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GULF COUNTRY BRIEFS / 03

UAE

People, economy and working life

United Arab Emirates | A country brief for HR professionals



**Understand the country.
Know the context.**

Country background / People and workforce / Major employers
Business environment / Living and working in the UAE

OCTOBER 2026

START HERE

Understanding the UAE

A useful country brief should help you understand the place before you try to advise the organisations within it. The United Arab Emirates deserves that attention: Dubai's skyline is only one part of a federation with seven emirates, different economic centres and many ways of working.

This brief brings together the country background, the people who live and work here, the economy, important employers and the everyday realities of doing business. It is written for HR professionals preparing for a client meeting, joining an organisation or helping colleagues settle into the UAE. The aim is to make the country easier to understand, without reducing its people to a set of assumptions.

03 The country at a glance**04** History, government and identity**05** People and the workforce**06** The economy in context**07** Sectors and national direction**08** Major companies**09** Institutions and wider business**10** Doing business in the UAE**11** The employment setting**12** National talent, hiring and pay**13** Living and relocating**14** Culture and the working year**15-16** Sources, data notes and publication information

Read the dates as well as the numbers

The edition is dated 7 October 2026. Figures retain their own reference periods, and strategic targets are distinguished from outcomes. Numbered references link to the source register. This is a country introduction, not legal, tax or immigration advice.

01 / COUNTRY FUNDAMENTALS

The country at a glance

A federation of seven emirates, with connected cities and distinct local economies.

~83,600

square kilometres
national area ^[1]

11.29m

residents
2024 estimate ^[8]

AED 3.6725

per US dollar
official parity ^{[1][12]}

One country, seven emirates

The UAE lies in the south-east of the Arabian Peninsula, bordering Saudi Arabia and Oman. Abu Dhabi is the federal capital. The federation also includes Dubai, Sharjah, Ajman, Umm Al Quwain, Ras Al Khaimah and Fujairah. National rules and emirate-level institutions work alongside one another. ^{[1][2][4]}

The address changes the picture

Abu Dhabi combines government, energy and investment. Dubai is a commercial and transport centre. Sharjah has its own educational, cultural and industrial identity. The adjoining urban areas are connected, but an office in Dubai and a home in Sharjah are not automatically a convenient daily combination. ^[2]



Simplified country locator with seven emirate capitals. Boundaries and coastlines are generalised; not for legal use.

Capital / language Abu Dhabi; Arabic is official and English is widely used. ^[1]

Time GMT+4 throughout the year; no daylight saving. ^[1]

Climate Hot summers, milder winters; mountains and coast add local variation. ^{[1][2]}

Beyond Abu Dhabi and Dubai

Ras Al Khaimah adds a diversified industrial and visitor economy; Fujairah faces the Gulf of Oman. Ajman and Umm Al Quwain have their own business communities and local authorities. A UAE-wide policy still needs to make sense at the actual place of work. ^[2]

A modern state with a long memory

The federation brought the emirates together without removing their distinct identities.

Before the federation

Maritime trade, pearling, fishing and inland communities shaped life before oil revenues changed the scale of development. The coastal sheikhdoms became known as the Trucial States through their treaty relationship with Britain. The modern country's story is therefore one of commerce and community as well as energy. ^[3]

The making of the union

Sheikh Zayed bin Sultan Al Nahyan and Sheikh Rashid bin Saeed Al Maktoum helped lead the discussions that made federation possible. Six emirates formed the UAE on 2 December 1971. Ras Al Khaimah joined on 10 February 1972, completing the seven-emirate union. National Day recalls that shared beginning. ^[3]

Institutions today

The UAE is a constitutional federation. The Federal Supreme Council comprises the rulers of the seven emirates. Federal institutions include the Presidency, Cabinet, Federal National Council and judiciary; local governments retain responsibilities of their own. Sheikh Mohamed bin Zayed Al Nahyan is President. Sheikh Mohammed bin Rashid Al Maktoum is Vice-President and Prime Minister. ^{[4][5]}

National identity and local belonging

An Emirati identity and an attachment to a particular emirate can sit comfortably together. For a consultant, that is an important starting point: federal policy does not mean every public institution, family business or government-related company has the same history, priorities or decision-making culture.



Timeline sources: federation milestones ^[3]; national vision launched in 2022 ^[6].

Why the history still matters

Rapid development and a strong sense of continuity are not opposites. A thoughtful conversation about change recognises what people want to preserve as well as what they hope to improve. Local experience deserves the same curiosity and respect as an international model.

Who lives and works in the UAE?

International migration and national participation shape the labour market together.

11.29m

resident population

2024 estimate ^[8]

200+

nationalities

official country description ^[10]

1.9%

unemployment rate

all-resident measure, 2024 ^[8]

A resident population, not a citizen count

FCSC's 2024 estimate was 11,294,243 residents. It includes citizens and non-citizens; it is not a count of Emiratis or a forecast for October 2026. The population is male-majority, reflecting the importance of working-age migration. The chart below describes residents, not employees. ^{[8][9]}

An international labour market

The expatriate community outnumbers Emirati citizens. It includes people in construction, services, operations and professional careers, alongside families with long-standing connections to the country. Nationality alone tells an employer little about someone's skills, income, family needs or expectations of work. ^{[1][10]}

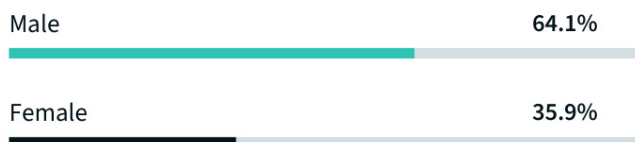
What a headline can hide

The 1.9% unemployment figure refers to the whole labour market, not specifically to Emirati jobseekers or graduates. It should not be used as proof that every occupation is difficult to recruit. Equally, an all-UAE figure does not reveal the available talent around a particular industrial site or emirate. ^[8]

The human perspective

A graduate entering the private sector, a specialist relocating with children and a worker living in employer-arranged accommodation may work for the same group. Clear communication, dependable pay, fair supervision and time with family matter across these different lives. The practical question is what each population needs to work well and feel secure.

RESIDENT POPULATION BY SEX / 2024



Calculated from FCSC counts reported by Gulf News: 7,235,074 male and 4,059,169 female residents. Not workforce shares. ^[9]

Wealth, diversification and exposure

Energy, international trade and services all help explain the country's economic reach.

AED 1.9tn

real GDP

2025, rounded ^[11]

76.6%

non-oil GDP share

2025 ^[8]

+6.2%

real GDP growth

2025 ^[11]

The scale of the economy

FCSC reported real GDP of approximately AED 1.9 trillion in 2025, with growth of 6.2%. Non-oil activity grew by 6.8%. These are national-accounts measures, not business revenue or household income. They describe the last complete year, not an assured growth rate for a client's current assignment. ^{[8][11]}

Abu Dhabi and Dubai are different

ADNOC and Abu Dhabi's investment institutions keep energy and capital central to the national economy. Dubai combines trade, aviation, finance, property and tourism in a different mix. The distinction is useful, but neither emirate has only one economic role. ^{[2][15][16][23]}

Diversification is already visible

Non-oil activities represented 76.6% of real GDP in 2025. Construction grew by 11.1%, finance and insurance by 10.4%, real estate by 7.9%, and transport and storage by 7.8%. These different rates are more informative than treating the UAE as one uniform market. ^{[8][11]}

International connections bring exposure

The reach of Emirates and DP World shows how strongly local organisations connect to global passenger, cargo and trade flows. International operations create opportunity, but can also transmit disruption. Group-level success and the immediate staffing needs of a UAE business unit are different questions. ^{[16][17]}

Read the reference period, not just the headline

The economic cards use 2025 outcomes. They are not 2026 forecasts. A project announcement, a property sales backlog and realised revenue also mean different things. Read the reporting period and the nature of the measure before using a number to explain demand or justify recruitment.

For HR, sector, emirate, ownership and stage of development usually say more about immediate workforce needs than a national average. A new service business, an established plant and a regional headquarters can be recruiting for very different reasons.

Where economic activity takes place

National ambition is delivered through sectors, emirates and individual organisations.

Energy and advanced industry

ADNOC anchors an integrated energy value chain. Operation 300Bn broadens the industrial agenda into manufacturing, technology, healthcare and food security. The employment story includes engineering, skilled operations, safety and supply-chain capability, not only new office-based roles. ^{[13][15]}

Finance, investment and business services

Abu Dhabi and Dubai support banking, investment and professional services. DIFC and ADGM have distinct legal environments and international business communities. Risk, compliance, relationship management and digital capability sit alongside traditional financial expertise. ^{[19][20][27][28]}

Aviation, ports and logistics

Emirates Group and DP World show the scale of internationally connected businesses based in the UAE. Airports, ports, logistics and support services bring together safety-critical work, frontline service, commercial management and complex operational rosters. ^{[16][17]}

Property, hospitality and tourism

Emaar's businesses span development, retail and hospitality. The visitor economy also extends beyond Dubai into Abu Dhabi and the northern emirates. Project delivery, hotel operations and ongoing community management need different people and employment models. ^{[2][22]}

Digital services and artificial intelligence

e& combines telecommunications with a wider technology portfolio. Dubai's AI blueprint seeks wider adoption across public services and strategic sectors. For employers, the practical challenge is usable data, reliable systems and people who can apply technology responsibly. ^{[14][18]}

Education, research and healthcare

National and emirate authorities shape education and professional standards. Institutions need teachers, researchers and clinicians, but also capable managers and service teams. Check programme accreditation and professional eligibility rather than treating all qualifications as interchangeable. ^{[24][35]}

We the UAE 2031: a national direction, not a company forecast

The national vision includes an ambition to raise GDP to AED 3 trillion by 2031. Dubai's D33 separately seeks to double its economy over a decade, while Operation 300Bn targets an industrial contribution of AED 300 billion by 2031. These are different strategic targets with different scopes. ^{[6][7][13]}

An announced target can help explain direction. It is not evidence that every related project is funded, every operating date is fixed or every proposed role will be recruited.

Names that shape the business landscape

A selected guide to important companies, not a league table: revenue, assets and domestic employment are different measures.

Organisation	Business	Why it is useful to know
ADNOC	Energy group	Wholly owned by the Abu Dhabi Government. An integrated energy business with a substantial technical, industrial and supplier ecosystem. ^[15]
Emirates Group	Aviation / services	AED 150.5bn revenue and 130,919 employees in FY2025/26. Group figures include Emirates and dnata worldwide, not UAE-only employment. ^[16]
DP World	Ports / logistics	US\$24.4bn revenue in 2025 across its international group. Jebel Ali is part of a much wider logistics and maritime network. ^[17]
e&	Telecoms / digital	AED 72.9bn consolidated revenue in 2025. The group spans several markets; this is not UAE telecommunications revenue alone. ^[18]
First Abu Dhabi Bank	Banking	AED 1.40tn total group assets at year-end 2025. A balance-sheet measure, not revenue or the value of its domestic workforce. ^[19]
Emirates NBD	Banking	Total group assets exceeded AED 1tn in 2025. Its reported results include businesses outside the UAE. ^[20]
TAQA	Power / water	AED 54.8bn group revenue in 2025. Power, water and transmission investment supports significant engineering and operational activity. ^[21]
Emaar Properties	Property / hospitality	AED 49.6bn revenue in 2025 across development, retail, hospitality and other group operations. Sales and revenue are not the same measure. ^[22]

A useful distinction for HR

A company's worldwide workforce does not tell you how many people it employs in the UAE. Nor does its size make every subsidiary a suitable pay comparator. Establish the relevant entity, geography, occupation and job level before using a national champion as a benchmark.

Beyond the company names

Public services, investment institutions and smaller businesses matter to working life too.

Federal and emirate institutions

The UAE has federal and local government structures. A federal ministry, an emirate authority and a government-owned trading company are not interchangeable employers. Identify who sets policy, who holds the budget and who can approve a decision before interpreting the organisation's structure. ^[4]

A changing investment landscape

ADIA, Mubadala and L'IMAD are key Abu Dhabi investment institutions. In January 2026, a resolution consolidated L'IMAD and ADQ assets and investments under L'IMAD. Older presentations may still describe the previous structure. Dubai's Investment Corporation of Dubai is the owner of Emirates Group. ^{[23][16]}

Education and healthcare

The Ministry of Higher Education and Scientific Research and the Commission for Academic Accreditation sit alongside emirate education authorities, including KHDA and ADEK. This layered structure matters when checking institutions and qualifications. Healthcare similarly combines public services, private provision and local insurance arrangements. ^{[24][35]}

Beyond the national champions

Family businesses, international subsidiaries, entrepreneurs and smaller employers are an essential part of the picture. Operation 300Bn includes enterprise and financing support through Emirates Development Bank. A smaller business can have very different management capacity and recruitment needs from a large state-backed group. ^[13]

ADIA

long-term investment
Abu Dhabi institution ^[23]

Mubadala

sovereign investment
Abu Dhabi institution ^[23]

ICD

government portfolio
Dubai; Emirates owner ^[16]

Reading an organisation in context

Ownership is the beginning of the conversation, not the answer. Ask how the business earns income, which jurisdiction it operates in, where decisions are made and what authority the local team actually has. Similar branding or a shared shareholder does not prove a common employment model.

How the operating context works

The right country knowledge starts with the right legal entity, activity and jurisdiction.

Choose the operating route carefully

Mainland licences are issued through relevant local authorities. Many activities allow full foreign ownership, subject to the applicable rules and restricted activities. Free zones offer their own licensing environments; permission to establish a business is not automatic permission to perform every activity throughout the UAE. ^[25]

DIFC and ADGM are distinct

Dubai International Financial Centre and Abu Dhabi Global Market have their own legal and employment frameworks. They are not simply office districts. Other free zones should not automatically be treated as if they share the same exemptions or rules. Confirm the employer and the law governing the employment relationship. ^{[27][28]}

Tax: avoid blanket promises

The ordinary federal corporate-tax rates are 0% on taxable income up to AED 375,000 and 9% above that threshold. Exemptions and special treatment require their own conditions. A separate domestic minimum top-up tax applies to qualifying large multinational groups for financial years beginning from 1 January 2025. ^[26]

Currency and international packages

The dirham is pegged to the US dollar at AED 3.6725 per US\$1. That provides a stable dollar reference, not a fixed value against every employee's home currency. Savings and remittances expressed in sterling, euros or rupees can still change in value. ^{[1][12]}

A business licence, a residence visa and permission to work are different

The right to establish a company, live in the UAE and perform a particular job should not be treated as one approval. ADGM, for example, requires temporary work permits for specified non-employees, including consultants and secondees. Check the route that applies to the actual assignment. ^{[25][28][34]}

A useful first client discussion establishes the legal employer, emirate, licence, activity and workforce location. Only then is it sensible to compare pay, recommend a contract or decide which policies should apply.

The rules behind working life

A short orientation to federal private-sector law, with important boundaries.

Federal Decree-Law No. 33 of 2021, as amended, is the principal federal private-sector reference. Government employees and domestic workers have separate frameworks; DIFC and ADGM have their own employment regimes. Confirm coverage before applying the general baseline below. ^{[27][28][29]}

Topic	General baseline for covered employees
Ordinary hours	Normally 8 hours a day / 48 a week. Ramadan: two hours fewer daily. Exceptions apply. ^[29]
Probation	Up to six months; separate notice rules apply during probation. ^[29]
Annual leave	30 days for each completed year; two days per month after six months but before one year. ^[30]
Sick leave	After probation: up to 90 days yearly - 15 on full pay, 30 on half pay, then 45 unpaid. ^[30]
Maternity / parental	60 days: 45 on full pay, 15 on half pay. Parental leave: five working days within six months of birth. ^[30]
Notice after probation	The contract normally specifies between 30 and 90 days, subject to the law. ^[29]
End-of-service gratuity	Eligible foreign full-time staff: 21 days' basic pay per year for the first five years, then 30 days; one year minimum service. ^[29]

General orientation only. Different work patterns, pension coverage and approved savings schemes can change the calculation. ^[29]

Do not merge three employment regimes into one

DIFC Employment Law and ADGM Employment Regulations must be checked separately. ADGM's 2024 regulations took effect on 1 April 2025. A federal leave table should not be copied into a DIFC or ADGM policy simply because all three employers are located in the UAE. ^{[27][28]}

Joining the workforce

Emirati participation and international recruitment are both part of the country's direction.

Emiratisation has a defined scope

Covered private-sector establishments with 50 or more employees must increase Emirati participation in skilled jobs by two percentage points annually, with half-year milestones, towards 10% by end-2026. Selected establishments with 20-49 employees have separate hiring requirements. Do not apply one blanket percentage to every UAE employer. ^[31]

Nafis supports genuine careers

Nafis supports Emiratis entering and developing in the private sector. Employers still need real roles, appropriate contracts, wage payment and pension registration. Government support is not a reason to reduce an employee's contractual pay. Development and fair treatment matter after the hire as well as at the compliance deadline. ^[32]

Recruitment draws on several markets

Employers recruit Emiratis, existing residents and people overseas. Standard employment residence, Green residence and Golden residence serve different circumstances. Longer-term residence can support continuity, but it does not remove the need to check the work-permit and licensing arrangements for a particular role. ^[34]

Packages need a clear explanation

Explain basic pay, allowances, variable pay and family benefits separately. A Dubai office role, an Abu Dhabi specialist appointment and an industrial job in another emirate can involve different living costs and work patterns. Compare the whole offer, including what is excluded, rather than an attractive monthly headline.

A material 2026 wage requirement

The minimum monthly wage for Emiratis in the private sector rose to AED 6,000 from 1 January 2026. Existing contracts had to be adjusted by 30 June; enforcement measures began on 1 July. This is an Emirati-specific requirement, not a universal UAE salary benchmark or an expatriate wage floor. ^[33]

There is no single useful 'UAE salary' without a role, level, emirate, sector and package definition. A dependable comparison separates basic salary, guaranteed allowances, variable pay and family costs.

The everyday side of a move

Housing, schooling, healthcare and the journey to work turn an offer into a real life.

A move involves a household

Someone can accept a role with enthusiasm and still find the first month unsettling. Housing, school places, paperwork and a partner's plans all influence whether the move feels manageable. Helpful employers explain these matters before arrival rather than leaving a family to discover the gaps.

Housing and location

Start with the actual workplace. Abu Dhabi, Dubai and the northern emirates are not one commuting market. A lower rent can be offset by a long journey, road costs or school transport. Test a realistic weekday commute and clarify deposits, utilities, furnishings and what the housing allowance must cover. ^[2]

Schools and childcare

In Dubai, KHDA's School Fees Fact Sheet sets out mandatory and optional charges. Tuition is only part of the cost. Check curriculum continuity, admissions, transport, childcare and additional support. Abu Dhabi has its own education authority, ADEK; do not assume Dubai's information applies everywhere. ^{[24][36]}

Healthcare and family cover

Mandatory employee health-insurance coverage was extended across the emirates from January 2025 through the residence-issuance and renewal process. Family cover still needs explicit checking. Ask about dependants, provider networks, co-payments and pre-existing conditions; the word 'medical' is not a complete description. ^[35]

Getting around

Dubai's Red and Green Metro lines, Tram and other services help many journeys, but proximity to a station is not the same as easy access to the workplace. Other emirates have different transport arrangements. Plan the final part of the journey and consider summer heat as well as the route map. ^[37]

A realistic cost-of-living view

Build the decision around a household budget: rent, schooling, childcare, utilities, transport, insurance and travel. Use dated quotations, not an unexplained national average. A package that works for a single person may leave a relocating family with a very different disposable income.

For a visiting consultant

Agree the work location, access arrangements and contact person before travelling. Check entry, residence and work-permission requirements for the activities you will undertake, along with travel advice and insurance. A previous visit or a familiar client is not a substitute for checking the next assignment. ^{[28][34]}

Working with consideration

Country knowledge is most useful when it helps people feel understood, not categorised.

Make room for relationships

A first meeting need not begin with the presentation. Allow time for introductions, show interest in the organisation and be clear about the purpose of your visit. Courtesy and dependable follow-through are more useful than trying to perform an exaggerated version of local etiquette.

Communicate without assumptions

Arabic is the official language and English is widely used. A multilingual workplace does not mean every employee understands a technical policy in English. Check which language helps the audience, especially for contracts, safety information or a sensitive conversation. ^{[1][10]}

Respect the setting

The UAE brings an Emirati national identity together with an exceptionally international population. Professional dress, consideration around prayer and respectful public conduct are sensible starting points. Neither an Emirati colleague nor an expatriate team should be treated as a representative of a single fixed culture. ^{[1][10]}

Working across the year

Federal government follows a four-and-a-half-day week, with Friday afternoon, Saturday and Sunday off. Sharjah government uses a four-day week; private schedules vary. Ramadan and Eid affect work and family routines. National Day holidays fall on 2 and 3 December; religious dates follow official announcements. ^{[38][39]}

Summer is an operating condition

The 2026 midday restriction prohibited work in direct sunlight and open areas from 12:30 to 15:00, from 15 June to 15 September. Exemptions and wider safety duties need checking. The restriction is not a guarantee that all other hours are safe; shade, rest, hydration and supervision remain important. ^[40]

See beyond the meeting room

Abu Dhabi's cultural sites, Dubai Creek, Sharjah's heritage areas and the northern emirates offer a broader view than an airport-office-hotel itinerary. Taking an interest in the place helps a visitor understand the communities in which colleagues are building their lives. ^[2]

A brief, not a stereotype

The UAE's emirates, institutions, employers and residents are not interchangeable. Use country context to ask more thoughtful questions and interpret what you see. Then let the organisation and the people themselves tell you what matters in their particular situation.

REFERENCE / EVIDENCE AND READING

Sources and further reading

Select a reference to open the original source. The numbers match the links in the brief.

01 UAE Ministry of Foreign Affairs

Country facts: area, population context, language and currency
mofa.gov.ae

02 UAE Government

The seven emirates: geography and local context
u.ae

03 National Library and Archives

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nla.ae | [background](#)

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gulfnews.com

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14 UAE Government / Dubai

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15 ADNOC

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16 Emirates Group

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emirates.com

17 DP World

2025 annual report: global revenue and operating footprint
dpworld.com

18 e&

2025 group financial results; 24 February 2026
eand.com

19 First Abu Dhabi Bank

2025 group assets and annual results confirmed at AGM
bankfab.com

20 Emirates NBD

2025 financial results and group balance-sheet scope
emiratesnbd.com

What the company figures mean

Company figures retain their reporting period and group scope. Revenue and assets are not ranked together. No comprehensive ranking of UAE-based employee headcounts is claimed. Company descriptions explain significance rather than recommend an employer.

REFERENCE / EVIDENCE AND READING

Source notes and publication details

Official information is the starting point; definitions and reporting periods still need care.

21 Emirates News Agency / TAQA

2025 results: power, water and infrastructure investment
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22 Emaar Properties

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uaelegislation.gov.ae | [related source](#)

30 Dubai Government

Private-sector leave and weekly-rest entitlements
dubai.ae

31 Ministry of Human Resources and Emiratisation

Employer guide: 50+ and selected 20-49 employee targets
mohre.gov.ae

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35 UAE Government

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38 UAE Government

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39 UAE Government

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u.ae

40 Dubai Media / MoHRE

2026 midday outdoor-work restriction: 15 June-15 September
dmi.gov.ae

Data note. Population and unemployment use 2024 FCSC reporting; the chart uses resident counts by sex, reproduced by Gulf News. Economic cards use 2025 national accounts, not 2026 forecasts. Emirate figures are not added together across different years. Sources were reviewed for this edition.

Publication. HR Delivery, 7 October 2026. English edition. Design follows the supplied Qatar country brief and September 2026 brand pack. Cover: UAE-inspired AI illustration, not a documentary photograph. Locator: generalised Natural Earth geography. No external endorsement or PDF/UA certification is claimed.