

Economic Transformation in the GCC

One of the most striking features of economic transformation in the GCC region is the growth of the non-oil sector compared to the oil sector in terms of GDP contribution. Saudi Arabia and the UAE have largely spearheaded this transformation in the last few years.

Commentary

Bahrain, Growth of Oil and Non-Oil GDP in Real Terms (%), 2023 - 2026F



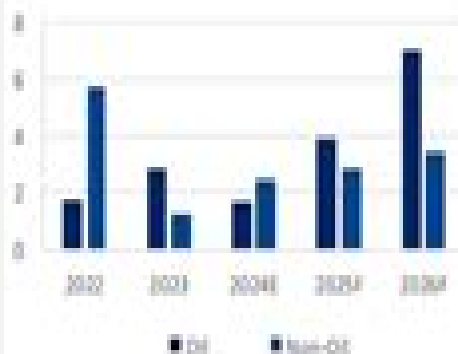
Kuwait, Growth of Oil and Non-Oil GDP in Real Terms (%), 2023 - 2026F



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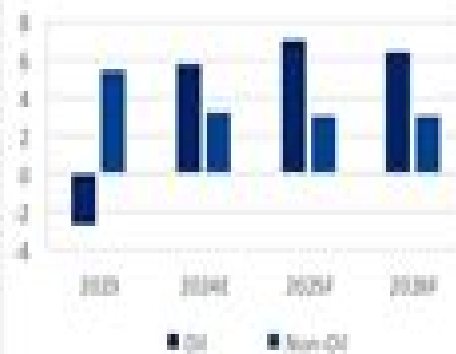
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Saudi Arabia, Growth of Oil and Non-Oil GDP in Real Terms (%), 2023 - 2026F



The UAE, Growth of Oil and Non-Oil GDP in Real Terms (%), 2023 - 2026F



- In the GCC countries, the momentum for non-oil growth has been quite strong in 2023.
- However, this was not enough to compensate for a downside in oil receipts. This has been most notable in Saudi Arabia and Kuwait where the highest contraction in real GDP was observed in 2023.
- On the other hand, in the UAE and Bahrain, construction and tourism sectors contributed to an overall strong non-oil performance. Furthermore, in UAE, increased migration and capital inflows from Russia, as per the World Bank, also contributed to a strong non-oil contribution.
- Oman and Qatar have managed modest growth in 2023 and 2024.

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Gulf Cooperation Council Countries (GCC) International Monetary Fund, 2018-12-06 Financial systems in the GCC have developed significantly over the last couple of decades but there appears to be further room for progress The development of bank and equity markets has been supported by a combination of buoyant economic activity a booming Islamic finance sector and financial sector reforms As a result financial systems have deepened and overall the level of financial development compares well with emerging markets However it still lags advanced economies and other than for Saudi Arabia appears to be lower than would be expected given economic fundamentals such as income levels Financial development in the GCC has relied to a large extent on banks while debt markets and nonbank financial institutions are less developed and access to equity markets is narrow The non bank financial institutions pension funds asset management and finance companies and insurance remain small Domestic debt markets are underdeveloped While equity markets appear to be well developed by market size they are dominated by a few large and often public sector companies GCC countries have made progress on financial inclusion but gaps remain in some important areas Access to finance for SMEs women and youth in particular appears relatively low This may partly reflect social norms low levels of participation of women in the labor market and private sector activity and the high level of youth unemployment Further financial development and inclusion is likely to be associated with stronger economic growth in the GCC countries While there is uncertainty surrounding the empirical estimates in the paper further progress with financial development and or inclusion is likely to go hand in hand with stronger growth The growth benefits however are likely to vary across countries depending on the current level of financial development and inclusion To realize these growth benefits reforms to strengthen access to finance for SMEs women and youth are needed Addressing institutional weaknesses and promoting financial sector competition would help boost access to finance for SMEs Reforms to enhance financial literacy and improve SME governance structures and insolvency frameworks are critical Other reforms encouraging female and youth employment and the use of emerging technologies in finance also appear promising Additional reforms to foster financial development should focus on developing debt markets and making stock markets more accessible to a larger pool of companies and investors To grow domestic debt markets the authorities should develop a government yield curve seek to increase market liquidity through secondary market trading and ensure requirements for private issuance are not onerous Stock market reforms should focus on enhancing corporate governance and investor protection removing restrictions on foreign ownership and encouraging financial market competition The latter would also help the development of non bank financial institutions

Corporate Governance in MENA Building a Framework for Competitiveness and Growth OECD, 2019-04-15 A strong corporate governance framework is essential for MENA economies as they strive to boost economic growth strengthen competitiveness and build prosperous societies The G20 OECD Principles of Corporate Governance and the OECD Guidelines on Corporate Governance

of State Owned Enterprises are a reference in order to build such a framework

Gulf Cooperation Council International Monetary Fund, 2018-12-06 Diversification of the GCC economies supported by greater openness to trade and higher foreign investment can have a large impact on growth Such measures can support higher sustained and more inclusive growth by improving the allocation of resources across sectors and producers creating jobs triggering technology spillovers promoting knowledge creating a more competitive business environment and enhancing productivity The GCC countries are open to trade but much less so to foreign direct investment FDI GCC foreign trade has been expanding robustly but FDI inflows have stalled in recent years despite policy efforts taken to reduce administrative barriers and provide incentives to attract FDI Tariffs are relatively low however a number of non tariff barriers to trade persist and there are substantial restrictions on foreign ownership of businesses and real estate The growth impact of closing export and FDI gaps could be significant In most countries the biggest boost to growth would come from closing the FDI gap up to one percentage point increase in real non oil per capita GDP growth Closing export gaps could provide an additional growth dividend in the range of 0.2-0.5 percentage point Boosting non oil exports and attracting more FDI requires a supportive policy environment Policy priorities are to upgrade human capital increase productivity and competitiveness improve the business climate and reduce remaining barriers to foreign trade and investment Specifically continued reforms in the following areas will be important Human capital development continue with investments made to raise educational quality to provide knowledge and skills upgrade Labor market reforms aim to improve productivity and boost competitiveness of the non oil economy Legal frameworks ensure predictability and protection efforts should include enhancing minority investor protection and dispute resolution implementing anti bribery and integrity measures Business climate reforms focus on further liberalizing foreign ownership regulations and strengthening corporate governance and on further reducing non tariff trade barriers by streamlining and automating border procedures and streamlining administrative processes for issuing permits

Regional Economic Outlook, October 2017, Middle East and Central Asia International Monetary Fund. Middle East and Central Asia Dept., 2017-10-27 Oil exporters in the Middle East and North Africa Afghanistan and Pakistan region MENAP are continuing to adjust to lower oil prices which have dampened growth and contributed to large fiscal and external deficits

Renewable energy market analysis: GCC 2019 International Renewable Energy Agency IRENA, 2019-01-01 This report explores the prospects for renewables to diversify national economies and the combined GCC energy mix while helping the region meet climate goals and contribute to the 2030 Agenda for Sustainable Development

Regional Economic Outlook, October 2016, Middle East and Central Asia International Monetary Fund. Middle East and Central Asia Dept., 2016-10-20 This issue focuses on the ongoing adjustment to cheaper oil and subdued economic activity for oil producing countries as well as the weak and fragile recovery in the Caucasus and Central Asia region It also discusses global spillovers from China's rebalancing and the growth of fiscal deficits

Regional Economic Outlook, November 2018, Middle East and Central Asia International

Monetary Fund. Middle East and Central Asia Dept.,2018-10-24 As in other regions in the world countries in MENAP and CCA regions are exposed to tightening in global financing conditions and ongoing global trade tensions The former has already begun to impact several emerging market economies in MENAP and could have more severe implications should financial market sentiment suddenly deteriorate Escalating global trade tensions will have a limited direct and immediate impact on these regions but could impart significant strains over time through negative effects on trading partners and through market confidence effects Regional Economic Outlook, October 2019, Middle East and Central Asia International Monetary Fund. Middle East and Central Asia Dept.,2019-11-06 Growth in the near term remains subdued for oil exporters in the Middle East North Africa Afghanistan and Pakistan MENAP region amid volatile oil prices precarious global growth elevated fiscal vulnerabilities and heightened geopolitical tensions In addition declining productivity is dampening medium term growth prospects To reduce dependence on oil prices and pave the way for more sustainable growth fiscal consolidation needs to resume underpinned by improved medium term fiscal frameworks In parallel structural reforms and further financial sector development would boost foreign direct investment FDI and domestic private investment and foster diversification thus contributing to improved productivity and potential growth *Financial Inclusion of Small and Medium-Sized Enterprises in the Middle East and Central Asia* Mr.Nicolas R Blancher,Maximiliano Appendino,Aidyn Bibolov,Mr.Armand Fouejieu,Mr.Jiawei Li,Anta Ndoye,Alexandra Panagiotakopoulou,Wei Shi,Tetyana Sydorenko,2019-02-12 The importance of financial inclusion is increasingly recognized by policymakers around the world Small and medium sized enterprise SME financial inclusion in particular is at the core of the economic diversification and growth challenges many countries are facing In the Middle East and Central Asia MENAP and CCA regions SMEs represent an important share of firms but the regions lag most others in terms of SME access to financing Middle East and North Africa Economic Monitor April 2016 Shantayanan Devarajan,Lili Mottaghi,2016-04-11 The short term economic outlook for the Middle East and North Africa MENA region remains cautiously pessimistic A combination of civil wars and refugee inflows terrorist attacks cheap oil and subdued global economic recovery is expected to keep average growth in the MENA region around 3 percent in 2016 for the fourth year in a row Furthermore the humanitarian and economic situation in the war torn countries keep deteriorating In this report we will explore ways in which a strategy of reconstruction of Syria the most war ravaged country in the region could help foster a sustainable peace This report argues that the impact of the civil war on the Syrian society will be persistent and the challenges facing the country need to be addressed now The report calls for the international community to be the guarantor of an inclusive reconstruction strategy that not only makes peace sustainable tomorrow but makes it happen today peace and reconstruction are two sides of the same coin **Regional Economic Outlook, Middle East and Central Asia, October 2015** International Monetary Fund. Middle East and Central Asia Dept.,2015-10-21 This issue discusses economic developments in the Middle East North Africa Afghanistan and Pakistan

MENAP which continue to reflect the diversity of conditions prevailing across the region Most high income oil exporters primarily in the GCC continue to record steady growth and solid economic and financial fundamentals albeit with medium term challenges that need to be addressed In contrast other countries Iraq Libya and Syria are mired in conflicts with not only humanitarian but also economic consequences And yet other countries mostly oil importers are making continued but uneven progress in advancing their economic agendas often in tandem with political transitions and amidst difficult social conditions In most of these countries without extensive economic and structural reforms economic prospects for the medium term remain insufficient to reduce high unemployment and improve living standards

AI and IoT: Driving Business Success and sustainability in the Digital Age Bahaa Awwad,2025-08-11 This book explores the integration of AI technologies with emerging trends such as IoT blockchain and cloud computing In this book readers will embark on a transformative journey that explores the powerful convergence of Artificial Intelligence AI Internet of Things IoT and business management With the advent of these cutting edge technologies businesses have unprecedented opportunities to revolutionize their operations drive innovation and achieve remarkable success in today s digital landscape

Islam and Capitalism in the Making of Modern Bahrain Rajeswary Ampalavanar Brown,2023 This book examines the liberation of the economy in Bahrain through market led capitalism backed by Islamic charities The vast economic transformation has fractured parts of society in Bahrain using foreign labour and the development of skilled professionals in the private sector which has impeded the investment in the local population

Global Innovation Index 2019: Creating Healthy Lives – The Future of Medical Innovation World Intellectual Property Organization,INSEAD,Cornell University,2019-07-24 The Global Innovation Index 2019 provides detailed metrics about the innovation performance of 129 countries and economies around the world Its 80 indicators explore a broad vision of innovation including political environment education infrastructure and business sophistication The GII 2019 analyzes the medical innovation landscape of the next decade looking at how technological and non technological medical innovation will transform the delivery of healthcare worldwide It also explores the role and dynamics of medical innovation as it shapes the future of healthcare and the potential influence this may have on economic growth Chapters of the report provide more details on this year s theme from academic business and particular country perspectives from leading experts and decision makers

World Economic Outlook, April 2018 International Monetary Fund. Research Dept.,2018-04-17 This report describes the world economic outlook as of April 2018 projecting that advanced economies will continue to expand above their potential growth rates before decelerating while growth in emerging markets in developing economies will rise before leveling off It details global prospects and policies including risks to the forecast and essential determinants of long term economic growth labor force participation in advanced economies the declining share of manufacturing jobs globally and in advanced economies and the process through which innovative activity and technological knowledge spread across national borders

Inflation-at-Risk in in the Middle East, North Africa, and Central Asia Mr.

Maximilien Queyranne,Romain Lafarguette,Kubi Johnson,2022-09-02 This paper investigates inflation risks for 12 Middle East and Central Asia countries with an equal share of commodities exporters and importers The empirical strategy leverages the recent developments in the estimation of macroeconomic risks and uses a semi parametric approach that balances well flexibility and robustness for density projections The paper uncovers interesting features of inflation dynamics in the region including the role of backward versus forward looking drivers non linearities and heterogeneous and delayed exchange rate pass through The results have important implications for the conduct of monetary policy and central bank communication in the Middle East and Central Asia and emerging markets in general Climate Change and Energy Dynamics in the Middle East Hassan Qudrat-Ullah,Aymen A. Kayal,2019-03-28 This edited volume presents chapters on the dynamics of global climate change and global warming in the Middle East In this region it should be noted that even slightly warmer weather can result in an increased demand of energy along with its lower supply as well as lower labor productivity This text focuses on modeling simulation system dynamics and agent based modeling in dealing with these issues The latest decision making tools techniques and innovative solutions used to overcome these challenges are presented Many distinguished researchers contribute their work herein The audience for this volume includes policy makers researchers and students unified by the common goal of making better decisions in the sustainable production and consumption of energy The practical orientation of the chapters within each part is intended to suit the practitioners managers and decision makers in the energy sector of the Middle East region The Energy Sector and Energy Geopolitics in the MENA Region at a Crossroad Manfred Hafner,Pier Paolo Raimondi,Benedetta Bonometti,2023-08-28 This open access book offers a holistic and interdisciplinary analysis of the energy sector in the Middle East and North Africa MENA region and its ongoing transformation Taking into account global decarbonization policies it offers a comprehensive overview of the transition s effects in the region highlighting socioeconomic geopolitical and cultural aspects The book is divided into four parts the first of which illustrates the historical cultural and socioeconomic heterogeneity of the MENA region The second part assesses the region s energy sector with a special focus on the energy mix and consumption evolution at the national level The third part addresses the geopolitics and geoeconomics of the energy sector in MENA countries including foreign interference conflicts investments and partnerships both related to hydrocarbons and energy transition Lastly the fourth part provides overall conclusions and key takeaways on all major aspects addressed by the book highlighting various paths and strategies for decarbonization in the region *Transforming Strategic Decision-making through Finance Business Partnering* Jimoh K. Ololade,Xihui Haviour Chen,Victor Chang,2024-09-09 This book addresses a significant research gap by delving into the Finance Business Partnering FBP model within the not for profit sector of the Gulf countries with a specific emphasis on Qatar Foundation While an extensive body of literature explores the FBP model in developed nations there exists a notable dearth of research in the Middle East and third world countries The book aims to rectify this imbalance by offering practical

insights derived from Qatar Foundation showcasing the advantages of adopting the FBP model. It goes beyond theoretical frameworks presenting in depth data analysis that substantiates the pivotal role of FBPs in supporting effective decision making processes. By delving into essential concepts such as change management contingency theory and organizational culture the book provides a comprehensive understanding of the factors influencing the successful adoption and implementation of the FBP model. Notably it introduces practical examples and real world applications to underscore the model's efficacy making it a valuable resource for both scholars and practitioners in the fields of management and financial accounting.

A Low-Carbon Future for the Middle East and Central Asia: What are the Options? Gareth Anderson, Ms. Jiayi Ma, Mr. Tokhir N Mirzoev, Tokhir Mirzoev, Ling Zhu, Karlygash Zhunussova, 2022-11-06

Nearly all countries in the Middle East and Central Asia have pledged to contain greenhouse gas emissions as part of the Paris Agreement. The purpose of this paper is to identify the menu of fiscal policy options which would allow the region to fulfil its emissions reduction commitment. Specifically the paper examines and estimates the tradeoff between two broad categories of fiscal policies: public investments in renewable sources of energy and measures that raise the effective price of fossil fuels. Such a dichotomy captures the key medium term macroeconomic and long term intergenerational trade offs that are arguably the most pertinent for the countries in the Middle East and Central Asia where governments are likely to play a leading role in the low carbon transition. At one end of this tradeoff a gradual removal of all fuel subsidies and in addition a phased introduction of a carbon tax of 8 per metric ton of CO₂ equivalent in the Middle East North Africa, Afghanistan and Pakistan, MENAP and 4 in the Caucasus and Central Asia (CCA) over the next eight years could achieve the region's 2030 emissions abatement goals without additional investments in renewables. Alternatively additional combined public investments of close to US 900 billion in renewable sources of energy between 2023 and 2030 would allow achieving the region's emissions reduction targets with fuel subsidies reduced by two thirds and without any carbon tax. In practice most countries are likely to choose a mix of these policies based on their individual circumstances. Importantly the deployment of non fiscal mitigation policies such as tightening of environmental regulations such as raising emissions standards or incentivizing green private investments could play an important role in reducing the required fiscal effort and improving the tradeoff described above. Global and regional initiatives to provide affordable financial support and technological assistance would be equally important in improving the region's economic options. Regardless of the chosen strategy delaying the rollout of mitigation policies would make achieving the emissions reduction targets more difficult and costly. Therefore an early start will be essential to tread a smoother path toward a low carbon future in the Middle East and Central Asia.

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