

EMPIRICAL INVESTIGATION OF PERCEPTIONS OF ECONOMIC, MEDICAL AND LEGAL EXPERTS ON THE EFFECTS OF COVID-19 IN SAUDI ARABIA

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ABSTRACT

The outbreak of COVID-19 or otherwise known as coronavirus disease as a global pandemic remains very challenging at the international level. China, Spain and United States have been trying to address different dimensions especially legal, socio-economic and medical impacts of COVID-19. There is insufficient academic research exploring legal, socio-economic and medical impacts of COVID-19 in Saudi Arabia in spite of its richness in terms of human and material resources. The research primarily aims at investigating legal, socio-economic and medical impacts of COVID-19 in order to solve the current problem and provide a framework for curtailing its spread especially in various cities in Saudi Arabia. Indeed, quantitative method was employed in this research. On one hand, convenient sampling was used to select 113 respondents among the experts in legal, business and healthcare disciplines to respond to the instrument (questionnaire) of the study. The results demonstrated that, the respondents strongly perceived that COVID-19 have negative impact on socio-economic and medical aspects but it has positive impact on legal discipline because, it provided avenue for multi-jurisdiction legal team in using their knowledge and experience in addressing legal related issues with COVID-19 especially in employment laws in Saudi Arabia. It is therefore be recommended that, there is need for putting resources together towards addressing the challenges of legal, socio-economic and medical impacts of COVID-19 outbreak. The novelty and originality of this study manifested from exploring the triadic factors of economic, legal and medical experts as contrary to previous studies that investigated the variables independently. The research will provide policy direction to the stakeholders in addressing the challenges of COVID-19 holistically in order to provide long-lasting solutions of legal, socio-economic and medical welfares in order to cater for the citizens in country.

Keywords: COVID-19; Legal; Socio-economic and medical welfares.

INTRODUCTION

Saudi Arabia has been playing significant role in Asia in general and in Gulf Cooperation Council (GCC) in particular. The country has been trying to improve all spheres of human endeavours in order to achieve vision 2030. However, the current COVID-19 has disrupted all plans to improve all facets of human endeavours in the country. It should be reiterated that, there is a gap in the existing body of knowledge because most of the studies on COVID-19 are conducted in exploring the variables of this study independently. This study therefore tries to fill up the gap by investigating the effects of COVID-19 from the perspective of economic, medical and legal experts. The effects of COVID-19 in various countries have been investigated from different perspectives and there is less focus of

attention in exploring the perceptions of economic, medical and legal experts in the context of Saudi Arabia regarding the effects of COVID-19. The motivation for this research is that, there are several studies that explored the current COVID-19 pandemic but less attention is given to empirical investigation of the impacts of COVID-19 from multi-dimensional factors such as socio-economic, health and legal aspects. This study is important as a response to the assertion of the study by Ebrahim & Memish (2020) that postulate that, there is need to prepare for super spreader potential of COVID-19 among Umrah Pilgrims in Saudi Arabia. In so doing, Community mitigation is paramount as a strategy in curtailing the spread of the virus (Ebrahim et al., 2020). Hence, a brief overview of COVID-19 is explained and other factors (i.e., socio economic, health and legal impacts of COVID-19) in the context of Saudi Arabia are also explicated in the subsequent paragraphs.

First, the current global challenges of COVID-19 virtually affect all aspects of human endeavours such as socio-economic and health sectors (Abolfotouh et al., 2020). It is therefore necessary to review COVID-19 in any attempt to solve the pandemic in the Arab world including Saudi Arabia (Nishiura et al., 2020). In the past, a number of academic researches, prior to the outbreak of worldwide coronavirus (COVID-19), explored the disease using virus discovery method (Guy, 2000). It is important to reiterate that, prior to discovery of coronavirus in humans, it has been identified in different animals such as: dogs, rats, chickens, rabbits etc. It has been further noted that, this disease can cause gastroenteritis and respiratory track disease (Benkouiten, et al., 2019; Cao, et al., 2020). In addition, this disease is considered as respiratory illness that infected individuals. Literature contends that there are over four thousand scholarly studies as an attempt to have adequate understanding regarding the control of SARs and it is further reiterated that the victims of the virus are faced with the challenge of physical stability and transmissibility of this virus (Chan et al., 2020; Chen et al., 2020). Furthermore, the earlier study has identified that, the major cause of the COVID-19 in humans is through zoonotic transmission- a transmission from animals to human (Benkouiten et al., 2019). Undoubtedly, isolation has been recommended in the literature for severe acute respiratory syndrome as in the case of coronavirus (Chan, et al., 2020). The universal outbreak of COVID-19 and its widespread at the international level confirmed position and authenticity of the research output of the study of Cao, et al. (2020) pertaining to severity of the outbreak. The outbreak of coronavirus disease (COVID-19) in Wuhan, a city in China has spread not only within China territory but virtually to different parts of the world (Yang et al., 2020; Zhu et al., 2020). Similarly, Saudi Arabia is also affected with the pandemic where the first case was traceable to Qatif as literature contends (Al-Jazeera, 2020; Arab News, 2020a). The fatality of the cases and mortality rates has been also identified in the country. The ages of victims with confirmed cases were between 30- and 70-years old equivalent to approximately 87% as literature expounds (World Health Organizations, 2020a). At the global level, according to an update on coronavirus by World Health Organizations, (2020b), the world has recorded 1, 203, 941 cases and 54, 787 deaths from COVID-19 outbreak. More specifically, Hilton (2020) notes that, Saudi Arabia recorded over 100, 000 cases of COVID-19 cases. There are precautionary measures such as curfew in preventing the spread of COVID-19 (Khatatbeh, 2020) apart from the foregoing explication the severity of COVID-19.

Second, regarding the socio-economic impact, literature contends that, it is undoubted to say that, the agreement and cooperation between Russian oil producers and Saudi Arabia could not fully foreseen the outbreak of coronavirus pandemic or COVID-19 which has undoubtedly affected the largest economies in the world (Amlot, 2020). The outbreak has greatly affected all facets of human endeavours such as cancellation of domestic flights in the context of Saudi Arabia (Arab News, 2020b). It is not disagreeable to posit that, COVID-19

surely affects the expatriate workers with low wages especially they will feel stranded as a result of the fact that, no functional work during the pandemic across the globe including Saudi Arabia that has been trying to set guidelines for re-opening of industrial sector (Khalid, 2020). It should be reiterated that, COVID-19 has caused pains to many people across the world especially in the labour market and consequently affects socio-economic sector in the country. The reality on ground is that, the closure of borders and shut down of airports have negative impact on the global labour market including Saudi Arabia. Nevertheless, it is not disputable to say that the crisis in oil sector and the crisis arising from COVID-19 will bring major changes in the country which consequently affect the global economy as well. More significantly, it will also affect Saudi Arabia in the aspect of the reliance on foreign labour because most of the low skill workers will not like to travel abroad for the purpose of work as a result of future eventualities. Hence, standard of living will drastically be dropped because of the socio-economic impact of the COVID-19. Hence, there is need for formulation of policies in the country in order to safeguard jobs during the COVID-19.

Third, it is noteworthy to say that, COVID-19 has affected the health sector in different parts of the world including Saudi Arabia. Literature posits that there is low knowledge and level of anxiety pertaining to COVID-19 in Saudi Arabia (Sallam et al., 2020). Hence, the country needs to take proactive step with regard to an extension of healthcare provision to citizens especially in responding to the healthcare facilities during the pandemic. For instance, King Salman bin Abdulaziz Al-Saud has been showing commitment in doing this in the context of Saudi Arabia. Nonetheless, it is challenging for expatriate workers to cope with the current challenge of COVID-19 in foreign countries like Saudi Arabia without the support of their families. Similarly, another challenge is that, most of the foreigners may not familiar with healthcare norms of their host countries. Therefore, this study attempts to provide policy direction on socio-economic, medical and legal impacts of COVID-19 in the context of Saudi Arabia.

Fourth, the current legal system in Saudi Arabia only focusses on business and commercial laws that spell out the roles and responsibilities of parties that engage in contracts. However, prior to the outbreak of COVID-19, Saudi Arabia has been moving rapidly towards actualization of vision 2030 especially on economic and social developments in the country. With the current pandemic, literature such as Omar (2020) posits that, managers were unable to discharge their responsibilities as a result of COVID-19. More importantly, it provides a new direction for legal expertise in using their knowledge and experience in addressing issues that, may rise from employment law in the context of Saudi Arabia (Quinn, 2020). This is due to the fact that, the fear of COVID-19, the legal requirements by firms and organizations may tremendously change. It is significant that, policy measures should be sought to ease, multifarious spheres of human endeavours especially by relieving the burdens of citizens. It is important to stress that, Saudi Arabia is left unaffected with coronavirus (Khalid, 2020; Khatatbeh, 2020). It is devastating to note that, there is social impact of coronavirus especially on transnational labour in the country. With the scenario of COVID-19, both doctrines of impossibility and frustration are interrelated but when considering the slight difference between the two principles, it can be said that, the doctrine of impossibility is more appropriate in addressing the challenges of COVID-19 as compared to the principle of frustration (Susan, 2018; Al-Tamimi & Company 2020; Quinn, 2020).

To sum up, literature has explored and contextualized different variables that are conceptualized in this research by specifically investigating the impact of COVID-19 on socio-economic, medical and legal spheres in the context of Saudi Arabia. In order to guide this study, a research question that this study tries to answer is as follows: What are the

perceptions of legal experts, businessmen and medical/health workers on the impacts of COVID-19 in selected cities in Saudi Arabia? Hence, Figure 1 illustrates the conceptual framework to be empirically explored in this research.

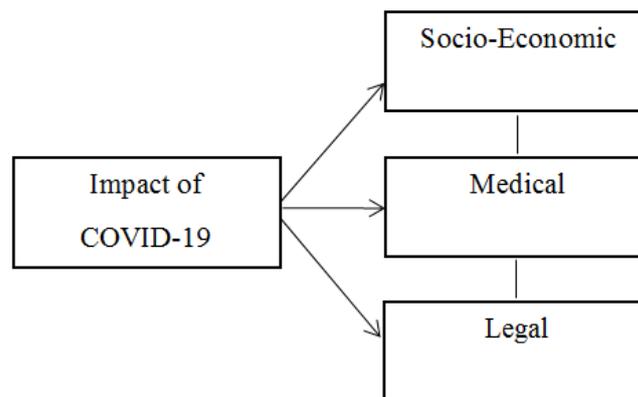


FIGURE 1: CONCEPTUAL FRAMEWORK

Adapted from: Susan, 2018; Dan Haris, 2020; Omar, 2020; World Health Organizations, 2020a; World Health Organizations, 2020b; World Health Organizations, 2020c; Quinn, 2020

METHODOLOGY

Instrument

In this research, survey research designed as part of quantitative method was employed. As for the quantitative method, questionnaire was used while for qualitative method, interview was also employed (Pallant, 2011) for data collection in this research. The instrument (questionnaire) was designed based on recent opinions on coronavirus (Ebrahim & Memish, 2020; Dan Haris, 2020; Omar, 2020; Benkouiten et al., 2019; Cao et al., 2020). This instrument shall adopt 5-Likert scale namely: 1) strongly disagree=SD; 2) disagree =D; 3) neutral=N; 4) agree=A and 5) strongly agree=SA. Notably, the choice the scale to be used in the questionnaire is to allow variation of responses to be obtained from the respondents. There were five items to measure each of the variables namely: COVID-19 = (5 items), Socio-economic= (5 items), health= (5 items) and Legal= (5 items). This means that, there were total numbers of 20 items to measure all the aforementioned variables explored in this study. Also, the instrument was validated especially by seeking the opinions of experts in socio-economic medical and legal disciplines and any observation to be made on various items were incorporated in order to improve the instrument as literature contends (Pallant, 2011). Similarly, the reliability of the instrument was determined specifically by selecting 30 respondents and statistical package for social science (SPSS) version 23.0 was used to determine internal consistency of instrument because literature (Pallant, 2011) stresses on the significance of validity and reliability of the instrument.

Population and Sample

There is no specific figure of legal, business and health experts accessible to the researchers at the time of this research in Saudi Arabia to be considered as population of this research. The researchers estimated 100 hundred economic health and legal experts to be drawn from the following cities (Riyah, Madinah, Jeddah, Dammam and Qatif) in the

country. This means that, the total number of 600 hundred is considered as the total population of the study. Nonetheless, convenient sampling technique was used to determine the sample of this study where a total number of 113 respondents among the economic health and legal experts were selected because literature contends that sample size as effect on the overall findings of the study (Fan et al., 1999). Indeed, the cities have common features especially by being operated under the same socio-economic framework and health care provisions and governed under the same legal system. As a result of this, collecting data from the selected cities was appropriate for the outcome of this research.

Data Collection and Data Analysis

This part presents both methods of data collection and data analysis. On one hand, in order to collect data for this research among economic, medical and legal experts in selected states in the country namely: (i.e., Riyadh, Madinah, Jeddah, Dammam and Qatif). On one hand, the instrument used for data collection was questionnaire). Indeed, questionnaire was distributed to the sampled respondents of the study. The distribution of the questionnaire was done online especially via various platforms created that were accessible to the researchers pertaining to COVID-19. The service of research assistants was used for collection of data and they ensured that the data was collected within a stipulated period. On one hand, statistical package for social science (SPSS) version 23.0 was employed for data analysis. Descriptive Statistics were employed to explore the perceptions of the economic, medical and legal experts.

RESULTS

This part presents quantitative data analysis which covers two major parts namely: demographic information and analysis on various factors COVID-19, economic, medical and legal impacts of COVID-19 explored in this study. Each of this is presented in the subsequent sub-headings.

Demographic Information of the Respondents

This sub-section presents the six-demographic data of the respondents namely: gender, age, State of Origin, Category of Work, Experience, and Education. Each of these is explained in the subsequent paragraphs.

First, regarding the gender of the respondents, the majority of the respondents (98 or 87%) were males while just only 15 (13%) were females. Second, concerning the age of the respondents, the majority (98 or 87%) were between 25 and 30 years; just only 4 (4%) were between 31 and 35; 5 (4%) were between 36 and 40 and only 6 (5%) were between 41 and above. Third, concerning the state of origin of the respondents, the majority of the respondents (102 or 90%) were from Riyadh; 5 (4%) were from Madinah; only 2 (2%) were from Jeddah; 3 (3%) were from Dammam and just only 1 (1%) were from Qatif.

Fourth, regarding the categories of work by the respondents, the majority (84 or 74%) were legal experts; 7 (5%) were economic/business experts while only 22 (20%) were medical experts. Fifth, concerning the years of working experience, the majority of the respondents (104 or 92%) perceived that, they had 1-10 years experiences; 5 (4%) had 11-20 years experiences; 2 (2%) had 21-30 and only 2 (2%) also had 31 and above years of experience. In addition, concerning the educational qualifications, the majority of the respondents (39 or 35%) had below degree as their qualifications; 54 (48%) had degree; 13 (12%) had masters, only 5 (4%) had PhD and just only 2 (2%) responded that they had other

qualifications. Table 1 presents demographic information of the respondents, frequencies and percentages.

| TABLE 1 DEMOGRAPHIC INFORMATION OF THE RESPONDENTS, FREQUENCIES AND PERCENTAGES | | |
|--|------------------|-------------------|
| Demographic Information of the Respondents | Frequency | Percentage |
| Gender | | |
| Male | 98 | 86.7% |
| Female | 15 | 13.3% |
| | 113 | 100.0% |
| Age | | |
| 25-30 | 98 | 86.7 |
| 31-35 | 4 | 3.5% |
| 36-40 | 5 | 4.4% |
| 41 and above | 6 | 5.3% |
| | 113 | 100.0% |
| Places of the Respondents | | |
| Riyadh | 102 | 90.3% |
| Madinah | 5 | 4.4% |
| Jeddah | 2 | 1.8% |
| Damam | 3 | 2.7% |
| Qatif | 1 | .9% |
| | 113 | 100.0% |
| Categories of Work | | |
| Legal Field | 84 | 74.3% |
| Business Field | 7 | 6.2% |
| Medical Field | 22 | 19.5% |
| | 113 | 100.0% |
| Years of Working Experience | | |
| 1-10 Years | 104 | 92.0% |
| 11-20 Years | 5 | 4.4% |
| 21-30 Years | 2 | 1.8% |
| 31 and above | 2 | 1.8% |
| | 113 | 100.0% |
| Educational Qualifications | | |
| Below Degree | 39 | 34.5% |
| Degree | 54 | 47.8% |
| Masters | 13 | 11.5% |
| PhD | 5 | 4.4% |
| Others | 2 | 1.8% |
| | 113 | 100.0% |

Findings of Respondents' Perception on COVID-19

This part presents the findings regarding the perception on Covid-19 in the context of Saudi Arabia. Descriptive statistics, frequencies, percentages, means and standard deviation were taken into consideration. The majority of the respondents among the legal, economic and medical experts that responded to the instrument (questionnaire) strongly agreed that they were aware that COVID-19 pandemic affects all aspect of life in Saudi Arabia while just only 6 (5%) disagreed with the statement ($M=3.58$; $STD=0.75$). Onwards, 108 (96%) strongly agreed that they were aware that expatriate workers with low wages are more affected with COVID -19 while just only 5 (4%) disagreed with the assertion ($M=3.53$; $STD=0.61$). In

addition, the majority of the sampled respondents (104 or 92%) agreed that they were acquainted that COVID-19 outbreak affects labour market in Saudi Arabia while only 9 (8%) disagreed with the statement ($M=3.44$; $STD=0.66$). Also, a total number of 94 (83%) of the sampled respondents posited that they were aware that closure of borders and shut down of airports have negative impact on Saudi Arabia's labour market ($M=3.34$; $STD=0.79$). The majority of the respondents (108 or 96%) posited that safeguarding people's jobs as a result of COVID-19 should be priority of government while only 5 (4%) disagreed with the statement ($M=3.46$; $STD=0.61$). The average mean scores of 3.47 is greater than criterion mean score of 2.50. This implies that, COVID-19 is a reality that threatens global health. Table 2 on Respondents' Perception on COVID-19 in Saudi Arabia:

| S/N | Items on COVID-19 (Coronavirus) | SA & A | SD & D | M | STD |
|-----|--|--------------|-------------|--------------|-------------|
| 1 | I am aware that COVID-19 pandemic affects all aspects of life in Saudi Arabia. | 107 (95%) | 6 (5%) | 3.58 | 0.75 |
| 2 | I am aware that expatriate workers with low wages are more affected with COVID -19. | 108 (96%) | 5 (4%) | 3.53 | 0.61 |
| 3 | I am acquainted that COVID-19 outbreak affects labour market in Saudi Arabia | 104 (92%) | 9 (8%) | 3.44 | 0.66 |
| 4 | I am aware that closure of borders and shut down of airports have negative impact on Saudi Arabia's labour market. | 94 (83%) | 19 (17%) | 3.34 | 0.79 |
| 5 | Safeguarding people's jobs as a result of COVID-19 should be priority of government. | 108 (96%) | 5 (4%) | 3.46 | 0.61 |
| | Aggregate Mean Score | 462 | 38 | 17.35 | 3.42 |
| | Total Number of Items | 5 | 5 | 5 | 5 |
| | Average Mean Score | 92.4 | 7.6 | 3.47 | 0.68 |

Findings on Economic Impact of COVID-19

This part presents the findings on the economic impact of Covid-19 in Nigeria. Descriptive statistics, frequencies, percentages, means and standard deviation were employed. The majority of the sampled respondents (102 or 90%) contended that, they have a concern that loss of jobs due to COVID-19 will surely affect labour market and overall socio-economic activities in Saudi Arabia while only 11 (10%) ($M=3.38$; $STD=0.71$). Similarly, the respondents (102 or 90%) strongly agreed that they were aware that COVID-19 will downsize the percentage of women in the workforce in Saudi Arabia and 49 (10%) disagreed with the statement ($M=2.76$; $STD=0.94$). In addition, 106 (94%) of the whole respondents posited that, they encouraged shared responsibility and solidarity in helping those that face the difficulty in generating regular income because of COVID-19 while 7 (6%) disagreed with the statement ($M=3.38$; $STD=0.63$). Moreover, 101 (89%) of the sampled respondents contended that, they were aware that migrant workers affected by COVID-19 will consequently affect their socio-economic status while 12 (11%) disagreed with the statement ($M=3.23$; $STD=0.65$). Also, 106 (94%) of the respondents posited that, the experience of lock-down, which has virtually affected all spheres of the society including production, will affect socio-economic development of Saudi Arabia while 7 (6%) disagreed with the statement ($M=3.37$; $STD=0.62$). The average mean scores of 3.22 is greater than criterion mean score of 2.50. This implies that, COVID-19 has impact on the overall socio-economic aspect in the context of Saudi Arabia. Table 3 respondents' opinion on economic impact of COVID-19.

TABLE 3
RESPONDENTS' OPINION ON ECONOMIC IMPACT OF COVID-19

| S/ N | Items on Socio-Economic Impact of COVID-19 | SA & A | SD & D | M | STD |
|---------|--|--------------|-------------|--------------|-------------|
| 1 | I have a concern that loss of jobs due to COVID-19 will surely affect labour market and overall socio-economic activities in Saudi Arabia. | 102 (90%) | 11 (10%) | 3.38 | 0.71 |
| 2 | I am aware that COVID-19 will downsize the percentage of women in the workforce in Saudi Arabia. | 102 (90%) | 49 (10%) | 2.76 | 0.94 |
| 3 | I encourage shared responsibility and solidarity in helping those that face the difficulty in generating regular income because of COVID-19. | 106 (94%) | 7 (6%) | 3.38 | 0.63 |
| 4 | I am aware that migrant workers affected by COVID-19 will consequently affect their socio-economic status. | 101 (89%) | 12 (11%) | 3.23 | 0.65 |
| 5 | The experience of lock-down, which has virtually affected all spheres of the society including production, will affect socio-economic development of Saudi Arabia. | 106 (94%) | 7 (6%) | 3.37 | 0.62 |
| | Aggregate Mean Score | 457 | 43 | 16.12 | 3.55 |
| | Total Number of Items | 5 | 5 | 5 | 5 |
| | Average Mean Score | 91.4 | 8.6 | 3.22 | 0.71 |

Findings on Medical Impact of COVID-19

This section presents the findings on medical/ health impact of the COVID-19 in selected cities in Saudi Arabia. In order to respond to this, descriptive statistics, frequencies, percentages, means and standard deviation were taken into account. The whole sampled respondents strongly agreed that, they were aware that COVID-19 has significant negative impact on medical profession or healthcare industry in Saudi Arabia while only 26 (23%) disagreed with the statement (M=3.15; STD=0.85). The majority of the respondents (78% or 69%) posited that the current challenge of COVID-19 threatens the commendable percentage of women in the healthcare workforce in Saudi Arabia while 35 (31%) of the respondents have contrary opinion (M=2.92; STD=0.82). Also, a total number of 108 (96%) of the respondents viewed that they complied with personal hygiene, self-isolation and social distancing as precautionary measure against COVID-19 in Saudi Arabia and just only 5 (4%) disagreed with the statement (M=3.50; STD=0.61). Onwards, 91 (80%) of the respondents said that they were ready to promote idea that the government should create robot as a support to medical professionals in fighting against the prevalence of COVID-19 in Saudi Arabia while 22 (20%) (M=3.13; STD=0.85). The sampled respondents (106 or 95%) strongly agreed that, the government should give support to the health workers in Saudi Arabia in order to show commitment to their service in combating COVID-19 while just only 7 (5%) disagreed with the assertion (M=3.55; STD=0.64). The average mean scores of 3.25 is greater than criterion mean score of 2.50. This implies that, COVID-19 has medical or health impact in the context of Saudi Arabia. Table 4 shows respondents' view concerning medical/ health impact of the COVID-19.

TABLE 4
RESPONDENTS ON MEDICAL/HEALTH IMPACT OF THE COVID-19

| S/N | Items on Medical Impact of COVID-19 | SA & A | SD & D | M | STD |
|-----|--|--------------|--------------|--------------|-------------|
| 1 | I am aware that COVID-19 has significant negative impact on medical profession or healthcare industry in Saudi Arabia | 87 (77%) | 26 (23%) | 3.15 | 0.85 |
| 2 | The current challenge of COVID-19 threatens the commendable percentage of women in the healthcare workforce in Saudi Arabia. | 78 (69%) | 35 (31%) | 2.92 | 0.82 |
| 3 | I comply with personal hygiene, self-isolation and social distancing as precautionary measures against COVID-19 in Saudi Arabia. | 108 (96%) | 5 (4%) | 3.50 | 0.61 |
| 4 | I am ready to promote idea that the government should create robot as a support to medical professionals in fighting against the prevalence of COVID-19 in Saudi Arabia. | 91 (80%) | 22 (20%) | 3.13 | 0.85 |
| 5 | The government should give support to the health workers in Saudi Arabia in order to show commitment to their service in combating COVID-19. | 106 (95%) | 7 (5%) | 3.55 | 0.64 |
| | Aggregate Mean Score | 417 | 83 | 16.25 | 3.77 |
| | Total Number of Items | 5 | 5 | 5 | 5 |
| | Average Mean Score | 83.4 | 27.66 | 3.25 | 0.75 |

Findings of Legal Perspective on COVID-19

This part presents the findings relating to legal impact of COVID-19 in selected cities in Saudi Arabia. In order to respond to this, descriptive statistics, frequencies, percentages, means and standard deviation were used. The sampled respondents (106 or 94%) strongly agreed that, legal team in Saudi can help most companies in addressing legal issues that are related to the coronavirus (COVID-19) which just only 7 (6%) disagreed with the statement (M=3.42; STD=0.63). A total number of the respondents (94 or 83%) agreed that they were ready for voluntary legal service to determine suitable practices drawn from other jurisdictions on COVID-19 while just only 19 (17%) disagreed with the assertion (M=3.28; STD=0.76). The majority of respondents (104 or 92%) drawn among legal, economic and medical experts encouraged the government that provision of employment contract should be reviewed to accommodate the current challenge of coronavirus (COVID-19) in Saudi Arabia while only 9 (8%) disagreed with the position (M=3.46; STD=0.69). The respondents (103 or 91%) were of the opinion that the risk of employee's termination of appointment because of COVID-19 should be given legal clarification in Saudi Arabia and 10 (9%) of the respondents disagreed with the assertion (M=3.44; STD=0.68). Notably, 106 (94%) of the respondents asserted that, legal clarification is required regarding reduction the work hours and wages of their employees in order to make the business activities reflect the realities of the economic downturn in Saudi Arabia and only 7 (6%) disagreed with the statement (M=3.39; STD=0.60). The average mean scores of 3.39 is greater than criterion mean score of 2.50. This implies that, COVID-19 has legal implication which legal experts have major roles to play in this regard. Table 5 presents respondents' views on legal impact of COVID-19.

| S/N | Items on Legal Impact of COVID-19 | SA & A | SD & D | M | STD |
|------------------------------|--|--------------|-------------|--------------|-------------|
| 1 | Legal team in Saudi can help most companies in addressing legal issues that are related to the coronavirus (COVID-19). | 106 (94%) | 7 (6%) | 3.42 | 0.63 |
| 2 | I am ready for voluntary legal service to determine suitable practices drawn from other jurisdictions on COVID-19. | 94 (83%) | 19 (17%) | 3.28 | 0.76 |
| 3 | I encourage that provision of employment contract should be reviewed to accommodate the current challenge of coronavirus (COVID-19) in Saudi Arabia. | 104 (92%) | 9 (8%) | 3.46 | 0.69 |
| 4 | I am of the opinion that the risk of employee's termination of appointment because of COVID-19 should be given legal clarification in Saudi Arabia. | 103 (91%) | 10 (9%) | 3.44 | 0.68 |
| 5 | legal clarification is required regarding reduction the work hours and wages of their employees in order to make the business activities reflect the realities of the economic downturn in Saudi Arabia. | 106 (94%) | 7 (6%) | 3.39 | 0.60 |
| Aggregate Mean Score | | 454 | 46 | 16.99 | 3.36 |
| Total Number of Items | | 5 | 5 | 5 | 5 |
| Average Mean Score | | 90.8 | 9.2 | 3.39 | 0.67 |

DISCUSSION

This part presents the major findings of the study. The prime objective of the study was to investigate economic medical and legal impacts of COVID-19 in Saudi Arabia. The Quantitative data was collected from legal, economic and medical experts in the country using the survey questionnaire. Onwards, based on the demographic information of the respondents, it could be demonstrated that, legal, economic and medical experts were qualified to respond to the survey questionnaire as well as to participate in the interview. Thereby, the discussion of findings is sub-divided into addressing four different aspects namely: Overview of COVID-19; economic impact and medical/health impact and legal impact of COVID-19. All the identified aspects, the findings from the interview shall be used to buttress the overall findings. Each of these is presented in the subsequent paragraphs.

First, pertaining to COVID-19 in the context of Saudi Arabia, the findings of this study have demonstrated that COVID-19 has affected all facets of human life such as job market. More importantly, especially the expatriate workers with low wages are undoubtedly affected. This finding is in consonance with a number of studies found out those COVID-19 affect different spheres of human endeavours (Chan et al., 2020). Similarly, legal, economic and medical experts were of the view that, the closure of borders and shutdown of airports as a result of contagious COVID-19 seriously and negatively affected labour market in the context of Saudi Arabia. This result further entrenched the earlier findings that, closure of borders and shutdown of airports are mechanisms of preventing the further spread of COVID-19 (Amlot, 2020; Ebrahim & Memish, 2020). More specifically, tendency of people losing their jobs as a result of COVID-19 is high; it is thus found out the government should put in place an effective mechanism for safeguarding people's job.

Second, the economic impact of COVID-19 cannot be underestimated in different parts of the world in general and Saudi Arabia in particular. It is specifically noted in the finding of this study that, there is need for a concern in preventing the loss of jobs as a result of COVID-19 because it has a negative consequence on overall socio-economic activities in

the context of Saudi Arabia (Arab News, 2020b). Previous studies contend that, there is low percentage of women in the workforce in various parts of the world. This study further reiterated that; COVID-19 will surely downsize the percentage of women in the workforce in Saudi Arabia. It is further explained that, there is need for solidarity especially for those that are facing difficulty with respect to their regular income during the pandemic of COVID-19 in Saudi Arabia. This study also established that, migrant-workers were undoubtedly affected by the scenario of COVID-19 in the context of Saudi Arabia which henceforth affected their socio-economic status. In addition, the findings of this study further buttress earlier studies that posit that, experience of lock-down undoubtedly affected the production and consequently affect the socio-economic development in the country.

Third, pertaining the medical/health impact of COVID-19, it is stressed that, coronavirus pandemic has negative impact on medical field or healthcare industry in Saudi Arabia. Reiteratively, the percentage of women in the workforce has been tremendously increasing in various countries including Saudi Arabia prior to the pandemic of COVID-19. However, the finding of this research demonstrates that, the current scenario of COVID-19 has threatened the percentage of women in the healthcare workforce in Saudi Arabia. Nonetheless, compliance with preventive measure against COVID-19 put in place by the government such as personal hygiene; self-isolation and social distancing have been effective in combating the spread of COVID-19 in the country (Sallam et al., 2020). The scenario of COVID-19 in other countries like Malaysia has made the government to build robot that gives support to the medical personnel in fighting against the spread of COVID-19. Similarly, there is no agitation for such in Saudi Arabia in order to compliment the effort of the government in providing COVID-19 apps for healthcare service. This study therefore advocates that, the government of Saudi Arabia should galvanize resources towards creation of robot that will assist the medical personnel in solving the problem of COVID-19. Several supports have been provided to many health workers in the context of Saudi in order to combat the challenge of COVID-19.

Fourth, this study has shown that, legal experts in the context of Saudi Arabia can help the companies in addressing legal issues such as managing job with specific focus in ensuring that citizens do not lose their jobs. This is in line with previous studies that posited that, the roles of legal experts are essential in helping various companies in addressing legal issues (Quin, 2020). Furthermore, the study also demonstrated that, legal experts in Saudi Arabia were ready to render voluntary services in order to draw relevant ideas from other countries. This is also in line with previous studies that, in the advanced countries such as US, UK, there are efforts by the legal team in ensuring that, legal issues in connection to the activities of companies were addressed as a result of the pandemic of COVID-19. In addition, it is also important to note that, the employment contract in the context of Saudi does not accommodate the eventuality of COVID-19. Hence, the respondents posited that there is need for the legal expertise to review employment contract in order to address the challenge of COVID-19 in the context of Saudi Arabia. Further still, a number of studies have advocated that, COVID-19 posed a high risk of termination of appointment by many workers in different parts of the world since an outbreak of COVID-19 (Jaffar, 2020; Quin, 2020). Nonetheless, the finding of this study indicated that, there is need for legal clarification in Saudi Arabia pertaining to the risk of employee's termination of appointment. More so, it is not arguable to posit that, studies have explained that, COVID-19 has brought about economic downturn in different parts of the world with specific attention on the reduction of work hours and wages of employees (Quin, 2020). This finding reiterates that, there is need for legal clarification with regard to the reduction of work hours and wages of employees in order to reflect the reality of COVID-19 in Saudi Arabia.

THEORETICAL AND PRACTICAL IMPLICATIONS

Theoretically, this research provides a framework for addressing the effects of COVID-19 from multidimensional perspectives of economic, legal and health aspects. More importantly, it is proven that, the effects of COVID-19 were proven from the perceptions of experts rather than the conjectural speculations on the contagious nature of COVID-19 in Saudi Arabia in particular and the entire world in general. In other words, the outcomes of this study were relied on the data collected from the respondents among economic, legal and health experts in Saudi Arabia. Based on the data, it was gathered that the effects of COVID-19 reflected on the economic activities, provided direction for addressing the legal issues arising from employment and contract laws especially in various companies in the countries and more importantly, it was noticed that, health profession was also affected as a result of contagious nature of COVID-19. Practically the study implies that, if government is negligent in taking measures in addressing the triadic effects of COVID-19, the economic activities of the country would be affected specifically as the government attempts to achieve Vision 2030 of which economic viability is one of prime goals of the country. In addition, if the government is passive in solving the legal issues arising from COVID-19 especially in protecting the workers from losing their jobs, surely, there would be crisis in employment and contract laws in various companies in Saudi Arabia. Also, it is essential that the government should practically address the problem of healthcare sector specifically in the aspect of using artificial intelligence such as robot in supporting the health workers in the country in order to curtail the effect of COVID-19. In not shell, the government can translate the overall findings of the study in making a meaningful changes and improvement towards preventing the negative effects of COVID-19 in the country.

LIMITATIONS AND FUTURE RESEARCH

There are a number of limitations identified in this paper. This research will help researchers in identifying the future direction in addressing challenges of COVID-19 in Saudi Arabia. This paper is without its limitations. A number of limitations are identified in this paper. For instance, the coverage of this research is limited to only six cities in Saudi Arabia. Hence, the future research should explore the conceptualized variables of this study in other uncovered states or places in Saudi Arabia in order to establish the generalizability of the research findings. In addition, the research is not longitudinal study with large sample, therefore, the future study should attempt to use large sample in order to establish the validity and reliability of research outcomes in the context of Saudi Arabia. Hence, the research has provided a substantial direction for future research in order to further establish the genuineness of this study.

CONCLUSION

This paper has empirically investigated different variables conceptualized in investigating the perceptions of economic, health and legal experts regarding the impact of COVID-19 in the context of Saudi Arabia. The findings demonstrated that COVID-19 affected all spheres of life in Saudi Arabia where for instance, expatriate workers used to collect low wages, labour market, closure of borders, and shutdown of airports among others. Indeed, COVID-19 has downsized the percentage of women in the workforce. More importantly, the paper has demonstrated that COVID-19 has negatively affected virtually all aspects of human endeavours. Apart from this, COVID-19 has also affected production and all socio-economic activities of citizens and migrant workers. It has been shown that COVID-

19 has affected the labour market and the closure of borders and airports have negative impacts on labour market in the context of Saudi Arabia. It has been further reiterated that the current challenge of COVID-19 affects the migrant workers in the country which consequently affect their income. Similarly, the finding demonstrated that, there is negative health impact of COVID-19 and there is need for dedication towards preventing the spread of COVID-19 in the country. Similarly, it has been established the COVID-19 affection production in the country which further hinders the country in attaining socio-economic development for vision 2030. The paper also established the negative impact of Covid-19 on healthcare industry. Nonetheless, there has been an emphasis on personal hygiene, self-isolation and social distancing as precautionary measures against COVID-19. Onwards, addressing legal issues especially employment laws in addressing the current challenges of COVID-19 in the country. It is further demonstrated that, legal experts in the country can help companies in solving the problems associated with the consequences of COVID-19 specifically in the aspect of employment and contract law in order to make the activities of companies reflect the current challenges of COVID-19.

RECOMMENDATIONS

The following are considered as recommendations of this research:

1. The scenario of COVID-19 is a reality and the government should strengthen the precautionary measure put in place in combating further spread of the virus in Saudi Arabia.
2. Provision and accessibility of Internet connectivity for the citizens which can be instrumental in fostering socio-economic development of the country during the period of trial of COVID-19 is vitally important.
3. The government should formulation of policy towards creation of robot that will be helpful to the healthcare professionals in fighting COVID-19 in the country.
4. The legal experts in the country should be constituted in the country who should specifically learn from other jurisdictions especially utilizing their knowledge and competency in addressing issues emanating from COVID-19 specifically in the employment laws in Saudi Arabia.
5. Future research should use longitudinal approach in investigating the variables of this study pertaining to the effects of COVID-19 in the context of Saudi Arabia.

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