The GCC Countries Face COVID-19

A Report which Clarifies the Efforts of the Gulf Cooperation Council Countries to Stop the Spread of COVID-19 and Limit the Expected Negative Economic Effects on the Countries of the Gulf Region

30 April 2020
Content

04 Introduction
05 A Historical View of Infectious Diseases
07 Timeline of Covid – 19 Events
12 The Number of Cases recorded Globally and in the Gulf States
15 The Precautionary Measures Taken To Limit The Spread Of Covid-19 In The Countries Of The Cooperation Council
16 United Arab Emirates
19 Kingdom of Bahrain
21 Kingdom of Saudi Arabia
26 Sultanate of Oman
29 State of Qatar
32 State of Kuwait
35 Suggested Procedures for a Gradual Restoration Of Activities
36 Continuing or Reducing Procedures
38 Why Countries Gradually Reduce Precautionary Measures
47 Economic Effects of the COVID-19 Pandemic in the Gulf Cooperation Council Countries
Content

48  Executive Summary
50  The Global Scene of the Covid-19 Crisis
52  Decreased Global Growth In 2020
53  Covid-19 Pandemic in the GCC Countries
55  Ways of Transmission of Economic Impact
60  Most Affected Sectors Positively and Negatively by Covid-19
62  Short-Term Effects and Potential Long-Term Changes
65  Economic Analyses in the Gulf
69  Direct and Indirect Effects on the Economy
71  Macroeconomic Policies to Be Followed During the Crisis
73  Abstracts and Reasons for Gulf Economic Policies
77  The Packages and Measures Taken By Governments to Reduce the Financial and Economic Impact of Covid-19 by 30 April 2020
Introduction

The GCC countries are making great efforts in confronting Covid-19, starting with the initiative of setting strict precautionary and proactive measures since the announcement of the emergence of cases in Wuhan, China.

Awareness of the leaders of the GCC countries and ministries of health in the member countries of the danger and challenges this virus poses, requires integrated actions from all state sectors and members of society, including citizens and residents to fight this pandemic.

The Health Council presents this report showing a timeline of events since the outbreak of COVID-19 in China, and becoming a pandemic affecting most of the countries around the world. The report includes a simplified analysis of the numbers of cases in the world and in the GCC countries. It also shows the most important precautionary and preventive measures taken by the GCC countries to confront this epidemic in addition to how to deal with the events. Furthermore, it manifests Gulf and global economic profile and implications in an attempt to document the development of events associated with this pandemic.
A Historical View of Infectious Diseases

The Plague appeared in Europe in the fourteenth century. It infected 100 million, and killed 25 million people. In 1918 and 1920, the flu epidemic appeared all over the world and killed more than 50 million humans. Since 1981 until now, according to WHO, AIDS infected about 75 million people, and caused 32 million deaths. So far, there are more than 40 million people infected with AIDS.

Many epidemics have emerged since the beginning of the third millennium, yet in a narrower range. Most notably the SARS outbreak from 2002 to 2004 which caused 8,000 infections and 774 deaths. Moreover, swine flu (H1N1) appeared in 2006, but according to the American Center for Disease Control and Prevention, counting global cases was difficult. However, about 61 million infected cases were located in the United States alone, whereas the death cases ranged from 151 to 575 thousand cases, globally.

Furthermore, the Middle East Reparatory Syndrome (MERS-CoV) appeared in 2012, and infected 2500 people. Camels are the carriers and transmitters of this virus to humans. Two years later from 2014 to 2016, the Ebola epidemic emerged, causing the death of 13 thousand humans.
COVID-19 is a new virus from the Coronaviruses family, a widespread family that has been discovered in Wuhan, China. While the new Chinese virus belongs to the Coronavirus, it is believed that it causes diseases ranging from common cold to serious illnesses, such as severe Acute Respiratory Syndrome (SARS), and the Middle East Respiratory Syndrome.

**Ways of Infections**

- Direct transmission through exposure to the patient coughs or sneezes droplets
- Indirect transmission by touching contaminated surfaces with patient secretions, and then touching the mouth, nose, or eyes

**The most common symptoms:** respiratory symptoms, fever, cough, and difficulty breathing. In severe cases: pneumonia, severe acute respiratory syndrome and renal failure and death.

**Suspected Case**

If the symptom of acute respiratory appear on a person who has recently travelled, or has been in contact with an infected person.

**Treatment**

So far, there is no definitive treatment for Covid-19; only the symptoms are treated. And no vaccines against the virus have been developed so far. However, promising drugs have been introduced as treatment such as Hydroxychloroquine which is a drug used for the malaria.
Timeline of Stages of COVID-19

Cluster of cases of pneumonia of unknown origin reported in Wuhan to China National Health Commission

31 Dec.
2019

Huanan Seafood Wholesale market closed

1 Jan
2020

Chinese CDC announces discovery of the new Coronavirus as a causative disease

9 Jan
2020
First case reported from Thailand

13 Jan 2020

16 Jan 2020

First case reported in Japan

19 Jan 2020

First case reported in Republic of Korea

30 Jan 2020

WHO declared the outbreak to be a public health emergency of international concern

2 Feb 2020

The first death has been reported outside of China, in the Philippines
WHO and partners have developed a global strategic preparedness and response plan for COVID-19.

5 Feb 2020

The number of infections with the COVID-19 in China has risen to more than 40,000.

10 Feb 2020

The second death has been reported outside of China, in Japan.

14 Feb 2020

A third death of a COVID-19 patient has been reported outside of China, in France.

18 Feb 2020

For the first time, there have been more new cases reported from countries outside of China than from China.

26 Feb 2020
WHO has increased the assessment of the risk of spread and risk of impact of COVID-19 to very high at the global level.

11 March 2020

WHO announced that Europe has now become the epicenter of the pandemic.

13 March 2020

The total number of cases and deaths outside China has overtaken the total number of cases in China.

16 March 2020

WHO and its partners are organizing a large international study, called the Solidarity Trial.
WHO and Global Citizen launched #TogetherAtHome

19 March 2020 #StayAtHome

5 April 2020

China emerges from a 2 month containment phase and moves into the mitigation stage

9 April 2020

WHO has released guidance for religious leaders and faith-based communities in the context of COVID-19

11 April 2020

WHO has developed the definition for reporting COVID-19 deaths

17 April 2020

WHO has released public health guidance for social and religious practices and gatherings during Ramadan
Total number of COVID-19
(Cases per 1M population - 30 April 2020)

The relative distribution of cases in the GCC
(Active Cases - Recovered - Deaths / 30 April 2020)
Analysis total number of COVID-19 Cases Globally
(30 April 2020)

Compare the GCC countries and the world
(Relative distribution / 30 April 2020)
The precautionary measures taken to limit the spread of COVID-19 in the countries of the Cooperation Council
United Arab Emirates
(Febraury - April)

- Suspension of all flights from and to the Republic of China, except flight from the capital Beijing.
- Ban UAE and GCC citizens from using national identity card for transfer.
- Ministry of Health calls on citizens and residents to avoid travel.
- Suspension of all flights from and to Iran.
- Call on citizens abroad to return home urgently.
- Temporary suspension of issuing all visas.
- Suspension of all flights with Italy, except for Rome.
- Suspension of all flights with Lebanon, Turkey, Syria, and Iraq.
- Call on citizens abroad to return home urgently.
- Suspension of all flights to Lebanon, Turkey, Syria, and Iraq.
- Temporary suspension of issuing all visas.
- Suspension of entry visa upon arrival for those holding passports of exempt countries.
- Prevention of citizens from traveling abroad.
- Suspension of flights to some countries, and reduction of the number of flights arriving through airports.
- Suspension of issuing all work permits including aid workers. Internal mobility permits and Expo2020 workers permits are exceptions to the resolution.
- Suspension of entry of valid Iqama holders located outside the country.
- Upon arrival, entry procedures shall be updated for GCC citizens. And a medical examination has to be done in addition to a commitment to a 14-day home quarantine.
- Prohibition of the transport of workers to outside of Dubai Emirate, and the entry of nonresidents.
- Central bank allots 100 billion dirhams for developing a comprehensive plan to support the economy.
- Football matches in all state competitions shall not include audience.
- Sharjah Suspends transfer services between cities, and shuts down Al-Jubail bus station.
- Football activities, cinema, entertainment halls, and sports clubs are suspended.
Temporary shutdown of a number of cultural centers including Louvre Abu Dhabi

Suspension of weddings, condolence ceremonies, and social gatherings.

Shutdown of cultural centers, libraries, and all of their related cultural and theatrical activities

Suspension of the circulation of newspapers, magazines, and paper marketing flyers by National Media Council

Temporary shutdown of beaches, gardens, swimming pools, cinemas, and sports clubs. Moreover, the number of restaurants, cafes, and stores serving food and beverages shall be reduced

Sterilize and disinfect streets and shopping centers

Application of traffic and movement restrictions, and the suspension of public transportation including metro service throughout the weekend from 8 pm to 6 am

Expand test areas to limit Coronavirus cases

Dubai Health Authority launches a drive-through test service to detect coronavirus.

Approve the continuity of the national sterilization program with developing sterilization plans for each Emirate according to their needs

Extension of national sterilization program until the 5th of April.

Inauguration of national drive-through coronavirus test centers

Suspension of education in Kindergarten all over the state

Suspension of all schools and Higher Education Institutions (private and governmental) requests

Activate remote procedures for a group of employees working in the federal government

Continuation of online education until the end of the school year due to Coronavirus

Activate remote working procedures for two weeks for all ministries, organizations, federal institutions, and for those whom their jobs require attending the workplace taking into consideration that the number of present employees does not exceed 30% of the total employees

Dubai extends a 24-hour national sterilization program for two week, and sets strict measures to restrict movement within the Emirate. Immediate legal actions shall be taken against violators. In addition, supermarkets, pharmacies, and delivery services shall continue.

From 8pm until 6am during sanitization on the 26th, 27th, and 28th of March

1st of Ramadan: changing the dates of the National Sterilization Program to be from 10:00 p.m. until 6:00 a.m., and continuing to allow grocery stores and pharmacies to work around the clock. Many economic activities will be resumed in the sites and offices, and individuals are allowed to visit the shopping centers once a week, keeping social distancing; also meetings of more than five people are not allowed
Kingdom of Bahrain
(March - April)

- **Shutdown of land crossing border**
- **Avoid non-essential travel, and examine all passengers arriving through the ports of the Kingdom of Bahrain with committing to a 14-day home quarantine**
- **Reduce flights arriving through airport, and examine all arriving passengers**
- **Suspension of Friday prayers**

- **Allocate the first opening hour of grocery stores to the elderly and pregnant women**
- **Close cinemas and all related showrooms**
- **Suspension of prayers in mosques and oratories allowing only calls to prayers**

- **Shutdown of private sports centers, physical education center, private swimming pools, and private amusement parks.**
- **Avoid social gatherings containing more than 20 persons, and stay home as much as possible. Only leave the house in case of emergencies**
- **Shutdown shisha cafes and limit all restaurants services to take away and delivery services**

- **Extend the measures taken for two more weeks with making wearing masks in public areas compulsory**
- **A complete shutdown for non-essential businesses except for vital sectors, food stores, and pharmacies**
- **Ban gatherings containing more than five individuals in public places**
- **Close all stores except for food stores**

- **Suspension of study in private/public schools, and in Higher Education institutions (private and governmental). However, administrative and educational staff shall activate remote working procedures**
- **Suspension of educational institution for a month, and the period could be extensible**

- **Activate remote working procedures while taking into consideration that the number of present employees does not exceed 50% of total employees**
Total Number of Cases and Recoveries
– Kingdom of Bahrain –
Kingdom of Saudi Arabia
(Feb - April)

- Ban the use of national identity card for traveling to GCC countries
- Ban travel to countries with confirmed Coronavirus outbreak
- Perform medical examinations in air and land ports
- Suspension of flights from and to 19 states
- Those arriving from outside Saudi Arabia shall commit to a 14-day home quarantine starting from entry date
- Ban travel from and to the 13 regions of Saudi Arabia
- Impose conditions on allowing Saudi citizens to return from outside Saudi Arabia
- Temporary suspension of international flights and restriction of maritime transportation between Saudi Arabia and a number of states, except for goods and services purposes
- Ban entry or exit from Riyadh, Makkah, Madinah abiding by limitations set by the concerned authority
- Suspension of all domestic flights for 14 days
- The ban of movement between the 13 regions of Saudi Arabia continues until further notice
- Extension of suspension of international and domestic flights, buses, taxis, and trains until further notice
- Suspension of entry and exit from Jeddah
- Empty and sterilize Mataf, which is the area around the holy Kaaba inside the Grand Mosque
- Suspension of the entry of Umrah seekers to Makkah (citizens and residents)
- Suspension of Umrah pilgrimages visits to Saudi Arabia
- Suspension of obligatory and tarawih prayers in mosques during Ramadan until the end of the pandemic
- Eid and tarawih prayers will be performed at home due to that Coronavirus is still continuing to spread
- Prepare 25 hospitals for confirmed cases
- Close hookah cafes in all regions of Saudi Arabia
- Close cinemas in Saudi Arabia
- Close all female beauty salons and barbershops
- Close all female beauty salons and barbershops
- Ban eating and drinking inside restaurants and cafes allowing only take away and delivery services
- Suspension of all activities, sports events, private sports centers, cultural and entertainment activities
- Suspension of weddings and events in venues
Shutdown closed and open malls and shopping centers except for pharmacies and supermarkets. In addition, prohibit gatherings in public places such as gardens, beaches, resorts, camps, and safaris. 

Postpone all judicial hearings, and conduct remote trial proceedings and pleadings.

An urgent directive has been issued to form a number of ministerial committees that aims to study the impact of the coronavirus crisis on a number of sectors and regions. These committees shall also aim to study the means to combat the crisis whether by subsidies, support, or other forms.

Stop export of medicines, pharmaceuticals, and medical devices to provide the utmost protection for citizens and residents.

Suspension of buses, taxis, and trains for 14 days.

Ban the entry of those under 15 years of age to all stores.

Activate mass testing as a precautionary measure which takes place in workers housings and crowded areas.

Suspension of schools and universities until further notice while applying online education.

Suspension of attendance of those who work at the key facilities of the private sectors for 15 days.

The private sector shall provide sick leave for pregnant women, immunocompromised individuals, and individuals suffering from chronic disease.

Suspension of attendance at workplace in government agencies for 16 days excluding health, military, and security sectors.

Support the private sectors by allocating 120 billion SR to face the financial and economic impact of the virus.

Suspension of attendance at both private and government sectors until further notice.

Impose curfew from 7pm to 6am for 21 days.

Scale forward the starting time of curfew to 3pm in Riyadh, Makkah, and Madinah.

Apply additional precautionary measures in a number of districts in Jeddah in addition to banning entry or exit from Jeddah, and imposing a 24-hour curfew.

Scale forward the starting time of curfew in Damman, Qatif, Taif to 3pm.

Impose curfew in some districts in Makkah.

Scale forward the starting time of curfew to 3pm in Jeddah.

Impose a 24-hour curfew in some districts in Madinah.
Impose a 24-hour curfew on Makkah and Madinah with prohibiting all business activities and movements inside districts, excluding pharmacies, food stores, gas stations, and banking services. Moreover, leaving the house is allowed only in case of emergencies, and the movement is limited within the district from 6 am to 3 pm.

Scale forward the starting time of curfew in the remaining regions of Saudi Arabia from 3 pm to 6 pm starting from the 8th of April while continuing to provide delivery services through applications until 10 pm in all Saudi Arabia regions.

Isolate and impose a 24-hour curfew on AlAtheer district in Dammam. And ban entry and exit from the district starting from the 15th of April until further notice.

Extension of curfew until further notice.

Impose total and partial curfew on Madinah districts with allowing delivery services during total curfew time.

Impose a 24-hour lockdown, and ban entry and exit from Al-Faisaliyah and Al-Fadhiliyah districts in Al-Ahsa starting from the 18th of April until further notice.

Impose a 24-hour curfew on Samtah and Al Dayer governorates, and ban entry and exit from them.

Continuing to prevent entry into or exit from the cities of Riyadh, Makkah Al Mukarramah, Al Madinah Al Munawwarah, Tabuk, Dammam, Dhahran, Al Hofuf as well as the governorates of Jeddah, Taif, Al Qatif, Khobar, Samtah, Al Dayer.

Banning movement between all regions of the Kingdom, entry into and exit from the cities.

Permission to enter and leave Qatif governorate, and continue to lift curfew from 9:00 am until 5:00 pm.

The continued suspension of international and domestic flights for travelers, except in exceptional cases, until further notice.

The Custodian of the Two Holy Mosques agrees to establish Tarawih prayers in the Two Holy Mosques and to reduce them to ten rakas (bows) and complete the recitation of the Holy Qur'an in tahajjud prayer while continuing to suspend the worshipers 'entry.

Cancellation of Ramadan tents.
Forcing all grocery stores to use smart payment methods starting from May 10, 2020

Adjusting the times during which restaurant activity is permitted in the month of Ramadan to be from 3:00 pm until 3:00 am

Allowing commercial and retail stores and shopping centers (malls) to carry out their activities from 6th to 20th of Ramadan, while continuing the prevention of any activity within those centers that do not adhere to physical distancing, including beauty stores, barbershops, entertainment centers, cinemas, beauty salons, and restaurants.

Buses, taxis and trains continue to be suspended until further notice.

Continuing to implement social distancing, prevent social gatherings for more than five people, such as weddings, funerals, etc., as well as gatherings in public places during curfew.

The continued suspension of attendance to the workplace at all government agencies, unless there is an exception.

Partially lifting the curfew in all regions from 3rd to 20th of Ramadan from 9:00 am until 5:00 pm while maintaining the total curfew in Mecca and the previously known neighborhoods.

Adjusting the times outside the curfew during the month of Ramadan. Governorates and cities that are not subject to a curfew throughout the day are permitted to go outside from 9:00 am until 5:00 pm. The cities and governorates in which curfew is imposed around the clock go outside to fulfill the necessary needs from 9:00 am until 5:00 pm.

Extending the closure of the Governorate of Muscat through monitoring and control points until ten o’clock in the morning, Friday, May 8, 2020, with the continuation of the control and control points in all governorates of the Sultanate.

The continued closure of mosques, except for making the call for prayer. But calling for qayma Tarawih prayer are not allowed.

Reopening some commercial activities with compliance to health requirements.

Preventing Ramadan gatherings, such as feeding fasting people in mosques or other places (e.g. tents, public gatherings, social, sports, cultural and other group activities).
Total Number of Cases and Recoveries
– Kingdom of Saudi Arabia –
### Sultanate of Oman

(March - April)

<table>
<thead>
<tr>
<th>Action Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suspension of tourist visas for all countries.</td>
</tr>
<tr>
<td>Oman citizens shall avoid non-essential travel outside the Sultanate</td>
</tr>
<tr>
<td>Impose quarantine on all passengers arriving to the Sultanate from different ports.</td>
</tr>
<tr>
<td>Ban entry for all non-omani from all ports, except GCC citizens</td>
</tr>
<tr>
<td>Ban movement between governorates, except for food and essentials purposes.</td>
</tr>
<tr>
<td>Suspension of all domestic and international flights to and from the Sultanate, except Musandam Governorate and cargo flights</td>
</tr>
<tr>
<td>Entry to the Sultanate is only limited to Omanis, and the exit of citizens from the sultanate is banned</td>
</tr>
<tr>
<td>Schedule flights for citizens in general and exchange students in particular wishing to return to the country, and provide quarantine in institutions for them</td>
</tr>
<tr>
<td>Ban movement into and out of the governorate of Muscat by activating control points starting from 10 am - Friday 10 April, 2020 until 10 am - Wednesday 22 April, 2020. Control points shall continue in all the governorates of the Sultanate</td>
</tr>
<tr>
<td>Ban the entry of tourism cruise ships to the ports of the Sultanate</td>
</tr>
<tr>
<td>Suspension of all non-Islamic areas of worship.</td>
</tr>
<tr>
<td>Suspension of all mosques allowing only calls to prayers</td>
</tr>
<tr>
<td>Ban movement into and out of the governorate of Muscat by activating control points starting from 10 am - Friday 10 April, 2020 until 10 am - Wednesday 22 April, 2020. Control points shall continue in all the governorates of the Sultanate</td>
</tr>
<tr>
<td>Ban serving shisha in all permitted places</td>
</tr>
<tr>
<td>Suspension of all sorts of sports activities</td>
</tr>
<tr>
<td>Follow precautionary measures during family gatherings</td>
</tr>
<tr>
<td>Ban serving food in restaurants and cafes including those in hotels with an exemption of providing take away and delivery services</td>
</tr>
<tr>
<td>Shutdown of sports and cultural clubs, gyms, barbershops, and beauty salons.</td>
</tr>
<tr>
<td>Close public gardens and parks</td>
</tr>
<tr>
<td>Ban private and public activities, and social gatherings such as weddings and condolence ceremonies</td>
</tr>
</tbody>
</table>

The attendance of court hearings shall be limited to those involved in cases. 

Follow preventive measures while performing religious rituals.
<table>
<thead>
<tr>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Close traditional markets</td>
</tr>
<tr>
<td>Close all stores, except for supermarkets and food stores, stores providing consumer items, clinics, and pharmacies</td>
</tr>
<tr>
<td>Suspension of all gatherings, activities, and conferences</td>
</tr>
<tr>
<td>Close all tourist attractions, and prohibit gatherings in public places</td>
</tr>
<tr>
<td>Prohibit all sorts of gatherings in public places, and measures shall be taken in case of any violation</td>
</tr>
<tr>
<td>Close auditor services halls in all public and private institutions, and resort to electronic services instead if possible</td>
</tr>
<tr>
<td>Suspension of all currency exchange stores. However, banks shall provide exchange services</td>
</tr>
<tr>
<td>Suspension of all student activities which do not require classrooms</td>
</tr>
<tr>
<td>Activation of Medical Response &amp; Public Health Sector and Relief &amp; Shelter Sector</td>
</tr>
<tr>
<td>Suspend the printing of newspapers, magazines, flyers. And prevent circulating them. Furthermore, suspend selling and circulating exported newspapers, magazines, and flyers</td>
</tr>
<tr>
<td>Suspension of study in all educational institutions in the Sultanate for 30 days</td>
</tr>
<tr>
<td>Reduce working hours in the government sector</td>
</tr>
<tr>
<td>Reduce staffing in government agencies to not more than 30% of the total number of employees</td>
</tr>
<tr>
<td>Private sector employees shall work remotely, and the private sector must reduce the number of employees on the job</td>
</tr>
<tr>
<td>The continued closure of mosques, except for making the call for prayer. But calling for iqama Tarawih prayer are not allowed</td>
</tr>
<tr>
<td>Suspension of study shall continue in all educational institutions in the Sultanate until further notice with confirming the importance of continuing online learning through the educational platforms</td>
</tr>
<tr>
<td>Extending the closure of the Governorate of Muscat through monitoring and control points until ten o’clock in the morning, Friday, May 8, 2020, with the continuation of the control and control points in all governorates of the Sultanate</td>
</tr>
<tr>
<td>Preventing Ramadan gatherings, such as feeding fasting people in mosques or other places (e.g. tents, public gatherings, social, sports, cultural and other group activities)</td>
</tr>
<tr>
<td>Reopening some commercial activities with compliance to health requirements</td>
</tr>
</tbody>
</table>
Total Number of Cases and Recoveries
– Sultanate of Oman –

Total number of cases
Recoveries

Total number of cases
Recoveries

Total number of cases
Recoveries
**Qatar**  
*(March - April)*

<table>
<thead>
<tr>
<th>Measure</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suspension of all flights arriving to Doha for 14 days which could be renewed, excluding cargo flights, transit, and the registration of personal data of citizens abroad through the embassy</td>
<td></td>
</tr>
<tr>
<td>Impose a 14-day quarantine upon arrival on all arriving citizens from any destination</td>
<td></td>
</tr>
<tr>
<td>Suspension of all prayers in mosques including Friday prayers</td>
<td></td>
</tr>
<tr>
<td>Ban dining and serving food in all restaurants and cafes, allowing only take away and delivery services</td>
<td></td>
</tr>
<tr>
<td>Suspension of all means of public transportation</td>
<td></td>
</tr>
<tr>
<td>Suspension of cinemas, theaters, weddings, events held in houses, social gatherings, and condolence ceremonies</td>
<td></td>
</tr>
<tr>
<td>Close all retail stores, bank branches, shopping centers, and malls excluding food stores and pharmacies</td>
<td></td>
</tr>
<tr>
<td>Suspension of female beauty salons and barbershops, including their home services</td>
<td></td>
</tr>
<tr>
<td>A partial shutdown of the industrial area for 14 days in addition to exempting this area from paying the rent for six months</td>
<td></td>
</tr>
<tr>
<td>Ban all of gatherings places such as public gardens, corniche, and beaches</td>
<td></td>
</tr>
<tr>
<td>Allow individuals between the ages of 20 and 45 to volunteer in the Ministry of Public Health</td>
<td></td>
</tr>
<tr>
<td>Suspension of customer service in ministries offices allowing only electronic services</td>
<td></td>
</tr>
<tr>
<td>Set maximum prices of hand sanitizers and disinfectants</td>
<td></td>
</tr>
<tr>
<td>A complete shutdown of non-essential businesses, excluding vital sectors, food stores, and pharmacies</td>
<td></td>
</tr>
<tr>
<td>Suspension of all business activities on Fridays and Saturdays of every week, excluding food stores, pharmacies, and restaurants providing take away and delivery services</td>
<td></td>
</tr>
<tr>
<td>Suspension of study in schools and public and private universities until further notice</td>
<td></td>
</tr>
<tr>
<td>Reduce the number of workers who use buses for transportation</td>
<td></td>
</tr>
<tr>
<td>Extend the suspension of home services</td>
<td></td>
</tr>
<tr>
<td>Employees above 55 years old, pregnant women, and individuals suffering from chronic disease shall work remotely from home</td>
<td></td>
</tr>
<tr>
<td>Suspension of study in schools and public and private universities until further notice</td>
<td></td>
</tr>
</tbody>
</table>
The Council of Ministers decides to reduce the number of private sector employees whom their jobs require attending at the workplace. Furthermore, working hours for employees on the job in private and government agencies shall be reduced to 6 working hours a day. And meetings shall be held remotely.

Limiting the working hours of companies and stores in the private sector during Ramadan from 9:00 am until 3:00 pm; exceptions to this decision are the following: grocery stores, restaurants and cafes, sweets and coffee shops and dates, delivery companies via electronic applications, communication companies, pharmacies, Petrol stations and auto services, maintenance workshops of agencies, bakeries, companies operating in the hotel sector, factories, maintenance companies, logistic services companies and freight companies operating in ports, airports, and customs services.

The Council of Ministers specified the working hours in Ramadan for the public and private sectors (the government sector is 4 hours per day from 9:00 am until 1:00 pm, and the private sector is 6 hours per day from 9:00 am until 3:00 pm).

Forcing employees in the public and private sectors whose work involves customer service to wear masks while carrying out their work, as well as forcing customers and workers in the contracting sector to wear masks.

Before entering the food stores, shoppers must wear masks.

Extending the resolutions of reducing the number of employees on the job in private and government agencies with reducing working hours.

Five hospitals have been chosen for the treatment of people with coronavirus; four testing centers and a hospital for isolation.

Before entering the food stores, shoppers must wear masks.
Total Number of Cases and Recoveries
– Qatar –
Suspension of entry visa for individuals arriving to Kuwait from countries with confirmed Coronavirus outbreaks

Ban the use of national identity card for traveling from and to GCC countries

Suspension of all flights including international flights from and to countries with confirmed Coronavirus outbreaks

Initiate the evacuation of citizens abroad from all countries

The Council of Ministers approved establishing a working mechanism for the return of citizens from countries all over the world

Impose a strict 14-day institutional quarantine on individuals arriving from all countries

Suspension of prayers in mosques allowing only calls to prayers

Ban serving shisha and providing services in coffee shops and restaurants. Preventive measures shall be applied to take away services such not accepting more than 5 individuals at the same time, and keeping safe distance between them

Prohibit all forms of celebration for nonfamily members including weddings whether they are held publically or privately, gatherings in public or private Diwaniyas, Receptions, banquets … etc

Ban all gatherings and close shopping centers

Suspension of beauty salons and barber-shops

Shutdown of all sports clubs, gyms, public gardens, and all entertainment institutions

Prepare a field hospital in fair-ground

Announce regulations for sales at consumer cooperative societies.

Suspension of work in all private medical institutions such as medical centers, dispensaries, private clinics and laboratories except for private hospitals
<table>
<thead>
<tr>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ban visits to cemeteries, and funerals are limited to family members only</td>
</tr>
<tr>
<td>Close all cafes and coffee shops</td>
</tr>
<tr>
<td>Suspension of press conferences which require the presence of an audience</td>
</tr>
<tr>
<td>Ban taxi services</td>
</tr>
<tr>
<td>Cooperative stores are prohibited from selling to non-residents of the area</td>
</tr>
<tr>
<td>Implement new penalties against those violating communicable disease law</td>
</tr>
<tr>
<td>Make precautionary measure recommendations regarding court hearings</td>
</tr>
<tr>
<td>Resolutions of the Council of Ministers regarding measures that aim to social protection</td>
</tr>
<tr>
<td>Shutdown of livestock markets with allowing them to sell to slaughter houses only</td>
</tr>
<tr>
<td>Shutdown of fish markets, and confine selling to cooperative societies and supermarkets</td>
</tr>
<tr>
<td>Start the sterilization of Kuwait streets and all governorates as part of the Government’s efforts to combat coronavirus (COVID-19).</td>
</tr>
<tr>
<td>Approve launching an electronic system which is used to book online appointments for shopping whether in shopping centers or cooperative societies. The purpose is to facilitate consumer services, and reduce crowding</td>
</tr>
<tr>
<td>Suspension of schools starting from the 1st of March, 2020 for two weeks then extending the period until the 4th of August.</td>
</tr>
<tr>
<td>Total isolation of Jleeb Al Shuyoukh and Mahboula areas</td>
</tr>
<tr>
<td>Extension of partial curfew to six in the morning</td>
</tr>
<tr>
<td>Impose partial curfew from 5 pm to 4 am</td>
</tr>
<tr>
<td>Suspension of all ministries, government agencies, and public authorities and institutions until the 23rd of April</td>
</tr>
<tr>
<td>Suspension of government and private departments until the 12th of April</td>
</tr>
<tr>
<td>Starting the follow-up of the arrivals through evacuation flights, using “shlonak” application and the electronic bracelet</td>
</tr>
<tr>
<td>Extending the suspension of all ministries, government agencies, public institutions (as a precaution) until May 28, 2020</td>
</tr>
<tr>
<td>Automatic renewal until July 31, 2020 of private medical institutions licenses, and professional licenses for workers in the public and private sectors and any other institutions</td>
</tr>
<tr>
<td>Adjusting the curfew time starting from the month of Ramadan to be from 4:00 pm until 8:00 am</td>
</tr>
</tbody>
</table>
Total Number of Cases and Recoveries – Kuwait -

![Graph showing total number of cases and recoveries in Kuwait from 29 January to 30 April 2020. The graph shows a significant increase in cases with 4,024 total cases and 1,539 recoveries by 30 April.](image-url)
Suggested Procedures for a Gradual Restoration of Activities
Continuing or reducing procedures

The decision to continue or lift lockdown restrictions must be made based on risk assessment that answers the following questions:

- What is the possible effect in case of the return and increase of cases?
- Is the public health system capable of detecting, isolating, treating and quarantining contact cases (contact tracing)?
- Is the system capable of quickly detecting the newly and fast emerging cases?
- Is the health system capable of taking all the additional cases and providing medical care?

Risk assessment should be based on the following factors:

First: Epidemiological factors:
1. The percentage of confirmed and potential cases
2. Hospitalization and intensive care units
3. The number of deaths.
4. The percentage of positive cases.
5. Results of serological tests provided that valid tests are available.

Second: Health care capabilities:
1. Health care workers
2. Intensive care units
3. Number of beds
4. Availability of personal protective equipment
5. Treatment
Third: General health capabilities:
1. suspected cases identification and testing
2. isolation of newly confirmed cases
3. identification and quarantine of the contact cases
4. the number of rapid response teams in the public health

Fourth: Availability of effective drugs:
1. No drugs available- the organization follows protocols for clinic trials to develop drugs and vaccines for Covid-19.
2. The availability of drugs in the future affects the social and general precautionary measures taken to reduce the impact of Covid-19

Fifth: dealing with cases coming from or visiting high risk areas:
1. Checking and controlling arrivals or departures at checkpoints
2. Isolation of the infected travelers and the quarantine of individuals coming from highly infected areas

Sixth: strengthening society involvement
1. Informing the community regularly about when and how the lockdown will be lifted.
2. Enabling societal needs such as food supply chains.
3. Providing accurate and correct information at the right time for the right groups of population through credible channels, such as community leaders -family doctors- socially influencing personalities.
4. Explaining the situation, the type of actions to be taken, and the response plan with the time frame.

If lockdown procedures are to be lifted, the following should be taken into considerations:
1. Lockdown procedures should be lifted gradually starting with low risk areas, while continuing precautionary procedures for individuals
2. Lockdown procedures are reduced gradually and are monitored concurrently
3. the more reasonable, applicable and least-influencing procedures are implemented first
4. high risk people are given top priority
5. in areas with low population, some lockdown procedures (e.g. shops shutdown) can be lifted first- they can be lifted for some workers before total lifting is implemented
Why Did Countries Start to Reduce the Precautionary Measures Gradually?

- The ability to monitor cases coming from the outside, or the ones already located in the inside
- Identifying the virus hotspots
- Imposing isolation and quarantine
- The health system is capable of detecting cases and treating them
- The community is empowered and made aware of corona preventive procedures
### Flights and Travel

**Importance to Economy**  
**HML**

**Capacity level:** 20-50%

**Flight timing:** xxx

**operating Hours:** 6

#### Activities Included in the Sector

- Moving between cities and provinces
- Domestic flights
- International flights

#### Actions

<table>
<thead>
<tr>
<th>Actions</th>
<th>Short description</th>
<th>Owner</th>
<th>Employee</th>
<th>Traveler</th>
<th>Gov</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuous Sterilization of airports</td>
<td>Cleaning all public areas at the airport, including restrooms; all areas and entrance are to be cleaned and sterilized after use</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Health check upon entrance</td>
<td>Check body temperature and perform other compulsory tests for each individual entering the airport, including staff and traveler</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Provision of masks and hand sanitizers</td>
<td>All visitors are required to wear masks, and use hand sanitizers at all the times at the airport and on planes</td>
<td>CR</td>
<td>CM</td>
<td>CM</td>
<td>R</td>
</tr>
<tr>
<td>Compulsory isolation rooms</td>
<td>Designating a small area in the airport to isolate potential cases</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Procedures for monitoring staff and airports</td>
<td>Setting specific procedures for owners to follow in case of having to manage potential cases on site</td>
<td>CR</td>
<td>CM</td>
<td>CM</td>
<td>R</td>
</tr>
<tr>
<td>Educating travelers on Covid-19</td>
<td>Educating travelers on how to maintain personal health safety and hygiene</td>
<td>CM</td>
<td>CM</td>
<td>CM</td>
<td>S</td>
</tr>
<tr>
<td>Sterilization of airplanes prior to every flight</td>
<td>Airplanes shall be sterilized prior to every flight. Seats, screens, and all common areas such as restrooms shall be sterilized as well. Moreover, the distribution of magazines and newspaper is banned</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
</tbody>
</table>

**Actions:**  
- Continuous Sterilization of airports  
- Health check upon entrance  
- Provision of masks and hand sanitizers  
- Compulsory isolation rooms  
- Procedures for monitoring staff and airports  
- Educating travelers on Covid-19  
- Sterilization of airplanes prior to every flight

**Short description:**  
- Cleaning all public areas at the airport, including restrooms; all areas and entrance are to be cleaned and sterilized after use
- Check body temperature and perform other compulsory tests for each individual entering the airport, including staff and traveler
- All visitors are required to wear masks, and use hand sanitizers at all the times at the airport and on planes
- Designating a small area in the airport to isolate potential cases
- Setting specific procedures for owners to follow in case of having to manage potential cases on site
- Educating travelers on how to maintain personal health safety and hygiene
- Airplanes shall be sterilized prior to every flight. Seats, screens, and all common areas such as restrooms shall be sterilized as well. Moreover, the distribution of magazines and newspaper is banned

**Owner**  
- R: Regular

**Employee**  
- CM: Compliance

**Traveler**  
- CR: Control

**Gov**  
- S: Support

**H: High  M: Medium  L: Low**
## Houses of Worship

### Social Distance Risk

**Houses of Worship**

**Prayer Times:** 5 times

### Activities included by the sector

- The Two Holy Mosques, mosques (Tarawih and Al-Qiyam prayers)

<table>
<thead>
<tr>
<th>Actions</th>
<th>Short description</th>
<th>Owner</th>
<th>Prayers</th>
<th>Gov.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sterilization of houses of worship after every prayer</td>
<td>Cleaning and sterilizing all areas in mosques, including carpets, shoe cabinets, doors, restrooms and entrances</td>
<td>R</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Health check upon entrance</td>
<td>Ensure that all individuals entering the mosque, including the imam and worshipers, undergo a body temperature test along with other required tests</td>
<td>R</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Provision of masks and hand sanitizers</td>
<td>All worshipers are required to wear masks in the mosque upon entrance in addition to using hand sanitizer</td>
<td>CR</td>
<td>CM</td>
<td>R</td>
</tr>
</tbody>
</table>

R: Regular | CM: Compliance | CR: Control | S: Support
H: High | M: Medium | L: Low
## Public Activities

### Importance to Economy

<table>
<thead>
<tr>
<th>H</th>
<th>M</th>
<th>L</th>
</tr>
</thead>
</table>

### Social Distance Risk

<table>
<thead>
<tr>
<th>H</th>
<th>M</th>
<th>L</th>
</tr>
</thead>
</table>

### Capacity level: 30%

### Customer Visit time: 9

### Operating hours: 10

#### Activities included in the sector

- Shopping malls, markets, wholesaling
- Restaurants
- Public transport
- Sports and leisure activities

## Malls

<table>
<thead>
<tr>
<th>Actions</th>
<th>Short description</th>
<th>Owner</th>
<th>Seller</th>
<th>Customer</th>
<th>Gov</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuous sterilization of shopping centers</td>
<td>Cleaning all public areas at shopping centers, including restrooms; all areas and entrance are to be cleaned and sterilized after use</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Health check upon entrances</td>
<td>Check body temperature and perform other compulsory tests for each individual entering the airport, including staff and travelers</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Imposing mandatory health and precautionary procedures</td>
<td>All visitors are required to wear masks upon entrance, and hand sterilizers will be provided. Moreover, all employees must wash their hands, and wear masks and gloves which shall be changed as needed</td>
<td>CR</td>
<td>CM</td>
<td>CM</td>
<td>R</td>
</tr>
<tr>
<td>Mandatory isolation rooms</td>
<td>Designating a small area in the mall to isolate potential cases</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Procedures for monitoring the mall and sellers</td>
<td>Setting certain procedures for stakeholders to follow in case of having to manage crowding and potential cases on site</td>
<td>CR</td>
<td>CM</td>
<td>CM</td>
<td>R</td>
</tr>
<tr>
<td>Educating people on COVID-19</td>
<td>Educating travelers on how to maintain personal health and hygiene</td>
<td>CM</td>
<td>CM</td>
<td>CM</td>
<td>S</td>
</tr>
<tr>
<td>Prohibition of exchange and return of sold merchandise</td>
<td>Closing fitting rooms and prohibiting the exchange and return of sold merchandise to ensure safety</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Post instructional banners</td>
<td>Post informative and illustrative banners to ensure that all individuals are aware of the precautionary measures and procedures</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>S</td>
</tr>
<tr>
<td>Shutdown of all entertainment and gathering places</td>
<td>Shutdown of all entertainment, gathering, and show places in addition to prayer rooms and cinemas. All chairs and seating areas shall be removed</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
</tbody>
</table>

R: Regular  CM: Compliance  CR: Control  S: Support
H: High  M: Medium  L: Low
<table>
<thead>
<tr>
<th>Actions</th>
<th>Short description</th>
<th>Owner</th>
<th>Seller</th>
<th>Customer</th>
<th>Gov</th>
</tr>
</thead>
<tbody>
<tr>
<td>Usage of smart payment methods</td>
<td>Rise customers awareness by advising them on resorting to smart payment methods such as credit cards and debit cards.</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Regular sterilization of shopping carts</td>
<td>Sterilizing all baskets and shopping carts post usage</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Shutdown elevators and use escalators instead</td>
<td>Elevators are available for people with special needs only (max. two individuals); if stairs are not available, two individuals are allowed into the elevator. It is important to maintain regular sterilization of elevators, escalators, and any other frequently touched facilities.</td>
<td>CR</td>
<td>CM</td>
<td>CM</td>
<td>R</td>
</tr>
<tr>
<td>Quarantine measures for supplies and storage of goods</td>
<td>Designating an area for supply chain and storage to ensure sanitary while taking into consideration that the application shall start from the entrance of goods or clothes into the shopping center or retail store.</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Electronic doors</td>
<td>Ensuring the use of electronic doors instead of manual ones upon entrance in order to reduce contact and pollution; in the absence of electronic doors, all doors are to be open around working hours. And separate doors shall be assigned for entry and exit.</td>
<td>CR</td>
<td>CM</td>
<td>CM</td>
<td>R</td>
</tr>
<tr>
<td>Jewelry and gold sterilization measures</td>
<td>Jewelry pieces which have been tried on by customers shall be sterilized properly. If sterilization is not possible due to that it might cause any damage, they should be quarantined</td>
<td>CM</td>
<td>CM</td>
<td>CM</td>
<td>S</td>
</tr>
<tr>
<td>Apply social distancing in restaurants entrances and dining area in case of restaurants opening</td>
<td>Ensuring that food and beverage lounges are allowed to host 30% of customers with keeping 2 meters distance between tables, including food lounges in order to maintain social distancing. In addition, surfaces such as tables and chairs shall be continuously sterilized after every use with making sure to cover food prior to moving it.</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>In-store customers</td>
<td>Specifying the number of customers allowed in the store (one customer for every 10 square meters), and organizing the process of entering the store (if customers reach a certain number inside, the rest shall wait outside). In addition, ground stickers shall be available and clear in order to organize waiting lines with making sure to keep enough distance between payment and receipt points, entrances and exit, for example</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>S</td>
</tr>
<tr>
<td>Ban children and the elderly from entry</td>
<td>Ban those below 15 years of age or above 60 from entry</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Suspend valet parking services</td>
<td>Suspend valet parking services, and reduce the capacity of the parking area of the shopping center to 50%</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Entry to market</td>
<td>Allocating opening hours of shopping center, and opening all gates to avoid overcrowding</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
</tbody>
</table>
### Restaurants

<table>
<thead>
<tr>
<th>Actions</th>
<th>Short description</th>
<th>Owner</th>
<th>Seller</th>
<th>Customer</th>
<th>Gov</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuous sterilization of the area</td>
<td>Maintain hygiene and sterilize all common public areas in restaurants, including toilets post usage</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Shutdown of all kids entertainment areas</td>
<td>Close all kids entertainment areas</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Hygiene and sterilization procedures</td>
<td>Ensure the use of disposable utensils, dishes, and plastic containers which are to be used individually. In addition, food should be covered while moving it, and surfaces such as tables and chairs shall be sterilized post usage when the customer leaves</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Social distancing</td>
<td>Allowing a maximum of 4 persons at each table, leaving a safe distance of two and a half meters between each table</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>R</td>
</tr>
<tr>
<td>Health check upon entrance</td>
<td>Check customer’s temperature upon entry, and prohibit the entry of those whom their temperature exceeds 38c</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Suspend valet parking services and reduce the number of parking lots</td>
<td>Suspend valet parking services, and reduce the number of available parking lots by half</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
</tbody>
</table>

### Public Transport

<table>
<thead>
<tr>
<th>Actions</th>
<th>Short description</th>
<th>Owner</th>
<th>Driver</th>
<th>Customer</th>
<th>Gov</th>
</tr>
</thead>
<tbody>
<tr>
<td>Impose mandatory procedures for employees and passengers to wear mask</td>
<td>employees and passengers are obliged to wear masks and maintain hand sanitizing</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Educational posts</td>
<td>Post educational stickers on the importance of sterilization, hygiene and safe distance in facilities and public transport stations</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>S</td>
</tr>
<tr>
<td>Continuous sterilization</td>
<td>Continuous sterilization of all surfaces, especially the ones frequently touched by people</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Temperature check for staff and passengers</td>
<td>Check staff and passengers temperature regularly with prohibiting the entry of those whom their temperature exceeds 38c to the vehicle</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Limitation on the use of elevators</td>
<td>Elevators are available for people with special needs(Max. 2 persons). And special detergents which are to be used for sterilizing elevators and escalators regularly shall be provided</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Closing waiting areas</td>
<td>Closing all waiting areas to avoid overcrowding</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
</tbody>
</table>

R: Regular    CM: Compliance    CR: Control    S: Support
H: High    M: Medium    L: Low
# Sports and Leisure Activities

<table>
<thead>
<tr>
<th>Actions</th>
<th>Short description</th>
<th>Owner</th>
<th>Employee</th>
<th>Customer</th>
<th>Gov</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuous sterilization</td>
<td>Continuous sterilization of facilities/surfaces frequently touched</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Staff and visitors body temperature check</td>
<td>Check staff and visitors temperature regularly with prohibiting the entry of those whom their temperature exceeds 38c.</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Reduction of the number of visitors</td>
<td>Reduce the number of visitors down to 50%, and ban the entry of those under 15 years of age and over 60</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Impose mandatory procedures for employees and visitors to wear mask</td>
<td>Requiring staff and visitors to wear masks</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>R</td>
</tr>
</tbody>
</table>

R: Regular  CM: Compliance  CR: Control  S:Support
H: High  M: Medium  L:Low
### Activities Included in the Sector

**Education (Schools and Universities)**

**Public and Private Sectors**

---

<table>
<thead>
<tr>
<th>Actions</th>
<th>Short description</th>
<th>Owner</th>
<th>Student</th>
<th>Employee</th>
<th>Gov</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-hour sterilization</td>
<td>Sanitizing all public areas in the buildings / offices, including toilets after usage in addition to sterilizing entrances and providing single-use tools</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Health check upon entrance</td>
<td>Ensuring that all individual entering the facility undergo temperature check, including employees and students</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Provision of masks and hand sanitizers</td>
<td>All employees, students, and visitors are required to wear masks, and use hand sanitizers upon entrance</td>
<td>CR</td>
<td>CM</td>
<td>CM</td>
<td>R</td>
</tr>
<tr>
<td>Two-meter social distancing</td>
<td>Ensuring that work is implemented 30% at office and 70% from home</td>
<td>CR</td>
<td>CM</td>
<td>CM</td>
<td>R</td>
</tr>
<tr>
<td>The maximum limit for occupying sectors</td>
<td>Identifying specific procedures for stakeholders to follow in case there is a need for handling potential cases in the location</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Working hours</td>
<td>Working hours must not exceed 6 hours a day in the building and office, and the number of meetings must be reduced. Moreover, the number of employees attending the meeting is limited to 5 with maintaining 2 meter of social distancing</td>
<td>CR</td>
<td>CM</td>
<td>CM</td>
<td>R</td>
</tr>
<tr>
<td>Suspend valet parking services</td>
<td>Ensure that valet parking service is not provided for employees and visitors during this time</td>
<td>R</td>
<td>CM</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Health education &amp; awareness</td>
<td>Employees, students, and visitors must be informed about all taken procedures, and educational signs shall be available</td>
<td>CR</td>
<td>CM</td>
<td>CM</td>
<td>S</td>
</tr>
</tbody>
</table>

**R:** Regular  **CM:** Compliance  **CR:** Control  **S:** Support  **H:** High  **M:** Medium  **L:** Low
# Curfew

**Importance to Economy**  
*HML*

**Social Distance Risk**  
*HML*

## Activities Included in the Sector

<table>
<thead>
<tr>
<th>Partial/full Curfew</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Actions</th>
<th>Short description</th>
<th>Owner</th>
<th>Individulas</th>
<th>Gov</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-hour road sterilization</td>
<td>Sterilizing all public areas</td>
<td>R</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Compliance to allowed period during curfew</td>
<td>Gradually lifting curfew</td>
<td>R</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Prohibit gatherings</td>
<td>Apply social distancing, and prohibit gatherings for more than 5 persons</td>
<td>R</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Ban the exit of children and the elderly</td>
<td>Ban the exit of children below 15 ys and the elderly above 60 ys</td>
<td>R</td>
<td>CM</td>
<td>CR</td>
</tr>
<tr>
<td>Awareness</td>
<td>Post on-road educational signs on Covid-19 risks, the precautionary measures to be followed at all times, and the importance of staying at home</td>
<td>CR</td>
<td>CM</td>
<td>S</td>
</tr>
</tbody>
</table>

R: Regular  
CM: Compliance  
CR: Control  
S: Support  
H: High  
M: Medium  
L: Low
Economic Effects of the COVID-19 Pandemic in the Gulf Cooperation Council Countries
Executive Summary

The Gulf countries dealing with Covid-19 pandemic showed that their top priority is protecting the health of their population from the disease. Their efforts focus on containing the disease in order to protect the public health.

Governments do their utmost to ensure that health systems and social safety nets are prepared, and to increase health expenses in order to meet the needs of their populations.

Currently, the Gulf states are directing economic policies to prevent the pandemic, which is a temporary health crisis, from developing and transitioning to a prolonged economic recession that might result in losses through increased unemployment and bankruptcy cases.

The most vulnerable groups of society must be immediately isolated, and random diagnostic tests must be conducted to determine the most infectious groups of population.

Those who have had positive results for random tests, must be completely self-isolated.

The capacity of the ICU departments must be expanded in the number of beds and equipment.

After succeeding in flattening the curve, how could social distancing continue to be managed and maintained? And what is the best way to prevent the rise in the number of cases? The only available options currently is locating infected people as soon as possible, and isolating them with tracking the source of infection.

It could be achieved by continuing to conduct mass screening (Polymerase Chain Reaction, PCR), and increasing the number of examined population.
The chances of global recession are high, whether in developed or developing markets.

The effects of the demand might be greater than the initial supply shock due to uncertainty, fear, and shutdown policies play a huge role in the decrease of demand.

The investment of many companies especially small ones, and families’ expenses especially tenants and mortgages depend heavily on cash flows.

Hence, the sharp drop in demand is forcing these companies to close, which leads to a rise in layoffs and a decrease in consumption, resulting in economy recession.

The economic costs of the current crisis will be too high in case the intervention of the government is minimal or nonexistent.

Health must be the top priority of governments spendings. However, this needs a strategy for leveling the infection curve likely to rise again in fall 2020 in order to reduce potential economic damages resulting from the recession.

It is important to adopt an effective strategy to diagnose cases such as initiating random tests to locate individual cases, which will help predict the development and spread of infection. Afterwards, examine and observe the most likely to get infected.

Government spendings must be immediate and equal to the expected economic costs with focusing on direct cash spendings for companies and families.

Central banks must provide financial support to governments through reserves.
The Global Scene of the Covid-19 Crisis

According to health indicators, the disease is spreading rapidly on a global scope, meaning it could be found in the vast majority of countries around the world. Therefore, it is a global problem that requires a global response.

This crisis casts a dark shadow over the Gulf states, and has caused deep economic and socio-cultural changes that have not been seen in decades.

Experts confirm that the pandemic will eventually subsides, but no one knows for sure how quickly this decline occurs.
An Exceptional Global Shock Affecting both Supply and Demand

Supply will be affected due to positive cases of the pandemic; the efforts to contain the crisis which is limiting movement; high cost of practicing business due to restrictions on supply chains; and the decrease of business especially in some areas such as the availability of fresh vegetables and fruits.

Demand will decrease due to decreased movement, uncertainties and increased precautionary procedures, crisis containing efforts, and escalating financial costs limiting spending ability.

According to the International Monetary Fund, past experience indicates that around one third of the economic losses from the pandemic are direct; losses due to work suspension and quarantine.

The remaining two-thirds of the losses come as indirect due to consumer declining trust, the companies austerity programs, and the tight conditions in financial markets.
Decline of Global Growth in 2020

Under any potential scenario, economists expect that global growth will decline in 2020 compared to last year.

What is difficult to predict is the extent to which the economy will decline, and how long this decline will continue; this depends on the epidemic and the effectiveness of the countries’ procedures. However, it will be difficult for countries with weak health systems and poor responsive actions.

As for Gulf countries, it is positive to indicate that the Gulf health systems have strong infrastructure in terms of the number of facilities, health personnel, and the quality of services provided.

In addition, the Gulf financial systems are stronger compared to many countries at the regional and international level, and they are stronger than before the global financial crisis; not to mention that the biggest challenge now is dealing with the ‘unknown’

Developing countries’ economies face higher risks compared to developed ones

Compared to the developed world and the Gulf countries, it appears that, some countries of the Middle East, Africa, South Asia, and to a lesser extent Latin America have weaker health systems as they own fewer number of ICUs and ventilators.

People are also less likely to frequently wash their hands with soap.

These countries appear to be more vulnerable to the global trade cycle due to that their goods and services depend heavily on the advanced economies demand, thus more vulnerable to the crisis.

Internet access will be much lesser, thus work from home will be more difficult.

It is expected that there will be much bigger and unprecedented economic costs and turmoil than the ones in the developed economies.
Coronavirus (Covid-19) and its consequential decline in Oil prices have profound effects on the GCC region.

Due to all countries reporting about 58,000 confirmed cases of Covid-19 (As of April 30, 2020), and a number of death cases, this pandemic has become the biggest challenge for the region on the short-term.

Like most parts of the world, this change has surprised all population of the Gulf states.
Dual Challenges: Oil Price Fall

Gulf states are facing additional challenges of a severe decline in oil prices due to the lack of agreement of OPEC plus on market shares and its growing complexity due to the Covid-19 crisis.

Imposed restrictions on travel due to this crisis, which is related to public health, has resulted in the decline of global oil demand.

Since the beginning of the public health crisis, oil prices have dropped by more than 50%.

These challenges are expected to deal a severe blow to the economic activity in the Middle East within the first half of this year; the consequences are likely to be permanent.
Mechanisms of Transmission of Economic Impact

Pandemic preventive actions affect job-rich sectors:

The cancellation of tourist trips in the Gulf countries has reached standard rates, while hospitality and retail services have been affected by nearly 100%.

Given the huge numbers of workers (both citizens and expatriates) in services sector, there will be wide repercussions if unemployment rises and wages fall.

Production and manufacturing operations have also been disrupted as investment plans have been postponed.

These adverse effects are further complicated by the decline in businesses’ and consumers’ trust, as in different economies around the world.

The oil-exporting Gulf countries have been affected by the drop in petrochemical-related commodity prices.

Low export earnings will weaken abroad commercial centers and reduce returns, which puts more pressure on the governments budgets, leading to the cancellation or suspension of the least important projects.

Trend in avoiding financial risks and investing capitals to safer assets have reduced investment flow in the Middle East region by around $2 billion since mid-February, 2020.
Impact on Stock Markets

Recent weeks have witnessed large capital outflows; stock prices dropped, bond yields surged.

Stock markets declined in the Middle East since February, followed by a decline in interest rates in tourism bonds while the degree of risk avoidance in the world has reached its highest in history.

The tight financial conditions we are currently witnessing can pose a serious challenge as estimates indicate that sovereign external debt fall due in the Middle East in 2020 to 35 billion dollar.
Global Effect on Services and Goods

Travel

The cancellation of tourist trips has reached standard rates in the Gulf countries, while hospitality retail services were affected by approximately 100%.

Restaurants

Restaurants and cafes industry is highly affected due to strict social distancing procedures and curfews in cities; Many institutions are limited to home delivery service.
Durable Goods Expenses (e.g. buying Vehicles)

In the face of negative income shocks, one of the major responses of the high-consuming families is delaying the purchase of vehicles. It is likely that uncertainty will have a similar effect through a precautionary reason. In addition, data about China show that the overall impact would be too large, and unfortunately, that is the direct effect only.

Supply Chain

Supply chains in the Gulf countries have been severely affected due to the suspension of commercial aviation, and restrictions on ground transportation between gulf countries as well as between the provinces and regions within the countries.
The Effect of Covid-19 on the Economy Through 3 Main Channels

**Impact on the Supply**
- production lines interruption
- Reducing working hours
- Supply chains disruption
- Prices rise
- Layoffs

**Investor Trust**
- Businesses growth disruption
- Financial markets decline
- High risk of losing wealth
- Decrease in investments

**Customer’s Trust**
- Demand-related collapse
- Priorities change
- consumer spending rate decline
- negative inflation
- long-term pessimistic outlook
Most Affected Sectors Positively and Negatively by Covid-19

**Factories**
- Suspending factories work
- Reduced vehicle use
- Lower car demand
- Reduced spare parts demand

**Cars**
- Cancellation of products release conferences

**Retail**
- Fear of gatherings
- Total and partial curfews
- Suspending factories work

**Travelling**
- Ban of travel and suspension of events
- Cancellation of hotel reservations
- Shutdown of restaurants

**Electronic Trade**
- Fear of gatherings
- Home food consumption
- Fast internet at low cost
- Medical and health materials

**Online Education**
- Fear of gatherings
- Suspension of schools

**Online Entertainment**
- Electronic games
- Home isolation
- Fast internet at low cost

**Business cloud solutions**
- Resorting to distance work
- Travel suspension

**Oil and Gas**
- Reduced jet fuel demand
- Slowdown of Chinese economy (factories)
- Reduced vehicle use
Finding a Safe Investment

Gold and other precious metals prices rose during the crisis which is an indication of an increased sense of risks. Investors are avoiding investing in services and development sectors.
Short-term Effects

Low pollution levels: one of the positive effects of the current crisis is the decrease in the environmental pollution in some regions of the world like China, as a result of the reduced use of the means of transportation, and the shutdown of industrial sectors.

Increase of Social Isolation: Social isolation might increase during social distancing/quarantine which could be unhealthy among different ages, especially the elderly. The elderly’s family members might distance themselves to decrease the chances of their infection taking into consideration that they are most likely vulnerable to serious complications of the disease.
Working from Home

Companies can reconsider and increase distance work in the future in order to provide more flexibility for workers, as it leads to reducing urban congestion.

It should be noted that the opportunity to work from home is unequal as greater number of highly skilled individuals can work from home, such as education, financial services, and corporate jobs.

Health professionals are highly skilled individuals, yet they cannot work from home.

As for workers with low skills, they cannot work from home, such as drivers, suppliers, cleaners, and retailers.

Skills may also be related to the level of liquidity obtained in order to avoid unemployment within a short period of time during the health crisis.
Long-term Potential Changes

Digital education

Universities and businesses all over the world have moved quickly towards distance work and learning for the remainder of the school year.

This event was viewed as a chance for digital learning despite the turmoil, and companies hope this change will continue.

Homeschooling, Internet access, and Education

According to UN estimates, more than 770 million students are affected by schools and universities suspension.

Empirical studies show strong effects of the quality of parental education on students’ educational attainment and long-term results; thus, it is expected that school suspension will reinforce the differences among students, depending on the education quality of their parents.

Although the ability to access resources over the Internet varies among the countries of the world, the Gulf countries have a high level relatively. In 2015, the number of those with the ability to connect to the Internet or have an internet-enabled device is estimated at about 36 million people, which constituted 71% of the population in the Gulf (Catham House, 2016)

The shutdown can disproportionately affect children from poor families. Many of them receive breakfast and lunch during weekdays, like some areas of the United States of America.
Economic Analysis and Projections in the Gulf Countries
IGM poll survey showed that most European and American economists expect a great economic recession. European economists, however, are more certain about the recession compared to Americans.

As for the economists in emerging markets, their certainty of the recession is less than that of the European and American economists.

Quarterly GDP growth in China

Present and future forecasts for China indicate an economic recession in China.

Quarterly GDP growth in European Union Region

Present and future forecasts for the European Union region also indicate a great economic recession.
Levelling the Economic Recession Curve

In the short term, it is advised to balance the average time needed to flatten the epidemic curve, and the economic slowdown due to recession.

It is highly likely that the increase in the peak of infection lengthens the time in which the economy power remains limited.

In addition, it should be noted that the economy is complicated and consists of several interconnected elements (suppliers, customers, workers, banks, etc).

Thus, individual rational decisions can cause a catastrophic chain reaction.

Therefore, customers will spend less due to isolation; companies will cut costs and lay off workers; loans and suppliers will be affected; and banks will reduce loans.
Health Policies and Expenditures

At first indication that a highly contagious disease might emerge, the groups of society at risk (e.g. the elderly) should be isolated immediately. Afterwards, diagnostic tests on random representative samples should be conducted on other groups of population to determine which groups cause infection.

Those whom their results of randomized diagnostic tests are positive, should be completely self-isolated, even if no symptoms appear on them. Moreover, infected cases should be tracked, and continuous randomized testing shall be conducted in addition to self-isolation.

The capacity of intensive care departments, in terms of beds and equipment, should be expanded. This could be done either by building new units or by converting available buildings such as hotels, barracks, etc…

Designing an Effective Testing Method

The question is: “After succeeding in flattening the curve, how could social distancing continue to be managed and maintained? And what is the best way to prevent the rise in the number of cases?” The answer is the following: The only available options currently is locating infected people as soon as possible, and isolating them with tracking the source of infection. This can be achieved by adopting a practical approach which consists the following four steps:

Working on providing infection detection tests as much as possible.

Developing a simulation model to implement the best strategy to detect infection through diagnostic tests.

Studying the demographic features of various groups of population to determine the nature of infection among different groups of population in society.

Implementing Massive Testing through PCR technology, taking into account the percent of the tests taken to the total number of population.
Direct and Indirect Effects on the Economy

The succession of successive cycles is renewed by returning to the Second Phase until the Fifth Phase

01 First Phase
Fear and Uncertainty

02 Second Phase
Decrease in production and consumption
Due to fear and uncertainty

03 Third Phase
Decrease in financial flows due to decrease in demand

04 Fourth Phase
Increase in unemployment due to layoff
And companies bankruptcy in the market

05 Fifth Phase
Decrease in workers income and increase in non-performing loans

The indirect effects from the Second Phase to the Fifth Phase are likely to be very serious. However, it should be noted that this has occurred several times in serious historical events.

The total economic costs could be reduced by implementing an effective strategy to curb the epidemic, and solve the health crisis.
The Economic Costs of the Epidemic-Containing Strategy

A temporary decline in GDP should be expected; and according to a study Gauren-shas (2020), it can be estimated as follows: in case of a temporary decrease in economic activities by (50%) during the first month, then by a quarter (25%) during the next two months. This drop in economic activities will lead to a decrease in GDP by approximately 10% of the annual income.

In case of extending curfew and shutdown, and the continuance of fluctuations in supply and demand, actual economic costs can easily exceed 15% of GDP. This assumption is very realistic, especially in case of failing to implement effective policies to reduce great economic costs.

Studies show that the outcome losses associated with the major recession has reached about 4.5% of GDP, and losses are still unrecoverable.

The GDP and global loss associated with the Covid-19 crisis is likely to be permanent, as the global recession in the developed countries seems inevitable; while in China, the economic recession appears to have already started in the second quarter of 2020.

Objectives of Macroeconomic during the Crisis

Ensuring that it is possible for families to delay mortgage/lease payments, and that they have available cash.

Ensuring that employees and workers receive their salaries even if they are in quarantine, or have been temporarily laid off.

Ensuring that companies have sufficient cash flows, to pay workers and suppliers wages, to avoid bankruptcy, especially for small and emerging companies.

Providing the necessary support packages for the financial system to avoid turning the health crisis into a financial crisis.
Macroeconomic Policies to be Followed during the Crisis

Policy A
Continuing and increasing government expenses on the health system

Policy B
Reducing tax burden through tax exemptions, tax reduction, and tax incentives

Policy C
Secure massive income for families temporarily, and provide cash grants for companies effective immediately

Policy D
Reducing interest rates, and launching quantitative facilities and lending programs

Whatever combination of policies is to be chosen, the selected policies should have the following features:

- The provided support through policies should be immediately implemented, and it should be great and proportionate with production loss. For example, the UK announced an unprecedented economic support package by 15% of GDP.

- The initiative of the support shall be directed to health expenses by investing in providing diagnostic tests and expand supply. It should be noted that if it is believed that it is too late to avoid the first peak of the epidemic, there is still time to contain the second peak (expected in the fall, 2020)

- The support package should concentrate on covering cash payments for families and companies. It is unlikely that economic incentives (tax reductions, emergency loans, and borrowing on better terms) alone will prevent the breakdown of aggregate demand to cover payments.

- The financial and cash supports for the implementation of each policy should be coordinated to maximize and double the impact of each policy.

- Policies should take into account the global dimension, as the connection between international community and global economy requires global coordination.
How to Fund these Macroeconomic Policies?

The borrowing option seems attractive due to low interest rates. However, are there available guarantees to cover the amount of credit?

Gulf governments have enough credibility to take on without too many sovereign risks.

Financial challenges in the GCC Countries
Common challenges require working on common Gulf policies. There are some suggestions that can be adopted:

- Issuance of regional Gulf bonds.

- The coordinated issuance of sovereign debt for the current crisis “Covid-19 Bonds”

- Withdrawing from states reserve and sovereign funds.

- It should be noted that all the above mentioned policies require the support of central banks through the liquidation of public debt.
- For instance, in the European Union region, the European Central Bank launched an emergency lending of 750 billion euros to purchase the government and corporate debts until the end of Covid-19 crisis. In the United States of America, the Federal Reserve launched a similar program of 700 billion dollars.
Abstracts and Reasons of Gulf Economic Policies
Policy Priorities in the Gulf Countries

The way Gulf governments have responded has shown that the highest priority is protecting the population from coronavirus. The focus of efforts is on reducing the virus’ effects, and imposing measures for containing it in order to protect the public health of citizens and residents.

Governments have exerted efforts to ensure the development of sufficient health systems, and social and food safety nets to meet the needs of the population. Currently, Gulf governments are increasing health expenses, and considering actions to support the group at risk (e.g. the elderly). In all countries, governments work to increase health expenses and provide additional funding to health ministries.

Gulf Health Systems: Infrastructure

During the past decades, Gulf countries have invested in manpower and infrastructure. The Gulf health systems are distinguished by a well-established infrastructure in terms of the number of hospitals, families, and qualified health cadres, who worked efficiently during the crisis.

The decrease in imports could exacerbate the difficulty of preparing health systems to deal with the outbreak, leading to shortage of medical supplies, other goods, and major prices rise.

Gulf Financial Policies during Covid-19 Pandemic

Gulf countries have allocated special supporting budgets that allow spending from resources in case of emergency, following the economic principle which ensures that no one dies due to insufficient funds. All financial procedures taken by each country were recorded at the end of the report.
Protection Plans for Individuals and Institutions in the Gulf

Plans to protect individuals and institutions: Gulf governments seek to protect people from the economic impact of this global health crisis.

These plans attempt to protect the most affected from being bankrupt or losing their businesses (e.g. a family-run restaurant on a tourism-depending country; or employees of a shutdown factory). They all need support to overcome this crisis.

Plans for spending money on virus prevention purposes, detection, control, treatment, containment; plans for providing basic services to those who must be quarantined, affected businesses.

For example, governments allocate resources for governorates and regions to spend on the above mentioned services, or to mobilize the efforts of medical clinics and workers in the medical field in the infected places, as in China and Korea.

Supporting the most affected individuals and institutions by providing them with temporary cash flows until the crisis recedes.

Providing wage support to individuals and companies to help curb the infection. For example, the Gulf countries provided support for individuals and institutions on vacation days during which they stay at homes to take care of their children during school suspension.

Gulf states provide sick leave for those affected by the virus directly, and those who put themselves in a self-quarantine.
Extending transfers (cash and in kind), and extending their duration for the group at risk, particularly. In some Gulf countries, governments are working on accelerating disbursement of unemployment benefits, and expanding social safety nets.

Gulf countries are planning on expanding benefits as well for young job seekers, and expand coverage for low-income families.

Providing tax relief for individuals and business institutions in capable of payments: Gulf countries are currently working on reducing tax burden on institutions located in the areas and sectors most at risk, including transportation, tourism and hotels.

Gulf countries grant business institutions affected by the crisis a longer period of time to submit income tax and value added tax returns. In addition, due dates are extended for tax payments for companies in tight conditions.

Some Gulf countries are currently working on simplifying taxes on companies and business institutions, while some countries allow companies to temporarily stop paying their contributions to the social security system.

**Plans to Continue Work in the Gulf**

Set a plan to continue work: The Gulf countries sought to provide services to citizens and expatriates by relying on electronic tools as much as possible.

Some of these procedures are being implemented in administrative ways, and some may require setting a budget for emergencies, taking into account the impact of the total cost on public finance.

In addition, Gulf countries sought to inform the public about the conformity of the urgent procedures and changes in original budgets with the aim to achieve stability and sustainability. Furthermore, a number of policies has been developed in order to strengthen the administrative capabilities of targeted countries to respond to emergencies in the field of public financial and revenue administrations.

They have the option to adopt automatic adjustment mechanisms as well - that is, automatically decreasing taxes, increasing unemployment benefits and other benefits for those facing a fall in income and profits.
The packages and measures taken by governments to reduce the financial and economic impact of COVID-19 by 30 April 2020
The United Arab Emirates has implemented a travel ban on non-Emiratis residents, reduced customs fees and municipality fees, cut interest rates and is rolling out a 27$ billion stimulus package to attempt to reduce the impact of the coronavirus on the economy.
### Tax measures – Direct and Indirect (e.g. payment deferrals, rate reductions...)

<table>
<thead>
<tr>
<th>Economic stimulus measures (e.g. loans, moratorium on debt repayments...)</th>
<th>Employment-related measures (e.g. state compensation schemes, training...)</th>
<th>Other measures and sources</th>
</tr>
</thead>
</table>
| — The UAE Central Bank cut interest rates to 0.75% but kept repurchasing rates.  
— The UAE Central Bank is rolling out a stimulus package of 275bn, and Dubai also added its own stimulus package of 409$ million.  
— Temporary exemptions on principle payments and interest on loans have been approved for the private sector affected by Covid-19. Efforts are being made to create a banking environment that is more friendly to investors, including first-time property buyers, and boost lending capacity. There are numerous exemptions, waivers and rebates to help stabilize the above mentioned sectors, plus encourage further investments. | — An extended travel ban has been placed on residents (non-Emiratis) which may have an impact on expat labor if extended for considerable period of time. | — The Dubai Government has announced the following measures:  
- Reduction of municipality fees imposed on sales at hotels from 7% to 3.5%  
— The Abu Dhabi Government has also announced the suspension of tourism and municipality fees for the tourism and entertainment sectors until the end of this year.  
Main sources of information:  

Source: KPMG
Kingdom of Bahrain

Bahrain has set up a committed National Taskforce «Team Bahrain» to handle the spread of the Covid19-virus and took measures to guarantee that testing and isolated facilities were set up immediately. Bahrain has one of the highest testing rates per capita on the planet, obtaining the acknowledgment of the World Health Organization for its professional reaction. The Kingdom stands prepared to initiate further actions to avoid the spreading of the virus. Furthermore, the government of Bahrain is supporting individuals and companies through a comprehensive US11.4$bn economic stimulus package.

<table>
<thead>
<tr>
<th>Tax measures – Direct and Indirect (e.g. payment deferrals, rate reductions…)</th>
<th>Economic stimulus measures (e.g. loans, moratorium on debt repayments…)</th>
<th>Employment-related measures (e.g. state compensation schemes, training…)</th>
<th>Other measures and sources</th>
</tr>
</thead>
<tbody>
<tr>
<td>— National Bureau for Revenue (NBR) has designed and rolled out a business survey with the objective of understanding the impact of COVID19-outbreak on Bahraini businesses and their expectations in the coming months.</td>
<td>The economic stimulus package raised by the government aims to support businesses and individuals through the following actions; — The payment of all insured Bahraini private sector employees for three months starting April 2020 from the Unemployment Fund, following constitutional procedures and in line with the Social Insurance Law. — The automatic payment of individuals’ and businesses’ Electricity and Water Authority utility bills for three months from April 2020 (up to the costs incurred during the same period in 2019). — Exempting all individuals and businesses from municipal fees for three months from April 2020. — Exempting all businesses from government-owned industrial land rental fees for three months from April 2020. — Terminating monthly work fees and fees for issuing and renewing work permits for three months from April 2020. — Doubling the Liquidity Support Fund to US530$m. — Exempting all tourism-related industry from tourism levies for three months from April 2020. — Increasing the Central Bank of Bahrain’s loan facilities to US9.8$bn to allow debt instalments to be deferred and extra credit to be extended.</td>
<td>— On 2nd April, the Labour Market Regulatory Authority (LMRA) has announced the termination of monthly work fees and fees for issuing and renewing work permits for a period of three months, starting from 1 April 2020. — Civil Service Bureau (CSB) President, Ahmed bin Zayed Al-Zayed, announced allowing ministries, entities and government departments to increase the rate of distance work to 70% as a maximum. — The redirection of all Tamkeen programmes (semi-autonomous government agency that provides loans and assistance to businesses) to support adversely affected companies, as well as the restructuring of all debts issued by Tamkeen.</td>
<td>— On 26th March, as a part of the precautionary measures to combat the novel coronavirus (COVID19-) coronavirus, Ministry of Interior bans gatherings of more than five individuals on roads, yards, beaches, parks and other public places. — 2nd April, Salmaniya Medical Complex (SMC) has launched the home delivery service of prescribed medicines to ensure the health, safety and comfort of the patients. — On 9th April, Faeqa bint Said Al-Saleh, Health Minister, issued edict 27 of 2020, suspending the BD7 medical consultation fee, stipulated in edict 2 of 2017 on health fees for non-Bahrainis. Main sources of information: — Bahrain: Key updates on COVID19:- <a href="https://bahrainedb.com/key-updates-on-covid-19/?utm_source=Instagram&amp;utm_medium=Organic+Post&amp;utm_campaign=Content+-+2003">https://bahrainedb.com/key-updates-on-covid-19/?utm_source=Instagram&amp;utm_medium=Organic+Post&amp;utm_campaign=Content+-+2003</a> +COVID+Stimulus+Package&amp;utm_content=late r6099281. — Bahrain: MOH corona virus updates: <a href="https://www.moh.gov.bh/COVID19/">https://www.moh.gov.bh/COVID19/</a></td>
</tr>
</tbody>
</table>

Source: KPMG
Kingdom of Saudi Arabia

The “Supporting Finance for the Private Sector” program will support SMEs through a $1.5 billion package on March 13. The Saudi Arabian Monetary Authority unveiled a billion to support loan making to small 1.6$ billion for concessional financing and 3.5$ billion to support banks defer SME payments $3; three components, including businesses. There are also numerous tax-related measures, including extending deadlines for filing tax returns and paying those taxes. Public sector workers will continue of employees’ salaries paid by the private sector to Saudi nationals for a period of three months % 60 to receive salaries, and government has further announced to bear .2 billion 2.39$ and ceiling of

<table>
<thead>
<tr>
<th>Tax measures – Direct and Indirect (e.g. payment deferrals, rate reductions...)</th>
<th>Employment-related measures (e.g. state compensation schemes, training...)</th>
<th>Other measures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Measures announced to provide relief for taxpayers include easing tax return filing and tax payment requirements for a limited time in response to the coronavirus (COVID-19) pandemic.</td>
<td>— Saudi Government has announced to pay % 60 of the salaries of Saudi employees working in the Private sector for a period of three months with a ceiling of USD 2.39 billion. The Compensation will be paid in accordance with the conditions stipulated in the unemployment insurance system (SANID)</td>
<td>— On 20 March, Saudi Arabia announced 18.65 billion in fiscal initiatives. These include an exemption from the expat levy, extending for 3 months without charge.</td>
</tr>
<tr>
<td>The General Authority for Zakat and Tax (GAZT) introduced a general extension of three months for filing tax returns and payment of the related taxes for registered taxpayers. The extensions apply for Zakat, income tax, withholding tax, value added tax (VAT), and excise tax due for the period from 18 March to 30 June 2020 as follows:</td>
<td>— Allowing the employer and employee to agree within six months on either reducing the employee's wage to adjust with the actual work hours, or granting the employee a local leave to be deducted from his/her deserved annual vacation, or granting him/her an exceptional leave. The termination is further not legitimate once it became evident that the employer has benefited from any government subsidy to deal with this situation.</td>
<td>— Announced a 50 billion riyals (13.3$ billion) allocation to ensure that government dues to the private sector are paid in a timely manner.</td>
</tr>
<tr>
<td>- Tax/Zakat: Return filing dates will be postponed until 31 July for taxpayers with a December year-end, certificates will be issued without restrictions for the year 2019 - VAT: Return filing dates for VAT will be postponed until 30 June, 31 July, 31 August, 30 September for the March, April, May and June periods.</td>
<td>— The Ministry also allows a temporary benefit from the services of off-labor-market expatriates through the «Ajeer» portal as an alternative to recruiting from abroad, as the Ministry aims through this decision to protect workers during such circumstances from being terminated or losing their contractual benefits. The portal will offer the businesses to publish names of their excess workers.</td>
<td>— Approved a % 30 discount for two months on utility bills for the commercial, industrial and agricultural sector.</td>
</tr>
<tr>
<td>- Excise tax: Payments due on goods imported during the postponement period can be delayed, but the importer must submit monthly temporary returns to GAZT. - Withholding tax: Filing dates for submission of returns are now due on the 10th of July, August, and September for the March, April and May periods. - Delay penalties: Taxpayers are exempted from late (delay) penalties for the submission of returns and the associated payments for all taxes (listed above) that fall due within the period starting from 18 March to 30 June 2020. - Payments suspended: Penalties will not apply for payments of tax that are suspended. - Refund payments: Refunds due to taxpayers are to be expedited.</td>
<td>— Employers can facilitate the return of their expatriate employees to their homelands, by submitting an application to the Ministry of Human Resources and Social Development an application (one application is allowed every 14 days and can include multiple names) — Human Resource Development Fund has allocated SAR 5.3bn to support private sector enterprises to hire and train nationals.</td>
<td>— Social Development Bank has issued a SAR 13bn initiative to support citizens, families and small establishments to cope with COVID19- economical impact.</td>
</tr>
<tr>
<td></td>
<td>— The Directorate General of Passports has begun to renew residency permits for all expatriate employees free of charge, for a period of three months if they were to expire between March and June 2020. It will also enable employers to refund fees of unused work visas.</td>
<td>— Announced a 50 billion riyals (13.3$ billion) allocation to ensure that government dues to the private sector are paid in a timely manner.</td>
</tr>
<tr>
<td></td>
<td>— Allowing the employer and employee to agree within six months on either reducing the employee's wage to adjust with the actual work hours, or granting the employee a local leave to be deducted from his/her deserved annual vacation, or granting him/her an exceptional leave. The termination is further not legitimate once it became evident that the employer has benefited from any government subsidy to deal with this situation.</td>
<td>— Approved a % 30 discount for two months on utility bills for the commercial, industrial and agricultural sector.</td>
</tr>
</tbody>
</table>

Source: KPMG
Economic stimulus measures
(e.g. loans, moratorium on debt repayments...)

— On 14 March, Saudi Arabia announced a stimulus package, including SAR 50 billion (USD 13.3 billion) for SMEs. Under Saudi Arabia’s programme, SAR 30 billion will be allocated for banks and financing companies to delay loan payments due from SMs for six months. The package will provide SAR 13.2 billion to SMEs through bank loans to help them to continue operations and support growth. SMEs will also get relief from finance costs through a SAR 6 billion loan guarantee programme. And as follows:

Deferred Payments Program
— Beneficiaries: All SMEs, according to the Institution Circular No. 381000064902, dated 1438/06/16 AH, and financing companies subject to the supervision of the Monetary Agency.
— Postponement period: All outstanding installments (including accrued profits) from March 14, 2020 CE to September 2020, 14 CE.
— Funding bodies: Banks and finance companies subject to the supervision of the Saudi Arabian Monetary Agency.

Funding for Lending
— Beneficiaries: All SMEs, according to Institution Circular No. 381000064902, dated 1438/06/16 AH, and finance companies subject to the supervision of the Monetary Agency.
— Funding bodies: Banks and finance companies subject to the supervision of the Monetary Agency.
— Duration of the program: One calendar year from the date of 14 March 2020, and extendable for an additional year, according to market conditions.
— Credit facilities will be provided at prices supported by the monetary agency for the account of the financing entities to enable them to grant subsidized loans to the beneficiaries.
— Amortization of the financing amount: The participating financing bodies must complete the financing of the beneficiaries within a maximum period of two weeks from the date of withdrawal from the credit facilities provided through the program to benefit from these facilities. If the funding bodies are unable to consume the amount during this period, it will be returned to the Monetary Agency.
— Payment term of financing: The financing is to be paid by the financing agency within a period of (36) months from the date of granting the financing to the beneficiaries.
— The financing authorities are obligated to open a separate bank account to implement the program.
— Periodic reports: Monthly reports are provided to the Monetary Authority regarding the performance of the program, including the funded and recovered amounts and what the organization deems appropriate.

Source: KPMG
### Loan Guarantee Program
- Depositing an amount of (6) billion riyals for the benefit of the financing entities to enable them to exempt the micro, small and medium enterprises from the costs of the program of guaranteeing the financing of the micro, small and medium enterprises (guarantee) with the aim of contributing to reducing the cost of lending to the enterprises that benefit from these guarantees during the fiscal year 2020 AD and support Expanding financing.

And as follows:
- **Beneficiaries**: All SMEs, according to the Institution Circular No. 381000064902, dated 1438/06/16 AH, and financing companies subject to the supervision of the Monetary Agency.
- **Exemption period from March 2020, 14 CE to December 2020, 31 CE.**
- **Quality of exemption**: Exempting the beneficiaries from fees (issuance, renewal, extension, and rescheduling) of the guarantees issued by the sponsorship program.
- **Funding parties**: banks and financing companies subject to the supervision of the Monetary Agency. The requests of the beneficiaries are submitted to the Kafala program according to the current procedures.
- The financing entity must provide an official exemption notice to the facility benefiting from the guarantee program, including exempting the facility from fees due to the sponsorship program.
- The financing authority should provide the Foundation with a statement stating the total fees paid for the sponsorship program on a monthly basis, provided that the statement includes the names of the establishments benefiting from the Foundation's support program, the amount of the fee paid for the sponsorship program and a copy of the exemption notice submitted to the facility, starting at the end of March 2020.

### Monetary Policy
- The Saudi Arabian Monetary Authority unveiled a 13.3$ billion package on March 15. The “Supporting Finance for the Private Sector” program will support SMEs through three components: 8$ billion to support banks in deferring SME payments for six months;
- 3.5$ billion to provide concessional financing; 1.6$ billion in guarantee provision to support loan-making to small businesses. The final component of the program will support the e-commerce sector, with the provision of a 213$ million fund to cover payment fees. A new economic committee has been set up to coordinate and review the programs and incentives put in place by the National development fund, Kafala Program, General Authority for Small and Medium Enterprises, and Saudi Import Export Bank.
- There are monetary incentives to ease financing targeted at SMEs, but no fiscal incentives announced yet in terms of tax delays. Focus is on keeping businesses shut for next 14 days.
- In addition SAMA has been in continuous dialogue with local commercial banks to support certain sectors that are highly impacted by the current circumstances and therefore asking Banks for qualitative measures, including:
  - Extending working capital finance to all corporates in such sectors and addressing their short term liquidity requirements
  - Instigating Private Sector Job Retention Schemes - PSJRC for corporate customers in order to maintain the employment at these customers and providing concessional bridging loans for at least six months;
  - Introducing flexibility in repayments of Consumer Finance to individuals who have lost their job due to Covid19-. This includes the relief of repayment of the loan or mortgage payment for a period up to six months at no additional cost;
  - Waiver of all fees and other charges resulting from the use of digital banking for a period of up to six months;
  - Waiver of the minimum deposit balance requirement for the period of up to six months; and
  - Reviewing credit card interest rates and adjusting them to reasonable APR rate
- The impact of such qualitative measures will be significant and its modalities are currently being discussed between Banks and SAMA.

### Payment facilities
- The Saudi Customs Authorities has announced the postponement of the payment of customs duties for the most affected activities from the businesses-importers for a period of 30 days. This relief is available during three months from 22 March to 30 June 2020.

### Source: KPMG
Oman

The rapid spread of the novel coronavirus (Covid19-), which has been declared a pandemic by the World Health Organization, is adversely affecting economies and businesses around the world. Governments are announcing relief measures to mitigate its economic impact and help individuals and businesses navigate these unprecedented times.

### Tax relief measures

The following corporate tax relief measures were announced by the government on 31 March 2020:
- **Deferral of tax return filing and payment of tax by up to three months from the due date**
- **Exemption from all fines and penalties related to such deferred filing and tax payments**
- **The Tax Authority has clarified that donations or contributions made by taxpayers for the purpose of dealing with the COVID-19 pandemic in Oman will be treated as tax deductible. The onus or burden of proof is, once again, on taxpayers to prove that the purpose was for dealing with the COVID-19 pandemic. Such donations are to be governed by the same rules as have been already prescribed in the Executive Regulations to the Oman Tax Law and would be subject to the overall 5% of gross revenue capping.**
- **Other measures include flexible tax payment mechanisms; extension of timelines for filing objections against tax assessments; and additional time to submit supporting documents and clarifications for ongoing objection proceedings. Refer to our Tax flash for further details.**

In addition to above, other tax measures announced by the government included:
- **Exemption from tourist and municipality tax (applicable at % 4) for restaurants until 31 August 2020**
- **Exemption from municipality tax (applicable at % 5) for commercial establishments until 31 August 2020.**

### Tax measures – Direct and Indirect (e.g. payment deferrals, rate reductions...)

Flexible tax payment mechanism introduced along with exemption from additional tax (interest) levy:
- **Taxpayers may reach an agreement with the Tax Authority allowing the settlement of outstanding taxes in installments. This arrangement is likely to be ‘condition based,’ as will be agreed between the relevant taxpayer and the Tax Authority.**
- **Additional tax (interest) leviable of % 1 per month on such outstanding taxes for cases governed by this arrangement will be exempt. Such exemption will be granted only upon satisfaction to the Tax Authority that tax settlement could not be made within the due date for reasons or circumstances resulting from the government measures imposed to counter the COVID-19 pandemic in Oman.**
- **Exemption from additional tax does not appear to be automatic. The onus or burden of proof lies on the taxpayer to justify with reasons or prove circumstances that resulted in delayed payment of taxes.**

Deferment in filing of objection against assessment orders:
- **As a brief background, the provisions of the tax law currently allow a taxpayer to object to the assessment order issued by the Tax Authority within 45 days from the date of receipt of the assessment order.**
- **For objection submission(s) [against assessment orders or rectified assessment orders or additional tax assessment orders] that are delayed as a result of the precautionary measures imposed by the government to counter the COVID-19 pandemic in Oman, the Tax Authority has clarified that such submission beyond the statutory period of 45 days will be permitted. The delay period will be treated as a ‘force majeure’ event, based on which such deferment would be granted.**
- **The onus once again lies on the tax payer to prove that the delay in submission beyond the statutory period for objection submission is due to the imposition of the government’s precautionary measures.**

Additional timeframe granted to submit supporting documents and clarifications for ongoing objection proceedings:
- **Taxpayers have been given the opportunity to request an extension to submit their supporting documents and clarifications for the ongoing objections proceedings. This request is subject to the approval of the Tax Authority.**
- **The additional time granted by the Tax Authority in such cases shall be ignored from the overall timelines for objection disposal by the Tax Authority [which is currently five months from the date of filing of the objection with an extended time of an additional three months if desired by the Tax Authority].**

Source: KPMG
### Tax measures – Direct and Indirect (e.g. payment deferrals, rate reductions…)

- In addition to the above, on 23 March 2020, the CBO announced additional measures urging banks to identify the ‘most critical functions’, which need to be carried out without disruption, and provide suitable staff (and backup), both at the premises and working from home. These functions, at a minimum, should include:
  - Electronic/digital payments
  - Trade transactions
  - Online services
  - Treasury operations
  - International payments/remittances
  - Emergency loans
  - Processing of salary payments
  - Government transactions
  - Cheque processing
  - Call centers
  - ATM/CDM services
  - Fraud/cyber risk monitoring services
- Remittance services provided by local banks should be at minimum cost in view of the closure of money exchanges, as per the directives of the Supreme Committee
- Banks to waive charges levied on point of sale (POS) transactions
- Use of old cards to be enabled under prompt notification to customers wherever debit/credit cards could not be renewed, or renewed cards could not be delivered to customers
- Separately, the CBO has further extended the deadline for the completion and submission of audited financial statements/net worth statements for borrowers to 30 June 2020

### Other measures and sources

**Customs-related measures**
- The Omani customs authority has announced that where the importer is unable to obtain or produce the necessary authorizations (i.e., documents and certificates of the goods from the exporting country), the relevant goods will still be cleared.
- Further, the current requirement to obtain a guarantee for the non-submission of original legalized documentation has been waived until further notice.

**Other relief measures**
- Postpone loan instalments/premiums for small and medium establishments, i.e. fees payable to Al Raffd Fund, for the next six months
- Defer loan instalments/premiums payable to Oman Development Bank during the next six months
- Grant rent exemption to factories in industrial cities for a period of three months
- Exempt companies from Commercial Register renewal fees for the next three months
- Car (automobile) sale agencies and finance companies to postpone instalments/premiums of cars for a period of three months.

**Main sources of information:**

Source: KPMG
Qatar

Qatar has focused on taking tax measures and developing infrastructure to enable people to better work and/or study remotely. They are also focusing on developing infrastructure to minimize the spread of the coronavirus and are prepared to accommodate at least 18,000 people in a quarantine compound, if needed.

Qatar government announced yesterday its partnership with Microsoft to implement modern workplace solutions such as Microsoft Teams to enhance productivity by empowering its workforce to work remotely. The move will foster communication and collaboration amongst government entities to ensure uninterrupted delivery of services to businesses and citizens.

<table>
<thead>
<tr>
<th>Tax measures – Direct and Indirect (e.g. payment deferrals, rate reductions…)</th>
<th>Employment-related measures (e.g. state compensation schemes, training…)</th>
<th>Customs Measures</th>
</tr>
</thead>
<tbody>
<tr>
<td>— The General Authority of Customs in addressing the effects of the coronavirus (COVID19-) pandemic has issued a directive exempting food and medical equipment from customs duties for a period of six months, effective from 23 March 2020. The exemption from customs duty applies for 905 different items listed in the customs clearance system. These included basic food items and a number of medical devices. — The General Tax Authority of Qatar issued guidance providing a two-month extension of the due date for filing tax returns for the year ending 31 December 2019.</td>
<td>— Ministry of Public Health (MoPH) has published new guidelines on the working hours in the Medical Commission Department, starting from next Sunday (March 29).</td>
<td>Duty relief — Customs duty exemption for food, medical equipment (COVID19-): the General Authority of Customs in addressing the effects of the coronavirus (COVID19-) pandemic has issued a directive exempting food and medical equipment from customs duties for a period of six months — The exemption from customs duty applies for 905 different items listed in the customs clearance system. These included basic food items and a number of medical devices</td>
</tr>
</tbody>
</table>

Source: KPMG
Economic stimulus measures  
(e.g. loans, moratorium on debt repayments…)

— Leading Telecom companies like Ooredoo and Vodafone have contributed to the Government's effort to ensure the safety of people by improving the capacity of the existing infrastructure to ensure everyone is better connected while working from home, focusing on doubling the internet speed without any extra charges.

— MoEHE has announced the use of Microsoft Teams and Learning Management System (LMS) applications to enable schools and education institutions to interact with students and parents and deliver digital content to ensure a smooth educational process during these times of crisis.

— Upon the directives of Amir H H Sheikh Tamim bin Hamad Al Thani, to support the economic and financial sector within the framework of the precautionary measures to combat the spread of the COVID-19 and H H the Amir's directives to support and provide financial and economic incentives, amounting to QR2bn for the private sector, Prime Minister and Minister of Interior H E Sheikh Khalid bin Khalifa bin Abdulaziz Al Thani, directed to allocate guarantees to local banks at an amount of QR1bn.

— Qatar Finance and Business Academy (QFBA) launched an initiative called «Azm» to empower businesses in times of crisis, aiming at training and assisting talented and promising entrepreneurs from the Qatari community to reduce the key strategic risks associated with the coronavirus on the financial sector, and facilitating the adoption of the best risk management practices by companies, during the current global crisis.

— Governor of Qatar Central Bank (QCB), H E Sheikh Abdullah bin Saoud Al Thani has launched the “Qatar Mobile Payment System” (QMP), which provides a new and safe method for immediate electronic payment, after completing the infrastructure and all the requirements of the central system for electronic payment at the State level, according to international best practices in the field of mobile payment services.

Other measures and sources

— Minister of Public Health H E Dr. Hanan Mohamed Al Kuwari and Minister of Municipality and Environment H E Abdulla bin Abdulaziz bin Turki Al Subaie inspected the newly established Umm Salal quarantine compound as part of the precautionary and preventive measures taken by the government against COVID-19. Umm Salal quarantine compound is composed of 32 buildings with capacity for 18,000 beds and will be available once the compound is fully equipped in the next few weeks.

— Sidra Medicine has introduced drive-through collection for dispensing medications at the outpatient building. Patients have to call on 40030030 and confirm their time slot for the collection.

— In addition to traditional hotlines, government entities in Qatar have intensified the use of social media platforms to inform and raise the awareness of both citizens and residents about the measures taken and instructions given to control the spread of the virus within the State. Efforts are also taken to limit the spread of misinformation on these social platforms.

— Companies in Qatar started communication campaigns through apps, social media and text messaging to urge their customers to use mobile services and avoid being exposed to infection. Such services include e-government services via the Metrash application, mobile banking operations through banking applications and web portals, telecommunication services for credit top-ups and contract management, or catering and grocery services via order management and delivery platform.

— The Zakat Fund of the Ministry of Endowments and Islamic Affairs (Awqaf) has extended the assistance of QR29,225,852 to the beneficiaries in March 2020. The financial aid includes monthly support, one-time aid; treatment expenses, tuition fees; debtors, charity basket, and other assistance. This was paid for those entitled to following the Shariah regulations.

— Cisco joins CRA’s initiative to make remote work easy, secure.

— Hamad Medical Corporation (HMC) has announced guidelines for medication delivery through Qatar Post, yesterday. Patients can order their medication by calling 16000, select language, press 3 for HMC, and then 2 for medication delivery. HMC said on its social media accounts.

— The Ministry of Commerce and Industry said that the second phase of mask distribution through pharmacies would begin from today. Residents can buy masks from select pharmacies by showing their Qatar IDs. An individual can get a maximum of 20 masks for QR40.

— Qatar Airways helps Canadian, Australian and Georgian nationals reach home.

— Mental Support Service launched to assist Qatar residents in dealing with COVID19- anxiety.

Main sources of information:


Source: KPMG
Kuwait

The Kuwait government has announced a slew of measures with the aim to help the economy in the wake of addressing the implications of COVID-19.

<table>
<thead>
<tr>
<th>Economic stimulus measures</th>
<th>Based on a report from the joint economic team, approved by the Council of Ministers on March 31, 2020. Key highlights:</th>
</tr>
</thead>
<tbody>
<tr>
<td>— Budget for ministries and government departments increased by KD 500 million for the fiscal year 2021/2020</td>
<td>Liquidity measures</td>
</tr>
<tr>
<td>— Monetary and liquidity stimulants</td>
<td>Additional financial support to SM Es</td>
</tr>
<tr>
<td>Central Bank of Kuwait measures</td>
<td>— Providing loans on concessional and long term basis to SM Es, through joint financing from local banks and the Kuwait National Fund for SM Es</td>
</tr>
<tr>
<td>— Discount rate reduced to a historic low of 1.5 percent</td>
<td>— Assisting SM Es and agricultural projects by postponing the installments funded by the Kuwait National Fund for SM Es and the Industrial Bank of Kuwait</td>
</tr>
<tr>
<td>— Repo rates, overnight, one-week and one-month reduced to 1 percent, 1.25 percent, and 1.75 percent respectively</td>
<td>— Postponing social security contributions by business owners in the private and oil sectors (not fully owned by the state) for a period of (6) months</td>
</tr>
<tr>
<td>— Capital adequacy ratio lowered from %13 to %10.5</td>
<td>— Expediting work cycle to ensure that the government pays amounts due, to the private sector at the earliest</td>
</tr>
<tr>
<td>— Risk weight for SM Es lowered from %75 to %25</td>
<td>— Providing government exemptions to the affected economic institutions in the manufacturing sectors and the cooperative societies from some government fees and dues (if these exemptions are passed through to their clients)</td>
</tr>
<tr>
<td>— Limit of financing increased from %90 to %100</td>
<td>— Exemption for self-employed Kuaitis registered under Chapter Five of Social Security Law from contribution towards insurance for a period of (6) months</td>
</tr>
<tr>
<td>— Loan to Value (LTV) ratio to be increased for properties</td>
<td>Relief for citizens</td>
</tr>
<tr>
<td>— Kuwait Banking Association announced a moratorium period up to 6 months on bank loans including waiver of interest and charges (if any for postponement) for retail clients (citizens and expats) and SM Es</td>
<td>— Support for the salaries of those registered under Chapter Five of Social Security in the affected sectors</td>
</tr>
<tr>
<td>Other measures</td>
<td>— Easing withdrawals from retirement pension</td>
</tr>
<tr>
<td>— Temporary fund established to receive financial contributions from locals in support of the government’s efforts related to the outbreak</td>
<td>Relief for residents</td>
</tr>
<tr>
<td>— Limit for contactless payments increased to KD 25 from KD 10 and fees on point of sales devices and ATM withdrawals suspended for three months</td>
<td>— Establishing a mechanism to secure a minimum income that ensures the cost of living for workers affected by the current crisis</td>
</tr>
</tbody>
</table>

Source: KPMG
References

Studies carried out by the London School of Entrepreneurship (London Business School).

International Monetary Fund Analyses.

Bloomberg Analyses.

Harvard University Analyses (Harvard Business School).

Other Sources For consulting firms (KPMG, McKinsey, CORVID).
Thank you