"You Have One Hundred Days"

Accelerating Government Performance in the UAE

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"The Government Accelerators is an example of our drive for performance in government by shifting the paradigm about how fast and efficiently we achieve tangible impact and results."

--H.E. Ohood Al Roumi, Minister of State for Happiness and Director General of the UAE Prime Minister's Office

Driving from Dubai to Abu Dhabi used to be a high-risk enterprise. In 2011, according to *The Atlantic*, the odds of dying in a traffic accident in the United Arab Emirates (UAE) were up to ten times higher than in other countries in the West.[1] By 2018, however, through targeted efforts, the UAE had reduced accidents on some of the most dangerous roads by over 60 percent and was no longer a world leader in deadly roads.[i] Traffic safety was not the only target of improvements; government interventions curbed NOx emissions in an amount equivalent to removing 460,000 cars from the road over roughly the same period.[2] By 2017, the UAE had also reduced the long waits and bureaucratic burdens of obtaining documents for newborns, cutting the number of steps from seven to one. Something remarkable seemed to be going on in the UAE government.

In November 2016, His Highness Sheikh Mohammed bin Rashid Al Maktoum, vice president and prime minister of the UAE and ruler of Dubai, had announced on Twitter the launch of a new initiative called Government Accelerators, described as "solutions-based collaboration[s] between government, private sector, and academic teams."[3] This new program ran one hundred-day challenges: intense periods of action where "acceleration" teams of frontline staff worked together and across boundaries in a context of urgency to tackle some of government's most difficult problems.[ii] (See Appendix 1.)

Acceleration teams were supported by sponsors (respected senior managers from key stakeholder organizations) and coaches (trained facilitators from the prime minister's office). Agency leaders granted acceleration teams license to experiment and collaborate to meet the targets set by leadership teams. There were four criteria for team goals: they had to be clear and ambitious, touch people's lives, involve multiple organizations or departments, and be achievable in the one hundred-day timeframe.

Twice a year, the Government Accelerators selected a cohort of around eight teams to tackle intractable government problems. At the cohort kickoff, agency heads that were grouped into

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[i] A 60 percent reduction in road fatalities was reported by one of the teams that participated in the Government Accelerators team. (For data on traffic fatalities in the UAE, see "Global Status Report on Road Safety," World Health Organization, 2018.)

[ii] The program was based on a methodology developed by the Rapid Results Institute. (https://www.rapidresults.org/)

leadership teams defined the challenges and appointed the acceleration teams, but neither they nor the team sponsors were permitted to interfere in the day-to-day work of the teams. In Government Accelerators' parlance, they had to "let go." During the launch event, the teams defined goals and work plans and presented them to all the agency heads and other cohort teams. Fifty days later, all the teams came together again for a mid-point review to gauge progress and revise their work plans. On day one hundred, teams presented their results to a wider audience and recommended actions to sustain and scale up the results they had achieved.

The Government Accelerators were led by Huda Al Hashimi, a seasoned and highly respected public servant who served as assistant director general for strategy and innovation at the prime minister's office (PMO). When the idea of the Government Accelerators was pitched to him in the fall of 2016, the prime minister saw potential in this concept and told the team, "If you can make this happen, this would be tremendous."[4] The initial thought was to pilot it quietly with one program, but the prime minister was so eager to enact it "on a very large scale, and very openly," that he more or less immediately announced the launch of the Accelerators on Twitter. "[W]e had just pitched a concept," said Al Hashimi, "but immediately after that, we were tasked to rollout the implementation [. . .]. And I think the fact that we were able to deliver exactly on the day—and we opened it exactly a month after [His Highness' tweet]—proved that this could happen."

Twenty months after launching, the Government Accelerators appeared to be a success. Twenty-six teams had participated in three cohorts, meeting ambitious targets in diverse areas, from reducing traffic fatalities to streamlining business registrations. As Sultan Al Shaali, director of the Government Accelerators, pointed out, "The Government Accelerator [teams] have shown so many great results . . . without any extra budget . . . without changing organizations' structures."[5] He added that while government agencies had hesitated to be involved at the outset, the Government Accelerators had received around 150 requests to participate in the next cohort of Accelerators.

These results were gratifying for the team, but they knew not to take the successes for granted. There were questions about the sustainability of the results and concerns about whether some of the metrics had been cherry-picked or whether other, less positive side effects, had been captured. Most importantly, even if the whole approach was a net success, Al Hashimi did not want to rest on her laurels. "In the UAE government, we celebrate fast," she said. "Because if you celebrate for too long, you get lax." She and her team at the Government Accelerators had to continue delivering, particularly in the strategic areas with high impact on citizens' lives that, despite all efforts, were still not moving forward.

One of these areas was health. The government was committed to improving health outcomes in the country, and that meant tackling deadly diseases like cancer. Despite technological advances, many people, particularly in more remote areas of the country, died of diseases that were curable if detected on time. In her next meeting, Al Hashimi and her team would be evaluating one potential challenge for the next cohort: reducing the incidence of breast cancer. This was not an easy decision. Only eight Accelerator teams could participate, and they had to select the teams with the highest need for the Government Accelerators' support and greatest impact potential. Before calling the meeting, she gathered her thoughts and reflected on some of the teams that had participated so far. What did these experiences tell them about whether to proceed with the breast cancer project?

A Past Focused on the Future

Since the creation of the UAE on December 2, 1971, its rulers have focused on diversifying an economy blessed with natural resources. As of 2018, the UAE had the sixth-largest oil reserves in the world[6] but its economy had been among the most diversified in the region—a position advanced through the strategic and long-term decisions of the ruling monarchs. (See Appendix 2.)

In 2006, His Highness Sheikh Mohammed Bin Rashid Al Maktoum became ruler of Dubai and prime minister of the UAE, implementing a series of government reforms to enhance coordination among government entities, among other goals. A few years later, he released *UAE Vision 2021*, which outlined a strategic agenda with ambitious goals across policy areas including education, health, and economic competitiveness. (See Appendix 3.) The PMO was charged with coordinating policies across the government and monitoring progress towards these goals. By 2016, the deadline was fast approaching, but progress lagged in several important areas.

Various tools and initiatives across government aimed to accelerate progress in these areas, but the Government Accelerators, as a tool to unlock bureaucratic bottlenecks, was exactly the sort of approach the prime minister was looking for. "His Highness announced the launch of the Government Accelerators to the cabinet, and gave clear direction that whatever initiatives, programs or targets were stuck, they would participate in the Government Accelerators space for one hundred days," recalled Al Hashimi.

Because it was conceived as a platform for the whole government to use, the PMO headquartered the initiative in the entrance floor of one of Dubai's main government buildings, a busy place full of offices, cafés, and shops. The Government Accelerators offices would be a visible and welcoming space open to the public, with operating hours of 10 am to 10 pm every day.

The Government Accelerators in Action: Three Cases

The selection of challenges was crucial to the success of the Government Accelerators initiative and care was taken in choosing those that would maximize its impact. As Huda Al Hashimi prepared for the meeting to evaluate breast cancer as a potential Accelerators challenge, she reflected on three cases that had gone through the program.

Challenge 1: The Newborns Package
When Amina—a twenty-six-year-old woman from the Emirate of Sharjah—delivered her baby, she had her first look at her country's bureaucratic reality. While she was able to obtain her daughter's birth certificate in under three days, to get other family certificates and obtain a passport she had to work with multiple government entities in at least seven different transactions. This was true for all 34,794 Emirati families that had babies in 2015.[7] The process took each family upwards of fifty-six hours, which amounted to nearly two million hours in bureaucratic transactions a year at a moment in life when time is most precious.

The Ministry of Interior and the Telecommunications Regulatory Agency (TRA) brought the issue to the Government Accelerators in 2017. Other key agencies, including the Ministry of Health and Prevention, the Federal Authority for Identity and Citizenship, and the Emirates Post Group, were invited to

participate. Hospitals and private-sector partners were also invited. During the kick-off session, the leader of the TRA and later sponsor of the project, Mohammed Al Khamis, made the case for the challenge's impact in citizens' lives. Other stakeholder agencies, he said, "understood it straightaway, because every one of them is a father or has a child."[8] After some back and forth, the leaders of the involved entities reached an agreement: "We need to enable a newborn documentation package across the UAE," said Al Khamis.

During the two-day launch event, the freshly appointed twenty-two-member acceleration team agreed to create a system that could deliver the whole package in a single transaction. The team gave itself sixty-five days to integrate systems and processes across entities into a single platform. They planned to roll out the new system in three hospitals from three different Emirates over the last thirty-five days, with the goal of registering at least 60 percent of births in those hospitals between implementation and the end of the one hundred-day period.

The team was led by Suad Al Shamsi from the TRA, a professional with nine years of experience in the private sector and four years in government. When she first heard about the project, she thought it was impossible. "I had just led another project, and it took us around a year to achieve integration with seven entities."[9] This project involved ten entities and gave them a little over three months to meet the goal. Al Shamsi concluded, "facts and my experience did not support [the idea] that this was possible."

At the two-day launch event the eight teams in the cohort, including the newborns package team, participated in different exercises. Most team members did not know each other, and the exercises provided a bonding opportunity. Some, like Al Shamsi, were skeptical but with dozens of their peers across government participating went along despite their doubts. One exercise required team members to pass a tennis ball sequentially, one by one, with each of them touching the ball in a few seconds' time. When teams started to complain that it was impossible, the coaches assured them it had been done before. Teams began to think creatively about how to solve it, and some even managed to beat the clock. Only then did the coaches admit they had lied. It was a revelatory moment. "It's the brain that blocks what's possible and what's not possible," realized Al Shamsi, "There is no such thing as 'not possible.'"

Doubts regarding the feasibility of the newborns project remained, however. At the end of the launch, Al Shamsi, as the team leader, had to present the team's goal to the public, including the ministers. "As I drove back home, I was thinking to myself, 'Are you crazy? What did you get yourself into?'" The challenge sponsor, Mohammed Al Khamis, also had his doubts: "Coming from a technical background, I understood what it takes to basically connect systems together—what problems they would come across, the different mentalities, the different maturity of the systems. Really, really, really, I wasn't sure it would be done. However . . . I believed in Suad; I believed in the team."

According to Al Shamsi, the first meeting after the launch did not go well: "We didn't reach . . . even a simple conclusion about the next steps. . . . My brain was always focused on the stress of the time. Time is passing, what are we doing? . . . I left and I went to my boss and said, 'I don't know what we're doing.'"

"At the beginning [Al Shamsi] was not very confident, to be honest, but she was very strong, technically," recalled Amal Abdulrahim, one of the coaches .[10] Al Khamis added, "There wasn't that team spirit, I would say. Everyone looked just at what they needed to do, and they didn't care about everything else." It was hard for him to watch the team struggle with difficult decisions, but "we had very clear instructions from the Government Accelerators: Do not get involved. Let them do the job." However, he could and did help expedite approvals and negotiate with leaders from other agencies.

Al Shamsi gradually earned her team's trust. "She was very technically savvy," said Ahmad Lootah,[11] another coach, "and I think because she was involved in that very early concept design, she was able to get that trust from the rest of the team." Al Khamis concurred: "I think she gained the respect of the team by being sharp, responsive—able to respond to difficult questions and to involve different stakeholders." In the weekly meetings, Al Shamsi started to use motivational techniques. "I divided them into three groups, and we started to have this healthy competition. We started to support each other, and I used to buy them gifts and also announce [the winners of the mini competitions] on WhatsApp." Slowly, she saw a collaborative spirit emerge.

Forty days into the challenge, however, the team was behind schedule. Al Shamsi told the leadership, "We're too late, and even if we worked day and night, we're too late." She was travelling to the US when she got word that His Highness himself wanted to check progress with the team. Al Shamsi decided, "You know what? That's okay. The US can wait. This is a once-in-a-lifetime experience. I want to go for it." She flew back to Dubai for His Highness' visit. "In his eyes, we saw how excited he was with our challenge," she recalled. This was the push she and the team needed: "Now there was nothing which was possible or not possible. I had made my commitment, so it had to happen."

Fifteen days later, at 5:30 am on day sixty-five, Al Shamsi got a text message: "Our system is up and running." She rushed to the hospital in Abu Dhabi to see the first parents use the system. But when they started the online registration process the system failed. A few hours of frantic tinkering later, "we made it work, and the father got registered into the system, and we apologized to him. He was still very excited."

In its haste to hit the target, the team had to balance the need for security against the quality of the service. "The security component, the identity component—this had to be truly tested, and there were no sacrifices. But for the other . . . we did as much as we could from a minimum good-case-scenario perspective. Anything outside that scenario, we would deal with it later." By the one hundredth day, the team had registered 200 newborns through the new system, 66 percent of them born in the pilot regions in the previous thirty-five days. Less than a year later, twenty-four hospitals were participating, and 2,900 babies had been registered. In March 2018, the team received a prize at the World Summit on the Information Society in Geneva. The Government Accelerators' success had crossed borders.

Challenge 2: Small Claims Court

For a country looking to diversify its economy and attract foreign investment, the costs of an inefficient court system are immense. According to the World Bank, getting a contract enforced in Emirati courts takes, on average, 445 days. It is also costly in monetary terms: lawyers, court fees, and enforcement fees cost up to 21 percent of the claim amount.[12] The Ministry of Justice, well aware of the need to provide businesses with legal certainty and efficient resolution of disputes, participated in the Government Accelerators to improve the operation of the courts. The leaders of all the judicial entities at the federal and Emirate level participated in the kickoff leadership meeting, and they nominated judges and court presidents at all government levels to form the acceleration team.

At the two-day launch event, the team members selected their leader—the most senior judge among them—and discussed the problems of the court system: high workloads, lack of resources, uncoordinated systems across Emirates, and so on. The challenge sponsor, Salem Al Qaidi, president of Dubai Courts, recalled, "Each of them wanted to get their own opinion across. They disagreed with other people's opinions. But then eventually, they wrote down a list of all of their ideas and decided together which of the ideas were the most appropriate."[13]

Ayesha Al Joker, the team's other coach, noted, "They were the last team in the cohort [to choose their goal] . . . They were thinking of a lot of different aspects that they needed to consider, and we were asking them to set a goal that was ambitious—one which seemed unreasonable but could be achieved."[14] Finally, the leader of the team took the podium and announced, "In one hundred days, we will reduce adjudication of minor misdemeanors and civil claims that do not exceed 100,000 dirhams from two months to one day only in all courts across the UAE."

The difficulties began to emerge right away. Senior members of the acceleration team were also skeptical of the coaches' exercises. Nour Sabbagh, a coach, explained that the exercises "did not land with the team members because they were too senior and they saw straight through [them]."[15] In contrast to other projects, this team was not composed of frontline workers with different backgrounds; members were mostly senior judges with legal training.

The members' focus on legal aspects made it hard for the coaches, who lacked legal knowledge to help the team draft the action plan, but the coaches urged the team to think outside the box: "I was trying to direct them to think of other solutions," said Al Joker, "something related to the administrative work. This was maybe the difficult part for them—to think not of the law but of other ways of achieving the goal. They spent the first three weeks only talking, discussing in too much detail all the content that this proposed law should cover."

Another team member, Linda Fitz-Alan,[16] acknowledged, "It's the nature of the beast with lawyers." She was registrar at the Abu Dhabi Global Markets Court, a specialized court focused on foreign investments. Her background as a lawyer in Australia allowed her to bring an international perspective: "We were able to . . . look at other small claims courts in Australia, the UK, and Singapore." With that input, the president of Dubai Courts explained, they "drafted the journey of each of these claims in a very detailed way and then created bylaws that would address each of these steps within those journeys."

Despite these contributions, the team was still unable to agree on the legal changes necessary to create a small claims court to solve cases expediently—the instrument that would allow them to achieve their goal of resolving small disputes in one day. Close to the fiftieth day, and after several meetings at the Government Accelerators over this period, they convened in one of the coffee shops upstairs. "Maybe [because] the setup of the place was different . . .," said Al Joker, "they were able to finalize the law and agree on all the points that they needed to include."

Immediately afterwards, the assistant undersecretary of the Ministry of Justice came in and announced, "We already have another Government Accelerators team working on a law. So why don't you include these changes in that law?"[17] According to another coach, Mohammad Haddad, "It was very hard for the small claims team. They had spent fifty days working hard, and now all this effort would be transferred to the other team." They were so disappointed that during the mid-point review workshop with all the cohort teams, they left and decided not to come back. Some members wanted to withdraw from the Government Accelerators altogether.

The coaches cancelled the meeting the week after the mid-point review, and instead invited the team to lunch outside. They worked with the sponsor to calm the team down and help them refocus on achieving some results by the end of the one hundred days.

Using Haddad's contacts, they reached out to two judicial training institutes and organized a series of trainings on the changes that the law would introduce once it was passed. Sixty-four judges and lawyers were trained on the new laws. This allowed the team to test the legal changes with the users of the law.

When the hundredth day arrived, the team was not able to report full achievement of the goal. They had indeed agreed on the legal reforms needed to create a small claims court to solve cases expediently, but that law had to be approved by the cabinet and the prime minister, something beyond the team's powers. The reward did come in September 2018, however, when the prime minister announced the law's passage, launching the first one-day court in the UAE. "The development of our government continues," he tweeted. "The promotion of our economy does not stop. The journey for the competitive lifting of our economy has no end line."[18]

Challenge 3: Electronic Payment System
Cash had been the primary method of payment in the UAE. While non-cash methods represented about 60 percent of consumer payment transactions in countries like Singapore, the Netherlands, France, and Sweden, just 8 percent of transactions in the UAE were cashless.[19] The government—viewing the elimination of cash as a way to increase transparency, surface shadow economic activities, and boost national revenue—was working to make the country cashless by 2020.[20]

Moving to a cashless economy, however, excluded those who lack access to credit cards or smartphones from economic activity. According to a report by UAE Central Bank, there were over a million such people in the UAE alone.[21] Hoping to land on a solution that addressed this problem, the Ministry of Finance and the Federal Authority for Identity and Citizenship joined the Government Accelerators.

The leaders of the two government entities met during the kickoff session to define the challenge and appoint the acceleration team. From the point of view of Ali Al Awadhi, finance director of the Federal Authority for Identity and Citizenship, "The challenge was to have the health insurance card, the credit card, and the Emirates ID in a single card."[22] Instead of just laying out the challenge and letting the acceleration team define the goal and action plan, however, each member of the leadership team tried to define the technical solution to the challenge. After much back and forth (four meetings instead of the usual two), the Government Accelerators staff had to intervene, telling the leaders they had an hour to make their decision or be disqualified. Unable to come to consensus, the electronic payment system team had to leave the Government Accelerators.

Mozah Al Samahi, a coach, explained, "Ideally it would be like, 'Yes, we agree on this challenge, and let's roll. Let's identify our team members, and they will lead on [the goal].'"[23] But the leaders were mired in process details from the start. In part, this had to do with the fact that, unlike other challenges, this one did not start from scratch. The organizations were already working on their own projects when they joined the Government Accelerators. For example, the Ministry of Finance had launched the e-Dirham in 2011 as a system for collecting service fees and revenue for the federal government via prepaid cards.[iii] To Al Samahi, this was an issue: "The people in the room were actually the owners of these ideas."

In 2014, an effort to link the e-Dirham with the Emirati ID had failed. For Al Awadhi, the idea of putting a chip on the Emirati ID to enable payments posed security risks. In his view, the Ministry of Finance was pushing for an overly ambitious technical solution. "They wanted the *wow* effect, but there were easier solutions available that required fewer changes in regulations and were less risky than the one proposed by the Ministry of Finance."

According to Mozah Al Samahi, there were moments when they were close to an agreement on the challenge, but just as they were about to agree and nominate the acceleration team, someone would jump in and try to define what the solution should look like. This usually led to discussion over data sharing and ownership of the solution, derailing the agreement. "There are some kinds of discussions that are important to have before coming to the Government Accelerators, where teams should just agree on the challenge and let the accelerations teams work," said Al Samahi.

Mohammed Al Khamis, who had sponsored the newborns package project, was called in to evaluate the challenge from a technical standpoint, but it was hard to give a full-fledged opinion so early on. Reflecting on the newborns project, he pointed out, "We had to amend certain laws or amend certain policies." Participating in the Government Accelerators, however, loosened these constraints. He continued, "When you give a policy to a legal guy with no context, he is going to say to you he can't do it, but when you have someone who's basically within the context [of the project], understands the challenge, and is willing to make it work, then obviously he will interpret the law in a different context, or will try to find a workaround. If you agree to the challenge, you buy into it; then you always find a way to make it work. That was missing, I would say, in the electronic payment challenge."

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iii For more information on e-Dirham see https://www.mof.gov.ae/en/About/programsProjects/Pages/EDirham.aspx.

In hindsight, Al Awadhi acknowledged, "We could have gotten somewhere if we had empowered the team to make their own decision." Al Samahi concurred: "I think those who are customer-oriented and from the frontline could have been creative and come up with an interesting solution for this challenge." He noted an important Accelerators' principle: "Don't say 'yes but.' Just say 'yes,' and then take it to the next level."

Looking to the Next Cohort

As she reflected on these and other projects that had gone through the Government Accelerators, Huda Al Hashimi considered what characteristics of the team, the challenges, or the context had made for successful cases and what factors prevented teams from achieving their goals. She and her team had to make sure that results were sustainable and not just a mirage that would last only while the team participated in the Accelerators. They also had to make sure that the chosen challenges needed their support and would be a good use of the Accelerators' limited resources.

The deadline for *UAE Vision 2021* was approaching and the Accelerators' challenges would be under scrutiny. Preventive medicine and seeking to reduce cancer were undoubtedly components of "world-class healthcare." Breast cancer was often curable if discovered early so the impact on families was easy to recognize, but the topic had its challenges. Increasing cancer screening would have meant overcoming cultural and mental barriers. Convincing someone who is ill to get treatment was not difficult but getting healthy people to take preventive measures was another story. And getting human resources, machines, and transportation to women in remote areas across mountains and valleys was a major logistical challenge.

Tackling these challenges required action from the Ministry of Health and Prevention, hospitals, the private sector, and civil society entities involved in education and service provision. The possibility of saving lives and getting closer to a top national priority was worth the effort, but Al Hashimi wondered, how could the Government Accelerators help?

Appendix 1   Short description of the one hundred-day methodology and global reach of the Rapid Results Institute (RRI)[iv]

<u>The 100-Day Challenge's Five key milestones along three phases</u>

1. The launching of a Cohort and the proposal submission process - the Government Accelerators announce that they are starting to receive proposals from entities that wish to enroll with them.
2. The definition of the Challenges – after reviewing the proposals they receive, the Government Accelerators define Challenges with the Leadership Team
3. The Launch workshop – after Challenges are defined, Acceleration Teams are selected and the 100 days countdown starts. During this event, Acceleration Teams set their goals for the 100 days and design a work plan to achieve this goal.
4. The Midpoint Review workshop – 50 days after the countdown starts, Acceleration Teams reflect on their progress to date and revise their work plans to ensure they are able to achieve their goal.
5. The Sustainability and Scalability Review workshop – at the end of the 100 days, Acceleration Teams conclude their experience at the Government Accelerators and recommend actions to sustain and scale the results they achieved.

Source: https://www.accelerators.gov.ae/100-day-challenge

<u>The 100-Day Challenge's Global Reach</u>

RRI 100-Day Challenges inspire those closest to the problem to set unreasonably ambitious goals and provide them with the coaching and structure necessary to unleash the intense levels of innovation, collaboration, and execution required to achieve them.

Source: https://www.accelerators.gov.ae/

[iv] See the Government Accelerators Manual and Rapid Results Institute website for more information.

Appendix 2   Economic Sectors in the UAE GDP

Economic Sector	Contribution to the GDP for 2014 (in percent)
Extraction of crude oil and natural gas	34.3
Wholesale and retail trade	11.3
Repair services	11.3
Real estate	10.3
Businesses	10.3
Construction	9.0
Manufacturing	9.0
Other	4.5

Source: https://www.government.ae/en/about-the-uae/economy

Appendix 3   Six National Priorities of UAE Vision 2021

Source: Retrieved from https://www.vision2021.ae/en

Endnotes

1 Max Fisher, "Why Are Dubai and Abu Dhabi's Roads Some of the World's Most Dangerous?" *The Atlantic*, Oct 7, 2011, https://www.theatlantic.com/international/archive/2011/10/why-are-dubai-and-abu-dhabis-roads-some-of-the-worlds-most-dangerous/246816/.

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5 All quotes from Sultan Al Shaali are from case writer interviews conducted in-person on May 13 and October 14, 2018.

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9 Unless cited otherwise, quotes from Suad Al Shamsi are from case writer interviews conducted in-person on May 17 and October 15, 2018.

10 All quotes from Amal Abdulrahim are from a case writer interview conducted in-person on May 15, 2018.

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14 All quotes from Ayesha Al Joker are from a case writer interview conducted in-person on May 15, 2018.

15 All quotes from Nour Sabbagh are from a case writer interview conducted in-person on May 15, 2018.

16 All quotes from Linda Fitz-Alan are from a case writer interview conducted in-person on May 14, 2018.

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21 "Emirates Digital Wallet," edw.ae, 2017, http://www.edw.ae/.

22 All quotes from Ali Al Awadhi are from a case writer interview conducted in-person on May 15, 2018.

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