** Editor-in-Chief; along with a number of high-ranking officers, dignitaries, and media personalities.

Badran said that the celebrations across the UAE demonstrated the country's march with pride, and its achievements of more than 50 years of growth and prosperity, making it a role model as an advanced and modern country and the fulfilment of a grand vision.

He added that the National Day celebrations were an opportunity to spread the spirit of initiative and dedication in the new generations and remind them of the spirit of the Union.

He said that the renaissance that

helped the UAE emerge as a shining example for the world was achieved under the wise leadership of the Founding Father, Sheikh Zayed bin Sultan Al Nahyan, and now continued in the strong vision of President His Highness Sheikh Mohamed bin Zayed Al Nahyan and His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE and Ruler of Dubai, and their brothers, Their Highnesses the Rulers of the Emirates.

Stating that the UAE had one of the safest and happiest societies in the world, Badran said that His Highness Lt General Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Interior, has had a huge impact on "the country's continuous development, capacity building, and adoption of international best practices to protect our achievements".

"Security strengthens the pillars of states, and the safety and security of society are amongst our most important priorities," Badran said.

He also thanked and appreciated the sponsors for their continuous support

of the efforts of **999 Magazine** in carrying out its cultural, social, and security mission.

The celebration programme included: the national anthem of the UAE; a recitation of verses from the Holy Qur'an; a short video on the UAE Space Agency; and a speech by writer Salma Al Hafiti, the programme presenter, who welcomed the attendees and talked about the meaning of the National Day.

**999 Magazine** addresses issues that are central to the life of UAE citizens and residents, and also of visitors, through its Arabic and English versions. It has two publications, *Police Society* and *999 Children*, which pertain to national security and education, respectively. An introductory speech on behalf of the magazine was delivered by Khaled Al Dhanhani, and a creative performance based on folklore was presented by the Dibba Al-Harbiyya band.

At the end of the celebrations, Badran honoured the representatives of event sponsors; he was accompanied by Colonel Saeed.



HE Khalil Dawood Badran (3rd from left) and Colonel Awadh Saleh Al Kindi (2nd from left) with National Day event attendees





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# MAKE 2023 DEBT-FREE

AS WE LEAVE THE LAST REMNANTS OF THE PANDEMIC BEHIND AND ENTER A NEW YEAR, IT'S WISE TO MAKE THE MOST OF WHAT THE UAE HAS TO OFFER WITHOUT PLUNGING INTO UNCONTROLLED SPENDING AND PILING UP DEBT

BY ANURIMA RUHEL



**T**he prosperity of a nation is also influenced by the stability and financial security of each person and family within it.

The UAE's strong economy and high standard of living have seen the flipside of personal debt and the unfortunate consequences of it.

This is a situation that the government has been trying to rectify, since it runs counter to the national goal of making the UAE one of the world's best places to live, work, and visit.

In 2023, with the UAE ready for a full recovery, it'd be wise to remember the lessons of the pandemic and the long shadow it cast on the global economy for more than two years. If this unprecedented phase has taught us anything, it's the necessity to save for a day that's not just rainy, but perhaps stormy.

Managing personal finance has long been a matter of utmost importance in the UAE, where the inability to service a debt, including credit card debt, could result in imprisonment and deportation. The UAE insolvency law, approved by the Cabinet in late 2019, has changed the legal approach to debt, making the debtor less of a criminal and more of a collaborator who works with the lender to service the debt and reach

a settlement. Nonetheless, a person's goal should be to avoid piling up debt in the first place, so that a payment crisis doesn't arise.

#### **AFFLUENCE AFFLICTION**

It takes effort and planning to keep track of discretionary spending in the UAE, seeing how much of those high-end experiences this country has to offer. Even before Centennial 2071 made it official that the UAE wanted to be the best country in the world, people from all continents have been coming here for decades. Every new arrival has had the same desires: higher earnings than what they'd have in their native country; more work opportunities; and the benefits of world-class infrastructure.

However, some residents, especially those newly introduced to a more affluent lifestyle, lose control of their personal finances and begin paying for the good times with their credit cards, with little or no attention to savings. It takes them a while to understand exactly what kind of a debt ditch they've fallen into.

One such spendthrift is Khadija, an Arab expat who came to Abu Dhabi in 2018 to be with her husband. She is amongst those who've learned that

over-dependence on credit cards can be catastrophic to one's finances and family life. After finding a well-paying job, she could not resist splurging on shopping. At first, she used her credit card to buy luxury goods and then made a full payment by the due date. As the months went by, her 'buy-now-pay-later' habit grew, and her credit card debt ballooned, since she began to make only the minimum payment each month. The worse part, though, was that her husband had no idea of this.

"I use 'buy-now-pay-later' platforms and credit cards to buy items and conceal them from my husband, because I worry about the repercussions. I have racked up about Dhs50,000 in credit card debt without my husband's knowledge. I'm finding it hard to control my expenses. I roll over the card debt and pay the minimum balance each month, thinking that this would suffice," said Khadija.

She is just one of the many UAE residents who've bungled their personal finances and put themselves in a debt trap. The ill-effects of uncontrolled — and pointless — borrowing is damaging not only to one's finances but also to one's relationships with family and friends.





For instance, Khadija is very worried about how her husband might react if he found out about her massive debt. That kind of worry can affect mental health and social interactions — in other words, a downward spiral.

#### LURE OF EASY DISCOUNTS

As a sophisticated digital powerhouse, the UAE has made it easy and accessible for a typical tech-savvy customer to buy what they need through online shopping sites, with some even giving deliveries within the day.

This approach of rapid gratification with tonnes of discounts available across online platforms creates the illusion that the customer is saving money, when the reality is that s/he is spending excessively. When a consumer makes these purchases very frequently, even modest amounts add up to a big total that's difficult to pay off. Using credit cards is dangerous when a person splurges emotionally and rationalises afterwards.

It's not wrong to want nice things, but it's wise to draw a line at just how nice (read expensive) those things can be.

**“The approach of rapid gratification with tonnes of discounts available across online platforms creates the illusion that the customer is saving money, when the reality is that s/he is spending excessively. When a consumer makes these purchases very frequently, even modest amounts add up to a big total that's difficult to pay off.”**

Take Daniel, a British expat, who bought a car on loan as a birthday present for his wife in 2016. But when he lost his job, his loan and credit card dues began to mount. Similar to what Khadija has done, Daniel kept his debt burden a secret from his spouse. Instead of telling his wife about the predicament and discussing a solution, he started borrowing money from friends just to make ends meet. This only made his debt trap worse, and it alienated even his friends when he was unable to repay them.

Much later, Daniel had to reveal his financial condition to his wife, when he was stopped at the airport while flying out of the UAE. As it turned out, his bank had already got a travel ban imposed on him to ensure that he wouldn't miss paying his outstanding obligation.

“[My wife] was hurt that I chose to keep my finances a secret. She was upset that I thought she was shallow enough to worry about keeping the car instead of resolving my financial situation,” said Daniel in a May 2021 report in *The National*.

#### IMPACT ON FAMILY TIES

Daniel was fortunate that his wife was restrained in her reaction, because it could have been much more intense, considering the circumstances. Debt — and the secrecy around debt — can pull family members apart.

During a lecture on credit risk awareness late in 2022, the Abu Dhabi Judicial Department (ADJD) warned that borrowing beyond one's means of repayment could destroy a family and lead to serious misconduct. Dr Turki Al Qahtani, Senior Family Counsellor at ADJD, spoke of how uncontrolled spending on consumer loans led to disastrous outcomes.



#### 47% OF FAMILIES IN ABU DHABI ARE IN DEBT

A recent assessment of the Quality of Life Index by Abu Dhabi's Department of Community Development (DCD) found that nearly half the families in the capital have debt from loans. The survey, presented at a panel discussion in November 2022, revealed that 47 per cent of Abu Dhabi families have loans they need to repay. Only one in four Emirati families saves a considerable amount of their monthly income. Additionally, 42 per cent of residents and 53 per cent of UAE nationals lack a detailed financial strategy for their families' expenses.

Excessive reliance on credit cards is a major problem that experts brought up during the panel discussion. People who use their credit cards carelessly, even those who earn six figures monthly, run the risk of getting trapped in a debt cycle.

Another harmful behaviour that specialists identified was people spending more than they should in order to retain their social standing.



66

**Uncontrolled borrowing causes psychological, social, and economic pressures to the individual, family, and society, and can ultimately lead to financial devastation, family disintegration, and corruption**



**DR TURKI AL QAHTANI**

Senior Family Counsellor, Abu Dhabi  
Judicial Department

These consumer loans, he pointed out, were basically money spent on things that had no lasting benefit for the spender. “[Consumer loans] are intended primarily for consumption, and not for production, and [they] exceed the financial capacity of the individual, in addition to being linked to ephemeral social expenditures. This type of loan is motivated by the need to cover the difference between a low or limited income and increasing expenses. Uncontrolled borrowing causes psychological, social, and economic pressures to the individual, family, and society, and can ultimately lead to financial devastation, family disintegration, and corruption,” said Dr Al Qahtani during the lecture titled ‘Risks of Borrowing’, held under the ‘Majalesna’ initiative of ADJD.

This initiative is in implementation of the directives of HH Sheikh Mansour bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Presidential Affairs, and Chairman of the Abu Dhabi Judicial Department.

#### SWIPING IS A WAY OF LIFE

According to a 2015 survey by Al Etihad Credit Bureau and Citibank UAE, 71 per cent of wealthy UAE households (those with a combined monthly income over Dhs30,000) possessed at least one credit card. Of those, over 33 per cent used their card daily, and almost 50 per cent used it once a week.

## BURNING THE PLASTIC

**A 2015 survey by Al Etihad Credit Bureau and Citibank UAE shows the credit card usage trend in the UAE**



**Dhs30,000+**

Combined monthly income that puts a UAE family in the ‘wealthy’ bracket



**71 per cent**

Wealthy families in the UAE that own at least one credit card



**33 per cent**

Percentage of wealthy UAE families who use credit card once a day



**50 per cent**

Percentage of wealthy UAE families who use credit card once a week



However, debt repayment doesn’t appear to be a high priority in the UAE. According to a February 2021 survey by YouGov, people here prioritised saving money over paying off a debt. Despite having one of the highest debt ratios amongst the 17 markets surveyed, residents in the UAE placed a lower importance on paying off a debt, because providing for their families was their top priority, according to the report.

This could very well be the fallout of the pandemic, when the global economy was bludgeoned and many people understood the meaning of a real emergency. These people could well be focused more on putting any extra money aside for the tough times, rather than using that money to pay off an existing debt.

The YouGov survey indicated that 37 per cent of respondents

from the UAE would like to ensure enough security for their families and themselves in case of emergencies, and 30 per cent would wish to fulfil their normal financial commitments. The survey examined consumer attitudes towards financial services across 17 global markets.

#### PSYCHOSOCIAL IMPLICATIONS

A recent survey by Creditcards.com revealed that millennials and Gen Z are those who keep excessive spending hidden from their partners. Both Khadija and Daniel fall under the 32 per cent of consumers who keep their expenditure a secret from their relationships.

These groups are more likely to keep financial secrets from their spouses for a variety of reasons, said Ted Rossman, Senior Industry Analyst for CreditCards.com. “These

“

**Stop the high-interest debt immediately and discuss your spending habits with your spouse. Making only the minimum payment on your credit card every month means the debt will take years to pay off because of compounding interest**



#### NATHAN MCFARLANE

Financial expert and founder of AskHelpWith.com

relationships are in their earlier stages, so that probably contributes to many Gen Z-ers' and millennials' reluctance to share financial information, but I also think it goes deeper than that," he said. All this, "adds up to a population

that wants more autonomy over its own money".

These demographic groups' mindset may tell them that it's okay to rack up huge amounts of debt without taking the wife or the husband into confidence; but ultimately, if two people are a couple, then they do need to discuss such significant money matters. Rossman said, "I think 'yours, mine, and ours' can work just fine — but each member of the couple still needs to communicate about the general parameters to ensure that they're moving in the right direction."

Nathan McFarlane, financial expert and founder of AskHelpWith.com, warned that the deadly trio of obsessive spending, making minimal credit card payments, and sweeping your real financial position under the rug only worsens the problem. "It is only a matter of time before you find yourself in real difficulty, and will be unable to hide this from your husband any more. I suggest you stop the high-interest debt immediately and

discuss your spending habits with your spouse. Making only the minimum payment on your credit card every month means the debt will take years to pay off because of compounding interest," he said.

#### HELP STARTS WITH SELF

A person who's in debt and is looking for a way out can only get help from the authorities once they take responsibility for their debt and make a plan to repay it.

To begin with, they should take stock of all their credit card loans and look at what they owe in total. Many people who are deep debt are afraid to even make this calculation, but that'll simply keep them in trouble for longer.

This calculation should be followed by making a chart of all daily and monthly expenses, and then seeing where money can be saved. Eliminating all non-essential expenses ruthlessly can free up money for debt repayment.

**A person who's in debt and is looking for a way out can only get help from the authorities once they take responsibility for their debt and make a plan to repay it. To begin with, they should take stock of all their credit card loans and look at what they owe in total**



## FAQS OF A LOAN DEFAULT SCENARIO

**Q: What happens when my loan repayment stops?**

**A:** Analysing the situation where a person with a large credit card loan can no longer make the repayments, Faraz Salat, Legal Consultant of Dubai-based law firm Al Rowaad, had said to **999** in an earlier interview, “Incidents such as salary cuts and job losses may suddenly result in unanticipated loss of income. This may affect the repayment capacity of credit card users. While some users may continue to make minimum payments, others may default on their payments. Failure to make timely payments may give banks the opportunity to charge additional interests and late payment fees on the outstanding amounts — this may, over a period of time, compound into a big debt that credit card users may find difficult to pay.”

Explaining the next step taken by the lender banks, Salat said, “In such cases, the banks may start their recovery procedures, which includes following up with customers, tracking bouncing security cheques, reporting to the credit bureau, and registering a civil case to claim the outstanding amount.”

**Q: How can I prevent a default and protect my credit score?**

**A:** The longer a customer keeps making regular repayments, the better the credit score. A high credit score becomes very important when taking loans for vital things, such as a house or a higher degree. A low credit score would mean possible rejection of the loan application.

However, a customer who makes only minimum payments on their credit card loan is not likely to have a good credit score, because at some point of time, a cash crunch could well mean several missed repayments. As soon as that happens, the credit score will start going down.

In order to prevent this situation from arising at all, it's wise to reset the overall credit limit on your card. If your card issuer gives you a credit limit of, say, Dhs50,000, that doesn't mean you should keep that high

limit and keep maxing out the card. Reset the limit through the bank app and bring it down to, say, Dhs10,000, so that you can't spend too much even if you want to.



**Q: If I've already defaulted, how can I manage the debt?**

**A:** Taking into account the hardships caused by the pandemic and the widespread job losses or slashed incomes, the UAE government had introduced some relief measures, including a six-month moratorium on loan repayment.

Many of those pandemic-period short-term relief measures have now expired, but thanks to the shift in the long-term legal approach to debtors, it's still possible to discuss a debt restructuring plan with your lender bank.

Restructuring of debt benefits both customers and banks — the former don't have to live in fear of the law as a defaulter, and the latter can get at least some of the money back, even if repayment takes longer or some of the debt has to be waived.

**Q: Should I take legal help for debt settlement?**

**A:** Depending on your case details, you can seek a lawyer's help. One example is of a Dubai resident, whose business failed, leaving him with a debt burden that grew and grew, because of the interest charged — finally, the amount owed became Dhs1 million. In no position to make repayments, he fled the UAE. His status became that of a fugitive, with the

police looking for him, and he was also blacklisted in the UAE.

In February 2021, with the help of a lawyer, he settled the matter with the lender bank by paying only Dhs25,000. Everyone may not get such a huge write-off, but with a lawyer in their corner, a bewildered debtor can get some proper guidance.

**Q: If no debt write-off is possible, how does the restructuring work?**

**A:** Different banks have different ways of handling debt restructuring. Some may allow for extra time to repay the debt, without any additional interest cost. Some may offer a 50 per cent discount on the total amount owed.

When negotiating with the bank about debt restructuring, talk to the bank manager, because the senior-most person has the decision-making powers and the professional astuteness to correctly analyse the customer's capability and intentions.

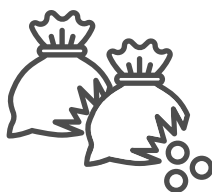
**Q: Can I shift my existing debt from one card to another?**

**A:** You can, indeed, transfer your debt from one card to another, which is a very good move if you find another credit card with a lower rate of interest. This is called a Balance Transfer Credit Card, and it could be offered to you by a bank that's interested in getting you as a customer. The Balance Transfer Credit Card could have a zero per cent interest rate for a short term, so you can pay off the debt in small chunks without any additional interest burden.

**Q: I've heard of debt consolidation, but what is it?**

**A:** Debt consolidation is simply a method of bundling all your debts into one single debt. You don't need a lawyer for this, though you could consult one. Under debt consolidation, you look for a loan with the most competitive interest rate, and use that loan to pay off all your other debts. Once that's done, your attention is now occupied by just one loan, and that's easier to deal with psychologically and financially.





If the debt amount is too high, the borrower should talk to the lender bank about debt restructuring. If it's manageable, they should shop around for a credit card with a lower interest rate that can serve as a Balance Transfer Credit Card (see FAQs), and then use this new credit card only for debt repayment, not for lifestyle spending.

Consumer spending in the UAE is amongst the highest in the Middle East. As per collated data published in 2018 by Go-Globe.com, the total consumer spending in the UAE was set to increase to \$261 billion in 2021 from \$183 billion in 2016, and annual consumer expenditure per household was \$103,000 in the UAE compared to \$96,000 in Bahrain. Though the increase was a pre-pandemic estimate and the figures would be different now, there's no doubt that the average UAE consumer could take a second look at their discretionary spending and avert a headlong fall off the debt cliff.

## LEAVING BEHIND DEBTS IN THE UAE? THINK AGAIN!



In the UAE, if a borrower fails to pay three consecutive instalments or six non-consecutive instalments on a personal loan or credit card, it may be considered an event of default.

Article 4(4) of the Personal Loan Agreement format appended to Notice No. (3692/2012) of the Central Bank of the UAE states: "Suppose the borrower fails to pay three consecutive instalments or six non-consecutive instalments of the monthly instalments without the bank's approval. In that case, the loan expires, and all instalments, interests, and other fees and expenses become immediately due and payable, without notice or court

order, and without prejudice to the bank's other rights under this agreement or under the law."

The bank also retains the right to file a criminal complaint against the borrower. In the UAE, it's a criminal offence to dishonour a cheque, and a person who is the subject of a criminal complaint may be banned from travelling outside the UAE.

If the value of the security cheque is less than Dhs200,000, the penalty may range from Dhs2,000 to Dhs10,000, and the travel ban may be lifted upon payment of this fine. However, if the unpaid amount is not resolved, the lending bank may initiate a legal suit against the individual.

## CHECKLIST OF A 'GOOD' DEBT

**Before you take on any additional debt, be sure that the payments and fees are reasonable for you in the short and long term. Ask yourself these questions:**

- ☒ Will borrowing improve my situation in the long run or is this an impulse purchase?
- ☒ Could I wait until I can pay for this without having to borrow?
- ☒ Is there an alternative to borrowing - like selling something I own to fund the purchase?
- ☒ Could I use my savings to pay for it instead of borrowing?
- ☒ Will the additional monthly repayment strain my budget and cash flow?

Debt is primarily divided into two classifications. "Good" debts are those that help individuals achieve their objectives in life in the long run, such as a student loan for your studies or a mortgage for your own home, as both of these will benefit your future.

"Bad" debts fuel short-term euphoria and yield no long-term benefits. Taking out a loan to fund a vacation or using credit cards for endless shopping, recreation, and dining out will only raise your debt and monthly payments.

With this in mind, good debts could easily be associated with future investments.





# SHIELDS FOR **THE WEB**

CYBER-CRIMINALS CAN DERAIL PROGRESS AND COST  
A NATION BILLIONS, SO THE UAE IS HUNTING THEM  
DOWN AS THE COUNTRY IS POISED TO BECOME  
A TECH DESTINATION OF THE WORLD

BY K. NIVEDITA



**D**igitalisation has been one of the most effective tools of economic development in the UAE for the past several years, with the country implementing precisely targeted strategies for Internet penetration and smart services. Simultaneously, there has been a corresponding focus on combating cyber-crime by using the most sophisticated methods supported by Artificial Intelligence and Machine Learning.

Taken together, they've greatly increased the UAE's general business competitiveness and its specific incentives for information technology-enabled companies, as was evident in a November 2022 statement by HE Dr Thani bin Ahmed Al Zeyoudi, Minister of State for Foreign Trade. According to the statement made at that time by the minister, some 40 major companies were expected to soon set up their base in the UAE.

Speaking to the media in Abu Dhabi, ahead of the NextGen Talent Forum, a virtual event hosted by the Ministry of Economy in November 2022, Al Zeyoudi spoke of the success of NextGenFDI. This is an initiative launched in July 2022 to attract at least 300 digitally-enabled companies, and with them, more and more programmers, data scientists, and tech engineers to the UAE. In less than

six months, the initiative surpassed its engagement target by 33.33 per cent.

"When the NextGenFDI, an initiative to attract the world's top companies to the UAE, was launched in July 2022, we were in talks with 300 companies. Now, we have crossed 400 companies," said Al Zeyoudi.

He added, "There is serious engagement and partnerships with almost 40 companies, and [we expect] that they're either opening their regional headquarters or moving their global headquarters here. Many of these companies are going to be huge or bring huge added value."

The NextGen Talent Forum was organised by the UAE Ministry of Economy, and it was a platform for digital giants such as Google, Amazon, and Meta to interact with the youth here.

The new companies that are expected to come to the UAE, to utilise its world-class digital infrastructure and cyber-security apparatus, are likely to generate thousands of jobs and propel the non-oil economy forward. For instance, one of these companies, dealing with food, will create 700 jobs by 2025, while another, a software developer, will add 250 jobs over the same period.

#### GROUNDBREAKING WORK

Many of the companies relocating to the UAE are doing groundbreaking work

**“There is serious engagement and partnerships with almost 40 companies, and [we expect] that they're either opening their regional headquarters or moving their global headquarters here**



**HE DR THANI BIN AHMED  
AL ZEYUUDI**

Minister of State for Foreign Trade

with far-reaching consequences, such as producing milk in laboratories in a way that could help the UAE address its food security goals as well as become an exporter of milk.

The government is now scaling up its outreach in the global technology market. Apart from the UAE's business-friendly environment, the other incentives are the newly liberalised visa regime; updated labour law; access to all the geographies in the Middle East and North Africa; easier licensing policies; and attractive real estate deals — but the most crucial factor for



**“ Experts believe that technology is changing the way that terrorists operate. Criminals will not need bombs to cause destruction; they can use e-bombs to cause mayhem in information systems and destabilise mass operations**



### LT GENERAL DHAHI KHALFAN TAMIM

Deputy Chairman of Police and Public Security in Dubai

tech-enabled companies is the UAE's continuous investment in cyber-security.

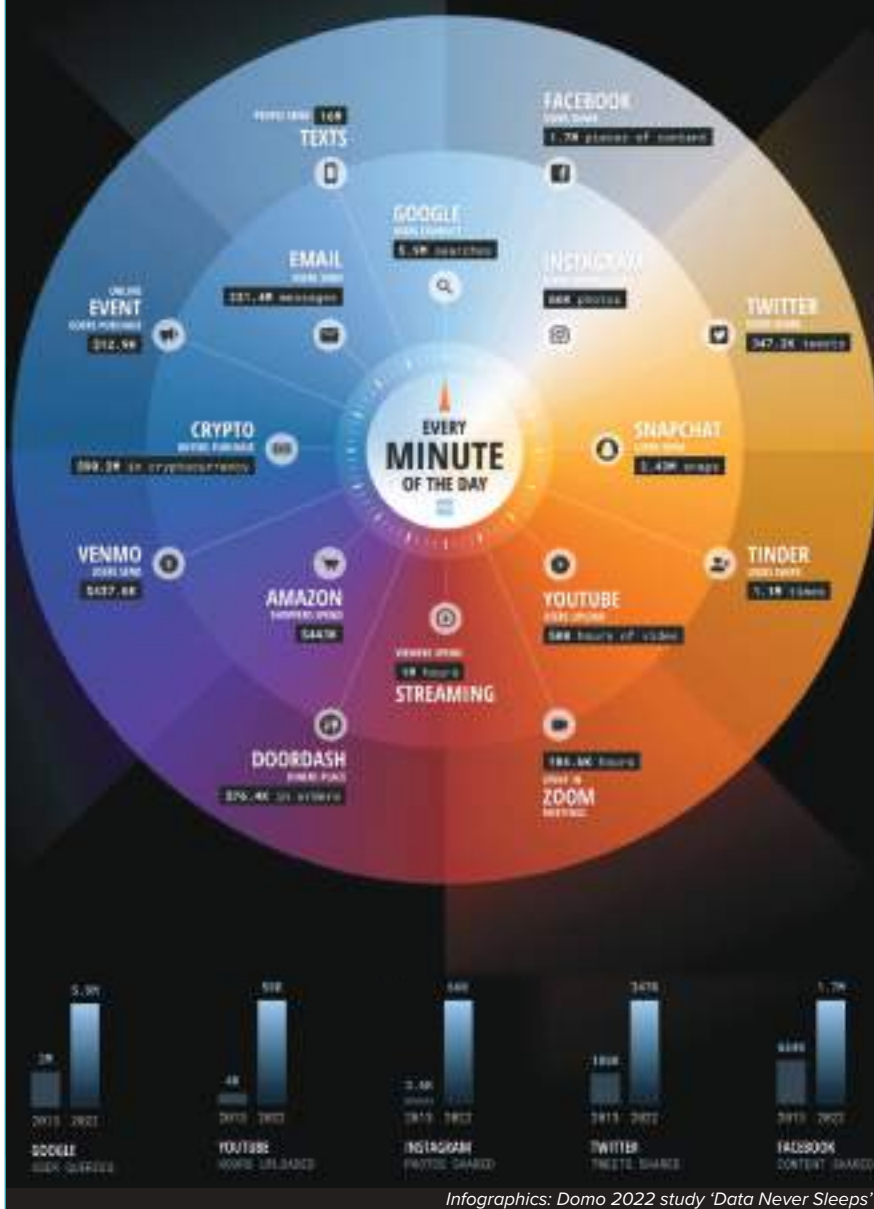
It is said that “data is the new oil” — the world generates 2.5 quintillion bytes of data per day (a quintillion is 10 to the power of 18), which is far more than the amount of oil it consumes in 24 hours — and, like all precious commodities, digital technology has attracted a murky underbelly of cyber-criminals. Police forces in the UAE have responded by setting up specialised units staffed by officers highly trained in detecting and dealing with cyber-crime. The country also collaborates with other governments in this field, since cyber-crime knows no borders.

Just as cyber-technology can help industries to reach new heights and come up with astonishing innovations, it can also help criminals carry out large-scale attacks. The UAE constantly reminds organisations and individuals of this. “Experts believe that technology is changing the way that terrorists operate. Criminals will not need bombs to cause destruction; they can use e-bombs to cause mayhem in information systems and destabilise mass operations,” said Lt General Dhahi Khalfan Tamim, Deputy Chief of Police and Public Security in Dubai, in October 2022.

Cyber-crime is an umbrella term that includes many types of activities, from stalking, identity theft and forgery to data breach, ransomware and malware attacks and cyber-terrorism. Any business or institution or individual

## THE WORLD NEVER SLEEPS

Domo, a business intelligence firm based in the United States, recently analysed digital engagement through social media, streaming content, online purchasing, peer-to-peer payments, and other actions, and determined that they have grown by thousands of percentage points since 2013. In an infographic, it illustrated that 'data never sleeps,' detailing how much information the Internet produces each minute. Social media platforms, such as Facebook, Youtube, Google, Instagram and Twitter, have seen colossal increases in most metrics over the years, according to Domo's analysis.







“ The world lost \$522 billion (Dhs1.92 trillion) to cyber-crime in 2018, \$945 billion (Dhs14.71 trillion) in 2020, and could stand to lose \$10.5 trillion (Dhs38.53 trillion) every year by 2025, according to a study by Comparitech

that uses computers and information technology is a target for hackers, who range from the stereotype of a lone figure in a hoodie operating a keyboard in a dark basement to sophisticated criminal groups using refined hi-tech devices.

#### CYBER-CRIMINALS' MOTIVES

A study in a Western country has found that a lot of young cyber-criminals seek only bragging rights, but the other kind wants to cause lasting damage. They steal data, sabotage functions and processes, and destroy smart systems — all of which impact real people on the ground. Cyber-criminals can hack into central banking systems, self-driving vehicles and hospital databases, amongst others, and play with people's money and lives.

Why haven't gangs succeeded in causing large-scale damage to UAE-based business servers and networks? That's because the police forces in the UAE are extremely agile and amongst the best trained in the world to handle cyber-crime, and the country has developed a zero-

tolerance policy for all kinds of crime. Abu Dhabi Police said in February 2022 that its Criminal Security Sector, which handles reports of financial fraud, had successfully returned Dhs1.8 million to victims of cyber-crime such as phone scams.

In September 2020, shortly after Internet activity peaked because of people's limited mobility during the pandemic, the UAE banking sector and the police forces worked together to raise cyber-security awareness. The Central Bank of the UAE, the UAE Banks Federation, Abu Dhabi Police, and Dubai Police initiated a national fraud awareness campaign that alerted people and businesses to all the types of cyber-crimes and the digital entry points exploited by these cyber-criminals.

A recent cyber-crime trend in the UAE has been bogus messages that impersonate established businesses. In May 2022, customers of Dubai Electric and Water Authority (DEWA) received messages purportedly from the company that asked them to carry out some actions to receive a gift. Scams like this and more led Sharjah

Police to conduct an awareness campaign on cyber-security in July 2022, when officials informed the public that the emirate had witnessed a 70 per cent increase in cyber-crimes over two years.

#### HUGE MONEY AT STAKE

The war on cyber-crime is a global phenomenon. Cyber-attacks have increased across the world, along with the rise in e-commerce, mobile wallets, and digital banking. The popularity of social media is also abused by these faceless criminals to dupe, trap, and fleece their targets.

For example, in November 2022, Australia reported that it had been hit by one attack every seven minutes in 2021 and that its cyber-security cell had received 76,000 cyber-crime reports in the past financial year, which was a 13 per cent increase from the previous period.

The world lost \$522 billion (Dhs1.92 trn) to cyber-crime in 2018, \$945 billion (Dhs14.71 trn) in 2020, and could stand to lose \$10.5 trillion (Dhs38.53 trn) every year by 2025, according to a study by Comparitech, a leading information security and privacy firm.



## 7 WAYS TO PROTECT YOUR BUSINESS FROM CYBER ATTACKS



**The higher the level of cyber-security competence, the more attractive the UAE will become to new companies. Effective cyber-security, therefore, creates a virtuous cycle of economic development and business confidence**

According to a 2021 report by Comparitech, the most common form of cyber-crime in the UAE is phishing, in which a criminal coaxes out personal information, such as credit card PIN and bank account details, from people and then uses these to steal their money.

Victims of phishing could be giving away this information to callers over the phone who pretend to be from legitimate banks or insurance companies, or by clicking on links and attachments.

Dhahi Khalfan has observed that many people in the UAE also fall for scams in which they're asked to pay a certain amount as "fees" to receive a large sum of money as a "prize, lottery or gift", usually from a foreign country. "Once the victims pay the fee, the criminals disappear with the money," said the deputy chief of security in Dubai.

### BUILDING CYBER-CONFIDENCE

Cyber-security is one of the key drivers of the UAE's non-oil economy, as many or most business sectors now heavily depend on information technology-enabled services. Al Zeyoudi had said in August 2022 that he "expected a significant growth in the UAE's non-oil foreign trade, especially with the signing and activation of comprehensive economic partnership agreements (CEPAs) with a number of countries by the end of this year (2022)".

It's a given that any company setting up shop in the UAE will want to be reassured of this nation's cyber-security apparatus. Also, the higher the level of cyber-security competence, the more attractive the UAE will become to new companies. Effective cyber-security, therefore, creates a virtuous cycle of economic development and business confidence.

The UAE is at an important stage of diversifying its traditional oil-based economy to embrace new-age businesses, chiefly based on digital technology, the sector that's reshaping all other industries.

In an ambitious goal, the country's Vision 2030 is to have non-oil sectors contribute 64 per cent to the GDP by 2030. A vicious cyber-attack could threaten this plan and the progress made in this field. In July 2022, the UAE Central Bank reported in its Quarterly Economic Review 2022 that the country's economy had grown by 8.2 per cent in the first three months of last year, and was quickly balancing the financial distress caused by the tough pandemic years.

The drive to integrate information technology into the UAE success story is being carried out with an eye to the future.

# POLICE STAND GUARD OVER BUSINESSES

## INTERNATIONAL COLLABORATION

The Internet is without borders and money can be moved across continents in the blink of an eye. Therefore, police forces have to be united to combat cyber-crime, and the UAE is an active participant in global crime-fighting partnerships. In October 2022, for instance, police officers from the UAE joined their counterparts from 13 other countries in an Interpol-led operation that resulted in busting a 75-member cyber-crime ring called Black Axe. Interpol tweeted: "Black Axe and similar organised crime groups are behind the majority of the world's online financial fraud and other crimes."



## ACTING SWIFTLY



Time is of the essence when dealing with a cyber-crime. In August 2022, Sharjah Police received a complaint that the bank account of an advertising agency had been hacked. The hacker had withdrawn Dh\$1.1 million and was planning to withdraw Dh\$1.8 million more. Within eight hours of receiving the complaint, the police arrested a 32-year-old man red-handed. He confessed and was referred to the public prosecution.

## EFFICIENT E-CRIME PLATFORMS



Police forces in the UAE operate efficient websites where people can report cyber-crime easily, and find help. This makes the public equal stakeholders in playing their role in curbing digital crime. An alert consumer who reports a suspicious financial transaction could help the company as well. In 2021, more than 25,000 individuals had used Dubai Police's E-Crime Platform to report cyber-crimes. In

August 2022, Brigadier Jamal Al Jallaf, Director of the Criminal Investigation Department at Dubai Police, said, "The E-Crime Platform has significantly helped curb cyber-crime and detect new methods of scamming people."

The speed of response of UAE law enforcement and the headline-making busts of cyber-crime rackets make this country a global role model. Cyber-security being the cornerstone of the new economy, it would be no surprise when the world comes knocking on the UAE's door.

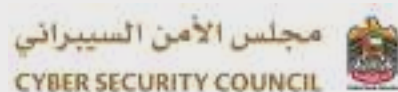
## TECH-SAVVY



In March 2022, Abu Dhabi Police posted an image of a table covered with currency notes behind which stood six men, who had been arrested. The police said that they had used the latest technology, powered by Artificial Intelligence to crack the case. The UAE has invested heavily in technology in different sectors, and the police have benefited from cutting-edge digital knowledge and tools to make the nation safer.

## CYBER-SECURITY LEADERSHIP

In October 2022, state news agency WAM announced that Dr Mohammed



Hamad Al Kuwaiti, Head of Cyber-Security for the UAE Government, was representing the UAE Cyber-Security Council at the Gartner Research Board, which comprises the world's most influential business leaders.

"The board's members, who include international cyber-security pioneers and are engaged in protecting the world's digital future, vote annually to approve research studies that share the best-related ideas and practices. Dr Al Kuwaiti highlighted the council's pride as the first federal authority in the Middle East to join the board, noting that this achievement underscores the UAE's prominent role and its progress in the field of cyber-security," reported WAM.



# UAE

## NATIONAL DAY

We take immense pride and great pleasure in extending  
our sincere congratulation and best wishes to

**Their Highnesses**

**Members of the Supreme Council and Rulers of the Emirates**  
and to the people of the UAE

**On the occasion of the 51st National Day**



رضا الانصاري للصرافة  
REDHA AL-ANSARI EXCHANGE





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P.O.Box 66625 Al Ain, UAE  
Tel. 037664614 Fax. 037663238



# ***JOB SECURITY 101***

THE UAE GOVERNMENT PUTS A PREMIUM ON HUMAN CAPITAL, AND HAS INVESTED IN TWO LONG-TERM PROGRAMMES FOR EMPLOYEE FINANCIAL WELFARE AND STABILITY. **999** PRESENTS A PRIMER ON HOW THESE INITIATIVES WILL FOSTER PROGRESS AND CREATE A STRONGER WORKFORCE

BY NEIL BIE





**T**he UAE's desire to grow as a preferred destination for skilled workers and safeguard its human capital has led to the launch of two major employment benefits: the Unemployment Insurance scheme and the Golden Pension Plan.

The new schemes will contribute to increasing expats' confidence in their life in the UAE, ensuring a degree of welfare and financial stability. They also complement the recent changes in the visa regime that put more control in an employee's hands, reducing their residency dependence on the employer.

The Unemployment Insurance scheme is a social safety net for workers in both the public and the private sectors that will protect them in case of job loss. The Golden Pension Plan provides financial benefits for people who have reached their retirement age.

The UAE aims to attract more highly skilled people in the years to come. The global talent pool is good for the overall economy and helps young Emiratis get the benefits of knowledge transfer and multicultural exposure.

The wise leadership understands fully that it's one thing to attract global talent, and quite another to retain them. This is exactly why, apart from the Golden and Green Visa initiatives, the UAE Ministry

**“The two new schemes together provide a “social security scheme that ensures the sustainability of a decent life for Emiratis and resident employees during their unemployment period while reducing business risks”**

of Human Resources and Emiratisation (MoHRE), in collaboration with the private sector, takes it two steps further by providing these two comprehensive measures of insurance and pension.

The Unemployment Insurance scheme was launched by MoHRE in collaboration with nine local insurance companies, while the Golden Pension Plan is being managed by National Bonds, owned by the Investment Corporation of Dubai.

MoHRE states that these new schemes aim to “enhance the competitiveness of the UAE nationals, boost the attractiveness of the UAE's job market for the best international and national talents, and contribute to building a competitive knowledge-based economy that is amongst the best globally”. The two new schemes together provide a “social security scheme that ensures the sustainability of a decent life for Emiratis and resident employees during their unemployment period while reducing business risks”.

#### TALENT INCUBATOR

Federal Decree Law No. 13 of 2022 concerning the Unemployment Insurance scheme highlights the UAE government's aim to further improve the business climate and strengthen the country's status as a desirable place to work and live, as evident across worldwide indices.

HSBC's 14th annual Expat Explorer study in November 2021 witnessed the UAE jump 10 places to become 1st in the Middle East and 4th worldwide as the best place to work and live in. This chimes with another report released in March 2021, as a collaborative study between Boston Consulting Group (BCG) and Bayt.com witnessed the UAE climb from the 19th to the 13th spot as the most preferred destination to work in for the global expat community. In the same study, Dubai and Abu Dhabi ranked within the top 10 cities — placed 3rd and 5th respectively.



These reports are but a few of the many international studies that all have one finding in common: individuals all over the world want to work and live in the UAE because of the benefits it offers in terms of good law and order, quality of life, as well as the level of education, healthcare, abundance of recreational options, and cultural openness.

With the Unemployment Insurance and the Golden Pension schemes, all of those benefits are underlined by financial stability even if one loses a job. Even the most talented people are often made redundant for no fault of their own, and the new safety net would give them a fighting chance to stay on in the UAE and find the kind of work they deserve. The country would also gain as the continued stay of the unemployed expat, supported by insurance payouts, would put money into the national economy.

### THREE-MONTH CUSHION

Under the new law, companies across the public and private sectors will have to enrol all of their employees in the Unemployment Insurance programme from January 1, 2023. This system will be divided into two categories, based on how much basic salary the employee earns.

The first category has those who earn Dhs16,000 or less. Employees in this group should pay Dhs5 per month for insurance, or Dhs60 annually.

The second category covers those who earn a basic salary of more than Dhs16,000. Individuals in this bracket will

pay a monthly insurance premium of Dhs10 or Dhs120 annually.

In case of job loss, the employee gets 60 per cent of what used to be their last-drawn basic pay — the upper limit is capped at Dhs20,000 — for a period of three months. That is, an employee who got a basic pay of Dhs25,000 when they were in a job could get Dhs15,000 each month, for a period of three months, after filing the Unemployment Insurance claim following the job loss. However, an employee whose basic pay was Dhs40,000 at the time of losing a job will not get Dhs24,000 as insurance payout; this employee will receive Dhs20,000 (which is the upper limit) as payout.

State news agency WAM reported that people who worked on a commission basis would also be eligible for the Unemployment Insurance scheme. “The payment can be made by the employee monthly, quarterly, half-yearly, or on an annual basis. The value of the insurance policy is subject to value-added tax,” said the news agency.

HE Dr Abdulrahman Al Awar, Minister of Human Resources and Emiratisation, said, “The new Unemployment Insurance law is an essential part of the legislative and legal structure that the government is

**“The new Unemployment Insurance law is an essential part of the legislative and legal structure that the government is keen to develop to meet the requirements of the national economy. This supports the UAE’s endeavours to be the next capital of the future**



**HE DR ABDULRAHMAN AL AWAR**

Minister of Human Resources and Emiratisation

keen to develop to meet the requirements of the national economy. This supports the UAE’s endeavours to be the next capital of the future, and a global incubator for talent and companies and investments, which



**“In case of job loss, the employee gets 60 per cent of what used to be their last-drawn basic pay — the upper limit is capped at Dhs20,000 — for a period of three months**



## **“The Golden Pension is another boost for the country’s comprehensive pension programme, which was ranked 25th worldwide in a 2022 report compiled by the Mercer Institute**

can be achieved through economic and social development and the empowerment of human capital.”

Referring to the agreement signed by MoHRE and the insurance companies, the Minister said, “We are keen to accelerate the implementation of the Unemployment Insurance law, through this agreement, which outlines the practical details of implementing its provisions on the ground, including employees in the

federal government and private sectors, leading to a highly competitive and attractive labour market, while enhancing the stability of the workforce to be able to contribute to building the best and most active economy in the world.”

The new law on Unemployment Insurance applies to all employees in the UAE federal government and private sector, except for investors (owners of the establishments where they work), domestic help, part-time employees, people under the age of 18, and retirees who receive a retirement pension and have started a new job.

“The UAE prioritises preserving human dignity, and this decree enhances the legislative environment to safeguard the rights of all employees in the country — Emiratis and residents alike — and provides them with the best means of care at all levels. This contributes to enhancing the stability and prosperity of society, which is amongst the top priorities

of our wise leadership,” added Dr Al Awar.

Since the premiums for the Unemployment Insurance scheme are extremely affordable and would be paid by the employees themselves, the employer incurs no extra cost by enrolling them in the scheme.

### **RETIREMENT BENEFIT**

The Golden Pension is another employee-powered scheme that enables private sector workers, who’d normally not get any pension after retirement, to pay into a fund and build a corpus for themselves. National Bonds, which is managing this, is a Shariah-compliant savings and investment company.

This is another boost for the country’s comprehensive pension programme, which was ranked 25th worldwide in a 2022 report compiled by the Mercer Institute even before the Golden Pension announcement. That rank put the UAE amongst countries with the world’s most advanced pension systems, ahead of the United States of America, Singapore, and France.

Hanan Al Sahlawi, Executive Director of the Pensions Sector at the General Pension and Social Security Authority,





**“The [Golden Pension] scheme enables companies to invest in their employees’ end-of-service funds, so they can benefit from additional returns on their gratuity**



**MOHAMMED QASIM AL ALI**

Group CEO  
of National Bonds

**“The UAE’s 25th position according to the 14th annual MCGPI report reflects its efforts to develop the pension system and reflects the distinguished performance by operating pension funds**



**HANAN AL SAHLAWI**

Executive Director of the Pensions Sector at the  
General Pension and Social Security Authority

**“The involvement of National Bonds is a long-term positive, since it will lead to more stability from an employee perspective and will improve the overall environment inside companies by removing uncertainty**



**VIJAY VALECHA**

Chief Investment Officer  
at Century Financial

said, “The UAE’s 25th position according to the 14th annual Mercer CFA Institute Global Pension Index (MCGPI) report reflects the government’s ongoing efforts to develop the pension system in the UAE, and reflects the distinguished performance shown by operating pension funds, whether at the organisational, operational or investment level.”

Under the new pension programme, expats can begin contributing to their pension fund, with amounts starting from as little as Dhs100 every month, and can even earn profits based on the amount they saved. This is apart from the gratuity they’d earn from their employer as an end-of-service benefit.

This programme would enable enterprises registered with National Bonds to support the financial goals of their workforce. The Golden Pension Plan, aimed at nearly 90 per cent of the UAE’s expat community, will enable employees of registered entities to get a head-start on retirement planning and build their financial resilience. Employers can support the enrolled employee by making

additional contributions to the Golden Pension fund, beyond what they’d pay out as gratuity.

“With this first-of-its-kind initiative designed especially for the private sector, we want to enable expats to invest in their future while supporting corporates with their employee retention strategy. In line with the vision of the leadership to make the UAE the preferred country of employment, the [Golden Pension] scheme enables companies to invest in their employees’ end-of-service funds, so they can benefit from additional returns on their gratuity,” said Mohammed Qasim Al Ali, Group CEO of National Bonds.

This is an organised way of building a pension corpus, as the money saved will be properly invested by finance professionals. As Al Ali said in a media interview, “National Bonds will manage the fund by investing in various low- to medium-risk Sharia-compliant asset classes. These areas are pre-decided with the corporate during the process of signing up.”

A mobile app would let employees easily keep track of their pension portfolio and see how their savings grow as time goes by. In addition, the Golden Pension contributor employees can take part in the Dhs35 million rewards programme run by National Bonds. The programme offers a grand prize of Dhs1 million to two winners every three months, and also offers nearly half a million dirhams in prizes every year, with dedicated prizes for the top savers.

Vijay Valecha, Chief Investment Officer at Century Financial, commended the launch of the Golden Pension Plan as an innovative programme that could help expats become more financially stable. He said, “It is innovative in the sense that National Bonds will be working directly with the private sector companies to help with their employees’ retirement planning.”

“[T]he involvement of National Bonds is a long-term positive, since it will lead to more stability from an employee perspective and will improve the overall environment inside companies by removing uncertainty,” he added.





## UNEMPLOYMENT INSURANCE: TERMS AND BENEFITS



### WHO IS ELIGIBLE

Employees in the UAE's government sector and private sector are all eligible, and they must enrol in the new insurance plan beginning January 1, 2023. Employees who work on commission may also participate in the plan.

Who is not eligible: Investors; proprietors of enterprises; domestic workers; employees on a temporary employment contract; people under the age of 18; and retirees who get a retirement pension and have started a new job.

### COVERAGE CATEGORIES

#### FIRST CATEGORY

- **Basic salary:** Dhs16,000 and less
- **Premium cost:** Dhs5 per month
- **Monthly payout:** Not to exceed Dhs10,000

#### SECOND CATEGORY

- **Basic salary:** Above Dhs16,000
- **Premium cost:** Dhs10 per month
- **Monthly payout:** Not to exceed Dhs20,000

#### PAYMENT TERMS

Employees can choose at their convenience how to pay; it can be monthly, quarterly, half-yearly, or on an annual basis

### INSURANCE PROVIDERS

- Dubai Insurance Company
- Al Ain Ahlia Insurance Company
- National General Insurance Company
- Abu Dhabi National Takaful Company
- Orient UNB Takaful Company
- Abu Dhabi National Insurance Company
- Emirates Insurance Company
- Orient Insurance
- Oman Insurance Company

### POINTS TO NOTE

- The insurance policy's value is subject to value-added tax (VAT).
- The monthly compensation will not exceed Dhs10,000 for the first category and Dhs20,000 for the second.
- The insurance coverage compensation is computed on a monthly basis at the rate of 60 per cent of the basic income and the payout is for a maximum of three months from the date of unemployment.
- The insured (the employee) must make the claim using one of the three allowed claim channels: the insurance pool's e-portal; the insurance pool's smart application; or the insurance pool's contact centre, within 30 days of being laid off.
- Compensation will be provided within two weeks after the claim date and will be limited to three months per claim.
- Employees are eligible for compensation if they have worked and paid into the insurance programme for at least 12 months and have not been fired for disciplinary reasons or resignation.
- If the insured (employee) has left the country or started new employment, they are no longer entitled to reimbursement.
- Employees can enrol in the insurance plan using the insurance pool's website, smart application, bank ATMs, kiosk machines, business service centres, money exchange businesses, du and Etisalat, SMS, or any other channel announced by MoHRE at a later date.

Source: MoHRE

## GOLDEN PENSION PLAN (GPP): TERMS AND BENEFITS



### ALL YOU NEED TO KNOW

- Contributions start from as little as Dhs100 per month. The total annual contribution can be paid in a lump sum or through monthly contributions. Companies have the option to pay on behalf of their employees or have employees themselves sign up for the programme.
- All contributions will be placed under individual GPPs, as per terms and conditions, and all profits/incentives will be credited to either the company or the employee as per the company's choice.
- National Bonds will manage all the pension funds and grow them by investing across several low-to-medium risk, Sharia-compliant assets.
- Sukuks (savings bonds) will be issued in conjunction with National Bonds in accordance with the company's distribution of the contributed cash. The Sukuk issued under the product will be locked for redemption, and the redemption process may only be started at the request of the firm.
- The employees can view the amounts they have invested, but only the company can initiate the redemption of any incentives and/or profits.
- National Bonds has an incentive scheme worth Dhs35 million. Every three months, it awards a grand prize of Dhs1 million to two winners. Every year, it also gives away over Dhs423,000 in prizes, with separate prizes for women, minors, and regular savers.

Source: MoHRE

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We take immense pride and great pleasure in extending  
our sincerest congratulations and best wishes to

His Highness Sheikh

**Mohamed bin Zayed Al Nahyan**

President of the UAE

His Highness Sheikh

**Mohammed bin Rashid Al Maktoum**

Vice-President and Prime Minister of the UAE and Ruler of Dubai

**and Their Highnesses Members of the Supreme Council and Rulers of the Emirates**

**and to the people of the UAE**

**On the occasion of the 51<sup>st</sup> National Day**



Misterlight®





# SAFETY FIRST

UNSKILLED OR LOW-SKILL WORKERS MAKE UP MORE THAN HALF THE TOTAL WORKFORCE IN THE UAE. THEY ALSO CONTRIBUTE TO NATION-BUILDING. PROTECTING THE LIVES AND ASSETS OF THIS LARGE — AND YET, VULNERABLE — EXPAT GROUP IS ONE OF THE PRIORITIES OF THE POLICE FORCES. LOOKS AT THE CAMPAIGNS THAT ENSURE LABOURER SAFETY

BY K NIVEDITA



**T**he old year has merged into the new, triggering a burst of celebrations, and the UAE is ready for the next phase of economic development, supported by a revamped labour code and a transformed visa regime.

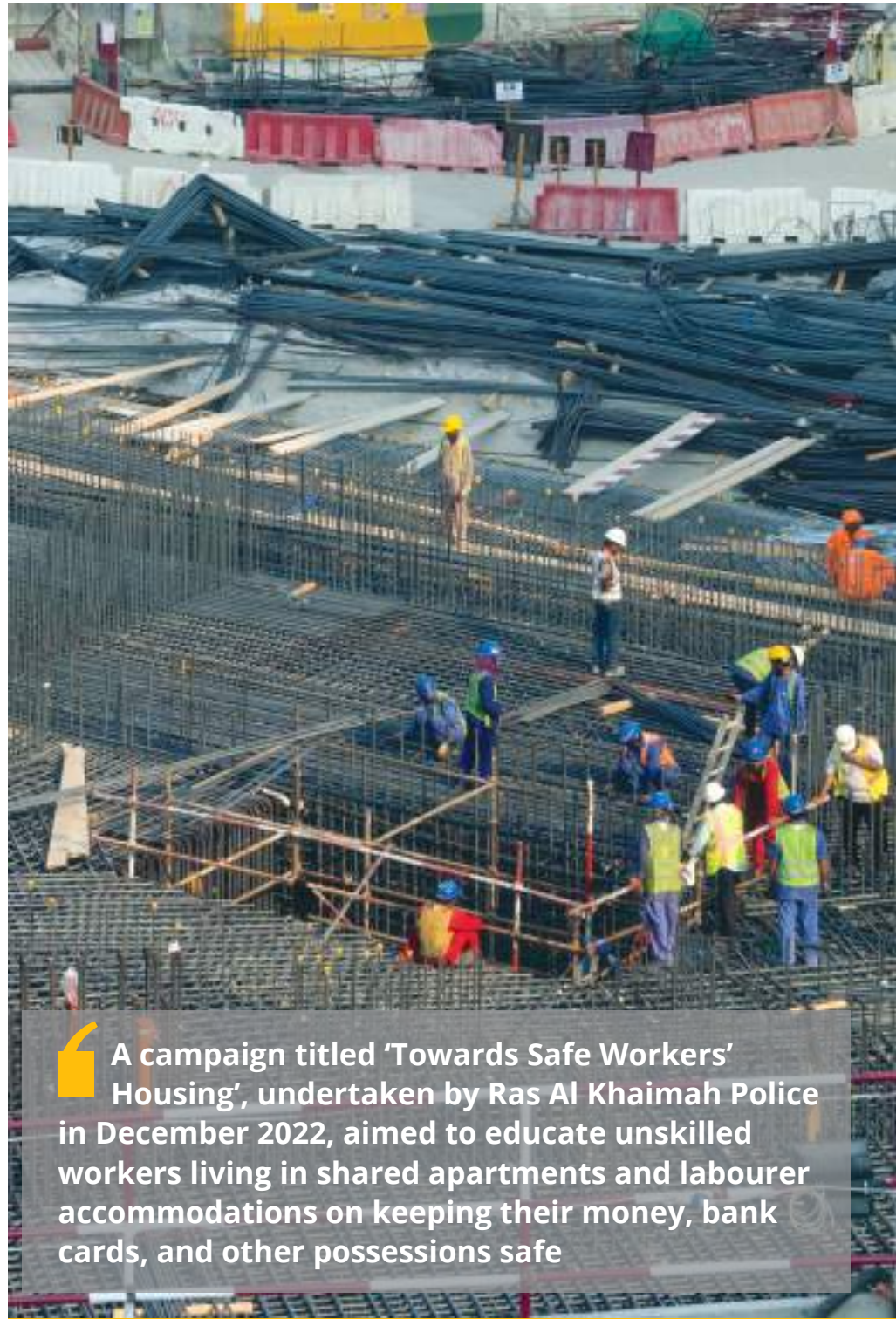
All of these development strategies are underpinned by the UAE's biggest strength: its rock-solid security. The cities of this country regularly make it to the top 10 of various safety indices. In 2022, Abu Dhabi retained the title of the 'safest city in the world' for the sixth consecutive year on the index created by Numbeo, the global database of crowdsourced information. Sharjah and Dubai were also amongst the best, ranked fourth and eighth, respectively, on this index.

Indeed, the national goal of the UAE is to bring violent crime rates down to the lowest in the world — the measures have been working, as proved by the police statistics. Alongside this, traffic safety is a top priority area for the federal government, and police forces across the emirates also undertake regular campaigns to protect people from theft and fraud, especially digital fraud.

It is in this context that the campaign titled 'Towards Safe Workers' Housing', undertaken by Ras Al Khaimah Police in December 2022, becomes very important. In continuation of an electronic campaign of the same name from 2021, it aimed to educate unskilled workers living in shared apartments and labourer accommodations on keeping their money, bank cards, and other possessions safe.

What was important in this campaign was to prevent the pain and hardship that low-income workers suffer when the little they have is stolen. High-income groups, too, can be greatly impacted by theft and fraud, but they've got the kind of financial cushion that labourers simply don't.

The campaign reached out to workers living in different clusters of Ras Al Khaimah and made them stakeholders in maintaining their own and the emirate's safety. The workers were asked to cooperate with the police by following a set of instructions that would deter thieves from breaking into their accommodations and making off with their possessions. Owners of the companies that employ the



**A campaign titled 'Towards Safe Workers' Housing', undertaken by Ras Al Khaimah Police in December 2022, aimed to educate unskilled workers living in shared apartments and labourer accommodations on keeping their money, bank cards, and other possessions safe**

labourers were also expected to be vigilant and to obey the laws that ensure safety in the workers' housing.

"The campaign is intended to reduce the overall crime rate per 100,000 people in the country by checking offences such as theft. Labourers are an important part of our society, so we felt it essential to address threats

they might face in their communal accommodations," said Colonel Dr Abdullah Ahmed Salman Al Nuaimi, Director of the Media and Public Relations Department at Ras Al Khaimah Police.

He added that the RAK Police campaign addressing the workers was aligned with the stated objective of the





Ministry of Interior (Mol) to ensure that people felt unthreatened in the UAE.

#### SAFETY TARGETS MET

It was at the closing of a Cabinet meeting in 2010 that His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE and Ruler of Dubai,

had launched Vision 2021, an ambitious goal to make this one of the best countries in the world by its Golden Jubilee. One of the pillars of Vision 2021 was public safety.

The government made it a mission to achieve this; and it did. In the 2021 Global Law and Order report by Gallup, listing countries where people felt

“

The campaign is intended to reduce the overall crime rate per 100,000 people in the country by checking offences such as theft. Labourers are an important part of our society, so we felt it essential to address threats they might face



#### COLONEL DR ABDULLAH AHMED SALMAN AL NUAIMI

Director of the Media and Public Relations Department, Ras Al Khaimah Police

safe walking alone at night, the UAE had scored 95 per cent. Following the publication of the report, HH Sheikh Mohammed bin Rashid tweeted: “Residents can safely walk alone at night. Safety is a blessing and security means calmness and a happy life. If you are told that a woman can walk alone, at day or at late hours at night with no fear, you should know that she is in the UAE.”

Some years ago, in May 2016, His Highness Lt General Sheikh Saif bin Zayed Al Nahyan, Deputy Prime Minister and Minister of Interior, had emphasised upon the Mol’s aim of bringing down crime rates, especially violent crime rates. “The UAE is one of the world’s most stable and secure countries. This prestigious stature requires all of us, individuals and institutions, to pursue our unrelenting and dedicated efforts to maintain the blessing of security and stability, and to protect the highly acclaimed gains achieved by the country in various fields and areas,” the Interior Minister said at a session of the Federal National Council.

Statistics show that this target is being met. For instance, in the emirate of Abu Dhabi, serious crimes per 100,000 population decreased 57.1 per cent in 2022 compared to 2021. Traffic fatalities fell by 4.44 per cent from the second quarter of 2020 until the rest of 2021.





In Dubai, the police had started 2022 by recording a 68 per cent drop in the number of criminal reports between January and April. A Dubai Police statement said that they also “solved 98 per cent of the worrisome crime reports filed against unknown persons during this time”.

#### GRASSROOTS POLICING

The UAE maintains a high quality of life and keeps people safe, even in darkness and inclement weather, and this is done by attending to the minutest detail of the big picture — because nobody is safe until everybody is safe. The protective arms of law-keepers can reach every rung of the social ladder.

Moreover, labourers constitute a huge chunk of the UAE’s expats population, contributing to the building of infrastructure and all the landmarks that the country is famous for. Therefore, protecting the blue-collar workforce by ensuring grassroots policing is as important as protecting the white-collar segment that dwells in a more secure setting.

The safety goals of Vision 2021 having been fulfilled, the bar

was raised higher at the end of November 2022, with the launch of ‘We the UAE 2031’ vision during the government’s annual meetings. This vision encompasses greater social, economic, investment, and developmental achievements in the next 10 years. Amongst the other aims, UAE 2031 envisions being “first on the safety index” of all nations globally.

The assurance of personal safety in the UAE, crucially, translates into a bustling economy, which has grown despite the setbacks of the pandemic. The plan is for the UAE economy to touch Dhs3 trillion by 2031, a 101 per cent rise from the present Dhs1.49 trillion. “We aim to attract foreign investments worth Dhs550 billion in the coming years,” said HE Abdullah bin Touq Al Marri, Minister of Economy, in February 2022.

A lot of these investments will be converted into physical infrastructure, from public sector utilities to private sector hospitality and residential properties. Labourers are an integral part of these projects and, thus, their physical and financial safety is also important.

#### HALF OF THE WORKFORCE

Who are the people whose hands build and maintain the urban spaces of this nation? To begin with, every other person employed in the UAE is a labourer — some 52 per cent of the workforce comprises these blue-collar workers.

### NUMBERS CRUNCHED

#### 57.1 per cent

Decrease in serious crimes per 100,000 population in Abu Dhabi between 2021 and 2022, according to Abu Dhabi Police

#### 4.44 per cent

Decrease in traffic fatalities in Abu Dhabi from the second quarter of 2020 until the rest of 2021, according to Abu Dhabi Police

#### 98 per cent

Serious crime reports solved by Dubai Police between January and April 2022, according to Dubai Police



Officials at Ras Al Khaimah Police speaking to labourers during a safety campaign

“

The welfare and happiness of workers is important, so PCLA conducts a number of campaigns in workplaces and communities throughout the year, to ensure a certain standard of living and working



#### MAJOR GENERAL OBAID MUHAIR BIN SUROOR

Chairman of Dubai's Permanent Committee for Labour Affairs

The majority of them are from Asian countries, and the UAE is their first choice to earn higher wages and change the fortunes of their families back home. For instance, about 2.6 million people from one country are employed in the UAE, and 60 per cent of them are unskilled.

These men and women work in sectors ranging from construction and waste management to domestic services, transport, and healthcare. Since they come from foreign countries and live away from their families, and because their education is often only rudimentary, many workers are vulnerable to conmen who befriend them. This is where policing in the UAE takes on a multi-pronged approach and merges into the tasks of providing both a sense of belonging and of security.

It is mandatory in the UAE to provide workers with dignified living standards. According to the law, “Establishments with 50 or more workers, where the wage of each worker is less than Dhs1,500 per month, must provide accommodation for its workers. Accommodations must be well-lit, air-conditioned and well-ventilated. Each person should be allocated at least 3 square metres of space. Guidelines from the Ministry provide detailed [criteria] for bedrooms, bathrooms, kitchen, and dining room. There should be a medical service room, prayer room, and laundry room.”

In January 2022, the Ministry of Human Resources and Emiratization (MoHRE) also launched a digital platform by which owners of labourer accommodations are connected with the workers. This helps the Ministry keep an eye on living standards and safety.

#### EDUCATING WORKERS

An important security-related step is a training project by Dubai's Permanent Committee for Labour Affairs (PCLA) that educates construction workers about the traditions, lifestyle, culture, labour and immigration regulations, and health and safety protocols of the UAE.

PCLA started this endeavour in 2016 and, so far, it has included more than 70,000 workers. The 2022 edition of the initiative, in collaboration with the Middle East Centre for Training and Development, was held in July. “The welfare and happiness of workers is important, so PCLA conducts a number of campaigns in workplaces and communities throughout the year, to ensure that

workers have a certain standard of living and working,” said Major General Obaid Muhair bin Suroor, Chairman of PCLA.

It was found in a survey that the training was effective as awareness amongst the workers about the UAE's residency and labour laws had increased to 88.63 per cent.

Police support to unskilled workers is backed by the judiciary. For instance, in December 2022, the Abu Dhabi Civil Court ordered an employer to pay the waiter of a restaurant Dhs100,000 as his hand got severed after being stuck in a machine. The court listened as he





recounted his pain and misery due to the restaurant having ignored safety and prevention measures.

#### BETTER MONEY PROTECTION

One of the core support areas that RAK Police have focused on is how workers can keep their earnings safe from thieves. Blue-collar workers have their wages deposited in their own bank accounts, where their money is protected as long as they themselves don't fall prey to some kind of a digital fraud.

In the case of people working as domestic help, MoHRE and First Abu Dhabi Bank have a cashless payment system, under which employers transfer the wages to their help on a debit card.

Private enterprise has also stepped in, devising innovative apps that can be used by labourers and other low-skill or unskilled workers in the UAE. A worker can, by themselves, or with the help of their employer, avail themselves of these facilities and keep only essential amounts of money with them, thereby reducing the risk of theft.

During awareness campaigns, the police advise the workers to report a crime quickly. In turn, the police ensure that their response to these reports can raise the confidence of the labourers. In a statement in June 2022, Abu Dhabi Police said that the emergency response services had improved their response time by 31.92 per cent. A person can visit the nearest police station with their passport or Emirates ID. Police forces follow up on each and every report.

#### COMMUNITY ENGAGEMENT

Apart from protecting workers from crimes, the police forces in the UAE also maintain an active social engagement with worker communities, from distributing masks to them during the COVID waves to conducting workshops on pedestrian laws.

During Ramadan 2022, Abu Dhabi Police distributed Iftar meals to 11,000 workers in 10 labour camps in an industrial area. Then, there are entertainment evenings, competitions, and initiatives to inform workers about the values of the late Founding Father, Sheikh Zayed bin Sultan Al Nahyan, that are upheld by the people of the UAE.

## SAFETY GUIDELINES FOR WORKERS

According to Captain Saeed Salem Al-Masafi, Director of the Awareness and Media Campaigns Branch, Ras Al Khaimah Police, meetings have been held with groups of workers and they've been explained simple steps by which they can keep their belonging safe from theft. These instructions are:

- Open bank accounts to deposit their financial savings;
- Avoid carrying large amounts of cash;
- Avoid disclosing how much money they have to others;
- Keep their room keys safe at all times, and avoid giving them to anyone else;
- Not allow strangers to enter their room;
- Inform the police as soon as any theft occurs;
- Avoid tampering with the scene of the theft to preserve fingerprints, and prevent criminal evidence from being damaged or lost.



One of the core support areas that RAK Police have focused on is how workers can keep their earnings safe from thieves. Blue-collar workers have their wages deposited in their own bank accounts, where their money is protected

As part of their community engagement initiatives addressing all segments of society, including workers, police in the UAE periodically run campaigns.

In November 2022, the Joint Committee for Traffic Safety in Abu Dhabi launched a campaign for the safety of drivers and other road users. Its message was that drivers should pay attention to the road, as a moment's distraction could lead to accidents. The initiative contributed to the committee's efforts to cut the number of road accident deaths to zero in the next few years.

In October 2022, Lt General Abdullah Khalifa Al Marri, Commander-in-Chief

of Dubai Police, and Mattar Al Tayer, Director General and Chairman of the Board of Executive Directors of Roads and Transport Authority in Dubai, discussed an awareness campaign on traffic safety targeting the delivery service sector.

All of these are aspects of the UAE's comprehensive strategy to save the lives, health, and financial assets of workers. Unskilled or low-skill workers come to this country in search of a better life, support national development, and this is the UAE's way of showing its appreciation of their contribution and attention to their safety.

الذئق  
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We take immense pride and great pleasure in extending  
our sincerest congratulations and best wishes to

His Highness Sheikh

**Mohamed bin Zayed Al Nahyan**

President of the UAE

His Highness Sheikh

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Vice-President and Prime Minister of the UAE and Ruler of Dubai

and Their Highnesses Members of the Supreme Council and Rulers of the Emirates

and to the people of the UAE

**On the occasion of the 51<sup>st</sup> National Day**







**Ali Obaid** is a veteran Emirati commentator and writer on local issues; he currently heads the News Centre at Dubai Media Incorporated

## FUTURE WITH CONFIDENCE

Our 51st National Day is a celebration of the UAE's resilience and its influence on the global stage

**T**his year, we celebrate the 51st National Day of the establishment of our country under the leadership of President His Highness Sheikh Mohamed bin Zayed Al Nahyan.

The UAE has embarked on a new era in which oil is not a primary and only resource for the state, as His Highness announced before the Government Summit in Dubai in 2015. He had said, "In 50 years, when we might have the last barrel of oil, the question is: when it is shipped abroad, will we be sad? If we are investing today in the right sectors, I can tell you we will celebrate at that moment."

His Highness reiterated this in the speech he delivered at the conclusion of the Mohamed bin Zayed Council for Future Generations in March 2017, when he called upon the students of the country to arm themselves with science and knowledge, saying, "The knowledge you have in this generation and the technology you are learning have to be the best in the world. We have to ensure the new generation is equipped with knowledge and science, so they can represent our competitive advantage in front of the whole world. Our only choice is quality."

This year, we celebrate the National Day on December 2 after we successfully passed the ordeal of the coronavirus pandemic, gaining experience in dealing with health emergencies and strengthening our medical system to make it ready to face any similar outbreaks that the world may be exposed to in the coming days.

This year, we also celebrate the National Day amidst one of the most complex and dangerous wars — the war in Ukraine, which is about to put the whole world

on the edge of the abyss, as the conflict is raging between two powers that are the greatest in our contemporary world. This brings us back to a situation more complex than the conditions of the Cold War, which we thought had ended with the disintegration of the Soviet Union. We believed that there was no longer a danger threatening the world.

But then, the Ukraine war comes and blows up those expectations, and brings us back to square one of the dangerous possibilities.

**After we achieved more competitiveness than many countries that preceded us in independence, education, renaissance and progress, the UAE has become a balancing element amongst the nations of the world**

Also, security has become an urgent concern because of a number of regional conflicts and instability in the Middle East. The UAE has played an essential role in achieving security and stability, which are the central aspects of preserving the nation's achievements during the half-century that has passed. They also form the fundamental guarantee for moving towards the future with more confidence in realising the aspirations of our leadership and people.

After we achieved more competitiveness than many countries that preceded us in

independence, education, renaissance and progress, the UAE has become a balancing element amongst the nations of the world. It has become a robust and influential regional player, overcoming the geography factor, which is no longer the only criterion in measuring the power of countries.

Under the leadership of His Highness Sheikh Mohamed bin Zayed Al Nahyan, we are confident and determined to achieve more, creating a new history.

# LEARNING AT YOUR FINGERTIPS

RESKILL YOUR CAREER AND EXPAND YOUR PROFESSIONAL  
NETWORK GLOBALLY FROM THE COMFORT OF YOUR HOME  
THROUGH ONLINE COURSES

BY STEPHEN FAROE







**T**he world has witnessed the boom of “online courses” in recent years. They’ve satisfied people’s intellectual curiosity and hunger to acquire new skills, especially during the height of the COVID-19 pandemic, which slammed the brakes on almost all human outdoor activities and interactions. They’ve also revolutionised the traditional concept that education should only be restricted to classrooms.

Nowadays, you can learn or brush up on skills that may have become rusty from the comfort of your home — as long as you can get online. MOOCs, or “massive open online courses”, have the advantage of unlimited

participation and easy access to study materials. This gives professionals an alternative form of education and a chance to upskill or reskill.

The really good online courses are not free, but the cost is tiny compared to on-site courses. For instance, the ‘Coursera Plus’ plan on Coursera.org gives a user a 7-day free trial and then requires a monthly subscription of \$59 (Dhs217). For that fee, the learner can access more than 7,000 courses.

The number of Coursera participants from the Middle East increased by

500 per cent from 2019 to 2020, according to the US-based provider, whose course partners include universities such as Yale, Michigan, Stanford, and Johns Hopkins.

Over the same period, FutureLearn, a British company that offers online courses, recorded the same percentage surge from the region.

One reason for this increase is the evolving nature of work, as drastically changed by the pandemic, according to World Economic Forum. “Following the COVID-19-induced shift to remote working, people are increasingly looking to digital learning to develop the skills to navigate today’s constantly evolving world of work,” it stated.

While they cannot replace the valuable learnings and experiences from physical academies, online courses can give your curriculum vitae a boost when you’re looking for a job or eyeing a work promotion. They can serve to accelerate your career development, expand your professional network, or enhance your approach to business and marketing. The sky is the limit for new skills that you can acquire. Here’s how online courses can change your future:



### 1 LEARN FROM THE BEST

Nowadays, a lot of universities — and even multinational companies — offer online courses in a wide array of fields. Aside from the most prestigious universities in the world, such as Harvard University, University College London, and the Massachusetts Institute of Technology, you can now also learn from leading blue-chip companies. Professional certificates are available from Google, Linux, IBM, Meta, and Microsoft, amongst others. Specialised programmes from similar global companies might be a great opportunity to acquire job-ready skills you can put to work, or improve your knowledge outside your own field.

### 2 SUBJECTS FROM A-Z

From Arabic culture to zoology, there are countless topics that you can explore through online courses. They're an excellent way to equip yourself with the requisite knowledge and skill sets that you need — be it in personal life or in the professional world. Some of the most common online courses offered nowadays are related to better communication skills and critical thinking. Additionally, you can also hone your ability to work independently, which is a skill that employers value.



### 3 EXPAND YOUR NETWORK, GLOBALLY

MOOCs are not just about learning from home; they're also a strategic way to build a robust community even though they lack the in-person interaction of traditional classes. You have the opportunity to interact virtually with a huge network of students from all around the world! To accomplish this, be sure to make the most of the tools offered by your programme to connect with other students. You could even start your own chat group to keep in touch after the course has ended.





#### 4 YOU'RE FREE TO DESIGN IT

It could be challenging to take up an online course and work at the same time. But online courses are flexible and you can pick up the study material wherever you are. The great thing is that they can be tailored to fit your skill level and learning curve. You can also take advantage of a one-on-one appointment with your instructor to discuss subjects that you find particularly challenging. With this self-customisable feature of online courses, the learning experience becomes easy to process, because your study is only focused on topics/courses that interests you or are relevant to your field of work.



#### 5 LEARN AT YOUR CONVENIENCE

Are you a night owl or an early riser? No problem. You can learn at your own pace through online courses. They're designed to be more flexible, so that students can fit them into their work schedule. That means you won't have to put your professional life on hold while you study. From the comfort of your couch, you can have the best of both worlds.

Lauren Landry, Director of Marketing and Communications at Harvard Business School Online, wrote in her article published on the Harvard website: "Online courses are ideal if you want to gain new skills or knowledge without putting your job on hold. Virtual programmes enable you to learn on your own time, whether that means completing coursework after dinner or logging on from a nearby coffee shop over the weekend."

## Did you know?

In 1960, the University of Illinois in the United States created one of the world's first examples of online learning. Students began learning from computer terminals connected together to form a network, despite the fact that the Internet had not yet been invented. In 1989, the University of Phoenix established the world's first entirely online collegiate institution, offering both Bachelor's and Master's degrees. This was the start of online courses, which would make learning far more accessible than people could have imagined.

Source: Adamas University

## 10 MOST POPULAR ONLINE COURSES FROM TOP UNIVERSITIES

### 1 CS50's Introduction to Computer Science

Harvard University

Length: 12 weeks

### 2 Introduction to Computer Science and Programming Using Python

Massachusetts Institute of Technology

Length: 9 weeks

### 3 Machine Learning

Stanford University

Length: 11 weeks

### 4 The Science of Happiness

University of California, Berkeley

Length: 11 weeks

### 5 From Poverty to Prosperity:

Understanding Economic Development

University of Oxford

Length: 6 weeks

### 6 Financial Engineering and Risk Management Part I

Columbia University

Length: 8 weeks

### 7 Machine Learning Foundations: A Case Study Approach

University of Washington

Length: 6 weeks

### 8 Teaching English Online

University of Cambridge

Length: 4 weeks

### 9 The Evolving Universe

California Institute of Technology

Length: 10 weeks

### 10 English for Career Development

University of Pennsylvania

Length: 5 weeks





## A COMPULSORY SUNSET

**Dr Samar Al-Shamsi** is an internationally respected artist who is renowned for her commissioned portraits of high-profile individuals, including the late Sheikh Zayed bin Sultan Al Nahyan, UAE President His Highness Sheikh Khalifa bin Zayed Al Nahyan, US President Barack Obama, and others.

Sometimes, we acknowledge the ruin left behind by a night storm that wreaks havoc on our soul. But only the light that kindles in our hearts can revolt against its darkness

**T**he sun rises every morning, pregnant with hopes and dreams that lure the heart. It rises as if saying, "If I were a prophet, my message shall seek out your defiant eyes that challenge my patience and renounce the blessings of a heart coming to you from a time of no religion but faith in sentiment, and hopes that sense my pain through the rhythms of the pulse. That hope makes my agony finally sated, as my memory purges images that haunt me through the onset of oblivion. I shall be reborn in the dawn of your sunlit face".

The resurrection of the morning is fraught with the aftermath of the treacherous night. Who amongst us does not fear the truths buried in memories of unfathomable depth, in features of faces that come to life as they sail on seas of emotions? Sometimes, we acknowledge the ruin left behind by a night storm that wreaks havoc on our soul. But only the light that kindles in our hearts can revolt against its darkness.

Metaphors crowd walls of emotions, rallying armies of sedition. They divide loyalty between reality and fantasy, propped by dreams and reckless delusions. Perhaps writers and poets hold in their hearts a thousand shades of colour to paint every adventure they narrate, play with mischief, cast fire on wisdom, and deny reason the chance to balance out the hopes and metaphors.

What kind of city embraces pretty faces and elegant hearts, when the absurdity in it pushes

you off the edge of tolerance? Or when it does not wear the robes of its unsullied nature, yet abandons forests and valleys to a world that has not atoned for its crimes of passion and given itself up to a kingdom of fire?

For what crime is the child inside us being murdered by a hateful bullet that has never tasted innocence? A bullet that embraces the guilt of the nuzzle it crosses with precision as if believing bloodshed is the conclusion of its embrace. Yet that bullet may not kill, and the blood may be held back from shedding. It may only instead mutilate your soul, with its uncertain ultimate effect like a whooshing a storm. And on the rock of truth, crows fly by to fleece your soul. What such an ordeal can make you is nothing but a person with flung limbs.

The fragility of voice takes my features to the land of memory, where the bulbuls gather and sing tales of splendour. And as they pass over its fields, they lose themselves in its golden colours. Surrounded by wheat, her face breaks free of the yellow straws.

Casting back her hair, a migrant bird looking for a safe haven settles down on her braids, tempted by the stillness of her innocence. Alas, as soon as the vision is concluded, I'm awakened by the pain and the loss of dreams. I'm left with no choice but to ride into a compulsory sunset.

Dhabi Arabic Language Summit and its partners, who have shouldered the responsibility to preserve language and identity together.

**Perhaps writers and poets hold in their hearts a thousand shades of colour to paint every adventure they narrate, play with mischief, cast fire on wisdom**





# RINGLEADER FACES JUSTICE

IN A NATIONWIDE OPERATION, POLICE THROW THE  
DRAGNET ON A GROUP OF CYBER-CRIMINALS LED BY A  
YOUNG MAN WITH AN EXTRAVAGANT LIFESTYLE

BY WAGIH HASSAN

**Y**outh is the phase of one's life when one strives to build a career based on skill and through honest work. However, youth may also become the time of one's life when one turns to crime and feels entitled to amassing ill-gotten wealth.

One such young man — Ahmed — specialised in fraud, including digital fraud. While only in his thirties, he led a gang that was engaged in money-laundering, e-mail hacking, and stealing the identities of individuals and companies. Ahmed's gang stole large sums of money that a concerted police operation was launched to bust this gang.

Strong planning and close coordination by the police forces of several emirates resulted in the arrest of Ahmed and most of his gang members. Enough evidence was gathered by the security forces to make a water-tight case against Ahmed and put him on trial.

In this focused operation, the police also seized forged documents used by the gang to commit digital fraud outside and within the country. The police also seized a fleet of luxury cars during their raids.

As he was interrogated, Ahmed confessed that his latest target was an Arab businessman who lived in one of the emirates. A large amount of money was defrauded from the victim, and the gang then laundered the money through bank accounts opened in several countries around the world.

Ahmed was known for leading a very extravagant and luxurious lifestyle, so the police investigator asked him why he stole if he owned high-end cars. The criminal smugly answered, "I own the most luxurious cars, and I show every car according to the colour of the shirt I wear. It has been this way since I started my operations, and my actions have brought me to this level."

The officer asked, "Do you know about the kind of punishment coming to you?"

The accused said, "Yes, I know. I admit [to my crimes], I am fully prepared to accept all your judgments and punishments."

The investigating officer said, "Your crimes include fraudulently seizing other people's money; offences of money-laundering outside and within the state; hacking websites and electronic accounts; impersonating others for the purpose of wire fraud; bank fraud; and the theft of victims' identities and their use in cyber-crime."

Indeed, the perfectly executed police operation was a resounding success. Police teams carried out simultaneous raids on gang members' hideouts in several places, so that they wouldn't have the time to warn each other. Most of these hideouts were rented apartments that the police had identified well

in advance, following a thorough surveillance.

Undercover police informants discovered the locations of the criminal hideouts and confirmed the presence of the gang members. The raid teams moved in only after every hideout was in sight; this ensured the arrest of all the gang members

at the same time in different areas.

The gang members were caught in the act of planning more cyber-crimes, targeting both people and corporate houses. The hideouts were full of information on individuals, companies, bank accounts, false credit cards, money-laundering documents, and more. All of this would serve as evidence and would seal the fate of Ahmed and his gang.

Following the raids, the chief investigator's team took the arrested gang members and their ringleader into custody. They were then brought before the competent court, where they received a fair trial and punishment for their crimes.

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*The names and characters mentioned in the story are fictitious and any resemblance with real people is purely coincidental.*

**Police teams carried out simultaneous raids on gang members' hideouts in several places, so that they wouldn't have the time to warn each other**





**Dr Maysa Rashed Ghadeer** is a prominent UAE writer interested in local affairs and a former member of the Federal National Council (FNC)

## ARABIC LANGUAGE FACES AN EXISTENTIAL THREAT

Opening Arab societies to the world has meant that the mother tongue is losing ground — a recent summit has underlined its importance for Arab identity

**R**ecently, the Ministry of Culture and Youth and the Abu Dhabi Arabic Language Centre organised the Arabic Language Summit under the title ‘Language and Identity Industry’ to discuss issues related to Arabic.

The topics of the summit focused on all language tools, such as literature, poetry, curricula, calligraphy, representation, music, and the extent to which they relate to identity and their ability to express it.

The organisation of this event and the allocation of budget and time for it confirm, in one way or another, One of the most important reasons is the change in curricula and the requirements of the labour market, which do not provide sufficient support to promote this language in Arab societies and amongst Arab children. In addition to these, there are social changes in the local community that affect the family. Parents entrust their responsibility of teaching language to foreign educators who unintentionally contribute to the loss of Arab identity.

We are not against learning different foreign languages; instead, we encourage their learning, acquisition and practice as a tool for the transfer of knowledge, social acquaintance, and civilised communication — but on the condition of mastering the mother tongue, which is not supposed to be lost in the midst of these transformations experienced by societies, to the point where young people are unable to express themselves in their own language.

When an individual is able to read, listen,

and speak in his own language, he will be able to learn the identity of his region, its heritage and its present, and will be able to express all of that.

Empowering children in the Arabic language is primarily the family’s responsibility. The family teaches the child the ABCs of communication from infancy, which necessitates parents to focus on this issue and take full responsibility for it.

This is followed by choosing a learning environment that makes the Arabic language a priority, and this is a responsibility parents do

not bear alone. Rather, educational institutions must bear the responsibility with them, by focusing on making kindergarten schools incubate, nurture, and promote the Arabic language, as this is the first stage in which the child acquires his language and is able to communicate.

The challenges are many, and the requirements are important. Perhaps, the Arab countries that

are open to the world and are keeping up with all the global changes that require the introduction of other languages into their societies are the most likely to face challenges with regard to their own language, unlike foreign societies whose language is predominant in their local societies.

Therefore, it becomes important to hold these kinds of summits and forums to discuss the challenges and develop strategies to confront them. Sensing and recognising the challenges is the first step to promoting language and identity. This, we hope, will be achieved through the Abu Dhabi Arabic Language Summit and its partners, who have shouldered the responsibility to preserve language and identity together.

**Empowering children in the Arabic language is primarily the family’s responsibility**

# FIREWORK FATALITIES

MAGNIFICENT LIGHT DISPLAYS TURN INTO  
CATASTROPHIC CLUSTERS OF FLAMES AND ANGUISH

BY NEIL BIE





## FISHY OPERATIONS

**WHEN: MAY 1983**

**WHERE: TENNESSEE, USA**

In 1978, Dan Lee Webb found his calling and made money out of fishermen who wanted his bait, which mostly comprised worms. It was then that the 30-year-old entrepreneur decided to open Webb's Bait Farm in Benton, Tennessee.

As years went on, Dan also started his own masonry business, and eventually, founded another venture with an untapped market — fireworks. He knew that he couldn't get the licence to create the fireworks he wanted to make — the M-80 and the M-100 fireworks — as these were banned by federal laws. But with the help of his relative David Parks and businessman Howard Bramblett, they devised a way to convert a portion of Dan's bait farm into a DIY fireworks factory. It was Howard who taught Dan and David how to manufacture and sell fireworks, as he owned a fireworks factory.

Since Dan was short of money, he decided to dive into the illegal fireworks trade in December 1982, employing blood relatives and several other individuals to create fireworks by hand. The business was open at least six days a week, employed between 12 and 14 workers, and produced between 100 and 130 cases of fireworks each week, at its peak.

However, their illegal operations in unsafe working conditions met with a tragic end when a stash of M-80 and M-100 explosives, flash powder, and other chemicals



Penn State University

in the barn exploded in May 1983. There were 11 workers, including David, who were killed on the spot. The barn from where the illegal fireworks operation was run was also levelled to the ground.

Dan, who had been delivering 86,400 pieces of M-80s at the time in Lansing, Illinois, surrendered himself two days after the explosion. He was arrested and then released on a \$300,000 (Dhs1.1 million) bail after being charged with eleven counts of involuntary homicide and unlawfully producing and carrying explosives. He was given a 10-year federal prison sentence in April 1984 for producing explosives without a permit.

Howard was also arrested and put on trial. In May 1984, a federal court jury found him guilty on one count of conspiring to manufacture illegal fireworks, one count of making illegal fireworks, and one count of keeping manufactured explosives. He received a 10-year jail term.

## MAKESHIFT MALADY

**WHEN: JUNE 2022**

**WHERE: MISSOURI, USA**

The Independence Day celebrations of the United States (4th of July) wouldn't be complete without fireworks. However, this is also a time of bounty for illegal fireworks manufacturers.

Two weeks before the celebrations, 37-year-old Terrell Cooks and 43-year-old Seneca Mahan had been creating "ground salutes" — these fireworks, once ignited, would shoot up in the air to create a bright flash with a banging sound. This was a hit for customers who had been buying Terrell and Seneca's 'ground salutes', which the two created from their garage. Apart from this, they had been showing teenagers how to put the explosive powder in the canister and attach fuses to create their own fireworks.

The bootleg operation would eventually lead to the death of one adult and three teenagers and injured a 12-year-old, as the garage and the four-bedroom brick home were both destroyed in an explosion. The dead included William Jones, 21, Demario Cooks, Christopher Jones, 17, and Travell Easton, 16.

Police reported that during the investigation of Terrell's



Terrell Cooks (left) and Seneca Mahan (right)

St. Louis County Police Department

home and other nearby locations, they discovered "large quantities of completed explosive weapons and components to manufacture them".

The two men have been charged with murder at the St. Louis County prosecutor's office. "No one has any business trying to manufacture explosives in a residential neighbourhood, let alone as an amateur. We intend to hold these individuals accountable for their reckless actions and this senseless loss of life," said a spokesperson for the St. Louis County prosecutor's office.

## IMPENDING DISASTER

**WHEN: MAY 2000**

**WHERE: ENSCHEDE, NETHERLANDS**

In the Netherlands, S.E. Fireworks was considered to be one of the country's top suppliers for major festivities and concerts. Since its beginnings in 1977, the fireworks factory located on the outskirts of the country had a clean record and audit. But that changed on one fateful day in May 2000.

A massive explosion rocked the vicinity of the S.E. Fireworks factory, triggered by a fire that started within the central building, where approximately 900kg of fireworks were stored. The fire then spread to two other shipping containers that held even more fireworks.

The incident left 23 individuals dead — four of them were firemen who responded to the blast and tried to control the blaze. Nearly 1,000 residents who lived near the fireworks factory also got injured. Reports stated that the shockwaves were felt as far as 19 miles away from the centre of the blast.

An explosion was theoretically regarded as being extremely unlikely since the fireworks were kept in bunkers that were sealed and created to reduce this risk. However, the unauthorised use of shipping containers decreased safety levels, especially since they were stacked closely at the ground level and were not divided by partitions.

Police filed an international arrest order for the company's two managers, Rudi



Massive explosion burned the S.E. Fireworks factory to the ground in May 2000

Visit Enschede

Bakker and Willie Pater, after they fled their homes. The proprietors received a six-month prison sentence each in April 2002 for breaking safety and environmental laws as well as for trafficking illicit explosives. After a four-and-a-half-year court fight, the

owners' initial six-month sentences were each doubled to 12 months in February 2005. Since then, safety standards governing the storage and selling of fireworks in the Netherlands have been strengthened.

## FIT OF RAGE

**WHEN: JULY 2007**

**WHERE: CLEVELAND, USA**

When Terrance Hough Jr bought a home in Cleveland to live with his wife, he ensured finding a place where they could live in peace. However, this changed in the early 2000s when their neighbours began engaging in noisy activities such as drag racing and setting off fireworks.

When fireworks displays interrupted their evening in July 2007, Terrence had enough. In a fit of rage, he took his .40 calibre Beretta handgun, went to his neighbours' place and opened fire at them, killing Jacob Feichtner, 24, who was holding a party; Bruce Anderson, 30, and Katherine Rosby, 26.

Police arrived at the location that night and were quickly directed to his home, where they discovered him sitting sombrely at his dinner table. Terrance admitted to the shooting and asked whether his neighbour and friends were killed, before stating that he had simply

snapped. He said that his disruptive act was the result of a short fit of wrath caused by the constant noise.

Terrance faced three charges of aggravated murder and two counts of attempted murder. Despite his confession, he elected not to enter a plea of guilty, and the case went to trial.

The jury found him guilty of three counts of aggravated murder in connection with the shooting. Terrance appealed his conviction, but it got denied. The initial decision was upheld by Ohio's Eighth District Court of Appeals.



Terrance Hough Jr

Cleveland Police Department





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**Their Highnesses**

**Members of the Supreme Council and Rulers of the Emirates**  
and to the people of the UAE

**On the occasion of the 51<sup>st</sup> National Day**



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# LETTERS FROM THE NATIONAL AGENT

MULLA HUSSEIN BECAME THE FIRST ARAB OFFICE-BEARER, CHOSEN BY PEOPLE OF THE REGION, TO ACT AS A NEWS-BRIDGE BETWEEN THE EMIRATES AND THE BRITISH AUTHORITIES OF THE MID-19TH CENTURY

BY DR FALEH HANDHAL





**O**n the previous chapters of this column, we have outlined the agreements and treaties that were signed between the British and the rulers of the Trucial States after the military conflict of December 1819 and the peace treaty of January 1820.

These treaties and agreements were meant, in general, to protect the British maritime interests in the Gulf by imposing certain peace terms on the Trucial States.

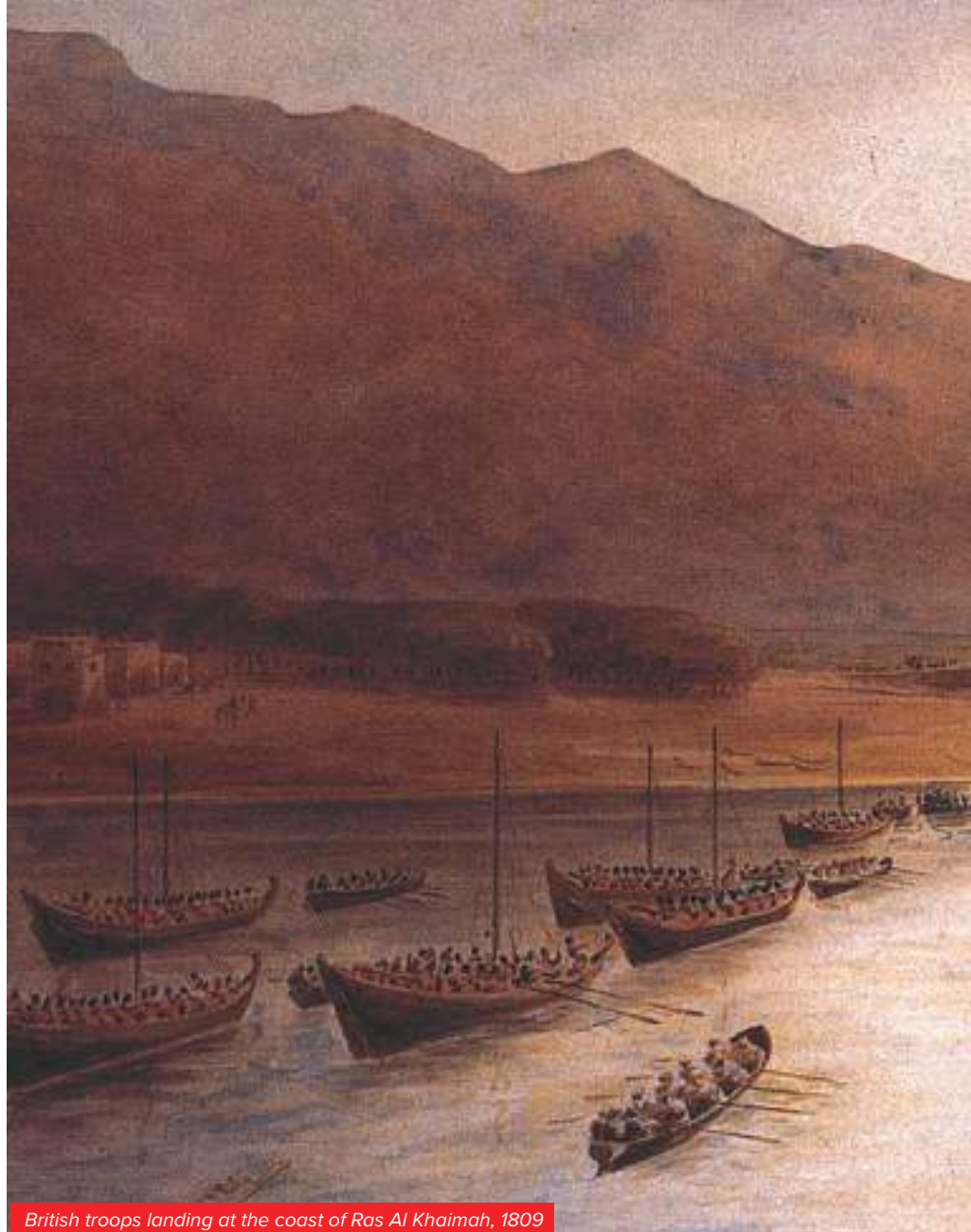
After the signing of the treaty of 1820, the British wanted to ensure that the treaty provisions would remain in force and that their ships would have safe passage. To this end, the colonial government decided to keep the island of Qeshm under the command of Captain Thompson to monitor the Arab regions.

In 1822, the British sent Lieutenant John Macleod, who moved his headquarters to the Persian town of Bushehr, to monitor the regional affairs and ensure British dominance over the emirates. He visited the Trucial States, met with the sheikhs, and heard from them about their conditions.

When he returned, he wrote to the British government in India a report stating that if the British official wanted to know about the situation in the Trucial States, he would not get the information unless there was a representative or agent who would implement his instructions and convey the news of the emirates to him.

A year later, Lieutenant Colonel Stannus was appointed Political Resident at Bushehr. He noticed that the rulers of the Trucial States were no longer concerned with the treaty of 1820 and that problems had occurred in the region. To restore control, the British government reorganised the situation in the Gulf and created three positions.

The first position was “Political Resident”, a big position equivalent to a



*British troops landing at the coast of Ras Al Khaimah, 1809*

minister or a “high commissioner”. This position was to be occupied only by a British employee who held a high rank in the army or the diplomatic mission. The job location was the Persian town of Bushehr, to monitor the situation from there.

The second position was “Political Agent”, who would be an assistant political resident.

The third position was the “Local Agent” or the “National Agent”. The person given this position would be chosen by the people of the Gulf. It was not required that he should be from a particular emirate, but he had to be knowledgeable about



*Lieutenant Colonel Ephraim Stannus*

**“ Lieutenant Colonel Stannus was appointed Political Resident at Bushehr. To restore control, the British government reorganised the situation in the Gulf and created three positions**



Abd Al Rahman from 1890 to 1919; and after him, Issa bin Abd Al Latif from 1919 to 1935. We will briefly review the letters that they sent to the Resident.

#### LETTERS OF 1828

When Mulla Hussein assumed his duties as a National Agent for British interests in the emirates, he sent 17 letters to the British Political Resident, the first of which was dated November 14, 1828, and the last letter was on December 24, 1828. The letters were sent to Major Nelson, the Political Resident, informing him about the news of the ruler of Abu Dhabi, who at that time was Sheikh Tahnoun bin Shakhbout; about Sheikh Sultan bin Saqr Al Qasimi, who was the ruler of Sharjah and Ras Al Khaimah; about some of the events in the emirate of Umm Al Quwain and its ruler Sheikh Abdullah bin Rashid; and about some of the events in the emirate of Ajman and its ruler Sheikh Rashid bin Humaid Al Nuaimi.

The most important message was related to the travel of the ruler of Abu Dhabi to Muscat and his meeting with Sultan Saeed bin Sultan Al Busaidi, ruler of Oman, and the establishment of an alliance between them to stop the plans of the ruler of Bahrain, Sheikh Abdullah bin Ahmed Al Khalifa, which caused turmoil in the region. But the problem ended peacefully. Mulla Hussein sent a letter dated December 24, 1828, saying that the crisis had ended and that Sheikh Tahnoun had returned to Abu Dhabi, and the ruler of Oman travelled to Mombasa.

#### LETTERS OF 1829

The number of letters reached 20 in this year, the first of which was dated January 17, 1829, to inform the high-ranking British official about the arrival of the ship Amherst despite severe storms — a bullet shot signalled its arrival — and that the National Agent had boarded the ship and received the messages sent to him, as well as those sent to Sheikh Sultan bin Saqr Al Qasimi.

As for the situations concerning the emirates, the letters covered some problems and some solutions. The two famous poles in the events of that time were Sheikh Tahnoun bin Shakhbout, ruler of the emirates of Abu Dhabi and Dubai; and Sheikh Sultan bin Saqr Al Qasimi, ruler of the emirates of Sharjah and Ras Al Khaimah. The latter had alliances with the rulers of Umm Al Quwain and Ajman.

**“ It was not required that the National Agent should be from a particular emirate, but he had to be knowledgeable about the political, social, and economic conditions in the region, and be fluent in Arabic, Persian, and one or more of the Indian languages, helping him in his work as a writer and translator**

the political, social, and economic conditions in the region, and be fluent in Arabic, Persian, and one or more of the Indian languages, helping him in his work as a writer and translator.

His duty as political consul and assistant to the Political Resident was to send his reports to the Resident, detailing the events taking place in the emirates, news of the rulers, relations with Oman and Saudi Arabia and other matters,

and to monitor in particular the implementation of armistice and Gulf safety and security.

On this basis, the first National Agent was Mulla Hussein, a resident of Sharjah. He occupied this position from 1825 until his death in 1851.

From 1852 to 1866, Hajj Yaqoub bin Yanmer acted as the National Agent. Then Hajj Abd Al Rahman bin Muhammad from 1866 to 1880. After him, Hajj Abu Al Qasim Al Manshi from 1880 to 1890; followed by Hajj Abd Al Latif bin





Qatar Digital Library

British Residency headquarters in Bushehr in 1902

Perhaps the most important messages of that year were regarding the emirate of Dubai, which was then under the authority of the emirate of Abu Dhabi. At that time, Dubai was governed by a ruler and a representative of Abu Dhabi named Mohammad bin Hazaa bin Zaal.

A letter dated April 13, 1829, stated that Sheikh Tahnoun had dismissed the governor of Dubai and appointed a man named Saeed bin Demaitan in his place, but that this matter caused dissatisfaction on the part of the Hazaa family, making them leave for Sharjah. According to the letter, Sheikh Tahnoun did not allow this to become a big issue. He went to Dubai and rebuilt all the demolished buildings and sent financial aid to the poor.

#### LETTERS OF 1830

These include six letters; the majority of them covered the events that took place in the sultanate of Oman, because of a revolution in the country when the ruler was away in Zanzibar, East Africa. One of the members of the ruling family named Hammoud bin Azzan bin Qais seized power at this time.

The reason for the rebellion was that the sultan, before his departure, made changes in positions that did not please Hammoud bin Azzan. In the midst of this problem, the Qasimi leader, Sheikh Sultan bin Saqr, intervened and attempted to wrest the Shamaliya coast from the sultanate of Oman. The situation remained tense until the end.

#### LETTERS OF 1831

These were seven letters, beginning with the news about Prince Turki bin Abdullah Al Saud of Saudi Arabia, who inflicted a defeat on an Egyptian army in 1830. In 1831, he sent a Saudi army led by Batal Al Mutairi and occupied the Omani town of Al Buraimi. This led to general apprehension in all the emirates, especially for Sheikh Tahnoun bin Shakhboub, who ruled Abu Dhabi, and Sheikh Sultan bin Saqr, leader of the Qawasim.

Mulla Hussein sent the Political Resident a letter dated April 6, 1831, which said that Sheikh Sultan bin Saqr Al Qasimi was negotiating with the ruler of Oman to help him get Al Buraimi back, in exchange for the coast of Al Shamaliya and the towns of Khor Fakkan and Dibba.

The tense political situation notwithstanding, the common residents of the emirates carried on with their pearl-diving trade, and the boats left for the sea with the crew and the divers.

#### LETTERS OF 1832

There were six letters, with only the news about alliances and negotiations between the various emirates for the benefit of all parties.

#### LETTERS OF 1833

The National Agent wrote 20 letters in this year, talking about facts in the region, the first of which was the movement of another Saudi force of 3,000 men, led by Omar bin Afeisan, to reinforce the existing force in Buraimi. When this supporting force arrived, another event took place in Oman — another revenge-seeker from the ruling house, named Saud bin Ali, declared a rebellion against the sultan. In view of this situation, Sheikh Sultan bin Saqr Al Qasimi occupied the towns of Khor Fakkan and Dibba, as a prelude to realising his dream of building the Al Qasimi emirate on a coast overlooking the Arabian Sea and the Indian Ocean.

One of the most significant messages during that year was a letter dated April 20, 1833, which was about the death of the ruler of Abu Dhabi, Sheikh Tahnoun bin Shakhboub, and the transfer of power to his brother, Sheikh Khalifa bin Shakhboub.

This matter was indicated in a letter dated September 5, 1833, concerning sections of the Bani Yas tribe, which were Al Buflasa and Al Bumuhair — more than 800 men from these tribal sections left Abu Dhabi and went to Dubai, where they declared their independence.

**“ One of the most significant messages was a letter dated April 20, 1833, which was about the death of the ruler of Abu Dhabi, Sheikh Tahnoun bin Shakhboub, and the transfer of power to his brother, Sheikh Khalifa bin Shakhboub**

That was the message, and it is known historically that the separation was led by Sheikh Maktoum bin Butti and his brother, Sheikh Saeed bin Butti, under the guidance of their uncle, Sheikh Obaid bin Saeed bin Rashid bin Sharara.

Matters generally worsened between the emirates, but an understanding and reconciliation were achieved by Sheikh Muhammad bin Qadib Al Qasimi, ruler of the Linga town.

#### LETTERS OF 1834-1835

A total of 17 letters were written during this period, the majority of them covering news about tensions, movements, enmities, and reconciliations between the emirates, especially the thorny issue of Dubai, which was resolved temporarily. This year, a better settlement was made by Sheikh Shakhbut bin Dhiyab, which led to calm and peace in the region, and diving fleets went out to the pearl banks in the Gulf.

In Saudi Arabia, the ruler, Prince Turki bin Abdullah Al Saud, was assassinated by his relative, Mashari bin Abdul Rahman, which caused unstable conditions there.

Meanwhile, the British government took note of the settlement and peace achieved by Sheikh Shakhbut bin Dhiyab and decided to implement it even better. Therefore, Captain Hennell, who was then the British Political Resident in the Gulf, sent a request to the rulers of the emirates to meet with him in the town of Pasidu. He intended to explain to them the articles of the First Maritime Armistice Treaty, which stipulated that there would be no fighting at sea and that calm should prevail in the region for six months starting from May 21, 1835, to November 21, 1835.

The meeting took place as agreed, and the armistice treaty was signed by Sheikh Sultan bin Saqr Al Qasimi; Sheikh Shakhbout on behalf of his son, Khalifa, ruler of Abu Dhabi; Obaid bin Saeed, on behalf of the ruler of Dubai; and Rashid bin Humaid, ruler of Ajman.

On this occasion, Mulla Hussein sent a letter stating the following: "With regard to the news here, the sheikhs all felt grateful and satisfied after the treaty was signed. Also, all subjects felt joy and happiness, because they would practise their work in pearl-diving so that there would be no problems between them. All tribes and individuals would help the British authority to punish those who carried out aggressive acts."

The emirates appreciated the armistice very much, as they were able to harvest more pearls during this season of peace. However, this opportunity was soon threatened by a problem that arose in Abu Dhabi.

In a letter dated August 11, 1835,

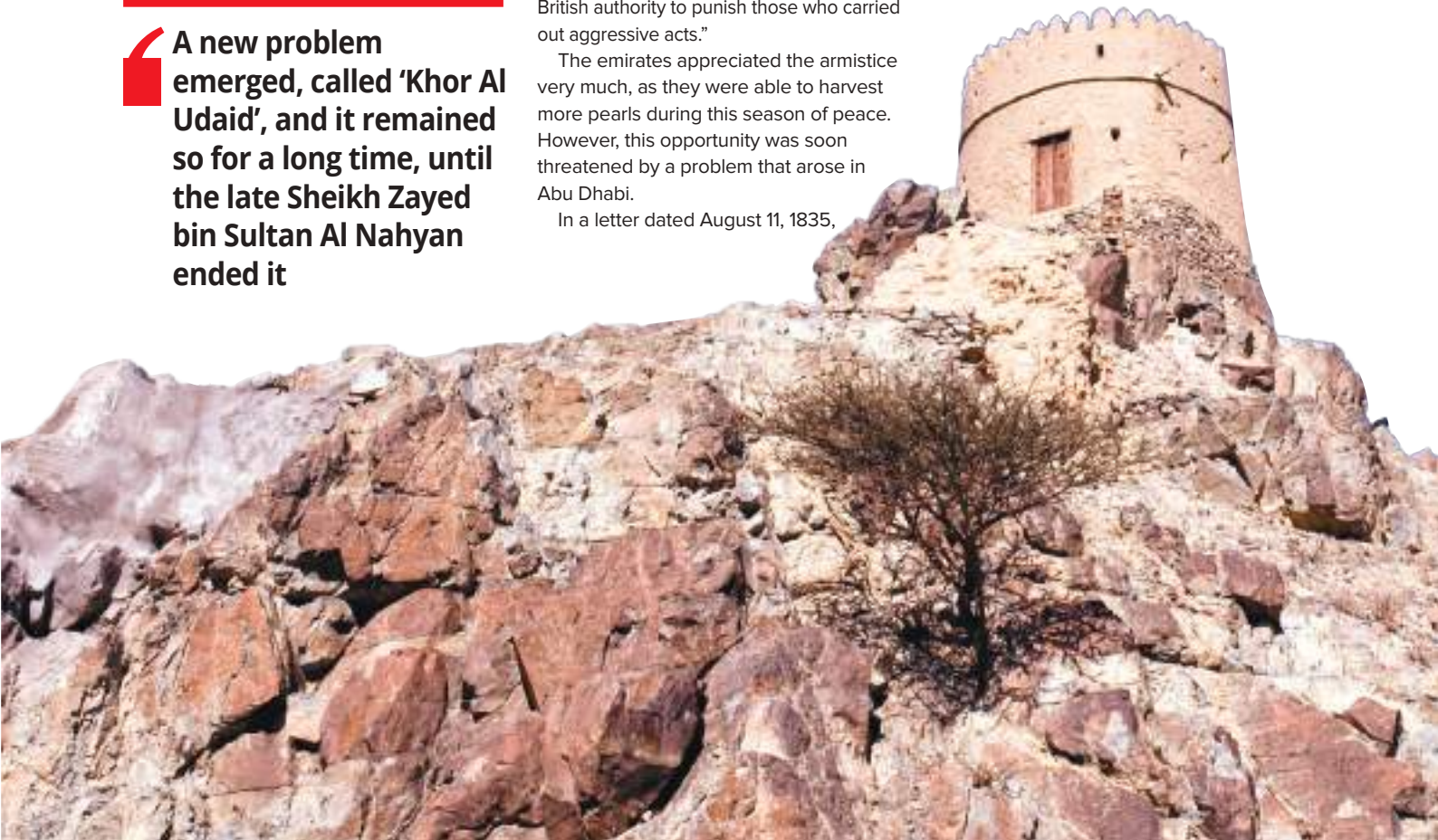
Mulla Hussein wrote: "The sheikhs are present in their emirates and their subjects are busy diving in the pearl banks and enjoying peace without being subjected to harassment from anyone. But the ruler of Abu Dhabi, Sheikh Khalifa, is apprehensive that some of his subjects will leave their places to go to another place, and so he has sent a letter to the ruler of Bahrain, asking him not to allow any group from Abu Dhabi to reside in Bahrain."

What the sheikh had expected came true. In a letter dated October 4, 1835, Mulla Hussein wrote: "There are two tribes from the people of Abu Dhabi, whose number reaches 700 men, who have left their places in the [emirate] and gone to Al Udaid. Sheikh Khalifa believes that they intend to separate."

This goal was achieved, as seen from Mulla Hussein's message dated October 11, 1835, which said: "The two tribes reached an agreement with the ruler of Bahrain to help them reside in Al Udaid. He agreed."

Thus, a new problem emerged, called 'Khor Al Udaid', and it remained so for a long time, until the late Sheikh Zayed bin Sultan Al Nahyan ended it.

**A new problem emerged, called 'Khor Al Udaid', and it remained so for a long time, until the late Sheikh Zayed bin Sultan Al Nahyan ended it**





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## ULTRAWIDE SELFIE

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The HUAWEI Nova 10 Pro includes a newly improved HUAWEI Multi-Vision Photography, 60MP Dual Autofocus Front Camera, and Instant AF with Quad Phased Detection, which combines capabilities such as Showcase Focus, Dual-View Video, and 0.7X–5X Zoom Selfie and 0.7X–5X Zoom Selfie Video.

In a nutshell, users can now create self-portraits that are rich, bright, and lively. The groundbreaking 60MP Ultra-Wide Autofocus front camera has a 100-degree ultra-wide angle and a 1/2.61-inch 4K sensor. Essentially, the days of lighting concern and low-resolution images are over when you use the HUAWEI Nova 10 Pro.



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## DARKVISION PHOTOGRAPHY



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The smartphone's primary camera's OIS may effectively extend the exposure time to guarantee that every moment is clear and brilliant. Night Mode is a dependable and simple feature designed specifically for these scenarios, displaying your moments clearly in all conditions.

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PRICE: Dhs1,699

WEBSITE: [www.mi.com](http://www.mi.com)

## HANDY SCREEN

The **ASUS ZenScreen Go MB16AWP** is a wireless portable monitor with a 15.6-inch FHD display and a super-narrow bezel design. It also has an integrated battery, making it suitable for customers who are frequently on the go.

While connected to your mobile devices, the ZenScreen Go MB16AWP incorporates a G-sensor that can automatically detect its orientation and alter the display between landscape and portrait modes. Landscape mode is best for presentations and spreadsheets, while Portrait mode is best for papers, books, and websites.

The portable monitor's compact 11.5 mm profile allows it to fit easily into any travel or messenger bag, and a 7800 mAh battery gives up to 3.5 hours of battery life, making it ready for productivity or enjoyment wherever.



PRICE: Dhs1,999

WEBSITE: [www.asus.com/me-en/](http://www.asus.com/me-en/)



## BALANCED TUNE

Knowledge Zenith's (KZ) acoustic solution, the **KZ AS16 Pro**, delivers high-definition sound to your ears. Its hardware contains technology, and the tuning provides the essence of music that reverberates through these earphones. High-purity braided silver-plated cable improves sound quality, lowering the resistance value and decreasing signal transmission loss.

The KZ AS16 Pro also boasts an ergonomic design that relieves pressure on your ears. The passive noise suppression effect reaches more than 26dB using large data auricle sampling and a nice wearing experience. When listening to music, the most prominent aspect of the KZ AS16 Pro's sound is its direct auditory experience. This is true for the lows, mids, and highs, which are all emphasised equally with this safe tuning.



PRICE: Dhs199

WEBSITE: <https://kz-audio.com>

## VIEWING UPGRADE



PRICE: Dhs7,399

WEBSITE: [www.tcl.com](http://www.tcl.com)

TCL's 65" class 6 series has no less than 33 million pixels with an awe-inspiring quality and clarity within this powerhouse of a smart TV. Users will see brilliant wide colour and dramatic contrast, which corresponds to the format used by Hollywood content makers. Contrast is enhanced throughout localised zones to provide a sharp contrast between the picture's bright and dark parts.

In addition, the TCL 6-series TV includes a slew of features that allow you to enjoy the smoothest action and a fast-response gaming experience. The AiPQ Engine from TCL enhances colour, contrast, and clarity for an unparalleled 8K HDR experience.

TCL's Smart 8K Upscaling technology optimises the clarity and sharpness of lower-resolution video using a unique machine-learning process that corrects the errors common in less advanced 2-dimensional resolution enhancement technologies.

## CLASSIC NOTEBOOK

Acer traces back to its roots with a simple, straightforward gadget for daily use – the **Aspire 5 A515-56-32DK Notebook**. This laptop's numerous selectable colours conceal a selection of strong CPUs and graphics that will allow users to make the most of the screen's wide screen-to-body ratio. As you'd expect from a laptop of this level, it has speedy Wi-Fi as well as lots of storage and RAM.

Its entry-level model features a Core i3-1115G4 CPU, 4GB of RAM, a 128GB PCIe SSD, and a 15.6-inch Full HD (1,920 x 1,080) IPS display. The specifications of this Aspire 5 configuration now have IPS technology in place of the latter model's LCD.

The notebook's Purified Voice technology includes increased digital signal processing to eliminate background noise, improve speech accuracy, and far-field pickup, which not only clears calls but also makes conversing with Alexa easier than ever. It's as simple as asking Alexa a question on your PC. Just ask Alexa to check your schedule, make lists, play music, answer questions, read the news, and do other things.



PRICE: Dhs1,399

WEBSITE: [www.acer.com](http://www.acer.com)



## UNLOCK THE HIDDEN ROOTS OF YOUR HISTORY AND SEE THE PATH TO A MORE DEEPLY CONNECTED LIFE BEFORE US

### KNOW YOUR ROOTS

**TITLE:** *Becoming Kin: An Indigenous Call to Unforgetting the Past and Reimagining Our Future*

**AUTHOR:** Patty Krawec

**PUBLISHER:** Broadleaf Books

**PRICE:** Dhs88

The invented history of the Western world is crumbling fast, Anishinaabe writer Patty Krawec says, but we can still honour the bonds between us. Weaving her own story with the story of her ancestors and with the broader themes of creation, replacement, and disappearance, the author helps readers see settler colonialism through the eyes of an Indigenous writer. Settler colonialism tried to force people into one particular way of living, but the old ways of kinship can help them imagine a different future. The author asks, “What would it look like to remember that we are all related?” and “How might we become better relatives to the land, and to one another?” Braiding together historical, scientific, and cultural analysis, Krawec crafts a stunning, forceful call to “unforget” history.



### CREATIVE MINDS

**TITLE:** *Visual Thinking: The Hidden Gifts of People Who Think in Pictures, Patterns, and Abstractions*

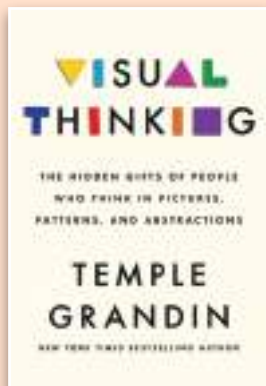
**AUTHOR:** Temple Grandin

**PUBLISHER:** Riverhead Books

**PRICE:** Dhs66

This book reveals, celebrates, and advocates for the special minds and contributions of visual thinkers. A quarter of a century after her memoir, *Thinking in Pictures*, changed how the world understood autism, Temple Grandin transforms our awareness of the different ways our brains are wired. Do you have a keen sense of direction and the ability to assemble furniture without crying? You are likely a visual thinker.

With her talent for demystifying science, Grandin draws on cutting-edge research to take us inside visual thinking. She reveals that visual thinkers constitute a far greater proportion of the population than previously believed. They range from the photo-realistic object visualisers like Grandin herself, with their intuitive knack for design and problem-solving, to the abstract, mathematically inclined “visual-spatial” thinkers who excel in pattern recognition and systemic thinking.



### TAPPING THE MIND

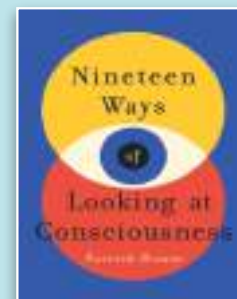
**TITLE:** *Nineteen Ways of Looking at Consciousness*

**AUTHOR:** Patrick House

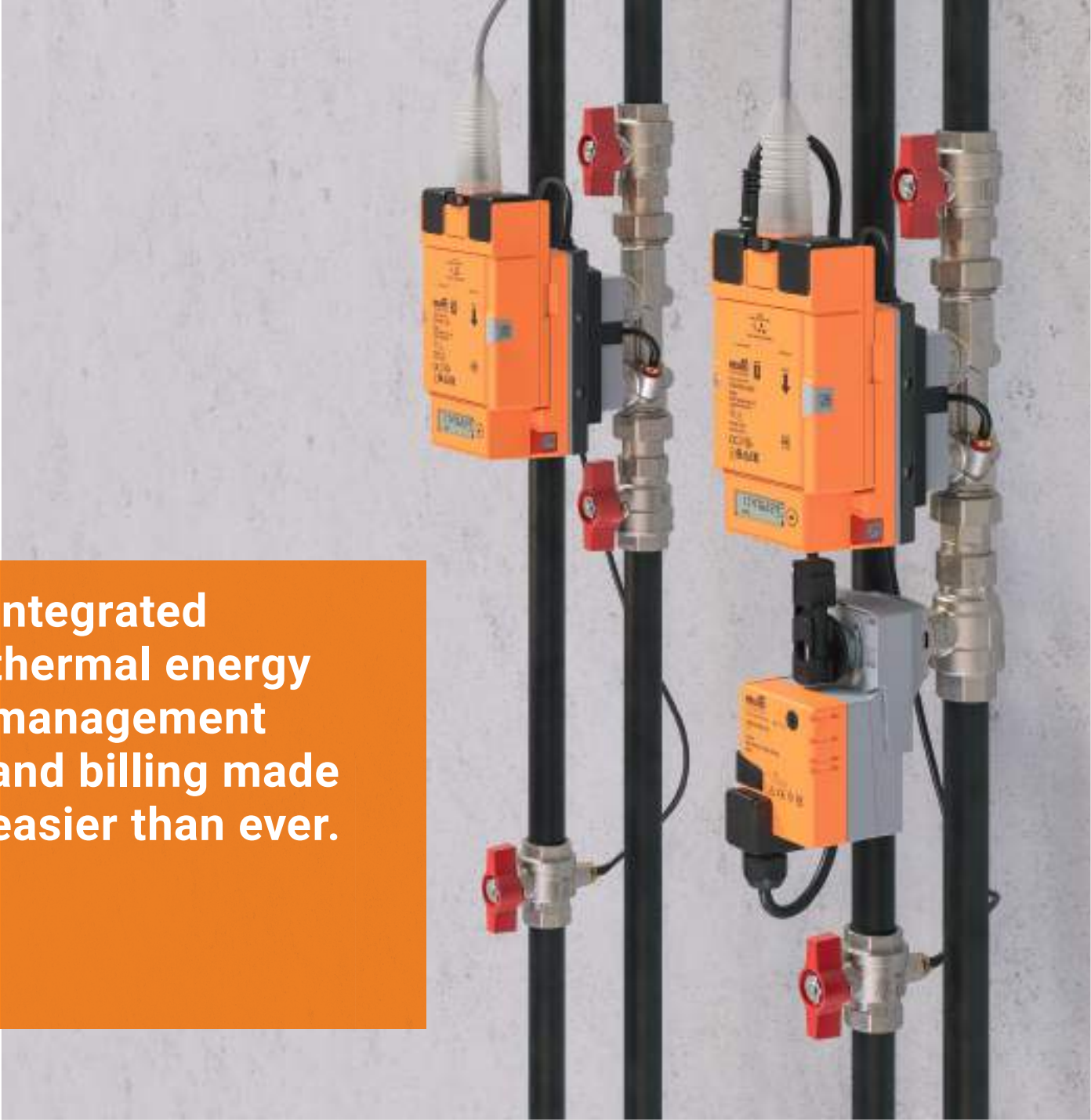
**PUBLISHER:** St. Martin's Press

**PRICE:** Dhs88

Despite decades of research, remarkable imagery, and insights from a range of scientific and medical disciplines, the human brain remains largely unexplored. Consciousness has eluded explanation. This book offers a brilliant overview of the state of modern consciousness research in 20 brief yet revealing chapters. Neuroscientist and author Patrick House describes complex concepts in accessible terms, weaving brain science, technology, gaming, analogy, and philosophy into a tapestry that illuminates how the brain works and what enables consciousness. This remarkable book fosters a sense of mystery and wonder about the strangeness of the relationship between our inner selves and our environment.







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## UAE, Indonesia tie up in marine preservation research

The UAE and Indonesia have partnered in a comprehensive research initiative to preserve and cultivate marine life more efficiently.

The collaboration will support the Indonesian government's goals, led by the Coordinating Ministry for Maritime Affairs and Investment (CMMAI), to improve marine resource management, including biodiversity and ecosystem conservation, through the use of new technology and methodologies.

The UAE, through the leading AI and cloud computing company G42,



will deploy its extensive portfolio of technologies to develop new and better ways to address some of the most pressing climate and environmental challenges.

partnership also involves human capacity building and infrastructural assistance for CMMAI through training and knowledge transfer.

This is in line with the UAE's mandate to explore and leverage advanced technologies to spearhead efforts towards environmental preservation.

G42 will finance a CMMAI and OceanX research, which focuses on mapping fisheries and marine resources in coastal-marine environments, utilising data-driven e-DNA, socioeconomic, and ecological features.

The planned

## Abu Dhabi records 90 per cent drop in single-use plastic bags

Abu Dhabi has taken another significant feat in its fight against plastic pollution after the emirate recorded a 90 per cent drop in the usage of plastic bags since June 2022.

According to data obtained from retail outlets, the quantity of single-use plastic shopping bags has decreased by more than 90 per cent or equivalent to more than 87 million bags, since the ban's inception on June 1, 2022.

The Environment Agency – Abu Dhabi (EAD) said this feat spoke of the emirate's substantial progress towards accomplishing the goals of the Single-Use Plastic Policy.

Since the implementation of the single-use plastic bag ban, a team of inspectors from EAD, the Department of Economic Development, and the Abu Dhabi



Agriculture and Food Safety Authority has been conducting joint inspections of Abu Dhabi sales outlets.

The visits are intended to monitor compliance with the ban and educate retailers on the significance of replacing single-use bags with reusable bags that meet technical criteria certified by the Abu Dhabi Quality and Conformity Council. These inspections revealed a very high degree of compliance with the

prohibition and usage of permitted alternatives.

"The Single-Use Plastic Policy in Abu Dhabi addresses the issue of plastic pollutants that leak into the environment and cause damage. We are exploring the use of sustainable solutions to solve this challenge in a manner that fully supports the Government's long-term vision for a

greener future," said Dr Shaikha Salem Al Dhaheri, Secretary General of EAD.

More than 80 per cent of sales outlets have committed to levying voluntary fees, including Abu Dhabi's main retail outlets, which have signed a voluntary declaration to support the ban and to secure alternatives, resources, and financing to support environmental protection, as well as to reduce the number of plastic materials sold across Abu Dhabi outlets.



# Dubai targets zero-emission for public transport by 2050

Dubai eyes emission-free vehicles for its public transportation system by the year 2050, as part of the UAE's Net Zero 2050 strategy. The decision comes in accordance with the directives of His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice-President and Prime Minister of the UAE and Ruler of Dubai, to develop Dubai as a global example of sustainability and green transition.

His Highness Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai and Chairman of the Executive Council, has set a roadmap for the emirate to reach zero emissions by 2050 across all of its public transportation services.

"Establishing Dubai as a global model of sustainability and green transition requires



us to work collectively. We are committed to continuing the implementation of green initiatives with positive environmental impact to reduce climate change," said His Highness Sheikh Hamdan bin Mohammed.

The roadmap is based on a series of executive initiatives related to infrastructure, the circular economy, and green mobility that will cut nearly 8 million tonnes of CO2 emissions. It also

corresponds to Dhs3 billion in financial savings by 2050.

The plan is aligned with the UAE's objective of transforming climate change issues into opportunities for economic diversification and long-term economic development by establishing new sectors, technology, skills, and employment that promote environmental conservation.

Dubai is steadily progressing towards its goal of reducing carbon emissions by executing its Clean Energy Strategy 2050. It is also consistent with the Energy and Water Demand Management Strategy 2030 and the Dubai Green Mobility Strategy 2030, as part of an integrated strategy to ensure the involvement of all local sectors in reaching the UAE Net Zero by 2050 Strategic Initiative targets.

## Sharjah conducts massive clean-up drive at Khorfakkan beach

Sharjah's coasts underwent a massive cleaning, thanks to an initiative of the Khorfakkan branch of the Environment and Protected Areas Authority (EPAA).

The campaign to clean the Pearl Beach and Port came under the theme 'Our Shores Are Clean'. The programme seeks to clean the beaches and bottoms of ports in order to preserve the maritime environment and promote and propagate the culture of preservation amongst all sectors of society.

Awatif Al Naqbi, Director of the



EPAA Khorfakkan branch, emphasised the Authority's strong commitment to increasing awareness and encouraging a culture of marine environment preservation via cleaning initiatives along the maritime

coastlines that began with Pearl Beach.

A significant number of directors and representatives of government agencies in Khorfakkan, as well as police and civil defence members, divers and volunteers, school students, employees, and workers of Bee'ah Company took part in the campaign.

Sharjah's 3km crescent-shaped

beach offers a plethora of water-based activities, ranging from fishing and diving to parasailing and kayaking. It is one of the most popular Sharjah tourist destinations and weekend getaways in the UAE.

# Positive memories may affect our happiness

Many of us spend our entire lives trying to find happiness, which is a feeling of fulfilment that is more elusive for some people than for others. A longitudinal study suggests that one reason happiness can seem so elusive is that our current feelings can interfere with memories of our past well-being.

According to the study, people who expressed greater current life satisfaction demonstrated ongoing improvement. People with intermediate to low levels of current life satisfaction, however, indicated mild and declining well-being, respectively.

The study authors — Alberto Prati of University College London and University of Oxford and Claudia Senik



from Sorbonne University — explained in an interview with *Current Science Daily*: “Happy people tend to overstate the improvement of their life satisfaction over time, whereas unhappy ones tend to overstate the deterioration of their level of happiness. This indicates a certain confusion between feeling happy and feeling better.”

First, the researchers analysed existing data from the German Socio-Economic Panel’s well-being survey, focusing on responses from 11,056 participants between 2006 and 2016. Since 2006, they rated participants’ levels of life satisfaction on a scale of 1 to 10. In 2016, respondents were also asked to select one of nine line graphs that best reflected the trajectory of their life satisfaction over the past decade.

Through this analysis, they concluded that people were able to recall how they used to feel about their life, but are more likely to mix these memories with their current emotions.

# Here’s the secret to waking up refreshed

Morning grogginess costs many developed nations billions of dollars every year because of loss of productivity, increased healthcare utilisation due to traffic accidents, and work absenteeism.

After analysing the behaviour of 833 people, researchers from the University of California – Berkeley suggested a three-part prescription to combat employees’ morning sluggishness.

During the two-week study, the research participants were given a variety of breakfast meals. Their physical activity, sleep quantity and quality, timing and regularity were tracked and recorded using wristwatches. The researchers also invited identical and fraternal twins in order to disentangle the influence of



genes from environment and behaviour. UC Berkeley postdoctoral fellow Raphael Vallat, lead author of the study, wrote: “If you sleep longer or later, you’re going to see an increase in your alertness. If you do more physical activity on the day before, you’re going to see an increase. You can see improvements with each and every one

of these factors.”

The three-part prescription to combat employees’ morning fatigue included having substantial exercise the previous day; sleeping longer and later into the morning; and eating a breakfast high in complex carbohydrates with limited amount of sugar.

The senior author of the study, Matthew Walker, UC

Berkeley professor of neuroscience and psychology, stressed: “From car crashes to work-related accidents, the cost of sleepiness is deadly. As scientists, we must understand how to help society wake up better and help reduce the mortal cost to society’s current struggle to wake up effectively each day.”



# Drinking black tea daily helps as you age

Researchers from Edith Cowan University (ECU), Australia, have found that drinking a cup of black tea, which contains flavonoids, daily could help you enjoy a better health later in life.

Flavonoid is a phytonutrient that has beneficial anti-inflammatory effects and protects cells from oxidative damage.

Ben Parmenter, researcher and study coordinator at the ECU Nutrition and Health Innovation Research Institute, noted that while there were many dietary sources of flavonoids, some had unusually high concentrations. “The main contributors are usually black or green tea, blueberries, strawberries, oranges, red



wine, apples, raisins, or grapes and dark chocolate,” said Parmenter.

In a study of 881 elderly women from the Heart Foundation with the median age of 80, having abdominal aortic

calcification (AAC) is less likely if they consumed a high level of flavonoids in their diet.

AAC is linked to several cardiovascular risks such as heart attack and stroke. It is also connected to later-life dementia. The study revealed that black tea as the main source of total flavonoids is associated with lower odds of extensive AAC.

Researchers found that compared to those who do not drink tea, those who drink 2-6 cups of black tea per day have a 16-42 per cent lower risk of any ACC-related diseases.

# Magnetic bacteria may help treat cancer

One of the challenges in treating cancer cells is targeting the tumours that require anti-cancer drugs, especially if a tumour is located deep inside the body. This is what ETH Zurich researchers tried to solve by controlling bacteria, using them as “ferries” to transport drugs to the tumours via the bloodstream.

In a study led by Simone Schürle, Professor of Responsive Biomedical Systems, the researchers successfully controlled some bacteria in a way that they could pass the blood vessel wall and infiltrate tumour tissue.

They opted to experiment with *Magnetospirillum* bacteria, which are inherently magnetic owing to the iron oxide



particles they contain. They controlled these bacteria using external magnets.

Using experiments and computer simulation, the researchers demonstrated how they can propel the bacteria using a

rotating magnetic field. Once the magnetic field is positioned over the tumour, it does not need to be readjusted.

Schürle explained, “We make use of the bacteria’s natural and autonomous locomotion as well. Once the bacteria have passed through the blood vessel wall and are in the tumour, they can independently migrate deep into its interior.”

The scientists use the propulsion through the external magnetic

field for just one hour — that was long enough for the bacteria to efficiently pass through the vascular wall and reach the tumour. Such bacteria could carry anti-cancer drugs in the future.



# UAE

## NATIONAL DAY

We take immense pride and great pleasure in extending  
our sincere congratulation and best wishes to

**Their Highnesses**

**Members of the Supreme Council and Rulers of the Emirates**  
and to the people of the UAE

**On the occasion of the 51st National Day**



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Arab Bank for Investment & Foreign Trade - المصرف العربي للاستثمار والتجارة الخارجية



# WHAT THE MONTH HAS IN STORE



## Aries (March 21 to April 20)

Aries painter Vincent van Gogh was renowned for translating his sublime and unruly passions into colours and shapes on a canvas. It was a demanding task. He careened between torment and ecstasy. "I put my heart and soul into my work," he said, "and I have lost my mind in the process." That's sad! But here's good news for you, Aries. In the coming months, you will have the potential to reach unprecedented new depths of zest as you put your heart and soul into your work and play. You will become more mentally healthy than you've been in a long time.



## Taurus (April 20 – May 21)

"The soul is silent," writes Taurus poet Louise Glück. "If it speaks at all, it speaks in dreams." In the coming weeks, your soul will be singing, telling jokes, whispering in the dark, and flinging out unexpected observations. Your soul will be extra alive and alert and awake, tempting you to dance in the grocery store and fling out random praise and fantasise about having your own podcast. Don't underestimate how vivacious your soul might be, Taurus. Permit it to be as fun and funny as it yearns to be.



## Gemini (May 22 – June 20)

The coming weeks will be an excellent time to expand your understanding of the nature of stress. Here are three study aids: 1. High-stress levels are not healthy for your mind and body, but low to moderate stress can be good for you. 2. Low to moderate stress is even better for you if it involves dilemmas that you can ultimately solve. 3. There is a thing called "eustress," which means beneficial stress. It arises from a challenge that evokes your vigour, resilience, and willpower. As you deal with it, you feel hopeful and hardy. It's meaningful and interesting. You should keep these ideas in mind, dear Gemini, because you are primed to enjoy a rousing upgrade in your relationship with stress.



## Cancer (June 21 – July 22)

Long before he launched his illustrious career, Cancerian inventor Buckminster Fuller was accepted to enrol at Harvard University. Studying at such a prestigious educational institution was a high honour and set him up for a bright future. Alas, he was expelled for partying too hard. Soon he was working odd jobs. His fortunes dwindled, and he grew depressed. But at age 32, he had a pivotal mystical experience. He seemed to be immersed in a globe of white light hovering above the ground. How would you like a Buckminster Fuller-style intervention, Cancerian? It's available if you want it and asks for it.



## Leo (July 23 – August 22)

Leo-born Judith Love Cohen was an electrical engineer who worked on NASA's Apollo Space Program. She was also the mother of the famous actor Jack Black. When she was nine months pregnant with Jack, on the day she went into labour, she performed heroic service. On their way to the moon, the three astronauts aboard the Apollo 13 spacecraft encountered a major systems failure. In the midst of her birth process, Judith Love Cohen carried out advanced troubleshooting that helped save their lives and bring their vehicle safely back to Earth. While achieving such a monumental feat might be impossible in the coming days Leo, you will be extra intrepid and even epic in your efforts. And your ability to magically multitask will be at a peak.



## Virgo (August 23 – September 22)

When you're at the height of your powers, you provide the people in your life with high-quality help and support. And you could perform this role even stronger in 2023. Here are some of the best benefits you can offer: 1. Assist your allies in extracting bright ideas from confusing mishmashes. 2. Help them cull fertile seeds from decaying dross. 3. As they wander through messy abysses, aid them in finding where the redemption is. 4. Cheer on their successes with wit and charm.



## Libra (September 23 – October 22)

A blogger named Daydreamydyke explains the art of bestowing soulful gifts. Don't give people you care for generic consumer goods, she tells her social media followers. Instead, say to them, "I picked up this cool rock I found on the ground that reminded me of you," or "I bought you this necklace for 50 cents at a yard sale because I thought you'd like it," or "I've had this odd little treasure since childhood, but I feel like it could be of use to you or give you comfort, so I want you to have it." That's the spirit you ought to adopt during the holiday season, Libra—as well as for all of 2023, which will be the year you could become a virtuoso gift-giver.



## Scorpio (October 23 – November 21)

In 1957, engineers Alfred Fielding and Marc Chavannes invented three-dimensional plastic wallpaper. No one bought the stuff, though. A few years later, they rebranded it as Bubble Wrap and marketed it as material to protect packages during shipment. Success! Its new use has been popular ever since. You are in a phase comparable to the time between when their plastic wallpaper flopped and before they dreamed up Bubble Wrap. Have faith in the possibility of there being a Second Act, Scorpio. Be alert for new applications of possibilities that didn't quite make a splash the first time around.



## Sagittarius (November 22 – December 21)

You have such an expansive curiosity, Sagittarius. Your yearning to learn more and more about our mysterious world as you add to your understanding of how the game of life works is admirable. Your greed for interesting experiences is good greed! It is one of your most beautiful qualities. But now and then, there come times when you need to scale down your quest for fresh, raw truths and work on integrating what you have already absorbed. The coming weeks will be one of those times.



## Capricorn (December 22 – January 19)

Better than most, you have a rich potential to attune yourself to the cyclical patterns of life. It's your birthright to become skilled at discerning natural rhythms at work in the human comedy. Even more fortunately, Capricorn, you can be deeply comforted by this awareness. Educated by it. Motivated by it. In 2023, you will develop your capacity to the next level. The cosmic flow will be on your side as you strive to feel the cosmic flow—and place yourself in closer and closer alignment with it.



## Aquarius (January 20 – February 18)

Anne, a character in a book by L. M. Montgomery, says she prefers the word "dusk" over "twilight" because it sounds so "velvety and shadowy." She continues, "In daylight, I belong to the world . . . in the night to sleep and eternity. But in the dusk, I'm free from both and belong only to myself." You Aquarians will go through a dusk-like phase in the coming weeks: a time when you will belong solely to yourself and any other creature you choose to join you in your velvety, shadowy emancipation.



## Pisces (February 19 – March 20)

A Piscean known as 'Venus' once said, "We Pisceans feel everything very intensely, but alas, we do not possess the survival skills of a Scorpio or the enough-is-enough, self-protective mechanism of the Cancerians. We are the water sign most susceptible to being engulfed and flooded and overwhelmed." 'Venus' is somewhat correct in her assessment. But all Pisceans have a potent asset that you may not fully appreciate or call on enough. Your ability to tune into the very deepest levels of emotion potentially provides you with access to a divine power source beyond your personality. If you allow it to give you all of its gifts, it will keep you shielded and safe and supported. never imagined.

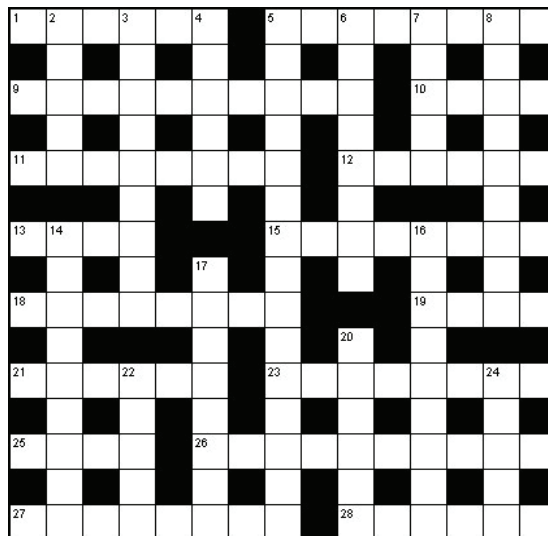
# PUZZLES

## ACROSS

- 1 Causing division (6)
- 5 Protective gear (4,4)
- 9 Regular party (10)
- 10 Cricket side (4)
- 11 Compounded lead (8)
- 12 Easy catch (6)
- 13 An afterthought (4)
- 15 Reduced by half (8)
- 18 Former England spinner (8)
- 19 Reflection (4)
- 21 Streamer starts (6)
- 23 No spinner (8)
- 25 Late bowlers (4)
- 26 Bowling in Yorkshire (6,4)
- 27 View boundaries (8)
- 28 Recent paradox (6)

## DOWN

- 2 Keeps fit (5)
- 3 Trial game (4,5)
- 4 Plain balls (6)
- 5 Leg gate (3,6,6)
- 6 Securing runs (8)
- 7 Needle fielder (5)
- 8 Misdirected satire (9)
- 14 Bat sounds (9)
- 16 Describing wickets (9)
- 17 Batting side? (8)
- 20 Question the umpire (6)
- 22 Home ground (5)
- 24 Get a pair (5)



## Easy

				8		4	
	5			3	2	8	
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	8	1					
	4	6			3	2	
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		5	1				9
	7		2	8		1	
	1		4				

## Medium

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	9				3		
7				4			8
			7			1	
		5		8		6	
	8	4		5		2	9
				6	4	8	

## SOLUTIONS

SOLUTIONS FOR THE DECEMBER ISSUE



[www.alberichcrosswords.com](http://www.alberichcrosswords.com)

[www.dailysudoku.com](http://www.dailysudoku.com)

### easy

5	1	6	8	9	4	3	7	2
3	4	2	6	1	7	5	8	9
9	8	7	5	2	3	4	6	1
7	3	4	1	5	9	6	2	8
8	9	1	2	4	6	7	5	3
6	2	5	3	7	8	9	1	4
1	7	9	4	8	5	2	3	6
2	5	3	9	6	1	8	4	7
4	6	8	7	3	2	1	9	5

### medium

3	1	7	4	9	2	8	6	5
5	2	6	8	3	1	4	7	9
4	8	9	7	5	6	2	1	3
7	9	2	1	8	3	5	4	6
6	4	3	2	7	5	9	8	1
8	5	1	6	4	9	3	2	7
9	6	4	3	2	7	1	5	8
1	3	8	5	6	4	7	9	2
2	7	5	9	1	8	6	3	4

1	D	V	O	R	A	K	5	S	U	F	F	E	R	E	D			
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11	A	D	D	I	T	I	O	N	12	M	A	R	D	U	K			
			G	F				A										
13	B	R	I	O				15	S	T	R	A	N	G	E	R		
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27	A	M	E	R	I	C	A	N										
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