

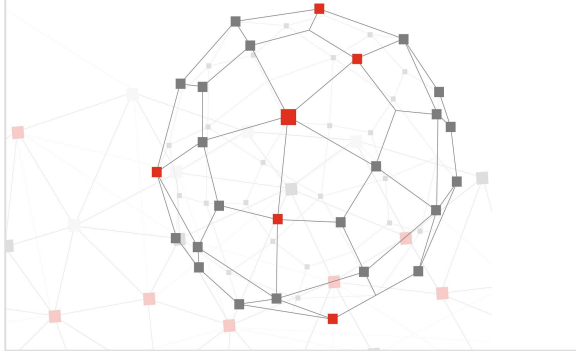
# COVID-19

## Shaping the 'New Normal': A People-Centric Perspective on the Long-Term Impact of COVID-19 in Abu Dhabi

# Transitioning from crisis management to shaping the ‘new normal’

Even as governments globally are coordinating a massive immediate response to the COVID-19 pandemic, policymakers are also keeping an eye on what the long-term impact will be and how the ‘new normal’ will take shape. This paper considers how the Abu Dhabi government can take control of this process and move from a reactionary posture towards shaping the new normal itself by focusing on 5 key themes: **Social Cohesion & Wellbeing, Economic Security, Public Health, Education** and **Digital Trust & Inclusion**. This includes high level considerations which can be further detailed moving forward.

## Wave 1: Mobilize



This wave involves building awareness, making connections, responding to immediate needs. It focuses on reactionary crisis management and emergency response measures.

## Wave 2: Stabilize



This wave includes adjusting to the “new normal,” gradual reopening and rebuilding and covers the themes of **Social Cohesion & Wellbeing** and **Economic Security** and also setting foundations for the next phase.

## Wave 3: Strategize



This wave covers the themes of **Public Health, Education** as well as **Digital Trust & Inclusion** and focuses on how these can be reshaped and transformed for the better.



# Five areas of consideration that impact people across the Emirate of Abu Dhabi

## Public Health

- Restructuring the health system to focus on prevention and accelerate digital trends.
- Drawing on lessons learned and technology to combat pre-existing health challenges.
- Allocating resources and investment towards medical R&D and innovation.

## Digital Trust & Inclusion

- Accelerating digitization of services and provide omnichannel experiences.
- Ensuring inclusion of disadvantaged groups and improve digital literacy.
- Investing in cybersecurity infrastructure and awareness to protect citizens and residents.



## Economic Security

- Restructuring the labor market to introduce greater flexibility and protection for workers
- Rebuilding consumer confidence and bolstering Emirati employment.
- Redeveloping the social safety net to be more targeted and sustainable.

## Education

- Supporting parents and teachers in ensuring quality and continuity for students.
- Rethinking how to manage student engagement, performance and development
- Redesigning delivery models and curriculum to offer the best through lectures while teachers support in personalized learning.

## Social Cohesion & Wellbeing

- Promoting opportunities to maintain community ties, promote tolerance and combat adverse effects of fear and anxiety
- Provisioning of resources to deal with mental health\* effects of isolation and channels to guard against an uptick in domestic violence, suicide, substance abuse or other negative consequences

\*Mental health for this context is being considered through the lens of the Social & Wellbeing but traditionally is also an element of comprehensive healthcare



# Public Health (1/2)

First and foremost amongst the concerns of people today are preserving their health and that of their loved ones by individually and collectively working to contain the spread of the novel coronavirus. COVID-19 has infected more than 6.3 million people worldwide and claimed over 370,000 lives\* and there has probably never been more of a spotlight on the great achievements of frontline healthcare workers and first responders placing themselves at great risk to take care of the sick.

However the pandemic has also shed a glaring light on key structural weaknesses in healthcare systems around the world. This moment, thus, presents a unique opportunity to remedy these issues and develop more robust and resilient healthcare systems moving forward.



## Global Context

- The public health situation varies drastically from country to country, with some countries boasting strong public health policies - such as Australia, Germany and Singapore - staying ahead of the curve while other health systems, particularly in Southern Europe and in the United States, struggle to contain the outbreak and to treat the ill.
- Advanced economies are pouring resources into expediting the development and approval of effective treatments and eventually, a vaccine. Meanwhile, they also continue to invest in necessary adaptations such as accelerating digital transformation of healthcare delivery and restructuring healthcare systems to be more agile, resilient and to prioritize disease prevention.

### Crisis response benchmarks



#### Australia - Telehealth

The Australian government provided \$669 million to expand telehealth services - with incentives for General Practitioners and other health professionals to participate - in order to ensure everyone has access, wherever treatment can be safely delivered by phone or videoconferencing.



#### Japan - Remote Health

The Japanese Ministry of Economy, Trade and Industry launched a free remote health service using digital tools in response to growing public health concerns caused by COVID-19. Doctors can use this service to advise patients according to their conditions and symptoms rather than diagnosing or prescribing medicines.



#### Canada - Medical R&D

The Canadian government pledged C\$275 million for R&D for coronavirus, specifically for the development of antivirals, diagnostics, vaccines, clinical trials as well as formulation of strategies to tackle misinformation, stigma and fear around the virus.



## Abu Dhabi Context

- The government of Abu Dhabi continues to conduct extensive testing, contact tracing, drive through facilities and stringent isolation measures to identify those infected and to enforce social distancing.
- The UAE, and Abu Dhabi by extension, is provisioning the necessary medical supplies and capacity to ensure that the medical system is not overwhelmed, infected individuals are receiving the care they need and health workers are sufficiently protected.
- The Abu Dhabi population exhibits a high prevalence of pre-existing comorbidities, such as diabetes, obesity and hypertension, which are known to exacerbate the symptoms of COVID-19.
- Medical data has shown UAE nationals to be much higher consumers of healthcare than their expatriate counterparts, and they usually enter the system through the ER as opposed to consulting a family physician or GP. This demonstrates a model of care focused on treatment rather than a holistic approach that emphasizes prevention.

## Sector Implications

- Social distancing, wearing PPE and carrying out regular sanitization has become part of public life and a requirement for venturing out.
- Those who have contracted COVID-19 and recovered may experience long-term physiological effects as the virus is not merely respiratory but can also affect the brain and other organs.
- Some private healthcare facilities have received approval to roll out telemedicine and to fulfill prescriptions via delivery. Digital consultations, and at-home care are likely to see growth, while overall usage of the healthcare system may see a decline, though this requires better educational measures on preventative healthcare.
- Public health awareness and preventive measures for communicable diseases will increase, paving the way for tackling non-communicable diseases.
- The efforts above remain largely reactive but an opportunity exists to reshape the health sector in Abu Dhabi, away from outdated models of care.

## Considerations

Abu Dhabi's health sector can transition to a more prevention-focused model of care:

- **Repurposing channels** used to educate and influence behavior on COVID-19 **towards preventing and treating other non-communicable conditions** prevalent amongst the population.
- Incorporating the **use of robotics and technology** in healthcare facilities more widely in order to **cut down touchpoints for transmission**.
- Scaling the **use of wearable devices, blockchain and artificial intelligence** in collecting, processing and analyzing medical data to **support personalized healthcare delivery** and macro-policy-making.
- Coordinating government, businesses and experts to develop **new models of healthcare delivery** - a **hybrid approach** focused on a **preventative model of care** while incorporating telemedicine, at-home healthcare, digital health workforce planning and coordinated clinical R&D.



# Economic Security (1/2)

The ILO estimates that measures taken to blunt the impact of COVID-19 have touched approximately 81% of the global workforce and could result in the loss of between 6-8% of global working hours in Q2 2020 - the equivalent of 195 million jobs worldwide, with 5 million in the Arab world.

This has resulted in substantial loss of income and damage to the livelihoods of many families and individuals, and the economic pain continues to grow as more businesses begin to feel the impact.

This type of upheaval may lead to long-term economic dislocation and financial insecurity and it will fall to government to facilitate households maintaining economic security, sustain consumer confidence and resuscitate economic growth.



## Global Context

- Governments around the world have responded in force to bolster the financial security of citizens, with efforts including direct cash transfers, wage subsidy schemes, deferrals on rent and suspensions on mortgage and student loan payments, amongst other measures.
- Countries are becoming more forward looking to address the long-term economic impact on households and developing plans to assist households in transitioning to the new normal. These benchmarks indicate how crisis is being mitigated but little has been done beyond immediate response. Immediate measures could include demand-side stimulus programs to boost consumption and restore consumer confidence, as well as policy interventions to ensure the reallocation or transition of jobless workers into new roles.

### Crisis response benchmarks



#### Singapore - Financial Aid

The Singaporean government has introduced a solidarity budget that among other things, temporarily covers 75% of employee wages, provides financial assistance to the unemployed and self-employed and offers additional financial aid to sectors most heavily hit by the outbreak such as aviation, tourism and arts and culture.



#### New Zealand - Financial Aid

New Zealand has moved to protect livelihoods by guaranteeing housing through flexible mortgage payment schemes, protection from eviction and rent freezes for several months. In addition, the government has instituted a wage subsidy scheme to bolster the incomes of those who are expected to see a minimum of 30% decline in their income.



#### UK - Financial Aid

The UK instituted a raft of measures aimed at protecting livelihoods and sustaining employment. These include a Coronavirus Job Retention Scheme, deferrals on income tax payment, as well as a scheme to cover 80% of the wages of employees up to £2,500 per month to encourage businesses to retain employees rather than lay them off.



# Economic Security (2/2)

## Abu Dhabi Context

- Abu Dhabi has taken some measures already to prevent job losses and supplement the incomes of struggling families, in partnership with banks, schools and other institutions.
- These include deferred loan repayment and zero-interest borrowing schemes, protection against foreclosure for delinquent mortgages, school tuition discounts, price caps on basic goods, and reductions or suspensions of fees and charges for government services.
- Private citizens and businesses have also contributed directly to social funds such as the Ma'an "Together we are Good" programme, directing aid towards needy families and individuals to help them meet their basic needs.
- The UAE has rolled out a 'Virtual Labor Market System' to assist in the temporary reallocation of workers to other companies.
- Most of these efforts are short term interventions and further interventions will need to be implemented as part of long-term planning.

## Sector Implications

- Households are likely to experience greater financial strain for an extended period of time due to costs passed through by struggling businesses, the repeal of subsidies / benefits by government due to fiscal concerns.
- Changes to occur in household consumption patterns e.g. deferring large purchases, decreasing discretionary spending, reduced remittances to home countries and shifting to e-commerce.
- Struggling businesses are likely to reduce employment and potentially essential benefits such as school / housing allowances and health insurance.
- Hiring has stopped in most industries, and may not immediately recover while accelerated automation of both blue and white-collar jobs is likely to exacerbate scarcity of employment opportunities.
- Leisure and travel activities, both domestic and international are likely to see a prolonged decline, pressuring jobs in related sectors and increasing isolation and damaging local businesses.

## Considerations

- **Incentivizing greater Emirati employment** by reassessing cost structure vs expatriates and accelerating upskilling initiatives, given that the unemployment rate in Abu Dhabi has nearly doubled from 2.8% in 2011 to 5.2% in 2018 and Emiratis labor force participation remains somewhat low at around 50%.
- Worker protection schemes to ensure **continuity of benefits** and **swift repatriation** or easier **transition between employers** in case of job loss.
- Expansion of **data-gathering and statistical reporting** to include measures of household economic health and financial security.
- Targeted **demand-side stimulus** along with trust & safety measures to rebuild consumer confidence, particularly in the most severely impacted sectors.
- Strengthen the **targeting, adequacy, and coverage of the social safety net** for vulnerable populations - which could include more means-tested support and strong unemployment programs that also offer incentives to work, etc.



The rapid spread of COVID-19 has necessitated the closure of schools and universities in almost every country on earth, affecting over 1.9 billion students and over 60 million teachers and staff who have had to move quickly to ensure continuity for students and their families.

This has forced teachers, parents and students to adjust rapidly and in some cases successfully, but in several areas there remain challenges in delivery, assessment and managing the impact on child development.

Many education systems were already fragile or dependent on outdated models and this disruption presents an opportunity to revamp educational models and curricula as well as accelerate the transition towards blended learning models and more personalized education.



## Global Context

- Governments around the world are called to maintain a smooth learning experience for students as they transition to distance learning while considering the potential challenges to education delivery, student performance and development that could be created due to e-learning.
- There are clear instances of crisis response to support education, but little data on shaping the future of education in the recovery phase. Many countries are developing distance learning guidelines and providing implementation assistance for schools, while supporting students and families with access to devices. In countries with sparse connectivity or problem of access, governments and schools are working with TV networks and radio stations to deliver lessons to students.

### Crisis response benchmarks



#### China - Distance Learning

The government organized sessions with school management agencies, online platforms and telecom providers in order to develop guidelines and plan the implementation of online learning. In addition, resources and trainings are provided to teachers on a timely basis including teaching methodologies through live streaming of online tutorials.



#### India - Access

In India, schools and universities are cooperating with radio stations and TV networks to broadcast lessons; there are channels devoted to telecasting of educational programs around the clock, all across the country. This is an effort to maximize reach, particularly for those with difficulties accessing online platforms due to financial limitations.



#### Serbia - Parental Support

The Serbian government has been providing parents with educational material and resources on creating structure and a safe environment for learning as well as with psychosocial support helplines specific to parents.





# Education (2/2)

## Abu Dhabi Context

- Educational institutions in the UAE have closed, displacing nearly 500,000 students and teachers across more than 500 schools and universities in Abu Dhabi alone. Distance learning has become the norm and there is a possibility that schools will remain closed through the next semester or even academic year.
- Students and staff in the UAE are comparatively well-positioned to adapt to the transition to distance learning as it boasts high connectivity as well as high GDP per capita, indicating that students do not face challenges such as digital literacy, financial limitations or inconsistent access to the internet.
- There are still instances of challenges in lack of devices, connectivity and parental ability to support education at home, especially in large families.
- However, disruptions to education may exacerbate disparities in student performance, particularly as students in public schools and/or are UAE nationals tend to underperform their expatriate/private school peers as evident in their 2018 PISA scores.

## Sector Implications

- With the rapid change in delivery models, there is an emerging opportunity to re-evaluate curricula, engagement and school operations in Abu Dhabi.
- That could in turn improve pre-existing discrepancies between labor market demand and what students are studying in universities, overall K-12 student performance and retention of staff who are underpaid and have high turnover rates.
- Student outcomes and engagement may suffer if distance learning is imposed for a prolonged period. Already existing disparities between public and private school results may widen while schools may see increased truancy and/or dropout rates.
- An added burden is placed upon parents, particularly working parents, to facilitate their child's education, particularly in Abu Dhabi schools, where parental engagement was noted to be low.
- The measures taken so far have been mostly emergency responses, however the Abu Dhabi government can seize the opportunity to bring innovation to the education sector.

## Considerations

- Partner with schools and relevant government entities to test new **delivery models** such as fully virtual approaches that are **interactive** and focus on using the best global content for lectures while teachers support the individual learning of each student (e.g. Harvard lecture with tailored teacher support for implementation).
- Develop **curriculum** and **school day structure review** including extra-curricular, physical activities and the importance of social development.
- Create a multi-pronged approach to **student evaluation and exam process** through apps, parent-teacher conferences and counseling sessions.
- **Work with schools to support parents**, particularly working parents, in managing their child's education from home. Align **labor market** policy with the **parental role** in supporting **education** at home (leave policies etc).
- Create **local / global working groups for schools** to mentor each other and share best practices.



# Social Cohesion & Wellbeing (1/2)

The current global state is driving both governments and individuals to grapple with how to maintain social cohesion, both within and between households, while also maintaining social distancing.

This comes in light of rising fear and anxiety caused both by health concerns as well as extended isolation and dramatically increased time spent online, all of which are also taking a marked toll on mental and emotional wellbeing.

Living in lockdown conditions has radically altered the dynamics of people's lives. While lockdowns and social distancing are driving a deterioration of people's mental health and an uptick in domestic violence, substance abuse and, in some places, suicide.



## Global Context

- Governments around the world are launching initiatives targeted to raise awareness on mental health, provide resources and support those in need of help, particularly as there has been an uptick in suicides and substance abuse in several areas.
- They are also using communications technologies to develop innovative ways of enabling victims of domestic violence to access support agencies.
- Some citizen-led initiatives to bolster social cohesion have also led to creative outlets and online communities being created for people to share their stories, connect with each other and even to volunteer their time in service of the community.

### Crisis response benchmarks



#### Australia - Mental Health

The Australian government provided \$74 million to support the mental health and wellbeing of citizens and launched mental health initiatives including a support line, a mental health portal and a campaign to raise awareness and support for health workers.



#### France - Domestic Abuse

The French government has provided funding for temporary 'pop-up' support centres to be located in supermarkets, where domestic abuse victims can access support and counselling while they are shopping.



#### Singapore - Social Aid

The Ministry of Culture, Community & Youth in Singapore has launched a one-stop digital platform where people can donate, volunteer or fundraise for people in need. The platform is open to individuals, groups and charities to encourage donations throughout these difficult times.



# Social Cohesion & Wellbeing (2/2)

## Abu Dhabi Context

- Social cohesion is a key pillar for community development, with focus on family wellbeing, elderly participation, youth engagement and countering extremism to foster a tolerant society.
- The basic unit of society in Abu Dhabi and in the UAE, more broadly, is family and these ties are strengthened through frequent and large family gatherings and solidarity, which have been prevented by the need to combat the pandemic.
- Abu Dhabi has launched the “Together we are Good” programme as a project of the Ma’an Authority’s social fund, which has seen people come together to donate funds and volunteer their time to provide for others and serve the community.
- The UAE has further activated a major national mental wellbeing strategy to boost mental health throughout the country. This has involved outreach via social media, podcasts and through interaction with health and public safety officials, all aimed at reassuring citizens and reducing stress and anxiety.

## Sector Implications

- While there is an advent of digital spiritual practices, charitable outreach, and community engagement online, there are also risks to digital engagement including the integrity of information, deterring hate speech and rumor mongering.
- While digital connection can promote social cohesion, in a family context it can drive division in cohesion in the home due to limited interaction between family members with a disproportionate amount of time spent online. A lack of quality time spent between family members has already been cited as a growing concern within Abu Dhabi.
- Mental health consequences from extended isolation, the stigma around contracting COVID-19, or heightened fear and anxiety may well outlast the pandemic and lead to an uptick in substance abuse amongst youth or incidences of depression, particularly amongst vulnerable groups such as the elderly or people of determination.

## Considerations

- Encouraging **continued communication and guidance** from governments, civil society entities and religious organizations to promote social cohesion, unity and tolerance and provide guidance on how companies can contribute through CSR.
- Activating the **role of civil society institutions, NGOs and other third sector entities**, to support in providing psychological, social and financial support to those affected.
- **Expanding of telehealth offerings** for counseling and mental health resources, through private sector partnerships.
- **Establishing online communities** for people to connect and virtually participate in public life. and **build trust in visiting public spaces** (information on sterilization, hygiene and safety measures).
- **Nudge initiatives on wellbeing**, physical activity and community giving via behavioral science-led planning.
- Ensuring **protection and inclusion for vulnerable groups** (especially children, older people, people with disability and people in need)



# Digital Trust & Inclusion (1/2)

The closure of public spaces, workplaces, business establishments and stringent isolation measures (including lockdowns and curfews), have necessitated a transition to wholly or partially digital ways of doing things. E-commerce has grown rapidly, while the use of telecommunication software for business and education has boomed seemingly overnight.

This raises certain concerns around both digital trust and inclusion, as not all segments of society are able to fully leverage digital tools and channels, while there has also been an explosion in fraud, predatory behavior and misinformation since the beginning of the outbreak.



## Global Context

- Globally, measures are being taken to provide free and discounted internet access in order to increase affordability, infrastructure is being improved in order to offer high speed broadband and government services are being digitized at a rapid clip.
- Businesses and government entities are rushing to digitize many of their services and offerings as quickly as possible and to establish or expand their online presence but are also having to consider vulnerabilities related to cyber security. Tracking and data collection tools are also on the rise.
- Governments, businesses and INGOs are collaborating to ensure citizens receive timely, accurate and useful information, to combat extensive fraud and cyber crime, with over 16,000 new coronavirus-related websites registered worldwide since January 2020.

### Crisis response benchmarks



#### Italy - Online Portal

In Italy, the government launched a new service - an online portal with “service sheets” and navigation maps - dedicated to those unfamiliar with the web and/or approaching digital activities for the first time.



#### UK - Cyber Security

The National Cyber Security Centre in the UK has taken down over 2,000 coronavirus-related websites dedicated to fraud, phishing scams, malware distribution and other cyber crimes and has also set up reporting channels for individuals to flag suspicious websites, emails, etc. to the relevant authorities.



#### China - Contact Tracing

The Chinese government has developed an app that informs people whether they've been close to a person who is (suspected of being) infected with the coronavirus, simply by scanning a QR code and inputting one's personal information.



# Digital Trust & Inclusion (2/2)

## Abu Dhabi Context

- Government entities have accelerated the digitization of their services, with Abu Dhabi working to achieve a rate of 100% and some traditional functions also going virtual, such as criminal trials in the Abu Dhabi courts.
- Businesses are expanding their online presence, building out digital channels to engage customers and offering virtual shopping experiences.
- In the WEF's 2019 Global Competitiveness Report, the UAE ranked 2nd for ICT adoption overall, and 1st for number of mobile-broadband subscriptions per 100 people.
- Unfortunately, digital inequities persist. On the EIU's 2020 Inclusive Internet Index, the UAE lagged behind the global average in terms of policy around digital inclusion, broadband access and digital literacy, and was also slightly below average in terms of affordability.
- The UAE also launched the first national fraud awareness campaign to protect citizens from and raise awareness on the rise in cyber crime.

## Sector Implications

- Remote working, distance learning and other digitizations of daily life (shopping, socializing, receiving healthcare, etc.) are going to become fixtures of our daily personal and professional lives.
- Cyber-crime, particularly fraud, data breaches and disinformation campaigns, is likely to rise, particularly in the UAE where residents are routinely targeted via robo-calls, text messages, and other means.
- A significant privacy debate has also arisen as a result of governments around the world using mobile applications and phone tracking data to conduct contact tracing, with some government even tracking bank transaction data and using CCTV camera footage.
- The elderly, people of determination, those with limited access to the internet or low-end devices, or those facing language barrier issues, will find it increasingly difficult to adapt to the new normal and may be particularly vulnerable to cyber crime.

## Considerations

- **Digital literacy campaigns for vulnerable groups** (e.g. people of determination, elderly, people with financial or literacy constraints, etc.) to improve access to information and services and to guard against fraud, online harassment and cyber crime.
- **Strengthening data collection** and analysis to understand how the pandemic is **impacting vulnerable groups** on an intersectional basis and to manage emergent risks.
- Develop **online dashboards** and **interactive tools** to disseminate information and assist people in understanding what services are available, what places are open and to track activity and capacity in public spaces using beacon technology.
- Using the **totality of possible channels** to ensure **coverage** (e.g. text messages, robo-calls, WhatsApp chatbots, television broadcasts, etc.)
- A **comprehensive identity management system** to verify the identity of individuals at electronic touchpoints for services or transactions (e.g. using two-factor authentication, facial recognition, etc.)

# References

This research has been validated by PwC sector experts from Health, Education, Economy, Social and Cyber Security. The following benchmarks have been selected based on data availability, efficiency of solutions, as well as the range of initiatives and measures government are taking to immediately respond to the crisis as well as to safely transition to the “new normal”. Emerging ideas and recommendations are yet to be benchmarked but should be revisited for ongoing measurement and success tracking going forward.

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