

19 COVID-19 Pandemic and its Impact on Oman's Economy

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19.1 Introduction

COVID-19 Pandemic posed enormous threats in all facets of economy, including human life, all over the globe and Oman is no exception to it. The first case of virus was detected in Oman on 24th of February 2020 when two Omani citizens were detected positive for COVID-19 after returning back from Iran. Oman government took several measures to reduce the spread of COVID-19, the onus lies on the shoulders of the citizens and residents of the country also to abide by the rules and regulations formed by the government and support the government financially and non-financially and mitigate the spread of virus and help the vulnerable in the Society.

19.2 About Oman

Oman officially called the 'Sultanate of Oman (سلطنة عُمان)' is a country situated in the south eastern coast of Arabian Peninsula in Western Asia. The neighboring countries are United Arab Emirates, Saudi Arabia & Yemen. The country also has the coast comprising of Arabian Sea, Gulf of OMAN and strait of Hormuz. The total area of the country is 309,500 Square kilometer and the population is estimated to be 4,492,963 comprising of 61.1% Omanis and 38.9% expatriates [1], as per the NSCI, Oman, with nominal GDP of \$ 62,305 billion and per capita income of \$14,423 (as per 2020 estimate) [2]. Like other gulf countries Oman has one of the hottest climates with summer temperature average in 30 to 40°C, with very scanty rainfall. The country has one of the most diverse environments in Middle East with a mixed terrain of mountains, hills, desert along with the coast of almost 1700 km. Oman has absolute monarchy, with all judiciary powers vested in the Sultan. The official language of Oman is Arabic. The basic religion followed is Islam (approx. 85% people are Muslims) and sharia law is applicable in the country [3]. Yet, the national economy is based on justice and follows principles of a free economy. It is an oil and natural gas dependent country with its span into other sources of income like fisheries, tourism, minerals, agriculture and industry. Oman has high literacy rate of around 98% between the age 15 and 24. Essential health services in Oman is relatively high than the world's average, above 99% of Omani children have consistently been receiving vaccination. Oman's health spending to GDP has been at an average rate of 4.3%. Oman's culture dates back to tradition of shipbuilding and seafaring people, the male national dress is dishdasha, an ankle length gown with full sleeves with a headgear. Women wear traditional costume with vivid colors and vibrant embroidery and decoration, most of the garments are long tunic, Women also wear loose black cloak called Abaya over their personal choice of dresses. Women also wear Hijab (face cover), but in public offices face cover is forbidden.

19.3 Covid-19 Timeline and Oman Government efforts

The Oman government was proactive in preventing the infection, immediately after the discovery of two positive citizens in the last week of February 2020, they placed 2367 people

under quarantine in the first two weeks of outbreak in Oman [4]. Travel restrictions and entry requirements to the sultanate were issued, detailed information on the description of coronavirus, symptoms and risks involved along with prevention and care was advertised by government and public health authorities. The schools and universities also announced and advertised directives to wear mask in public and to restrict themselves from meeting and greeting people. Special awareness campaign was run in schools to inform the young students and thereby to spread the news to families to take care. By the end of March 2020, Oman was announced to be in the 'community transmission stage' and the virus spread among the society with leaps and bounds [5]. By the end of March 2020, approximately 7500 suspect coronavirus patients were put under Home quarantine. The confirmed cases were 192 by then with 34 recoveries and no deaths. Meanwhile, Oman government airlifted 255 citizens from around the world and brought them home safely. The ministry of health took serious measures and directives were issued to install sanitizers in all schools, colleges shopping malls, in every retail outlet and in supermarkets. Sultan Haitham immediately formed a supreme committee to deal with the pandemic. Tourist visas were canceled, and no new visas were issued for the citizens of the country, all sports activities, conferences & seminars and the annual exhibitions and fairs were canceled. Beaches and public parks were closed there was a restriction on wedding gatherings and even prayers in the mosque were stopped.

The nation was shocked by the news, waves of social media messages turned in, every person talked about only coronavirus, yet seriousness did not prevail. The major reason of community transmission may be attributed to the Omani culture of greeting each other. The traditional way of greeting is by kissing the hand, touching the nose or handshake. Another obvious reason is family gathering, the normal family size being 8 to 10 members. The first death in the Sultanate was recorded on April 1, 2020. Immediately the government started taking action, the outpatient appointments and surgical appointments in government hospitals were suspended until further notice, a part of nation's capital Muscat was isolated. The only public sector university in Oman Sultan Qaboos University (SQU) decided to implement e-learning from April 12, 2020. The other higher education institutions followed SQU and they also implemented e-learning, an immediate halt to all educational institutions was implemented. By the end of April 2020 in a 'return campaign' some 3,746 citizens were brought back to home from different parts of the world [4].

In the beginning of April 2020, COVID-19 tests were made absolutely free for all the people and no legal action to be taken against individuals who had visas or permits expired. The majority of cases came from expatriates during this period. New announcements and directives were given every day, the number of confirmed cases, recoveries and deaths were reported on daily basis. It was the first time the country experienced nationwide ban on social and cultural gatherings and activities during the month of Ramadan. The country is divided in 11 governates and transfer from one Governate to another Governate was also banned. The impact on commercial businesses and retail outlets could now be noticed. Entry to shopping malls was restricted. Special permission was given to businesses like vehicle repair, Stationary, electrical appliances etc. Restaurants, hotels, eating Joints were limited only to carry home orders. Heavy spread of coronavirus was seen due to community transmission. By the end of May 2020, the lockdown was extended to the industrial areas and punishments and fines were announced for violators. By the end of May 2020, the treatment of coronavirus patient was also done through plasma treatment. The infected cases sored over 10,000, with death of 49 people. After mid Ramadan and during Eid holidays, the number of COVID-19 cases went up unexpectedly, as the people did not follow social distancing rules and were still continuing with family gatherings and traditional greetings. Schools & colleges were all shut down for students, and the staff attendance was reduced to 50% physical presence. Government offices reduced the employee presence to 30%. Public transport was also heavily affected, the restriction on passenger taxi was imposed and only 2 to 3 passengers were allowed in one taxi. Public buses also reduced their seating capacity. A lot of preventive measures were also taken, Hotel rooms were converted to relief houses and quarantine shelters. The Oman Royal Army took hold of emergency plans and their teams started

disinfecting and sterilizing roads and public places across the nation. By the end of June there were 40,070 cases in the country with 176 deaths and approximately 23,000 recoveries [5].

From July 25 to August 8 the government announced nationwide curfew from 9 PM to 6 AM during which all nonessential moments were stopped and all the businesses and retail outlets to be closed. The public, both citizens and residents followed the rule obediently. The ban on public gatherings, Friday prayers, visit to public parks and beaches remain closed. Face covering became mandatory at all places. All domestic and international flights remained suspended with exception of flights between Muscat and Khasab airports. Foreigners were still prohibited from entering Oman but permit for international travel was unclear. Only Omani nationals were allowed to enter the country with a mandatory 14-day quarantine. Even with all these precautions the total number of infections did not come down, although July August was the period of high infection and spread of coronavirus. During September the total active cases in Oman went down but again saw a drastic increase in October. Again, overnight curfew was imposed in Oman as part of efforts to prevent the coronavirus spread. The public places, beaches, retail outlets were again closed and authorities continuously announced through social media to maintain social distancing and punishment to the violators was also implemented. But November brought some relief as the total COVID-19 patients in ICU declined by 33%. The total number of Covid cases in Oman reached 218,503 with total related deaths of 1310 and total recovery of around 92%. Muscat health center and other health committees continued their training course for medical professionals and stressed on the importance of educating students and teachers about taking preventative measures and what to do when symptoms persist. Many health-related videos were also disseminated. By the last week of December Oman authorities closed all the land, air and sea boarders amidst concerns over newly detected strain of coronavirus, but the other measures remained the same as wearing of protective face mask in public spaces and public transports and 50% workforce capacity. But curfews were lifted and restriction on several commercial and industrial activities was also lifted [6].

19.4 Impact on Oman Business and industry

Oman economy has been hit hard due to the COVID-19 pandemic as there has been a substantial retrenchment in the economic activities. The indenture in economy was around 9% in 2020. As per the world bank data the fiscal and external deficit will remain under pressure and thus there will be need of high external borrowing.

As per the World Bank, Economic update for Oman [7],

“The drop in oil prices and COVID-19 are placing unprecedented strain on Oman’s economy. While no official data are available yet on the economy in 2020, preliminary data issued by the authorities indicate that Oman’s nominal GDP has contracted by 3.9% in Q1/2020 (y/y); non-oil activities contracted by over 6%. Inflation has reached negative territory with -0.4% (y/y) in Q2/2020 reflecting weak domestic demand. The sharp drop in oil prices in 2020 will take a heavy toll on public finances. Latest data reveals that total revenues declined by 22% in Q2/2020 (y/y), of which 20% comes from a decline in oil receipts. The economy is projected to sharply contract by over 9% in 2020, owing to depressed global demand for oil and the pandemic hit to the non-oil sector”.

“The new OPEC+ oil cut agreement is putting significant pressure on the hydrocarbon sector, which is expected to contract by over 12% this year. The non-oil economy also faces significant pressure amid ongoing restrictions, with tourism and hotel sectors are among the hardest hit. Gas field development has been critical to meet growing domestic and global demand, but it is not on a scale that is transformative in its own right. Inflation will likely pick up to around 3% in 2021, reflecting the recovery of domestic demand and the introduction of VAT.”

The private sector income contraction has led to low job creation. But on the contrary, there has been a considerable resilience in the banking sector of Oman as per the financial stability report 2020 by the Central Bank of Oman (CBO) [8]. Due to falling oil prices the demand for credit has increased and thus the banks' lending and assets have expanded, although liquidity has tightened up as the repayment of loan is under strain. In the beginning of the COVID-19 pandemic, in March 2020 Some Omani banks (Bank Dhofar, National Bank of Oman and Bank Nizwa) also came forward with handsome financial help and support to the government in fighting against the pandemic. The CBO also announced to inject additional liquidity of more than OMR 8 billion (\$20.78 billion) into the economy.

Kenneth Macfarlane, Partner in Charge for KPMG in Oman, commented that due to digitalization new jobs in the financial sector are coming up [9]. Oman is also working on alignment for cross-border tax evasion and some more regulatory reforms regarding corporate governance and transforming culture into carefully managed strategic asset. Above all during the pandemic only Oman government came up with new bankruptcy-law which came in effect from July 7, 2020. According to this law, bankruptcy proceedings may not end up in liquidation, but the law gives clear and definite measures to help businesses in stress [10]. This was taken up as a great relief measure during difficult times of COVID-19 in preventing businesses to shut down as restructuring was possible. In November 2020, The Oman Chamber of Commerce and Industry OCCI also called upon the SMEs and other private companies to report their financial and non-financial issues due to COVID-19 to the Chamber so that solutions can be found [11]. Oman also plans to introduce value added tax (VAT) from April 2021, the implications and the challenges during the pandemic are yet to be witnessed [12].

19.5 Banking Measures by Central Bank of Oman (CBO)

The government of Oman took key economic and tax measures for giving relief to the Small & Medium enterprises (SMEs). One of the most important decision was to inject additional liquidity into the economy. The lending ratio/ financing ratio was increased by 5% to provide funds for productive sectors especially the healthcare sector [13]. All the banks were issued notices to except request for deferment of loans /interest (profits in case of Islamic Financial Institutions) particularly for SMEs. The capital conversion buffers were lowered by 50%, from 2.5% to 1.25%. Apart from this the CBO asked to do for the rest the classification of loans related with government projects for another six months [14]. All the local banks were asked to reduce the existing fees for various banking services and saw enter bank transfer of money was done at zero charge among other reduction or exemption of fees. Interest rate on discounting the government treasury bills was decreased by hundred basis point to 1%, the foreign currency swap operations interest was already used by 50 basis point and the tenure of swap facility was increased to a maximum period of six months. Interest rate on re-discounting of promissory note was reduced by 125 basis points to 3.5%. Other than this, all basic facilities for customers visiting the bank branches to be provided like Face masks, temperature check and sanitizers free of cost. CBO also asked the banks to identify most critical functions, provide for suitable staff and have flexible working hours and allow working from home [14].

19.5.1 Tax Relief measures by the Government

The tax measures announced by the government were a great relief for the pandemic hit Oman as the government announced tax relief measures on 31st of March 2020, which exempted tourist and municipality tax 04% for restaurants and when is the penalty tax of 5% for commercial establishments up to 31st August 2020. The tax return filing and payment of tax was deferred by three months from the due date and exemption from all fines and penalties related to such deferred filing and tax payment was given. For all the donations or contributions made towards COVID-19 pandemic were allowed as tax deductions, in accordance with the

income tax law and executive regulations. Some other measures include flexible tax payment mechanism, extension of timelines for filing objections against tax assessments, additional time for submitting support documents and clarifications for proceeding [14], [15], [16].

19.5.2 Some other Relief measures

The Omani customs authority give relaxation to the importers for inability to produce necessary documents/ certificates from the exporting countries and yet their goods will be cleared. The current requirement to obtain guarantee for the non-submission of original legalized documentation has also been waived until further notice. For SMEs, the loan installments/premiums like fees payable to Al Raffd fund, Oman Development Bank was deferred to next six months. Rent exemption was provided to factories in industrial cities for a period of three months, commercial registration renewal fees were exempted for the next three months, auto mobile sale agencies and finance companies were asked to postpone installment/premium of cars for a period of three months [14], [15].

19.6 COVID-19 impact on tourism and hospitality

The highest hit sector due to pandemic in Oman can be attributed to tourism and hospitality industry, Direct losses to this sector were estimated to be half billion Omani rials (\$1.3 billion) at the end of September 2020. The country was landlocked immediately after the declaration of COVID-19 pandemic in last week of February 2020. Flights were canceled from entering Oman from March 2020, followed by closure of all restaurants. The entry of cruise ships with tourists were also banned. There were massive cancellations of bookings. The resuming and shut down of international flights played hide and seek. Although the hot layers supported the lockdown and emphasized on the safety of guests and other stakeholders, yet the eyes shed tears due to immense impact on revenues. The tourism ministry in December 2020, endorsed a 'recovery plan' to encourage reopening of tourism activities, the entry visas for tourists from 103 different countries was waived. This decision by the government has given a boost to the tourism sector as hotels and travel agents in Oman have reported rise in bookings. The quarantine time for the visitors was also reduced. But since the pandemic situation continues not much could be done for this sector. The government's tourism arm, the 'Omran group' promoted local tourism through participating hotels and resorts which offered good accommodation packages yet following precautionary health measures against COVID-19 [17]. But from time to time, the entry to public places like parks, beaches cinemas were restricted, even the local tourism got affected. Oman is a bliss for tourists and has numerous natural places to visit so the tourism industry is a promising one, "Once the vaccines are distributed across the world and the number of cases go down with substantial rate the international travel will resume once again," say is Mr. Siraj Memon, Director of sales and marketing in Oman for Anantara. The minister of heritage and culture Mr. Salim Al Mahrouqi, in a tweet said that the popular tourist site, Green Mountains (Jabal Akhdar) is witnessing development of specific projects during this break down. However, the hotel occupancy in the sultanate in 3-to-5-star hotel category fell by 60.2% until the end of October 2020 the hotel occupancy rates declined by 50%, as compared to the same period in 2019, as per the national Center for statistics and information data (NSCI). The total number of guests in Omani hotels dropped by 54% in the first 10 months of 2020. With the recent, February 2021 issued new guidelines of institutional quarantine for the entrants in Oman, some relief will be seen in the hotel industry [17], [18], [19].

19.7 COVID-19 impact on Higher education

Since the announcement of COVID-19 pandemic in March 2020, the Supreme Committee for COVID-19 was established by the royal directives and they enforced strict safety measures in all sectors across Oman. The Ministry of Higher Education immediately announced lockdown

for all public and private schools and all higher education institutions in the sultanate from 15th March 2020. The physical presence of all the students in University came to a halt and emergency remote teaching plan was adopted by the colleges and universities. For many colleges e-learning environment was totally new and the adoption and implementation of e-learning was a challenge not only for students & teachers but also for the institutes. The institutes which had E-readiness to deliver the courses, like e-infrastructure and e-learning know how, it was easy for them to shift to e-learning, but many others had to rely on free and open-source E learning systems (Al-Harhi, 2020). Lack of clear policy on teaching and assessment, financial, training and logistical difficulties were among some more challenges faced by the higher education institutes. The ministry issued several guidelines for public and private sector schools in which, students from Grade 1 to 11 in schools were promoted to higher grades based on their performance before the lockdown. Alternative assessment and statistical measures were advised to assure fair and accurate prediction of students' performance. For the higher education students, the delivery of the course was done through the E-platforms, like Eduwave/Moodle (Osman, 2020). For synchronized online classes google meet what is the most preferred platform. All the safety measures were taken by the universities like availability of sanitizers and temperature check at every entry point, and entry without facemask was banned. The faculty presence in the university was reduced by 50%. At the time of lockdown, the higher education institute were in the sixth or seventh week of spring semester. An immediate emergency remote teaching (ERT) plan was implemented. There were many challenges faced by the faculty and the students. Many faculty members and students living in rural areas or mountainous region did not have strong Internet connectivity, many of them did not have laptops/ Smart phones. The universities contacted the telecommunication companies to restore network coverage in the marked areas. Students were provided assistance in purchasing new laptops. Students with special needs were the most vulnerable group and so special care was taken towards assisting them with the required technology. A weekly monitoring was done for the online courses imparted to ensure quality and consistency. Especially workshops were organized for the faculty and students in relation to ERT implementation. The assessment methods were re-designed. But overall Oman has a positive attitude towards learning and research, so the implementation of ERT plan was smooth. Thereafter, e-learning and blended learning form was adopted. By Spring 2021, the students and faculty members were well acquainted and equipped with the required technologies for online teaching and learning. The universities and colleges witnessed a very high adoption rate of e-learning. However, the experiential learning can always be improved upon by further investigation and research.

19.8 COVID-19 impact on society

The population of Oman is a mix of approximately 61% Omanis and 39% expatriates. The major chunk of expatriates is formed of Indians, Bangladeshis and Pakistanis. The majority of them are blue-collar workers and professionals. Coronavirus had a significant impact on the lives of Omani population as it has on other countries across the world. The world health organization declared it as a pandemic in March 2020. The primary apprehension of everyone is to minimize the spread of virus, take prevention measures, follow the rules and guidelines issued by the government in preventing the spread of virus, help the vulnerable in the Society. Due to the lockdown and closure of businesses and industries, there was a severe drop down in the revenues, with ever-growing expenses. As a measure to cut down costs many people lost their jobs or saw a reduction in their salaries. The most vulnerable in the society were the expatriate work force which was laid out of job. Oman government was proactive in taking preventive health measures yet, at one point of time there were no ICU beds available [20]. Heavy fines were imposed on people not following the government rules and regulations like wearing of facemasks in public, maintaining social distances, following the restriction on visiting public parks and beaches, social gatherings, during Eid and other occasions, Friday mosque prayers, observing the night curfews, ban on travel from one city to another, restriction on social gatherings, parties, picnics and death & wedding ceremonies. The main reason

perhaps for spread of coronavirus in Oman may be attributed to the cultural behavior of people in meeting and greeting, which is usually by handshake, touching of nose and shoulder. Another reason maybe not observing social distancing and not wearing facemasks all the time. The average household size in Oman is 6-7 people [21]. As the number of cases and deaths increased in Oman the fretfulness, hopelessness and depression among the people also increased. In a web-based, cross-sectional study conducted on Predictors of psychological distress among the public in Oman amid coronavirus disease 2019 pandemic, using governmental and private institutional e-mail systems and social media platforms. It was found that there was increased level of anxiety and depression among the society as compared to the normal situation. (Sinawi et. Al, 2021). As the number of cases and deaths increased in Oman the anxiety and depression among the people was also affected. The most vulnerable are the elderly and the children, due to the restriction on public places they are restricted to the house, thus they fell stress and anxiety. However, on the positive side coronavirus has increased the social solidarity and more and more people and organizations have extended their arms towards charity, donation, financial and non-financial help. Overall observation of the Omani society is that they are very friendly, obedient and ethically very sound people. During times of difficulty, they are the first one to come forward with whatever possible contribution they can. Another noticeable feature of Omani population is that they are penetration of mobile phone users in the world is among the highest which is around 173% [22], pandemic gave them an opportunity to share their ideas, achievements and accolades on social media. The bonding among people has increased due to this attitude.

19.9 Conclusion

COVID-19 pandemic landed with a shockwave all over the world and as the virus traveled from one country to another the whole world was jeopardized. All the countries learned from the experienced of each other and came forward with their own strategies and ideas. Each day something new developed and required adoption. Although the unpreparedness of the world regarding such health crisis was revealed but, simultaneously it gave an opportunity for more awareness and research in the areas of health, education and well-being of society. A positive impact was seen on the environment. The overall pollution of the world reduced, the air quality in some cities improved due to the low omission of industries generated pollutant gases, reduction in the number of flights and in city commuting. The water quality also increased. Although these may be temporary changes but what can be done towards maintaining and preserving the environment.

The new strain is here again and posing threat more vulnerable than before. The businesses and industries especially the tourism sector will be restored only after the pandemic is over and the reach of vaccination is to the last resort. Oman has a strong economy, E readiness and preparedness, advanced infrastructure with excellent roads, modern Airport, a good network of hotels and amazing tourist places. With its rich culture and heritage, Oman is truly a peace destination.

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