

Role of Commercial Banks in Financing SMEs: A case study of Oman**Dr Mohammed Abdul Imran Khan¹, Waleed Saif Al-Kathiri², Jasir Salim Ali Al-Amri³, Hamed Khawar⁴***Assistant Professor, Dhofar University, Sultanate of Oman**Research Scholars, Dhofar University, Sultanate of Oman***Corresponding Author***Dr Mohammed Abdul Imran
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Abstract: Oman is an oil-producing country and now it is trying to find other ways for generating further income. In the last few years, the Oman government has recognized the importance of SMEs in improving the national economy. Small and medium enterprise plays a key role in the growth and development of a country. This study covers and focused on the role of commercial banks in financing SMEs in Sultanate of Oman in Dhofar banks and Bank Muscat and barriers they face in financing SMEs. This study's findings show the role of Omani banks in providing financial facilities and government support in designing a good structure that enhances the importance of small and medium scale in national economies and provides encouragement and support to them. Each commercial bank should have a specific department responsible only for dealing with small and medium enterprises clients with appropriate methods that suit stated by the bank. Financial support should always be

available for SMEs and applying and lending loan process must be easier and more appropriate for the individual.

Keywords: *Financing, Government, SMEs, Interest Rates.*

INTRODUCTION

Oman is an oil-producing country and now it is trying to find other ways for generating further income. In the last few years, the Oman government has recognized the importance of SMEs in improving the national economy. Small and medium enterprise plays a key role in the growth and development of a country (Khan M. A., 2014). The SME sector depends upon banking finance as an engine. Globally these SMEs struggle for resources and capital. Hence the main challenge for these SMEs is not to have adequate information about advertising and marketing their product, they are not trained and lack in running a business, they explore ways to find sufficient links which can help the business progress. The data availability on SMEs is relatively less and hence no progress is observed. As it is one of the strategic factors especially in developing countries as well as the SME have special importance in Gulf countries. They are serving the societies and satisfying different needs, especially the products and services. In addition, Oman is considered a traditional country that supports the local handicrafts, which is considered to be a source of income for many families. SMEs help to increase the

occupational level and come up with new innovative ideas. Many institutions in Oman support and provide funding to start up a business such as Alraffd and Sharakah that offers funding around 67% for new projects in Small and medium enterprises. Commercial banks in Oman require a bank loan guarantee which is almost impossible for many. Banks also charge a higher interest rate which these SMEs find difficult to pay, additionally, the borrower spends a lot of time on these financial problems instated of focusing on achieving the objectives and developing the enterprise. It is also observed that SMEs face many challenges like difficulty in financial access, high-interest rates which banks charge on loans, and the problem of bank guarantees(Khan, Syed, & Khan,2021).

SMEs face more challenges when it comes to their financial needs. Even though SMEs have gained funds with countless struggles from banks, preserving the business and proper watching of the market will be a big challenge to the business owners (Khan M. A., 2012). The results of the study showed that SME financing faces drawbacks like poor financial discipline, dishonesty character of business executive and using the access of short term bank funds. (Allen Baby, 2016). SMEs face a lot number of problems during their implementation stage and in the growth stage(Khan & Alam, 2019). To promote SMEs, the government also provides training, financial facilities, a guideline to run their business(Khan, Ali, & Khan, 2022). The main challenge the SMEs face is they do not know the success strategy, which can only be gained through experience and training. (Badriya Hilal Said Al Bulushi, March 2017).

Research problem

Small and medium scale industries have significant importance in developing the economies of various countries. In recent years the small and medium enterprise has played a domino role in increasing GNP in Oman. As we know that banks loan is the main source for financing those activities. The primary effects on Omani commercial banks have been the most effective in supporting and encouraging this enterprise(Khan & Al Mamari, 2019). But the challenge is the difficulty and financial issues that SMEs suffer from commercial banks (Khan, Alam, & Syed, 2021).The hesitation to provide loan funding and unwillingness to raise a given loan which is the top priority to start up a business. This study seeks to find out the role of commercial banks in financing small and medium enterprises and identify the perception of banks on financial problems faced by SMEs.

The significance of the study

The subject of SME has become the main channel and backbone of many developed countries increase concerning on this sector. Private businesses have been attracted to individuals in Oman. The ministry of commerce and industry works on supporting and encouraging youths to engage and start their own business.

The objectives

The primary purpose of the study seeks to determine the awareness of commercial banks on financial issues that SMEs face.

-To know the role of commercial banks in financing SMEs.

-To understand the barriers that banks suffer in financing SMEs.

-To identify the impact of commercial banks on SMEs.

-To suggest change whither require.

The hypothesis

H0: there is no significant relationship between the banks' credits and the performance of SMEs

H1: There is a significant effect in financing SMEs by commercial banks.

The Scope

This study covers and focused on the role of commercial banks in financing SMEs in Sultanate of Oman in Dhofar banks and Bank Muscat and barriers they face in financing SMEs. This study will show the role of Omani banks in providing financial facilities.

The research questions

To what extent have banks credits impacted SMEs?

What are the major problems associated with SMEs?

Sample design and data collection

The information will be gathered through primary and secondary data. In the primary data source, the information was collected by questionnaire survey where 30 samples were collected from SMEs and 5 samples were collected from Bank Dhofar and Bank Muscat. Secondary data sources are professional articles, work papers.

Tools and technique of analysis

The tools used are descriptive statistics to test the relationship between the role of commercial banks finance and the performance of SMEs

Literature Review

Tientip Subhanij, (2016) As we know that SMEs have a crucial part in economic improvement. The paper is discussing the finance of SMEs and bank strategy and policy in Thailand. Many previous studies indicate the importance of funding to develop this sector. The paper used a pie table, tables, and models for analysis. As the big challenge is not lack of financing support but is making a suitable business environment. The paper showed different guides that aid to acquire access to credit. The paper found that bank scan is successful in microfinance by understanding the needs and requirements of the customers. Also, it is necessary to improve the credit information system. Thailand's government has been aware of the significant role of SMEs and making the market a suitable and friendly environment will reflect positively to the country.(Rafiat, Ejededawe,2015).The study was conducted in Nigeria in Ado Ekiti state. The study seeks to know the process of lending on a small scale and how it improves the sector. The main aim goal is to what extent the credit of Nigeria bank PIC affects the SME. The contribution of banks in SMEs is low compared with others. The study used a questionnaire distributed in the first bank PLC. The result is a lack of management experience and uncertainty in project success and still, Nigeria banks suffer financial trammels and the gap(Tasai, 2015).The private enterprise has

become the primary source for China's economy and this business has been extending very fast. The paper explains the risk of informal financial intermediation in China. It also argues that small-medium enterprise finance is growing more than it supplies (Khan, 2021). Also mentioned that the financial gap will remain longer and the policy established a system to promote functions in the sector. The bank lending money to private SMEs is still limited (Gichuki, Njeru, Tirimba 2014). The main purpose of the study is to deeply understand the problems of SMEs in accessing credits in Kenya and find out the barriers and high-interest rates and requirements of leased banks guarantees. The study took a sample size of around 241 from the population of SMEs. The researcher employed some tables and parentage for analysis. So, the study sought that access to the financial facility is limited and find it is difficult to get a loan.

The study objectives are to identify the obstacles faced by SMEs in Oman, to understand the difficulties encountered in accessing finance by SMEs in Oman, and to study the relationship between the availability of funding and the performance of SMEs. The results show that 47.1% and 37.2% of the respondents felt that gender and age are not an obstacle. Around 54 respondents have ranked that their funds were used for their business while loans from commercial banks were listed as number 2 for accessing finance by 35 respondents. Out of 22 respondents who have applied for a bank loan, 13 respondents have faced difficulties in obtaining it. Poor business performance has been ranked number 1, followed by inadequate business planning as a reason for the failure of a bank loan.

(Nidal 2020), his study aims at identifying the role of commercial banks in financing small and medium-sized enterprises through data indicating the gross funding amount and the financing amount allocated to small and medium enterprises published in the annual reports of three main banks that work with the small and medium enterprises sector regarding financing for the period between (2009-2018). Analysis has shown a positive relationship between the change in time and the growth amount in the credit facilities provided to small and medium-sized enterprises, indicating the importance of such enterprises despite the fluctuations in the financing rates of these enterprises for the determined period.

Data Analysis and Interpretations

Data of SMEs

[Section A]: personal data

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	13	43.3	43.3	43.3
	Female	17	56.7	56.7	100.0
	Total	30	100.0	100.0	

From the survey of this study, it is found that the majority of respondents 56.7 % were female and the remaining 43.3% were male.

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30 years	12	40.0	40.0	40.0
	30-40 years	14	46.7	46.7	86.7
	40-50 years	4	13.3	13.3	100.0
	Total	30	100.0	100.0	

From the survey of this study, it is found that majority 46.7% of respondents were between the age of 30-40 years, followed by 40% with age 20-30 years and the remaining 13.3% in age 40-50 years, which shows that majority of the respondents were middle age.

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High school	12	40.0	40.0	40.0
	Diploma	10	33.3	33.3	73.3
	BA	8	26.7	26.7	100.0
	Total	30	100.0	100.0	

From the survey of this study, it is found that the highest level of education achieved by the participating respondents was for high school degree at 40%, closely followed by Diploma at 33.3%. Additionally, there were 26.7% of respondents with a BA degree which shows that majority of the respondents are good qualified.

[Section B]

1- What kind of business do you deal with?

Q1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Services	14	46.7	46.7	46.7
	Trade	13	43.3	43.3	90.0
	Manufacturing	3	10.0	10.0	100.0
	Total	30	100.0	100.0	

The above table is showing the kind of business they deal with. 46.7% was the highest average with services followed by 43.3% deal with trade. There were 10% of respondents of the survey with manufacturing. This shows that the majority of the respondents are dealing with the services sector.

2-How long have you been in the business?

Q2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-5 years	16	53.3	53.3	53.3
5-10 years	12	40.0	40.0	93.3
10 and above	2	6.7	6.7	100.0
Total	30	100.0	100.0	

The above table is showing how long have been in business. 53.3 % of respondents at 1-5 years with the highest percentage, followed by 40% of respondents at 5-10 years, there were 6.7 % of respondents at 10 and above, this shows that most of the survey respondents are at the beginning of their business.

3-Through what sources do you prefer to finance SMEs businesses?

Q3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Government	19	63.3	63.3	63.3
Banks	11	36.7	36.7	100.0
Total	30	100.0	100.0	

The above table shows the sources through which respondents prefer to finance their businesses. The majority of the respondents 63.67% prefer taking finance from Government, whereas a total of 36.33% of respondents prefer banks. This shows that the majority of the respondents are preferred to finance their business from the government this is because the government does not charge an interest rate on given loans.

4-Do you think small and medium-scale entrepreneurs are aware of the various commercial bank services aimed at assisting them?

Q4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	12	40.0	40.0	40.0
No	18	60.0	60.0	100.0
Total	30	100.0	100.0	

The above table shows that the SMEs are aware of various commercial banks' services aimed at assisting them. So, majority 60% of respondents did not agree, except the remaining 40% with the

statement. This shows that the majority of respondents are not aware of the banking services that aim at helping them.

5- Have you ever applied for a loan?

Q5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	8	26.7	26.7	26.7
	No	22	73.3	73.3	100.0
	Total	30	100.0	100.0	

The above table shows that a total of 73.3% of respondents have not applied for a loan, whereas 26.7% of respondents had applied for a loan. This shows that the majority of the respondents are not applied for the loan because most of them operate a small business from their income.

6- Do you encounter difficulties in accessing loans?

Q6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	5	16.7	71.4	71.4
	No	2	6.7	28.6	100.0
	Total	7	23.3	100.0	
Missing	System	23	76.7		
Total		30	100.0		

The above table shows that 16.7 % of the respondents agree that they face difficulty in taking loans, whereas only 6.7% of respondents say that they have faced problems in getting the loan. This shows that the majority of respondents encounter problems and the reason behind that is the loan guarantee that banks require from SMEs

7- Do you think that banks charged a high rate of interest on loans?

Q7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	19	63.3	63.3	63.3
	No	11	36.7	36.7	100.0
	Total	30	100.0	100.0	

The above table shows that the majority 19% of respondents agreed that banks charge a high-interest rate on lending loans; whereas only 11% of respondents said no. This shows that commercial banks put high interest in their SME's clients.

8-What is the main problem does SMEs encounter in obtaining the loan?

Q8

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Collateral demand	9	30.0	30.0	30.0
High interest rate	12	40.0	40.0	70.0
Short period of payment	9	30.0	30.0	100.0
Total	30	100.0	100.0	

The above table shows that majority 40% of respondents agree that a high-interest rate is the main problem encountered by SMEs, whereas 30% of respondents feel that collateral demanded by banks is a major problem; whereas 30% of respondents feel that the repayment period is very short. This shows that the majority of respondents agree that they encounter difficulty due to high-interest rates charged by the banks

9-Is the money obtained from a bank used in expanding businesses?

Q9

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	2	6.7	6.7	6.7
Agree	10	33.3	33.3	40.0
Neutral	7	23.3	23.3	63.3
Disagree	7	23.3	23.3	86.7
Strongly disagree	4	13.3	13.3	100.0
Total	30	100.0	100.0	

The above table shows that a majority 33.3% of respondents agree that the loan taken from a bank is mostly used in expanding businesses. Whereas 23.3% opted to keep neutral and the remaining 23% of respondents disagreed with it; 13% strongly disagree and 6.7% of respondents strongly agree to it. So, this shows that there is a difference in answers but most of them are agreed on money used in expanding businesses

10-Is lack of capital a major hindrance to the expansion of small and medium enterprises?

Q10

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	10	33.3	33.3	33.3
Agree	14	46.7	46.7	80.0
Neutral	6	20.0	20.0	100.0
Total	30	100.0	100.0	

The above table shows lack of capital is a major hindrance to the expansion of small and medium enterprises. 46.7% was the big number of respondents who agreed with the statement, where 33.3% strongly agreed, 20% of respondents stayed neutral. it indicates that the lack in availability of capital is the main barrier to the expansion of SMEs because banks are not interested in earning profit from SMEs clients

11-Do you think that SMEs Have faced problems in paying back the loan?

Q11

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	9	30.0	30.0	30.0
Agree	12	40.0	40.0	70.0
Neutral	8	26.7	26.7	96.7
Disagree	1	3.3	3.3	100.0
Total	30	100.0	100.0	

The above table shows SMEs face problems in paying back the loan; this is evident from the reply of the majority of 40% of respondents who agree to it. Followed by 30% of respondents who strongly agree and 26.7% who opted to stay neutral. This indicates that the majority of the respondents are facing severe problems while returning their bank loans.

12-The bank loan helps to develop SMEs business activities?

Q12

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	7	23.3	23.3	23.3
Agree	15	50.0	50.0	73.3
Neutral	6	20.0	20.0	93.3
Disagree	2	6.7	6.7	100.0
Total	30	100.0	100.0	

The above table shows majority 50% of respondents agree that bank loan helps to develop SMEs' business activities; whereas only 23.33% support and strongly agree. The other 20% of respondents stayed neutral and the remaining 6.7% disagreed with this. This shows that banks loans play a big role in developing SME's activities.

[Data for banks]

1-There is a strong relationship between the bank and SMSs

Q1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	1	20.0	20.0	20.0
Agree	1	20.0	20.0	40.0
Neutral	1	20.0	20.0	60.0
Disagree	2	40.0	40.0	100.0
Total	5	100.0	100.0	

The above table shows there is a strong relationship between the bank and SMSs. 40% was the highest average with disagree. Followed by 20% with neutral and 20% of respondents with agree. There were 20% of respondents with strongly agree with the statements.

2-The bank is interested to earn profit from the SME sector?

Q2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	1	20.0	20.0	20.0
Neutral	3	60.0	60.0	80.0
disagree	1	20.0	20.0	100.0
Total	5	100.0	100.0	

The above table is showing The bank is interested to earn profit from the SME sector. 60% of respondents with neutral with the statement. followed by 20 % disagree and 20% of respondents with agree. This is showing that the banks are still not sure about finance and earning income from small and medium enterprises

3-Do you think the bank recognizes the small-medium industry's needs?

Q3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Agree	3	60.0	60.0	60.0
Neutral	2	40.0	40.0	100.0
Total	5	100.0	100.0	

The above table shows that the majority of the banks recognize the small-medium industry's needs; whereas 40% of respondents preferred to be neutral.

4-The lending policy is so attractive as not to scare intending customers away?

Q4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agree	1	20.0	20.0	20.0
Agree	2	40.0	40.0	60.0
Neutral	1	20.0	20.0	80.0
Disagree	1	20.0	20.0	100.0
Total	5	100.0	100.0	

As shown in the table above, a majority of respondents agree that the lending policy is so attractive and do not scare the intending customers; whereas 40 % of respondents agree, followed by 20 % strongly agree and 20 % of respondent' sneutral with the statement, 20% disagree.

5-Do you think the bank make difficult conditions while extending credit to SME clients?

Q5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	1	20.0	20.0	20.0
	Neutral	1	20.0	20.0	40.0
	Disagree	3	60.0	60.0	100.0
	Total	5	100.0	100.0	

The above table shows, that a majority of respondents disagree that bank make difficult conditions while extending credit to SME clients; while 20 % strongly agreed and 20 % of them are neutral. So, this indicates that the bank does not make any difficulty while lending loan to SME clients.

6-The process of applying and lending loans for customers is fairly easy?

Q6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	2	40.0	40.0	40.0
	Disagree	3	60.0	60.0	100.0
	Total	5	100.0	100.0	

The above table shows, that a majority of respondents disagree that the applying and lending loans for customers is fairly easy, whereas 40% of respondents were neutral. This indicates that customers face some problems while applying and lending loans.

7-The bank require the feasibility of the proposed project before granting loans?

Q7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	2	40.0	40.0	40.0
	Neutral	3	60.0	60.0	100.0
	Total	5	100.0	100.0	

The above table shows, that a majority of respondents were neutral when asked about the bank requirements like feasibility report of the proposed project before granting loans; whereas 40% percent agreed. This indicates that submitting feasibility report is also a problem; while applying and lending loans.

8-There are many barriers that the bank face while dealing with SMEs?

Q8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	4	80.0	80.0	80.0
	Neutral	1	20.0	20.0	100.0
	Total	5	100.0	100.0	

The above table is shows that 80% of the respondents agree that banks face many barriers while dealing with SMEs; whereas 20% of respondents were neutral, this shows that the commercial banks are facing barriers while dealing with SMEs.

9-small and medium equity investment have a positive effect on the economy?

Q9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	1	20.0	20.0	20.0
	Agree	3	60.0	60.0	80.0
	Neutral	1	20.0	20.0	100.0
	Total	5	100.0	100.0	

The above table is shows that small and medium equity investment has a positive effect on the economy and 60% respondents agree to it; whereas 20 % of respondents strongly agree. This shows that SMEs make a great positive impact on the country's economy.

10-There is problems in dealing with SME owner who are not highly educated?

Q10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	2	40.0	40.0	40.0
	Agree	2	40.0	40.0	80.0
	Neutral	1	20.0	20.0	100.0
	Total	5	100.0	100.0	

The above table is shows 40% of the respondents agree that there are problems in dealing with SMEs who are not highly educated; whereas 40% respondents strongly agreed to this statement; followed by 20% neutral. This indicates that banks suffer problems in dealing with clients who are not highly educated and lack knowledge about credit facilities and banking processes.

11-SMEs bank require to provide personal assets as collateral to guarantee in granting loan?

Q11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	2	40.0	40.0	40.0
	Agree	3	60.0	60.0	100.0
	Total	5	100.0	100.0	

The above table is shows that majority of respondents agree that SMEs are required to provide personal assets as collateral/ guarantee in getting their loans granted; followed by 40% who strongly agree. This indicates that most of the SMEs are risking their property to secure a loan.

12-The bank prefer to finance large-scale industries more?

Q12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	3	60.0	60.0	60.0
	Disagree	2	40.0	40.0	100.0
	Total	5	100.0	100.0	

The above table shows that majority of the respondents are neutral, when asked whether banks prefer to finance large-scale industries; whereas 40% stayed disagree to it. This shows that banks show no interest in financing large scale enterprises as well.

13-The detail information about SMEs is important to the bank?

Q13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	2	40.0	40.0	40.0
	Agree	3	60.0	60.0	100.0
	Total	5	100.0	100.0	

The above is shows that the detail information about SMEs is important to the bank and almost all the respondents agree to it. This indicates that having information about SMEs is considered to be important because that determines many things to banks.

Research Findings, Recommendations, and Conclusion**Findings**

The study findings shows that most of the owners of the small and medium business prefer to finance their business from the government this is because the government does not charge any interest rate on given loans and also it gives loans without a guarantor which attract SMEs clients. It was also found that majority of people are not aware of the various bank's services that aim at helping them this because lack of attention in promoting SMEs in media and other, and learning programs to increase their awareness about different commercial banks' policies and provide services.

The study reveals that the majority of respondents faces problems with the interest rate charged by banks and believes that too high-interest rate will reduce the company's profitability and earning.

The study reveals that lack in availability of capital is the main barrier to the expansion of SMEs because banks are not interested in the earnings/profit of SMEs clients and this kill their ideas, talents to achieve and create more. Banks loans play a big role in developing SME's activities. Her SMEs can chive their goals and plans easier, expand their business by using their full capability and ability, can buy new technology and machinery. Banks are still not sure or hastate about finance and earning income from small and medium enterprises that is why the government should raise the banking sector perception in the importance of SMEs in wealth creation in the country and their needs.

The study revealed that majority of the customers faces some problems while applying for and lending loans. The reason behind that is the loan guarantee that banks require to SMEs and interest rate charged and policies complexities. This study shows that the commercial banks are facing different barriers with SMEs customers. SMEs have played a great impact on countries' economy by increasing employment and rising gross domestic product GDP in the country also local customers' satisfaction by providing local products and services. This is indicating that banks have suffered problems dealing with clients from SMEs who are not educated this may be because they don't have enough knowledge about credit and its process, also not enough financial and technical courses. For getting a loan most of the customers provide collateral as real estate, their property just to secure a loan. Bank prefer to have as much as information about SMEs to determine whether to lend loan or not, the ability of the customer to afford future loan payment, his financial position, managerial and technical experience to manage the proposed project

Conclusion

SMEs sector has been one of the important sectors in economics activities; which effectively contributes to accomplishing economic and social objectives. The SMEs can perform well if the governments try to design some good future strategies and plans that can be beneficial. Small and medium enterprises try to bring out the creativity and handicrafts that individuals hold. Many organizations are working on enhancing and encouraging Omani citizens to work and establish their own business and explore the talents skills they have. The study focused on the problems encountered by SMEs and the barriers that banks face with SMEs.

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