

**Socio-Economic impact of COVID-19 in the
Kingdom of Saudi Arabia and how to Build
Back Better**

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**Thesis submitted to the Arab International Academy for the
degree of Doctor of Health Care Management**

DEDICATION

First of all, to my uncle Muhammad Ali Al-Jalaih, whom God chose to be next to him before he saw me achieve my dream of obtaining a Ph.D., and thanks to him, after God, I was able to achieve my dream.. Also thanks to my husband.. Ammar Al-Attiyah, as he is the first supporter for me in Every step I take to achieve my dream. If it wasn't for their constant encouragement and countless prayers, this would be an achievement

It will remain unfulfilled. During the time I should have taken care of other things They encouraged me to study for a Ph.D.

Their support, encouragement and enduring love have kept me for my entire life.

Special thanks to my friends:DR. Mai ALAmri,DR. Fatima ALShyook, MRS.Mochekoane,Mr.Salem Alawy, DR. Ahmed ALBahrani, Naima, Reem Muhammad, Reem Ali, Dr. Khaleda, for their support in my difficult times and in case I am feeling down they make me remember that I can & I will

ACKNOWLEDGMENTS

Thanks and appreciation

I am indebted to the many people who, by their presence, have made it possible for me to do so

I successfully completed my PhD.

I would like to express my deep gratitude to my supervisors, Mr. Ahmed Al-Masharawi, and all the respected professors and doctors in charge of the Arab International Academy for facilitating the study as much as possible.

The study would not have been possible without the nature of the study in the academy, which gave me the opportunity to pursue a Ph.D.

In addition, I would like to thank the participants of this study for their contribution and cooperation. They put a lot of effort into making my studies successful

UN in KSA

UN in the KSA

- The United Nations has been actively working with the Kingdom of Saudi Arabia since 1952.
- The UN Country Team (UNCT) comprises all UN entities working in or with the Kingdom of Saudi Arabia. The UNCT is led by the UN Resident Coordinator, Nathalie Fustier, and has been in country since 01 November 2018.
- **20 in total. Twelve** agencies, funds and Programme present in country, out of which **two are** principally in support of operations in Yemen. **Eight** operate through regional offices and (or) HQs.

In Country Presence:

- UNICEF, UNDP, FAO, IFAD, WHO, UN-Habitat, OHCHR, UNHCR, ICAO, The World Bank Group
- OCHA and WFP (functionally in support of Yemen);

Operating through Regional Offices (or) HQ:

- UNESCO, IOM, UNEP, UNFPA, ILO, ESCWA, UN Women and UNODC



Foreword

The Coronavirus pandemic concurred with a critical drop in the worldwide costs of unrefined petroleum which more than split in its reasonable worth from the very outset of the year. In the Realm of Saudi Arabia, the oil and gas area represents around 50% of the total national output (Gross domestic product), and around 70% of all trade profit. Individual livelihoods associated with the energy area have encountered huge drops in the KSA. Low oil costs compound the negative interest and supply shock of Coronavirus, and has come about in a twofold digit anticipated fall of ostensible Gross domestic product, and conjectures of more than 5% fall in genuine Gross domestic product, with both oil what's more, non-oil areas announcing constrictions after the primary portion of 2020.

The Public authority of KSA showed admirable endeavors to contain the spread of Coronavirus through a scope of convenient and advanced measures to moderate the effect. The public authority contributed more than 7% of Gross domestic product to ease the effect of Coronavirus on the economy, the work market, and people.

In spite of the great endeavors of the Public authority, notwithstanding, the size of the Coronavirus pandemic is producing financial disturbances in the nation and then some, influencing each area of the economy and each part of life, for certain gatherings, for example, brief legally binding specialists in KSA being especially impacted, and the impacts of lower settlements influencing their nations of origin impressively also.

Most moderating measures currently set up are supporting organizations or Saudi public and private area representatives, except for the Overall Power of Awqaf people group asset and Ramadan

Help, straightforwardly focused on the most weak portions of the general public. This is notwithstanding the conveyance of food help bundles by the Saudi Food Bank, remembering through the UN-Organization for Relocation in KSA.

The most in danger who incorporate more unfortunate fragments of Saudi society as well as non-Saudi residents, transcendentally working in the private (and some of them, casual) areas, are disproportionally adversely impacted by the new Tank increment and the decrease in pay rates (or on account of working in the casual area, complete loss of salaries). These weak populaces are at the actual focus of this effect investigation which plans to distinguish measures to help the Public authority's endeavors.

The Unified Countries in KSA has been dealing with two vital reports to verbalize how the Assembled Countries can keep on supporting the Realm in its Coronavirus reaction and guide our aggregate conversation with the Public authority and different accomplices. The UN Coronavirus Limit Brief, submitted to the Public authority at the finish of June 2020, contained a resemblance of 67 continuous exercises and tasks which could be improved or advanced to help the Public authority's Coronavirus reaction, as well as new exercises focused on Coronavirus alleviation. The present Joined Countries Diagnostics Paper on Financial effect of Coronavirus in the Realm of Saudi Arabia sums up the financial and social scene of KSA with an emphasis on the expected effect of Coronavirus and the oil cost emergency, using the abandon nobody (LNOB) focal point, and further amplifies the non-thorough arrangement of conceivable UN help and strategy suggestions, including the ones previously remembered for the UN Coronavirus Limit Brief.

The UN in KSA is anticipating talking about how the discoveries and suggestions of both the UN Coronavirus Limit Brief and the UN Diagnostics paper on the Financial effect of Coronavirus in the Realm of Saudi Arabia can additionally uphold the Public authority of KSA while adding to the Vision 2030, as well as the Unified Countries 2030 Plan and Maintainable Advancement Objectives.

Table of Contents	
Executive	
Summary	12
Introduction	20
Part I-The Starting	
Point	31
Overview	32
Economic Analysis: Major milestones achieved despite certain hiccups	34
A. The Structure of	
GDP	34
Consumption and Government Spending (C+G)	35
Investment	
(I)	35
Net Export	
(NX)	36
B. Fiscal, Monetary and Employment	
Situation	38
Budget	
Structure	38
Fiscal	
Deficit	39
External	
Account	39

Public	
Debt	40
Monetary Policy and	
Inflation	40
Employment	43
C. Social and Demographic	
Situation	51
Healthcare	
System	53
Education	61
Population	68
Housing	71
Poverty &	
Inequality	78
Food	
Security	81
Part II - Size of the	
Shock	82
Overview	82
Economic	
Analysis	83
A. GDP	
shock	84
Consumption and Government spending	
(C+G)	85
Investment	
(I)	86
Net Exports	
(NX)	86
Sectoral shock and	
impact	87
B. Fiscal, Monetary and Employment	
shock	93

Fiscal	
Deficit	94
External	
Account:	95
Public Debt and Sovereign Credit	
Rating	95
Corporate	
earnings	96
Employment	97
Comparison with Previous	
Crises	99
C. Social and Demographic	
Shock	101
Healthcare	
System	109
Education	109
Poverty &	
Inequality	109
Food	
Security	112
Part III: Response &	
Recovery	116
Overview	117
Developmental Pillar I: Health	
First	118
A. Tackling the Immediate	
Emergency	119
A.1 Key Government Initiatives on Pillar	
I	119
A.2 Key UNCT initiatives Standing Capacity Brief initiatives on Pillar	
I	122
B. Recovering	
Better	122

B.1 Gaps and policy recommendations	124
B.2 How the UN can support the government directly.....	128
Developmental Pillar II: Protecting People	130
A. Tackling the Immediate Emergency	130
A.1 Key government initiatives on Pillar II	131
A.2 Key UNCT Standing Capacity Brief initiatives on Pillar II	132
B. Recovering Better	133
B.1 Gaps and policy recommendations	134
B.2 How the UN can support the Government directly	139
Developmental Pillar III: Economic Recovery	141
A. Tackling the Immediate Emergency	141
A.1 Key government initiatives on Pillar III	142
A.2 Key UNCT Standing Capacity Brief initiatives on Pillar III	143
B. Recovering Better:	144
B.1 Gaps and policy recommendations	144
B.2 How the UN can support the government directly.....	151
Developmental Pillar IV: Macroeconomic Response	152

A. Tackling the Immediate	
Emergency:	153
A.1 Key government initiatives on Pillar	
IV	153
A.2 Key UNCT Standing Capacity Brief initiatives on Pillar	
IV	155
B. Recovering	
Better	155
B.1 Gaps and policy	
recommendations	156
B.2 How the UN can support the government	
directly.....	162
Developmental Pillar V: Social	
Cohesion	163
A. Tackling the Immediate	
Emergency	164
A.1 Key government initiatives on Pillar	
V	165
A.2 Key UNCT Standing Capacity Brief initiatives on Pillar	
V	168
B. Recovering	
Better	168
B.1 Gaps and policy	
recommendations	169
B.2 How the UN can support the government	
directly.....	175
Conclusion	188
Appendix	190

Executive Summary

The Coronavirus Pandemic has spread quickly across nations on the planet. It has disturbed the lives and livelihoods of all networks and is making significant difficulties weak individuals. It likewise adversely affects the economy and the prosperity of the populace. This paper is a demonstrative paper on the financial effect of Coronavirus on the Realm of Saudi Arabia (KSA, Realm or Saudi Arabia). It surveys the financial effect of the Coronavirus pandemic on the Realm through the examination of the circumstance when the pandemic. This evaluation with a specific spotlight on the most weak gatherings, in accordance with nobody abandoned approach, depends on the five improvement support points featured in the "An UN System for Quick Financial reaction to Coronavirus" which sets out the structure for the Assembled Countries' pressing financial help to nations and social orders notwithstanding Coronavirus, placing by and by the UN Secretary-General's Common Obligation, Worldwide Fortitude report on the equivalent topical. The Assembled Country Nation Group (UNCT) in Saudi Arabia, composed through the Occupant Facilitator Office (RCO), dealt with this report to recognize the most in danger and weak classifications of populace counting the individuals who fall beyond government emotionally supportive networks, for example, outsiders who are sporadically remaining in the Realm. This report additionally gives an outline of the reaction and recuperation estimates put set up by the public authority and grandstands key regions o intercession for UN offices to bring esteem added and add to reinforcing the reaction given by the public authority to the short and longterm financial results of the Coronavirus pandemic.

The UNCT is planning this exploration to configuration nitty gritty evaluations of the Coronavirus pandemic in direction with the UN system of the prompt financial reaction. The UNDP, as the Specialized Pioneer for this joint financial reaction, is believing this exploration to be a base for further specific exploration, strategy

counsel, suggestions, and drives. This Exploration would likewise help UNDP and other UN organizations in drafting and planning its particular automatic reactions to this pandemic in the Realm by recognizing the holes where the public authority would require their help. In this respect, this report endeavors to furnish strategy producers with an outline of the financial qualities of Saudi Arabia featuring key social regions like wellbeing, schooling, neediness, orientation balance, and social security programs. The report is partitioned into **three separate parts** and a brief of each is:

Part I: "The Beginning stage" Lays out the pre-emergency profile of KSA, giving a gauge on the macroeconomic and social design. The segment fundamentally manages, financial and social investigation of the Realm before the pandemic. Regions shrouded in this segment incorporate nation's circumstance, before the pandemic, connected with food security and nourishment, wellbeing, training, orientation, advancement, neediness, disparity, powerless and in danger populace. Also, design of Gross domestic product (C, G, I, NX) as well as design of the spending plan, outside area - settlements, portfolio streams, financial strategy and work markets are covered. In 2019, KSA Gross domestic product became by a pitiful 0.3%, driven by development in non-oil fragment, up 3.3% while the oil fragment showed a decay of 3.6%. Long haul information feature two clear periods of monetary development; (I) a solid development pattern seen over post Incredible Monetary Emergency of 2009 paving the way to 2015 (normal development of 5.2%), and (ii) a union stage north of 2016-2019 (normal development of just 0.9%). Under the Vision 2030, KSA has flawlessly executed a large number of monetary changes pointed toward diminishing KSA reliance on oil for monetary movement and incomes, expanding the job of private area in the economy and get to the next level the generally speaking financial prosperity of residents (wellbeing, schooling, lodging, work, destitution and disparity). The information shows empowering results on significant measuring stick on key large scale angle set under the vision.

Thusly, it has been running a moderately higher financial shortage (FD) where the typical FD previously five years has gotten started at 9.7%. Public Obligation climbed upwards by 3.8 rate focuses to close at 22.8% of Gross domestic product in 2019 given high monetary shortfall in 2019. Notwithstanding, government's responsibility towards financial union can be featured by the way that FD in 2019 got started at 4.5% versus 5.9% in 2018 regardless of lower oil income. The ongoing record excess plunged to 5.4% of Gross domestic product, attributable to bring down oil profit

(9.0% in 2018). Likewise, a key achievement was the incorporation of Saudi Stock Trade (Tadawul) as a feature of MSCI developing business sectors stock records, consequently helping Portfolio Venture streams.

Part II: "Size of the shock" The point of this part is to measure the size of shock to economy and key social furthermore, financial variables, originating from double effect of low oil costs and Coronavirus pandemic. It has a comparative design to Part I, with Financial Examination comprising of measuring the Gross domestic product and Monetary and Money related shock followed by Financial shock. The double shock from Coronavirus pandemic and unpredictability in oil costs because of indiscipline creation in the midst of powerless development setting has significant financial ramifications for KSA. The remarkable shock takes steps to roll back late advancement on monetary and financial regions and postures further gamble to financial steadiness (dollar stake, expansion) without any opportune and compelling arrangement reaction.

Large numbers of the monetary areas face pressure exuding from double shock, especially work escalated areas of development, discount and retail, friendliness and food and cafés retail areas. Development exercises have decelerated extensively as shown by the tremendous decrease in concrete offtake during April-May 2020 (25% YoY). Retail location exchange (POS) is for the most part a gauge of the soundness of the retail portion, which fell forcefully in April by 33% while falling another 16% YoY in May. The Work Market is likewise expected to confront headwinds of the monetary slump, with one of the news things proposing up to ~1.2mn unfamiliar specialists leaving Saudi labor force in 2020. Also, the Assembled Countries Monetary and Social Commission for Western Asia (ESCWA) has projected upto 1.7mn employment misfortunes in the Bedouin world, with the vast majority of the employment misfortunes happening in the help sector.[1] The accompanying table tracks changes in gauges of major monetary markers when the Coronavirus pandemic and gives a valuable depiction of shock to economy related with double effect of low oil costs and Coronavirus pandemic.

Table 0-1

Key Economic Variables forecasts (Real GDP based on June 2020 estimate)

	Jun 2020		Oct 2020		Difference	
	2020	2021	2020	2021	2020	2021
IMF						
GDP growth	-6.8%	3.1%	-5.4%	3.1%	1.4%	0.0%
Fiscal Deficit	-11.4%	-5.6%	N/A	N/A	N/A	N/A
Current Account	-3.1%	-3.4%	-2.5%	-1.6%	0.6%	1.8%
Inflation	0.9%	2.0%	3.6%	3.7%	2.7%	1.7%

Source: IMF

The pandemic likewise presents huge financial difficulties with the medical care area straightforwardly influenced. As of 30th September, 2020 there were ~334,000 affirmed cases and 4,739 passings in Saudi Arabia. Nonetheless, the Realm is good to go to handle the pandemic, having devoted offices counting 80,000 beds and 8,000 ICU beds to manage the pandemic. On the testing front, it has laid out 20 laboratories for PCR tests with day to day limit of leading over ~14,000 tests. On the training front, instructive foundations have been closed down, seriously affecting understudies because of home quarantine measures authorized by KSA, like legislatures all over the planet.

Part III: "Reaction and Recuperation" This part is organized around the five Formative Points of support expressed in the UN 2020 structure for Coronavirus financial reaction; to be specific (i) Wellbeing First, (ii) Safeguarding Individuals, (iii) Monetary Recuperation, (iv) Macroeconomic Reaction, and (v) Social Attachment and Local area Flexibility. Three support points relate to financial reactions, and the other two support points center around financial reactions and recuperation. Every support point has two sub-areas. The primary sub-area, "Handling the Prompt Crisis: manages portraying the significant drives and reaction taken by the KSA government to handle the emergency; the subsequent sub-segment "Recuperating Better: incorporates recognized regions to be improved (holes) and strategy suggestions which assuming that executed will assist the Realm with becoming stronger for conceivable future comparable shocks.

In view of the examination of accessible drives of the public authority and the conversation of pre and post Coronavirus circumstance to some degree 1 and section 2 separately, we have distinguished different holes and potential for upgrades around the five formative points of support as set somewhere near the UN System. The recognized holes concerning every point of support are characterized in a few

gatherings. The accompanying conversation will show a portion of the recognized holes relating to every point of support.

Point of support I (Guaranteeing that fundamental wellbeing administrations are as yet accessible and safeguarding wellbeing frameworks): The government has thought of an exhaustive and opportune reaction on Coronavirus wellbeing emergency. Some of the unmistakable advances taken by the public authority incorporate improvement of devoted wellbeing offices to manage Coronavirus, extra funding assets, striking choice on suspension of Umrah and essentially limit of Hajj journeys, arrangement of sufficient and surplus individual assurance hardware to medical services laborers and the general populace, and running normal media missions to give standard updates and data about the emergency.

In light of the structure for hole ID and appraisal, a few regions for development (holes) have been recognized concerning this support point which are connected with helpless and underestimated gatherings, issues with medical care construction and issues which warrant further concentration by the public authority. Rundown of a portion of these holes are: Redesigning Saudi Community for Infection Counteraction and Control - SCDPC (SDG3[2] , GCM[3] Goals 15, 16), restricted wellbeing framework limit (SDG3, GCM Targets 15, 16), Need space for expanding the quantity of Clinical Exploration Communities (SDG3, GCM Goals 15, 16), Lacking limit of treating mental diseases (SDG3, GCM Goals 15, 16), Low Saudization of Homegrown wellbeing labor force as the issue accepts added significance during pandemic given the gamble of mass departure and ensuing deficiency of laborers (SDG5, SDG8, GCM Goals 15, 16), significant expense of testing in confidential medical clinics (SDG3, GCM Goals 15, 16), and, unbalanced effect of Coronavirus on Ladies (SDG5 and SDG10, GCM Goals 15, 16).

Support point II (Assisting individuals with adapting to affliction through friendly assurance and fundamental administrations): The government has concocted different drives on training (send off of online instruction, proceeded subsidizing for understudy on grant and so on), lodging (exception from Tank, arrangement of lodging according to arranged), kid care, IT and Telecom (especially message administration on Coronavirus refreshes, accessibility of web access) and arrangement of food supplies (expanded endeavors). Be that as it may, there are quantities of regions connected with this support point where the public authority can reinforce its reaction which incorporate; IT foundation admittance to understudies in

rustic regions (SDG4, SDG9, GCM Goals 15, 16, 18, 19), A far reaching instruction procedure (SDG4, GCM Targets 15, 16, 18, 19), Distance learning gateways (SDG4, GCM Goals 15, 16, 18, 19), Confinement focuses as expected areas of interest (SDG10, SDG11, GCM Objective 13, 21), Reliance for food (SDG2, GCM Goals 19, 23), and Insurance of in danger bunches for double-dealing (SDG1, SDG5, GCM Goals 3, 6, 7, 9, 10, 11).

Point of support III (Safeguarding position, supporting little and medium-sized endeavors, and casual area laborers through financial reaction and recuperation programs):

Safeguarding position, and SMEs and useful entertainers is fundamental for safeguarding work market, limit social expense of pandemic and supporting limit with respect to sped up monetary recuperation, especially with regards to existing work market elements in KSA. Government Key drives supporting this point of support incorporate; money related and monetary help to private area and SMEs, giving Saudis joblessness protection in confidential area and presenting strong work market guidelines focusing on confidential area, especially non-Saudi laborers. Key regions of progress or hole under this advancement point of support connect with insurance of Saudi and non-Saudi business, assurance of ladies work, and homegrown and sporadic laborers. A portion of the explicit regions for development (holes) are as per the following: Insurance of Non-Saudi specialists (SDG8, SDG10, GCM Goals 15, 16, 19), Assurance for ladies (SDG5, GCM Targets 15, 16, 19), Need of least compensation (SDG8, SDG10, GCM Targets 15, 16, 19), Unwinding of visa, Work conditions for transient laborers (SDG8, GCM Goals 5, 11, 21), need for compelling strategies for fair and due lawful interaction to oversee unfamiliar laborer's grievances against their backers (SDG8, GCM Goals 6, 7, 10, 12, 14, 15) also, accessibility of information on sporadic transients (SDG8), and Safeguarding unpredictable travelers (SDG8, SDG11, GCM Goals 5, 7, 9, 10, 11, 13).

Support point IV (Directing the vital flood in monetary and monetary boost to make macroeconomic approaches work for the most powerless and reinforcing multilateral and local reactions):

The public authority has reported a few significant financial and money related measures to help the economy. By and large, KSA has offered financial help to the tune of USD61bn to limit the effect of Coronavirus. On the money related front, Saudi Middle Eastern Money related Power (SAMA) decreased its strategy rate two times, bringing the repo rate down to 1.0%. While these actions have been convenient and liberal, the public authority can work on in a

few regions in its large scale monetary administration which might help the public authority in speeding up the recuperation and gain ground on targets set under Vision 2030. A portion of our suggestions are as follow; Arrangement of the financial and outer change (SDG8), Expert repetitive monetary burning through (SDG8, SDG12), Enhancement of economy (SDG8, SDG9), Fortifying Obligation The board and maintainability (SDG8), Spending plan believability and straightforwardness (SDG8), Effectiveness of monetary consumptions and realignment of needs (SDG8, SDG12), Improve income activation (SDG8), and Backing for SMEs (SDG8, SDG9), advancing quicker, more secure and less expensive exchange of settlements and cultivating the monetary incorporation of Brief Legally binding Laborers (SDG 10, GCM Targets 20, 23).

Point of support V (Advancing social attachment and putting resources into local area drove strength and reaction frameworks): Key drives under this improvement point of support incorporate; the Service of Regions and Country has raised social mindfulness through online entertainment crusades, shutting markets and every single business movement, ceaselessly giving cleaning and disinfecting administrations. A portion of the critical areas of progress are as follow; Monetary furthermore, Social assurance of Impermanent Authoritative Laborers (SDG1, SDG8, GCM Targets 15, 16, 17, 19, 20), Help to Abandoned transients (SDG8, SDG16, GCM Targets 13, 21), Orientation Based Brutality (GBV) (SDG5, GCM Targets 10, 15, 16), Ladies' wellbeing (SDG3, SDG5 GCM Goals 10, 15, 16), Information on human and work freedoms among homegrown specialists and low-paid Impermanent Authoritative Laborers (SDG8, SDG16, GCM goals 3, 7), Laborers Lodging improvement as well as impromptu settlements overhauling (SDG11), and Monetary and social security of ladies working in handiworks what's more, conventional businesses (SDG5, GCM Targets 6, 10, 22).

It is presumed that despite the extensive endeavors made by the public authority to answer this quickly spreading infection, the phenomenal idea of this emergency requires the full commitment of important partners to have the option to give the most far reaching and focused on reaction to abandon nobody. The proposed reinforced UN help will prompt better execution what's more, proficiency of the public authority, with measures that can give direction to the public authority to it to be significantly more versatile and favorable to dynamic to conceivable future shocks. The UN and

confidential area can play an significant job in supporting the public authority in drafting future activity plans.

Introduction

The Coronavirus pandemic has released a worldwide emergency of a size as never seen, be it financial or social. Severe social removing conventions have been implemented all over the planet to stem the spread of the infection, which has so far inundated near ~1.0mn lives and tainted over ~33.0mn individuals all around the world as of 30th September 2020. Because of lockdowns, the financial expenses have as of now outperformed the last monetary emergency of 2008. On the financial front, the ongoing emergency has hit hard on key markers: loss of pay from fast joblessness and organizations downsizing their tasks significantly, admittance to medical services has been blocked as the greater part of the human and different assets have been redirected towards taking care of Coronavirus, and instruction, particularly essential training where web access is exceptionally restricted and online method of instructing is not really any substitute. With this behind the scenes, the UN Diagnostics paper on Financial effect of Coronavirus in Saudi Arabia (KSA) is a logical report supporting the proposed exercises of UNCT in the Unified Countries Coronavirus Limit Brief (CB)[4] given finish of June 2020, and which fills in as a structure for ID of current and future formative difficulties in the KSA. It has been arranged to contextualize the ongoing financial and social scene of the KSA, featuring significant areas of change furthermore, drives that have occurred over the course of the last a very long time while recognizing holes in measures executed such a long ways on monetary and financial difficulties in the background of Coronavirus, outlining conceivable future government activity plan and the regions where the public authority and the UN can turn out intently for better reaction to Coronavirus challenge. In such manner, the accompanying report endeavors to give policymakers a depiction of the financial strength of Saudi Arabia and furthermore features the condition of key social regions such as wellbeing, instruction, destitution, orientation equity, and social security programs.

Basic principles of the study

Notwithstanding the Unified Countries and its related organizations' reports and writing, certain fundamental standards have been embraced as a kind of perspective to oversee the review interaction, beginning with the choice of approach, information

sources, techniques for information get-together and investigation, report composing, and show. The

key standards fundamental the review include: ID and planning of those most in danger of being left behind are basic. Under this fundamental rule, the accompanying viewpoints are offered unique consideration:

Personal situation and status: A few gatherings are more impacted than others by the pandemic. Frequently, these bunches will quite often be minimized and barred, rely vigorously upon the casual economy for profit, furthermore, possess regions inclined to shocks. These gatherings include: ladies, more seasoned people, teenagers, kids, furthermore, youth, particularly young ladies and young ladies, people with disabilities, people with psychological wellness conditions, transients, particularly irregular people with incapacities, travelers, exiles, stateless and inside dislodged people, struggle impacted populaces, minorities, people in detainment, or standardized settings (e.g., people in mental consideration, drug recovery focuses, and nursing homes).

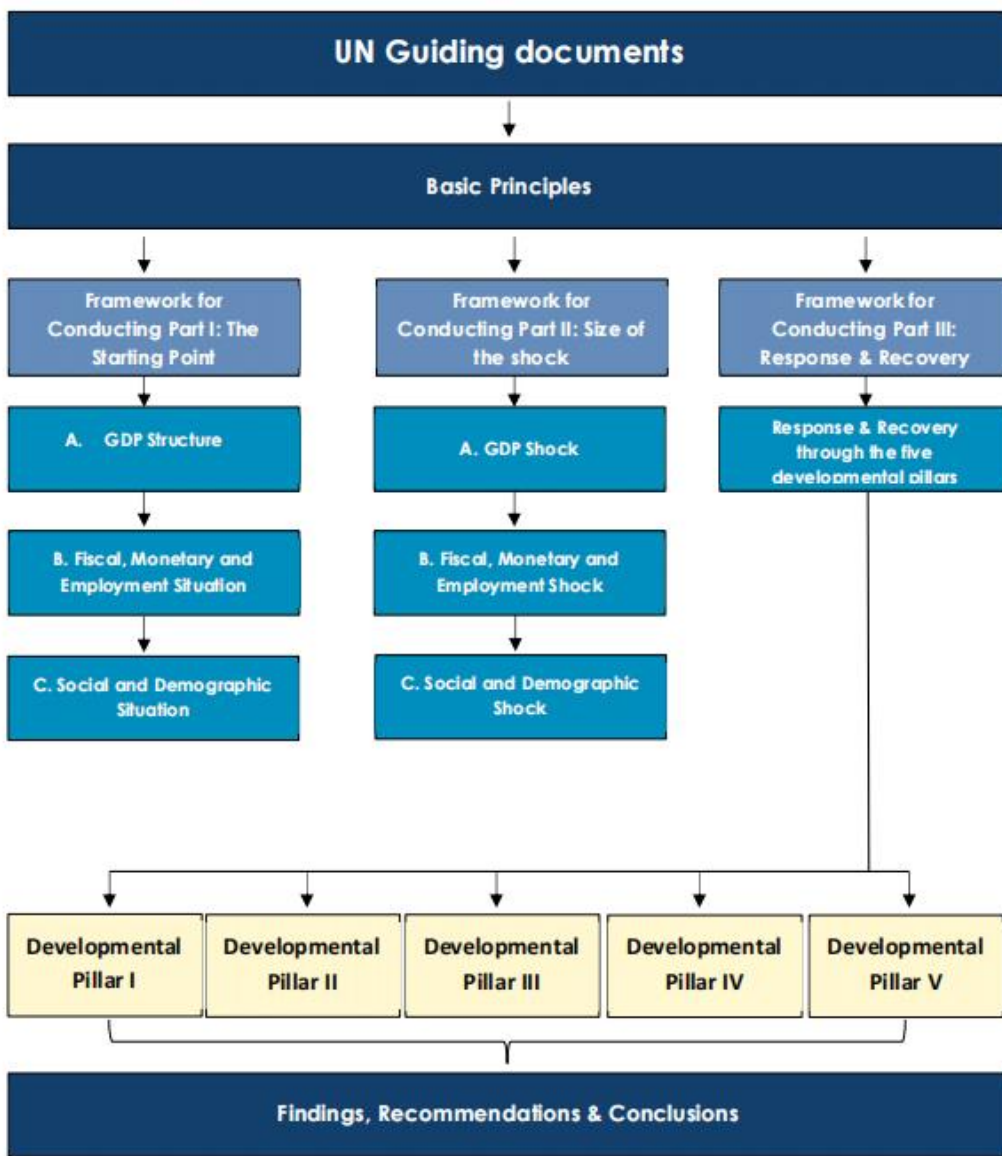
Occupation: Cutting edge wellbeing laborers, most of whom are ladies, and impermanent authoritative laborers, and those giving fundamental life-saving administrations are more presented to the infection, and their wellbeing also, jobs may not be adequately safeguarded in the public authority reactions.

Location: The emergency will worsen imbalances, particularly in weak settings like camps and camp-like settings, peri-metropolitan and metropolitan settlements, rustic regions, native networks, detainment facilities and migration detainment focuses, drug treatment and recovery focuses, and delicate areas, for example, casual settlements and ghettos, which are as of now underserved by friendly administrations.

Legal status: In the UN's work to abandon nobody, the circumstance of those compelled to escape their homes, stateless people who are undocumented and on unpredictable status, and individuals living in camps and camp-like settings, ghettos, or in the edges of society should be thought of.

Figure 0-1

The overall conceptual framework to conduct the study



Source: PSU, UN

Toward the beginning, the Unified Countries and its related offices' reports and writing are sequentially investigated underneath, with two fundamental reports molding the concentration and structure. The two most key records shaping the UN's reaction and examination are the Common Obligation, Worldwide Fortitude: Answering the financial effects of Coronavirus, and An UN structure for the prompt financial reaction to Coronavirus.

In Spring, there were three documents[5] created by the UN Gathering on Exchange and Advancement (UNCTAD) that emphasis essentially on the overall

macroeconomic circumstance and potential boost choices to decrease the effect of Coronavirus. These records distinguish region of the economy being generally impacted by the pandemic, some of which are the energy and carrier areas, encountering the most significant unfortunate results, and nations' with the main effect by China's underlying forced lockdown, which in this manner eased back China's economy and had a disease impact. The UNCTAD: Worldwide Exchange Effect of the Covid (Coronavirus) report analyzes the effect of China's log jam on the worldwide worth chain; their discoveries were that exceptionally evolved nations like those in the European Association, Japan, and the US experience this the most grounded. In addition, during Spring, the Assembled Countries Maintainable Advancement Gathering delivered the primary necessary archive outlining the UN reaction, which is additionally examined beneath.

Shared Liability, Worldwide Fortitude: Answering the financial effects of Coronavirus

The UN Secretary General's Common Obligation, Worldwide Fortitude archive makes way for how the Coronavirus pandemic is not normal for any worldwide wellbeing and monetary emergency looked in the 75-year history of the Joined Countries. Because of the broad effect of the pandemic, basically every nation is encountering a wellbeing or financial shock because of Coronavirus. The report contends that for an emergency of this nature, the just way forward is through a "huge scope, facilitated and exhaustive multilateral reaction adding up to no less than 10% of worldwide Gross domestic product." Shared Liability, Worldwide Fortitude zeroed in on five classes: 1. Stifle transmission to stop the pandemic and save lives; 2. Social, monetary, and multi-faceted effects; 3. Manageable answers for adapt to the effects; 4. Associations to speed up the worldwide reaction to Coronavirus; and 5. We will beat this human emergency and recuperate better.

The principal class; smother transmission to stop the pandemic and save lives, centers around: I) Act conclusively what's more, right on time to forestall the further spread or immediately smother the transmission of Coronavirus and save lives; ii) Critically fortify the strength of wellbeing frameworks; iii) Offer dire help to non-industrial nations with more vulnerable wellbeing frameworks; iv) Eliminate

obstructions and permit free and quick admittance to explore results and guarantee that antibodies and drugs are available to all; v) Organizations and Partnerships step capable; and Philanthropies join this battle. **The subsequent classification;** social, financial and complex effects, center around: The consequences for individuals and on the formal and casual economy are annihilating; The effects are complicated and influence all of us; Suggestions for the 2030 Plan and the Paris Understanding; Had we been effective financial planning - MDGs and SDGs - we would have a superior starting point for enduring shocks; and Political authority and collaboration to battle Coronavirus. **The third class;** manageable answers for adapt to the effects, centers around: Worldwide measures to match the greatness of the emergency; Territorial activation; and Public fortitude is critical to abandon nobody. **The fourth class;** associations to speed up the worldwide reaction to Coronavirus, centers around: Neighborhood and Public Specialists; Worldwide exploration and development; and Common society and local area based associations. **The fifth class;** We will beat this human emergency and recuperate better, contends the ongoing pandemic can be an overall climate. The circumstance all the more comprehensively addressing the requirement for worldwide fortitude to resolve the issues tormenting our reality. The present and the upcoming issues will be all the more effectively eased by proceeded fortitude. The part calls that this worldwide fortitude isn't lost after this pandemic.

A UN framework for the immediate socio-economic response to COVID-19

From the UN Secretary General's Common Obligation, Worldwide Fortitude report in Spring, the Assembled Countries Maintainable Advancement Gathering retooled the general subject and focal point of their Walk paper in April into the UN system for the quick financial reaction to Coronavirus. This archive lays out the five points of support that outline the UN's reaction across the globe. The five support points are: (I) Guaranteeing that fundamental wellbeing administrations are as yet accessible and safeguarding wellbeing frameworks; (ii) Assisting individuals with adapting with misfortune through friendly security and fundamental administrations; (iii) Safeguarding position, supporting little and medium-sized ventures, and casual area laborers through financial reaction and recuperation programs; (iv) Directing the essential flood in monetary and monetary boost to make macroeconomic strategies work for the most defenseless and reinforcing multilateral and local reactions; and (v) Advancing social union and putting resources into local area drove

strength and reaction frameworks. The key part of the five points of support and the focal point of the UN's reaction to the pandemic is who is by and large most impacted. They prompt that individuals most adversely impacted or defenseless are: ladies; more established people; teenagers, kids, and youth, particularly young ladies and young ladies; travelers, evacuees, stateless and inside uprooted people, clashed impacted populaces minorities people with handicaps, people with psychological circumstances; people in confinement or in standardized settings[6] (for example people in mental care, drug restoration focuses, and advanced age homes); ghetto tenants, individuals in casual settlements, destitute people; individuals living with HIV/Helps and others with previous ailments; little ranchers, fishers, pastoralists, provincial specialists in casual and formal business sectors, and others living in remote rustic regions as well as metropolitan casual area and independently employed who rely upon market for food; the food unreliable, especially in nations impacted by delayed struggle and emergency; individuals in outrageous neediness or on the other hand confronting uncertain casual work and pay; bunches that are especially defenseless and underestimated since regulations, approaches and practices don't shield them from segregation and prohibition. Other applicable records that are nearest to having the far and wide ramifications, similar to the two already referenced, center around: Coronavirus and Common liberties - We are better off sticking together; 2020 Human Turn of events Viewpoints - Coronavirus and Human Turn of events: Evaluating the Emergency, Imagining the Recuperation; CCSA: How Coronavirus is influencing the world: a factual viewpoint; and Joined Countries Far reaching.

Reaction to Coronavirus: Saving Lives, Safeguarding Social orders, Recuperating Better. These four archives are exceptionally significant and range all or practically every one of the five of the formative support points. The Coronavirus and Common liberties - We are better off sticking together than going alone report puts the subject of basic freedoms as the point of convergence to giving enduring and significant help during the pandemic. An absence of consideration or on the other hand change to basic liberties practices will fuel and have exacerbated the damage brought about by Coronavirus 19. The 2020 Human Advancement Viewpoints checks out at the center components of human turn of events: pay, wellbeing, and instruction. Each of the three of which are being affected by Coronavirus and could be causing significant

degeneration in accomplishments like out-of-school rates. The report paints an unmistakable image of a quick need to battle long haul influences on human turn of events. The CCSA: How Coronavirus is impacting the world: a factual point of view is a require the best quality, and full accessibility of information, so ideal cooperation can happen among public and global measurable networks to best illuminate chiefs. The requirement for a development in the space of information and measurements rises above our ongoing pandemic yet can further develop mindfulness and focusing of improvement across the world. The Joined Countries Extensive Reaction to Coronavirus: Saving Lives, Safeguarding Social orders, Recuperating Better blueprints the accepted procedures and approaches to reduce the pandemic. The UN Exhaustive Reaction to Coronavirus report is best portrayed as an update to the Common Obligation, Worldwide Fortitude record, adding a very long time of involvement and information.

Post: A UN framework for the immediate socio-economic response to COVID-19 & Shared Responsibility, Global Solidarity

A considerable lot of the records recorded in Table 0-2 beneath, follow the UN structure for the prompt socioeconomic reaction to Coronavirus. A large number of these reports take up the system set about by the five formative support points and spotlight on a subject or section of the populaces and how to work back better. The reports look at what the pandemic is meaning for a subject or a specific gathering and what strategies may help with curing the fundamental issue. The added Table recognizes which of the five formative support points are examined in each archive. The order isn't comprehensive, and support points like Social Union, which need significant adaption, have related more broad segments of material. The table charts the recurrence of each formative point of support across the 34 explored reports.

Regional Reports:

Of the records surveyed, three reports are analyzing the Bedouin district and the Realm of Saudi Arabia separately: I) B20 Saudi Arabia 2020, G20 Changing for Comprehensive Development - Kicking off the Worldwide Economy in a Post Coronavirus Stage, ii) Economical Improvement Report 2020 - Objectives and

Coronavirus 19, and iii) Approach Brief: The Effect of Coronavirus on the Middle Easterner Locale, A Chance to Work Back Better. The B20 Saudi Arabia 2020 record was delivered in Spring; in this manner, it is scanty on subtleties connecting with what Coronavirus is explicitly meaning for the KSA. The record is essentially a call to suggest and carry out strategies to reduce normal issues concerning Coronavirus. The Economical Turn of events Report 2020 was delivered in June and is essentially a benchmark looking at the 17 SDGs in the KSA. Finally, the Approach Brief: The Effect of Coronavirus on the Bedouin District A Chance to Work Back Better is the latest relating explicitly to the KSA, delivered in July. The Arrangement Brief takes the general worries spread out in the UN system for the quick financial reaction to Coronavirus and Shared Obligation, Worldwide Fortitude, and gives some more contextualization to the Middle Easterner district.

Reflections & Gaps

The Unified Countries and its related organizations' reports and writing sequentially explored show a need for additional country-explicit transformation to the structures and assessments connecting with Coronavirus. Connecting to this issue is the need to contextualize material for support points three and five essentially: Safeguarding position, supporting little and medium-sized endeavors, and casual area laborers through financial reaction also, recuperation programs; and Advancing social attachment and putting resources into local area drove strength what's more, reaction frameworks. The principal formative support point, connecting with wellbeing frameworks, needs significant contextualization; notwithstanding, of the five support points, this support point gets the most consideration because of the emergency at first being brought about by an infection. Support points three and five need more unambiguous evaluations and strategies tending to their related regions. By plan, point of support five it isn't shockingly a region requiring more consideration on the grounds that local area drove drives should be uniquely adjusted for the specific circumstance.

This Indicative paper is seeking to fill the holes left by the past records and contextualize the assessments and strategies for the Realm of Saudi Arabia. A praising report to the Demonstrative paper is the Unified Countries Coronavirus Limit Brief for the KSA. The Limit Brief orders a rundown of strategy suggestions corresponding to the five formative points of support, the 17 Economical

Advancement Objectives (SDGs) and the 23 goals of the Worldwide Conservative on Protected, standard and systematic Movement (GCM) for the Realm. The device gives a reference to policymakers and a method for estimating how satisfactorily each formative point of support, SDGs and GCM Goals are being tended to. These sources are not just handling issues brought about by the Coronavirus pandemic, yet additionally, for some, tending to main drivers that originated before our ongoing emergency. The KSA should focus on working back better. To diminish future emergencies and not postpone the accomplishment of the Vision 2030.

Table 0-2

List of Documents

Document:	Publisher:	Date:	Pillar 1	Pillar 2	Pillar 3	Pillar 4	Pillar 5
Shared Responsibility, Global Solidarity: Responding to the socio-economic impacts of COVID-19	United Nations Sustainable Development Group	Mar-20	X	X	X	X	
SG letter to the Presidency of the G20 (23 rd Mar. 2020)	Secretary-General	Mar-20	X	X	X	X	
UNCTAD: Trade and Development Report Update (the coronavirus shock)	UN Conference on Trade and Development	Mar-20				X	
UNCTAD: Impact of the Coronavirus Outbreak on Global FDI	UN Conference on Trade and Development	Mar-20				X	
UNCTAD: Global Trade Impact of the coronavirus (COVID-19)	UN Conference on Trade and Development	Mar-20				X	
B20 Saudi Arabia 2020: G20 TRANSFORMING FOR INCLUSIVE GROWTH -- JUMP-STARTING THE GLOBAL ECONOMY IN A POST COVID-19 PHASE	B20 Saudi Arabia	Mar-20	X	X	X	X	
A UN framework for the immediate socio-economic response to COVID-19	United Nations Sustainable Development Group	Apr-20	X	X	X	X	X
Policy Brief: The Impact of COVID-19 on Women	United Nations Sustainable Development Group	Apr-20	X	X	X	X	X
2020 HUMAN DEVELOPMENT PERSPECTIVES: COVID-19 AND HUMAN DEVELOPMENT: Assessing the Crisis, Envisioning the Recovery	United Nations Sustainable Development Group	Apr-20	X	X		X	X
Policy Brief: The Impact of COVID-19 on children	United Nations Sustainable Development Group	Apr-20	X	X			X
Financing for Sustainable Development Report (Chapter 1)	Inter-agency Task Force on Financing for Development	Apr-20			X	X	
DESA: Policy Brief - Impact on Commodity Exporters	Department of Economic and Social Affairs	Apr-20				X	
CCSA: How COVID-19 is changing the world: a statistical perspective	Committee for the Coordination of Statistical Activities	Apr-20	X	X	X	X	X
UNESCO: Disinfodemic - Deciphering COVID-19 disinformation	UN Educational, Scientific and Cultural Organization	Apr-20		X			X
UNODC: Accountability and the prevention of corruption	UN Office on Drugs and Crime	Apr-20		X			X
Policy Brief: COVID-19 and the Need for Action on Mental Health	United Nations Sustainable Development Group	May-20	X	X			X
Working with the Environment to Protect People – UNEP's COVID-19 Response	UN Environment Programme	May-20	X	X	X		X
Policy Brief: The Impact of COVID-19 on older persons	United Nations Sustainable Development Group	May-20	X	X			X
Policy Brief: A Disability-Inclusive Response to COVID-19	United Nations Sustainable Development Group	May-20	X	X			X
World Economic Situation and Prospects as of mid-2020	Department of Economic and Social Affairs	May-20	X		X	X	
UNDP: COVID-19 and Human Development	UN Development Programme	May-20	X	X		X	X
ILO Monitor: COVID-19 and the world of work (4 th edition)	International Labour Organization	May-20	X	X	X	X	

ILO: Policy Framework to Respond to the COVID-19 crisis	International Labour Organization	May-20	X	X	X		X
UNESCO: Issue Brief - Journalism, press freedom and COVID-19	UN Educational, Scientific and Cultural Organization	May-20		X			
United Nations Comprehensive Response to COVID-19: Saving Lives, Protecting Societies, Recovering Better	United Nations Sustainable Development Group	Jun-20	X	X		X	
Policy Brief: COVID-19 and People on the Move	United Nations Sustainable Development Group	Jun-20	X	X			X
Policy Brief: The Impact of COVID-19 on Food Security and Nutrition	United Nations Sustainable Development Group	Jun-20	X	X	X		X
Policy Brief: The World of Work and COVID-19	United Nations Sustainable Development Group	Jun-20			X		
ITC: SME Competitiveness Outlook 2020 - COVID-19: the Great Lockdown and its Impact on Small Business	International Trade Centre	Jun-20			X		
UNESCO: Global Education Monitoring Report "Inclusion and Education: All means all"	UN Educational, Scientific and Cultural Organization	Jun-20		X		X	
Sustainable Development Report 2020 – Goals and COVID-19	Sustainable Development Solutions Network and Bertelsmann Stiftung	Jun-20	X	X	X	X	X
PREVENTING THE NEXT PANDEMIC Zoonotic diseases and how to break the chain of transmission	UN Environment Programme	Jul-20	X	X	X		X
ILO: Sectoral impact – responses and recommendations	International Labour Organization	Apr to Jul-20	X	X	X	X	X
Policy Brief: The Impact of COVID-19 on the Arab Region an Opportunity to Build Back Better	United Nations Sustainable Development Group	Jul-20	X	X	X	X	X
COVID-19 Impact on stranded Migrants	International Organization for Migration	Sept-20	X	X			X
Why migration matters for "Recovering better" from COVID-19	International Organization for Migration	June-20	X	X			X

Source: UN



Part I
The Starting Point



Part I-The Starting Point

Overview

Part I is committed to methodically laying out the pre-emergency profile of the KSA economy and social scene. This part is partitioned into three sections which incorporate, (I) Gross domestic product structure, (II) Financial, Money related what's more, Business Circumstance, and (III) Social and Segment Circumstance, underscoring the most powerless furthermore, in danger populace.

Figure 1-1

Framework for conducting part I: The Socio-Economic Situation before COVID-19



Source: PSU, UN

From monetary and social viewpoints, the Realm of Saudi Arabia (KSA or Realm) seems to have entered the Coronavirus pandemic from a place of solidarity. Critical advancement on targets and objectives set out under Vision 2030 has permitted the Realm to work on its remaining on significant financial (Gross domestic product expansion, financial and outside account positions, unfamiliar trade (FX) stores) and social (Human Advancement List (HDI), joblessness, lady support, orientation correspondence) markers. In an empowering improvement, the KSA was positioned as a top reformer On the planet Bank's Lady, Business & the Law 2020 report with a strong presentation in four significant areas of changes (ladies' portability, working environment, business, and pension)[7]

Amidst the high-profile G-20 administration in 2020, the Realm kept following through on its Vision 2030 responsibilities and measures in a few regions: monetary area improvement, human resources reinforcing, public monetary administration, energy area enhancement, and numerous others. In any case, the most eminent changes during 2019 have been in the business climate, where Saudi Arabia was one of the main ten worldwide improvers in the Simplicity of Carrying on with Work 2020 report[8].

Work market changes point to build the portion of nationals in the confidential area labor force. Work of nationals, including ladies, has expanded; nonetheless, influences on confidential area development and efficiency are not right away evident.

Economic Analysis: Major milestones achieved despite certain hiccups

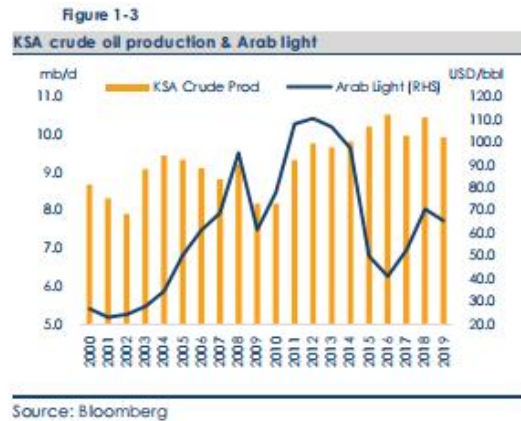
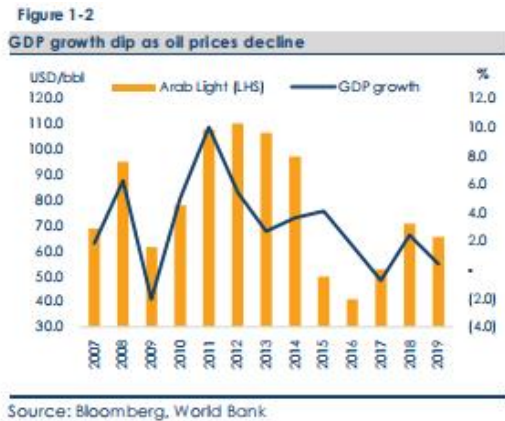
Gross Domestic Products (GDP): The use approach of total interest (Gross domestic product) is utilized to investigate the financial profile of the KSA and the general significance of wellsprings of interest. The total interest can be broken into four significant parts which are; (I) utilization (C), (ii) government spending (G), (iii) business speculation (I), and (iv) net products (NX).

GDP Trend: Generally speaking, the KSA accomplished significant achievements on the financial front in 2019 regardless of a humble genuine financial development of 0.3% in 2019. The oil area showed a drop of 3.6% YoY, which was more than remunerated by development in the non-oil portion of 3.3%. The drop in the hydrocarbon area, which represents 40% of absolute financial action, is because of fall in normal unrefined petroleum yield by around 0.5 mb/d. Lower unrefined petroleum creation prompted a relating constriction of 3.2% in oil-refining, while other producing movement shrank by 0.9%; this incorporates the significant petrochemical area, which has been adversely impacted by powerless worldwide interest, particularly from China because of the US-China exchange war.

Significantly, force on monetary changes got pace with the presentation of significant changes focused on additional enhancement of financial action and bringing down of monetary reliance on oil income. In a milestone improvement for the worldwide business sectors overall and the KSA specifically, the specialists sent off the First sale of stock (Initial public offering) of the Saudi Bedouin Oil Organization (Aramco), the world's biggest organization by benefit and market cap, at the Saudi Stock Trade (Tadawul). The 1.5% Initial public offering of the organization got more than USD25bn, making the Aramco's valuation at over 1.7 trillion USD. One more significant achievement for the capital market was the consideration of Tadawul in the developing business sector benchmarks (FTSE and MSCI).

Over the most recent decade, the KSA's financial development profile can be bifurcated into two stages; (I) a stage of solid development post-Extraordinary Monetary Emergency of 2009 paving the way to 2015 with the typical Gross domestic

product development of 5.2% as oil costs stayed steady of development and (ii) this follows a more unobtrusive development period driving up to 2019 with a typical development of only 0.9% (see figures underneath). An unstable oil cost climate in the midst of new creation game plans among OPEC and non-OPEC nations on oil creation set the stage for unsound development of the oil section, however it was alleviated by development in the non-oil portion to some degree.



A. The Structure of GDP

The KSA Gross domestic product profile (2019) by use shows a sizeable commitment from both venture (23%) and trade (18%) in the general Gross domestic product while Private and Govt. utilization together record for 55% of aggregate use.

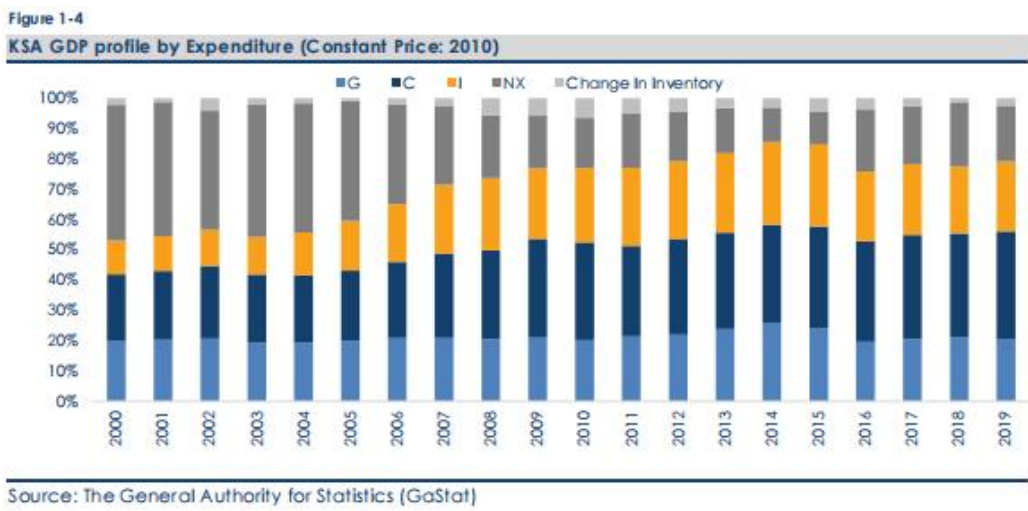
Consumption and Government Spending (C+G)

The general utilization has been the vital driver for monetary development in the KSA for to some degree in the last 15 years, developing at a CAGR of 6.5%, contrasted with by and large gross result extension of 3.2% as it were. While the Confidential utilization shapes the biggest piece of the general utilization profile, one of the vital drivers for utilization stays generally speaking government spending opposite huge public area labor force. By and large, higher oil incomes have permitted the public authority the monetary space to keep generally spending levels raised, which have resultantly prompted expanded utilization levels in the country.

Investment (I)

The previous information shows a consistent ascent in by and large Gross Fixed Capital Development (GFCF), simultaneous to rising oil costs and oil income over the time of 2009 to 2015, by which speculation expanded from SAR414bn in 2009 to more than SAR732bn (+77% hop in six years). The furious development deliberately

work in GFCF followed by a lofty drop of 14% in 2016 and prevailed by a somewhat steady period. The GFCF has drifted in another typical scope of SAR600-650bn more than 2016-2019. The title GFCF numbers, notwithstanding, misrepresents the hidden positive pattern of relative strength in Non-oil private area venture. The confidential area interest in the non-oil fragment has especially serious areas of strength for been represents 58% of complete Net Interest in 2018. Solid confidential area interest in non-oil areas supplements the public authority push for broadening of monetary action and establishes the groundwork for an expanded job of the confidential area in generally financial movement. Generally, apparatus and hardware (33%) and private and non-private structure development (42%) are two significant drivers of Net Speculation.



Net Export (NX)

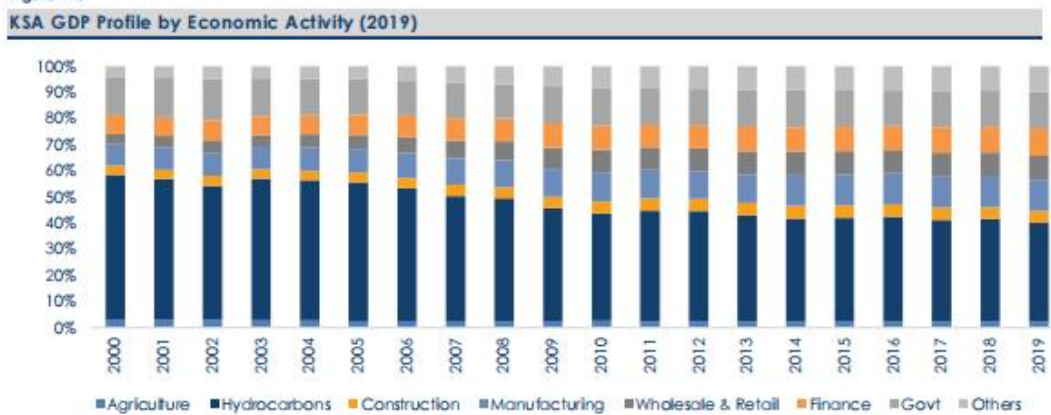
The KSA's commodity profile is intensely shifted towards hydrocarbons and petrochemical items, with the last option supporting the KSA's drive into esteem added-section. Over the time of 2015 to 2019, the KSA's complete non-oil trade has developed at a CAGR of 5% in esteem. Substance (down 7.8% in 2019), plastic (down 8.5% in 2019), and transport gear are the three significant non-oil wellsprings of commodities in 2019 with an generally speaking portion of 7%, 7%, and 2%, individually.

Figure 1-5



Source: GaStat

Figure 1-6



Source: GaStat

The KSA's Gross domestic product profile by Institutional Area features major areas of strength for the of non-oil genuine Gross domestic product development of 3.3% in 2019, up from 2.2% in 2018[9] . The confidential area inside the non-oil area was an essential driver of development in the portion surrendered areas of strength for the in movement in development, exchange, eateries, lodgings, and monetary administrations. In general, private-area movement extended by 3.8% YoY in 2019, suggesting that the government's drive to differentiate the economy under the Vision 2030 arrangement has kept on conveying results. The drawn out information additionally focuses to a similar empowering pattern. The commitment of the non-oil private area in by and large Gross domestic product has ascended from 36% in 2009 to 41% in 2019 or at standard with the commitment of oil in the Gross domestic product. In any case, taxpayer supported organizations stay the second biggest supporter of Gross domestic product in spite of expanding the assembling base (5% CAGR starting around 2009 in non-petrochemical fabricating area) and development

in assistance area (4% CAGR north of 2009-2019). Non-oil development mirrors a propensity on expanding state enjoying couple with a medium-term obligation to monetary equilibrium.

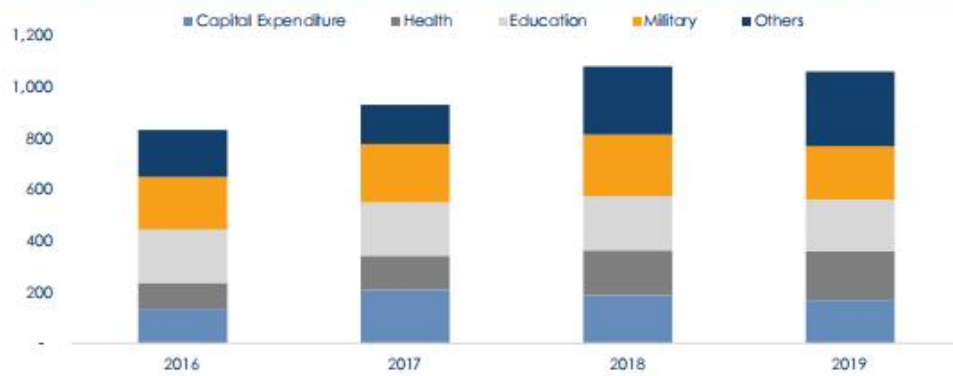
B. Fiscal, Monetary and Employment Situation

Budget Structure

Starting around 2010, the public authority use has progressed forward with a rising pattern, expanding by more than 78% from SAR596bn in 2009 to SAR1,059bn in 2019. The patterns in complete consumption and income assortment give one more impression of the public authority's push for enhancement of action, accentuation on confidential area job, and the Realm's emphasis on the government assistance of residents. Starting around 2016, all out use has expanded by 26% up to 2019 to SAR1,059bn, driven fundamentally by wellbeing and social turn of events, capital use, and guard areas. By and large, training, military consumption, and wellbeing and social advancement represent 19.3%, 18.8%, and 16.6%, separately, of the complete use in 2019. Upheld by the recuperation in oil costs and new financial changes in the non-oil area, the public authority's all out income has expanded by 76.5% over a similar period, with oil income becoming by 80% and non-oil income hopping by 60%. As of 2019, non-oil income contributes 36% in complete incomes, nearly at a similar level as in 2014 of 35.7%. Three significant changes in the non-oil area which have added to the expansion in government's non-oil charge income are: (I) the public authority's decrease in Tank enlistment limit, (ii) expansion in the number of items under Tank and Extract Obligation systems, and (iii) expansion in ex-pat duty charge. The change in income blend is positive and will permit the KSA to all the more likely ingest any shock to oil incomes because of the drop in oil costs.

Figure 1-7

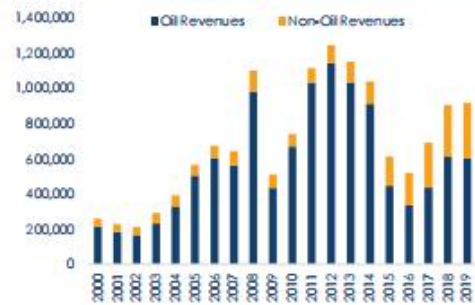
Structure of Budget (SARbn)



Source: SAMA Annual Statistics 2019, Ministry of Finance

Figure 1-8

Non-Oil Revenue rise (SAR bn)



Source: SAMA Annual Statistics 2019, Budget Statement 2020

Figure 1-9

Expenditure increased by 26% since 2016 (SAR bn)



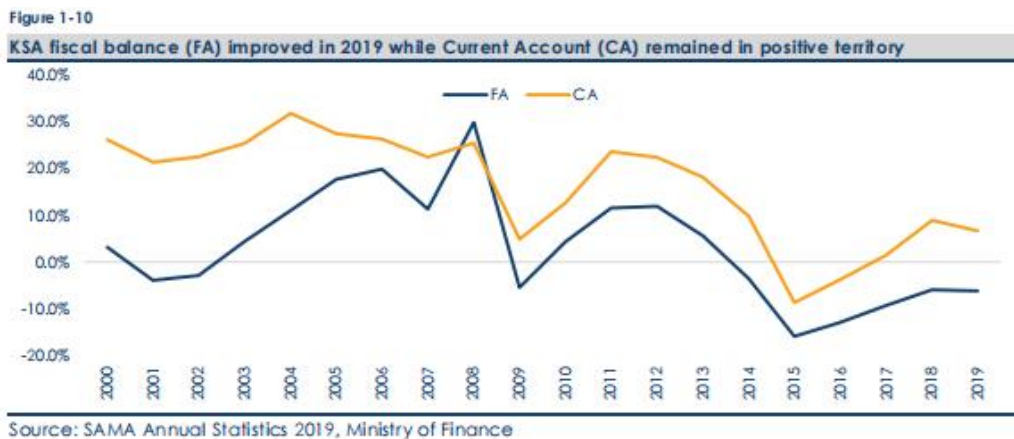
Source: SAMA Annual Statistics 2019, Budget Statement 2020

Fiscal Deficit

The KSA has been running a moderately higher monetary shortage in the beyond couple of years, given its elevated concentration on framework, wellbeing, and training combined with the requirement for expanded protection spending. The normal Monetary Shortfall (FD) in the beyond five has been 9.7% of Gross domestic product. In 2019 FD got started at 4.5% versus 5.9% in 2018 in spite of lower oil income. This features specialists' pre-Coronavirus obligation to get back to financial solidification and accomplish a nonpartisan spending plan by 2019. All out spending diminished with capital spending enduring the worst part of these cuts. The shortfall was funded by a blend of government withdrawals from stores, dropping from 19.1% to 17.8% of Gross domestic product in 2018 and 2019, separately, and obligation issuances, with obligation to Gross domestic product ascending from 19.0% to 23.1% in 2018 and 2019, separately.

External Account

The ongoing record excess restricted on lower oil send out profit, which is assessed at 5.4% of Gross domestic product in 2019 contrasted with 9.0% in 2018. The ongoing exchanges balance announced slight improvement in the midst of lower settlements outpouring, which added to powering private utilization. Net unfamiliar speculation streams expanded marginally during 2019 yet keeps on being a lot of lower than their pre-2014 levels - a central issue for policymakers given the aspiration of Vision 2030. Portfolio speculation inflows expanded fundamentally (19% YoY in 2019) as the Saudi Stock Trade (Tadawul) turned out to be essential for the Developing Business sectors Stock Records. The national bank net unfamiliar stores remained at USD494bn in 2019 contrasted with USD490bn in 2018.



Public Debt

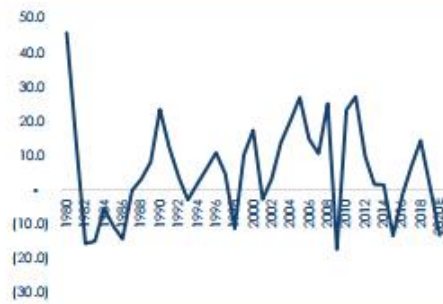
Coronavirus related extra wellbeing cost and financial help bundle combined with delicate oil costs have ended up being a one-two punch for the KSA's public money and speeds up the pattern of obligation stack up. In 2019, the Realm shut the year with complete public obligation/Gross domestic product of 22.8%, given the high monetary shortage in 2019 and the related requirement for monetary supporting. In general trade holds contracted from USD500bn in 2019 to USD449bn by May 2020. The drop in return holds likewise consolidates the effect of specialists' drives on expansion and obtaining of unfamiliar vital resources.

Monetary Policy and Inflation

execution. The money related approach apparatus has its restrictions in the KSA, as it is attached to the conversion standard strategy. Preceding mid-1981, Saudi Riyal was approximately fixed to either SDR or USD dollar. SAMA officially suspended the

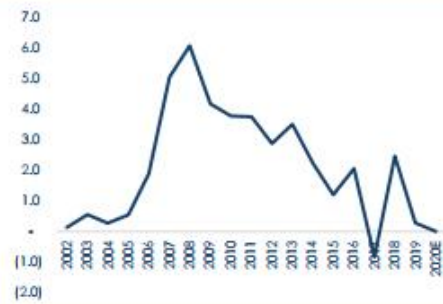
SDR connect in May 1981 and from that point forward had kept a connection to the dollar, with the last debasement of the riyal happening in June 1986 when its swapping scale against the dollar was changed from 3.65 to 3.75. In any case, from that point forward, it has been firmly fixed to USD at SAR 3.75. Saudi Arabia is one of a kind in the feeling that it is an asset based economy with unfamiliar trade and receipts dominantly being in USD. Consequently, financial strategy assumes a more predominant part in impacting the financial approach than money related strategy. Expansion in Saudi Arabia is estimated in view of the development pace of the Purchaser Value List (CPIs), delivered by the Overall Expert for Insights (GaStat) consistently. The CPI crate is created of 12 portions and 470 things. In 2018, GaStat reexamined the base year, transforming it to 2013 from 2007. The larger part extent of CPI is made out of two fragments, to be specific, (I) Lodging, water, power, gas and other fuel, and (ii) food and refreshments section, which make 44.1% of CPI. Saudi Arabia has encountered times of low expansion during the 80s and 90s, not surpassing 1%. By the beginning of the 2000s, the rate began to increment progressively, arriving at its top in 2008. The ascent in expansion was expected to various reasons, including the oil value blast and decrease in the worth of the US dollar, which drove to development in homegrown interest and an expansion in food and rental costs. Lately, expansion declined to - 0.9% in 2017 while it quickly returned in 2018. The increase in expansion can be related to the presentation of Tank and decrease in fuel sponsorships.

Figure 1-11
Nominal GDP Growth (%)



Source: SAMA Annual Statistics 2019, Fitch Ratings

Figure 1-12
Inflation Trend (%)



Source: SAMA Annual Statistics 2019, Fitch Ratings

Figure 1-13
Public Debt break-up (SARbn)



Source: SAMA Annual Statistics 2019, Budget Statement 2020

Figure 1-14
Net FDI as % of GDP



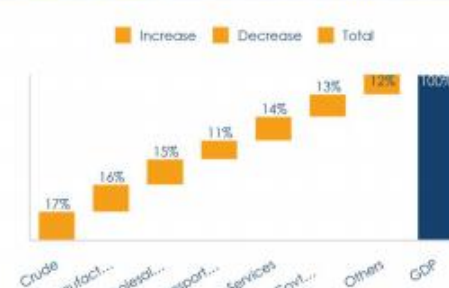
Source: SAMA Annual Statistics 2019, Budget Statement 2020

Figure 1-15
Trade Balance



Source: SAMA Annual Statistics 2019

Figure 1-16
Contribution in GDP by sector (over 2000 to 2019)



Source: SAMA Annual Statistics 2019

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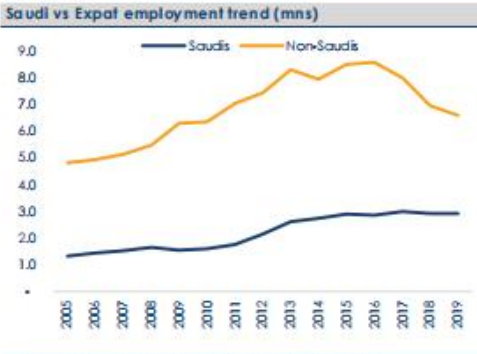
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Employment

Saudi work market is involved 9.5 mn representatives starting around 2019. The work market is generally contained of Transitory Authoritative Specialists, making up 69% of the complete positions in 2019 which converts into 6.6 mn occupations while the remainder of 2.9 mn occupations were held by Saudi nationals. In general, all out positions have developed at a 14-year CAGR of 3%. Nonetheless, starting around 2015, a change in pattern has been seen as absolute positions have descended essentially since the pinnacle of 2015 because of a significant progression of return relocation because of low oil costs and Saudization of the work market. To place things into point of view, beginning around 2015, unfamiliar specialists have lost 1.9mn positions (↓ 22%) while occupations to residents have remained pretty much at a similar degree of 2.9mn

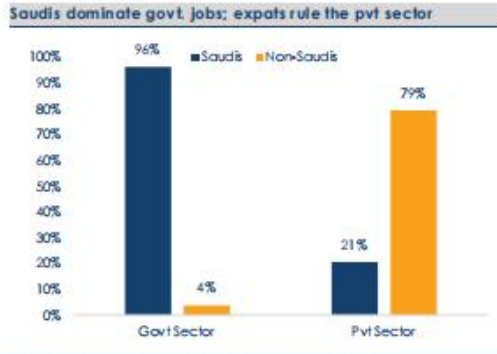
Saudi Arabia utilized 1.3 mn individuals in the public authority area toward the finish of 2019, with Saudi's addressing 96.0% of complete employees⁶. In the confidential area, the absolute number of representatives remained at 8.2 mn in 2019 addressing a downfall of 4% YoY. Non-Saudi's made up most of the confidential area labor force addressing 79% of the absolute confidential labor force. Work for non-Saudi's subsided by 5% YoY in the confidential area while stayed stable for Saudi nationals.

Figure 1-17



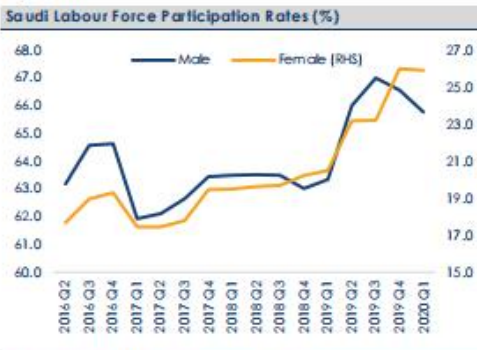
Source: Ministry of HR, General Org. for Social Ins.

Figure 1-18



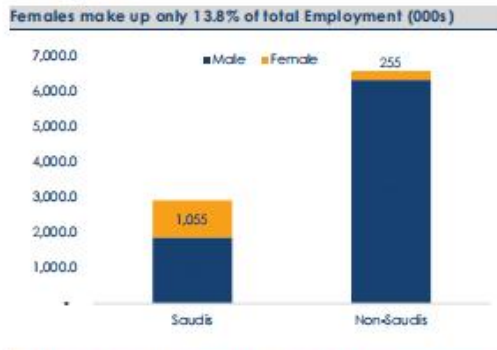
Source: Ministry of HR, General Org. for Social Ins.

Figure 1-19



Source: Labour Force Survey - GoStat

Figure 1-20

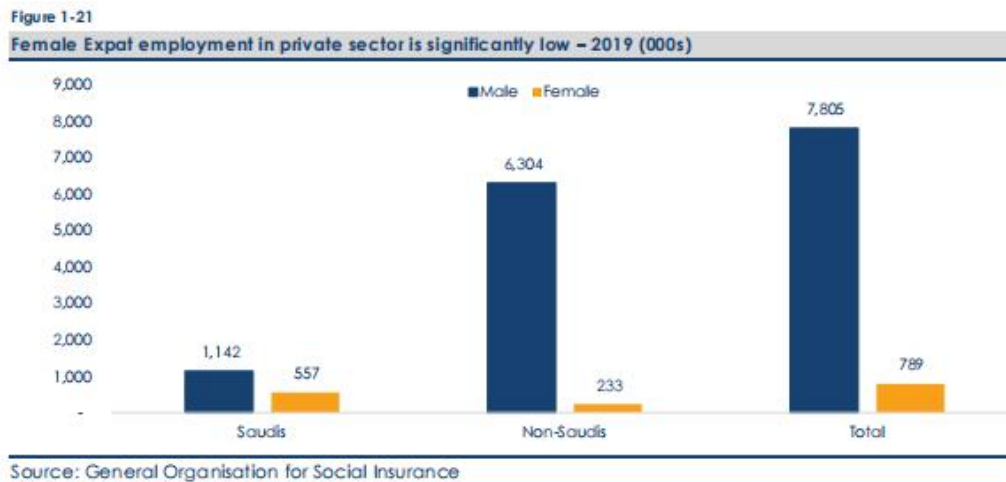


Source: Ministry of HR, General Org. for Social Ins.

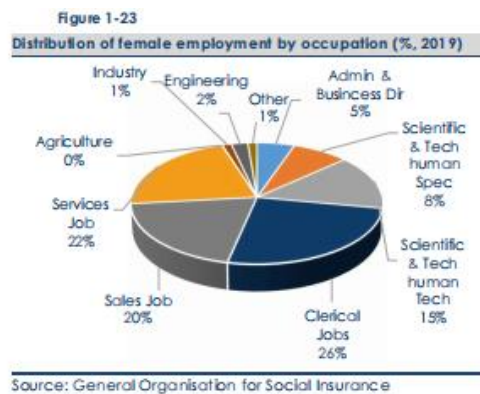
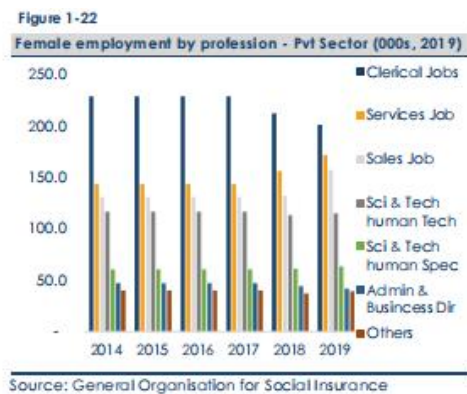
to levels seen in different nations of the area. Be that as it may, this addresses a fair increment of 8.2 rate focuses since 2Q2016 driven by the public authority's endeavors to work on the business open doors for ladies under Vision 2030 and Saudization drive. Ladies make up just 13.8% of the KSA's workforce starting around 2019, as per SAMA. Be that as it may, because of the public authority's endeavors (Vision 2030), female work in the public authority area remains generally high at 41%, starting around 2019.

The confidential area is as yet slacking with regards to employing ladies. Just 9.6% of ladies work in the private area, which is essentially lower when contrasted with the legislative area, demonstrating nonetheless that 90.4% of the labor force are male workers. Further bifurcating, among the absolute Saudis working in the confidential area (1.7mn workers) the Saudi female presence remained at a huge 32.8% (0.6mn representatives). Then again, among the absolute non-Saudis working in the confidential area (6.3mn workers) non-Saudi female positions were just a simple 3.6% (0.2mn representatives). Most of these traveler ladies work in the medical services area, and this minority bunch stands generally impacted and helpless against the pandemic. In the public authority area, females have much better portrayal making

40.9% of all the public authority occupations while guys make up 59.1% of the public authority occupations.



In the confidential area, ladies are mostly working in administrative positions, addressing 25.5% of the ladies labor force, trailed by administrations and deals work portion of 21.7% and 19.9%, separately. Female presence in administrations and deals occupations has expanded lately at a 5-year CAGR of 4% while administrative positions have seen a decay of 3% during a similar period.



Saudization[10] or Saudi Nationalization Plan/Nitaqat is a strategy carried out by the Service of Human Assets and Social Turn of events, recently known as Service of Work and Social Turn of events, by which Saudi organizations are expected to employ Saudi nationals according to a quantity. The arrangement is set up since 1985; in any case, over the most recent five years, huge headway has been made in assisting Saudi nationals with coordinating to the gig market. The specialists have

saved a sum of 72 callings only for Saudi Nationals, and the larger part are junior positions. The rundown incorporates HR jobs, occupations related with work issues, certain business trained professionals, and some money jobs. The deficiency of abilities for Saudi specialists is seen to be in additional specialized jobs saved for engineers, planners, IT trained professionals, and medical services experts.

Consequently, the Saudi government has executed new qualification prerequisites on its grant programs for youthful Saudis who need to read up for college degrees abroad. The 12 workspaces prohibited for unfamiliar transient laborers are: watch shops, optical stores, clinical hardware stores, electrical and gadgets shops, outlets selling vehicle spare parts, building material shops, outlets selling a wide range of rugs, vehicle, and cell phone shops, shops selling home furnishings and instant office material, deals outlets of instant pieces of clothing, kids garments, and men's provisions, family utensils shops and cake shops. The public authority is attempting to make occupations for Saudis in the essential retail portion and will shift focus over to ultimately open-up additional areas for nationals whenever they have acquired the range of abilities as well as applicable experience. Generally, Saudization has helped Saudi nationals; explicitly, ladies to assist with securing position in junior jobs across different enterprises.

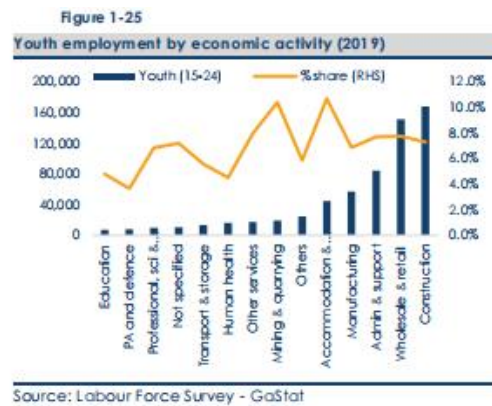
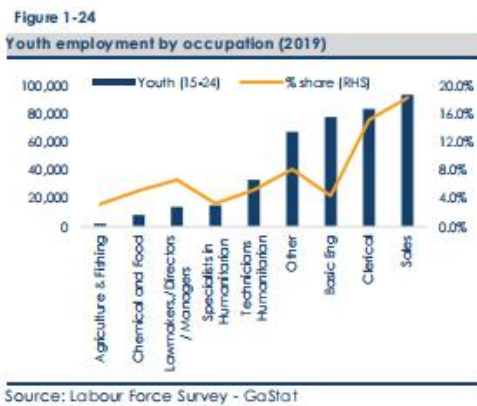
Jumping a piece further into work separation by monetary action, it is seen that development and building comprises most of occupations, i.e., 43% (~4.9mn occupations), of which a larger part are Impermanent Legally binding Specialists (87%) in the confidential area. Discount and retail exchange has the second largest number of occupations at 3.1mn positions or 18% of absolute positions. Here once more, a comparable pattern is seen where Transitory Legally binding Specialists make up 77% of the confidential work market. In rate terms, Saud nationals contain 80% of occupations in the oil area, trailed by half in monetary positions. Females have fundamentally less cooperation in the gig market when contrasted with their male partners in practically all areas, yet in outright terms, they are to a great extent utilized in Local area/Social work (0.3mn), development and building (0.2mn), and discount and retail (0.2mn).

Table 1-1

Employment break-down by major economic activity in 2017							
000s	Saudis	Non-Saudis	Total	%	GDP/Emp	Male	Female
Construction & building	621.0	4,249.1	4,870.1	43%	24,077	4,644.7	225.4
Wholesale & retail trade	480.2	1,612.8	2,092.9	18%	109,598	1,894.2	198.8
Community, social, & personal	267.0	848.2	1,115.2	10%	45,125	814.9	300.3
Manufacturing Industry	192.9	640.0	832.8	7%	374,618	781.6	51.2
Agri., forest and fishing	18.3	556.6	574.9	5%	105,100	567.8	7.1
Transport, storage & comm.	84.2	262.4	346.7	3%	437,813	332.4	14.3
Finance, insurance, and real est.	110.7	112.8	223.5	2%	1,117,645	198.1	25.5
Mines, oil, natural gas and quarrying	81.4	20.3	101.7	1%	9,932,191	98.6	3.1
Electricity, gas and water	43.4	10.0	53.4	0%	639,177	52.9	0.5
Other activities	-	0.0	0.0	0%	NA	0.0	0.0
Total Pvt. Sector	1,898.9	8,312.3	10,211.2	89%	214,884	9,385.0	826.2
Govt. Sector	1,188.6	51.0	1,239.6	11%	286,867	728.0	500.5
Total Employment	3,087.5	8,363.3	11,450.8	100%	222,676	10,113.1	1,326.7

Source: Saudi Ministry of Labour & Social Development

Youth Employment: According to World Wellbeing Association (What youth's identity is), characterized as the long term age bunch while 'Youngsters' covers the age range 10-24 years[11]. In general, 0.64 mn youngsters are functioning as of 1Q2020 of which 84.6% are male and 15.4% are female. Saudi nationals make 0.36 mn of complete youth work for example 55.9% while the leftover positions are involved by unfamiliar youth laborers. Youth females. The complete joblessness rate for age section 15-19 remained at 22.2% in 1Q2020, while it was 20.9% and 27.4% separately for guys and females inside the age section. For the age bunch 20-24, the joblessness rate remained at 23.8%, while it was 14.8% for guys and 51.8% for females. The abovementioned age sections of 15-19 and 20-24, made up 1.8% and 26.3% separately of complete jobless individuals in the Realm The KSA youth is for the most part recruited in deals administration, addressing 18.4% of the complete deals labor force, trailed by administrative positions and fundamental designing, having a portion of 15.2% and 4.4%, individually. While checking out work by monetary action, young people are generally recruited in development, discount and retail, and organization occupations, having a piece of the pie of 7.3%, 7.7%, and 7.7%, separately, of the all out labor force in the specific financial movement.



Major initiatives for employment[12]: Significant drives pointed toward upgrading business, especially among lady, incorporate;

-NITAQAT: Stricter requirement of Saudization quantity or compulsory employing of Saudi residents in the confidential area. The NITAQAT program orders organizations working in confidential areas to utilize least number of Saudi Resident in view of two rules, (I) industry the business is working in, and (ii) the size of the business. The degree of consistence of the program permits organizations to benefit motivations for employing residents.

-TAWAFOQ: A program sent off by the Human Asset Improvement Asset for the business of People with Incapacities. According to the 2017 incapacity review, 13% of the Saudi populace had some kind of incapacity, i.e., ~2.6mn of the populace. Among the absolute incapacity cases, 65% were gentle, 25% were serious, and 11% were outrageous.

-HAFEZ: a program for new position searcher which offer monetary help during the time of work search, and furnish them with essential abilities for the gig market.

- Support for **Free-lance Job Seeker** by means of government managed retirement for quite a long time.

-Incubators and Accelerators: advancing business venture and development by means of a large number of measures under the Little and Medium Endeavor Authority (SMEA).

-Encouraging women participation: through the foundation of help focus, changes parents in law, along these lines opening up open doors for ladies in regions recently viewed as reasonable just for man, monetary help for kid care.

-L20 Summit in Riyadh: Work 20 or L20, is a gathering that includes worker's organizations of G20 nations furthermore, is met by the Global Worker's organization Confederation (ITUC) and Worker's guild Council (TUAC) to the OECD. L20 cares for the interest of laborers at the G20 level. This year, interestingly, the G20 highest point was facilitated by a Middle Easterner nation for example Saudi Arabia. The Saudi Public Panel of Laborers Panel (SNC) facilitated the L20 Highest point in Riyadh. The work taskforce inside L20 is liable for zeroing in on the job of specialized and professional preparation. Progress on past suggestions, legal administrations and work privileges, and dynamic work changes. All the more significantly, the team focuses on the job of public arrangement in making position out in the open administrations, framework, and other financial exercises.

Table 1-2

Economic Snapshot

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
National Account (SARbn)										
Nominal GDP	1,981	2,517	2,760	2,800	2,836	2,454	2,419	2,582	2,949	2,974
Growth (YoY)	23%	27%	10%	1%	1%	-13%	-1%	7%	14%	1%
Real GDP	1,981	2,179	2,297	2,359	2,445	2,545	2,588	2,569	2,631	2,640
Growth (YoY)	5%	10%	5%	3%	4%	4%	2%	-1%	2%	0%
Share of Real GDP-Oil	45%	45%	45%	43%	43%	43%	44%	43%	43%	42%
Share of Real GDP-Non-Oil	55%	55%	55%	57%	57%	57%	56%	57%	57%	58%
GDP/Capita (SAR '000)	72	89	95	95	95	79	76	79	88	87
*GDP/Capita (PPP, Real, USD)	44	47	48	48	48	49	49	47	47	47
Inflation (%)										
CPI	3.8%	3.8%	2.9%	3.5%	2.2%	1.2%	2.1%	-0.8%	2.5%	-2.1%
-Food	3.7%	5.2%	4.4%	5.8%	1.4%	0.6%	-1.3%	-0.8%	6.5%	2.1%
-Housing, Water & Utilities	7.6%	11.4%	3.2%	3.5%	4.9%	2.4%	4.8%	-0.7%	-1.2%	-8.6%
-Transport	1.5%	3.6%	4.9%	2.5%	1.4%	1.0%	7.5%	-2.1%	10.7%	-1.4%
Fiscal Account (SARbn)										
Revenues	741	1,118	1,247	1,153	1,040	613	519	692	906	927
-Oil	90%	92%	92%	90%	88%	73%	64%	63%	67%	64%
-Non-Oil	10%	7%	8%	10%	12%	27%	36%	37%	32%	36%
Expenditure	654	827	917	995	1,141	1,001	831	930	1,079	1,059
-Military							25%	25%	22%	20%
-Education							25%	22%	19%	19%
-Health							12%	14%	16%	18%
Capital Expenditure	26%	29%	22%	26%	28%	21%	16%	22%	17%	16%
Fiscal Balance	87	291	329	158	(100)	(389)	(311)	(238)	(174)	(133)
-% of GDP	4.4%	11.6%	11.9%	5.6%	-3.5%	-15.8%	-12.9%	-9.2%	-5.9%	-4.5%
Gross Public Debt	167	135	84	60	44	142	317	443	560	678
-% of GDP	8.4%	5.4%	3.0%	2.1%	1.6%	5.8%	13.1%	17.2%	19.0%	22.8%
-Domestic Debt	8.4%	5.4%	3.0%	2.1%	1.6%	5.8%	8.8%	10.0%	10.3%	12.5%
-Foreign Debt							4.3%	7.1%	8.6%	10.3%
External Account (SARbn)										
Export	982	1,411	1,498	1,454	1,331	818	753	900	1,181	1,072
Import	-653	-742	-807	-862	-971	-927	-743	-757	-786	-787
Trade Balance	329	668	691	592	360	-110	10	143	395	284
Remittances	-98	-103	-107	-128	-135	-142	-139	-133	-124	-114
Current Balance	-250	-595	-618	-508	-277	213	89	-39	-270	-176
Capital Balance	0	0	-1	-1	-1	-4	-3	-7	-9	-6
Financial Account	-121	-425	-446	-474	-240	274	343	-28	-258	-161
Int'l Reserves Assets	445	544	657	726	732	617	536	497	497	499
Population (mn)										
Total population	27.6	28.4	29.2	29.4	30.0	30.9	31.8	32.6	33.4	34.2
Citizens	19.0	19.4	19.8	19.2	19.3	19.7	20.1	20.4	20.8	21.1
Residents	8.6	9.0	9.4	10.2	10.7	11.2	11.7	12.2	12.6	13.1

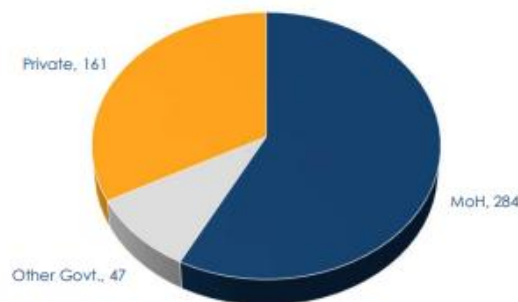
Source: SAMA Annual Statistics 2019, *World Bank

B. Social and Demographic Situation

Healthcare System

Overview of the Healthcare System: The Ministry of Health (MoH) is in charge of overseeing the sector's administration in the Kingdom of Saudi Arabia. The provision of health care involves both the public and commercial sectors significantly. Several organizations play specific roles in governance and regulation, including the Council for Cooperative Health Insurance, the Saudi Food and Drug Authority, the Health Facilities Licensing General Department of the Ministry of Health, the Central Board for Accreditation of Healthcare Institutions, and healthcare workers (Saudi Commission for Health Specialties)

Figure 1-26
67% hospitals in the KSA are operated directly under government control



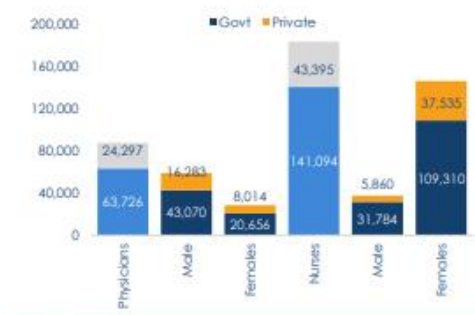
Source: Ministry of Health

Figure 1-27
Private sector is dominated by expats



Source: GaStat

Figure 1-28
Major female workforce is concentrated in Nurses

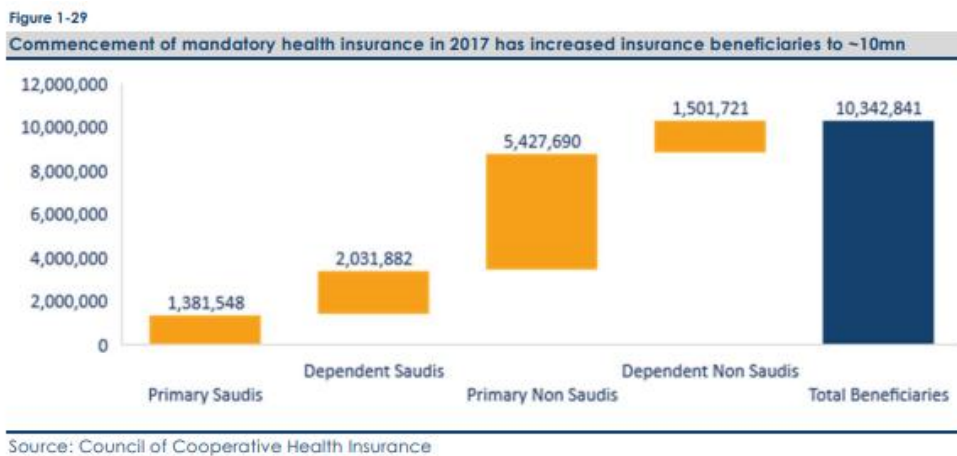


Source: GaStat

The Ministry of Health (MoH) oversees 350 other facilities and centers around the nation in addition to 284 hospitals and about 2,500 Primary Health Care (PHC) centers. Most specialized treatment facilities are found in large urban areas. [13]

Saudi nationals make up the majority of the healthcare sector's labor, along with Temporary Contractual Workers. The majority of Saudis working as doctors and other paramedical workers are employed by the government-run hospitals under MOH, but the private sector also employs a sizeable number of Saudis. Temporary Contractual Workers. In terms of sex disaggregation, men are more likely to hold positions with high salaries, such as those of physicians, whereas women frequently hold positions with lower salaries in the healthcare sector. Women make up 44.3% of the human capital in the private healthcare industry, yet only 12.3% of all women in the labor force work in healthcare.

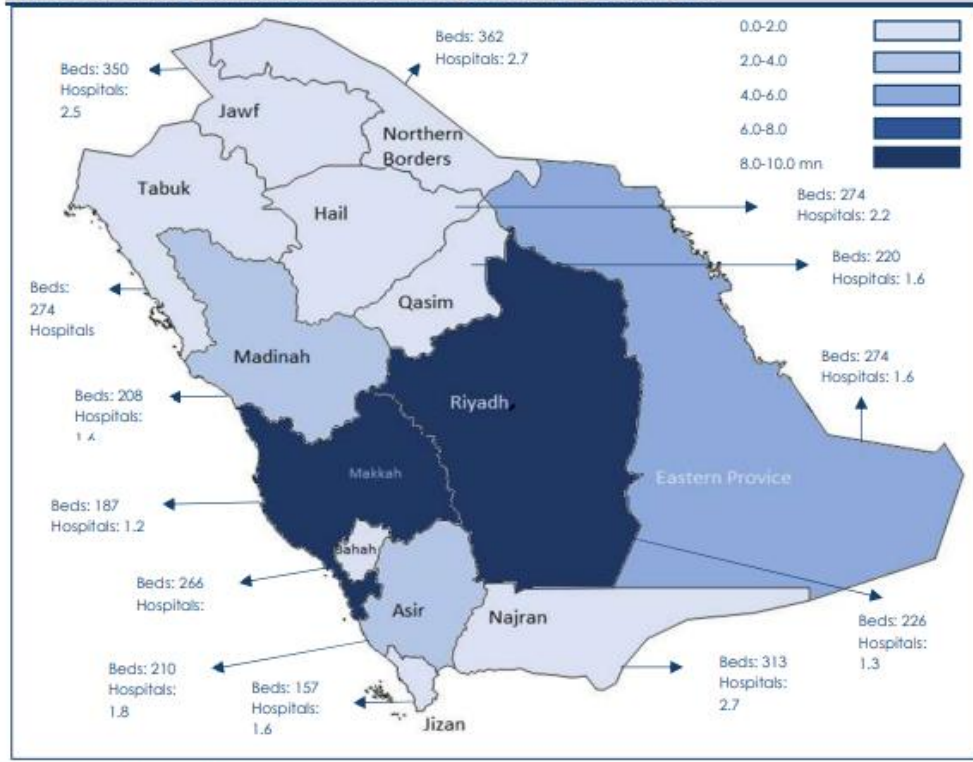
Public health facilities funded by the government are open to all Saudi citizens and government employees who are not Saudis. Saudi nationals employed by the defense, interior, and national guard ministries as well as their relatives enjoy additional access to the facilities managed by those ministries. The Royal Commission of Jubail & Yanbu and ARAMCO, a publicly traded firm, fall under this category as well. Services are available to temporary contract workers employed by other private sector businesses through



There is still room to improve healthcare facilities in more populous provinces like Riyadh and Makkah given the increased urbanization and higher foreign worker population growth over time. In terms of the geographic distribution of health care facilities, provinces with less population, like Qasim and Tabuk regions, are much better equipped in terms of hospital bed capacities and hospitals.

Figure 1-30

Population heat map with distribution of healthcare facilities (Per 100,000 people)



Source: Ministry of Health, GaStat

Healthcare quality in the KSA: In order to give its residents access to high-quality healthcare, Saudi Arabia has made significant infrastructural investments in the healthcare system. The sector has been given top attention by the government since it routinely receives the most government spending (3rd biggest fiscal outlay for 2020). Saudi Arabia's healthcare system has become one of the best because to all this focused work; the WHO ranks it 26th in the world, ahead of several industrialized nations including Canada (30th), Australia (32nd), and the US (37th).

Table 1-3

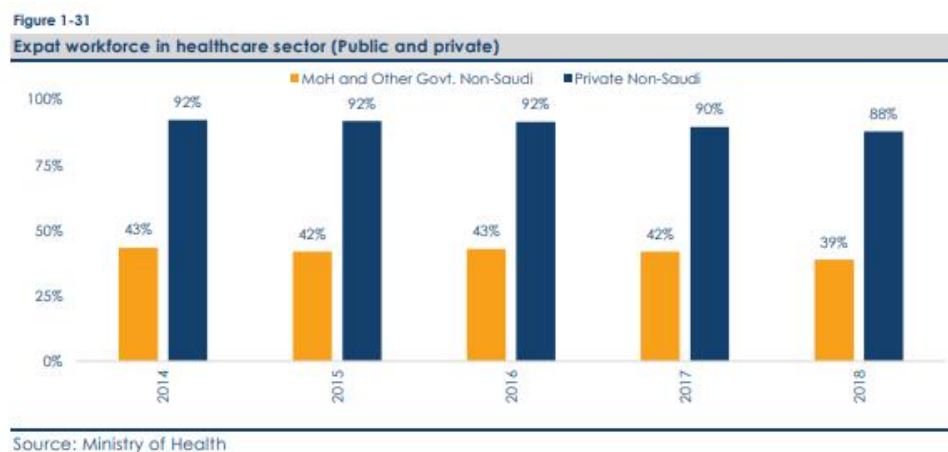
Selected Health Indicators – (2017 or latest available data)

	Infant mortality rate (1,000 live birth)	General death rate	Life expectancy (years)
KSA	6.3	2.9	74.9
Bahrain	6.5	1.9	77.0
UAE	7.8	1.6	77.4
UK	3.9	9.2	81.1
Germany	3.4	11.7	80.8
OECD	6.6	8.4	79.0

Source: MOH, Bahrain Information and e-Government Authority, UK office for National Statistics, WB, OECD

Despite the enormous modernization and transformation that the Kingdom's healthcare system has undergone over the past ten or so years, there are still a number of significant obstacles to overcome.

1. Low Saudization (or localization) of the healthcare workforce: As the single largest employer of health care professionals in the KSA, the government is primarily reliant on temporary contract workers, who make up over half (53%) of the overall workforce. With almost 88% of the entire workforce made up of temporary contract workers, the private sector has the highest concentration, followed by the government sector at 39%. Due to the substantial turnover in the workforce caused by this high concentration, healthcare services are impacted as patients and healthcare facilities redirect efforts to find a replacement. However, recent trends indicate an overall rise in Saudi doctors, primarily due to a significant flow of TCWs returning to the country who work in the medical sector and a deliberate effort.



2. Inefficiencies at public hospitals are owing to a centralized system of management, leading to longer wait times: The existing healthcare system is subsidized and owned by the government. The Ministry of Health (MoH), which offers medical services at its institutions, receives funding from the Ministry of Finance (MoF). The government's budget being heavily burdened, having little room for maneuver, and inefficiencies have led to the need for healthcare system reform. To enhance the sector's quality and financial viability, the National Health System Transformation Plan calls for the creation of a new national health insurance program. The strategy asks for the division of health-related duties among various groups. The responsibility for establishing the system's general strategy, benchmarks, and governance will remain with the MoH. It will be in charge of overseeing Center for Disease Prevention and Control's public health duties.

The healthcare industry will be corporatized into 15 to 20 clusters, each of which will offer all levels of care in a particular area. The task of pooling resources and making

strategic service purchases will fall within the purview of a newly established "purchaser" organization[14] The National Health System Transformation Plan's piloting has already begun after years of preparation work. In Riyadh, Jeddah, and the Eastern Province, piloting is still going on.

Table 1-4

Diabetes and Obesity rates			
	Median Age (2017)	Diabetes in Adults (2017)	Obesity in Adults (2016)
KSA	28	19%	35%
Bahrain	32	16%	30%
UAEs	30	16%	32%
UK	41	7%	28%
Germany	47	12%	22%
OECD	37	7%	20%

Source: World Development Indicators, WHO, International Diabetes Federation, OECD

Table 1-5

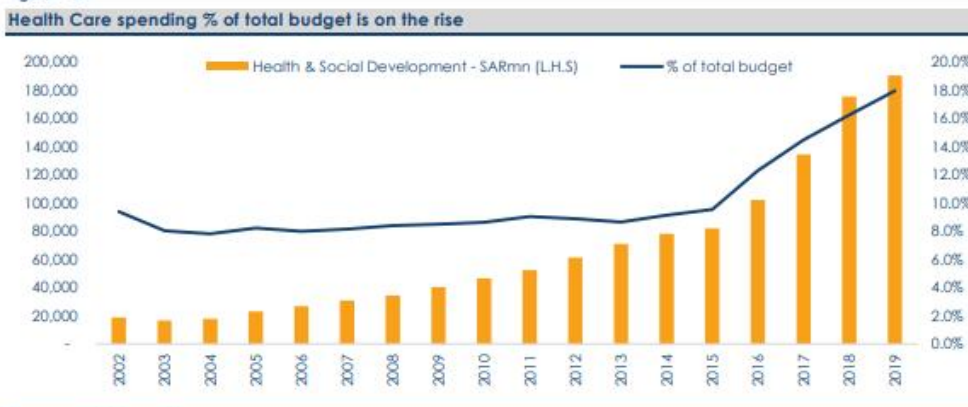
Mortality Rates (% of total deaths) - 2016	
Cardiovascular diseases	37%
Other non-communicable diseases	20%
Injuries	16%
Communicable diseases	11%
Cancer	10%
Others (e.g., respiratory diseases, diabetes)	6%

Source: World Development Indicators, WHO, OECD

Increasing importance of healthcare within the backdrop of Vision 2030:

With the sector maintaining its position as the third-largest area of expenditure in the 2019 fiscal budget and seeing its share of the total budget spend growing higher over the past few years, healthcare has recently emerged as one of the top priorities for the Saudi Arabian government. As opposed to 15.4% in 2018 and 14.4% in 2017, the government allocated 15.6% of 2019 spending for the healthcare and social development sector.

Figure 1-32



Source: Ministry of Finance

The Kingdom's ambitious Vision 2030 and National Transformation Programme (NTP), which names the healthcare industry as one of its key pillars, both emphasize

the importance of this. Although there is a clear focus on improving the healthcare infrastructure, increasing private sector participation for greater efficiency is the strategy to achieve Vision 2030 goals. The government wants to increase the private sector's share of overall healthcare spending to 35% under NTP. In this regard, a number of Public-Private Partnership (PPP) projects are being considered by the Ministry of Health. The world-class healthcare system in Saudi Arabia should be able to withstand and respond to the COVID-19 epidemic.

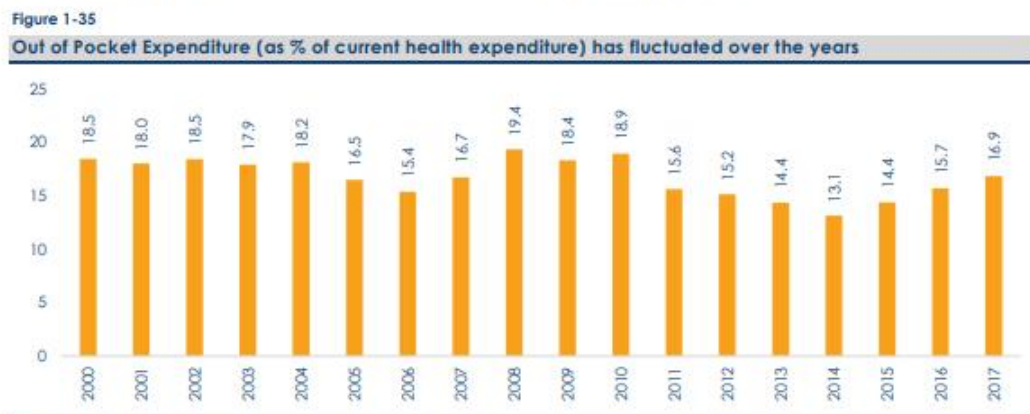
The Saudi government sees the healthcare industry as having the most potential for privatization, and it plans to privatize 290 hospitals and 2,300 primary health centers by 2030[15]. The Ministry of Health has established the first-ever PPP project in this area. The initiative will target seven hospitals and will be centered on the growth of medical imaging services, including radiology, across several institutions located in the Greater Riyadh area. Over the next ten years, the project is expected to cost more than USD 66.7 million, according to the Saudi Arabian Ministry of Health .The Saudi Arabian Ministry of Health estimates that this project will employ 500 medical professionals, including clinical, technical, and nursing workers. One million Saudi citizens living in the Riyadh region will be served once the project is complete.



Source: World Bank, WHO



Source: World Bank, WHO

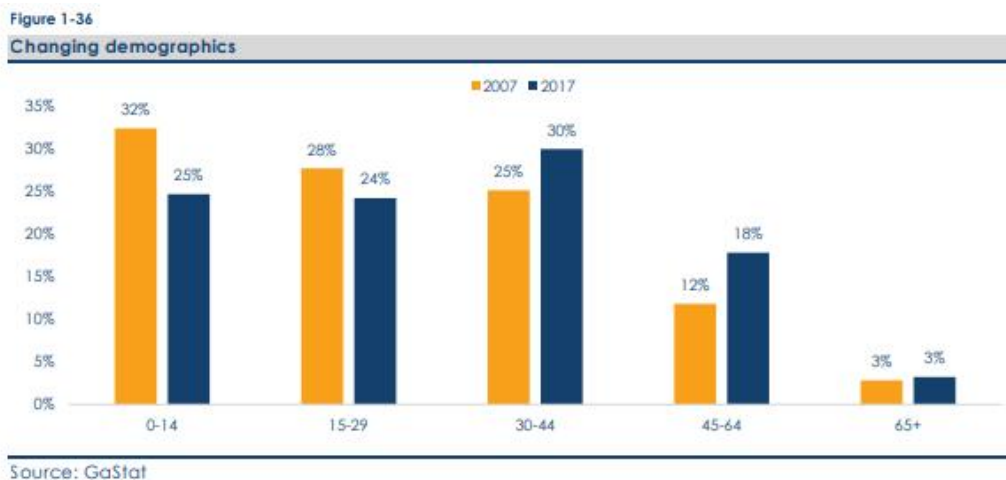


Source: World Bank, WHO

The MoH's most recent statistics show that as of 2018, the nation had 104,775 physicians and dentists in total. There were 184,565 nurses, or 5.5 nurses per 1000 people, compared to 2.8 doctors per 1000 people for all occupations. This puts the country's doctor-to-patient ratio on level with other nations like the US (2.6) and the UK (2.9)[16] and in line with the GCC average. Additionally, during the previous 20 years, the infant mortality rate (per 1,000 live births) has sharply decreased to 6.0 fatalities while the average life expectancy has climbed to 75.0 years.

Changing demographics of the KSA to put pressure on the healthcare sector:

Although the demographics of the Kingdom are often thought to be youthful, a slow aging of the population has already begun, with the percentage of people under 30 declining by 11 percentage points between 2007 and 2017. Due to ongoing and improved access to healthcare, a progressive rise in life expectancies, and developments in the medical sector, this structural shift in the country's demographics is anticipated to deepen even more over the next ten years. The demand for healthcare services will increase as a result, and the types of treatments, spending per patient, length of care, and specializations will all alter dramatically. Future healthcare infrastructure in the Kingdom is anticipated to be driven by two major trends: first, the wellness concept of dietary management, an active lifestyle, and healthy living; and second, long-term medical care and rehabilitation as the population continues to skew older.



Major initiatives for the Healthcare Sector[17]:

. **Mandatory Health insurance[18]:** The mandatory universal health insurance program was implemented in the KSA beginning in July 2016 and was completely operational by the end of 2017.

. In 2019, **New Medical Care (NMC) Health** (Private health care provider) and Saudi Arabia's General Organization for Social Insurance have finalized a joint venture deal that calls for up to SAR6 billion in investments over a five-year period in the Kingdom. The joint company would buy and build facilities with a maximum bed capacity of 3,000 and hire up to 10,000 full- and part-time workers.

. **MOH provides free and integrated health services to pilgrims** during Hajj and various seasons through a network of hospitals and health centres that have been established for this purpose, in addition to hospitals and centres operating throughout the year.

. **Hajj Visiting Manpower Participation Service:** Through this program, medical professionals and technical workers with expertise in certain delicate areas can seek to be a part of the MOH's hajj visiting manpower. This service is intended for medical professionals who are needed from both inside and outside the Kingdom to work at MOH's medical facilities during the hajj season.

. **The Unified Portal of Health Services:** It intends to consolidate all of the online services and applications used by MOH hospitals, health clinics, and other institutions and industries under a dependable, centralized, and authorized e-portal.

. **Referral System (Ehalty):** The initiative enables hospitals to follow up on referred cases and refer patients to other institutions.

. **Birth Registration and Vaccination Reminder Service:** Through the National Information Center, the project aims to register births and exchange birth-related information with the Civil Affairs Agency. Over 250 hospitals are connected.

. **Bed Management Programme:** The program enables the accountable and authorized person to submit accurate data about bed status, one-day surgeries, and routine procedures in MOH's facilities around the clock.

. **Staff Transfer System:** The goal of this technology is to automate staff transfers (both internally and externally). Automation is accomplished by electronically submitting transfer requests, eliminating the requirement for attendance in person.

. **Establishing the Drug Safety Programme:** It enables a trained pharmacist at each hospital to receive training to monitor how the medication safety guide is used

- . **Introducing the Australian Medical Coding System: (ICO-10)** to the MOH's medical records in order to streamline disease reporting and coding
- . the creation of the **Medical Records Improving Programme**, whose objective is to collect medical forms from all institutions and convert them into electronic ones
- . Implementing **productivity improvement programme in the hospital's** operating rooms that has already been used in 20 MOH hospitals and helped to boost productivity in those hospitals' operating rooms by 25%.
- . **Establishing Medical Performance Improvement Programme** in collaboration with Minnesota University in the newborn intensive care units.
- . establishing a **performance improvement programme in the Pediatric Intensive Care Unit (PICU)**. To apply for the program in the other hospitals in the Kingdom, preparations are currently being made.
- . establishing a performance-improvement program in 12 hospitals' emergency rooms.
- . **establishing a patient relations programme**, Currently employing over 1200 people, going above and beyond to assure patients' comfort.

The major achievements of 2019 for the Ministry of Health have been the following:

- . The Ministry of Health has opened five centers for growth and behavior disorders, seven oncology centers, three centers for obesity, and four centers for cardiac catheterization services.
- . Launching four surgical robots across the Kingdom, the most of them are for urology and general surgery
- . Establishing and running a lab for emerging technologies and AI with the goal of creating a global lab for health technology research.
- . With an 84% coverage rate, mobile clinics plan to provide ten trucks to deliver primary healthcare services to remote locations without access to medical care.
- . Setting up 200 mobile dentistry clinics throughout the Kingdom in collaboration with the Ministry of Education. Over 150,000 students are predicted to get benefits during the school year.
- . Running 65 new ambulance facilities. introducing the Modern Healthcare Model Program to improve healthcare services using six different care delivery methods.
- . introducing the Wasfaty "My Prescription" system in 600 health facilities in an effort to improve the quality of medical care and guarantee the availability of medications.

The most prominent targets of the Ministry of Health for the year 2020:

- . Institutionalizing the transformation of healthcare institutions into government-owned businesses that compete on the basis of effectiveness and quality by isolating the delivery of healthcare services from the ministry.
- . Creating the Health Surveys Department to monitor the Kingdom's risk factors for both communicable and noncommunicable diseases.
- . The National Center for Health Research's opening
- . Building, outfitting, and running three labs to check for pesticide traces in fruits and vegetables.

Education

Structure & Oversight: The Ministry of Education (MoE) oversees the education industry, which employs 800k[19] people overall and is the largest employer in the Kingdom. This number includes teachers, managers, and support staff. The Technical & Vocational Training Corporation, College of Excellence, and Saudi Skills Standards oversee secondary and post-secondary education. The Education Evaluation Commission is another supreme authority that regulates the entire educational system in the KSA (see below).

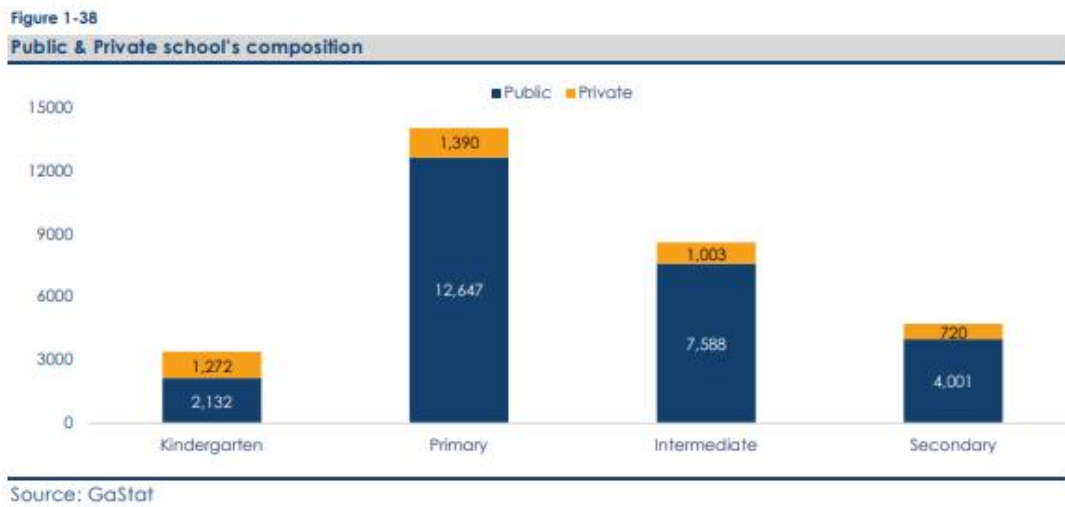
Figure 1-37

Age	Saudi System	KSA key regulators		
18+	Post-Secondary	Ministry of Education merged with Ministry of Higher Education MoHE	Technical & Vocational Training Corporation	Education Evaluation Commission Includes: Public Evaluation Commission National Commission for Accreditation & Assessment National Center for Assessment in Higher Education TVTC (Awards & Evaluation Dept.)
17	Secondary (10-12)		College of Excellence	
16		Saudi Skill Standards		
15				
14	Intermediate (7-9)	Ministry of Education		
13				
12				
11	Elementary (1-6)			
10				
9				
8				
7	Kindergarten			
6				
5				
4				
3				

Source: PWC

Pre-primary (ages 3 to 5), primary (ages 6 to 11), secondary (ages 12 to 17), and tertiary (ages 18 and up) are the four levels of Saudi Arabia's educational system (ages 18 to 22). From the ages of six to fourteen, there are nine years of mandatory education.

Primary & Secondary Education: As 6.2 million children attended elementary and secondary school in the KSA, 11% of them attended private institutions, the government controls the majority of the education industry. Similarly, 85% of all schools were public institutions.



The primary and secondary enrolment rates in public schools have increased at a CAGR of 1.7 and 0.5% over the past eight years, respectively. Saudi Arabia compares favorably to other nations like the US and the UK, which had roughly 14 and 15 pupils per teacher, respectively, in primary schools and 15 and 17 at secondary schools, with an average of 13 children per teacher at the primary level and 11 at the secondary level.

Figure 1-39

Primary Education students and pupil to teacher ratio (RHS)



Source: SAMA Annual Statistics 2019

Figure 1-40

Secondary Education students and pupil to teacher ratio (RHS)



Source: SAMA Annual Statistics 2019

Table 1-6

Key Education Statistics 2019 (or latest available data)

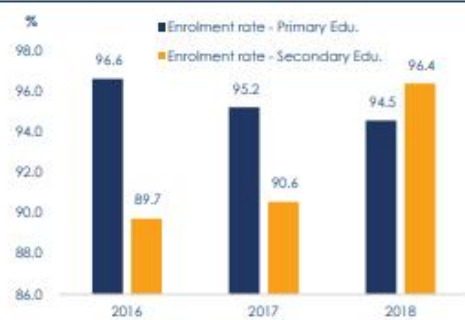
Total Students – Primary & Secondary (mn)	6.2
Higher Education students (mn)	1.6
Number of schools ('000's)	35.7
Total New graduates ('000's)	254.1
Faculty at Higher Education ('000's)	76.1
Student to Faculty Ratio	21.0

Source: SAMA Annual Report 2018

The standard and quality of education as measured by PISA (Programme for International Student Assessment) scores is much lower and needs significant improvement when compared to the average scores of OECD (Organization for Economic Cooperation and Development) countries, even though net enrollment ratios have been quite high and over 95%.

Figure 1-41

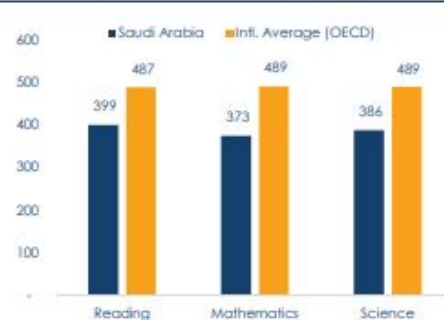
Enrolment rates – Primary vs Secondary



Source: World Bank

Figure 1-42

PISA scores comparison with OECD (2018)



Source: World Bank

The Trend in International Mathematics and Science Study, also known as TIMSS, offers crucial data that can be used to enhance science and math teaching and learning techniques. Singapore tops the list for grade four pupils' TIMSS average score for 2015 (latest data available; next update due in December 2020), while the USA comes in at 546. Saudi Arabia's TIMSS score, which was 390 for grade 4 and 396 for grade 8, obviously trails behind both in the global and regional comparisons. With a score of

337 for kids in grade 4, Kuwait was the only country in the region to do worse than KSA.

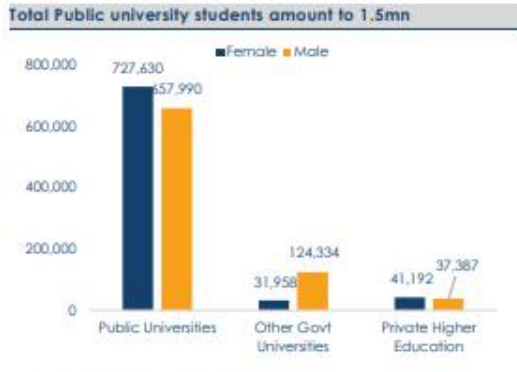
Table 1-7

TIMSS 2015 average scores show KSA lagging behind		
Countries	Grade 4 students	Grade 8 students
Singapore	590	597
United States	546	530
Bahrain	459	466
United Arab Emirates	451	477
Qatar	436	457
Oman	431	455
Saudi Arabia	390	396
Kuwait	337	411

Source: TIMSS 2015 Encyclopedia

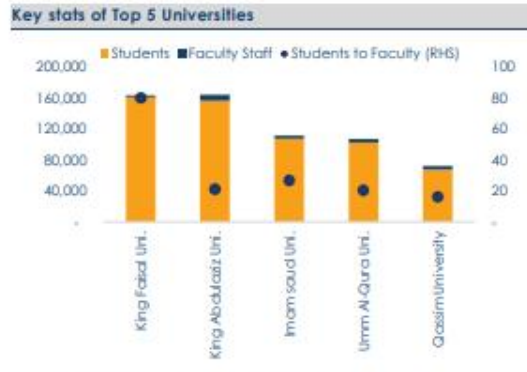
Tertiary Education: Higher education has received increasing attention within the education sector due to its stronger connection to jobs. In higher education, 27% of all students (6.2 million) were enrolled during the 2017–18 academic year, with 254 thousand graduates at all levels and a student–faculty ratio of 21. Like basic and secondary education, tertiary education is predominantly managed by the government, with 1.5 million students enrolled in public universities, or 95% of all students.

Figure 1-43



Source: SAMA Annual Statistics 2019

Figure 1-44



Source: SAMA Annual Statistics 2019

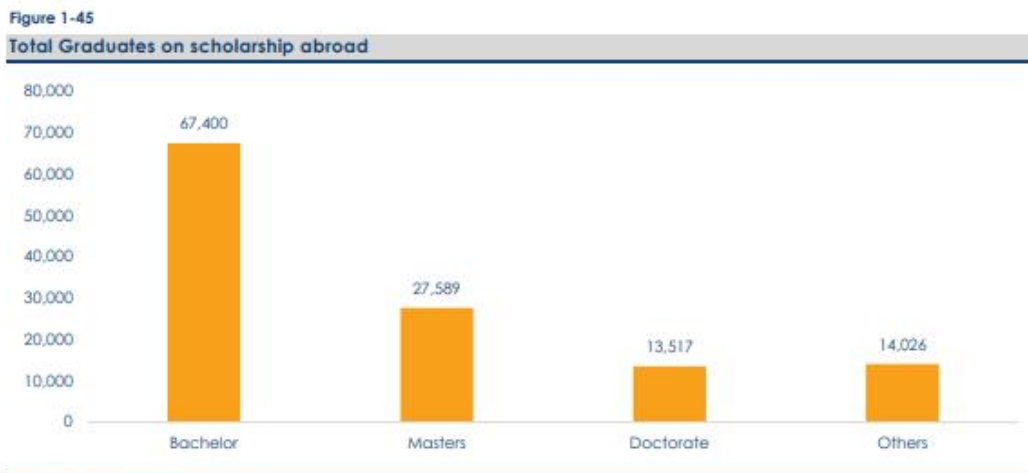
The total number of students earning Bachelor's and Master's degrees has increased at a ten-year CAGR of 4.0 and 3.1%, respectively; however, the government's attention has recently been diverted to academic research and fellowships as the number of Ph.D.s has increased at the highest rate of 9.1% (10-year CAGR), followed by other degrees (diplomas and fellowships) at a rate of 7.4%.

Additionally, the Saudi government offers exceptional and deserving Saudi students considerable funding possibilities to pursue higher education abroad. The King Abdullah Scholarship Initiative (KASP), which is the organization's flagship and biggest program, was established in 2005 by the late King Abdullah.

Each of the KASP's three phases lasted for five years. The motto of the KASP's third and current level is "first your job, then your scholarship." The program makes a clear connection between employment opportunities and student subsidies. The third stage of the program is centered on the creation of alliances with government organizations to determine their requirements for academic levels, disciplines, and human resources. Scholarships for study abroad are provided in accordance with this; recipients are offered job guarantees for which they receive scholarship programs.

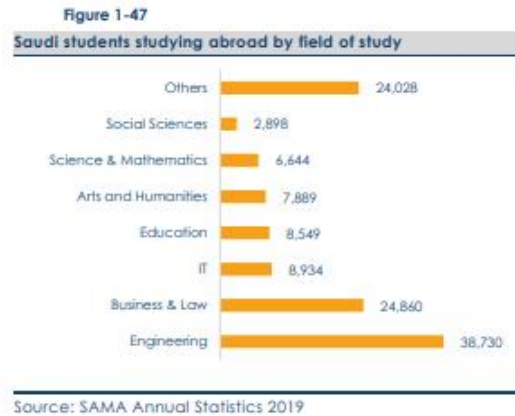
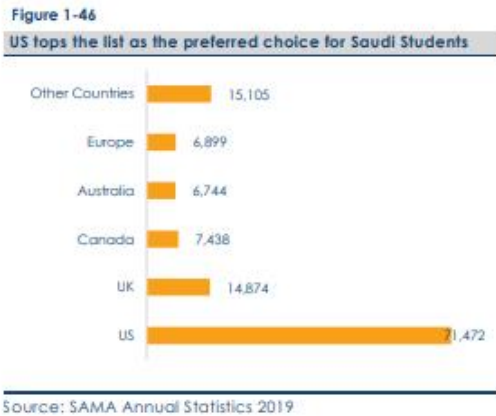
Students must meet certain requirements to be eligible for KASP's Elite Program, including the following: i) a maximum age of 30/35/45 for Bachelor's, Master's, and Ph.D. degrees, ii) that the specialization is an extension of the previous degree or a related specialization, iii) that the previous academic degree should not be older than ten years, and iv) that they must have received a final, unconditional acceptance letter from one of the 20 eligible (MoE).

Currently, scholarships are used by about 81% of all Saudis who are enrolled in graduate-level studies overseas.

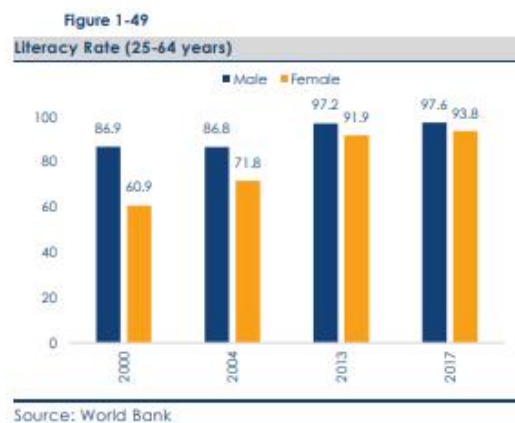
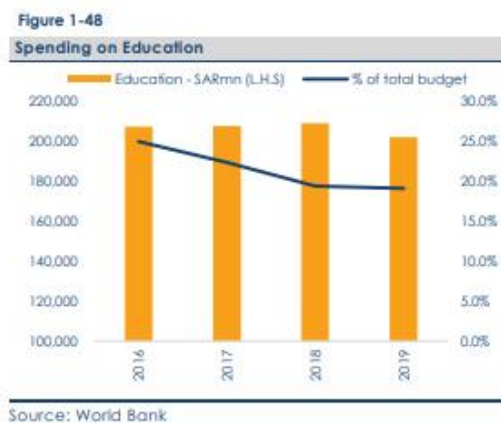


Source: SAMA 2018 Report

These ambitious young Saudi students prefer studying in the United States, and engineering and business are the two most popular subject areas.



Education at the center of Vision 2030: The education sector has acquired prominence in policy circles and is at the heart of the Vision 2030 initiative, which has more Saudi nationals as one of its primary employment priorities. To reduce the skills gap among Saudi nationals and to promote their employability, the Saudi government has dramatically expanded its investment on the industry. In line with defense spending and more than healthcare, the government dedicated 19% of its 2020 budgeted expenditures to the education sector. The government intends for at least five Saudi colleges to be listed among the top 100 universities worldwide as part of Vision 2030. It has already made great strides toward achieving this objective. Two Saudi Arabian universities, King Abdulaziz University and King Fahd University of Petroleum and Minerals, were ranked 186th and 200th, respectively, in the top 200 of the 2020 QS World University Rankings. The King Saud University in Riyadh came in at number 281.



Major initiatives for the Education Sector[20]:

National Education Platform: The platform offers a number of services, such as a thorough student profile that monitors student health data, expert counseling, digital

knowledge libraries, smart school and ministry services, and more. Through this portal, teachers and parents can communicate.

Overseas Scholarships: The Overseas Scholarship Agency, part of the Ministry of Education, finances Saudi colleges in both the public and private sectors and sends Saudi students overseas to obtain experience. The initiative, which was launched in 2005 during the reign of King Abdullah, has been running ever since.

Learning for life initiative "Istidamah"[21]: a development program that equips people with the values of lifelong learning and the requisite life skills.

University exchange: encourages international cooperation in higher education in order to build skills and knowledge and gain from relationships with universities around the world.

"Saifi" programme: The program is designed for students who are over the age of 17, giving them the fundamental knowledge and abilities they need to fill their free time over the summer.

Saudi Digital Library: More than 680,000 books in various electronic domains are housed in a vast and sophisticated digital library that supports the educational process and caters to the needs of beneficiaries at higher education institutions in the Kingdom of Saudi Arabia.

Research centres: In fields of relevance to the Kingdom, the majority of universities have created scientific and technological research centers. The King Abdulaziz City for Science and Technology, the King Abdullah City for Atomic and Renewable Energy, and other Saudi research organizations are among the country's significant scientific institutions.

Inmate education programmes: According to Article 18 of the Prison and Detention System, the Ministry of the Interior must encourage convicts' education and awareness in coordination with the relevant authorities.

The major achievements of the Ministry of Education for the year 2019 have been the following:

- . Special programs for gifted children have benefited more than 71 000 students.
- . Implementing training programs for educators to improve their knowledge of efficient teaching techniques and the scientific, practical, and interpersonal skills necessary to interact with students.
- . The registration of 159 patents as well as more than 17,000 published scholarly articles produced by Saudi academic institutions.

- . The opening of 32 STEM centers in 32 schools around the Kingdom, which will help pupils' aptitudes, attitudes, and dispositions develop.
- . In the Kingdom, there are roughly 18% more children enrolled in kindergarten programs than there are total births.
- . The proportion of general education students who benefited from the local groups' programs was roughly 13%.
- . The opening of the online "Safeer 2" portal, which will assist scholarship recipients and others looking to study abroad.
- . Attained 65 appearances in national and international competitions.
- . The general education students, both male and female, who received 38 medals and awards (middle and high school).

The most prominent targets for 2020:

- . Increasing the amount of peer-reviewed research articles published by Saudi academic institutions to over 19,000 research publications.
- . To obtain a 22% attendance rate, expand the availability of enrollment possibilities for young children in early childhood education. Using interactive and cutting-edge instructional practices to shift education into a digital format.
- . The opening of 77 school centers dedicated to sharing best practices and solutions from across the world in the fields of science development methodology, technology, engineering, and mathematics (STEM). By building sports facilities, strengthening the Sports Federation of Saudi Universities and creating a national policy for collegiate athletics.
- . The growth of women's athletics.

Population

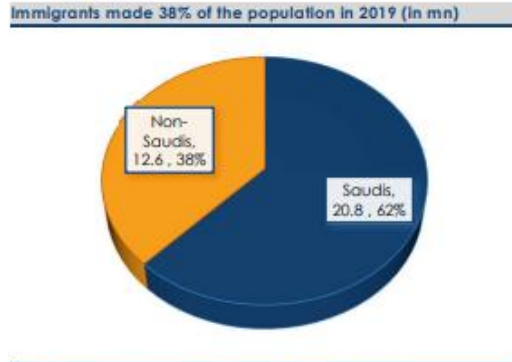
The population of the KSA was 34.2 million in 2019, with migrants accounting for a sizable portion of 38.3% (13.1 million) of the overall population. Males make up 58% of the population overall, but 69% of migrants are male, a much greater proportion. The male to female population ratio in Saudi Arabia is 51 to 49 percent, respectively. More than 50% of people in the population are under 34, and more than 65% are under 39. The greatest population, with 3.7 million people, are in the 35–39 age group. The same is true for the male population (2.3 million men between the ages of 35 and 39); however, the greatest age group of women (1.5 million) is between the ages of 25 and 29.

Figure 1-50



Source: Demographic Survey - GaStat

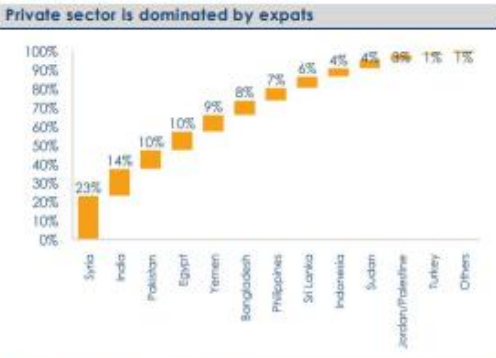
Figure 1-51



Source: Demographic Research Bulletin - GaStat

One of the largest hosts of migrant workers from abroad is the Kingdom of Saudi Arabia. The largest populations of temporary contract workers in the Kingdom of Saudi Arabia are from the Indian subcontinent, specifically from Bangladesh, Pakistan, and India. Additionally, Syria and Egypt contribute sizable numbers of temporary contract workers. With the addition of 5.8 million TCWs since 2007, the migrant population has nearly quadrupled, bringing the total to 13.1 million in 2019, marking a 12-year CAGR of 5.2%. Adding 0.27 million people since 2007, Saudi Arabia's population has grown steadily, reaching 21.1 million in 2019 (a CAGR of 1.5%). [22]

Figure 1-52



Source: Global Media Insight

Figure 1-53



Source: Demographic Research Bulletin - GaStat

In 2019, the KSA was the third-largest global host of migrants. Only those headed for Germany and the United States of America were larger than the nation's migration flows. The nation has a long history of embracing immigrants, with the Hajj and Umrah pilgrimages serving as a hub for regional trade, commerce, and cultural exchanges and drawing tourists and worshipers ever since a long time ago. The growth of the oil industry sparked economic diversification and infrastructure development, and during the past 20 years, a large number of temporary contract workers have moved to the Kingdom in search of better employment opportunities.

Both the economic prosperity of their host nation and the advancement of their home countries have benefited greatly from the contributions made by these temporary contract workers.

The majority of migrants in the KSA were men, with 73% of them between the ages of 25 and 55 in 2019[23]. With nearly a third of them being under 18, the majority of migrant women were of working age, indicating a notable pattern of movement through family reunification[24].

In all industries in the KSA, temporary contract workers have held a range of professions, from highly trained to less qualified. More over 9 million non-Saudis are currently working, which accounts for roughly 70% of the nation's total employed population[25]. These temporary contract workers are primarily employed in the private sector, either in the services sector or in the provision of engineering, scientific, and technical support[26]. Numerous Temporary Contractual Workers are employed in a variety of domestic jobs, including those of drivers, housekeepers, and cleaners[27].

Remittances from temporary contract workers employed in the KSA have greatly benefited the migrant workers' home countries, contributing significantly to their GDP and serving as key sources of external funding. Remittances from temporary contract workers have been shown in studies[28] to help alleviate poverty in their home countries, improve nutritional results, and are linked to increased education spending and a decline in child labor in households with low incomes[29]. However, because temporary contract workers occasionally face large travel costs and there is minimal adherence to the Employer Pays Principle about the cost of recruitment, they continue to be at risk of getting caught in deep debt traps that might wipe out a sizable portion of their income.

The annual remittance from the KSA has decreased by 19.9% during 2015, which is in line with the decrease in jobs held by temporary contract workers. Second, quarterly remittance continued to be strong until March 2020. Remittances decreased in the second quarter in accordance with employment losses among temporary contract workers caused by COVID and salary reductions/delays in the private sector.

Figure 1-54

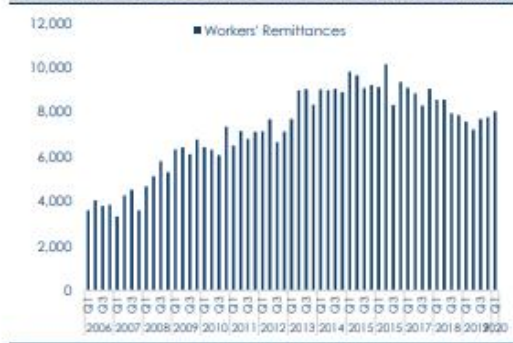
Remittances decline from peak (\$ARmn)



Source: SAMA Annual Statistics 2019

Figure 1-55

Quarterly trend; 2Q2020 will reveal a clearer picture (\$ARmn)



Source: SAMA Annual Statistics 2019

A number of legislative initiatives have been made by the Saudi Arabian government with the goal of enhancing the protection of temporary contract workers. This legislative shift was first put into motion back in 2005[30], when laws and regulations were introduced that forbade sponsors, for instance, from keeping passports of Temporary Contract Workers or members of their families. The 2009 Anti-Trafficking Law, which outlaws all types of human trafficking and imposes harsh penalties on offenders, was enacted as a supplement to these efforts[31]. Additionally, Temporary Contractual Workers now have some degree of employment mobility and, in some circumstances, the ability to switch sponsors[32]. Additionally, restrictions on salary deductions, rest days, and processes for settling labor disputes were also implemented. These included limits on working hours. With the introduction of the Wage Protection System (WPS) in 2013, additional changes were made to ensure that businesses uphold their contractual duties to temporary contract workers. These initiatives culminated in an important labor reform passed in 2020 that intends to improve temporary contract workers' living and working conditions in Saudi Arabia and considerably minimize their vulnerability to exploitation and abuse. Despite all the efforts made, it has proven impossible to stop exploitative behaviors, and there are still allegations of abuse in the nation. Numerous temporary contract workers have major difficulties, whether during the hiring process in the country of origin, the border crossing, the transit period, or when residing and working in the KSA. Particularly in the case of low-skilled Temporary Contractual Workers with low levels of education, lack of knowledge and awareness, in addition to language limitations, make them an easy target for nefarious people and organizations. Some Temporary Contract Workers may be forced to put up with unfair treatment and difficult living and working conditions in order to stay in the KSA due to the dire

circumstances and prospects in their home countries. Combining these vulnerabilities with the status irregularity makes them more acute. When seeking assistance from state authorities for essential services like health and medical treatment, irregular migrants may be afraid of retaliation. When confronted with unfavorable working conditions, health dangers, racial discrimination and xenophobia, as well as other forms of maltreatment, they may also choose not to employ state-level dispute resolution procedures.

Housing

While the Ministry of Housing (MoH) plays a planning, coordinating, and facilitating role³³, the General Real Estate Authority (GREA) is in charge of overseeing the housing sector. The General Authority for Statistics (GaStat) estimates that the real estate sector contributed SAR210 billion (USD 56 billion) to the economy in 2019, which is equivalent to 7.1% of the overall GDP and 9.4% of non-oil GDP at current prices. The sector also expanded by 3.4% in real terms. The total number of housing units occupied by Saudi households in 2018 was 3.6 million, an increase of 2.5% year over year. In 2017, when there were 3.5 million units, similar growth was also seen. Compared to 59.9% Saudi owned and 38.0% rented in 2017, Saudi owned and occupied 60.5% of the dwelling units in 2018. In addition, apartments make up the majority of the units—43.8%—while historic houses and villas make up the remainder, 29.45 and 18.3%, respectively. Makkah has 25.0% of the residences in the region, followed by Riyadh and the Eastern region, which have respective shares of 23.7% and 14.3%.

Figure 1-56



Source: Ministry of Housing - 2018

Figure 1-57



Source: Ministry of Housing - 2018

Figure 1-58



Source: Ministry of Housing - 2018

Mortgages: 179,217 home mortgages totaling SAR 79 billion (interest-free) were made available to people in 2019, according to data from the Saudi Arabian Monetary Authority (SAMA) (USD21.1bn). Banks provided 95% of these mortgages, while financing firms provided 5% of them. This is a substantial increase from last year, when there were 50,496 mortgages for SAR 29.5 billion (USD 7.9bn). In addition, 80.6% of funding in 2019 was allocated to villas, 12.4% to apartments, and 7% to residential land. The amount of commercial mortgages increased similarly, from SAR 255 billion (USD 68 billion) in 2018 to SAR 317 billion (USD 84.5 billion) in 2019. This includes SAR 102 billion (USD 27.2 billion) in business mortgages and SAR 215 billion (USD 57.3 billion) in retail mortgages. Banks provided 93.7% of business mortgages, and financing companies 6.3%.

Recently, SAMA and the Ministry of Home have collaborated to develop subsidized housing finance programs. The Vision 2030 objectives seek to increase the percentage of homeowners to 60% by 2020 (up from 50% in 2016) and to 70% by 2030. To achieve this, the housing finance sector must be developed, its GDP contribution increased, and lenders must be able to offer a wider range of financing options to more people.

Additionally, SAMA has decided to increase the maximum loan-to-value (LTV) ratio for first-time homebuyers from 85% to 90%, as stated in Article 12 of the Real Estate Finance Law's Implementing Regulation, and to limit the ratio for second-time homebuyers to no more than 70%. By 2020, the total number of mortgages is expected to rise to SAR 502 billion, up from SAR 290 billion in 2017[34]. Additionally, the Kingdom aims to improve affordability by establishing a challenging dwelling unit price to average annual income per capita ratio of 5.0x as opposed to 9.9x in 2015.

The overall number of people who benefited from the subsidized housing contract in 2018 was 67,070. 92% of these contracts, or the majority, were for villas. The eastern region has a share of 20%, followed by Makkah with a share of 20%, and Riyadh with a share of 25%, leading the region.



Source: Ministry of Housing - 2018

In 2018, there were 16,000 units of ready-made housing, with Riyadh making up 21.6% of that total, the Eastern Region coming in second with 20.4%, and the Makkah region coming in third with 13.4%[35]. In 2018, there were 104,500 off-plan housing units, 80,000 residential lots, and 100,000 homes acquired with subsidized housing finance, totaling SAR 20.0 billion.

Figure 1-60

New mortgages witness a slowdown due to COVID-19 (mns)



Source: SAMA monthly bulletin

Figure 1-61

Housing Programme – Total number of beneficiaries



Source: Ministry of Housing

Informal dwelling is the second type of housing in Saudi Arabia. Since there is a dearth of affordable housing for migrants from rural regions or other nations who come to cities in search of employment, the informal settlements are frequently characterized by dense substandard development that takes the shape of concentrations of hastily constructed homes. Housing supply has not kept up with expanding housing needs as a result of rapid urbanization, which consequently raises housing costs and rents.

As a result, migrants, especially those who are underprivileged, may construct temporary housing using subpar materials, combining informal communities and slums. Urban infrastructure and services are typically not established to the proper standards because these communities are unofficially built without official approval. Other utilities, such as sewerage and storm-water drainage, are infrequently provided, despite the ease with which illegal access to electricity and water can be arranged. The two holy towns of Makkah and Madinah, as well as the nearby cities of Jeddah and Taif, are where the informal settlements are primarily found.

Major initiatives for the Housing Sector[36]:

- . **Sakani:** A program designed to distribute household goods to beneficiaries was created by the MoH and the Real Estate Development Fund (REDF). It distributed 280,000 residential items in 2017.
- . The **REDF** introduced a mortgage guarantee scheme in 2017 for anyone on the nation's housing queue. Those who are on the list may suggest a relative who satisfies the loan requirements to serve as a mortgage guarantor.
- . **Mullak:** aims to create a relationship between joint-ownership housing unit landlords and their tenants by establishing rules, checkpoints, and property and facilities management services.
- . **Etmam:** Through partnerships and other forms of cooperation, Developers Services Center (ETMAM) hopes to speed up the establishment of the real estate market in the Kingdom. The central authority serve as a hub through which the real estate developer may monitor their transactions throughout the many stages of project development.
- . **Ejar:** One of the most significant methods for structuring the relationship between the parties through an integrated e-service network is the leasing services network.
- . **Idle Lands:** With this program, cheap residential plots are to be made available. Non-government white lands are subject to an annual levy at a rate of 2.5% of land value, which is subsequently utilized to expand the housing complexes.
- . **Developmental Housing:** A program that incorporates the nonprofit sector in order to boost its GDP contribution from less than 1% to 5%, as per the 2030 vision for the non-oil economy. Sustainable building aims to improve residential dwelling projects' quality while reducing maintenance costs through careful quality control.
- . **Saudi Real Estate Institute:** Aims to teach and certify working professionals in the Saudi real estate business in order to spread best practices from across the world in the real estate sector.
- . **Building Technology Stimulus:** Seeks to investigate cutting-edge technical alternatives to offer affordable homes.
- . **Value Added Tax (VAT):** MoH will cover the cost of VAT for the first residence in order to lower the cost of home ownership.
- . **Shrakat:** Seeks to establish collaborations between the Ministry of Housing and the private sector to build affordable housing.

The major achievements of the Ministry of Housing for the year 2019 have been the following:

- . The Ministry of Housing's programs had assisted one thousand Saudi families.
- . Signed 84,000 contracts for discounted financing on behalf of Real Estate .
- . Development Fund and Ministry of Housing recipients. 33 infrastructure development projects were completed to serve 51,000 land parcels.
- . Off-plan selling development of 96,000 dwelling units has begun.
- . Developed the House Builders Platform, which starts with design and spans the whole construction process, to make it easier for beneficiaries to build homes.
- . • Started the "Estidama" sustainability platform, which uses a number of techniques to verify the caliber of building work.
- . To aid in the provision of housing units, the "Jood" platform for Good Housing was introduced.

The most prominent targets for the year 2020:

- . Continuing to support the Real Estate Development Fund and the Ministry of Housing's beneficiaries financially to help them finance profits up to a maximum of 500,000 riyals for eligible citizens.
- . Supporting those looking to buy a ready-made housing unit financially.
- . Developing, implementing, and providing housing units for the Ministry of Housing's beneficiaries' off-plan sales products.
- . Offering refundable financial incentives as part of incentive programs to build the infrastructure of undeveloped sites subject to fees.
- . Executing agreements worth SAR11 billion to build dwelling units for families receiving social security benefits in various parts of the Kingdom.

Poverty & Inequality

Even though there are little official statistics on poverty and inequality, the government is nevertheless dedicated to eradicating poverty and reducing income inequality through a wide array of programs. The government has developed a number of initiatives and direct income support programs for lower-income groups in addition to universal health care coverage and free public education (the two heads account for approximately 36% of total budget expenditure in 2019)³⁷ to lessen the impact of economic reforms. The IMF Staff report on Article IV Consultation³⁸ states that the KSA's Social Assistance Program accounted for 2.9% of GDP in 2018. (see table below for details). Important programs include:

Table 1-8

Social Assistance Spending	
Programme	Spending % of GDP (2018)
Income Guarantee Programme	0.80%
Cost of Living allowance	0.10%
Social Care Programmes	0.20%
School Programmes	0.20%
Citizen Accounts	1%
Support for Charities	NA
Other Programmes	0.60%
Total	2.90%

Source: IMF

Major initiatives for Poverty and Inequality[39]:

. **Standard social safety net programmes:** These non-contributory programs offer cash transfers or benefits in kind. They consist of: I the Income Guarantee Programme, a financial assistance program for underprivileged households, people with disabilities, and unsupported families, funded by Zakat collections (60%) and by the government (40%); (ii) social care programs for orphans and people with disabilities; and (iii) the national school program (Takaful).

. **Citizens' Account Programme:** In December 2017, a targeted cash transfer program was launched to reimburse Saudi households for the increased cost of VAT and energy costs. The amount of the monthly allowance varies according to household size, income, and the number of dependents who are over or under the age of 18. In 2020, around 2.0 million homes (12.2 million people) will receive payments on a monthly average. According to the most recent figures, SAR1.7 billion (USD453 million) was deposited into citizen accounts, with an average monthly support of SAR930 (USD248) for each family for the month of July 2020. Additionally, female heads of families made up only 8% of all families, although 30% of families included female independents. The Citizen Account program for independent people recently underwent a change that added documentation of housing independence for anyone 18 years of age or older as a requirement in order to guarantee continuity of support. The potential maximum monthly support for a family of six on average is shown in the table below (four kids below the age of 18 years and a wife).

Table 1-9

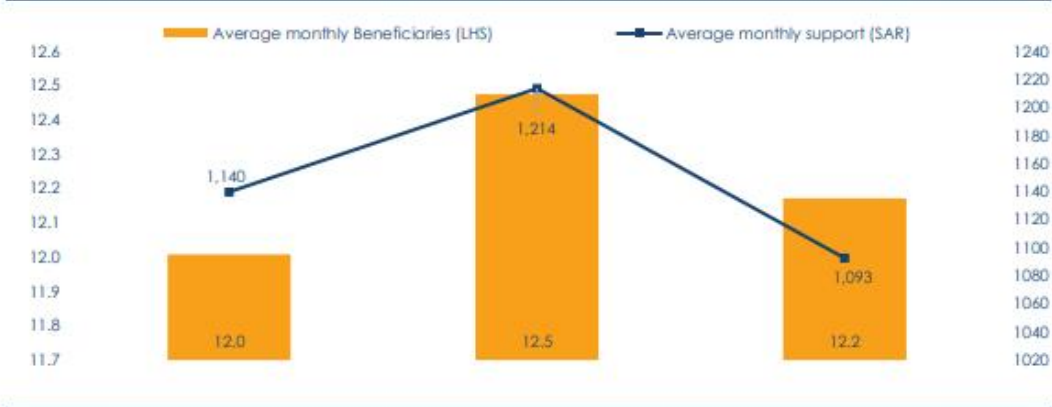
Calculation of maximum support for a family of six (SAR)			
Household Income	5,000	10,000	15,000
Maximum Support	980	980	451
Cut-off for exemption for decrease in support*	11,637	11,637	11,637
Maximum Cut-off salary for eligibility	18,511	18,511	18,511

Source: Ministry of Labour and Social Development

*For every SAR10 above the cut-off, the support will decrease by SAR16

Figure 1-62

Average monthly disbursement under Citizen Account and the average monthly number of beneficiaries



Source: www.ca.gov.sa

. **Support for charities:** A emphasis on family issues and services for disabled people is provided by the almost 650 charitable organizations under the supervision of the Ministry of Labour and Social Development.

. **Development housing programme:** In order to encourage homeownership among Saudis who qualify, including those receiving aid under the Income Guarantee Programme, a new Development housing initiative was launched in 2018. The degree of assistance is depending on household size and income.

. In January 2018, the King has declared a new "**cost of living**" stipend. This monthly payment for public employees, retirees, students, and recipients of social benefits was increased until mid-2020[40].

Food Security

An essential pillar of the KSA's economy is the agricultural sector, which includes crops, cattle, fisheries, and related industries like beekeeping (which provides support for more over 14000 low-income rural families). Small, medium, and big agribusinesses generate food and agricultural products in the Kingdom. Despite making up more than 70% of producers, small farmers cultivate fewer than 7% of the world's arable land, but their contribution to meeting global food demands is substantial. In the Kingdom of Saudi Arabia, small, medium, and big agribusiness

producers make up around 30% of the food economy. Additionally, the agriculture industry employs around 6% of the labor force in the nation.

With roughly 30% of its food products produced domestically and 70% imported, the KSA is heavily dependent on imports to maintain food security. Therefore, steady access to and availability of local and international food systems are necessary for the sustainability of its food security. Imports of food and feed products are essential for long-term food security. Eight food items have been designated as strategic commodities in Saudi Arabia's food security strategy: wheat, rice, poultry, milk, dates, sugar, edible oils, and mixed feed (corn, soy, barley, and alfalfa). In addition, a few other things are also strategically significant, especially in an emergency. The self-sufficiency of the KSA is pitifully low in each of these areas, and in other cases it is nonexistent. Saudi Arabia imported agricultural products worth a total of US\$18.7 billion in 2017, or almost 14% of all imports into the country.

Therefore, the stability of availability and accessibility in the global food system, as well as the local food systems, are both crucial for the sustainability of the nation's food security. While locally produced goods include self-sufficient items like poultry products, dairy products, and some fresh fish products, imported goods include wheat, rice, edible oil, live animals, processed meat, and fish. Live animal meat, vegetables, and fruits are also included in the local products. The state of domestic production of various commodities in relation to consumption requirements is shown in Table 9 below.

Table 1-10

Level of self-sufficiency in food commodity in the KSA			
Strategic commodities	Domestic production in KSA (Ktons)	Human consumption (Ktons)	% Self sufficiency
Commodities with very low food self-sufficiency			
Cereals (Total)	872	5,096	17.1
Wheat	621	2,962	21.0
Rice	Nil	1,192	0.0
Maize	15	688	2.2
Sugar/sugarcane	Nil	1,027	0.0
Potato	476	769	61.9
Dry Onion	71	427	16.6
Commodities with better self-sufficiency			
Dates	1,224	1,137	107.7
Vegetables other than potato onion	1,392	3,061	45.5
Milk	2,446	2,769	88.33
Egg	2,830	2,769	102.2
Poultry meat	541	1,623	33.3
Other meat	161	430	37.4

Source: General Statistics Authority, KSA, computed from FAO Food Balance Sheet: supply availability absorbed taken as consumption demand. Includes products also.

One of the Kingdom of Saudi Arabia's major development priorities is achieving stable and long-term food security. As a result, the Saudi Vision 2030's Strategic Objective 5.4.1 is concentrated on assuring development and food security. So, for continued food security, seamless imports of food and feed commodities are essential. In this context, the Saudi Grains Organization's (SAGO) Strategic Food Reserves are viewed as a crucial component of food security.

The KSA has over the years maintained consistent food security, but it is not immune to the unusual food system disruptions brought on by COVID-19. Due to its substantial reliance on international food systems as a result of imports, it is deemed essential to assess potential effects on its food security in the new circumstances and, if necessary, to activate the state of preparedness for the sustainability of its food security and nutrition.

The KSA's thriving agriculture industry, with its traditional and cultural history of cultivation that supports rural people, not only supports food security and nutrition but also improved livelihoods for more than 300,000 small farming households in the nation. With specialist products like honey, coffee, fragrant herbs, fruits, and vegetables, some traditional farming is market-oriented. The livelihood of these farmers, especially small farmers, may be severely impacted by the disruption of the labor, market, and input supply chains.

The recent G-20 Agriculture Ministers teleconference, which the KSA presided over, echoed this concern about the impact of COVID-19 on the agricultural sector and food security: "We reaffirm the importance of working to ensure the continued flow of food, products, and inputs essential for agricultural and food production across borders in line with our Leaders' Statement on COVID-19 of March 26th, 2020. We recognize the difficulties in reducing the danger of COVID-19 while maintaining the efficiency of the food supply systems. The health, safety, welfare, and mobility of employees in agriculture and along the entire food supply chain will continue to be prioritized by us [41].



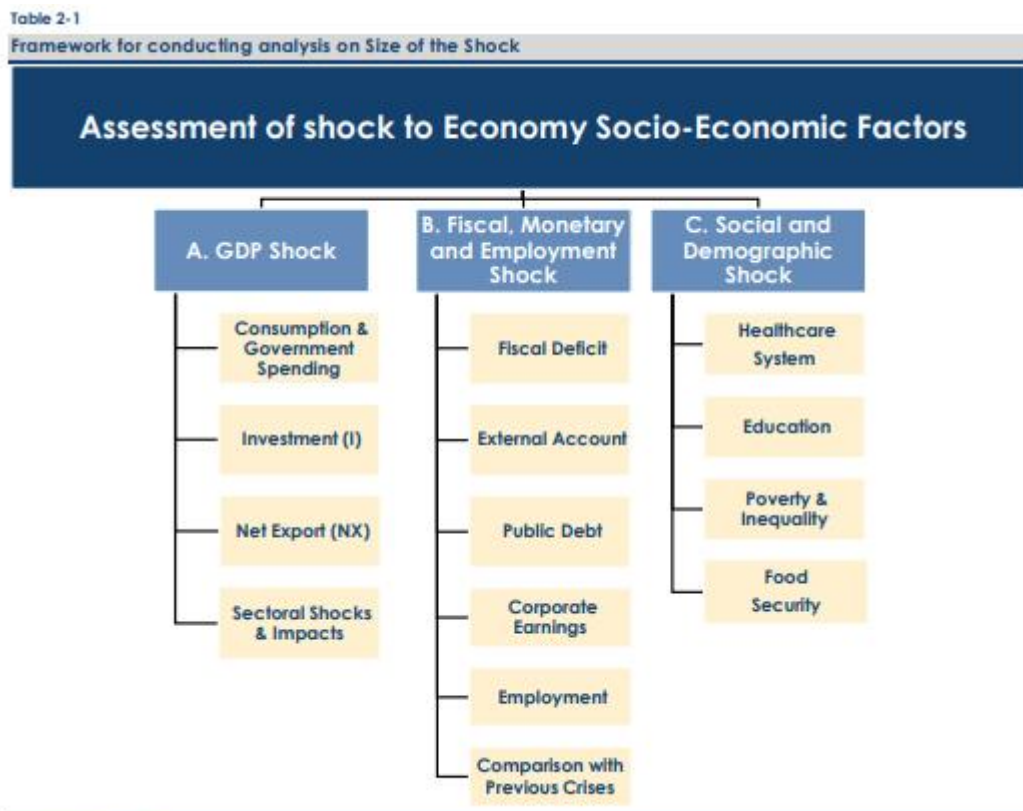
Part II
Size of the shock



Part II - Size of the Shock

Overview

The purpose of this section is to estimate the magnitude of the shock to the economy and significant social and economic variables brought on by the simultaneous effects of low oil prices and the COVID-19 epidemic. The three subparts of this section are (I) the GDP shock, (II) the fiscal, monetary, and employment shocks, and (III) the social and demographic shocks.



Source: PSU, UN

The COVID-19 virus is extremely contagious and has the potential to spread swiftly among people and among visitors from afflicted nations. The new coronavirus epidemic in December 2019 in China, the second-largest economy in the world, and the unprecedented containment measures being implemented globally will have a negative impact on the global economy. Both demand and supply channels will have a negative impact on growth. On the one hand, quarantine regulations, disease, and unfavorable consumer and company attitude will reduce demand, while on the other, factory closures and supply chain disruptions will result in supply bottlenecks. Global trade will be notably affected during this year, and estimates only predict a recovery

in 2021; dangers are, however, more to the downside. Similar to how all major socioeconomic elements are affected directly or indirectly by the COVID-19 issue, these effects include higher rates of poverty, disruptions to the school system, and a danger that the logistics of the food supply could suffocate.

Economic Analysis

Overview of the shock: The coronavirus and the waning worldwide demand for oil are both expected to have a negative influence on Saudi Arabia's economy this year. The GDP is expected to drop overall by 5.7%, with both the oil and non-oil sectors experiencing declines[42]. The COVID-19 pandemic will have an effect on Saudi Arabia's economy through four key avenues, including direct channels connected to infection cases and outbreaks and indirect channels relating to oil prices, value chains, transportation and tourism. The COVID-19 pandemic's consequences on the world economy will diminish demand for oil globally, compounding the effects of already-falling oil prices. This will have significant economic ramifications for Saudi Arabia, including a delay in budget consolidation efforts. Oil prices have significantly decreased after the new virus's discovery and multiple cases of infection in China at the start of 2020. On January 1st, the price of a barrel of Brent oil was USD68.9; by mid-May, it was hovering around the USD30 mark. This reduction was caused by a number of additional issues, most notably the inability of OPEC+ to control production. The failure of OPEC+ to control output was one of the elements that caused this reduction, although COVID-19 was the main cause of the most recent decline. This is because China now contributes a substantially larger percentage of the overall global demand than it did during prior global shocks. China accounts for 14% of the world's total oil demand and more than three quarters (3/4) of the growth in global oil demand, according to the International Energy Agency's (IEA) Oil Market Report for February 2020. (International Energy Agency, 2020). Additionally, as China's economy became more influential in the global economy, there were major negative spillover effects, which decreased demand for oil. [43] But since then, oil prices have steadied and the Chinese economy has recovered earlier and more quickly than anticipated.

Figure 2-1



The Kingdom's dependence on oil has decreased as a result of the economic reforms that were implemented in 2017 in the KSA to diversify its economy and the implementation of new taxation policies. Compared to the 80% increase in oil revenue from 2016 to 2019, non-oil revenue increased by 70%. It's interesting to note that despite an increase in average oil prices of 60% from 2016 to 2019[44], the share of non-oil revenue remained constant. The GDP contribution from non-oil sources has also held stable at 43%.

A. GDP shock

Throughout 2020, Saudi Arabia will probably experience the dual effect concurrently and negatively. It is challenging to assess how each of the channels will effect the various components of GDP separately, but according to World Bank projections, a large reduction is anticipated across the economy, with exports being the most negatively affected. The table below offers a summary comparison of recent changes in economic variable estimates made by various international financial organizations as the scope and severity of the COVID-19 epidemic increase. Given the ever-changing environment, they should not be regarded as exact computations but rather as examples of the COVID19's directional impact on various GDP components.

Following is a quick summary and analysis of each GDP component:

Table 2-2

Key Economic Variables forecasts						
	Oct 2019		Jun 2020*		Difference	
	2020	2021	2020	2021	2020	2021
World Bank						
Real GDP*	1.6%	2.2%	-5.7%	0.3%	-7.3%	1.9%
Private Consumption	2.4%	2.2%	-1.2%	1.4%	-3.6%	-0.8%
Government Consumption	1.2%	1.2%	-2.3%	1.0%	-3.5%	-0.2%
Gross Investments	5.6%	6.2%	-1.3%	1.8%	-6.9%	-4.4%
Exports	0.8%	1.8%	-6.9%	4.0%	-7.7%	2.2%
Imports	4.3%	4.1%	-1.9%	1.3%	-6.2%	-2.8%

Source: WB

*Real GDP based on June 2020 estimate, rest are on April 2020 report

Key Economic Variables forecasts						
	Jun 2020		Oct 2020		Difference	
	2020	2021	2020	2021	2020	2021
IMF						
GDP growth	-6.8%	3.1%	-5.4%	3.1%	1.4%	0.0%
Fiscal Deficit	-11.4%	-5.6%	N/A	N/A	N/A	N/A
Current Account	-3.1%	-3.4%	-2.5%	-1.6%	0.6%	1.8%
Inflation	0.9%	2.0%	3.6%	3.7%	2.7%	1.7%

Source: IMF

Key Economic Variables forecasts						
	Apr 2020		May 2020		Difference	
	2020	2021	2020	2021	2020	2021
Fitch						
GDP growth	4.9%	4.7%	-6.0%	5.4%	-10.9%	0.7%
Fiscal Deficit	-11.8%	-7.3%	-15.3%	-10.1%	-3.5%	-2.8%
Govt. Debt	33.4%	36.2%	38.0%	41.0%	4.6%	4.8%

Source: Fitch Ratings

Key Economic Variables forecasts						
	Apr 2020		May 2020		Difference	
	2020	2021	2020	2021	2020	2021
Moody's						
GDP growth	1.5%	0.5%	-3.8%	2.5%	-5.3%	2.0%
Current Account	-1.6%	2.0%	-6.1%	-1.0%	-4.5%	-3.0%
Fiscal Deficit	-8.7%	-6.3%	-12.3%	-8.4%	-3.6%	-2.1%
Govt. Debt	29.3%	31.3%	34.7%	37.8%	5.4%	6.5%

Source: Moody's Investors Service

Consumption and Government spending (C+G)

According to consumption theory, private consumption generally makes up the largest portion of the overall GDP profile due to households' efforts to spread out their spending over the course of a lifetime. The World Bank predicts that private consumption would decrease by 1.2% in 2020 (the previous estimate was 2.4% as of October 19), trailing only slightly the reduction in government consumption of 3.5%. While it is understandable that the general economic slowdown will have a negative effect on consumption patterns, the recent fiscal decision to triple the value-added tax (VAT) to 15% will have a detrimental impact on consumption levels.

The entire government spending is anticipated to decrease in 2020 as a result of the strain on overall oil earnings brought on by the significant decline in worldwide oil prices. Recent WB/IMF projections predict a 6% decrease in economic growth, but a lesser total decline in government spending as a result of the government's

expansionary fiscal strategy, which aims to maintain spending levels near to last year's levels at the expense of a larger fiscal deficit. Despite this, fiscal measures have been implemented to cushion the sharp decline in oil revenues, including raising the VAT, cutting the education and defense budgets by 4-8%, limiting capital expenditures, delaying the completion of some Vision 2030 projects, and borrowing money from the debt markets to cover the budget shortfall.

Investment (I)

Due to the simultaneous shock of falling oil prices and the slowdown in economic activity brought on by the pandemic, all three major components of Gross Fixed Capital Formation (GFCF)—oil, non-oil private sector investment, and government investment—are anticipated to trend lower in 2020. In contrast to the 1.8% rise seen in 2019, the World Bank predicts a 1.3% decline in investment in 2020. The budgeted CapEx (Capital Expenditure) for 2020 has lately been directed for reduction by up to 25–36% by Saudi Arabian Oil Company (ARAMCO). Oil accounts for 16–17% of the total GFCF, with ARAMCO reportedly contributing the majority of this amount. Capital investment in the non-oil private sector, which accounts for 55–58% of GFCF, would likely be delayed or postponed as a result of a protracted lock-down phase and subsequent preventive measures. Similarly, due to the need to reallocate more money toward health care, the authorities have already announced the reduction or postponement of projects related to Vision 2030 (estimated CapEx effect of SAR30 billion in 2020). Overall, anecdotal data indicates that the current projections for investment in 2020 are subject to negative risk because of the simultaneous shocks of rising oil costs and an adverse economic slowdown brought on by the pandemic.

Net Exports (NX)

Oil prices have dropped significantly in 2020 as a result of lockdowns and curfews brought on by the COVID-19 epidemic, which significantly reduced global oil demand. While prices have recently increased somewhat (+133% from their low, lows), the average oil price for the year is still down 35% YoY. Overall oil output in the world increased as a result of this, along with production curbs by OPEC+ to reduce the supply excess and bring the oil market into balance.

KSA is anticipated to fall by 8 percentage points to 9.0 million barrels. Given the high concentration of oil in the entire export mix, all of this is anticipated to have a

significant influence on the KSA's exports. Since petrochemical margins move in lockstep with oil prices, lower oil prices will also negatively affect the KSA's second-largest export after oil: petrochemicals. 77% of the KSA's overall exports are made up of oil and petrochemicals together. Given this export concentration, the World Bank anticipates a maximum decline in exports of 7.7% in the KSA in 2020.

In terms of imports, the World Bank projects a 6.2% decrease in total imports in 2020 as a result of predicted reduced economic consumption levels, which are partly attributed to lower overall economic activity and higher taxes. Major import segments like telecom, vehicles, and textiles that directly satisfy this consumer demand are anticipated to suffer from generally decreased consumer demand and attitude. Additionally, it is anticipated that imports of construction and industrial machinery will decline significantly due to overall weaker building activity and government cuts to capital spending to make up for income shortfalls. The country is anticipated to maintain a positive trade balance even though the decline in exports is probably greater than the decline in imports.

Sectoral shock and impact

i. Construction & Building: Demand for cement and related products will probably remain muted as overall building activity is likely to decline as authorities impose rigorous lockdown measures to stop the spread of the COVID-19 virus. In the Kingdom, the demand for cement as a whole, which is a key indicator of overall construction activity, plunged by a staggering 25% YoY during April and May of 2020 before rebounding in June (+86%) to post a second-quarter growth run rate of 5.5%, which was significantly lower than the first-quarter growth of 33.1%. Additionally, after a sharp dip in March, Saudi Arabia's Purchasing Manager Index (PMI), which measures an economy's overall health, has improved in the past two months but is still in the contractionary stage.



ii. Wholesale and Retail Trade: Retail chain business volumes are probably going to suffer in a future of lockdowns, social isolation, and self-quarantine. The companies who will be able to adjust to the new business environment the best will probably be the ones that can reduce their losses. The companies most likely to fare well in the current problems are those with a strong web presence, a varied product range, and a robust balance sheet. While the overall number of POS transactions slightly increased to 26% YoY in May compared to a flat rate in April and in stark contrast to an increase of 57% YoY in the following 12-month average run rate, the value of POS transactions dropped drastically in April by 33% and further by 16% YoY. While only five sectors, including food and beverages, showed positive momentum in POS transactions during the month of May 2020, with this sector leading with a 57% YoY increase. Due to people stocking up on food in advance of lockdowns and curfews in the Kingdom, food-related transactions have increased. Additionally, as of July 7, 2020, the Community Mobility Report by Google shows a 21% decline in activity for places like restaurants, cafes, and retail malls.

Consumer Discretionary: Naturally, a decrease in the number of people leaving their homes equals a decrease in the demand for consumer discretionary. In addition, unemployment and salary cuts are anticipated to result in lower consumer expenditure.

Consumer Staple: The pandemic is likely to have an impact on consumer staples as well because of the difficulties that a decreased demand and a disrupted supply chain will present. However, the increase in internal consumption will probably bring much-needed respite to the food and beverage industry.

Additionally, in the post-COVID-19 era, these businesses are probably going to change their supply chains to keep up with the shifting consumer trend, which is an increase in domestic consumption.



Source: SAMA Annual Statistics 2019



Source: SAMA Annual Statistics 2019



Source: Google

iii. Manufacturing/Petrochem: The petrochemical industry is anticipated to experience a double shock from Low oil prices and a sharp decline in global demand are both anticipated to have a major negative impact on critical delta margins for a variety of petrochemical goods.



Source: Bloomberg

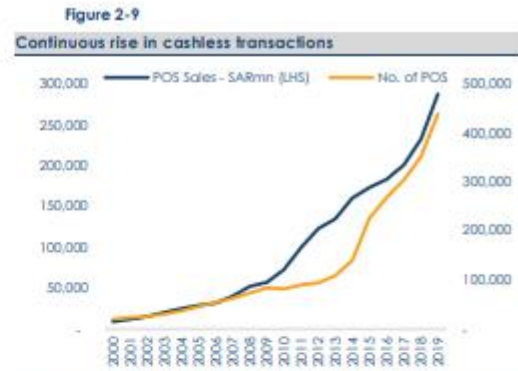
iv. Services Sector

Banks: Even while recent steeper interest rate cuts by the central bank have put pressure on banks' net interest margins, a lockdown will make their situation even worse. With the retail and tourism industries practically shut down, credit card usage is predicted to suffer significantly. Overall automobile lease volumes are also predicted to suffer as consumers are likely to put off making purchases. Mortgage financing will be impacted by real estate price declines and declining demand, while corporate credit demand will be significantly impacted by overall economic uncertainty on the domestic and international levels, as well as by low oil prices as businesses scale back CapEx and new investment decisions.

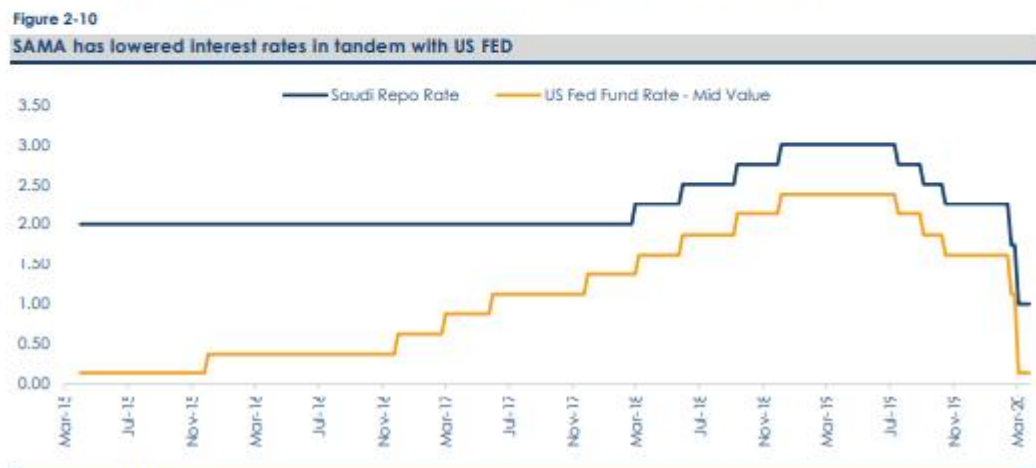
The added drive due to the pandemic to encourage branchless banking and cashless transactions to further eliminate human connections would probably provide some relief to the banking industry. In order to facilitate financial transactions and enhance payment options, the central bank (Saudi Arabia Monetary Authority, or SAMA), has established a number of regulations and rules for financial institutions. SAMA has raised the PIN-free purchase threshold for Ather equipped cards (which use near-field communication technology, or NFC) from SAR100 to SAR300. Additionally, it has told authorized Payment Services Providers (PSPs) that the monthly ceiling limit for e-wallets may now be increased by up to SAR 20,000.



Source: SAMA Annual Statistics 2019

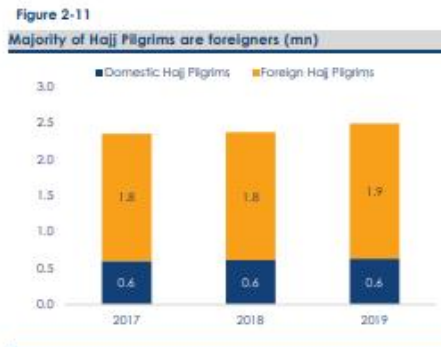


Source: SAMA Annual Statistics 2019

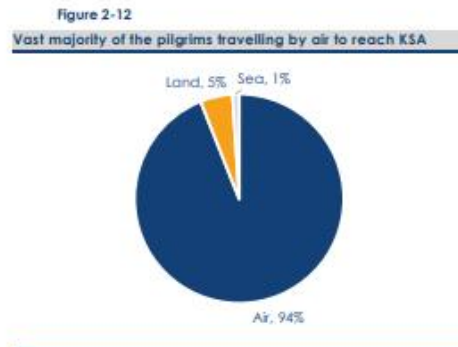


Source: Bloomberg

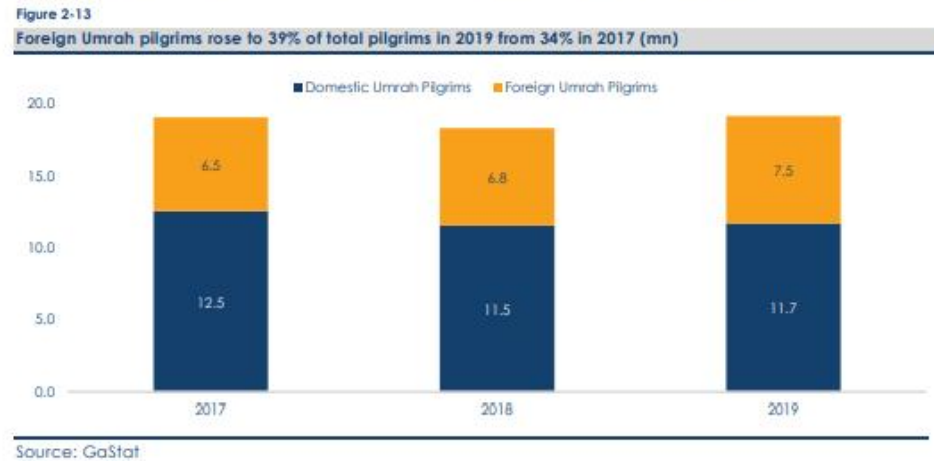
V. Travel: The Kingdom has already declared a temporary suspension of Umrah tourists to Mecca, which will have a substantial impact on Saudi Arabia's significant religious tourism industry. 7% of Saudi Arabia's GDP is made up of the Hajj and Umrah pilgrimages[45]. Additionally, the government has ordered a hold on tourist visas and prohibited its citizens and residents from traveling to and from nations where the virus is widely prevalent. According to estimates, airline revenues in the Saudi market will decline by USD7.2 billion in 2020, or 35%, from levels in 2019[46].



Source: SAMA Annual Statistics 2019



Source: SAMA Annual Statistics 2019

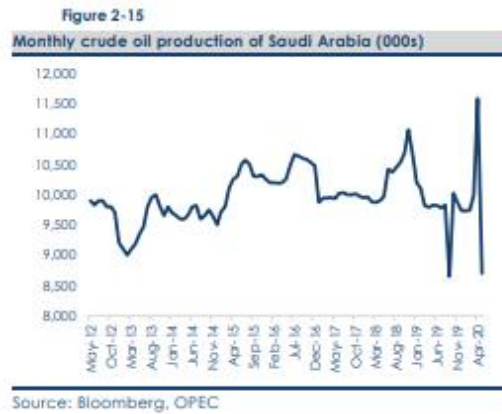


Source: GaStat

v. Real Estate Developers and REITs: REITs (Real Estate Investment Trusts) both conventional and developmental In the current climate of lockdowns and curfews, Turks are predicted to do poorly. While the latter, which focuses primarily on rental yields, will face increased cash flow risks from lower occupancy levels amid a decline in the population of foreign workers, significantly lower overall tourism, and lower foot traffic in malls and shopping centers, the former will face increased risks on the viability of under-development projects. In addition, RIETS situated in Makkah and Madinah with business plans centered on pilgrimage activities will suffer the most since Umrah and Hajj activities (up to 21 million tourists annually[47]) will fall significantly this season.

vi. Mining & Quarrying/Energy: The blowout from low oil prices is most likely to directly affect the energy sector. Due to imposed production cuts and low oil prices, the world's largest oil exporter, ARAMCO, witnessed a dramatic 57% YoY decline in its revenue in the second quarter of 2020. The severe supply surplus in the oil market is likely to be rationalized by recent supply cuts by OPEC producers, and the gradual lifting of tight restrictions by governments throughout the world is expected to boost demand for oil. As a result, there has been a slight recovery in global oil prices. Since

there is no longer any demand for crude products due to the lack of economic activity, the downstream oil industry is likewise expected to suffer. Consequently, a challenging 2020 is predicted for oil marketing organizations due to a sharp decline in petroleum product volumes.



B. Fiscal, Monetary and Employment shock

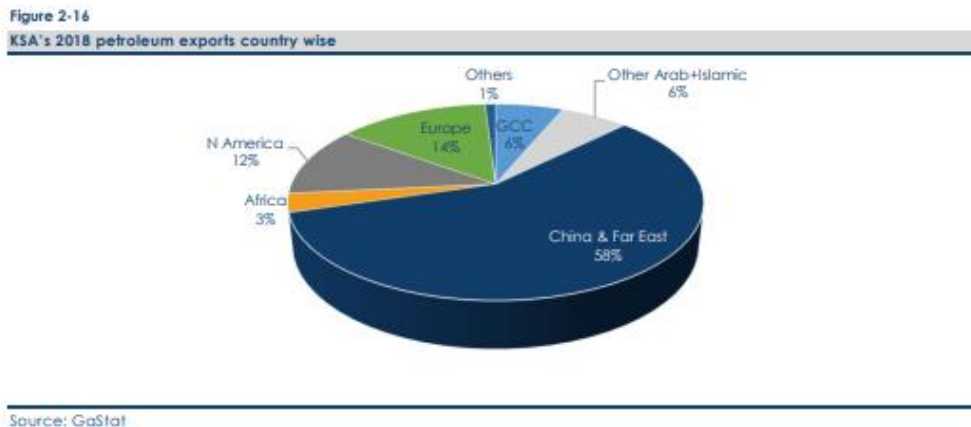
Fiscal Deficit

According to Bloomberg, the government's fiscal deficit will increase to 11.4% in 2020 from 4.6% in 2019 and the government's target of 6.4% at the beginning of the year as a result of the cost of fiscal stimulus, pressure on oil and non-oil revenues, and higher health expenditures for COVID-19 containment. With a fiscal deficit of 1.1% throughout the time, the most recent figures on the fiscal account for the first quarter of 2020 painted a pretty stable picture. Combined, non-oil and oil revenues decreased by 17% and 24%, respectively, for a 22% decrease in total revenues. 23% of the 2020 total budgeted revenue collection objective has already been met as of the first quarter of that year. The increase in military (+6% YoY) and general (17% YoY) spending was the primary driver of the total expenditure's 4% YoY increase in 1Q2020. It's interesting to note that in 1Q2020, spending on health and social development fell by 13% YoY. 22% of the total expenses budgeted for 2020 were spent in the first quarter of 2020. Due to a combination of factors, including (i) soft crude prices and a decline in oil production in response to the significant slowdown in global economic activity brought on by the COVID-19 pandemic, and (ii) stickiness in expenditure where the government's efforts to rationalize expenditure on, for example, defense, are failing, the fiscal deficit is expected to increase in the second quarter of 2020. It is anticipated that increased spending on health and social development (with additional funds of SAR54 billion allocated under this head to combat the COVID-19 pandemic) and the

cost of the economic support package will offset decreased spending on development (delaying some ambitious projects given low oil prices) and other heads. However, the recovery in oil prices that was already seen in late 2Q and the government's proposed fiscal policies, which include hiking the VAT to 15%, would likely result in a better picture for 2H2020.

External Account:

The KSA's external account is expected to be more significantly impacted by the volatility in oil and petrochemical prices. The petrochemical industry, which is the largest non-oil export earner, will suffer from weaker demand from Chinese manufacturers as well as a general slowdown in global economic activity, despite its generally limited engagement in global value chains. It is important to note that, despite the poor links and macroeconomic effects for KSA through this route, interruptions to the global supply chain could further drive down oil prices in addition to the direct harm caused by China's declining demand. By escalating the oil price shock (77% of total exports in 2019), this would have an indirect effect on KSA's balances. Current Account Deficit of -1.1/0.0% in 2020/21 vs. CA Surplus of 4.4% in FY19, according to consensus projections on Bloomberg. The KSA exports oil to the following regions:

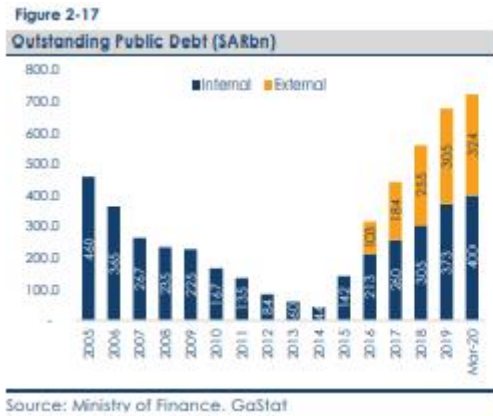


Given KSA's dependence on oil and gas exports, the effect of the oil price is anticipated to have the greatest negative financial impact. In order to stabilize oil prices, some Gulf economies, led by Saudi Arabia, proposed lowering oil production below their OPEC+ limits for June 2020 that were agreed upon in April. These nations might have to continue maintaining low output for a few more months while the global economy just slowly recovers. Reduced GCC oil production will have an

adverse effect on the oil sector's operations and cause an even worse economic slowdown with implications for the fiscal and external balances. In total, OPEC predicts a 9.8% decline in oil consumption in 2020, while IMF projections point to a 4.4% decline in world GDP.

Public Debt and Sovereign Credit Rating

The KSA reported a budget deficit of 1.3% and an overall increase in public debt of 6.7% QoQ in the first quarter of 2020. The government's response to low oil prices is a substantial departure from the approach taken during the low oil patch of 2013–2014, when the effect of low oil prices on revenues was compensated by the drawing down of reserves. However, in line with declared government policy goals, a relatively substantial reliance on local and foreign sources of debt is evident in 2020. Authorities are now able to cushion the loss of foreign exchange reserves and keep the firepower on hand in case further action is required. In addition, this suggests that public debt will increase in 2020 despite a plethora of fiscal measures taken by the government to reduce the deficit. By the end of 2020, the ratio of public debt to GDP is predicted to rise to 34–38% (the estimates take into account the effect of the decline in nominal GDP). A sizable percentage of this growth in debt will come from foreign loans. Despite a worrying rise in public debt, the overall debt to GDP ratio is still very low when compared to levels last experienced in other emerging markets. In April 2020, the Kingdom issued an international sovereign bond with a 40-year maturity and a yield of 4.55% (in 2060). As a result of the substantial recovery in oil prices from their lows in April 2020 and the decline in yields on developed country bonds, the yield has subsequently fallen to 3.22%. Similar patterns can be seen in Credit Default Swap (CDS), an indicator of the market's perception of default risk, which initially increased from 56bps to 108.68bps in end-Jun20 before settling at 69bps in Oct'20.

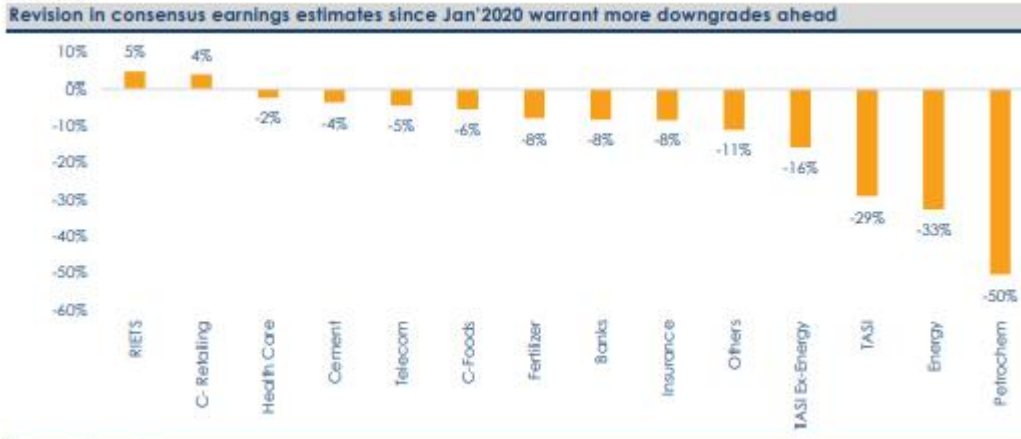


As a result of the low oil price environment, Moody's Investor Service (Moody's) revised the rating outlook on the sovereign rating of the Saudi Arabian government from Stable to Negative. However, the agency has confirmed the nation's A1 rating. In the first quarter of 2016, Moody's reduced the KSA's credit rating from Aa3 to A1, citing low oil prices as the reason for the change. Oil prices have returned to levels similar to Moody's predictions of USD35/bbl and USD45/bbl for 2020 and 2021, respectively, after the change in rating outlook in May 2020, making a further change in the KSA's rating improbable. It's interesting to note that S&P and Fitch rating agencies have kept the KSA's rating and outlook at A- and A, respectively.

Corporate earnings

Both governmental and private sector enterprises' business dynamics have been impacted by COVID-19 and the low oil prices. We can substitute the Tadawul listed company profit predictions to better explain the decline in business activity. According to Bloomberg, the Petrochem, Energy, & Insurance sectors have undergone a considerable revision, resulting in a 29% (15% ex-ARAMCO) reduction in the overall consensus forecast.

Figure 2-19



Source: Bloomberg

In our opinion, the recent interest rate reduction by SAMA in the tumultuous month of March 2020 and the announcement of the economic stimulus package are unmistakably favorable for market performance in the medium term and will start to play a role once market attention starts shifting away from the overhang caused by COVID-19-related news flow to economic recovery and underlying fundamentals. Despite being significantly below pre-COVID levels, the upward trend in oil prices following a deal to keep supply cuts in place is still very positive because it may enhance the outlook for the KSA's twin account and give the government more leeway to pursue development initiatives.

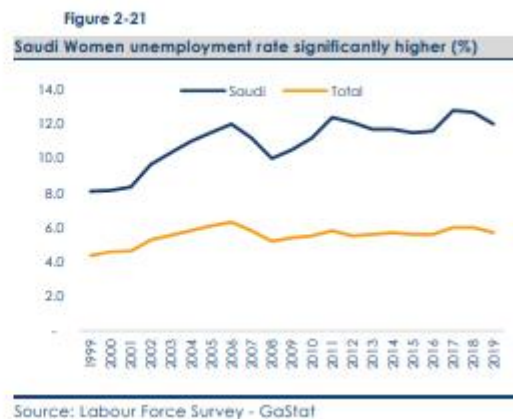
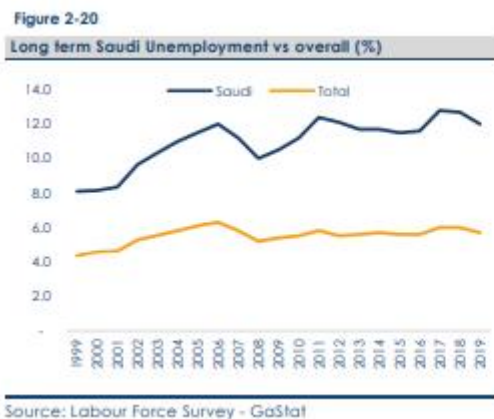
Employment

It is important to note that COVID19 had the greatest influence on employment levels in 2Q2020 because this quarter completely bears the burden of the pandemic's extraordinary lockdowns.

As a result, Saudi Arabia's unemployment rate jumped to 15.4% in the second quarter of 2020, up 3.1 percentage points from the same period in 2019. The overall unemployment rate—including Saudis and non-Saudis—rose to 9.0% in the most recent quarter, a 3.4 percentage point increase. Saudi women presently have a 31.4% jobless rate (up from a 28.2% rate in Q1 2020). Likewise, the ratio for Saudi men has increased by 2.5 pp to 8.1%.

The overall unemployment rate was 5.7% in the preceding quarter (1Q2020), which was unchanged from the same quarter in 2019. (SQLY). The unemployment rate in Saudi Arabia is at 11.8%, down from 12.5% in SQLY. On the other hand, the jobless rate for non-Saudis fell to 0.5% from 0.6% in SQLY.

Since 1999, the general unemployment rate has been 5.5%, while the long-term unemployment rate for Saudi nationals has been around 11.0%. The disparity in unemployment rates between Saudi and non-Saudi nationals is primarily the result of the fact that temporary contract workers are only invited for jobs based on employment opportunities, with many of them running the risk of having to return to their home countries in the event of layoffs. According to Vision 2030, The Kingdom wants to see fewer Saudi citizens without jobs, particularly women. Since Saudi women's unemployment has declined in recent years, Saudization has had a favorable effect. But the salary disparity still exists, largely because so many women are in entry-level occupations and have recently entered the workforce. The salary gap between Saudi nationals and others in the private sector was 36% in 2019, and it is anticipated to steadily narrow as Women start to advance in their specialized fields.



Concerns persist that because temporary contract workers make up the bulk of the workforce, they may be the first to suffer the consequences of low oil prices and the slowdown in the economy brought on by COVID-19. According to news sources, Saudi Arabia could experience an employment loss of up to 1.2 million individuals in 2020[48]. More precisely, supply chain disruptions, lockdowns, and curfews have had a major detrimental impact on the private sector's economic activity, which will have an impact on employment. As a result, it is anticipated that the unemployment rate would increase in the second quarter.

However, some measures, such as the King Salman's royal order authorizing the government to pay 60% of Saudi nationals' private sector earnings through

unemployment insurance (SANED), are anticipated to mitigate the overall negative effects of unemployment.

This economic downturn has a disproportionately negative impact on migrants. Additionally, migrants with irregular status are more likely to work in temporary, informal, or risky jobs. It results in lost revenue and employment, missed or late salary payments, and deficiencies in occupational safety and health. Temporary Contractual Workers are frequently the first to be fired from their jobs, are at risk of being returned forcibly or in an irregular status, and are not specifically covered by the rescue/stimulus plans put in place to address the crisis. This is especially true for migrants working in the informal sector, who seldom ever have access to safety nets and benefits like paid sick leave or health and unemployment insurance to assist them deal with obstacles. As a result, they are extremely vulnerable and may even find it difficult to meet their most basic necessities, like buying food and paying their rent. Moving limitations are also making it more difficult to send remittances, which spreads economic and social vulnerabilities across national boundaries. Due to the strong reliance on migrant labor in the sectors most at risk from the effects of COVID19 limitations, including as travel and tourism, hotels and restaurants, real estate, and logistics, they are now bearing the brunt of job losses[49]..Additionally, some of the persons who are self-sponsoring residents have had trouble finding employment in the nation to provide for the requirements of their family.

Comparison with Previous Crises

Given that the KSA appears to be dependent on oil for its economic survival, past economic crises in the country have mostly been caused by a drop in world oil prices. Although oil prices have fluctuated, the two most recent significant price drops occurred in 2008 during the global financial crisis and in 2015–16. The former was caused by an exogenous element, as global economic activity caused demand for oil to collapse, whilst the latter was largely caused domestically when the Kingdom opened its oil taps to flood the crude oil market in order to halt and slow down shale oil output in the US.

Relatively immune to GFC (Great Financial Crisis of 2008): Higher oil prices in the 2000s led to a major improvement in key economic indices, including budgetary surpluses, rising foreign exchange reserves, and upwardly trending economic growth.

As a result, the Saudi economy proved to be quite resilient to the GFC. While the Kingdom's total economic growth slowed to -From average growth of 5.9% between 2003 and 2008 to 2.1% in 2009, the recovery was quick, driven by a rise in oil prices.



015-16 oil price crash: International oil prices fell dramatically during the period due to a persistently high supply of oil and fierce competition among OPEC members, with Arab Light (the benchmark for GCC oil-exporting countries) hitting a low of USD 21/bbl in January 2016. The overall average oil price settled in at USD 46/bbl during the period, down from USD 94/bbl in 2009-2014. Both the oil and non-oil industries slowed down, which resulted in a decreasing trend in overall GDP growth. In order to boost the economy, the government ran consecutive fiscal deficits in 2015 and 2016. A combination of borrowing from reserves and debt issuance was used to pay for the shortfalls.



The severity of the current crisis is unprecedented: The COVID-19 virus, a global pandemic that has severely damaged commercial activity all over the world, has further aggravated the current economic crisis in addition to reduced oil prices,

whereas past crises had their origins primarily in lower oil prices. The new crisis seems more serious and is anticipated to last much longer as Given that COVID-19 vaccine development, despite widespread efforts to do so, is anticipated to take time, the global demand is likely to follow a U-shaped and drawn-out route to recovery. Due to this, will keep demand for oil moderate in the foreseeable term, and a return of oil prices to those seen before to COVID-19 is improbable.

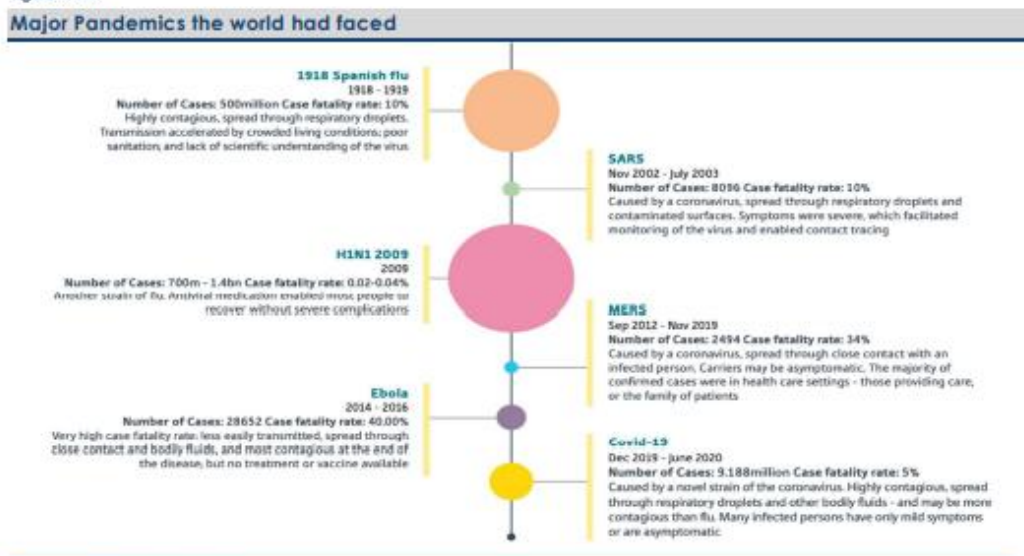
C. Social and Demographic Shock

Healthcare System

In light of the COVID-19 pandemic, hospitals and healthcare systems are facing severe financial difficulties. By including additional expenditures associated with the crisis's social and economic effects, The Saudi Arabian administration will be able to deal with some of the local and international problems brought on by COVID-19. Surgical postponements and cancellations, among other difficulties Doctor visits, protective equipment shortages, and pricing violations[50] eventually resulted in price increases for masks, gloves, and other items. It is challenging to determine the number of cancelled medical procedures and visits to the doctor in Saudi Arabia because there is a dearth of readily available local data. However, because Saudi Arabia has a developed and effective healthcare system, it is possible to compare it to other advanced regional and global healthcare systems to assess how COVID-19 would affect the healthcare industry.

It is clear that many nations have taken lessons from past pandemics. However, Saudi Arabia's experience dealing with a number of newly developing infectious diseases, such as H1N1 and It has improved its ability to respond to the ongoing COVID-19 epidemic thanks to MERS-COV[51]. The Case Fatality Rate (CFR) of such pandemics was higher than that of COVID-19, which is less than 1%.[52] the numerous historical pandemics, ranging from the COVID-19 pandemic through the Spanish flu in 1918. The number of cases and CFRs associated with these viruses varies. But nations that have been impacted by those viruses have learned how to better prepare for pandemics in the future.

Figure 2-24



Source: CRR Riyadh Bank

On the other hand, Saudi Arabia reported 17,094 H1N1 infections and 607 fatalities between 2010 and 2016, with a CFR of 3.6%.

Table 2-3

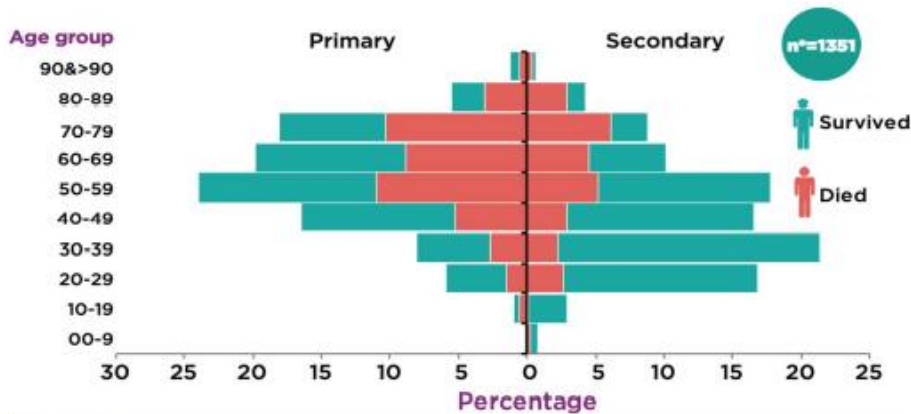
H1N1 Cases in Saudi Arabia														
Year	0-4 years		05-14 years		15-29 years		30-59 years		≥60 years		Total			
	Cases	CFR (%)	Cases	CFR (%)	Cases	CFR (%)	Cases	CFR (%)	Cases	CFR (%)	Suspected	Confirmed cases	Deaths	CFR (%)
2010	618	NA	458	NA	795	NA	881	NA	329	NA	37551	3081	176	5.7
2011	35	2.9	17	0.0	48	6.3	63	9.5	35	17.1	12903	198	16	8.1
2012	49	2.0	29	10.3	50	2.0	118	6.8	22	0.0	2743	268	12	4.9
2013	14	7.1	11	0.0	14	7.1	57	10.5	20	15.0	1545	116	11	9.5
2014	51	3.9	31	3.2	157	3.2	338	6.5	142	13.4	5398	719	49	6.8
2015	1270	1.6	938	1.1	1698	0.8	3733	2.6	1623	5.7	27097	9262	232	2.5
2016	388	1.0	285	0.4	634	1.1	1251	3.6	892	6.1	26265	3450	111	3.2
Total	2425	1.2%	1769	0.8	3396	0.9	6441	2.8	3063	5.7	113502	17094	607	3.6

Source: WHO

The World Health Organization (WHO) was informed of 2,494 laboratory-confirmed cases of MERS-COV as of January 2020, with 858 fatalities. The majority of cases are reported from the Kingdom of Saudi Arabia (KSA), which as of this writing has 2,131 laboratory-confirmed cases and 827 fatalities, for a case fatality rate (CFR) of 39%. [53] Surprisingly, the Saudi Arabian government announced nine additional MERS cases in June 2020. [54]

Figure 2-25

Age & fatality distribution of Primary and Secondary cases of MERS reported from KSA 2012-2019

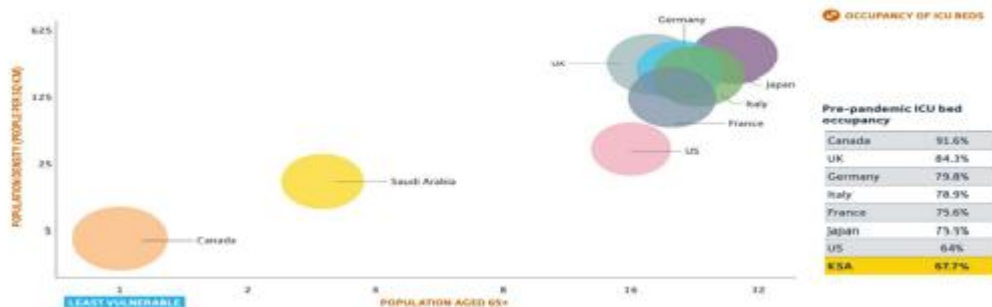


Source: WHO

The government has been working for a number of years under the auspices of Vision 2030, which aims at a long-term route to sustainable growth through value addition across all sectors, including healthcare, since Saudi Arabia last experienced a pandemic in 2012. As of 2018,[55] there were 22.5 beds per 10,000 people. As of September 2019,[56] there were 11,200 new hospital beds in the investment pipeline. As of September 2019,[57] 16.4% of the 2020 budget was set aside for healthcare. As of September 2019,[58] there were 37 new hospitals and medical cities under construction. As a result, Saudi Arabia was better equipped than many other nations to handle the difficulties brought on by the COVID-19 epidemic. especially when compared to many other nations with highly developed healthcare systems, where the pre-pandemic ICU bed occupancy rate was 67.7%.

Figure 2-26

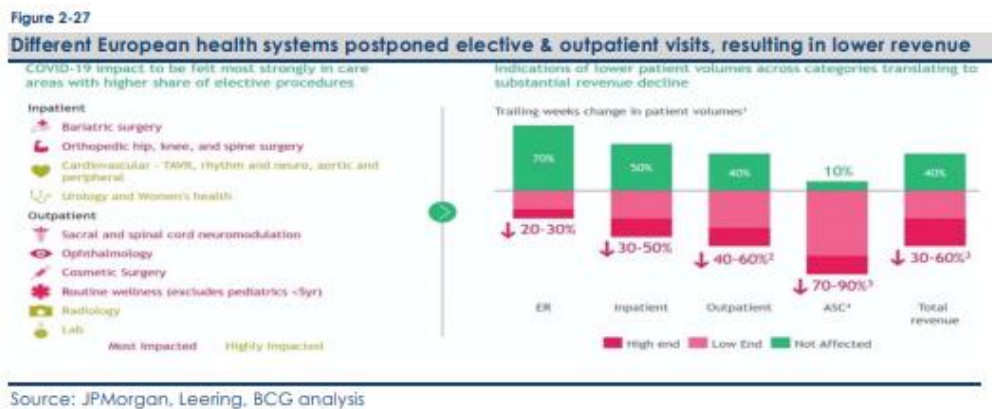
Investment in health infrastructure & favourable demographic aided the KSA's preparedness



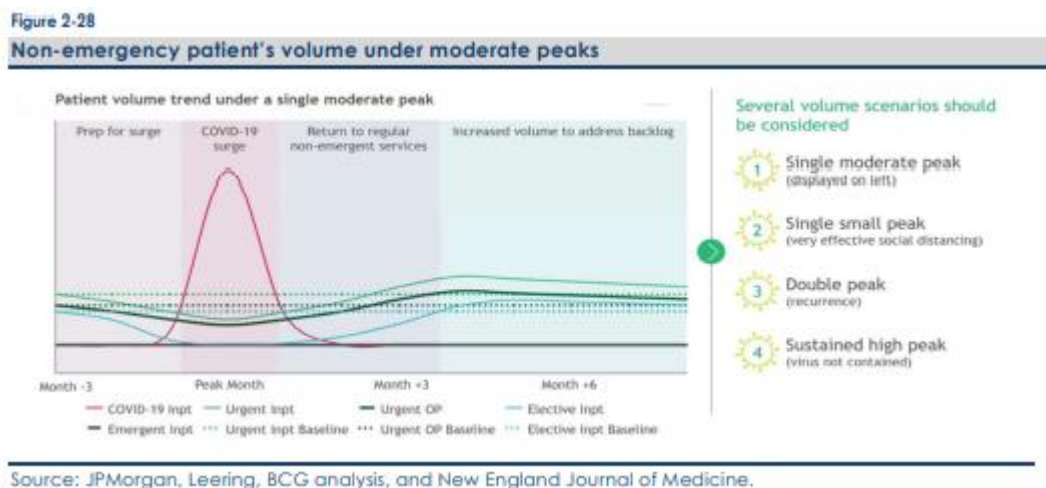
Source: CRR Riyadh Bank

Although Saudi Arabia was well prepared for the COVID-19 Pandemic, the country and its healthcare system nonetheless faced significant difficulties as a result of COVID-19 that even the most cutting-edge healthcare systems have faced. This includes lockdowns, curfews, and other COVID-19 safety measures that have hurt

both inpatient and outpatient visits. [59] In order to be ready for the flood of COVID-19 patients, several health systems have delayed elective and outpatient appointments and operations, which has led to lower income. [60] Decreases in hospital and outpatient visits will result from this, which may be due to the discontinuation of elective surgeries. According to a study conducted by JPMorgan on the effects of delaying elective and outpatient appointments, there will be a 30% decrease in trips to the emergency room. ambulatory surgical centers saw a reduction of 70–90% in revenues, a decline of 30–60% in inpatient and outpatient visits, and a decline of 30–50% in total revenues.



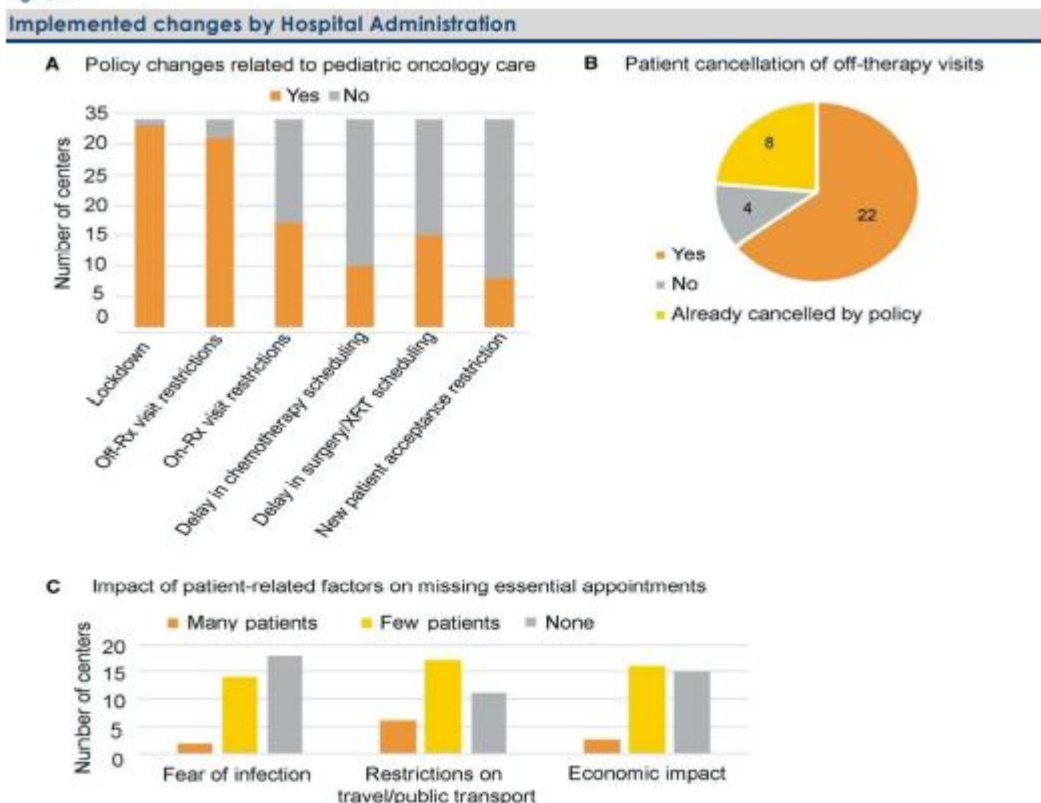
However, it is anticipated that the number of non-emergency patients will be low owing to COVID-19 and take months to recover for many of these modern European and worldwide healthcare systems; the form of the curve could follow numerous possibilities as shown below:



Hospitals are anticipated to have somewhat greater use, mostly as a result of an increase of COVID19 patients and pent-up demand. The number of visits for conventional therapies may have decreased, but the increase of COVID-19 patients

may entirely offset this trend. As of September 30, 2020, there were 334k overall cases and 16k active cases in the Kingdom. As a result, there is an increase in demand for ICU beds, which is currently being met by both public and private institutions. The majority of ICU beds should be filled[61]. According to a report from the Pediatric Oncology East and Mediterranean (POEM) Group, which examined the effect of COVID-19 on oncology care among 34 centers from 19 countries, including Saudi Arabia, restrictions on off-treatment visits were implemented in 31 centers (91%) on treatment visits were limited to the absolutely necessary in 17 centers (50%) delays in chemotherapy visits happened in 10 centers (29%), delays in tumor surgery or radiation therapy visits occurred in eight centers (12%), and delays in diagnostic imaging visits occurred in four centers (8%). [62] Figure 0-29 presents a summary of reports on patient-driven factors affecting pediatric oncology care as well as those related to the COVID-19 epidemic and the reaction to it. These included patient cancellations of non-therapy visits in 22 centers (65%), with eight additional centers confirming that the hospital had already canceled appointments (24%). (Fig. 0-30). Patients who skipped necessary appointments, such as chemotherapy, The number of surgeries or radiation treatments postponed out of concern for COVID-19 was reported as high by two centers (6%) and low by fourteen centers (41%). Six centers (18%) and 17 centers (50%) reported having a high number and a low number, respectively, of patients who were unable to keep important appointments due to travel or public transportation restrictions. Due to the pandemic's economic effects and the subsequent response, many patients in 3 centers (9%) and few in 16 centers (47%) were unable to make appointments (Fig. 8C). [63]

Figure 2-29



Source: American Cancer Society: A) The number of centres reporting specific changes in national and hospital policies affecting paediatric oncology care, as detailed; B) the number of patient cancellations of surveillance (off-treatment) follow-up visits, and C) the effect of fear, restrictions in transportation, and economic duress in patient-driven cancellations of essential treatment visits are illustrated. On-Rx indicates on medication; XRT, radiation therapy.

The effect of COVID-19 on healthcare professionals should be taken into account as another important factor. Based on data from 30 countries as of June 8, 2020, The International Council of Nurses estimated that 6% of all confirmed COVID-19 cases were among healthcare professionals⁶⁴. However, many nations include all sources of infection in their reporting procedures rather than having effective systems for tracking the number of infected healthcare personnel.

The COVID-19 outbreak has put healthcare staff in a situation that is incredibly stressful. As a result, many of them are dealing with significant workload increases, a rise in the number of patients requiring hospitalization, and the anxiety of becoming ill and infecting their loved ones. Thus, the widespread sense of concern among the populace is having an impact on the mental health of healthcare professionals. [65] So far, the COVID-19 pandemic-driven economic crisis has created a "Economy vs. Health" conundrum, particularly for temporary contract workers during the government shutdown. Given that many laborers reside in crowded labor camps where they share bunk beds, this was particularly difficult beds crammed into small

spaces. This significantly contributed to the disease's spread among migrant communities[66].

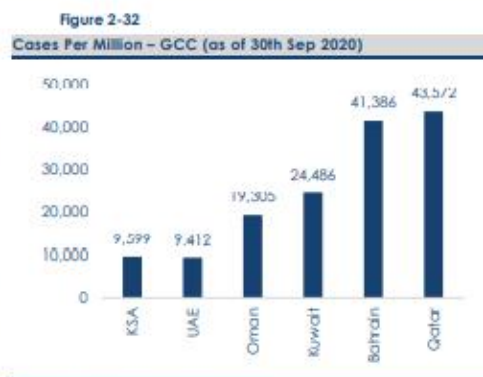
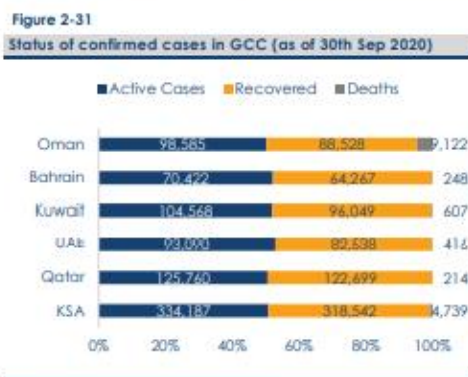
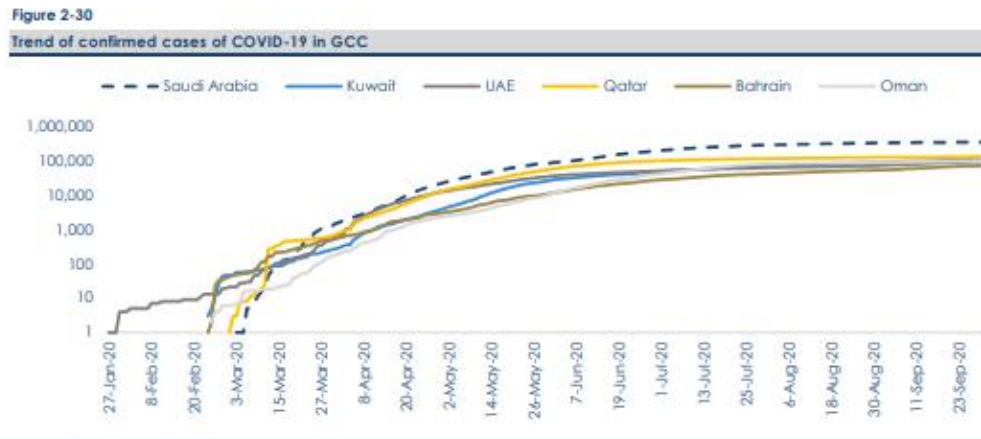
Additionally, migrants in irregular situations or those without proper documentation, as well as temporary contract workers, particularly those who are low-skilled and low-income, frequently live in unfavorable circumstances and informal settings where they are exposed to crowded living conditions, limited access to health and other essential services, and inadequate water, sanitation, and hygiene facilities. Existing health, social, and economic vulnerabilities are made worse by this circumstance. Furthermore, many migrants might not have the option to refuse employment in order to safeguard their families and themselves. Due to their dependence on their income and inability to take time off from work, migrants may work in more dangerous, congested conditions, increasing their chance of catching the virus. The containment of diseases is not possible under such circumstances. Due to these factors, they end up being among the most marginalized and vulnerable groups. Despite obligations under international human rights law, commitments made in the 2030 Agenda for Sustainable Development, the Global Compact on Migration, the Salalah Declaration on Universal Health Coverage 2018, and other frameworks, they also face cultural, linguistic, and legal barriers that further restrict their access to health, disease prevention, treatment, and continuum of care[67].

Additionally, migrants in irregular status might not have easy access to fundamental services like public health care or other necessities and could be unwilling to use them for fear of having to pay for treatment, arrest, incarceration, or deportation. Lock-down, movement limitations, and limited access to identity documents and related consular services for nonnationals, as well as various government and transportation services, may exacerbate the difficulties in accessing services. If undocumented or inadequately documented immigrants are not included in the national response to the pandemic because of their legal situation, lack of identity documentation, or inability to pay for medical services, they may unintentionally and disproportionately contribute to the spread of COVID19.

3,341,187 confirmed cases and 4,739 fatalities were reported in Saudi Arabia as of September 30, 2020⁶⁸. Depending on how well developed each nation's public health systems are, the virus may be contained. Worldwide Health

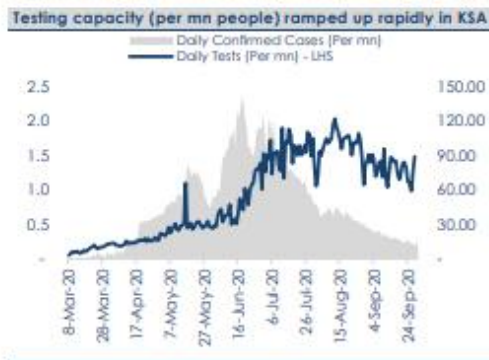
The GCC countries do considerably better according to the WHO's ranking of the world's health systems. KSA led a virtual meeting for G-20 leaders as part of their

presidency at the G-20 to talk about ways whereas domestically the government is paying for all citizens and residents who are infected with the virus's treatment, the WHO is in charge of organizing an international response and receiving funds.



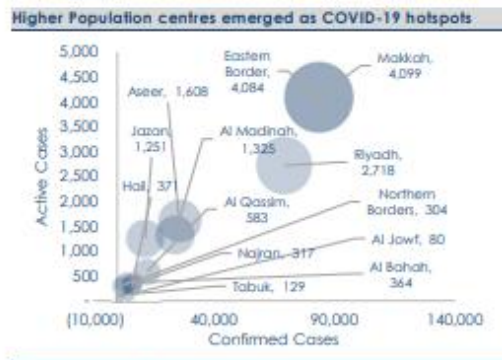
Adequate capacity and supplies for COVID-19: Saudi Arabia, where the government has set up more than 80,000 beds and 8,000 ICUs specifically to deal with the pandemic, has the healthcare capacity to treat COVID-19 victims. In recent months, the ICU capacity has been increased by another 30% to significantly bolster medical resources. Additionally, the most current bed occupancy rates in the Kingdom's largest cities are 64% in Riyadh, 68% in Makkah, and 75% in Jeddah. In terms of testing, the Kingdom has set up 20 PCR test laboratories with a daily capacity of more than 14,000 tests. Regarding sterilizing procedures and supplying enough sanitizers and masks, there are currently 35 manufacturers making 1.4 million liters of sterilizers per week, and eight factories making 3.5 million masks per week.

Figure 2-33



Source: <http://ourworldindata.org/>

Figure 2-34



Source: <http://ourworldindata.org/>

Education

Robust ICT infrastructure in the KSA to complement distance learning: Over the past few years, the Kingdom's ICT (Information and Communication Technologies) infrastructure has undergone a significant upgrading, with 91% of the population now having access to mobile broadband 4G. Prior to this recent quantum leap to number 10, the nation's internet speed rankings were 105th in 2017 and 10th in 2018. While the Kingdom has made significant investments in digital infrastructure and government platforms, the Saudi Vision 2030, a comprehensive strategy for economic diversification and innovation, was developed and articulated in 2016. Oxford Business Group claims that Saudi Arabia ranks third globally in the deployment of 5G and has the second-highest allocation of spectrum among G20 nations. The Kingdom was able to handle the increased internet traffic during the COVID-19 while maintaining a relatively high speed of 59 Mbps thanks to all this significant infrastructure investment in digital technologies.

Saudi Arabia immediately launched online distance learning systems for all educational levels as schools closed, but it will be necessary to make sure that less fortunate kids or those who have specific education requirements are supported. As previously stated, 93% of Saudi Arabians use the internet, and even at underprivileged institutions, more than 90% of students reported being able to access it in 2018. Therefore, during the lockdowns, the distant learning programs had some success[69]. When it comes to having access to a reliable internet connection and a computer to utilize for homework, there are significant disparities between kids from underprivileged and advantaged schools.

Poverty & Inequality

The epidemic is likely to intensify already high rates of youth unemployment and poverty. Spending on social protection was very low in 2012, but it is expected to have increased after the launch of a sizable social protection fund (the Citizens Account programme) in 2017 to counteract the unfavorable effects of subsidy reforms and the implementation of VAT on the underprivileged. The 5% VAT rate (OECD average: 19%) was put into effect in January 2018; it will rise to 15% starting in July 2020.

Payments are transferred directly into bank accounts, and the program employs a single registry with approximately 50% of the population already registered. New potential beneficiaries can register online as well. Due to this, the program is an efficient tool that may be utilized to increase the frequency of payments during this time or provide vulnerable households with additional social benefits during the COVID-19 pandemic (payments are currently quarterly). Other smaller non-contributory social protection programs that offer more specialized aid to notably vulnerable populations could also be utilized.

Although there is no official data on poverty, administrative abilities to identify and assist low-income households have improved. One example is the introduction of the Citizen accounts program, where individuals can register online. Similar to other GCC nations, the majority of low-income people are temporary contract workers, but as the citizen population approaches 20 million, concerns about maintaining secure livelihoods and well-being for citizens will surely arise. In order to protect residents, Vision 2030 set bold objectives, such as updating the social welfare system, redistributing price subsidies to help those in need, educating and training those who are jobless, and giving specialized care and support to the most vulnerable individuals. Accordingly, The Citizens Account was established to reimburse Saudi households for the costs associated with other economic reforms including increasing energy prices. To ensure the overall effectiveness of social assistance, close coordination with other cash transfer programs is required.

Saudi Arabia is home to a sizable community of low-income migrant laborers[70], refugees, and asylum seekers, in addition to other displaced people. This also includes those who entered the Kingdom from nations known for producing large numbers of refugees, primarily from Syria, Yemen, Myanmar (Rohingya Muslims), Palestine, and other nationalities that are anticipated to be disproportionately impacted by the COVID-19 epidemic. More over 30% of the population and 80% of the private sector

workers in Saudi Arabia are temporary contract workers, but they frequently receive little government assistance. Low-income and undocumented migrants are especially susceptible to losing their jobs or to prevent losing your job, you may need to accept wage reductions or unpaid absence. Evidence suggests that temporary contract workers, who frequently live in congested housing, have high rates of infection. This is particularly true for women. Foreign nationals can receive free COVID-19 testing and treatment, but neither non-contributory social protection programs nor the wage benefit support that the government provides the private sector pay these costs. Additionally, because of their difficulty accessing healthcare owing to their unlawful status, migrant workers who are working irregularly are more susceptible to medical risks.

The state's ability to implement stimulus plans and expand social safety nets and social protection to a potentially larger vulnerable population will likely be hampered by the slowdown in economic growth, which is accompanied by declining export revenues, widening budget deficits, and contracting current accounts. A regional economic collapse will have a greater impact on the already vulnerable population. This covers underprivileged and vulnerable groups, particularly in the case of temporary contract workers. They are less likely to be able to take use of paid sick days, unemployment insurance, or state-sponsored rescue and stimulus programs. The main focus of attempts to keep employment opportunities nationalized, particularly in high-skilled categories of employment, is also limiting the economic impact on the labor market. For instance, Saudi nationals employed in the private sector may be eligible for compensation from the General Organization for Social Insurance (GOSI) of Saudi Arabia[71]. Along with the implementation of various exemptions and delays in the private sector, which specifically target SMEs, these measures have also been supplemented. Particularly for temporary contract workers working in the service, retail, or hospitality sectors, the support options are still scarce. Large groups of workers in the construction industry or those doing domestic chores may also be left behind by this support. Due to the lack of quarantine facilities in South Asian nations, many Temporary Contractual Workers are left in precarious situations with little access to support and few options to return home, which further delays in operations for repatriation[72]. With their family back home heavily reliant on their wages and the remittances they send, this may trap more employees in debt-traps. The local labor markets are starting to change as a result of reports of

significant repatriations occurring in the area[73]. While some regional nations have threatened to review bilateral labor agreements and implement future quotas or employment restrictions for workers from nations who refused to repatriate their citizens during the coronavirus outbreak[74]

For irregular (undocumented) low-skilled foreign migrants working in the informal sector and for women who frequently labor in informal settings in the KSA, the effects of this pandemic are anticipated to be considerably more severe. With the introduction of a number of new rules intended to safeguard temporary contract workers from abuse and exploitation and to facilitate their access to public services and legal systems, the nation has been highly active in recent years in improving its migration governance. However, they frequently still experience extremely poor working conditions, significant occupational safety, and they have serious health issues that put them at risk. Inadequate housing and accommodations, shared amenities and facilities, and the difficulty of putting preventative measures like social isolation into practice could all contribute to the virus's ability to spread. According to government statistics, practically all incidents in Qatar, Kuwait, the UAE, and Bahrain appear to have involved foreigners[75], many of whom reside in labor camps. While COVID-19 patients can receive free medical care, Even in some cases, undocumented migrants[76] may nevertheless be afraid of reprisals or deportation if they use the public healthcare system or other state institutions for whatever reason. According to reports, the virus's spread among immigrant groups has also raised stigmatization of temporary contract workers and fueled xenophobic and anti-immigrant sentiment[77].

Food Security

Population concentration in urban areas majorly: Different effects of the COVID-19 pandemic are anticipated to be felt by susceptible rural and urban populations. Nearly 82% of the population of the KSA lives in urban areas, which are not dispersed equally throughout the country and are concentrated in specific regions and metropolitan towns. The pace of urbanization is not uniformly distributed, though; for instance, Aseer, Al Baha, and Jazan have high rates of rural population of 50% or higher. A decrease in purchasing power could have differing effects on urban and rural households. while also dealing with rising food prices, products being unavailable owing to supply chain disruptions, and containment measures that can

restrict access to markets. The lives and livelihoods of already vulnerable households that depend on food production, particularly livestock husbandry, will be significantly impacted by such effects[78].

Therefore, any potential disturbance to the local and global food systems must be taken into consideration when evaluating how COVID-19 will affect food security, nutrition, and livelihoods in the KSA. The smooth transportation of food commodities through trade channels, from production areas in KSA country sites to consumption places, as well as from the service and support the agricultural sector offers, including employment and business prospects, all contribute to this.

Multiple dimensions of COVID-19: Given this context, many impacts of COVID-19 on rural livelihood and food security are anticipated. Import-dependent food security will be impacted by the global food system, while domestic agriculture may encounter input and labor supply disruptions, logistical constraints that impair its market connections, postharvest losses of perishables, and other issues. Below is a cross-section of these COVID-19 affects' dimensions:

- a. reliance on imports and efficient commodity flow to ensure availability and accessibility;
- b. dependence of a significant domestic subsector on input imports, and
- c. Disruption of the rural economy's value chain and supply chain, as well as the disruption of labor and logistics in the home food system.
- d. Any discernible change in the demand for food products is anticipated in the near and medium term.

Major dependency on imports for food supply: With the exception of dates, every other commodities' assured supply and availability—out of the eight strategic commodities included in the KSA's food security strategy—wheat, rice, chicken, milk, dates, sugar, edible oils, and mixed feed—are both directly and indirectly dependent on imports. Foods like wheat, rice, sugar, and edible oils are essential but almost entirely imported. Despite appearing to be more self-sufficient in domestic production than poultry and milk, these subsectors remain incredibly reliant on the import of animal feed and fodder. One of the biggest importers of fodder worldwide is Saudi Arabia.

Each of the import-dependent strategic commodities has unique supply chains and logistics that have varying effects on COVID-19. Only wheat is included in the

strategic food reserve, and Saudi Grain Organization handles institutional procurement. Market interventions by non-governmental organizations are used to trade all other strategic food commodities. As a result, these commodities are highly vulnerable to any market disruption.

Key challenges to local production from COVID-19: Small, medium, and big agribusinesses generate food and agricultural products in the Kingdom. The following are some significant COVID-19-related weaknesses in the local food and agricultural economy:

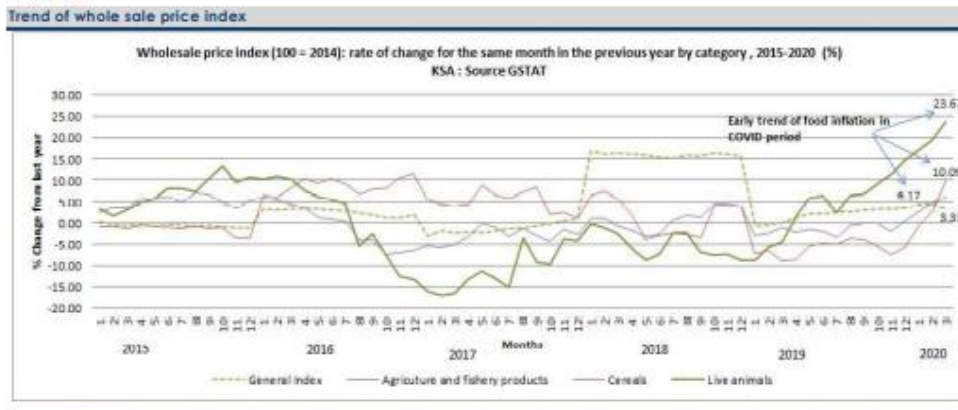
1. The market's supply of agricultural inputs, such as equipment and tools, spare parts, fertilizers, chemicals (pesticides, insecticides), and others, becomes insufficient or scarce.
2. The cost of agricultural inputs is rising for small producers due to imported livestock feed and fodder, rising food commodity and input costs in local markets, and the potential disappearance of COVID-19-affected agricultural equipment and materials from the local market.
3. Due to widespread fear of the disease, farm labor may not be accessible.
4. Small producers' connections to the local or market may become disrupted.
5. The local market and commodity flow may potentially be impacted by national COVID-19 prevention efforts.
6. Commodity losses brought on by poor food management, transportation, storage, and public awareness of the COVID-19 issue could reduce purchasing power.
7. During the COVID-19 outbreak, there is a decrease in demand for locally grown vegetables, fruits, and cereals.
8. Farm products transported locally turn out to be insufficient, and exportable goods may suffer as a result of unreliable ports of destination.

Cereals are the major source of nutrition in the KSA : Dietary energy availability[79] in the KSA is significantly higher than the global average of 2,884 kcal/person/day in terms of nutrition, at 3,255 kcal/person/day. However, grains account for 43% of overall energy availability, and the KSA imports nearly 90% of its cereals.

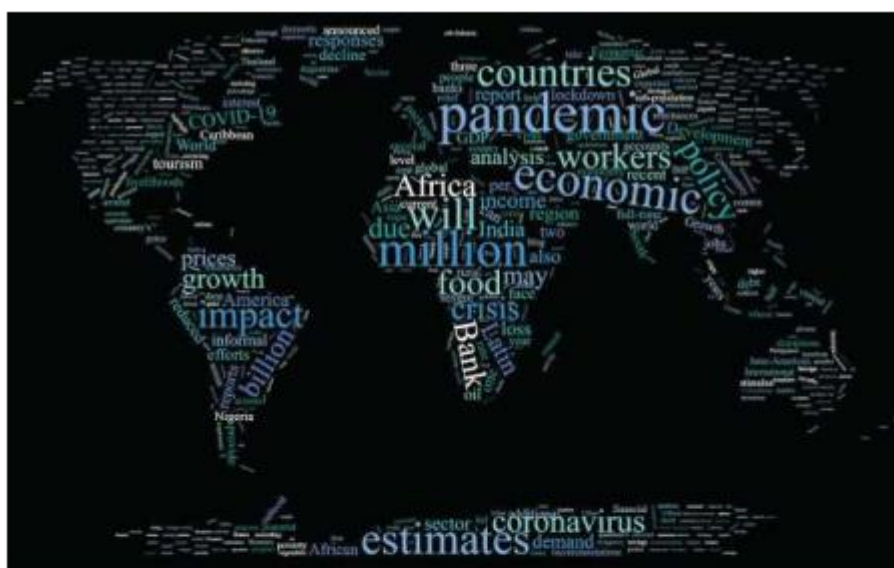
Inflationary trends in food prices:

Although it is too soon to assess the volatility of the domestic food market, the KSA's wholesale pricing index[80] (WPI) shows some early signs of inflationary trends. In March 2020, the index for agricultural food items increased by 6.2% annually, compared to a 3.3% increase in total inflation. The yearly index for cereals has gone up 10.1%. Live animals were one of the commodities in the index basket with the highest volatility. Its pricing index experienced a significant annual increase of 23%. The last two months have seen a nine percentage point increase in pricing. (See graph beneath)

Figure 2-35



Source: FAO



Part III Response & Recovery



Part III: Response & Recovery

Overview

With more than 50 million confirmed illnesses and more than 1.3 million fatalities worldwide as of the end of November, COVID-19 has impacted everyone. Fighting this pandemic and its extensive direct and indirect consequences on people around the world has taken a significant amount of time and money from every UN agency. This section presents an overview of the most pertinent and recent (as of mid-July) policy literature produced by the UN[81] and places it within the context of the five Development Pillars for the Kingdom of Saudi Arabia.

In light of the five Developmental Pillars defined by the UN Secretary General's report, A UN framework for the urgent socioeconomic response to COVID-19, Part III has been organized. Throughout this section, using the LNOB lens, the main emphasis has been on people who are being disproportionately affected by the virus.

These are the five pillars:

- . **Developmental Pillar I:** Ensuring the availability of critical health services and safeguarding health systems
- . **Developmental Pillar II:** Providing basic services and social protection to help individuals deal with hardship
- . **Developmental Pillar III:** Protecting jobs, supporting small and medium-sized enterprises, and informal sector workers through economic response and recovery programmes. Promoting social cohesion and funding community-led resilience and response systems comprise
- . **Developmental Pillar IV:** Leading the necessary surge in fiscal and financial stimulus to make macroeconomic policies work for the most vulnerable and strengthening multilateral and regional responses.
- . **Developmental Pillar V:** Fostering community resilience and response systems that are run by the locals

The analysis is broken into two portions for each of the aforementioned five pillars:

- a) Addressing the Immediate Emergency: Using the Leave No One Behind (LNOB) framework to concentrate on the Social Impact and Economic Response**
- b) Recovering Better: Applying the Leave No One Behind (LNOB) framework to the Social Impact and Economic Response**

The material is divided into two sections, Tackling the Immediate Emergency and Recovering Better. The first addresses the pandemic's immediate issues, while the second targets long-term issues with the aim of addressing preexisting areas of progress that COVID-19 made worse. The virus doesn't discriminate, but it does have an excessively large impact on some people. As a result, the emphasis of this section is mostly on people who are being adversely affected by COVID-19. This is by no means an exhaustive list, and for the sake of brevity, certain contributions have been left out.

The five Developmental Pillars are interconnected, not separate silos. To give the most complete and responsible responses to the most recent pandemic, solutions and policies must be created in a fashion that addresses the concerns from a systemic viewpoint rather than a sector-by-sector sequential approach. The need for policies that are not myopic but attentive to the Kingdom's needs today and tomorrow is frequently emphasized in the majority of the supporting materials for this section in order to prevent future epidemics and to remedy any inequalities that could be further exacerbated by our current situation.

Developmental Pillar I: Health First

Ensuring that essential health services are still available and protecting health systems

In relation to Pillar I, "the UNDS offers support to every Government in the world in the field of health, from specialized technical advice and early warning to large-scale service delivery activities in fragile contexts." The UNDS will give priority to helping nations preserve vital health services and the systems that underpin them as part of its response to the COVID-19 pandemic, according to this statement[82].Healthcare service providers are dealing with an unprecedented demand for health services, and health systems around the world are already under stress due to the continuous spike in demand for diagnosis and treatment. In this context, the COVID-19 pandemic outbreak has seriously overtaxed health systems as governments and stakeholders negotiate the perilous waters of allocating scarce personnel, equipment, financial, and other resources to maintaining vital life-saving health services while also attempting to provide routine healthcare services.Intense increases in demand from epidemics and pandemics, like the current COVID-19, have the potential to bring down national

healthcare systems, causing the number of deaths from the outbreak to quickly surpass those from treatable and preventable diseases. Therefore, any strategy for the healthcare system would need to strike a compromise between the requirement to immediately address COVID-19 and the provision of necessary medical services.

A. Tackling the Immediate Emergency

Focusing on the Social Impact and Economic Response through the Leave No One Behind (LNOB) Lens

Pillar I focuses on safeguarding healthcare systems and services during the crisis, and Saudi Arabia was one of the first nations to put early and unusual precautionary measures in place to either prevent COVID-19 or lessen its effects when it does. These steps were taken in advance of the country's first case being reported on March 2nd, 2020.

This section's theme, "Tackling the Immediate Emergency," will address the major Pillar I efforts undertaken by the government and UNCT. The key government initiatives for inequality, good health and well-being, and special concerns for populations most at risk are presented in the first subsection below, while the key UNCT activities for those same areas are described in the second column.

A.1 Key Government Initiatives on Pillar I

The resources available to the government of Saudi Arabia during the pandemic and the steps taken to safeguard health systems and services during the crisis are covered in the section that follows. The following categories have been created to group these resources and actions:

Coordination and communication: The establishment of a high-level committee in early January 2020, with participation from multiple government agencies (including the FDA, Ministry of Health, Ministry of Education, Ministry of Interior, and others), set the stage for the Kingdom's effective and thorough response to the COVID-19 pandemic, taking into account physical, financial, medical, and socioeconomic aspects. To more effectively manage patient care and the available resources, the authorities established a Command Center. To effectively communicate with the community, all accessible channels—conventional, social media, government websites, etc.—were employed. The government's communication strategy was centered on two crucial factors: community involvement and attention to society's

outcasts (the media campaign used 15 languages). All people, including those with erratic residency status, can receive services for free thanks to the Mawid application and the free 937 hotline. Even those who do not need to have Iqama can receive services. By utilizing technology in the form of mobile apps, toll-free numbers, remote consultation, scheduling, and testing, the authorities were able to reduce the effects of COVID-19 and ensure that health services were available to individuals who did not have the virus.

The Kingdom and the WHO have collaborated in recent years to advance health in the KSA and other nations. Several actions are being taken in the present pandemic as a result of this relationship. In order to determine the most efficient COVID-19 treatment, seven Saudi institutions took part in the Unity Study, an international study funded by the WHO. Additionally, the Kingdom provided regional and international support for the COVID-19 reaction, originally providing USD \$10 million for the worldwide response. The UN's international response plan for COVID-19 then received a large gift from KSA of USD \$100 million[83].

ough Measures unveiled: The Kingdom's response was influenced by prompt and decisive actions intended to reduce the likelihood of virus spread. Authorities' ability to implement strong political measures while taking into account the welfare of both citizens and residents was effectively proved by the measures. Since February 27th, Umra visas have been suspended; since March 4th, citizens and residents are not permitted to perform Umra or visit Madinah; schools have been closed; All sporting events and large gatherings were suspended, first in Qatif and then nationally, starting on March 9. Malls were shut down on March 15, all public employees (aside from those in the health, law enforcement, and military) were asked to stay at home on March 16, and private sector workers were asked to do the same on March 17. Mosque prayers were also suspended on March 17, and on March 23 a curfew was imposed (zero COVID-19 cases reported among 10,000 pilgrimages) are a few of the essential actions. Early lockdown led to increased hospital capacity and a 0.9% fatality rate, which is quite low by international standards. In order to prevent the spread of infection, the authorities imposed a 14-day quarantine on all incoming tourists. This was followed by a ban on entry for visitors from nations where a COVID-19 outbreak was known, and finally, on March 14, the cancellation of all foreign travel. This assisted in reducing the number of instances imported.

Resource Mobilization: Along with strict safety precautions, authorities made sure that both COVID-19 and non-COVID patients had access to proper physical infrastructure, skilled personnel, and laboratory services. For the treatment of COVID-19 cases, the Ministry of Health initially allocated 80,000 hospital beds across 25 institutions, including 8,000 beds in intensive care units (ICUs). More amenities were added, such as the construction of two 100-bed field hospitals: one in Makkah and the other in Madinah. There are now more facilities available for the isolation of suspected/quarantined cases, including the use of hotels for the quarantine of Saudis returning under the repatriation program. In order to increase medical resources even more, the ICU capacity has been increased by another 30% during the past few months. Furthermore, key cities in the Kingdom saw bed occupancy rates of 64% in Riyadh, 68% in Makkah, and 75% in Jeddah. In terms of testing, the Kingdom has set up 20 PCR test laboratories with a daily capacity of more than 14,000 tests. There are currently 35 factories generating 1.4mn liters of sterilizers each week, while eight companies are currently creating a weekly rate of 3.5mn masks, therefore there are enough of sanitizers and masks available.

Without making any distinctions based on who they are (citizen or resident, regular or irregular), the public sector hospitals and clinics provided free access to laboratory testing facilities employing precise testing methods (PCR testing). The National Health Laboratory in Riyadh and local laboratories offer this.

Private laboratories were permitted to take part in COVID-19 testing as well, but they must first be certified for this specific service and then verified as having all necessary tools and skills.

Authorities were better able to formulate the COVID-19 plan thanks to the presence of a well-established surveillance system and the availability of all the components required for accurate case identification and contact tracking. Strong laboratory services, well-trained employees, and transparent protocols and rules all contributed to this. The locations where new cases may be present have been the focus of surveillance and case identification efforts thanks to ongoing follow-up and responsive decision-making. This is evident from the nationwide active screening effort by 150 teams that began on April 17 and led to the early detection of cases. Furthermore, despite severely constricted financial resources, additional funding was made available to combat the epidemic (SAR 7 billion added, followed by SAR 47 billion).

Proactive Management & Community Outreach: The identification of overcrowded worker housing and temporary detention facilities as a risk factor for the spread of COVID-19 has prompted a number of responses. The government developed a multi-pronged plan to reduce the danger of COVID-19 infection among employees, which includes I relocating employees from congested facilities to new government buildings to assure execution of precautionary measures. Municipalities received 3,445 school buildings from the Ministry of Education to house staff (announced 16th of April), Construction of new facilities, such as in Madinah, and relocation to other locations, such as apartments owned by the Saudi Authority for Industrial Cities and Technology Zones (MODON), which have been made available and can house 29,000 workers, are both examples. Additionally, a number of preventative measures were implemented for labor housing, including I limiting the number of people residing in a house or room, adhering to sanitization procedures, limiting interaction, and establishing internal control; and (ii) mobilizing resources to conduct numerous rounds of community testing, particularly in labor housing or areas where proactive tracing identified virus spread.

A.2 Key UNCT initiatives Standing Capacity Brief initiatives on Pillar I

On the other hand, a number of UN organizations in Saudi Arabia support the government's efforts to address the health problem by outlining many crucial projects that are now being carried out. In this regard, the UN has aided in enhancing the abilities of the government's stakeholder groups to attend to the psychological requirements of frontline health and social workers in addition to delivering medical care to Persons of Concern. The physical and mental health of children at home has also been assisted by pertinent UN entities operating in the Kingdom while schools are closed. Additionally, it has consistently promoted protecting women from domestic violence, especially during COVID-19.⁸⁴ Finally, the UN stands ready to offer technical and field support to pertinent and associated government institutions. Building capacity for emergency preparedness and response initiatives is vital for handling any future health emergencies.

B. Recovering Better

Focusing on the Social Impact and Economic Response through the Leave No One Behind (LNOB) lens

Government actions to COVID-19 that were proactive and effective have established a solid base for restricting the virus's transmission and minimizing its harmful effects. The effectiveness of the government's response is demonstrated by key COVID-19 infection figures that were emphasized in Part II (infection/million people, death rate, recovery rate, etc.). These numbers compare favorably with some of the most cutting-edge healthcare systems in the world. Saudi Arabia topped the list of public assessments of each country's response to the COVID-19 epidemic based on the government's response and action plan.[85]5 The entire administration has responded in a well-planned and organized manner. High-level political backing is a defining characteristic, as seen in the challenging decisions made and the abounding resources made available. Despite decreased government earnings from oil and other sources and rising social obligations, funding was raised. A high recovery rate (out of all confirmed cases, mortality is 0.97%, which is roughly one-tenth of the case fatality rate seen in some of the most cutting-edge healthcare systems in the world) was made possible by high-quality treatment facilities, treatment protocols, and well-trained healthcare staff.

The Saudi Arabian government has undoubtedly made proactive steps to shield its citizens and society from the pandemic's social and economic effects. However, the next section will identify any potential areas for improvement and any additional gaps that might still exist in the KSA response to the pandemic and need the government's immediate attention, using the same equity lens from before and keeping in mind the 2030 UN Sustainable Developmental Goals (SDGs). The UNSDGs range from emphasizing gender equality, poverty, and health to protecting jobs and lowering inequality. Before any specific action can be done, some of the gaps listed below need to be further investigated.

This section's focus is "Recovering Better," which looks at structural issues that went before the most recent crises as well as addressing problems brought on by the COVID-19 outbreak. The first subsection below identifies issues that need to be resolved and offers some suggestions.

In regard to these issues of health and wellbeing, inequality, and special consideration for the populations most at risk. The UNDS's direct assistance for these policies is

described in the second subparagraph below, along with proposed initiatives from the UN Capacity Brief[86].

B.1 Gaps and policy recommendations

The following groups include the gaps and policy recommendations:

i. Good health and well-being (SDG3, GCM Objectives 15, 16)

* **Upgrading SCDPC (SDG3, GCM Objectives 15, 16):** The Saudi Center for Disease Prevention and Control is the current Control (SCDPC) did not take the initiative in managing and dealing with the COVID-19 pandemic because it was not adequately prepared and equipped to do so. The Kingdom's effective and thorough response to the COVID-19 pandemic was instead made possible by the formation of a high level committee in early January 2020 with participation from multiple government agencies, including the FDA, Ministry of Health, Ministry of Education, Ministry of Interior, and others. To make the SCDPC more proactive in the event of any upcoming pandemic catastrophes and epidemics, the government must update and enhance its skills and functions.

* **Room for improvement in health infrastructure capacity (SDG3, GCM Objectives 15, 16):** When compared to other OECD nations, the capacity of the current health infrastructure, including the number of hospitals and hospital beds per capita, looks to be behind. Due to a limited supply of extra resources available during medical emergencies, a lack of health infrastructure resources will limit the government's ability to address health crises in the future. The COVID-19 pandemic can be controlled, nonetheless, through actions including improving public healthcare capabilities, collaborating with the private healthcare sector, and engaging the business sector. These actions can help the healthcare sector battle the pandemic. During the crisis, certain businesses have taken the effort to temporarily alter their business models in various nations, ensuring the manufacturing of medical supplies such sanitizing products. ⁸⁷ And last, using undergraduates, qualified professionals who are not registered with the appropriate Saudi authorities, and volunteers among current professionals may go a long way in closing any future shortfall.

* **Room for increasing the number of Medical Research Centers (SDG3, GCM Objectives 15, 16):** In the KSA, there is a dearth of medical research facilities that can create vaccines and provide accurate information about these medical emergencies to help prevent epidemics and pandemics. The creation of medical

research facilities, perhaps in collaboration with SCDPC and other top international research institutions, could be considered by the government as a way to conduct cutting-edge studies on vaccinations, immunization, and other vital medical research.

* **Expensive testing in private hospitals (SDG3, GCM Objectives 15, 16):** Lack of private sector involvement in fighting the COVID-19 pandemic because private hospitals' expensive testing fees. The government ought to make hospital testing fees uniform. It should take proactive action in this area to make sure that fundamental medical needs like virus testing are met at the lowest possible cost.

* **nadequate capacity to treating psychological illnesses (SDG3, GCM Objectives 15, 16):** One cannot overstate the importance of providing psychological support to various population groups and segments, including medical staff, the elderly, children, refugees, migrants, people with special needs, and those in low-income brackets, particularly during times of national and international crises. Based on the low number of doctors per 1,000 people (2.8), it can be concluded that KSA has a severe dearth of resources for treating mental illnesses and offering psychological care because there are so few psychiatrists and mental health facilities in the country. The policies to address that would actively promote psychological health education among students along with the development of top-notch educational institutions to produce the desired number of mental health professionals. Additionally, they would develop awareness programs to emphasize the significance of mental health and to lessen the stigma associated with mental illnesses.

* **Long term and detailed medical emergency policy framework (SDG3, GCM Objectives 15, 16):** A thorough and long-term policy is required to establish instructions for what actions must be performed as soon as a medical emergency of this nature is identified. Because these protocols are automatically activated at these moments, establishing a comprehensive policy guideline with instructions and modus operandi for various government agencies will aid in handling any future crises with greater speed and effectiveness.

* **Trust issue among irregular migrants on government's policy for free COVID-19 treatment (SDG3 GCM Objectives 3, 15, 16):** There are significant trust concerns among the country's illegal immigrants, which makes the government's COVID-19 policy of treating all inhabitants equally difficult to implement. Because these migrants frequently hesitate to test negative for the virus out of concern for

potential legal repercussions, the government health agencies in charge of testing, tracing, and isolating virus-infected individuals will suffer as a result of this trust gap.

By regularly launching multilingual, targeted media campaigns and distributing them through a variety of media outlets, the government can significantly lower the trust deficit while assuring those who access the information firewall that they will not be subjected to discrimination because of their immigration status[88]. This can be supplemented by putting in place a system that will let migrants receive treatment without having to present any form of identification.

*** COVID-19 related pollution endangering health (SDG1 and SDG14, GCM Objectives 15, 16):** The use of plastic gloves and masks has significantly increased as a result of COVID-19, adding to the issue of environmental pollution. Up to 13 million metric tons of plastic are thought to enter the ocean every year, posing a health risk to humans and a threat to marine life. With the use of more gloves and masks, this predicted number will rise. Toxins from plastics and other waste materials have directly contributed to ocean pollution by entering the food chain and endangering human health [89]. This threat to human and animal life must be mitigated through proper disposal and increased usage of recyclable materials.

ii. Inequality (SDG10)

*** Risk of disruption in medical services during epidemic/pandemic due to low Saudization of healthcare workforce (SDG5, SDG8, GCM Objectives 15, 16):** Currently, non-Saudis make up the majority of the healthcare workforce, and the situation is considerably worse when it comes to the nursing staff. To lessen its reliance on the non-Saudi healthcare workforce, the government must improve and upgrade medical and educational institutions, particularly nurse training programs. This will solve the scarcity of local medical professionals.

*** Sustainable cities and communities (SDG11, GCM Objectives 15, 16):** Due to their high population density, cities are often most prepared for pandemics and are also most vulnerable to viruses of this nature. However, there can be noticeable variations across the nation in rural areas or in urban slums that could serve as hotspots or COVID-19 incubators. Several populations, such as some nations that lingered in Makkah after conducting the Haj long ago, may not be receiving proper health services. This ethnic group might be crucial in stopping the cross-border spread of COVID-19[90].

iii. Groups particularly at risk (SDG10)

*** Migrants, People "On the Move" & Socio-Economically Marginalized (SDG10, GCM Objectives 6, 7, 8, 9, 10, 15, 16, 17):** The rate of temporary contract workers in the Kingdom is among the highest in the world. If the nation wants to stay on its current course, it must prioritize the socioeconomic rights of migrants. Saudi Arabia must keep up its efforts to support and finance sustainable development projects in the migrant workers' home countries. Saudi Arabia should direct some of the customarily generous assistance it gives to its neighbors toward bolstering their national health systems. In the absence of that, the KSA healthcare system might suffer harm. This is especially true given the likelihood that the area will experience a second COVID-19 outbreak and upcoming health shocks like MERS in 2012[91].

*** Women are the Largest Group Disproportionately Affected by COVID-19 (SDG5 & SDG10, GCM Objectives 10, 15, 16):** More than 70% of healthcare workers worldwide are women. [92] In actuality, about half of their contribution is underpaid and unacknowledged. Additionally, during COVID-19 lockdowns, women everywhere faced increasing chances of violence, which had an effect on their general health. Female nurses make up the bulk of front-line healthcare workers in Saudi Arabia, which puts them at a greater risk of contracting COVID-19.

***Child & Elderly Care (SDG10, GCM Objectives 15, 16):** The epidemic significantly affects nutrition. The UN predicts that the consequences of the virus on the healthcare system will cause 2 to 3 years of progress in infant mortality to be undone[93]. Many kids who rely on school lunches as their main source of calories are worried that their nutrition would deteriorate as a result of infrastructural issues and quarantine procedures[94]. In order to help individuals who are impacted, policy action must be implemented after an evaluation of the nutritional needs of children in the KSA. The makeup of foods since the pandemic started is another issue. A pattern of unhealthier eating selections during the quarantine phase has been discovered through analysis of purchasing patterns. Social marketing and regulations are required to counteract this change in behavior. Obesity has significant, often difficult-to-reverse implications on a person's physical and mental health. Future healthcare demands may be too great for the KSA due to these eating habits.

* **Declining Vaccination rates to impact children:** A fall in vaccination rates, especially for youngsters, has been one of the indirect effects of the pandemic and quarantine period in various countries[95]. After the pandemic, if the problem isn't fixed right away, we can witness a rise in diseases that can be avoided. An evaluation of the impact of lockdown and other preventive measures on current vaccination and other services is required in the case of KSA. The government will need to modify its current immunization policies to reduce the risk of virus transmission and enhance remote immunization techniques to prevent proximity and density difficulties. Children of foreign migrant workers who are in an unauthorized status must have access to the necessary routine vaccinations. Services for reproductive and sexual health, especially for women, are related to immunizations. Resources are typically diverted from routine medical services, such as prenatal or postnatal care, in virus containment efforts, and COVID-19 is no exception⁹⁶. To ensure that this population continues to receive the necessary care, adequate adaptation to earlier service models is required.

* **Focusing on Mental Health:** Finally, it is crucial to ensure that mental health is covered by universal health care, especially for children and the elderly. One way to do this is by integrating treatment for mental, neurological, and substance use problems in benefit and insurance plans for healthcare. Other approaches can include actively promoting psychological health education among students and developing top-notch educational institutions to produce the required number of mental health specialists. Additionally, create awareness campaigns to emphasize the value of mental health and lessen the stigma attached to mental illnesses.

B.2 How the UN can support the government directly

The 2030 Agenda for Sustainable Development Goals and its core commitment to "leave no one behind" must serve as the KSA government's point of reference throughout its response to COVID-19, according to UNDS. In spite of this, UNDS is prepared to assist the government in enhancing community hygiene, particularly in unofficial urban areas and villages. These regions frequently contain vulnerable migratory populations. It is important to support community and local government efforts to enhance access to clean, safe water, sanitation, and waste management as well as to encourage good hygiene practices.

It is also time to speed up the use of public-private partnerships, in which the private sector supplies infrastructure development with professional knowledge in addition to financial support, in order to deliver more and better public services. The UNDS will collaborate with public and commercial sector partners to find low-cost healthy food solutions for families, women, children, and vulnerable groups. This will cover a wide range of alternatives, including food assistance, financial assistance, and vouchers. In order to maintain fundamental services such as maternal healthcare, sexual and reproductive health programs, and services for victims of GBV (Gender-Based Violence), the UNDS will work with national authorities, civil society, and women's organizations. The UNDS will also support the implementation of new approaches. The following outlines some of the most important UNCT Capacity Brief initiatives; the appendix contains a thorough analysis and explanation of all the initiatives put forth by UNCT.

The UN firmly believes in granting inexpensive access to disadvantaged population segments, including as temporary contract workers, and in working with pertinent governmental institutions to continuously examine and monitor the pandemic's effects on vulnerable groups or particular population segments. The UN may use its experience in managing pandemics and epidemics to help the Ministry of Health strengthen control measures inside medical facilities, especially for elderly, young children, and pregnant women. Adopting cutting-edge technology solutions to combat COVID-19 is urgently required, along with assistance for digital services for increased adoption of e-platforms as this will significantly improve efficiency and lower costs in the provision of services.

Developmental Pillar II: Protecting People Helping people

cope with adversity through social protection and basic services

This pillar's main goal is to maintain universal access to social services and social protection for all people. More people perished as a result of the disruption of social services during the Ebola outbreak than from the virus itself. Therefore, it is crucial to make sure that everyone has access to social services and social protection during the epidemic. The UNDS has a wealth of knowledge and experience in assisting governments with the creation of social protection systems, including social protection floors and the provision of high-quality social protection services, as well as in supporting such services in both humanitarian and development contexts[97]. A system of laws intended to assist women, men, and children in achieving or maintaining a sufficient quality of living and good health throughout their lifetimes is referred to as social protection[98]. Cash transfers, food assistance programs, social insurance plans, and child benefit support are a few examples of these. In times of crisis, like the one we're in right now, government organizations focus their efforts and financial resources on solving the issue at hand. This puts vulnerable groups in the community at risk for malnutrition, lack of access to basic health care and education, sanitation issues, and more. These groups include women, children, seniors, contract workers, and those who live at or near the poverty line. [99] Therefore, it is crucial that fundamental services and social protection remain viable and ongoing.

A. Tackling the Immediate Emergency

Focusing on the Social Impact and Economic Response through the Leave No One Behind (LNOB) Lens

The foundation of social protection and basic services must be human rights, humanitarianism, refugee law, and an emphasis on the equality of every individual. Policies for social protection and fundamental services must all be evaluated from an equitable perspective. The ILO recommends a four-pillar framework, which includes I stimulating the economy and employment, (ii) supporting enterprises, jobs, and incomes, (iii) protecting workers in the workplace, and (iv) relying on social dialogue

for solutions, to ensure that economic response and recovery programs meet the needs of the people of the KSA. [100] The following two subsections explore important recent government and UN initiatives that are helping to mediate COVID-19's effects on both the general populace and the most vulnerable groups.

A.1 Key government initiatives on Pillar II

The government of the Kingdom of Saudi Arabia is currently implementing the initiatives and solutions listed in the next part to guarantee that citizens have access to social services and social protection. These replies are organized into the following sectors:

Education: The Ministry of Education has made it possible for students to complete their academic requirements remotely through the asynchronous "Ain" channel and the Simultaneous virtual school platform. To meet the heightened needs, a total of 20 channels were launched. A timeframe for the reopening of schools has been released, and preparations for the distance learning program are under progress. For those Saudi Scholar students who had to prolong their stay after the program ended owing to COVID-19, MOE made sure that payments for living expenses, medical insurance, and treatment were distributed to them without interruption. Additionally, in collaboration with the commercial sector, the Ministry of Communication & IT took the initiative to provide low-income students with gadgets so they could complete their distance education. More than 25,000 laptops and tablets for students were distributed under the Ministry's programs. On the other hand, MOE supported the Ministry of Municipal Affairs' efforts by transferring 3,445 educational buildings, which helped the authorities fight the illness. The majority of the school buildings were repurposed to house laborers and workers from overcrowded camps and housing facilities because the KSA stipulated that no more than 20 people could live in collective housing in Saudi Arabia unless health laws were carefully followed.

Taking Care of Children: Governmental organizations that care about children have worked together with the Ministry of Health to give families timely information about the epidemic. National webinars featuring a variety of actors have been organized by organizations including the Family Affairs Council and the National Family Safety Programme. These webinars aim to raise public awareness of available resources for advice, the best diet and health care, and how to get help with a particular social issue (like domestic violence). In addition, the government announced the Social Observation Home under the Ministry of Human Resource and Social Development

on the occasion of Ramadan, releasing 18 minors who had satisfied the requirements for Amnesty in accordance with a royal edict. Ongoing monitoring should focus on estimating the number of kids who may be detained and preventing further detentions. [101]

Food Programme: Arabian food bank The goal of FEED, a non-profit food organization, is to ensure that food rations are delivered to needy groups at their homes, particularly the elderly, the disabled, and low-income families who get or do not receive social security benefits. The "interactive map" function allows the recipient to find nearby services and place online orders for delivery through the BALADI portal using the various applications. In addition, the government succeeded in overcoming disturbances in the food chain's supply network. The timely implementation of the food security policy in collaboration with the business sector, according to the minister of agriculture, was responsible for this success. To help KSA achieve self-sufficiency in a variety of products, including dates reaching 125%, 60% in vegetables and poultry, 116% in eggs, 109 in fresh milk, and 55% in fish, the agriculture development fund raised loans to SAR 1.9 bn in 23019. [102]

Housing: The government has exempted first-time homebuyers from paying Value Added Tax (15%) on real estate transactions in order to maintain progress toward expanding homeownership among residents as per targets set forth in the Vision 2030 program. The program protected citizens from the negative effects of fiscal measures put in place as a result of the decline in oil prices. The ongoing provision of numerous housing units to deserving families in accordance with the predetermined schedule, in various cities and governorates of the Kingdom, together with full dedication to the advised preventive measures intended to stop the Novel Coronavirus outbreak

IT, Telecom, & Logistics: Since the start of COVID-19, five billion SMS (text message alerts) have been delivered to mobile customers in collaboration with telecom operators. Given the growing demand for delivery, which resulted in 26 delivery applications being lodged with the government, the number of Saudis employed in the delivery business has increased dramatically by 434%. Even though the amount of data needed increased significantly both during and after the lockdown, the average internet speed remained excellent.

A.2 Key UNCT Standing Capacity Brief initiatives on Pillar II[103]

Providing help and technical advice on various issues relevant to social protection programs and fundamental services is one of the efforts that the UNCT has undertaken with the cooperation of the government in KSA. In order to provide continuity in educational services for kids who aren't in school, UNCT has offered advice services on improving distant learning, digital platforms, and other educational delivery mechanisms. Additionally, strengthening protection systems for victims of gender-based violence and enhancing the abilities of government stakeholders to address the psychological requirements of frontline health and social workers are important.

Given the increased demand for water during the pandemic, UNDP is collaborating with the Ministry of Environment, Water, and Agriculture on integrated sustainable development in order to build capacity and support Saudi Vision 2030's efforts in the areas of water management, sanitation, and waste management.

Programs for cash assistance have shown to be crucial and adaptable, allowing vulnerable Persons of Concern (POC) to receive cash awards months in advance. POCs, including migrants from Syria, Yemen, and other nations, are receiving crucial and life-saving assistance and a service from UNHCR in consultation with the government. Given the scale of the current crisis, which is unprecedented, UNHCR continues to adapt and continue its current programs while stepping up its assistance to governments in order to meet new challenges.

B. Recovering Better

Focusing on the Social Impact and Economic Response through the Leave No One Behind (LNOB) Lens

The next part will highlight potential areas for improvement and any other gaps that might still exist in the KSA using the same equitable lens as before. This section's topic is "Recovering Better," which includes addressing the problems brought on by the COVID-19 epidemic as well as systemic flaws that existed before the most recent crisis. The first section below lists the issues that remain to be resolved in the areas of education, dependence on imported food, peace, inequality, and special attention to people most at danger. The UNDS's direct assistance for these policies is described in the second paragraph below, along with suggested initiatives from the UN Capacity Brief[104].

B.1 Gaps and policy recommendations

To safeguard citizens and society from the pandemic's social and economic effects, the government of KSA has undoubtedly taken proactive measures. With the 2030 UN Sustainable Development Goals in mind, some gaps that demand the government's immediate action have also been found. The UN's SDGs include protecting jobs, reducing inequality, and focusing on issues like poverty, health, and gender equality. Before taking any specific action, more research is needed to close any of the gaps listed below. The following groups will be created from the gaps and policy suggestions:

i. Education (SDG4, GCM Objectives 15, 16, 18)

Public education has a significant equalizing effect that aids in preventing the generational transmission of inequality and inegalitarianism[105]. There may be long-lasting repercussions on intergenerational disparity if schools are disrupted. Some claim that any concerns about inequality are unfounded because computers and the internet are widely available in the KSA. On the other hand, it is predicted that human growth would be 2.5 times worse without internet access¹⁰⁵, which might cause a decades-long regress once students leave school. The pertinent suggested policies for education are listed in the bullets below:

Low policy visibility (SDG4 & SDG17, GCM Objective 3): With effective and sufficient communication to all stakeholders, including students, teachers, and parents, the government must produce a thorough policy guideline on the eventual reopening of educational institutions. Additionally, it should outline the fundamental measures that educational institutions must take to guarantee that social distance is used once they are open.

Lack of IT infrastructure access to students in rural areas (SDG4, SDG9, SDG10, SGD17, GCM Objectives 15, 16, 18): An essential consideration is if there are enough computers and internet connections so that pupils can study and learn without interfering with the demands of other family members. As was noted in the preceding part, the Ministry of Communication & IT has given low-income students approximately 25,000 laptops and tablets as a solution to this issue. Overall, it seems that the KSA's bandwidth is handling the rise in demand brought on the COVID-19 mitigating measures quite effectively. However, a thorough assessment of internet quality and computer access must be made to determine whether homes have enough

internet bandwidth to stream educational videos while other people are also using the internet and whether all students have enough access to computers to finish their assignments. It's possible that students with special needs and those living in remote or rural locations won't have adequate access to internet-connected computers. The typical family size in the KSA is around 6, therefore if there are three to four kids, low-income homes might not have a dedicated computer system for every child. To ascertain the size of the gap, the government must perform extensive fieldwork, research, and surveys across the nation, with a focus on villages, their environs, and low population density centers. A policy framework to close the gap can be developed after an overall assessment is finished to produce the desired outcome. The gender gap for women in the KSA in terms of education is another issue. Although the gender gap in education in the KSA has been narrowing, the shift to remote learning may widen the gap even further. Experts worry that gender imbalance in schooling may worsen if family and cultural traditions give females less priority on computers with internet access.

Need for a comprehensive education strategy (SDG4, GCM Objectives 15, 16, 18): Teachers (of which there are currently over 500,000, the most of whom work in primary and secondary educational systems), students, and administrative personnel at educational institutions are typically not trained in or knowledgeable with online pedagogy. The long-term goal of any method should include teacher training. The government must develop a thorough teacher training program, maybe in collaboration with UN multilateral agencies, to lay out a complete plan for providing instructors with digital learning tools, as well as for the improvement and creation of online educational content.

Inadequate distance learning portals (SDG4 & SDG9, GCM Objectives 15, 16, 18): There may not be enough instructional information available on the current online educational portals and distant learning platforms. In order to create a unified, complete, and contemporary remote learning platforms, the government can collaborate with private, rising, or prospective start-ups in the field of online and distance learning education.

Child Protection Online (SDG4 & 16, GCM Objectives 15, 16, 18): Access to computers and the internet has a wealth of advantages but also some drawbacks. Children are more vulnerable to online predators and unsuitable content when there is a rise in computer and internet access[106]. Parents could be taught what to watch out

for and what software to use to reduce these risks using judicious social media marketing. [107]

ii. Import dependency on food (SDG2)

When it comes to food, the KSA is primarily dependent on imports, which poses a serious threat to food security during crises like COVID-19 when international borders have been closed and food businesses are affected globally. A long-term focus should be given to food policy, which will benefit the KSA both in times of need and by allowing them to import fewer food-related goods. In this area, government agencies in charge of importing and maintaining food storage must work closely with the private sector on a number of critical issues, including, among others, the number of products, storage needs, the agency or agencies in charge of maintaining storage, and the financial aspect of building storage facilities, which includes paying for first-fill and maintenance costs out of pocket.

The government must hire specialists from nations with a similar climate and create training programs for current farmers to learn new methods of contemporary farming that will not only help farmers conserve water but also increase yields and cultivate a wider variety of crops. The KSA can gain from the UAE's successful expertise in setting up vertical hydroponic farming using controlled-environment agriculture.

iii. Inequality (SDG10)

In cities that placed a high priority on comprehensive social protection and essential services during the Black Death in Europe, income and wealth disparity dramatically decreased [105]. Disparities, on the other hand, remained for generations in places that did not. If these protections and services are not properly planned, as with previous health shocks, this could result in socio-economic tensions for years to come. The KSA ought to give social programs that advance equality for all people top priority.

iv. Groups particularly at risk (SDG10)

Female heads of households, alone and separated children, and the elderly, particularly those in nursing homes and hospitals, are among the groups particularly vulnerable to poverty (there are few data on the severity of the problem) and exploitation. These groups may have existed prior to the pandemic, and it is likely that the influence of COVID-19 will be disproportionately felt by them. They therefore need the government's special attention much more than before. Although the government has developed several programs over the past few years to give financial

and non-financial help to disadvantaged groups, particularly women and the elderly, this is an issue that needs serious study. The policies outlined below are suggested to assist various groups most at risk:

Migrants, People "On the Move" & Socio-Economically Marginalized (SDG8 & SDG10, GCM Objectives 15, 16, 19, 20, 21): People who are "on the move" are frequently irregular migrants, Temporary Contract Workers (TCWs) with precarious employment, those employed in the unofficial sector of the economy, victims of human trafficking, and those who have been forced to flee their homes due to disaster, war, violence, or persecution[108]. If those groups contract COVID-19, it is crucial that they receive sufficient medical care. The KSA has kindly allowed everyone, not just citizens, in public health facilities to receive COVID-19 therapy. The hope is that this will encourage the KSA to permanently provide universal healthcare for all citizens of the Kingdom. A strategy like that would also influence migrant employees, especially highly skilled migrant workers, to choose KSA as their destination. According to some economists, few migrants would return to work overseas again[107], but this legislation would slightly alter that, lowering the expenses of both migration and the hiring of temporary contract workers. In the KSA, a large number of migrants work in the informal economy, which means they frequently have irregular schedules or may not receive the same advantages as those who hold formal employment. Making ensuring temporary contract workers have suitable and secure housing and working conditions is also crucial. Given employment losses and income reductions in such a situation, the government might also think about giving Temporary Contract Workers and their families access to social safety, including social security and aid. The KSA may examine the cost of remittance to ensure that it is comparable to the cost of similar transactions in other nations (SDG 10.c target). Last but not least, the KSA may consider the idea of providing financial assistance to Temporary Contract Workers so they can return to their home countries during this pandemic in a secure and respectable manner.

People in temporarily detention centres (SDG10 & SDG16, GCM objective 13): Detainees may be living in subpar conditions, which might make them potential COVID-19 hotspots. The government must make sure that those housed in detention facilities have enough space, that fundamental COVID19 safety measures have been put in place (social distance, face masks, sanitizers, etc.), that correct cleanliness is

being maintained, and that food facilities are being offered. Without affecting residence regulations, it is important to take into account alternative ways to safeguard the access of undocumented migrants held due to their status, particularly those who fear persecution in their place of origin. This subject is open to more investigation and study. The UN can assist in developing a uniform framework to guarantee that detainees receive equivalent standard facilities to those in advanced economies. During the lock-down and until repatriation planes are scheduled, the Kingdom should make sure those released from immigration custody have access to adequate lodging, food, and basic amenities.

Women are the Largest Group Disproportionately Affected by COVID-19 (SDG5 & SDG10 , GCM objectives 10, 15, 16, 18, 19): Numerous nations around the world have closed their schools, so children are now at home and need extra care, which has increased the responsibilities of people who are often assigned to household chores—women. This is adding to the families' financial and emotional strain and making domestic violence situations worse. The expansion of identifying techniques, hotlines, shelters, and reporting centers is encouraged by the UN. To make it simpler to report incidents of abuse without alerting perpetrators, it might be advantageous to install reporting centers in locations like supermarkets and pharmacies. Similarly, since victims in some situations are not allowed to leave their residences and internet availability is quite high in the KSA, extending online services and reporting within the country may also be helpful. Additionally, the pandemic presents a chance to support women and boost their contribution to society. The areas of education, protection, employment, politics, and public involvement may all require attention due to disparities.

Child & Elderly Care (SDG10, GCM Objectives 15, 16): The increase of child and elderly care is one area that would reduce some of the financial and psychological strains on the household. Since students are returning to school but using virtual instruction rather than face-to-face instruction, parents must provide more childcare and take a more active role in their children's education, both of which are quite draining on parents. The burden currently placed on families would be significantly reduced, which would result in fewer mental health issues, if the KSA expanded these services in the form of public childcare or a voucher system. This kind of policy needs to be implemented as soon as possible for people who are handling the epidemic on the front lines. An increase in childcare services can also include rules for senior care.

The monitoring and care of the elderly could be improved by a policy that finances it and raise the general morbidity and standard of living for the elderly.

B.2 How the UN can support the Government directly

For effective COVID-19 response efforts, the UNDS will continue advocating for the authorities to take into account that refugees and Temporary Contract Workers should be gradually integrated into the current local and national health structures. The organization will also work to remove any barriers based on identified migration statuses that create inequality between host populations and refugees and migrants. In order to better manage the fear of returning to their country of origin among temporary contract workers, UNDS is prepared to offer the authorities technical and legal support. Additionally, the UNDS will make contact with CSOs (Civil Society Organizations) and the commercial sector to encourage greater participation in the recovery initiatives, both in terms of halting the virus's spread and promoting the socioeconomic wellbeing of the most vulnerable. The United Nations Development System (UNDS) wants to help the Saudi government examine potential COVID-19 effects on food security and strategic storage and suggest potential countermeasures. In order to guarantee necessary services, UNDS will fight for the inclusion of refugees' and migrants' health in COVID-19 programs, national health systems, policies, and planning, so that it does not differ from the health of the general population. In order to undertake risk assessments and direct preparation and response actions in COVID-19 outbreaks in refugee and migrant settings, epidemiological data should be gathered. The following outlines some of the most important UNCT Capacity Brief efforts on Pillar II[109]; the appendix has a full analysis and explanation of all the initiatives put forth by UNCT. The International Labour Organization (ILO) of the UN can offer technical consulting services to promote enhanced inclusion and create a comprehensive social protection program that leaves no one behind while the Kingdom's social security system is still undergoing revisions (LNOB lens). Additionally, relevant UN agencies have the ability to offer assistance in terms of gathering information on social protection that enables measuring poverty and identifying vulnerable groups, as well as analysis about the impact of the current pandemic on vulnerable groups that can be shared and discussed with government agencies to implement solutions that are specifically tailored to those groups.

IOM can assist the government in facilitating access to emergency health care for workers in an irregular status, including identifying temporary legal solutions for access to medical care, in collaboration with WHO, in recognition of the crucial role played by temporary contract workers for the Saudi economy.

An enormous rise in digital services has been one of COVID-19's main outcomes. Therefore, it will be crucial to introduce new e-platforms and upgrade old ones in order to guarantee seamless service delivery. The Ministry of Communication is requesting support from UNDP in this regard for e-Government, which could be expanded to encourage wider use of e-platforms. The project would take between 12 and 18 months to complete.

Assuring self-sustainability, development, and food security is in line with one of the objectives of the Vision 2030 National Transformation Program, which is to guarantee the sustainability of essential resources. To further understand the problems and determine whether support is required, UNDP will collaborate with FAO. Using the project's expertise and personnel, UNDP could also assist in expanding or constructing more labs to test masks and gels across regions.

During and after the Covid-19 pandemic, the UN has the ability, for instance through the UNODC, to provide technical assistance in relation to strengthening criminal justice responses to violence against women and girls (GBVAWG), keeping in mind that the risk and consequences of GBVAWG may be made worse by lockdown policies, disruption of economic, social, and protective networks, abrupt changes in family functioning, stress, and increased subsistence costs. The UN can also support and advance gender response dialogue and women's leadership in pertinent discussions about socio-economic options and choices from a gender perspective between policy makers, private business and economic and social actors, civil society organizations, and international institutions.

While Saudi Arabia has established a robust waste management system, UNEP is prepared to offer technical assistance for further strengthening the system, which is pandemic-resistant. The UN can also conduct a research on human settlements resilience and water that can offer a complete analysis and assessment of the water situation in urban cities, methodologies, best practices, and difficulties in managing and planning water resources for urban design. This will assist in creating more resilient water systems in the event of a catastrophe (such pandemics and extreme weather events brought on by climate change), as well as in addressing issues relating

to the growth of metropolitan areas and the creation of additional human settlement areas.

Developmental Pillar III: Economic Recovery

Economic response and recovery: Protecting jobs, small and medium sized enterprises and vulnerable workers in the informal economy

Even the most stable global economies will have a difficult time recovering from the enormous scale of the economic crisis that the worldwide pandemic has caused. The achievement of the SDGs is seriously threatened by the substantial employment losses brought on the contracting global economies. The COVID-19's economic and social effects are skewed toward the society's most vulnerable individuals and organizations, such as small and medium-sized firms, independent contractors, farmers, and persons who receive a daily income. These are primarily linked to the informal sector and are still the hardest hit since they have little access to social assistance and lack the financial stability to deal with lockdowns or in the event that COVID-19 treatment is required. Women are also more likely to be unemployed and inactive than males because of preexisting gender-based disparities. Protecting employment, employees, productive assets, and networks should be part of the governmental responses during crises.

Programs for economic recovery and response must be based on principles of equity for all people, human rights, and humanitarianism. Programs for economic recovery and reaction must be evaluated from an equity perspective. The people who are being disproportionately afflicted by the virus are the main subject of this section.

Numerous most impacted groups have been recognized as part of the UN's 2030 Agenda for Sustainable Development, whose main commitment is to "leave no one behind." These groups are further addressed below.

The first section looks at what the immediate emergency measures are, and the second section looks at policy recommendations.

A. Tackling the Immediate Emergency

Focusing on the Social Impact and Economic Response through the Leave No One Behind (LNOB) lens

The COVID-19 outbreak and the drop in oil prices have combined to shock the Saudi economy. Even though the two crises are separate, they are nonetheless linked.

Economic activity in Saudi Arabia has been interrupted by containment efforts, which have caused production to decrease overall and changed demand and supply trends. The effects of these crises on the labor market are enormous, but they vary depending on the industry: although some people can continue to work efficiently through work-from-home arrangements, other workers, particularly in the hospitality industry, Services, building, retail, and transportation are all negatively impacted. Businesses risk greater harm to the earnings and livelihoods of their employees in their efforts to avoid bankruptcy. There have been reports of pay reductions for temporary contract workers—up to 50% in some circumstances. The UN recommends three measures to guarantee that economic response and recovery programs satisfy the needs of the people of the KSA: first, active fiscal and monetary policies to stimulate the economy and employment generally; second, providing immediate financial support for SMEs, the self-employed, and other informally employed, at a much greater scale; and third and finally, protecting vulnerable workers. The following two subsections look at important government and UN initiatives as well as financial solutions that can be used to lessen the impact of COVID-19 on both businesses and the most vulnerable people.

A.1 Key government initiatives on Pillar III

The Saudi government has been implementing a number of measures over the past few months to support the private sector's continuity and employment retention in order to lessen the impact of COVID-19 on workers and businesses[110]. Among them are, among others:

Supporting SMEs and protecting jobs: It is clear that SAMA supports the private sector, and SMEs in particular, financially and through its monetary policies. Other measures include the decision (No. 142906) of the Ministry of Human Resources and Social Development (MHRSD) issued on April 6, 2020, which is intended to regulate the contractual relationship between employees and employers. Under this decision, employers are permitted to reach an agreement with their employees to reduce their wages in proportion to the number of working hours; grant them paid annual leave from their accumulated yearly unused leave days; or grant them an exceptional leave. This is in addition to the Royal Order that was published on April 3rd, 2020, approving exceptions to the Unemployment Insurance Law and allowing companies

to ask the General Organization for Social Insurance (GOSI) to cover up to 60% of their Saudi national employees' wages for three months.

The Human Resource Development Fund (HRDF) has also contributed SAR5.3 billion in financial support, which is divided into four main categories: employment support (SAR2 billion), training support (SAR800 million), support for 100,000 new job seekers (SAR1.5 billion), and employment support (SAR1 billion) for Saudis who have been working in the private sector since July 1, 2019.

Providing relief to the private sector: The General Authority of Tax and Zakat provided extensions and regulatory flexibility to relieve the private sector, including three-month delays in the application of the VAT and the selective goods tax as well as the submission of Zakat reports and the associated payments. Given the crucial role that the private sector plays in fostering economic growth and ensuring a smooth transition towards a robust and diverse economy, the Saudi government maintains its pre-COVID-19 efforts to do so.

By promoting worker retention, pay, and business continuity, the aforementioned policies significantly advance SDGs 8 and 9 on "Promoting sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all." These also help SDG1's goal of "Ending poverty in all its manifestations everywhere," which is achieved in part by providing income support, protecting individuals, and ensuring that those who are less fortunate have access to resources and financial services, among other things. Furthermore, the government appears to be making steps to reduce disparities in accordance with SDG10 on "reduced inequalities" given the focus of these measures on underprivileged groups of employees and enterprises, many of which operate in crisis-affected industries and are thus at greater risk.

A lot of vulnerable groups, especially migrants in particular, continue to be neglected in spite of the government's numerous programs and response actions to encourage employee retention and workplace safety and health. While the Kingdom has made steps to ensure that everyone living in the Kingdom has free access to coronavirus treatment, regardless of their nationality or legal status, not all other socio-economic response measures are inclusive of these less advantaged populations.

A.2 Key UNCT Standing Capacity Brief initiatives on Pillar III

The UNCT is putting into place a number of important initiatives with the assistance of the government in KSA to help combat the economic effects of the pandemic on the general populace. This includes encouraging tripartite social discussion in the KSA involving the executive branch, business interests, and labor unions on important problems. The UN offers an analytical summary of the actions taken by the Saudi Arabian government to support the foreign temporary contract workers. In addition, the UN is guaranteeing continuity of support and care services for COVID-19 pandemic victims of human trafficking. Forecasts and analyses of the crisis' impact are given to health officials, assisting them in making decisions to better combat COVID-19. Additionally, through the G20 meetings, international institutions like the UN are directing KSA's COVID-19 reaction. Additionally, the UN is doing research on how Arab labor inspectorates are preparing for and responding to COVID-19, as well as the socioeconomic effects on hosts communities and temporary contract workers.

B. Recovering Better:

Focusing on the Social Impact and Economic Response through the Leave No One Behind (LNOB) lens

Despite the government's and UNCT's economic initiatives and responses to protect jobs, small and medium-sized businesses, and vulnerable workers in the informal economy, there are still some areas for improvement and gaps that need to be taken into account for situations similar to this one in the future. As a result, there will be two subsections in the debate that follows. After taking into account all of the government initiatives, the first subsection lists the gaps and policy suggestions that remain, while the second discusses the direct support provided by the UNDS for these policies, including any advised actions from the UN Capacity Brief.

B.1 Gaps and policy recommendations

It is ideal for the KSA to target sectors with a proportionate amount of policy and financial assistance in relation to how severely they were affected by COVID-19 due to the limited amount of money that can be allocated to alleviating the socio-economic harms of SMEs and their workers and the uneven sectorial damage. Such SME stimulus plans should pay close attention to workers' wages and employment requirements for improved outcomes. Additionally, as this research already stated, everyday employees and migrant workers are two of the most affected populations

and need to be the focus of government policies and initiatives. Below are a number of policy recommendations that could aid the government in helping all those in need and reducing the effects of the crises, based on the above analysis of currently implemented policies and programs as well as the potential impact of the dual crisis the Kingdom is currently experiencing. More initiatives might, in particular, improve the conditions for SMEs, at-risk populations, and the labor market and regulatory environments.

i. Labour market, Decent Work and Regulation (SDG8, GCM Objectives 18, 19, 20)

Supporting Saudis workers (SDG8, SDG10, GCM objective 16, 19): The government has implemented successful initiatives for Saudi citizens, such as SANED, under which it pays 60% of Saudis' private sector salary. SANED is a helpful program for Saudi workers since it enables the private sector to reduce expenses in response to the economy's slowdown while also protecting Saudis from pay cuts. The project should be phased away gradually rather than abruptly. The government should make sure the program continues for the pandemic-affected industries.

Need for minimum wages (SDG8, SDG10, GCM objectives 19): Lack of minimum wages can result in exploitation of society's most vulnerable workers, particularly during times of job shortages. The government has to reevaluate its wage policy and implement a uniform minimum salary for everyone employed in the Kingdom. The minimum wage should be determined after a thorough analysis of the economic and social conditions in the nation, taking into account the requirements of workers and their families, the cost of living, and other relevant factors.

Employment conditions of Temporary Contractual Workers, need for fair and impartial due legal process to manage foreign migrant worker's complaints against their sponsors and availability of data on irregular migrants (SDG8, GCM Objectives 5, 11, 21) Many Temporary Contractual Workers will lose their jobs as a result of COVID-19, and if no other legal employment alternatives can be found, they will be forced to return to their home countries. It may be possible to give migrants the flexibility they need to find alternative employment opportunities by improving the working conditions of temporary contract workers by reviewing a number of policies, including hiring procedures and conditions associated with the employment, labor mobility, and foreign recruitment policies. In addition, it needs to

be emphasized once more how crucial it is for the Saudi economy, as well as Saudi and foreign workers, to level the playing field during the recovery process.

With the establishment of labor courts under the Ministry of Justice's authority beginning in January 2018, KSA has made progress in the area of labor dispute resolution. The new method mandates that labor disputes be resolved at labor offices all around the Kingdom within twenty-one days. If a settlement cannot be reached, the labor office will electronically send the cases to the labor courts. In order to minimize the amount of time that Temporary Contractual Workers are without a job in the Kingdom, the labour courts are working to resolve these disputes within 30 days of the claim being received. Labor disputes might drag on for 12 to 18 months under the previous labor laws before being resolved. Having said that, swift administration of justice depends on efficient oversight and stringent execution of the aforementioned system. Once conditions improve, the Saudi National Committee of Workers Committee (SNCWC) should be relaxed, and all practical measures should be taken to ease migrant workers' reintegration into Saudi Arabia, play a proactive role in guaranteeing labor policy implementation, and expedite labor cases.

The fact that there are many illegal immigrants living and working in the Kingdom and that there is a general lack of data and information on these workers is a last point. To provide a targeted and inclusive response, initiatives need to be put in place to gather and evaluate data on irregular workers in the KSA, particularly with regard to their needs and concerns.

Lack of effective policies for swift action against sponsors (SDG8, GCM

Objectives 6, 7, 10, 12, 14, 15): It takes a long time to process complaints against sponsors and several months or even years to find a resolution. There should be specified policies that ensure that expats who file complaints against their sponsor receive prompt justice. The government should establish a maximum time frame for a case's hearing and decision. As workers cannot go longer than the aforementioned period without a salary, a three-month timeline can be suggested.

Private Sector contribution to recovery response (SDG8, GCM Objective 23):

Due to the lock-down and deteriorating growth environment, the labor-intensive sectors of the KSA economy are particularly badly hit, which results in layoffs and job losses at both small and large businesses. To avoid further danger to recovery and growth, it is essential to provide affected private sector businesses with ongoing support in order to stop supply shocks from turning into labour demand shocks. The

government already supports businesses in the private sector, especially SMEs, but this assistance should be extended to all impacted areas and sectors. A portion of this assistance should also be set aside to assist SMEs and other organizations in continuing to employ and pay the wages of temporary contract workers. The private sector must also step up and assure the prompt and comprehensive fulfillment of the financial and other duties outlined in the contract between the employer and employees, especially for those Temporary Contractual Workers who are about to lose their jobs. Second, the government should, to the greatest extent possible, develop policy measures that encourage the private sector to step up and assist the migrant worker who has lost their source of income to remain in labor housing and camps until temporary contract workers are repatriated to their home countries or find another job in cases where their visas are transferable.

ii. SMEs (SDG8 & SDG9)

Supporting SMEs (SDG8, SDG9): In order to boost the economy and employment generally, the UNDS offers fiscal and monetary policy recommendations[111]. SMEs, independent contractors, and other formally employed people should also receive prompt financial support. Grants, loans, tax breaks, and an extension of debt moratoria for utilities, rent, interest reductions, and bridging loans are among potential measures. Other policies include, among others, monetary transfers, in-kind transfers, and staff retention plans. It is possible to do a policy review on the ensuing issue, allowing for the development of improved assistance solutions. A strategy should be put into action to support SMEs owned and operated by women and microenterprises. Due to their small size and abundance, micro-enterprises are sometimes the category of businesses that suffers the greatest damage.

SMEs & digitization (SDG8, SDG9, & SDG10): Companies with digital communication, streaming, and retail platforms have fared better than their competitors in the pandemic[112]. Beyond the pandemic, these trends are probably going to continue. Therefore, adequate legislation is required to support and encourage SMEs' transition to the most effective use of technology. However, the shift to online shopping has had uneven consequences throughout the socioeconomic spectrum. Higher paid employees are more likely to be able to work from home without it having a significant influence on their capacities or earnings[113]. On the other hand, employees who make less money are more likely to be regarded as vital,

increasing their risk of contracting the disease. Moving forward, it is important to address the issue of teleworking and its relationship to salaries. Low-income workers in occupations that need their physical presence generally find it much harder to maintain social distance and isolation. Due to the nature of their jobs, low-income earners' movement and travel patterns, for instance, hardly changed even after the quarantine phase was put in place in the United States[113]. To address the unequal effects of digitization across all job classes, careful policy action must be taken.

iii. Structural transformation in response to COVID-19 (SDG9)

The green economy (SDG8, SDG9): To achieve its Vision 2030 objectives, the KSA will have to make a difficult shift to greener technologies in the near future. This transition might be sped up by reallocating resources and assisting workers in moving to more environmentally friendly industries rather than focusing on the natural resource business where it was. SMEs supporting the development and transformation of greener technology may be the target of the KSA. Implementing technical and vocational education and training in these sectors with an emphasis on greener and more progressive industries is one potential option.

Logistics Networks (SDG8, SDG9): A strong and trustworthy international postal supply chain is a component of all SMEs. The global postal supply system has experienced substantial disruptions since the pandemic. The number of stranded items in international mail has climbed to one in two globally, while customs processing waits have increased by a factor of 32[114]. The proper operation of the postal supply chain must be guaranteed by the KSA.

Road transport is another industry connected to the postal supply chain. Drivers are frequently self-employed in many nations, and as a result, they are frequently not covered by employment protection programs[115]. In this industry, there have been widespread labor shortages, which have a significant impact on the entire supply chain. Transport employees have a peculiar job because they typically spend a lot of time in truck cabins. Therefore, these workers must have access to facilities for relaxation and wellbeing. The well-being of these workers is being adversely affected by the closing of establishments used as commercial vehicle rest sites, such as eateries and repair facilities. In order to prevent disastrous supply chain disruptions, careful consideration should be given to this industry and its employees.

Food & Grocery Industry (SDG8, SDG9): The food industry has also had to go through a significant transition. Their platforms and practices for delivering groceries and food are being updated. Notably, there has been a rise in demand for necessities in the supermarket sector as a result of an unreasonable fear of shortage[116]. However, shortages have resulted from the over demand for necessities. Many businesses have been forced to impose limitations on the quantity of necessities a person can buy. These workers constitute a new class of frontline workers[116], they are more frequently exposed to the virus, and they are typically less financially secure to withstand a disruption in their income. Therefore, it's important to carefully monitor these employees to make sure they're getting the attention they need. If it hasn't already, the KSA should promote and offer incentives for the expansion of food and grocery delivery in order to reduce the risk to these new frontline employees.

Agriculture Industry (SDG3, SDG9, SDG12, & SDG13): The food system is a field associated with the preceding section. Due to the Arab region's heavy reliance on imported food, particularly grains, the KSA may be particularly vulnerable to food shortages. By supporting and providing incentives for local food production, one goal of empowering SMEs and bolstering the Kingdom's food system is to be achieved. The Kingdom's food system also needs frequent evaluation and reform in order to stop pandemics in the future. Coronavirus and several zoonotic illnesses originate in domesticated animals. Commercial livestock techniques that reduce biodiversity or raise large numbers of animals reduce the diluting effect while increasing the risks of infection. According to some study, the best way to take advantage of the dilution effect in animals is to have smaller, more diverse farming operations. To reduce the likelihood of disease spreading, it is ideal to reduce human exposure to livestock[117]. The KSA ought to put rules into place that support more compact, varied farms and minimize contact with cattle. To ensure the population of the KSA remains vibrant and healthy in the future, a comprehensive approach to the food chain should be prioritized.

iv. Groups particularly at risk (SDG10, GCM Objectives 15, 16, 19)

Young Adults and Underemployment (SDG8, SDG9, GCM Objectives 15, 16, 19): The matching of young people to their educational or training needs and jobs causes frequent disruptions. A trend like this could have negative effects on both the young workers who grow complacent in their mismatched job and the economy as a

whole, as the pandemic young people are failing to find work or a job that complements their background. To stop this trend and deter mismatch, policy measures should be taken.

Non-Saudi workers (SDG8, SDG10, GCM Objectives 15, 16, 19, 22): Effective government programs have been implemented for Saudi citizens, but non-Saudi citizens are not similarly protected. The government's SANED program should also provide protection for Temporary Contractual Workers employed in the private sector, according to the LNOB perspective. In order to lessen vulnerability and poverty, it should also be considered to extend employment and unemployment benefits to migrants, including those who are living in the country illegally. The Kingdom's social protection system ought to extend coverage to non-Saudi employees as well. The key to providing a minimal degree of safety and support to everyone, including migrants and other vulnerable groups, is to build a social protection floor that leaves no one behind.

Absence of mandatory medical insurance for domestic workers (SDG3, SDG8, Objectives 15, 16, 19): At the moment, domestic employees employed in residential homes are not covered by health insurance. However, because they are viewed as family, Saudi family can bring them to the public hospital. The government should require domestic workers to get health insurance.

Protecting Irregular Migrants (SDG8, SDG11, Objectives 15, 16, 19): Since most of the laws are aimed at registered workers and enterprises, it is anticipated that a sizable number of unauthorized workers living in the Kingdom will hardly be affected by the problem. As a result, unregistered, unprotected, and informal employees are more at risk of abuse, unemployment, and poverty. To safeguard unauthorized immigrants and make it easier for them to access Saudi Arabia's labor market and other essential services, a comprehensive system should be created. Programs that simplify the total process should be created in order to integrate unauthorized immigrants into the formal economy without fear of negative consequences, hence lowering the number of unauthorized and undocumented workers. The government can make sure that Iqama fees, insurance, fines, and jail time are less expensive, assisting irregular migrants in joining the formal economy, and that all workers, including temporary contract workers and employers, are fully aware of their rights and obligations during the COVID-19 crisis, have access to justice systems, basic services, and can return home in a safe and respectable manner. Everyone should have

access to clear instructions, preferably in several languages, and there should be readily available complaint methods.

Protection for women (SDG5, Objectives 15, 16, 19): Saudi women work primarily in the retail, healthcare, and educational industries, and as a result, they are either on the front lines of the COVID-19 epidemic, working long hours at work and providing additional care for their families at home, or they have lost their jobs either temporarily or permanently. The needs of such women must be considered while designing support programs, especially in light of the closure of childcare facilities, schools, and other organizations involved in the care economy.

B.2 How the UN can support the government directly

The UNDS will continue to assist and motivate the Saudi government to carry out more focused quick analyses to determine how the COVID-19 situation has affected the country's labor market. This would make it possible to establish policies and programs that are more successful at addressing the crisis' effects because they are grounded in data and have clear objectives. The MHRSD's Labour Policies Agency's personnel and policymakers would need to be more capable if adaptable and comprehensive labor market and employment-related policies were to be designed. This kind of capacity building ought to be viewed as an ongoing activity to guarantee that skills are updated and pertinent to the shifting demands of the labor market. The UNDS supports the government's attempts to diversify the economy and rely more on high-wage and high-productivity industries, including increasing IT infrastructure investment and improving accessibility throughout the Kingdom. To assist the Kingdom become more resilient for potential future similar shocks, additional economic diversification policies should be taken into consideration. The working conditions of temporary contract workers can be improved, which can be done by evaluating numerous rules, including those relating to labor mobility and overseas recruitment. To enable quicker labor market adjustments and improve workers' access to employment opportunities, it is necessary to speed up some labor policy reforms, particularly those relating to easing restrictions on labor mobility. This includes investing in the care economy to support women's continued employment even in difficult economic times.

A thorough analysis and explanation of the various initiatives put forth by UNCT are provided in the appendix, which is followed by a list of some of the most important

suggested UNCT Capacity Brief initiatives[118]. Additionally, it seeks counsel on the implementation of enterprise-level surveys as well as technical advisory services, social protection systems, and other matters. Additionally, UN assistance can be used to organize social responsibility campaigns to increase awareness and connect with the population who are marginalized. The UN can also help with capacity building for more effective and flexible labor market-related policy development, evaluation of labor accommodations, and monitoring standard operating procedure implementation during the epidemic. In terms of health services, the UN may offer shelter and medical attention to immigration detainees as well as continue to provide temporary contract workers with access to emergency medical care.

The UN may provide crisis management training through its extensive worldwide network, recommend cutting-edge technology solutions to stop the COVID-19 virus from spreading, and provide digital services support for increased usage of e-platforms. Additionally, it can aid in the creation of information, education, and communication (IEC) materials to support a cohesive community. The Kingdom can also get help rebuilding the subsequent generation of social, ecological, and productive infrastructure. Last but not least, the UN is probably going to help KSA with guidance on how to loosen COVID-19 limits on a phase-by-phase basis.

Developmental Pillar III: Economic Recovery

Economic response and recovery: Protecting jobs, small and medium sized enterprises and vulnerable workers in the informal economy

Even the most stable global economies will have a difficult time recovering from the enormous scale of the economic crisis that the worldwide pandemic has caused. The achievement of the SDGs is seriously threatened by the substantial employment losses brought on the contracting global economies. The economic and social effects of COVID-19 are disproportionately felt by the most defenseless individuals and organizations in society, such as small and medium-sized firms, independent contractors, farmers, and those who work for a living on a daily basis. These are primarily linked to the informal sector and are still the hardest hit since they have little access to social assistance and lack the financial stability to deal with lockdowns or in the event that COVID-19 treatment is required. Women are also more likely to be unemployed and inactive than males because of preexisting gender-based disparities. Protecting employment, employees, productive assets, and networks should be part of the governmental responses during crises.

Programs for economic recovery and response must be based on principles of equity for all people, human rights, and humanitarianism. Programs for economic recovery and reaction must be evaluated from an equity perspective. The people who are being disproportionately afflicted by the virus are the main subject of this section.

Numerous most impacted groups have been identified as part of the UN's 2030 Agenda for Sustainable Development, whose main commitment is to "leave no one behind." These groups are further discussed below.

The first section looks at the immediate emergency response measures, and the second section looks at policy recommendations.

A. Tackling the Immediate Emergency

Focusing on the Social Impact and Economic Response through the Leave No One Behind (LNOB) lens

The COVID-19 outbreak and the drop in oil prices have combined to shock the Saudi economy. Even though the two crises are separate, they are nonetheless linked. Economic activity in Saudi Arabia has been interrupted by containment efforts, which have caused production to decrease overall and changed demand and supply trends. Although substantial, the effects of these crises on the labor market vary by industry: While some employees are able to effectively continue working from home, others, particularly those employed in the service, construction, retail, and transportation industries, are severely impacted. Businesses risk further harm to the incomes and livelihoods of their employees in their efforts to avoid bankruptcy. There have been reports of pay reductions for temporary contract workers—up to 50% in some cases. The UN recommends three actions to guarantee that economic response and recovery programs satisfy the needs of the people of the KSA: first, active fiscal and monetary policies to stimulate the economy and employment generally; second, providing immediate financial support for SMEs, the self-employed, and other informally employed, at a much greater scale; and third and finally, protecting vulnerable workers. In order to lessen the impact of COVID-19 on enterprises as well as the most vulnerable populations, the two subsections below explore important government and UN efforts currently in place.

A.1 Key government initiatives on Pillar III

The Saudi government has been implementing a number of initiatives over the past few months to promote the private sector's continuity and employment retention[110].

This is done to lessen the effects of COVID-19 on workers and enterprises. Among them are, among others:

Supporting SMEs and protecting jobs: It is clear that SAMA supports the private sector, and SMEs in particular, financially and through its monetary policies. Other measures include the decision (No. 142906) of the Ministry of Human Resources and Social Development (MHRSD) issued on April 6, 2020, which is intended to regulate the contractual relationship between employees and employers. Under this decision, employers are permitted to reach an agreement with their employees to reduce their wages in proportion to the number of working hours; grant them paid annual leave from their accumulated yearly unused leave days; or grant them an exceptional leave. This is in addition to the Royal Order that was published on April 3rd, 2020, approving exceptions to the Unemployment Insurance Law and allowing employers to ask the General Organization for Social Insurance (GOSI) to cover up to 60% of their Saudi national employees' wages for three months.

The Human Resource Development Fund (HRDF) has also contributed SAR5.3 billion in financial support, which is divided into four main categories: employment support (SAR2 billion), training support (SAR800 million), support for 100,000 new job seekers (SAR1.5 billion), and employment support (SAR1 billion) for Saudis who have been working in the private sector since July 1, 2019.

Providing relief to the private sector: The General Authority of Tax and Zakat provided extensions and regulatory flexibility to relieve the private sector, including three-month delays in the application of the VAT and the selective goods tax as well as the submission of Zakat reports and the associated payments. Given the crucial role that the private sector plays in fostering economic growth and guaranteeing a smooth transition towards a robust and diversified economy, the Saudi government maintains its pre-COVID-19 efforts to assist and empower the private sector.

By promoting worker retention, pay, and business continuity, the aforementioned policies significantly advance SDGs 8 and 9 on "Promoting sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all." These also help SDG1's goal of "Ending poverty in all its manifestations everywhere," which is achieved in part by providing income support, protecting individuals, and ensuring that those who are less fortunate have access to resources and financial services, among other things. Furthermore, the government appears to be making steps to reduce disparities in accordance with SDG10 on "reduced

inequalities" given the focus of these measures on underprivileged groups of employees and enterprises, many of which operate in crisis-affected industries and are thus at greater risk.

A lot of vulnerable groups, especially migrants in particular, continue to be neglected in spite of the government's numerous programs and response actions to encourage employee retention and workplace safety and health. While the Kingdom has made steps to ensure that everyone living in the Kingdom has free access to coronavirus treatment, regardless of their nationality or legal status, not all other socio-economic response measures are inclusive of these less advantaged populations.

A.2 Key UNCT Standing Capacity Brief initiatives on Pillar III

To help address the economic impact of the pandemic on the general public, UNCT is putting into place a number of important initiatives with the assistance of the government in KSA. This includes encouraging tripartite social discussion on important topics in the KSA between the government, employers, and worker's organizations. The UN is presenting an analysis of the steps done by the Saudi Arabian government in order to support the foreign temporary contract employees. In addition, the UN is maintaining support and care services for those who have been the victims of human trafficking in the wake of the COVID-19 pandemic. Forecasts and analyses of the crisis' impact are given to health officials, assisting them in making decisions to better combat COVID-19. Additionally, through the G20 meetings, international institutions like the UN are directing KSA's COVID-19 reaction. Additionally, the UN is doing research on how Arab labor inspectorates are preparing for and responding to COVID-19, as well as the socioeconomic effects on host communities and temporary contract workers.

B. Recovering Better:

Focusing on the Social Impact and Economic Response through the Leave No One Behind (LNOB) lens

Despite the government's and UNCT's economic initiatives and responses to protect jobs, small and medium-sized businesses, and vulnerable workers in the informal economy, there are still some areas for improvement and gaps that need to be taken into account for situations similar to this one in the future. As a result, there will be two subsections in the debate that follows. After taking into account all of the government initiatives, the first subsection lists the gaps and policy suggestions that

remain, while the second discusses the direct support provided by the UNDS for these policies, including any advised actions from the UN Capacity Brief.

B.1 Gaps and policy recommendations

It is ideal for the KSA to target sectors with a proportionate amount of policy and financial assistance in relation to how severely they were affected by COVID-19 due to the limited amount of money that can be allocated to alleviating the socio-economic harms of SMEs and their workers and the uneven sectorial damage. Such SME stimulus plans should pay close attention to workers' wages and employment requirements for improved outcomes. Additionally, as this research already stated, everyday employees and migrant workers are two of the most affected populations and need to be the focus of government policies and initiatives. Below are a number of policy recommendations that could aid the government in helping all those in need and reducing the effects of the crises, based on the above analysis of currently implemented policies and programs as well as the potential impact of the dual crisis the Kingdom is currently experiencing. More initiatives might, in particular, improve the conditions for SMEs, at-risk populations, and the labor market and regulatory environments.

i. Labour market, Decent Work and Regulation (SDG8, GCM Objectives 18, 19, 20)

Supporting Saudis workers (SDG8, SDG10, GCM objective 16, 19): The government has implemented successful initiatives for Saudi citizens, such as SANED, under which it pays 60% of Saudis' private sector salary. SANED is a helpful program for Saudi workers since it enables the private sector to reduce expenses in response to the economy's slowdown while also protecting Saudis from pay cuts. The project should be phased away gradually rather than abruptly. The government should make sure the program continues for the pandemic-affected industries.

Need for minimum wages (SDG8, SDG10, GCM objectives 19): Lack of minimum wages can result in exploitation of society's most vulnerable workers, particularly during times of job shortages. The government has to reevaluate its wage policy and implement a uniform minimum salary for everyone employed in the Kingdom. The minimum wage should be determined after a thorough analysis of the economic and social conditions in the nation, taking into account the requirements of workers and their families, the cost of living, and other relevant aspects.

Employment conditions of Temporary Contractual Workers, need for fair and impartial due legal process to manage foreign migrant worker's complaints against their sponsors and availability of data on irregular migrants (SDG8, GCM Objectives 5, 11, 21): Many Temporary Contractual Workers will lose their jobs as a result of COVID-19, and if no other legal employment alternatives can be found, they will be forced to return to their home countries. It may be possible to give migrants the flexibility they need to find alternative employment opportunities by improving the working conditions of temporary contract workers by reviewing a number of policies, including hiring procedures and conditions associated with the employment, labor mobility, and foreign recruitment policies. In addition, it needs to be emphasized once more how crucial it is for the Saudi economy, as well as Saudi and foreign workers, to level the playing field during the recovery process.

With the establishment of labor courts under the Ministry of Justice's authority beginning in January 2018, KSA has made progress in the area of labor dispute resolution. The new method mandates that labor disputes be resolved at labor offices all around the Kingdom within twenty-one days. If a settlement cannot be reached, the labor office will electronically send the cases to the labor courts. In order to minimize the amount of time that Temporary Contractual Workers are without a job in the Kingdom, the labour courts are working to resolve these disputes within 30 days of the claim being received. Labor disputes might drag on for 12 to 18 months under the previous labor laws before being resolved. Having said that, swift administration of justice depends on efficient oversight and stringent execution of the aforementioned system. Once conditions improve, the Saudi National Committee of Workers Committee (SNCWC) should be relaxed, and all practical measures should be taken to ease migrant workers' reintegration into Saudi Arabia, play a proactive role in guaranteeing labor policy implementation, and expedite labor cases.

The fact that there are many illegal immigrants living and working in the Kingdom and that there is a general lack of data and information on these workers is a final point. To provide a targeted and inclusive response, initiatives need to be put in place to gather and analyze data on irregular workers in the KSA, particularly with regard to their needs and challenges.

Lack of effective policies for swift action against sponsors (SDG8, GCM Objectives 6, 7, 10, 12, 14, 15): It takes a long time to process complaints against sponsors and several months or even years to find a resolution. There should be

specified policies that ensure that expats who file complaints against their sponsor receive prompt justice. The government should establish a maximum time frame for a case's hearing and determination. As workers cannot go longer than the aforementioned period without a salary, a three-month schedule can be suggested.

Private Sector contribution to recovery response (SDG8, GCM Objective 23):

Due to the lock-down and deteriorating growth environment, the labor-intensive sectors of the KSA economy are particularly badly hit, which results in layoffs and job losses at both small and large businesses. To avoid further danger to recovery and growth, it is essential to provide affected private sector businesses with ongoing support in order to stop supply shocks from turning into labour demand shocks. The government already supports businesses in the private sector, especially SMEs, but this assistance should be extended to all impacted areas and sectors. A portion of this assistance should also be set aside to assist SMEs and other organizations in continuing to employ and pay the wages of temporary contract workers. The private sector must also step up and assure the prompt and comprehensive fulfillment of the financial and other duties outlined in the contract between the employer and employees, especially for those Temporary Contractual Workers who are about to lose their jobs. Second, the government should, to the greatest extent possible, develop policy measures that encourage the private sector to step up and assist the migrant worker who has lost their source of income to remain in labor housing and camps until temporary contract workers are repatriated to their home countries or find another job in cases where their visas are transferable.

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The UNDS supports the government's efforts to diversify the economy and rely more on high-wage and high-productivity industries, including increasing IT infrastructure investment and improving accessibility throughout the Kingdom. To help the Kingdom become more resilient for potential future similar shocks, additional economic diversification reforms should be taken into consideration. The working conditions of temporary contract workers can be improved, and this can be done by evaluating several rules, including those governing labor mobility and international hiring. To enable quicker labor market adjustments and improve workers' access to employment opportunities, it is necessary to speed up some labor policy reforms,

particularly those relating to easing restrictions on labor mobility. This includes investing in the care economy to support women's continued employment even in difficult economic times.

The following lists some of the most significant UNCT Capacity Brief recommendations[118]; the appendix contains a thorough analysis and description of all the projects the UNCT has suggested. Additionally, it seeks counsel on the deployment of enterprise-level surveys, technical advisory services, and social protection systems. Additionally, social responsibility initiatives can be carried out with the assistance of the UN to raise awareness and connect with the community who are marginalized. The UN can also help with capacity building for more effective and flexible labor market-related policy development, evaluation of labor accommodations, and monitoring standard operating procedure application during the pandemic. In terms of health services, the UN may offer accommodation and medical attention to immigration detainees as well as continue to provide temporary contract workers with access to emergency medical care.

The UN may provide crisis management training through its extensive worldwide network, recommend cutting-edge technology solutions to stop the COVID-19 virus from spreading, and provide digital services support for increased usage of e-platforms. Additionally, it can aid in the creation of information, education, and communication (IEC) materials to support a cohesive community. The Kingdom can also get help rebuilding the subsequent generation of social, ecological, and productive infrastructure. Last but not least, the UN is probably going to help KSA with guidance on how to loosen COVID-19 limits on a phase-by-phase basis.

Developmental Pillar IV: Macroeconomic Response

Guiding the necessary surge in fiscal and financial stimulus to make macroeconomic policies work for the most vulnerable and strengthening multilateral and regional responses

The COVID-19 pandemic and related preventative efforts have prepared the market for a simultaneous shock to supply and demand. The only other period that can be used as a comparison for the COVID-19-related harm to economic activity is the Great Depression of 1929. A crisis of this magnitude will have an impact on vulnerable populations, general economic growth, and both the short- and long-term. A UN Framework for the Immediate Socio-Economic Response to COVID-19, a UN document on COVID19, has advocated huge countercyclical fiscal and financial

initiatives as an unprecedented measure for the unprecedented crisis. The UN Secretary General has demanded a thorough multilateral response that would equal 10% of the world GDP[119].The COVID-19 pandemic and related safety precautions have prepared the market for a simultaneous shock in both demand and supply. This pillar seeks to evaluate a country's economic reaction to the COVID-19 issue in light of three crucial factors. [120], I assessment of economic damage (some sectors of the economy stand to be more impacted, particularly in sectors involving human interface), (ii) the optimal fiscal space and monetary stance which balances the nearterm need for the monetary & fiscal stimulus, minimizes the impact on economic activity and overall labour market with important consideration of near-term revenue generation and long-term policy considerations, and (iii) assessment of priority areas annexed to the bill.

Given that the current crisis is a double-edged sword for the Kingdom, with the KSA dealing with low oil revenues in addition to a general slowdown in domestic and global demand, important additional considerations of dollar-pegging and limited room for interest rate maneuvering for the central bank have assumed added importance. Due to the KSA's reliance on oil, the Saudi Arabian Monetary Authority (SAMA) must maintain a close check on commodity prices. The fiscal revenue of the nations will be impacted by low prices, which could damage trade relations and put pressure on the SAR.To continue coordination efforts, SAMA will also need to maintain open communication with other significant central banks. When compared to the S&P 500 index in the US, the TASI index in the KSA experienced a similar decline in March of this year. The TASI and S&P 500 both recovered and seemed to be stable, but the TASI is still below its high from January.

A. Tackling the Immediate Emergency:

Focusing on the Social Impact and Economic Response through the Leave No One Behind (LNOB) lens

Since the COVID-19 outbreak, the KSA has taken a number of steps to regulate social gatherings and interactions in an effort to stop its spread. Curfews for staying home, travel restrictions (both domestically and internationally), the closure of schools, universities, malls, and mosques, the suspension of public and private employees' access to their places of employment, and increased testing are some of these measures. In late April, authorities signed an agreement with China to import 9 million tests in order to increase testing. Additionally, the government placed a halt to

all religious travel, including Umrah and Hajj pilgrims, and stopped tourist permits. By launching an online portal (Awdah or Return) expressly for that reason, authorities also implemented stringent foreign worker accommodations requirements to contain the outbreak and ease the return of temporary contract workers to their home countries. Curfews have been loosened in all areas and malls since late April, and shops have been permitted to progressively reopen.

The following two subsections look at important measures already done by the government and the UN to lessen the impact of the COVID-19 on people, businesses, and the most vulnerable populations[121].

A.1 Key government initiatives on Pillar IV

The initiatives and policies currently being carried out by the KSA government are listed in the next section.

Fiscal Measures: Key factors for fiscal policy post-COVID-19 pandemic broadly fall into four important categories: (i) ensuring the safety and welfare of citizens and residents remains the top priority for the government, and in the case of COVID-19, officials moved quickly to make an immediate and adequate allocation to meet the needs of the health ministry; (ii) exercising fiscal restraint and re-prioritizing capital expenditure; and (iii) addressing the twin problems of low economic activity and lower revenue collection. The KSA government has launched a total USD61 billion fiscal package to lessen the effects of COVID-19 on businesses and consumers, guarantee labor market stability, and promote an early return to economic growth. The support packages announced by major economies, where the KSA does well, are compared in the table below. In relation to the four major areas mentioned above, important financial measures include;

* The Saudi government released a financial stimulus package for the private sector on March 20, 2020, totaling more than SAR70 billion and mostly consisting of exemptions from and postponements of several government taxes, fees, and other dues. The purpose is to give private sector enterprises access to cash so they can maintain the continuation of their economic activity.

* The amount of support for the health sector had risen to SAR47 billion as of April 2020. To accommodate the urgent spending initiatives within the budgetary constraints, the authorities have announced spending cuts in non-priority areas totaling SAR50 billion.

* On April 3rd, the government approved the use of the unemployment insurance fund (SANED) to support wage benefits for private sector companies keeping Saudi employees, subject to certain restrictions. Additionally, there were less limits on the employment contracts and mobility of foreign workers.

* Additional steps to lessen the effect on the private sector were announced on April 15th. These included providing temporary electricity subsidies to the commercial, industrial, and agricultural sectors (worth SAR 0.9 billion).

* Authorities announced the suspension of the cost-of-living allowance as of June 1st and the increase in VAT from 5% to 15% beginning on May 11th. Additionally, the government gave its approval for a number of spending plans to be scrapped or delayed, including some that were connected to Vision 2030. A ministerial committee has been established to examine all financial advantages given to public sector employees and contractors and make recommendations within 30 days in order to increase spending efficiency.

Table 3-1

Record Fiscal stimulus by G20 countries to limit the economic shock of the pandemic		
Countries	Fiscal Aid (USDbn)	As % of GDP
Argentina	21	4.8
Australia	139	10.1
Brazil	159	8.6
Canada	164	9.5
China	881	6.2
Germany	958	24.8
France	272	10.0
India	154	5.2
Indonesia	54	4.9
Italy	290	14.6
Japan	938	18.2
Mexico	13	1.0
Russian Federation	40	2.5
*Saudi Arabia	61	7.9
South Korea	146	9.0
Turkey	32	4.3
United Kingdom	384	14.0
United States	2,907	13.6
South Africa	25	6.9

Source: Centre for Strategic & International Studies, PSU

Monetary Measures: The Saudi Arabian Monetary Authority (SAMA) cut its policy rates twice in March 2020, decreasing both the repo rate and the reverse repo rate by 75 basis points each, from 1.75% to 1.00% and 1.25% to 0.50%, respectively. The decrease in repo rates is intended to maintain monetary stability in light of changing

global trends. The governor of SAMA had also stated that the central bank was prepared to step in if the Kingdom's liquidity situation got out of hand or credit started to suffer.

In addition to lowering rates, SAMA unveiled the Private Sector Financing Support Program in March 2020. The program, which has a total budget of SAR50 billion, aims to assist SMEs by, among other things, easing the burden of cash flow fluctuations, supporting working capital, enabling the sector to expand and support economic growth, and maintaining employment.

Measures for Financial Sectors: In addition to the monetary measures mentioned above, SAMA also developed a number of other policies to ensure economic stability during a period of unprecedented economic and health crises. Technology remained at the core of SAMA's reaction to COVID-19 in order to make the public's lives easier, guarantee smooth financial operations, and reduce economic disturbance.

Stability of financial sector & labour market: The credit worthiness of both small and large firms, as well as its impact on the labor market and overall economic stability, is a critical risk of COVID-19 and low oil prices. SAMA gave the banks and financing parties instructions to renegotiate the companies' current financing contracts in order to increase liquidity and prevent bankruptcy in order to minimize this danger. Similar to this, SAMA disclosed specifics of a separate program for loan guarantees for micro, small, and medium-sized businesses in an effort to improve small businesses' creditworthiness and lower the cost of financing. In a related move, SAMA deposited SAR 30 billion in banks and financing firms in the current account for a period of six months as payment for a delay in the collection of interest and principal on loans made to small and medium-sized businesses. Financial institutions have been able to generate returns by investing in instruments from the public and private sectors thanks to the zero-cost deposit. Similar to that, SAR13.2 billion was deposited with banks to provide soft lending for the SME sector.

Operational Continuity: SAMA gave the banks the go-ahead to make all channels available to consumers while ensuring the operational assistance is available to ensure the continuity of payment systems and financial inclusion.

Convenience for public: To assist the online transaction, SAMA increased the transfer limit for digital wallets from SAR10,000 to SAR20,000. Review and reassess credit card interest rates and other fees in light of the present low interest rates, and then logically recalculate the interest rate.

Key measures in insurance sector: Companies in the insurance industry are required by SAMA to provide all electronic channels for serving customers' needs, including issuing and renewing insurance documentation, receiving and resolving claims online, and handling a variety of consumer requests and queries. To make up for the lock-down time and maintain fairness, SAMA authorized insurance providers to extend the coverage period for auto insurance by three months without charging more.

A.2 Key UNCT Standing Capacity Brief initiatives on Pillar IV[122]

The local government and UNCT have worked closely together on a number of issues that have been determined to be crucial for reducing the effect of COVID-19 on the general economic well-being of the populace, with a focus on groups at risk. The G20 response to the COVID-19 pandemic and the financial assistance from the G20 platform were coordinated by the UNCT with the relevant authorities. The UNCT offered technical assistance to the authorities regarding the government's initiatives for foreign temporary workers and youth employability. UNDP has provided technical support for the evaluation of energy models in a significant area of energy.

B. Recovering Better

Focusing on the Social Impact and Economic Response through the Leave No One Behind (LNOB) lens

Potentially permanent alterations in demand for specific goods and services could result from the pandemic's ability to cause long-term changes in people's lifestyles. Demand for meals at restaurants, tickets to sporting events, trips to the movies, live entertainment, and travel may change in the KSA[123]. While certainly expanding, both new and current online services. When attempting to support the revival of the negatively impacted industries and when assessing whether demand will ever fully recover, caution may need to be used.

In order to combat the pandemic and aid in the recovery of the economy to pre-pandemic levels, additional spending is initially needed in sectors like healthcare and social protection. However, it must never lose sight of aiding the most vulnerable communities in the KSA. Increasing e-learning capabilities for underserved areas and educational systems should be another area of investment. This might require funding for broadband infrastructure across the nation. Improvements to school facilities may be another area where stimulus expenditure will have a significant long-term impact. The first section below examines the areas that, despite all the government's efforts, still needed to be improved (gaps) in relation to fiscal and monetary policy, economic

diversification, SMEs, the private sector, and special considerations for groups most at risk. The UN Capacity Brief's recommended activities are included in the second subsection's description of the UNDS assistance for these policies.

B.1 Gaps and policy recommendations

The Saudi Arabian government has made significant progress in tackling the problems brought on by the COVID-19 epidemic. The UN has also offered its assistance in developing the government's crisis response, especially for at-risk communities. The actions and suggestions that follow, however, offer a more comprehensive macro-fiscal framework that might improve the nation's economic reaction and the path to recovery. In addition, the pertinent Sustainable Development Goals (SDG) are highlighted next to the efforts or suggestions. In order to better assess the impact and relative priority of the area for the policy makers and the overall national objectives, some of the gaps listed below may need further consideration in the form of specialized study, survey, or field work.

i. Fiscal and monetary measures (SDG8)

Alignment of the fiscal and external adjustment (SDG8): Regarding trade shock, the oil price drop is enormous. Thus, its effects go beyond the budget and fundamentally pose a risk to the sustainability of the external account given that it raises possibilities of an accelerated drawdown in external reserves, which would lead to decreased confidence in the stability of the long-standing dollar peg. To achieve a "fiscal devaluation" within the context of maintaining the dollar peg, a shift in the composition of taxes, as the government has done, away from payroll taxes and fees and toward VAT, would merit strong consideration.

Pro-cyclical fiscal spending (SDG8, SDG12): Since the government has raised taxes and kept spending levels overall while experiencing one of the deepest economic recessions, the KSA's overall fiscal policy appears to be pro-cyclical in recent years. The government must implement a more well-balanced monetary and fiscal policy that smooths out fiscal spending over the cycle, assures steady economic growth, and supports the creation of solid, long-term jobs. In view of the recent increase in public debt and global downturn in economic activity, restoring cushion on the fiscal and external accounts has taken on increased importance.

Strengthening Debt Management and Sustainability (SDG8): The effect of different debt buildup and asset drawdown techniques on the total cost of funding will need to be evaluated by policymakers. These are important components of a possible

budgetary adjustment. The modification will need to be positioned in both flow variables and "stock" (assets and debt) (deficit). The goal of increased debt and decreased assets must be established by policymakers in order to achieve a sustainable fiscal adjustment. In the Saudi Arabian environment, where funding from funds could constitute a sizeable portion of the overall financing, the asset perspective is crucial (as opposed to market-based financing). Furthermore, the government of Saudi Arabia must have an updated medium-term strategy that identifies the best borrowing plan from a variety of alternative strategies (currency mix, maturity, domestic vs. external, conventional vs. Sukuk, etc.). This is crucial as the country starts issuing debt to finance deficits.

Budget credibility & transparency (SDG8): In the last few years, the KSA has made tremendous advancements in budget planning and formulation. This involves forming a macro-fiscal unit in responsibility of directing fiscal policy to achieve macroeconomic advantages and introducing a fiscal framework, which was published in the Fiscal Balance Programme. There are still room for improvement, though, and doing so will increase the transparency of fiscal spending and the credibility of the budget-making process. A few key recommendations include (i) moving to a fiscal framework based on rules to direct policy over the medium to long term and (ii) supporting macrostabilization, Establishing multi-year sectors ceilings (ii) and supporting aggregate data with more in-depth estimates will increase the overall credibility of the aggregate expenditure ceiling captured in the medium-term fiscal framework. Delegating budget execution duties to agencies (iii), reducing in-year budget adjustments that are included in a yearly supplementary budget (iv), introducing performance-informed budgets gradually (v), improving the handling of end-of-year carryovers (vi), and (vii) a more thorough integration of current core IT systems are all ways to execute a budget (IFMISs, URGP, NTMS, and Etimad).

Efficiency of fiscal expenditures and realignment of priorities (SDG8, SDG12): Over the past ten years, public spending has almost doubled, primarily as a result of difficult-to-reverse current expenses that also tend to hinder Saudi Arabia's long-term growth. Nearly 80% of the increase in central government spending over this time has come from current spending, driven mostly by growing wages, procurement costs, and social spending. Although slow, there has been progress in reorienting significant public spending to support long-term growth and the goals of Vision 2030. Current trends may be in conflict with the goals of Vision 2030 in two important areas of

spending: public investment and the pay bill in the public sector. Highway and road developments would have the ability to boost the KSA's economy, while infrastructure spending might be another area of opportunity. In locations where transportation is suboptimal, the KSA can increase road and rail interconnectivity, with long-term effects on those locations' economic viability.

The results of other important areas, particularly health and education, do not match the extraordinarily high investment levels. However, social spending and subsidies are currently undergoing a considerable reorganization. In order to reduce the negative effects of limited budgetary space on spending on social sectors and the goals set forth in Vision 2030, it is increasingly important to bring efficiency to expenditures and realign priorities. The government must adopt a multi-pronged approach, which may include: (i) redefining priorities in light of the new economic climate and the need for social and health spending; (ii) identifying areas with the greatest impact based on the two aforementioned criteria; and (iii) accelerating its program of public-private partnership in these two areas.

Enhance revenue mobilization (SDG8): It will be crucial to keep raising additional funds from non-oil sources, perhaps through the imposition of new taxes, in order to lessen vulnerability to fluctuations in the price of oil. The latter should be taken into consideration in the long run even though it might not be feasible in the near term. Saudi Arabia, unlike other nations, does not have a legacy of a complex tax system and has the opportunity to innovate with tax systems that could be friendly to business and private investment; additionally, the country may not want to lose the associated revenue upside after investing heavily to build up the private sector (and through fiscally expensive privatizations of SOEs). Municipal agencies will need to generate more own-source income in order to deliver the high-quality services required in an economy that is becoming more complex. Since license fees and asset management sales are currently distorting systems of revenue mobilization, this will probably necessitate their reform. It may also necessitate the allocation of some fiscal authority to levy local taxes.

Inflation concerns (SDG8): The KSA's inflation rate during the COVID-19 recovery phase is a major source of concern. The KSA saw an inflation rate of 9.87% during the 2008 recession, which is far higher than rates witnessed in wealthy nations. To prevent causing extreme poverty and hunger with a combination of high inflation and slow growth throughout the recovery, the SAMA will need to judiciously limit the

inflation rate moving forward[123]. Price limits on necessities have been put in place in the KSA[124]. If the commodities are imported, this might be a pricey tactic with unforeseen repercussions for both the supply and demand sides of the economy. Market makers are less inclined to take the necessary risk to bring commodities to market when the local market may be experiencing a scarcity if price controls are put in place. If price increases are prohibited, there may be excessive demand on the supply side, which could lead to a shortage sparked by impulsive overstocking of essential items and result in the unequal distribution of vital goods.

ii. Diversification of the economy (SDG9)

Diversification of economy (SDG8, SDG9): Despite recent efforts at diversification, the KSA's main economic structure is still centered on the oil commodity, making the country's fiscal, monetary, and foreign account policies as well as, in a sense, the entire economy, subject to fluctuations in the price of oil. By ensuring the desired investment and developing strong policies in building the necessary infrastructure and an enabling environment, the government needs to step up its efforts and commitment towards economic diversification to high productivity sectors like tourism, information technology, and service sectors.

Greening the economy (SDG8, SDG9): In order to protect the people and economy of the KSA, the pandemic has presented an opportunity to enhance investment on the switch to greener industries. The focus may be on shifting some of those lost jobs to sectors that place a higher priority on clean energy and sustainability rather than trying to bring employment in environmentally hazardous industries back to its pre-pandemic level. Eliminating fossil fuel subsidies and just supporting renewable energy could be one more strategy to encourage the shift to greener, less exploitative practices.

iii. Inequality (SDG10)

The Arab world has not shied away from inequality concerns in recent years, as the region has some of the highest wealth disparities in the world. Income inequality has become a contentious issue. According to estimates, the Arab region's Gini coefficient is 73.6, compared to 73.1 for all other nations in the world[125]. Tax reform is the most frequently suggested solution to wealth inequality. These pressures might be reduced by enacting a wealth tax and broadening the income tax base to include high earners. To avoid burdening the lower and middle classes with stimulus financing during this recession, policymakers must exercise caution. Without an equity focus,

the stimulus finance could increase the already existing wealth inequality through income, excise, or sales taxes. In contrast to high-income households, lower- and middle-income households typically consume various bundles of commodities. A fund of solidarity for the KSA and the region based on the long-standing Zakat custom is another suggestion. To prevent tax evasion and ensure on-time tax payments, income filing and collection procedures may also need to be reviewed and changed.

iv. SMEs and the private sector (SDG8)

Support for SME (SDG8, SDG9): Small and medium-sized businesses (SMEs) typically lack a lot of cash and resources, and the ones they do have are scarce and highly expensive. Their susceptibility to economic shocks is relatively high due to their scale and negotiating strength, which are both relatively small. Given the protracted nature of the economic downturn, the Saudi Monetary Agency (SAMA) must regularly review its recently implemented SAR50 billion Financing Support Programme and, where necessary, allocate additional funds as and when they become necessary to help SMEs weather the crisis. Additionally, a strong process that guarantees that the capital flow is directed toward the companies that are most vulnerable needs to be created and put into place.

Supporting R&D (SDG8, SDG9): Assistance to the private sector may, in part, be contingent on a sizable share of the funds being used for R&D or other growth-promoting initiatives. The KSA spends less than the industry average on R&D. The region offers a great chance to progress the goals of Vision 2030 and numerous SDGs. The KSA should take advantage of its significant investments in its citizens' human development by dramatically boosting research and development within the country.

Private Sector contribution to recovery response (SDG8, SDG17): Despite the fact that the majority of the large businesses in the KSA are run by government organizations, which heavily influence the country's economic structure, the private sector plays a crucial and growing role in eradicating poverty and spurring sustainable economic growth, according to economic and social literature from around the world. Additionally, the sector invariably boosts an economy's efficiency by effectively allocating capital resources to their greatest and most value-adding uses because profit maximization is one of the primary driving reasons behind a private firm. Investments in the KSA's vast domestic human resource potential, along with specialized training, skill development, and the creation of environments that enable employees to perform

to the best of their abilities, are likely to have a substantial positive impact on worker productivity. Creating solid ties with academia to take advantage of the KSA's well-resourced educational system in supplying the required research output and people resource can be used to supplement this. In order to support long-term economic development, the private sector should actively contribute policy inputs to government institutions during budget planning and the improvement of the current macro-economic policy framework.

v. Groups particularly at risk (SDG10, Objectives 15, 16, 19)

Migrants, People "On the Move" & Socio-Economically Marginalized:

Several temporary contract workers have found themselves stranded without access to social protection or enough money for food or lodging. Even those with jobs might be taking occupations that pay less and living in close quarters where it is harder to maintain social distance, which would increase their risk of contracting the virus. For its residents, the Saudi government has put in place effective initiatives like SANED, which sees the government foot 60% of Saudis' salaries in the private sector. In the private sector, non-Saudis are not equally protected. The government should consider taking more steps to safeguard the employment of temporary contract workers.

Women are the Largest Group Disproportionately Affected by COVID-19:

Many Saudi women operate small businesses from their homes, particularly those who produce homemade goods like clothing and accessories. They lack a lot of money and resources, and the ones they do have are scarce and expensive to access. Even though the pandemic runs the risk of widening already existing gender economic gaps, the Saudi government has a unique opportunity to seize this time to implement smart, creative policies and strategies to close these gaps. It is past time for the public and private sectors to mobilize together to support women and hasten economic gender parity in the long run. Therefore, it is important for the public and private sectors to ensure that women are well-positioned in industries that are expanding.

Child & Elderly Care: Utilizing modern technology and working remotely are major contributors to job insecurity, particularly for older workers. Additionally, senior residents in rural and mountainous locations who live alone have extra challenges because these areas often lack facilities or do not always cater to the requirements of the elderly. On the other hand, it's crucial to comprehend how economic stress affects kids. Money-conscious parents are more likely to produce hyperactive and nervous

children, which can have an impact on a child's development. Children in single-parent households are more impacted by economic instability than children in families with married parents because parents who were under financial strain spent less time with their kids (praising, laughing, or playing games, for example). The impact of economic stress, particularly on families with small children, does not end here. In addition to investing in family-friendly policies like paid leave and easily available, reasonably priced childcare, the government should increase access to healthcare and other services.

B.2 How the UN can support the government directly

The UNCT can assist the Kingdom in a number of ways to strengthen the government's economic response to the COVID-19 situation. In order to make macroeconomic policies work for the most vulnerable, the UN's help includes a three-step strategy[126] that combines fiscal and financial stimulus with bolstering multilateral and regional responses. According to the UN, battling the pandemic and reviving the economy should not be considered competing goals. Instead, they need to be combined. Returning to work doesn't mean sacrificing efforts to stop the virus' spread or giving up on safeguarding employees' wellbeing. Additionally, preserving health does not entail restricting business and economic activities. Policies should make sure that both occur simultaneously. As important decisions are made, a holistic viewpoint will be required[127].

The UN COVID-19 capacity brief is an official UN socioeconomic report that lists both programmatic activities (such as projects or technical support) that have already been planned and can be emphasized and strengthened as part of the COVID-19 response as well as non-programmatic actions that could be taken as an additional response in the months to come. The UNCT has identified a total of seven initiatives related to this pillar that are expected to help the government better frame the macroeconomic response, especially for the most vulnerable, and assist the government agenda for sustainable and inclusive growth. As the Kingdom refocuses its efforts from combatting COVID-19 to promoting growth, the UNCT has recommended projects to help the Kingdom construct better social, ecological, and productive infrastructure.[128] These projects also demonstrate the value and necessity of using e-platforms more widely, as well as how policy may take advantage of the most recent technological advancements to bring solutions to the most vulnerable groups in society. Last but not least, the UNCT and the government can

collaborate on a shared objective of raising public knowledge of COVID-19 and its socioeconomic repercussions on society.

Developmental Pillar V: Social Cohesion

Promoting social cohesion and investing in community-led resilience and response systems:

Although the idea and definition of social cohesiveness are difficult and multifaceted, at its core, it may be summed up as the degree of trust citizens have in their government and in one another, as well as their readiness to work together toward a common goal of sustained peace and progress. [129] It is impossible to overstate the importance of social cohesion in communities and societies, especially at this time of crisis when communities hold the key to flattening the curve. It is anticipated that the COVID-19 pandemic will significantly strain social cohesion, amplifying already-existing tensions and fault lines while also fostering new ones. It is anticipated that it will have a significant negative impact on urban communities, particularly on marginalized and vulnerable groups residing in densely populated informal urban areas. It is anticipated that some areas may experience exacerbated crises, such as an increase in COVID-19 infections together with local conflicts and natural disasters like hurricanes and floods. As a result, there is a significant risk of social unrest as the full impact of the COVID-19 crisis is felt.

Investing in community-led resilience and response networks and fostering social cohesion both require a solid understanding of human rights, humanitarianism, and refugee legislation as well as a commitment to the equity of all individuals. Policies for social protection and fundamental services must all be evaluated from an equitable perspective. The people who are being disproportionately afflicted by the virus are the main subject of this section. Numerous most impacted groups have been recognized as part of the UN's 2030 Agenda for Sustainable Development, whose main commitment is to "leave no one behind." These groups are further addressed below. The first portion looks at the immediate emergency response methods, and the second section looks at policy proposals.

A. Tackling the Immediate Emergency

Focusing on the Social Impact and Economic Response through the Leave No One Behind (LNOB) lens

The UN advocates first for inclusive social dialogue, advocacy, and political engagement; second, for empowering community resilience, participation, and

equitable service delivery; and third and last, for support to governance, fundamental freedoms, and the rule of law in order to ensure that promoting social cohesion and investing in community-led resilience and response systems meet the needs of the people of the KSA. The following sections look at important current government and UN programs that are aiding COVID-19's mediation on both the general populace and the most vulnerable:

A.1 Key government initiatives on Pillar V

The initiatives that the KSA is currently putting into action are listed in the following section by sector.

Initiatives by the Ministry of Municipalities & Rural affairs:The Ministry of Municipalities and Rural Affairs (MOMRA) took numerous actions in response to the crisis, including:

Social awareness: To raise community awareness of COVID-19 and enhance understanding of the threat posed by disease, the ministry launched a well-targeted social and electronic media campaign. The campaign also emphasized ways to minimize the negative effects of lockdown and required precautionary measures to prevent virus spread both inside and outside the family.

Precautionary measures: In light of the changing COVID-19 situation and the need to implement new, stricter precautionary measures that reduce the disease's health risk while also minimizing its detrimental impact on the economic and social well-being of citizens and residents, MOMRA closely coordinated with other ministries. At the height of the illness, the MOMRA initially imposed a partial lockdown in a few cities/areas, which was progressively expanded to virtually the entire country. After then, as the number of instances decreased, the limits were loosened.

Digital municipal services: Sorted the intended lands to ensure social distance using the "Baladi" service for commercial licenses.

Urban maintenance: The MOMRA made sure that the main streets and public spaces were cleaned and sterilized without interruption even throughout the epidemic, taking precautions to protect the workers who were assigned to the duty.

Temporary contractual workers: launched a technical guideline for worker housing health conditions as a preventative strategy against COVID-19. The Ministry of Education (MOE), the Ministry of Human Resources & Social Development, and MOMRA all played significant roles in temporarily relocating temporary contract workers from overcrowded camps and housing to designated MOE facilities where

adequate arrangements have already been made in order to prevent the spread of virus among temporary contract workers.

Housing volunteers: Food, medications, and other necessities are given out to families participating in development housing programs across the Kingdom in collaboration with charities.

A.2 Key UNCT Standing Capacity Brief initiatives on Pillar V[130]

In order to increase community resilience and social cohesion, UN agencies are currently implementing a number of important initiatives in Saudi Arabia. One of the initiatives has been to increase civil society participation in the international human rights system, and in this regard, the UN has proposed that young people who are future leaders (those who are under 25) be given the knowledge and abilities necessary to advance ideas of human rights and values, carry out campaigns to encourage tolerance, and fight discrimination and hatred. Protective measures against domestic abuse are essential and vital since women and children are essential to any community's development. The Family Affairs Council (FAC) is receiving help from UNDP to update its preventative guidelines for use by CSOs and NGOs working with impacted and/or abused women and children. Additionally, UNDP is now assisting Saudi Arabia's King Abdul Aziz Center for National Dialogue in creating a national cohesiveness index.

B. Recovering Better

Focusing on the Social Impact and Economic Response through the Leave No One Behind (LNOB) lens

The potential and additional gaps that still exist in the KSA will be identified in the following section using the same equitable lens as before. This section's focus is "Recovering Better," which looks at structural issues that went before the most recent crises as well as addressing problems brought on by the COVID-19 outbreak. The first section below lists the issues that have been identified but have not yet been solved in the areas of community-led rehabilitation and special considerations for populations most at risk. The UNDS's direct assistance for these policies is described in the second paragraph below, along with proposed initiatives from the UN Capacity Brief[131].

B.1 Gaps and policy recommendations

The following categories will be covered regarding the gaps and policy recommendations:

i. Community-Led Recovery (SDG11 & SDG16, Objectives 15, 16, 19)

Local communication (SDG11, SDG16, Objectives 17, 19):

The government must create and launch social awareness campaigns that inform the public about the measures it has taken to address the problem and lay out a short- to medium-term road plan for gradually restoring social life to its pre-COVID-19 levels. Furthermore, by localizing the overall message, the awareness program's effectiveness can be significantly increased. This entails enlisting a variety of leaders and influencers from diverse groups to disseminate and communicate the general messages and media campaigns in local languages in order to successfully and promptly reach these populations.

- Increased psychological toll on the populace from pandemic related uncertainty (SDG3, SDG16):

The current economic crisis brought on by the pandemic, where strict lockdown and social segregation measures have been implemented, is expected to have a significant psychological impact on the general population due to job losses, wage and salary reductions, increased anxiety over the virus's spread, and the generally unsettling environment. Local officials and community leaders should assess these issues and put appropriate measures in place to alleviate the psychological impact on their communities through specialized psychosocial support programs.

- Need for the evaluation for a decentralized fiscal regime to support local policies (SDG8):

For a successful national, regional, and international response to COVID-19, preparation in cities and other urban settlements is essential. However, one of the key worries in Saudi Arabia is a lackluster financial decentralization. The Ministry of Finance notes that just 20% of Saudi cities' budgets were made up of own-source income on average during Fiscal Year (FY) 2015–2016. Only Jeddah had a significantly greater instance, with its source revenue covering 36% of the local budget.

The current system continues to largely rely on intergovernmental transfers to pay for local activities and projects since it functions within a highly centralized system of public finance.

- A catastrophe like COVID-19 necessitates swift action at all levels of government. The quick coordination of actions among actors may be limited by the centralized response, which could impair the positive effects of the financial resources directed from higher government entities to help the crisis. This is emphasized in the recommendations of the World Health Organization's guidance for local authorities (2020)[132]. This shortcoming calls for increased attention to achieving SDG11, which in this case focuses on creating prosperous cities and communities with a focus on eradicating informal settlements, inclusive housing proposals for all, and assistance to local governments in their efforts to localize COVID-19 mitigation measures. Local finance and governance are essential topics for supporting Saudi local government terms. During the crisis, local finances will demand the adoption of a package of actions. This suggests that it is necessary to assess the crisis's cost to local government and Amanah budgets, as well as the impact on assets (such buildings and land) and the implications of recovery initiatives aimed at businesses and households. Numerous characteristics and unique elements of the local context should be taken into account while evaluating fiscal and expenditure policies.

- **Agriculture safety & sustainability (SDG8, SDG16):** Discouragement of contact with livestock and wild animals is another method communities and their leaders may stop the spread of future diseases. According to estimates, 60% of human illnesses have animal origins, and 75% of infections cross animals to affect people¹³³. Local residents can promote the preservation of natural habitats to create a sufficient barrier between humans and animals. Additionally, habitat preservation could encourage wildlife diversity, hence enhancing the dilution effect. To increase the diluting impact in the food system, local leadership might encourage more diverse livestock enterprises.

Our unsustainable and dangerous food system and environmental practices have strengthened COVID-19, an illness that did not arise by accident. If our food system and environmental behaviors are not completely changed, infections like COVID-19 and MERS will persist[133].

- **Informal housing & settlements (SDG10, SDG11, Objectives 15):** Cities may get ready by using a city-to-city learning strategy to find creative solutions and handle new issues as they arise. The attention placed on housing for foreign and domestic workers, especially women and those living with employers, may also require assistance for social cohesion and community resilience. The technical information

and considerations in site selection, construction alternatives, communal services, sanitation, health and safety precautions, among other things, would be made available to the Saudi government as a result. A digital tool (such as a GIS map) can help users, particularly the most vulnerable ones in densely populated or remote urban areas (unplanned settlements), by providing both locational information and public health data. This could aid local governments in the planning of these services and serve as technical advocacy. Targeting interventions to protect vulnerable groups with Temporary Contractual Workers, such as low-income men and women workers, domestic workers, men and women refugees, and Temporary Contractual Workers in irregular situations, as well as victims of violence, abuse, and exploitation, including potential trafficking victims and victims of sexual and gender-based violence, should be the goal of local leaders and local governments.

- Encouraging the involvement of the private sector (SDG9, SDG17, GCM Objectives 23): Private enterprises are being urged more and more by current corporate and company management trends to diverge from their single-minded pursuit of creating shareholder wealth. Instead, they contend that long-term growth sustainability for businesses depends on enhancing the well-being of all stakeholders in society, such as clients, suppliers, and the community at large. Due to this, an increasing number of investors are choosing which companies to invest in based on ESG (Environmental, Social, and Governance) standards and criteria. Therefore, it has never been more crucial for private firms to be socially conscious. By boosting the public good and investing in social capital, the private sector may support social cohesion. With this in mind, the private sector in the KSA has numerous opportunities to close social gaps as part of their CSR (Corporate Social Responsibility) drives, including identifying fundamental social issues in rural and underdeveloped areas like access to high-quality education and healthcare, providing appropriate nutrition and dietary solutions, providing clean drinking water and sanitation solutions, among other things. Although there are obvious and well-known traditional ways to meet these needs, the private sector can use its generally highly skilled human resource and excess capital to find creative solutions that are self-sustaining and have a multiplier effect on the local economy.

ii. Groups particularly at risk (SDG10)

-Financial and Social impact on Temporary Contractual Workers (SDG1, SDG8, GCM Objectives 15, 16, 19, 20, 21): The COVID-19 epidemic could have a serious

financial impact on foreign employees in the nation, particularly low-income daily workers in the formal or informal economy. Those who are unable to work from home have been severely impacted by the temporary closure of non-essential firms. Because of the ensuing business downturn or stagnation, several firms have reduced, stopped, or delayed paying wages. For many low-wage workers in particular, this could make it impossible to pay for daily and monthly needs (rent, utilities, and food). The government should provide mechanisms to provide social security to those employed in the informal economy, such as social protection programs funded by tax dollars, disability benefits, child benefits, employment guarantee programs, and social protection schemes, particularly for women.

-Stranded migrants (SDG8, SDG16, GCM objective 13): Large numbers of migrants are stuck in labor camps or other living situations where they may assemble in numbers in small regions due to strong social distancing policies. They are particularly at risk of catching the virus because of this. Migrants working in domestic jobs may experience long workdays, no weekly day off, and a rising burden as more people choose to work from home. To develop a sufficient response to the problem, the government, the UN, and the relevant embassies can work together. Sizing the susceptible Temporary Contract Workers, determining their unique needs, and figuring out the delivery site are three important factors to take into account. In collaboration with the governments of those individuals' home nations and with the assistance of UN organizations, the government must quickly come up with solutions for the problems of stranded temporary contract workers, in particular irregular migrants, who seek to return home.

- Lack of knowledge of rights among domestic workers and low-skilled Temporary Contract Workers (SDG8, SDG16, GCM Objectives 3, 15): Many domestic workers and low-skilled Temporary Contract Workers are exposed to potential exploitation by sponsors due to a lack of understanding of rights provided under the labour law because of a lack of education and language barriers. This factor becomes especially crucial in light of the lockdown situation and job losses. The government and the UN must cooperate by maintaining access to resources and information that are specifically tailored to meet the needs of each party. In addition to Arabic and English, this entails having access to and availability of all pertinent medical information, hotlines, and resources. The information can be tailored to the information requirements of various groups, including employers and employees,

while accounting for varying literacy levels, and distributed through appropriate communication channels that are accessible to various vulnerable groups.

- Women's health (SDG3, SDG5, GCM Objectives 15, 16): In addition to limiting access to reproductive health services, efforts to contain outbreaks frequently divert funding from necessary medical services like pre- and postnatal care and contraceptives. This is especially true given the fear that women will contract the infection. Additionally, as the UNFPA cautioned, access to birth spacing techniques could have an effect. As a result, these lockdown measures could lead to an enormous number of unintended pregnancies. In developing policies, special consideration must be given to keeping this challenge in mind.

- Gender-based violence (GBV) during the pandemic (SDG5, GCM Objectives 10, 15, 16): The majority of Arab nations, including Saudi Arabia, have developed national strategies specifically focused on violence against women, according to the "Status of Arab women report 2017 Violence against Women: What is at stake"- developed by ESCWA. Saudi Arabia published a law on violence against women in 2017. The government ought to keep advancing the law with new ideas. As a result, creative solutions are required, and healthcare professionals must be equipped to identify cases and link them to the necessary specialized services. There must be a system in place that enables women to report domestic abuse without worrying about the repercussions. Women's safety must be the government's obligation once the abuse has been reported. Creating an app that will assist the victim of abuse in reporting their complaint, preserving their anonymity, and assisting in ensuring action is taken could be a straightforward answer. Additionally, prompt legal action must be offered. This will compel more women to speak out against any domestic violence. The conditions for women who are already susceptible to domestic violence, which is estimated to affect at least one-third of all women worldwide, will be made worse by policies of isolation and quarantine as well as financial strain on families, individuals, and communities. They also have trouble using the GBV services that are offered because many of them are interrupted by the movement restrictions. Additionally, women who are the targets of lockdowns or curfews may be isolated by their attacker, preventing them from interacting socially, including with family and friends, which may make it nearly impossible for them to access services, including calling hotlines because the likelihood of being discovered is high. Additionally, a cost study of GBV should be done in every nation on earth. Having a quick cost analysis of GBV could

be useful in proving that violence against women is morally repugnant and economically destructive; it could also show how it consumes resources from other sectors (private businesses/agencies, government, community groups, and individuals), particularly at this time when countries must divert resources to deal with the negative effects of the pandemic on the economy and social structure. Such a costing analysis will also increase public awareness of the negative effects of the violence pandemic on different societal groups and the lack of gender equality in both the public and private spheres. This will decrease the social acceptance of violence and increase social responsibility for addressing it. By providing an assessment of the cost of violence and its impact on the economy, the fast GBV cost analysis will also help determine policy spending priorities and promote comprehensive legislation to combat violence against women.

- Impact on women working in handicrafts and traditional industries (SDG5, GCM Objectives 6, 10, 15): Saudi women have managed to defy cultural norms and work in traditional industries and handicrafts. Given the promotion of the KSA as a tourist destination and the investments made in this sector, the income of the women working in this sector has increased dramatically over the past year as a result of the recent changes to the KSA, the Saudi Vision 2030, and the plans for economic diversification. Lockdown's severe disruption of people's mobility has significantly decreased both domestic and foreign travel to the nation. It will have detrimental effects on Saudi women working in traditional and handicraft industries. There aren't enough specific policies to help women working in traditional and handicraft sectors. For example, programs for job retention through wage subsidies, social security and other tax payment relief, income support schemes like unemployment benefits for artisan women in both the formal and informal sectors, and direct income support and cash transfers to overcome the loss of income-generating activities for own-account artisans are just a few of the policies that are needed to address these gender gaps.

- Non-Saudi low-income groups reliant on donations (SDG1, SDG8, GCM Objectives 15, 16, 19): Most non-Saudis living below or close to the poverty line rely heavily on various non-profit organisations and donations to meet their basic necessities (most Saudis enjoy significant social safety nets). Rich people's and corporations' donations to these organisations are anticipated to drop as they retrench as economic activity experiences a major downturn. This will have a negative effect on these non-profit charitable organizations' capacity to meet the needs of the

demographic group that is most vulnerable and in need of assistance at the same time. The government ought to first identify these non-profit charitable organizations with appropriate standards for disbursement and a wider range of humanitarian operations. Second, the government should make financial transfers as transparent as possible, with clear and laid-out instructions as to how they might be used, in an effort to make up for the shortfall in anticipated donations. The government can work with local communities, which are typically more aware of the needs of their people, in the distribution of financial and other aids rather than engaging with numerous charitable organizations, in accordance with the principles mentioned in Pillar 2, Low Policy Visibility (SDG4, GCM Objective 3).

- Gender-sensitive and non-discrimination measures (SDG1, SDG8, GCM Objective 15, 16, 17, 19): The government should promote the development of gender-sensitive and nondiscriminatory measures to lessen the impact of the outbreak on workers and economic units in the informal economy, ranging from preventive measures like sanitary infrastructure in market places to allow workers and consumers to regularly wash their hands and provide health care to local containment or mitigation strategies (e.g., number of entry points, physical barriers).

- Xenophobia & misinformation (SDG10, SDG11, & SDG16, GCM Objective 17): The epidemic may present an opportunity to advance cultural acceptance, respect for one another, and harmonious coexistence.

To care for all of their people, including migrants, communities will need to collaborate utilizing integrated solutions if they are to go forward and become stronger.

- Image Campaign (SDG5, SDG8, & SDG16, GCM Objective 17): In particular, the role of temporary contract workers (TCWs), who are crucial in the response to COVID-19, including TCWs who work as nurses, doctors, back end women staff in care and medical services, cleaners, delivery drivers, etc., and those working in the food production sector, would benefit from an information campaign that highlights the positive and essential contributions of migrants, including women migrants (care and other work women do is often lost) in the society. This will aid in the fight against xenophobia and social stigma.

- Promoting social cohesion especially in times of crises (SDG8, SDG11 & SDG16): Rapid socioeconomic change in recent years has fueled a resurgence of tribal identity in the Kingdom, a phenomenon that could threaten social cohesion,

obstruct socioeconomic advancement, and result in a variety of unfavorable outcomes, particularly during times of crisis like a serious pandemic. One of the main effects of the Vision 2030 is that it inspires different groups of people to work together to achieve common objectives, serving as a natural force for unification. The government may intensify its efforts to encourage nationalism in young people. Promotion of diverse cultures and the arts that transcend different tribal identities, the meritocracy system, sports, and concentrated nationalist programs (like National Day and Riyadh Season) may support government efforts to stifle the trend.

- Adequate housing and promoting alternative policy solutions with focus on workers' housing in Saudi cities (SDG11): Even if the government updated the health laws for employees' housing in April 2020, this significant project may still require extra work on the other crucial components. In order to comply with the principle of "leaving no one behind," the worker housing projects must be situated inside the existing city limits, and their access to shared services and facilities must be taken into consideration. It is crucial to evaluate present practices and research the various spatial, socioeconomic, and access to services and facilities that may be required to support health issues.

B.2 How the UN can support the government directly

The UN is in the process of talking with relevant parties to explore ways to address the socioeconomic aspect of the pandemic as necessary through I data collection, analysis, and visualization of data to support the government and provide more targeted support based on the disaggregated data; (ii) service delivery efforts to provide essential food to the migrant and host communities; and (iii) proactive public messaging to combat stigma against migrants. Specifically targeting interventions to protect vulnerable groups with temporary contract workers, such as low-income men and women workers, domestic workers, men and women refugees, and migrant workers in irregular situations, as well as victims of violence, abuse, and exploitation, including potential trafficking victims and sexual and gender-based violence, is particularly important.

The following outlines some of the most important UNCT Capacity Brief initiatives; the appendix contains a thorough analysis and explanation of all the initiatives put forth by UNCT.

Because KSA relies heavily on imports to meet its domestic food needs, the UN can assist the Saudi government in assessing potential impacts of COVID-19 on the food

system and security to gauge the potential implications during the emerging situation of COVID-19. Food security among the local populace is essential to maintaining social order in a country. As it tackles both the steady and emergency levels of food security, this FAO assessment is consistent with Saudi Arabia's food security strategy. The goal of the emergency state is to swiftly and consistently guarantee that everyone in Saudi Arabia has access to affordable, secure, and essential goods during times of catastrophe.

UN may also assist in planning for sustainable infrastructure, ensuring that the upcoming wave of infrastructure lending and investment is COVID-19 compliant and contains both ecological and social/health infrastructure in addition to productive infrastructure. Through fiscal reform, the use of green bonds, and other public-private lending efforts, with a particular focus on food systems and infrastructure, UNEP may assist sustainable finance recovery plans at the same time.

As a result, the UN can assist the KSA in reviewing and assessing the housing options for temporary contractual workers by reviewing current local policies that include construction options as well as communal services sanitation as well as health and safety standards using various international standards as benchmarks. Housing needs of less privileged segments of society will only become more acute during the pandemic.

To offer a more thorough understanding of the spatial dimension involved with the transmission of COVID-19, mapping and spatial analysis of hotspot locations related to COVID-19 are required. UNHabitat can help with mapping and applications of smart technology to support the study and form a localized response, such as rearranging urban transportation hubs or altering some of the city's current land uses. The COVID-19 pandemic has put a significant strain on many systems, including the criminal justice system. UNODC and UNDS generally can offer advice to the KSA Government on how to address issues or topics like gender-based violence and violence against children, continuity of support and care services for victims of trafficking in persons in the context of the COVID-19 pandemic, and more. In addition to assessing the effects of the COVID-19 on the criminal justice sector, Continuity of care, treatment, and rehabilitation for those with drug use disorders in the context of the COVID-19 pandemic, COVID-19 preparedness and responses among migrants, criminal justice responses to gender-based violence against women and girls during and after the pandemic, accountability and the

prevention of corruption, and law enforcement responses to emerging and evolving criminal threats are just a few of the topics covered.

Conclusion

The COVID-19 epidemic presents a chance to refocus the economy and society of the Kingdom on problems using a socioeconomic framework. The goals set forth in the KSA's Vision 2030 are complemented by several of the policies relating to the five pillars that were previously described in Part III. Don't let the chance to progress KSA's Vision 2030 and the 17 Sustainable Development Goals pass you by. Without thoughtful and comprehensive policy reform during such a crisis, the development of a vibrant society, a thriving economy, and an ambitious nation that builds on the nation's inherent strengths to support the Kingdom's citizens in realizing their aspirations will be postponed or hampered.

The UN office in Saudi Arabia has sought to evaluate the crisis' effects on each of the pillars described in Part III in order to determine what is required to simultaneously address immediate, medium-term, and long-term needs. In spite of the effects of the crisis, the analysis has also helped to reflect what additional value the UN can provide to the larger efforts to achieve the Sustainable Development Goals (SDGs) and KSA's Vision 2030. The UN has consistently emphasized the significance of making sure to keep in mind the central commitment of the 2030 Agenda to "Leave No One Behind." A few examples of areas of concern are migration, women's empowerment and security, data, and even all of the Developmental Pillars. The five Pillars don't exist in isolated silos; rather, they all share the vision of a cohesive and thriving society. To provide the most comprehensive and responsible responses to the most recent pandemic, solutions and policies must be created in a way that addresses the issues from a systemic perspective rather than a sector-by-sector sequential approach. Similar to the previously identified areas of concern, all three were there before to COVID19, but the pandemic has made them worse within KSA. The KSA should actively promote these kinds of issues and serve as a regional systemic issue beacon, inspiring other nations to follow suit. If the Kingdom wants to recover more quickly and inspire other countries in the region to follow its lead, it must continue to be a leader in overcoming these systemic issues.

The UN's 2030 Agenda consists of 169 targets that must be met by the year 2030 in addition to 17 Sustainable Development Goals (SDGs). The policy suggestions made by the Developmental Pillar are contrasted with the 17 SDGs in the paragraph that follows.

Pillar 1's policy proposals are primarily focused on SDG3: excellent health and well-being, which guarantees the continued availability of vital health services and safeguards health systems. The fact that Pillar 1 is focused on healthcare and services and that the crisis was brought on by a health shock and impacts on SDG14, life below water, makes this result the most logical. Policy recommendations for Pillar 2's assistance in overcoming adversity through social protection and essential services mainly center on SDGs 4, quality education, SDG10, reducing inequality, and SDG16, peace and strong institutions. The policy recommendations in Pillar 3 are primarily focused on SDG8, "Decent work and economic growth," SDG9, "Industry, innovation, and infrastructure," and SDG10, "Protecting jobs, supporting small and medium-sized enterprises, and informal sector workers through economic response and recovery programmes." Policy proposals in Pillar 4 mainly center on SDG8, SDG9, and SDG12, responsible consumption and production, driving the necessary surge in fiscal and financial stimulus to make macroeconomic policies work for the most vulnerable and improving international and regional responses. SDG5, gender equality, SDG8, SDG10, SDG11, sustainable cities and communities, and SDG16 are the primary policy recommendations in Pillar 5. The Sustainable Development Goals (SDGs) that have not yet been mentioned are SDG2, "Zero Hunger," SDG6, "Clean Water and Sanitation," SDG7, "Affordable and Clean Energy," SDG13, "Climate Change," SDG14, "Life Below Water," SDG15, "Life on Land," and SDG17, "Partnership for the Goals," all of which are featured indirectly throughout the pillar. The following policies were discussed: SDG2 policies in Pillar 2, SDG6 policies in Pillar 1, SDG7 policies in Pillar 3, SDG13 policies in Pillar 4, SDG15 policies in Pillars 1, 3, and 5, and last but not least, SDG17 policies were also reviewed in Pillar 5.

Finally, the UN will continue to assist the government in putting its commitment to LNOB into practice at the national level through the Leaving No One Behind (LNOB) strategy and the socioeconomic framework. This calls for a methodical strategy and a succession of actions. Nevertheless, collaborating with the Saudi government and its people will eliminate prejudice and exclusion, lessen vulnerabilities and inequalities, and increase the potential of both individuals and society as a whole.

The mission statement of Vision 2030 places a clear emphasis on KSA residents. All residents must prosper for the citizens to prosper. Some of the most significant decisions in generations will be made in the coming weeks and months. They will have an impact on people for years to come, not just in KSA but all over the world.

Appendix

United Nations COVID-19 Capacity Brief

UN in KSA, June 2020

A record drop and instability in oil prices and the global COVID-19 pandemic, both of which have a compounding effect on KSA's society and economy, are the country's two worst issues at the same time. The UN COVID-19 capacity brief is an official UN socioeconomic report that lists both programmatic activities (such as projects or technical support) that have already been planned and can be emphasized and strengthened as part of the COVID-19 response as well as non-programmatic actions that could be taken as an additional response in the months to come. It provides a thorough overview of the activities and programs proposed by the UN Country Team (UNCT) in Saudi Arabia to support initiatives undertaken by the government in the Kingdom and delivers a menu of possibilities from which the KSA government can select.

The Government of KSA has shown an exceptional method of restricting COVID-19 spread through a variety of prompt and well-developed measures, and will be getting ready for the pandemic's recovery phase in the months to come. Despite the admirable government reaction, the COVID-19 pandemic's scope is causing socioeconomic upheavals both within the nation and abroad. Every area of the economy and every element of people's daily lives are being impacted, with some groups—like temporary contract workers in Saudi Arabia—being particularly hard hit.

The government of the Kingdom of Saudi Arabia has shown an excellent The main goal of this UN COVID-19 Capacity Brief (CB) is to suggest to the Government of Saudi Arabia a number of activities that will supplement Government efforts. The suggested measures are joint efforts between the national authorities and the UN to combat the worldwide COVID-19 epidemic in the Kingdom. The UN may support, build capacity for, and facilitate these initiatives. They are quick, pertinent, and consistent measures that will be carried out during the pandemic response and are guided by UN knowledge and best practices.

This Capacity Brief's list of proposed or proposed new UN initiatives is neither exhaustive nor final. It is, in a sense, a living document that, first, can serve as a list of identified initiatives the UN can support and facilitate, and second, it can speed up the government of Saudi Arabia's partnership with the UN, with a focus on immediate and effective assistance to combat the effects of COVID-19 and a Leaving no One Behind Lens (LNOB). The United Nations in the Kingdom of Saudi Arabia reaffirms its dedication to helping the KSA government and people lessen the impact of the ongoing crisis both during and after the pandemic.

Some of the proposed activities are already in progress in their current form, while others call for refocusing current UN-KSA cooperation in order to strengthen the COVID-19 mitigation effect. Still others are brand-new proposals that can be implemented right away. Each of them has been identified with both significant Developmental pillars tags, which are further defined below, and SDG tags that clearly indicate the acceleration towards which SDGs they are contributing. Both of which enable the Government of KSA to focus on the selected SDG or area of development and pursue initiatives that are most helpful to that effort.

Our joint objective is to reduce COVID-19's negative effects on the entire community while collaborating with the government and other partners in KSA to effectively combat the outbreak. The UN in KSA collaborated to create this capacity brief in light of these unprecedented circumstances, and we are prepared to respond to any requests for assistance from the government as a coordinated United Nations.

1. Context and elaboration of the One UN offer

UN Secretary-General António Guterres introduced the "UN Framework for the Immediate Socio-Economic Response to COVID-19" on April 27.[134] The guidelines offer a framework for UN Country Teams to interact with partners in the public, private, and civil sectors to explore how the UN can support each country's COVID-19 response based on their context and needs.

The following capacity brief, which is organized around the SDGs and the five developmental pillars that make up that framework and draws on the UN Development System's (UNDS) Socio-Economic Response Framework from the paper above, shows UNCT COVID-19-related activities:

- Developmental Pillar 1: Ensuring the continued availability of vital health services and safeguarding health systems;

- Developmental Pillar 2: Providing basic services and social protection to help individuals deal with adversity;
- Developmental Pillar 3: Ensuring job security, assisting small and medium-sized businesses, and helping workers in the unorganized sector;
- Developmental Pillar 4: directing the required increase in fiscal and financial stimulus to ensure that macroeconomic policies benefit the most vulnerable and bolstering multilateral and regional responses; and
- Promoting social cohesion and funding community-led resilience and response systems make up Developmental Pillar 5.

The UN Development System has been primarily focused on providing immediate and sustainable socioeconomic help while the world community continues to be preoccupied with the rapid developments surrounding the COVID-19 epidemic. According to the World Economic Outlook Update from October 2020 published by the IMF, growth will contract globally this year to -4.4%, with KSA receiving a worrisome projection of -5.4%. This puts the current socioeconomic crisis the worst since the Great Depression. Under the direction of the UN Secretary General and the leadership of the RC, the UN in Saudi Arabia is determined to lessen suffering by highlighting the interdependence of health, environmental, social, and economic issues, especially for the vulnerable groups, such as women, children, temporary contract workers, and others, who are likely to experience the harshest effects of COVID-19 as well as those working in the informal market without any protection. The UN has conducted 67 COVID-19-related activities in KSA, which are included in the table below. These actions are further described and compiled in Annex 1.

Table: Activities to Mitigate the COVID-19 Effect in KSA

Legend:

Already ongoing and/or could benefit from strengthening the COVID-19 mitigation dimension activity
Suggested new COVID-19 mitigation activity

No.	Activity	Developmental pillars	SDGs
1	Support Saudi government to assess possible impacts of COVID 19 on food security and propose possible actions to mitigate these impacts	3, 5	2, 6, 14, 15
2	Promoting Tripartite Social Dialogue in KSA (involving the Government, Employers and Workers Organizations)	2, 3	1, 8, 10
3	Analytical Brief on the Measures Taken by the Government of Saudi Arabia for foreign temporary contractual workers	2, 3, 4	1, 8, 10
4	Social Protection Systems: Technical Advisory Services	2, 3	1, 8, 10, 16
5	Enterprise-level survey implementation	3, 4	8, 10
6	Capacity Building for improved and adaptive labour market-related policy development	2, 3, 4	8, 10, 16
7	Study on Labour inspectorates' preparedness and responses to COVID-19 in the Arab region	1, 2, 3	8, 10
8	Occupational Safety and Health tools	1, 2, 3	8, 10
9	Labour Inspection and Occupational Safety and Health technical support	1, 2, 3	8, 10
10	Analysis of the Socioeconomic impact of COVID-19 on Temporary Contractual Workers and Host Communities	1, 2, 3	8, 10
11	Provision of Medical Care and Accommodation to Immigration Detainees	1, 2, 3	3, 8, 10
12	Policy Advice on Easing COVID-19 Restrictions	1, 2, 3	10
13	Access to Emergency Health Care for Temporary Contractual Workers	1, 2, 3	3, 10
14	Information, Education and Communication (IEC) material to promote community cohesion	2, 3	3, 8, 10
15	Assessment of labour Accommodation and Application of Standard Operating Procedures	1, 2, 3	3, 8, 10
16	Support State's respect of its treaty and human rights obligations	2	3, 5, 16
17	Enhance civil society engagement with international human rights system and promote values of international solidarity	2, 5	16
18	Technical support to operationalize the national database for tracking human rights recommendations.	2	16
19	Support the kingdom to rebuild the next generation of social, ecological and productive infrastructure	3, 4, 5	11, 12
20	Link recovery efforts with the clean energy transition, nature-based solutions and the Paris Agreement	3, 4, 5	12, 13
21	"Greening" stimulus	3, 4	13
22	Promoting active learning on policy measures and practices in informal settlements/Areas for Saudi Cities	2, 5	1, 8, 10, 11, 17

23	Adequate housing and promoting alternative policy solutions with focus on workers' housing in Saudi cities	2, 5	1, 8, 10, 11, 17
24	Mapping and spatial analysis of hotspot areas related to COVID-19 to inform decision-making	2, 5	1, 8, 10, 11, 17
25	Innovative Technological Solutions to combat the COVID-19 spread	1, 2, 3	3, 9, 17
26	Crisis Management Enhancement Training	2, 3, 5	5, 8, 9, 16, 17
27	Digital Services Support for more widespread use of e-platforms	2, 3, 4	3, 8, 12
28	Food Security and Food Strategic Storage	1, 2, 3, 5	2, 3, 7, 9, 11, 12, 17
29	Quality of Life in Saudi Arabia: A Different Perspective	2, 3	3, 8, 11
30	Review Energy Models	2, 3, 4	7, 8, 11, 13
31	Social Responsibility Campaign	3, 4, 5	8, 11
32	COVID-19 Response through the G20	3, 4	17
33	Advancing Gender Focused Analysis and Responses	2, 5	5, 8, 10
34	Support Education for Children and Youth Distance Education	2	4
35	Support the Government on digital technologies and their promotion	5	16
36	Assistance in Census 2020	1, 2, 5	3, 4, 5
37	Building capacities of government stakeholders to address psychological needs of the frontline health and social workers	2	3
38	Provide technical guidance to Ministry of Health on reinforcing infection control measures within facilities, particularly for pregnant women and infants	1	3
39	Youth Employability	3, 4	4, 8
40	Provide Multipurpose Cash Assistance to the most vulnerable people of concern (POCs)	2	1, 2, 3
41	Providing Medical Services to Persons of Concern	1, 2	3
42	Emergency Preparedness and Response Interventions	1, 2, 5	3
43	Disseminating informative resources to Persons of Concern (POCs)	1, 2	3
44	Preventing and responding to Violence against Children	2, 5	5, 10, 16, 17
45	Supporting the Physical and Mental well-being of children at home and in the return to school	1, 2	3, 4, 5, 16
46	Child-responsive social policy	2, 5	1, 3, 10
47	Continuity of support and care services for victims of trafficking in persons in the context of the Covid-19 pandemic	1, 2, 3	3, 5, 8, 16
48	Covid-19 preparedness and responses in prison settings	1, 2	3, 16
49	Continuity of treatment, care and rehabilitation of people with drug use disorders in the context of the Covid-19 pandemic	1, 2	3, 16
50	Covid-19 preparedness and responses among migrants	1, 2	3, 16
51	Criminal justice responses to gender-based violence against women and girls during and in the aftermath of the Covid-19 crisis	1, 2	3, 5, 16
52	Law enforcement responses to emerging and evolving criminal threats during the Covid-19 crisis	1, 2	16
53	Accountability and the prevention of corruption in the context and aftermath of the COVID-19 pandemic	1, 2	16

54	Public advocacy and policy support in relation to the rights of vulnerable groups	2	3, 5, 8, 16
55	Assessment and monitoring about the impact of the current pandemic on vulnerable groups or on specific entities	2	3, 5, 8, 16
56	Comprehensive research plan to study COVID-19 response outcome	1, 2, 5	3, 10
57	Promoting physical and mental health in children and youth	1, 5	3, 4, 5
58	SME Support Activities on how to cope and recover from COVID-19 outbreak	1	3
59	Support to Health Agencies on projections and impact analysis of COVID-19	3	5, 8, 10
60	Integrated Sustainable Development and Management of Water	1, 2	6, 13, 17
61	Decision-making in combating Covid19	3, 4	1, 2, 3, 5, 8, 10
62	Safeguarding against domestic abuse during Covid19	2, 5	3, 5, 10, 16, 17
63	Provide Advisory and support services for waste management in post COVID-19 KSA	2, 5	12
64	Science-policy-technology interface forum	4, 5	6, 8, 12, 14, 15, 17
65	Strengthening Saudi Arabia's Biosecurity System	1, 5	15
66	Inclusive and innovative participation in cultural life	4	11
67	Outlook on Human settlements resilience and water	2	6, 11

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