

Appendixes to chapter 4

Table 4-5
The supply and demand for higher education graduates according to scenario 1 (22.50 percent admission of secondary school graduates)

Year	Secondary school graduates	Admission to higher education	Higher education graduates	Labour force					
				Total	Non-omanis	Omanis	Growth	Total demand	Balance
1997	20886	4267	1814	71473	36888	34585	2330	42792	-40978
1998	21721	4438	2980	73882	35285	38597	2409	41388	-38408
1999	22590	4615	3172	76371	33682	42689	2490	39990	-36818
2000	23494	4800	3338	78945	32079	46866	2574	38600	-35262
2001	24434	4992	4054	81606	30476	51130	2660	37217	-33163
2002	25411	5191	4216	84356	28873	55483	2750	35841	-31625
2003	26427	5399	4384	87199	27270	59929	2843	34473	-30088
2004	27485	5615	4560	90137	25667	64470	2939	33112	-28553
2005	28584	5840	4742	93175	24064	69111	3038	31760	-27018
2006	29727	6073	4932	96315	22461	73854	3140	30417	-25485
2007	30916	6316	5129	99561	20858	78703	3246	29082	-23953
2008	32153	6569	5334	102916	19255	83661	3355	27756	-22422
2009	33439	6832	5548	106384	17652	88732	3468	26439	-20892
2010	34777	7105	5770	109969	16049	93920	3585	25133	-19363
2011	36168	7389	6000	113675	14446	99229	3706	23836	-17835
2012	37615	7685	6240	117506	12843	104663	3831	22549	-16309
2013	39119	7992	6490	121466	11240	110226	3960	21273	-14783
2014	40684	8312	6750	125559	9637	115922	4093	20008	-13259
2015	42311	8644	7020	129791	8034	121757	4231	18755	-11735
2016	44004	8990	7300	134165	6431	127734	4374	17513	-10213
2017	45764	9350	7592	138686	4828	133858	4521	16284	-8691
2018	47594	9724	7896	143360	3225	140135	4674	15067	-7171
2019	49498	10112	8212	148191	1622	146569	4831	13863	-5651
2020	51478	10517	8540	153185	19	153166	4994	12672	-4132

Source and method of estimation: The number of secondary school graduates and those admitted in 4 years higher education institutions for the year 1997 (columns 2 and 3) were obtained from the Ministry of Higher Education. The numbers for the years from 1998 to 2020 are computed as explained in Chapter 4, pages 74 and 75. The data on higher education graduates and the labour force on columns 4, 5, 6, 7, 8, 9, and 10 for the year 1997 were obtained from the Ministry of Development (the Ministry of National Economy at present). The numbers for the years from 1998 to 2020 are computed as explained in Chapter 4, pages 74 and 75.

Table 4-6
The supply and demand for higher education graduates according to
scenario 2 (30 percent admission of secondary school graduates)

Year	Secondary school graduates	Admission to higher education	Higher education graduates	Labour force					
				Total	Non-omanis	Omanis	Growth	Total demand	Balance
1997	20886	6266	1814	71473	36888	34585	2330	42792	-40978
1998	21721	6517	2980	73882	35285	38597	2409	41388	-38408
1999	22590	6777	3172	76371	33682	42689	2490	39990	-36818
2000	23494	7048	3338	78945	32079	46866	2574	38600	-35262
2001	24434	7330	5953	81606	30476	51130	2660	37217	-31264
2002	25411	7624	6191	84356	28873	55483	2750	35841	-29650
2003	26427	7928	6438	87199	27270	59929	2843	34473	-28034
2004	27485	8246	6696	90137	25667	64470	2939	33112	-26416
2005	28584	8575	6964	93175	24064	69111	3038	31760	-24797
2006	29727	8918	7242	96315	22461	73854	3140	30417	-23174
2007	30916	9275	7532	99561	20858	78703	3246	29082	-21550
2008	32153	9646	7833	102916	19255	83661	3355	27756	-19923
2009	33439	10032	8147	106384	17652	88732	3468	26439	-18293
2010	34777	10433	8473	109969	16049	93920	3585	25133	-16660
2011	36168	10851	8811	113675	14446	99229	3706	23836	-15024
2012	37615	11285	9164	117506	12843	104663	3831	22549	-13385
2013	39119	11736	9530	121466	11240	110226	3960	21273	-11743
2014	40684	12206	9912	125559	9637	115922	4093	20008	-10097
2015	42311	12694	10308	129791	8034	121757	4231	18755	-8447
2016	44004	13202	10720	134165	6431	127734	4374	17513	-6793
2017	45764	13730	11149	138686	4828	133858	4521	16284	-5134
2018	47594	14279	11595	143360	3225	140135	4674	15067	-3471
2019	49498	14850	12059	148191	1622	146569	4831	13863	-1804
2020	51478	15444	12541	153185	19	153166	4994	12672	-131

Source and method of estimation: as explained in page 251

Table 4-7
The supply and demand for higher education graduates according to
scenario 3 (40 percent admission of secondary school graduates)

Year	Secondary school graduates	Admission to higher education	Higher education graduates	Labour force					
				Total	Non-omanis	Omanis	Growth	Total demand	Balance
1997	20886	8354	1814	71473	36888	34585	2330	42792	-40978
1998	21721	8688	2980	73882	35285	38597	2409	41388	-38408
1999	22590	9036	3172	76371	33682	42689	2490	39990	-36818
2000	23494	9397	3338	78945	32079	46866	2574	38600	-35262
2001	24434	9773	7936	81606	30476	51130	2660	37217	-29280
2002	25411	10164	8254	84356	28873	55483	2750	35841	-27587
2003	26427	10570	8584	87199	27270	59929	2843	34473	-25889
2004	27485	10993	8927	90137	25667	64470	2939	33112	-24185
2005	28584	11433	9284	93175	24064	69111	3038	31760	-22476
2006	29727	11890	9656	96315	22461	73854	3140	30417	-20761
2007	30916	12366	10042	99561	20858	78703	3246	29082	-19040
2008	32153	12861	10444	102916	19255	83661	3355	27756	-17312
2009	33439	13375	10861	106384	17652	88732	3468	26439	-15578
2010	34777	13910	11296	109969	16049	93920	3585	25133	-13837
2011	36168	14466	11748	113675	14446	99229	3706	23836	-12088
2012	37615	15045	12218	117506	12843	104663	3831	22549	-10332
2013	39119	15647	12706	121466	11240	110226	3960	21273	-8567
2014	40684	16273	13215	125559	9637	115922	4093	20008	-6794
2015	42311	16924	13743	129791	8034	121757	4231	18755	-5012
2016	44004	17601	14293	134165	6431	127734	4374	17513	-3220
2017	45764	18305	14865	138686	4828	133858	4521	16284	-1419
2018	47594	19037	15459	143360	3225	140135	4674	15067	392
2019	49498	19798	16077	148191	1622	146569	4831	13863	2215
2020	51478	20590	16721	153185	19	153166	4994	12672	4048

Source and method of estimation: as explained in page 251

Table 4-8
The supply and demand for higher education graduates according to scenario 4 (50 percent admission of secondary school graduates)

Year	Secondary school graduates	Admission to higher education	Higher education graduates	Labour force					
				Total	Non-omanis	Omanis	Growth	Total demand	Balance
1997	20886	10443	1814	71473	34585	36888	2330	42792	-40978
1998	21721	10861	2980	73882	38597	35285	2409	41388	-38408
1999	22590	11295	3172	76371	42689	33682	2490	39990	-36818
2000	23494	11747	3338	78945	46866	32079	2574	38600	-35262
2001	24434	12217	9921	81606	51130	30476	2660	37217	-27296
2002	25411	12706	10318	84356	55483	28873	2750	35841	-25523
2003	26427	13214	10730	87199	59929	27270	2843	34473	-23742
2004	27485	13742	11160	90137	64470	25667	2939	33112	-21953
2005	28584	14292	11606	93175	69111	24064	3038	31760	-20154
2006	29727	14864	12070	96315	73854	22461	3140	30417	-18346
2007	30916	15458	12553	99561	78703	20858	3246	29082	-16529
2008	32153	16077	13055	102916	83661	19255	3355	27756	-14701
2009	33439	16720	13577	106384	88732	17652	3468	26439	-12862
2010	34777	17388	14120	109969	93920	16049	3585	25133	-11012
2011	36168	18084	14685	113675	99229	14446	3706	23836	-9150
2012	37615	18807	15273	117506	104663	12843	3831	22549	-7276
2013	39119	19560	15884	121466	110226	11240	3960	21273	-5390
2014	40684	20342	16519	125559	115922	9637	4093	20008	-3489
2015	42311	21156	17180	129791	121757	8034	4231	18755	-1575
2016	44004	22002	17867	134165	127734	6431	4374	17513	354
2017	45764	22882	18582	138686	133858	4828	4521	16284	2298
2018	47594	23797	19325	143360	140135	3225	4674	15067	4258
2019	49498	24749	20098	148191	146569	1622	4831	13863	6235
2020	51478	25739	20902	153185	153166	19	4994	12672	8229

Source and method of estimation: as explained in page 251

Appendixes to Chapter 8

Table 8-12
Public expenditures for the Sultan Qaboos University by common services departments for the years 1996 and 1997 in Omani Rials

1- Wages and salaries

Department	Expenditures		
	1996	1997	Average
Central administration	936,752	334,365	635,559
Main library	403,092	403,092	403,092
Information technology center	269,116	355,901	312,509
Language center	692,376	665,857	679,117
Education technology center	265,968	265,968	265,968
Students' affairs	339,567	364,000	351,784
Admission office	120,491	130,000	125,246
Housing services	0	0	0

Source: Sultan Qaboos University

Table 8-13
Public expenditures for the Sultan Qaboos University by common services departments for the years 1996 and 1997 in Omani Rials

2- Allowances

Department	Expenditures		
	1996	1997	Average
Central administration	1,220,981	496,774	858,878
Main library	17,885	196,386	186,636
Information technology center	144,835	131,472	138,154
Language center	104,514	106,296	105,405
Education technology center	124,463	148,622	136,543
Students' affairs	165,134	176,859	170,997
Admission office	68,969	78,356	73,663
Housing services	0	0	0

Source: Sultan Qaboos University

Table 8-14
Public expenditures for the Sultan Qaboos University by common services departments for the years 1996 and 1997 in Omani Rials

3- Other Dues

Department	Expenditures		
	1996	1997	Average
Central administration	326,874	1,170,051	748,463
Main library	15,907	10,383	13,145
Information technology center	17,570	11,382	14,476
Language center	62,659	66,510	64,585
Education technology center	10,913	5,493	8,203
Students' affairs	18,839	14,530	16,685
Admission office	2,228	5,004	3,616
Housing services	184,862	160,348	172,605

Source: Sultan Qaboos University

Table 8-15
Public expenditures for the Sultan Qaboos University by common services departments for the years 1996 and 1997 in Omani Rials

4- Goods

Department	Expenditures		
	1996	1997	Average
Central administration	292,310	240,197	266,254
Main library	111,487	77,816	94,652
Information technology center	58,192	61,393	59,793
Language center	18,362	41,436	29,899
Education technology center	26,840	26,076	26,458
Students' affairs	0	2,516	1,258
Admission office	0	2,565	1,283
Housing services	0	0	0

Source: Sultan Qaboos University

Table 8-16
Public expenditures for the Sultan Qaboos University by common services departments for the years 1996 and 1997 in Omani Rials

5- Contracts

Department	Expenditures		
	1996	1997	Average
Central administration	3,195,295	38,809,334	3,538,115
Main library	63,028	63,581	63,305
Information technology center	39,029	39,109	39,069
Language center	12,097	12,732	12,415
Education technology center	3,681	3,408	3,545
Students' affairs	21,838	10,517	161,776
Admission office	15,432	23,206	19,319
Housing services	2,463	4,930	3,697

Source: Sultan Qaboos University

Table 8-17
Public expenditures for the Sultan Qaboos University by common services departments for the years 1996 and 1997 in Omani Rials

6- Services

Department	Expenditures		
	1996	1997	Average
Central administration	2,049,971	650,392	1,350,182
Main library	0	0	0
Information technology center	0	0	0
Language center	0	0	0
Education technology center	0	0	0
Students' affairs	0	0	0
Admission office	0	0	0
Housing services	0	0	0

Source: Sultan Qaboos University

Table 8-18
Public expenditures for the Sultan Qaboos University by common services departments for the years 1996 and 1997 in Omani Rials

7- Grants

Department	Expenditures		
	1996	1997	Average
Central administration	1,010,140	897,360	953,750
Main library	0	0	0
Information technology center	0	0	0
Language center	0	0	0
Education technology center	0	0	0
Students' affairs	0	0	0
Admission office	0	0	0
Housing services	0	0	0

Source: Sultan Qaboos University

Table 8-19
Public expenditures for the Sultan Qaboos University by common services departments for the years 1996 and 1997 in Omani Rials

8- Subscriptions

Department	Expenditures		
	1996	1997	Average
Central administration	4,359	4,550	4,455
Main library	0	0	0
Information technology center	0	0	0
Language center	0	0	0
Education technology center	0	0	0
Students' affairs	0	0	0
Admission office	0	0	0
Housing services	0	0	0

Source: Sultan Qaboos University

Table 8-20
Public expenditures for the Sultan Qaboos University by common services departments for the years 1996 and 1997 in Omani Rials

9- Office furniture

Department	Expenditures		
	1996	1997	Average
Central administration	49,730	56,230	52,980
Main library	7,774	7,231	7,503
Information technology center	0	5,301	2,651
Language center	0	0	0
Education technology center	0	0	0
Students' affairs	0	4,667	2,334
Admission office	205	0	103
Housing services	166,935	283,192	225,064

Source: Sultan Qaboos University

Table 8-21
Public expenditures for the Sultan Qaboos University by common services departments for the years 1996 and 1997 in Omani Rials

10- Transportation

Department	Expenditures		
	1996	1997	Average
Central administration	0	61,300	30,650
Main library	0	0	0
Information technology center	0	0	0
Language center	0	0	0
Education technology center	0	0	0
Students' affairs	0	0	0
Admission office	0	0	0
Housing services	0	0	0

Source: Sultan Qaboos University

Table 8-22
Public expenditures for the Sultan Qaboos University by common services departments for the years 1996 and 1997 in Omani Rials

11- Machinery

Department	Expenditures		
	1996	1997	Average
Central administration	4,163	29,743	16,953
Main library	0	0	0
Information technology center	0	1,648	824
Language center	0	0	0
Education technology center	0	0	0
Students' affairs	0	0	0
Admission office	0	1,981	991
Housing services	0	0	0

Source: Sultan Qaboos University

Table 8-23

**Public expenditures for the Sultan Qaboos University by
academic departments for the years 1996 and 1997 in Omani Rials**

1- Wages and salaries

Department	Expenditures		
	1996	1997	Average
Economics	501,569	544,020	522,794
Arts	1,391,056	139,056	139,056
Agriculture	1,287,936	1,273,483	1,280,710
Education	136,161	136,161	1,361,616
Engineering	1,346,750	134,670	1,346,750
Medicine	2,106,696	2,106,696	2,106,696
Sciences	1,993,424	1,973,424	1,983,424

Source: Sultan Qaboos University

Table 8-24

**Public expenditures for the Sultan Qaboos University by
academic departments for the years 1996 and 1997 in Omani Rials**

2- Allowances

Department	Expenditures		
	1996	1997	Average
Economics	92,642	43,272	97,015
Arts	139,488	123,504	279,814
Agriculture	410,283	417,032	413,658
Education	394,739	420,399	407,569
Engineering	443,504	442,539	443,022
Medicine	637,688	642,688	640,188
Sciences	478,450	481,978	480,214

Source: Sultan Qaboos University

Table 8-25

Public expenditures for the Sultan Qaboos University by academic departments for the years 1996 and 1997 in Omani Rials

3- Other Dues

Department	Expenditures		
	1996	1997	Average
Economics	53,598	6,249	46,124
Arts	88,129	102,517	120,567
Agriculture	124,738	111,742	118,240
Education	79,228	82,657	80,943
Engineering	121,040	122,223	121,632
Medicine	166,688	167,371	167,030
Sciences	194,953	176,842	185,898

Source: Sultan Qaboos University

Table 8-26

Public expenditures for the Sultan Qaboos University by academic departments for the years 1996 and 1997 in Omani Rials

4- Goods

Department	Expenditures		
	1996	1997	Average
Economics	38,244	19,439	28,842
Arts	25,808	28,707	27,258
Agriculture	92,589	91,245	91,917
Education	59,948	45,937	52,943
Engineering	26,010	26,078	26,044
Medicine	118,427	99,592	109,009
Sciences	69,902	39,900	55,547

Source: Sultan Qaboos University

Table 8-27

**Public expenditures for the Sultan Qaboos University by
academic departments for the years 1996 and 1997 in Omani Rials**

5- Contracts

Department	Expenditures		
	1996	1997	Average
Economics	15,613	24,724	20,169
Arts	41,322	19,691	17,603
Agriculture	33,683	53,601	43,642
Education	7,752	8,234	7,993
Engineering	20,604	18,415	19,509
Medicine	49,876	44,609	47,243
Sciences	58,322	62,796	60,559

Source: Sultan Qaboos University

Table 8-28

**Public expenditures for the Sultan Qaboos University by
academic departments for the years 1996 and 1997 in Omani Rials**

6- Machinery

Department	Expenditures		
	1996	1997	Average
Economics	0	0	0
Arts	0	0	0
Agriculture	0	4,574	2,287
Education	0	0	0
Engineering	0	0	0
Medicine	0	0	0
Sciences	0	0	0

Source: Sultan Qaboos University

Table 8-29

**Public expenditures for the Sultan Qaboos University by
academic departments for the years 1996 and 1997 in Omani Rials**

7- Equipment

Department	Expenditures		
	1996	1997	Average
Economics	0	4,400	2,200
Arts	0	5,290	2,645
Agriculture	7,048	250	3,649
Education	0	8,774	4,387
Engineering	906	2,007	1,457
Medicine	978	41,376	21,177
Sciences	5,141	16,811	10,976

Source: Sultan Qaboos University

Appendixes to Chapter 9

Table 9-2
Average annual income for Omani secondary school graduates
employed in the civil service ministries, in Omani Rials in 1998

Sample					Forecast of average annual salary per worker
Experience (years)	Total number of employees	Total monthly salaries	Average monthly salary per worker	Average annual salary per worker	
0	584	143,430	245.59	2,947.19	3,411.32
1	644	181,502	281.83	3,382.02	3,640.32
2	392	111,352	284.06	3,408.73	3,869.32
3	225	72,412	321.83	3,861.97	4,098.31
4	293	103,402	352.90	4,234.89	4,327.31
5	815	308,109	378.04	4,536.57	4,556.31
6	489	207,769	424.88	5,098.62	4,785.30
7	544	242,737	446.20	5,354.49	5,014.30
8	495	228,281	461.17	5,534.08	5,243.30
9	236	112,547	476.89	5,722.72	5,472.29
10	286	139,713	488.50	5,862.08	5,701.29
11	248	128,136	516.67	6,200.12	5,930.29
12	187	97,509	521.43	6,257.26	6,159.28
13	200	105,025	525.12	6,301.50	6,388.28
14	158	89,718	567.83	6,814.02	6,617.28
15	125	71,610	572.88	6,874.56	6,846.27
16	102	59,878	587.03	7,044.47	7,075.27
17	121	76,184	629.61	7,555.43	7,304.27
18	88	55,932	635.59	7,627.09	7,533.26
19	52	35,086	674.73	8,096.76	7,762.26
20	25	17,055	682.20	8,186.40	7,991.26
21	17	11,822	695.41	8,344.94	8,220.25
22	25	17,701	708.04	8,496.48	8,449.25
23	31	22,105	713.06	8,556.77	8,678.25
24	15	10,793	719.53	8,634.40	8,907.24
25	5	3,635	727.00	8,724.00	9,136.24
26	6	4,413	735.50	8,826.00	9,365.23
27					9,594.23
28					9,823.23
29					10,052.23
30					10,281.23
31					10,510.22
32					10,739.22
33					10,968.22
34					11,197.21
35					11,426.21
36					11,655.21
37					11,884.20
38					12,113.20
39					12,342.20
40					12,571.19
41					12,800.19

Source: Calculated by using the salaries of Omanis in the Civil Service which was obtained from the Ministry of Civil Service as in table 9-1 which was presented in chapter 9, page 182. Salaries for the missing years are estimated using the linear equations in table 9-2, page 184.

Table 9-3
Average annual income for Omani graduates in Sciences, employed by
the civil service ministries, in Omani Rials in 1998

Sample					Forecast of average annual salary per worker
Experience (years)	Total number of employees	Total monthly salaries	Average monthly salary per worker	Average annual salary per worker	
0	11	5,566	506.00	6,072.00	5,666.07
1	25	12,879	515.16	6,181.92	6,002.66
2	14	7,213	515.21	6,182.57	6,339.23
3	20	10,756	537.80	6,453.60	6,675.83
4	57	31,452	551.79	6,621.47	7,012.42
5	28	18,853	673.32	8,079.86	7,349.01
6	27	18,201	674.11	8,089.33	7,685.59
7	5	3,648	729.60	8,755.20	8,022.18
8					8,358.77
9					8,695.36
10					9,031.95
11					9,368.53
12					9,705.12
13					10,041.71
14					10,378.30
15					10,714.88
16					11,051.47
17					11,388.06
18					11,724.65
19					12,061.23
20					12,397.82
21					12,734.41
22					13,071.00
23					13,407.58
24					13,744.17
25					14,080.76
26					14,417.35
27					14,753.93
28					15,090.52
29					15,427.11
30					15,763.70
31					16,100.28
32					16,436.87
33					16,773.46
34					17,110.05
35					17,446.63
36					17,783.22
37					18,119.81

Source: Estimated using the same procedures as explained in page 26 q

Table 9-4

Average annual income for Omani graduates in Medicine, employed by the civil service ministries, in Omani Rials in 1998

Sample					Forecast of average annual salary per worker
Experience (years)	Total number of employees	Total monthly salaries	Average monthly salary per worker	Average annual salary per worker	
0	9	5,583	620.33	7,444.00	7,789.33
1	12	8,057	671.41	8,057.00	8,349.84
2	58	46,656	804.41	9,652.96	8,910.34
3	11	8,972	815.63	9,787.63	9,470.85
4	3	2,517	839.00	10,068.00	10,031.36
5	2	1,689	844.50	10,134.00	10,591.86
6					11,152.37
7					11,712.87
8					12,273.38
9					12,833.88
10					13,394.39
11					13,954.89
12					14,515.40
13					15,075.90
14					15,636.41
15					16,196.91
16					16,757.42
17					17,317.92
18					17,878.43
19					18,438.93
20					18,999.44
21					19,559.94
22					20,120.45
23					20,680.95
24					21,241.46
25					21,801.96
26					22,362.47
27					22,922.97
28					23,483.47
29					24,043.98
30					24,604.48
31					25,164.99
32					25,725.49
33					26,286.00
34					26,846.50
35					27,407.01

Source: Estimated using the same procedures as explained in page 269

Table 9-5
Average annual income for Omani graduates in Arts, employed by the
civil service ministries, in Omani Rials in 1998.

Sample					Forecast	
Experience (years)	Total number of employees	Total monthly salaries	Average monthly salaries per worker	Average annual salaries per worker	Experience (years)	Average annual salary per worker
0	18	9,231	512.83	6,154.00	0	5,961.79
1	6	3,078	513.00	6,156.00	1	6,237.87
2	19	9,768	514.10	6,169.26	2	6,513.94
3	28	14,871	531.10	6,373.28	3	6,790.02
4	20	10,958	547.90	6,574.80	4	7,066.10
5	13	8,105	623.46	7,481.53	5	7,342.18
6	17	10,634	625.52	7,506.35	6	7,618.26
7	4	2,880	720.00	8,640.00	7	7,894.33
8	3	2,161	720.33	8,644.00	8	8,170.41
9	4	3,029	757.25	9,087.00	9	8,446.49
13	3	2,312	770.66	9,248.00	10	8,722.57
15	2	1,651	825.50	9,906.00	11	8,998.65
16	4	3,378	844.50	10,134.00	12	9,274.72
					13	9,550.80
					14	9,826.88
					15	10,102.96
					16	10,379.04
					17	10,655.12
					18	10,931.19
					19	11,207.27
					20	11,483.35
					21	11,759.43
					22	12,035.51
					23	12,311.58
					24	12,587.66
					25	12,863.74
					26	13,139.82
					27	13,415.90
					28	13,691.97
					29	13,968.05
					30	14,244.13
					31	14,520.21
					32	14,796.29
					33	15,072.36
					34	15,348.44
					35	15,624.52
					36	15,900.60
					37	16,176.67

Source: Estimated using the same procedures as explained in page 264

Table 9-6
Average annual income for Omani graduates in Economics, employed
by the civil service ministries, in Omani Rials in 1998

Sample					Forecast	
Experience (years)	Total number of employees	Total monthly salaries	Average monthly salary per worker	Average annual salary per worker	Experience (years)	Average annual salary per worker
0	19	9621	506.36	6,076.42	0	5,665.32
1	18	9150	508.33	6,100.00	1	5,991.08
2	10	5193	519.30	6,231.60	2	6,316.84
3	6	3127	521.16	6,254.00	3	6,642.59
6	5	2972	594.40	7,132.80	4	6,968.35
7	5	3290	658.00	7,896.00	5	7,294.11
8	4	2798	699.50	8,394.00	6	7,619.87
9	6	4380	730.00	8,760.00	7	7,945.63
10	3	2282	760.66	9,128.00	8	8,271.39
12	1	768	768.00	9,216.00	9	8,597.15
13	1	861	861.00	10,332.00	10	8,922.91
					11	9,248.67
					12	9,574.43
					13	9,900.19
					14	10,225.95
					15	10,551.71
					16	10,877.47
					17	11,203.23
					18	11,528.99
					19	11,854.75
					20	12,180.51
					21	12,506.27
					22	12,832.03
					23	13,157.79
					24	13,483.55
					25	13,809.31
					26	14,135.07
					27	14,460.83
					28	14,786.58
					29	15,112.34
					30	15,438.10
					31	15,763.86
					32	16,089.62
					33	16,415.38
					34	16,741.14
					35	17,066.90
					36	17,392.66
					37	17,718.42

Source: Estimated using the same procedures as explained in page 26 ¶

Table 9-7
Average annual income for Omani graduates in Engineering, employed
by the civil service ministries, in Omani Rials in 1998

Sample					Forecast	
Experience (years)	Total number of Employees	Total monthly salaries	Average monthly salary per worker	Average annual salary per worker	Experience (years)	Forecast of average annual salary per worker
0	38	19,832	521.89	6,262.73	0	6,167.40
1	59	31,870	540.16	6,482.03	1	6,510.20
2	36	20,566	571.27	6,855.33	2	6,853.00
4	14	8,610	615.00	7,380.00	3	7,538.60
5	48	31,004	645.91	7,751.00	4	7,881.40
6	12	8,373	697.75	8,373.00	5	8,224.20
7	24	17,431	726.29	8,715.50	6	8,567.00
8	11	8,096	736.00	8,832.00	7	8,909.79
					8	9,252.59
					9	9,595.39
					10	9,938.19
					11	10,281.00
					12	10,623.80
					13	10,966.60
					14	11,309.40
					15	11,652.20
					16	11,995.00
					17	12,337.80
					18	12,680.60
					19	13,023.40
					20	13,366.20
					21	13,709.00
					22	14,051.80
					23	14,394.60
					24	14,737.39
					25	15,080.19
					26	15,422.99
					27	15,765.79
					28	16,108.59
					29	16,451.39
					30	16,794.19
					31	17,136.99
					32	17,479.79
					33	17,822.59
					34	18,165.39
					35	18,508.19

Source: Estimated using the same procedures as explained in page 26.

Table 9-8

Average annual income for Omani graduates in Education, employed by the civil service ministries (Ministry of Education), in Omani Rials in 1998

Sample				Forecast of average annual salary per teacher
Experience (years)	Total number of teachers	Average salary per teacher	Average annual salary per teacher	
0	1,166	530	6,360	5,765.21
1	688	530	6,364	6,035.39
2	422	536	6,432	6,305.57
3	321	544	6,528	6,575.75
4	361	549	6,588	6,845.93
5	73	563	6,756	7,116.12
6	27	575	6,900	7,386.30
7	15	583	6,996	7,656.48
8	6	617	7,404	7,926.66
9	3	682	8,184	8,196.84
10	47	735	8,820	8,467.02
11	12	777	9,324	8,737.20
12				9,007.38
13	9	802	9,624	9,277.57
14				9,547.75
15	10	834	10,008	9,817.93
16				10,088.11
17	2	854	10,248	10,358.30
18	2	880	10,560	10,628.48
19				10,898.66
20				11,168.84
21				11,439.02
22				11,709.20
23				11,979.38
24				12,249.56
25				12,519.75
26				12,789.93
27				13,060.11
28				13,330.29
29				13,600.47
30				13,870.65
31				14,140.83
32				14,411.01
33				14,681.20
34				14,951.38
35				15,221.56
36				15,491.74
37				15,761.92

Source: Estimated using the same procedures as explained in page 269

Table 9-9
Estimated marginal income for Science graduates

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
23	4327	5,666	1,339
24	4556	6,003	1,447
25	4785	6,339	1,554
26	5014	6,676	1,662
27	5243	7,012	1,769
28	5472	7,349	1,877
29	5701	7,686	1,985
30	5930	8,022	2,092
31	6159	8,359	2,200
32	6388	8,695	2,307
33	6617	9,032	2,415
34	6846	9,369	2,523
35	7075	9,705	2,630
36	7304	10,042	2,738
37	7533	10,378	2,845
38	7762	10,715	2,953
39	7991	11,051	3,060
40	8220	11,388	3,168
41	8449	11,725	3,276
42	8678	12,061	3,383
43	8907	12,398	3,491
44	9136	12,734	3,598
45	9365	13,071	3,706
46	9594	13,408	3,814
47	9823	13,744	3,921
48	10052	14,081	4,029
49	10281	14,417	4,136
50	10510	14,754	4,244
51	10739	15,091	4,352
52	10968	15,427	4,459
53	11197	15,764	4,567
54	11426	16,100	4,674
55	11655	16,437	4,782
56	11884	16,773	4,889
57	12113	17,110	4,997
58	12342	17,447	5,105
59	12571	17,783	5,212
60	12800	18,120	5,320

Source: Estimated using the same procedures as explained in page 267

Table 9-10
Estimated marginal income for Medicine graduates

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
26	5014	7,789	2,775
27	5243	8,350	3,107
28	5472	8,910	3,438
29	5701	9,471	3,770
30	5930	10,031	4,101
31	6159	10,592	4,433
32	6388	11,152	4,764
33	6617	11,713	5,096
34	6846	12,273	5,427
35	7075	12,834	5,759
36	7304	13,394	6,090
37	7533	13,955	6,422
38	7762	14,515	6,753
39	7991	15,076	7,085
40	8220	15,636	7,416
41	8449	16,197	7,748
42	8678	16,757	8,079
43	8907	17,318	8,411
44	9136	17,878	8,742
45	9365	18,439	9,074
46	9594	18,999	9,405
47	9823	19,560	9,737
48	10052	20,120	10,068
49	10281	20,681	10,400
50	10510	21,241	10,731
51	10739	21,802	11,063
52	10968	22,362	11,394
53	11197	22,923	11,726
54	11426	23,483	12,057
55	11655	24,044	12,389
56	11884	24,604	12,720
57	12113	25,165	13,052
58	12342	25,725	13,383
59	12571	26,286	13,715
60	12800	26,847	14,047

Source: Estimated using the same procedures as explained in page 269

Table 9-11
Estimated marginal income for Arts graduates

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
23	4327	5,962	1,635
24	4556	6,238	1,682
25	4785	6,514	1,729
26	5014	6,790	1,776
27	5243	7,066	1,823
28	5472	7,342	1,870
29	5701	7,618	1,917
30	5930	7,894	1,964
31	6159	8,170	2,011
32	6388	8,446	2,058
33	6617	8,723	2,106
34	6846	8,999	2,153
35	7075	9,275	2,200
36	7304	9,551	2,247
37	7533	9,827	2,294
38	7762	10,103	2,341
39	7991	10,379	2,388
40	8220	10,655	2,435
41	8449	10,931	2,482
42	8678	11,207	2,529
43	8907	11,483	2,576
44	9136	11,759	2,623
45	9365	12,036	2,671
46	9594	12,312	2,718
47	9823	12,588	2,765
48	10052	12,864	2,812
49	10281	13,140	2,859
50	10510	13,416	2,906
51	10739	13,692	2,953
52	10968	13,968	3,000
53	11197	14,244	3,047
54	11426	14,520	3,094
55	11655	14,796	3,141
56	11884	15,072	3,188
57	12113	15,348	3,235
58	12342	15,625	3,283
59	12571	15,901	3,330
60	12800	16,177	3,377

Source: Estimated using the same procedures as explained in page 269

Table 9-12
Estimated marginal income for economics graduates

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
23	4327	5,665	1,338
24	4556	5,991	1,435
25	4785	6,317	1,532
26	5014	6,643	1,629
27	5243	6,968	1,725
28	5472	7,294	1,822
29	5701	7,620	1,919
30	5930	7,946	2,016
31	6159	8,271	2,112
32	6388	8,597	2,209
33	6617	8,923	2,306
34	6846	9,249	2,403
35	7075	9,574	2,499
36	7304	9,900	2,596
37	7533	10,226	2,693
38	7762	10,552	2,790
39	7991	10,877	2,886
40	8220	11,203	2,983
41	8449	11,529	3,080
42	8678	11,855	3,177
43	8907	12,181	3,274
44	9136	12,506	3,370
45	9365	12,832	3,467
46	9594	13,158	3,564
47	9823	13,484	3,661
48	10052	13,809	3,757
49	10281	14,135	3,854
50	10510	14,461	3,951
51	10739	14,787	4,048
52	10968	15,112	4,144
53	11197	15,438	4,241
54	11426	15,764	4,338
55	11655	16,090	4,435
56	11884	16,415	4,531
57	12113	16,741	4,628
58	12342	17,067	4,725
59	12571	17,393	4,822
60	12800	17,718	4,918

Source: Estimated using the same procedures as explained in page 269.

Table 9-13
Estimated marginal income for engineering graduates

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
25	4785	6,167	1,382
26	5014	6,510	1,496
27	5243	6,853	1,610
28	5472	7,539	2,067
29	5701	7,881	2,180
30	5930	8,224	2,294
31	6159	8,567	2,408
32	6388	8,910	2,522
33	6617	9,253	2,636
34	6846	9,595	2,749
35	7075	9,938	2,863
36	7304	10,281	2,977
37	7533	10,624	3,091
38	7762	10,967	3,205
39	7991	11,309	3,318
40	8220	11,652	3,432
41	8449	11,995	3,546
42	8678	12,338	3,660
43	8907	12,681	3,774
44	9136	13,023	3,887
45	9365	13,366	4,001
46	9594	13,709	4,115
47	9823	14,052	4,229
48	10052	14,395	4,343
49	10281	14,737	4,456
50	10510	15,080	4,570
51	10739	15,423	4,684
52	10968	15,766	4,798
53	11197	16,109	4,912
54	11426	16,451	5,025
55	11655	16,794	5,139
56	11884	17,137	5,253
57	12113	17,480	5,367
58	12342	17,823	5,481
59	12571	18,165	5,594
60	12800	18,508	5,708

Source: Estimated using the same procedures as explained in page 269

Table 9-14
Estimated marginal income for education graduates

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
23	4327	5765	1438
24	4556	6035	1479
25	4785	6306	1521
26	5014	6576	1562
27	5243	6846	1603
28	5472	7116	1644
29	5701	7386	1685
30	5930	7656	1726
31	6159	7927	1768
32	6388	8197	1809
33	6617	8467	1850
34	6846	8737	1891
35	7075	9007	1932
36	7304	9278	1974
37	7533	9548	2015
38	7762	9818	2056
39	7991	10088	2097
40	8220	10358	2138
41	8449	10628	2179
42	8678	10899	2221
43	8907	11169	2262
44	9136	11439	2303
45	9365	11709	2344
46	9594	11979	2385
47	9823	12250	2427
48	10052	12520	2468
49	10281	12790	2509
50	10510	13060	2550
51	10739	13330	2591
52	10968	13600	2632
53	11197	13871	2674
54	11426	14141	2715
55	11655	14411	2756
56	11884	14681	2797
57	12113	14951	2838
58	12342	15222	2880
59	12571	15492	2921
60	12800	15762	2962

Source: Estimated using the same procedures as explained in page 269.

Table 9-15
Estimated private rates of return for the civil service employees in Oman
in Omani Rials in 1998

Age	Qualification and field of study						
	Estimated salary for secondary school	Cost of study and marginal salary for Education	Cost of study and marginal salary for Engineering	Cost of study and marginal salary for Economics	Cost of study and marginal salary for Arts	Cost of study and marginal salary for Sciences	Cost of study and marginal salary for Medicine
19	3,411	-3,411	-3,411	-3,411	-3,411	-3,411	-3,411
20	3,640	-3,640	-3,640	-3,640	-3,640	-3,640	-3,640
21	3,869	-3,869	-3,869	-3,869	-3,869	-3,869	-3,869
22	4,098	-4,098	-4,098	-4,098	-4,098	-4,098	-4,098
23	4,327	1,438	-4,327	1,338	1,634	1,339	-4,327
24	4,556	1,479	-4,556	1,435	1,682	1,446	-4,556
25	4,785	1,520	1,382	1,532	1,729	1,554	-4,785
26	5,014	1,561	1,496	1,629	1,776	1,662	2,775
27	5,243	1,603	1,610	1,721	1,823	1,769	3,107
28	5,472	1,644	2,066	1,822	1,870	1,877	3,438
29	5,701	1,685	2,180	1,923	1,917	1,984	3,770
30	5,930	1,726	2,294	2,024	1,964	2,092	4,101
31	6,159	1,767	2,408	2,125	2,011	2,199	4,433
32	6,388	1,809	2,522	2,226	2,058	2,307	4,764
33	6,617	1,850	2,635	2,327	2,105	2,415	5,096
34	6,846	1,891	2,749	2,428	2,152	2,522	5,427
35	7,075	1,932	2,863	2,529	2,199	2,630	5,759
36	7,304	1,973	2,977	2,630	2,247	2,737	6,090
37	7,533	2,014	3,091	2,731	2,294	2,845	6,422
38	7,762	2,056	3,204	2,832	2,341	2,953	6,753
39	7,991	2,097	3,318	2,933	2,388	3,060	7,085
40	8,220	2,138	3,432	3,034	2,435	3,168	7,416
41	8,449	2,179	3,546	3,135	2,482	3,275	7,748
42	8,678	2,220	3,660	3,236	2,529	3,383	8,079
43	8,907	2,262	3,773	3,337	2,576	3,491	8,411
44	9,136	2,303	3,887	3,438	2,623	3,598	8,742
45	9,365	2,344	4,001	3,539	2,670	3,706	9,074
46	9,594	2,385	4,115	3,640	2,717	3,813	9,405
47	9,823	2,426	4,229	3,741	2,764	3,921	9,737
48	10,052	2,468	4,342	3,842	2,812	4,029	10,068
49	10,281	2,509	4,456	3,943	2,859	4,136	10,400
50	10,510	2,550	4,570	4,044	2,906	4,244	10,731
51	10,739	2,591	4,684	4,145	2,953	4,351	11,063
52	10,968	2,632	4,798	4,246	3,000	4,459	11,394
53	11,197	2,673	4,911	4,347	3,047	4,566	11,726
54	11,426	2,715	5,025	4,448	3,094	4,674	12,057
55	11,655	2,756	5,139	4,549	3,141	4,782	12,389
56	11,884	2,797	5,253	4,650	3,188	4,889	12,720
57	12,113	2,838	5,367	4,751	3,235	4,997	13,052
58	12,342	2,879	5,480	4,852	3,282	5,104	13,383
59	12,571	2,921	5,594	4,953	3,329	5,212	13,715
60	12,800	2,962	5,708	5,054	3,376	5,320	14,046
PIRR (%)		10	9	12	11	12	13

Source: Estimated using the same procedures as explained in page 269.

Table 9-16

**Estimated social rates of return for the civil service employees in Oman
in Omani Rials in 1998**

Age	Qualification and field of study						
	Estimated salary for secondary school	Cost of study and marginal salary for Education	Cost of study and marginal salary for Engineering	Cost of study and marginal salary for Economics	Cost of study and marginal salary for Arts	Cost of study and marginal salary for Sciences	Cost of study and marginal salary for Medicine
19	3,411	-6,670	-9,244	-6,999	-9,324	-12,580	-11,512
20	3,640	-6,899	-9,473	-7,228	-9,553	-12,809	-11,741
21	3,869	-7,128	-9,702	-7,457	-9,782	-13,038	-11,970
22	4,098	-7,357	-9,931	-7,686	10,011	-13,267	-12,199
23	4,327	1,438	-10,160	1,338	1,634	1,339	-12,428
24	4,556	1,479	-10,356	1,435	1,682	1,446	-12,657
25	4,785	1,520	1,382	1,532	1,729	1,554	-12,886
26	5,014	1,561	1,496	1,629	1,776	1,662	2,775
27	5,243	1,603	1,610	1,721	1,823	1,769	3,107
28	5,472	1,644	2,066	1,822	1,870	1,877	3,438
29	5,701	1,685	2,180	1,923	1,917	1,984	3,770
30	5,930	1,726	2,294	2,024	1,964	2,092	4,101
31	6,159	1,767	2,408	2,125	2,011	2,199	4,433
32	6,388	1,809	2,522	2,226	2,058	2,307	4,764
33	6,617	1,850	2,635	2,327	2,105	2,415	5,096
34	6,846	1,891	2,749	2,428	2,152	2,522	5,427
35	7,075	1,932	2,863	2,529	2,199	2,630	5,759
36	7,304	1,973	2,977	2,630	2,247	2,737	6,090
37	7,533	2,014	3,091	2,731	2,294	2,845	6,422
38	7,762	2,056	3,204	2,832	2,341	2,953	6,753
39	7,991	2,097	3,318	2,933	2,388	3,060	7,085
40	8,220	2,138	3,432	3,034	2,435	3,168	7,416
41	8,449	2,179	3,546	3,135	2,482	3,275	7,748
42	8,678	2,220	3,660	3,236	2,529	3,383	8,079
43	8,907	2,262	3,773	3,337	2,576	3,491	8,411
44	9,136	2,303	3,887	3,438	2,623	3,598	8,742
45	9,365	2,344	4,001	3,539	2,670	3,706	9,074
46	9,594	2,385	4,115	3,640	2,717	3,813	9,405
47	9,823	2,426	4,229	3,741	2,764	3,921	9,737
48	10,052	2,468	4,342	3,842	2,812	4,029	10,068
49	10,281	2,509	4,456	3,943	2,859	4,136	10,400
50	10,510	2,550	4,570	4,044	2,906	4,244	10,731
51	10,739	2,591	4,684	4,145	2,953	4,351	11,063
52	10,968	2,632	4,798	4,246	3,000	4,459	11,394
53	11,197	2,673	4,911	4,347	3,047	4,566	11,726
54	11,426	2,715	5,025	4,448	3,094	4,674	12,057
55	11,655	2,756	5,139	4,549	3,141	4,782	12,389
56	11,884	2,797	5,253	4,650	3,188	4,889	12,720
57	12,113	2,838	5,367	4,751	3,235	4,997	13,052
58	12,342	2,879	5,480	4,852	3,282	5,104	13,383
59	12,571	2,921	5,594	4,953	3,329	5,212	13,715
60	12,800	2,962	5,708	5,054	3,376	5,320	14,046
SIRR (%)		6%	5%	7%	4%	4%	6%

Source: Estimated using the same procedures as explained in page 267

Table 9-17
Annual growth rates of the salaries of Omani employees (per cent)

Experience (years)	Qualification and field of study						
	Secondary	Sciences	Medicine	Arts	Economics	Engineering	Education
1	6.7	0.0	0.0	0.0	0.0	0.0	0.0
2	6.3	0.0	0.0	0.0	0.0	0.0	0.0
3	5.9	0.0	0.0	0.0	0.0	0.0	0.0
4	5.6	0.0	0.0	0.0	0.0	0.0	0.0
5	5.3	5.9	0.0	4.6	5.8	0.0	3.5
6	5.0	5.6	0.0	4.4	5.4	0.0	3.4
7	4.8	5.3	7.2	4.2	5.2	5.6	3.2
8	4.6	5.0	6.7	4.1	4.9	5.3	3.1
9	4.4	4.8	6.3	3.9	4.7	5.0	3.0
10	4.2	4.6	5.9	3.8	4.5	4.5	2.8
11	4.0	4.4	5.6	3.6	4.3	4.3	2.7
12	3.9	4.2	5.3	3.5	4.1	4.2	2.6
13	3.7	4.0	5.0	3.4	3.9	4.0	2.6
14	3.6	3.9	4.8	3.3	3.8	3.8	2.5
15	3.5	3.7	4.6	3.2	3.7	3.7	2.4
16	3.3	3.6	4.4	3.1	3.5	3.6	2.3
17	3.2	3.5	4.2	3.0	3.4	3.4	2.2
18	3.1	3.4	4.0	2.9	3.3	3.3	2.2
19	3.0	3.2	3.9	2.8	3.2	3.2	2.1
20	3.0	3.1	3.7	2.7	3.1	3.1	2.1
21	2.9	3.0	3.6	2.7	3.0	3.0	2.0
22	2.8	3.0	3.5	2.6	2.9	2.9	2.0
23	2.7	2.9	3.3	2.5	2.8	2.9	1.9
24	2.6	2.8	3.2	2.5	2.7	2.8	1.9
25	2.6	2.7	3.1	2.4	2.7	2.7	1.8
26	2.5	2.6	3.0	2.3	2.6	2.6	1.8
27	2.4	2.6	3.0	2.3	2.5	2.6	1.7
28	2.4	2.5	2.9	2.2	2.5	2.5	1.7
29	2.3	2.4	2.8	2.2	2.4	2.4	1.7
30	2.3	2.4	2.7	2.1	2.4	2.4	1.6
31	2.2	2.3	2.6	2.1	2.3	2.3	1.6
32	2.2	2.3	2.6	2.1	2.3	2.3	1.5
33	2.1	2.2	2.5	2.0	2.2	2.2	1.5
34	2.1	2.2	2.4	2.0	2.2	2.2	1.5
35	2.0	2.1	2.4	1.9	2.1	2.1	1.5
36	2.0	2.1	2.3	1.9	2.1	2.1	1.4
37	2.0	2.0	2.3	1.9	2.0	2.0	1.4
38	1.9	2.0	2.2	1.8	2.0	2.0	1.4
39	1.9	2.0	2.2	1.8	1.9	2.0	1.4
40	1.9	1.9	2.1	1.8	1.9	1.9	1.3
41	1.8	1.9	2.1	1.7	1.9	1.9	1.3
Average	3.3	3.2	3.7	2.7	3.1	3.1	2.1

Source: Estimated using the same procedures as explained in page 269

Appendixes to Chapter 10

Table 10-2
Estimated private rates of return to investment in higher education in
Oman under option B

Age	Secondary	Education	Engineers	Economics	Arts	Science	Medicine
19	3411	-4670	-7244	-4999	-7324	-10580	-9512
20	3640	-4899	-7473	-5228	-7553	-10809	-9741
21	3869	-5128	-7702	-5457	-7782	-11038	-9970
22	4098	-5357	-7931	-5686	-8011	-11267	-10199
23	4327	2015	-8160	1884	2230	1906	-10428
24	4556	2083	-8389	2017	2306	2046	-10657
25	4785	2151	2228	2151	2380	2188	-10886
26	5014	1561	1839	1620	1776	1662	2775
27	5243	1603	1953	1721	1823	1769	3107
28	5472	1644	2066	1822	1870	1877	3438
29	5701	1685	2180	1923	1917	1984	3770
30	5930	1726	2294	2024	1964	2092	4101
31	6159	1767	2408	2125	2011	2199	4433
32	6388	1809	2522	2226	2058	2307	4764
33	6617	1850	2635	2327	2105	2415	5096
34	6846	1891	2749	2428	2152	2522	5427
35	7075	1932	2863	2529	2199	2630	5759
36	7304	1973	2977	2630	2247	2737	6090
37	7533	2014	3091	2731	2294	2845	6422
38	7762	2056	3204	2832	2341	2953	6753
39	7991	2097	3318	2933	2388	3060	7085
40	8220	2138	3432	3034	2435	3168	7416
41	8449	2179	3546	3135	2482	3275	7748
42	8678	2220	3660	3236	2529	3383	8079
43	8907	2262	3773	3337	2576	3491	8411
44	9136	2303	3887	3438	2623	3598	8742
45	9365	2344	4001	3539	2670	3706	9074
46	9594	2385	4115	3640	2717	3813	9405
47	9823	2426	4229	3741	2764	3921	9737
48	10052	2468	4342	3842	2812	4029	10068
49	10281	2509	4456	3943	2859	4136	10400
50	10510	2550	4570	4044	2906	4244	10731
51	10739	2591	4684	4145	2953	4351	11063
52	10968	2632	4798	4246	3000	4459	11394
53	11197	2673	4911	4347	3047	4566	11726
54	11426	2715	5025	4448	3094	4674	12057
55	11655	2756	5139	4549	3141	4782	12389
56	11884	2797	5253	4650	3188	4889	12720
57	12113	2838	5367	4751	3235	4997	13052
58	12342	2879	5480	4852	3282	5104	13383
59	12571	2921	5594	4953	3329	5212	13715
60	12800	2962	5708	5054	3376	5320	14046
SIRR		8%	5%	9%	6%	5%	7%

Source: Estimated using the same procedures as explained in page 269

Table 10-3
Estimated private rates of return to investment in higher education in
Oman under option B

Age	Secondary	Education	Engineers	Economics	Arts	Science	Medicine
19	3411	-5411	-5411	-5411	-5411	-5411	-5411
20	3640	-5640	-5640	-5640	-5640	-5640	-5640
21	3869	-5869	-5869	-5869	-5869	-5869	-5869
22	4098	-6098	-6098	-6098	-6098	-6098	-6098
23	4327	1438	-6327	1317	1634	1339	-6327
24	4556	1479	-6556	1418	1682	1446	-6556
25	4785	1520	1725	1519	1729	1554	-6785
26	5014	1561	1839	1620	1776	1662	2775
27	5243	1603	1953	1721	1823	1769	3107
28	5472	1644	2066	1822	1870	1877	3438
29	5701	1685	2180	1923	1917	1984	3770
30	5930	1726	2294	2024	1964	2092	4101
31	6159	1767	2408	2125	2011	2199	4433
32	6388	1809	2522	2226	2058	2307	4764
33	6617	1850	2635	2327	2105	2415	5096
34	6846	1891	2749	2428	2152	2522	5427
35	7075	1932	2863	2529	2199	2630	5759
36	7304	1973	2977	2630	2247	2737	6090
37	7533	2014	3091	2731	2294	2845	6422
38	7762	2056	3204	2832	2341	2953	6753
39	7991	2097	3318	2933	2388	3060	7085
40	8220	2138	3432	3034	2435	3168	7416
41	8449	2179	3546	3135	2482	3275	7748
42	8678	2220	3660	3236	2529	3383	8079
43	8907	2262	3773	3337	2576	3491	8411
44	9136	2303	3887	3438	2623	3598	8742
45	9365	2344	4001	3539	2670	3706	9074
46	9594	2385	4115	3640	2717	3813	9405
47	9823	2426	4229	3741	2764	3921	9737
48	10052	2468	4342	3842	2812	4029	10068
49	10281	2509	4456	3943	2859	4136	10400
50	10510	2550	4570	4044	2906	4244	10731
51	10739	2591	4684	4145	2953	4351	11063
52	10968	2632	4798	4246	3000	4459	11394
53	11197	2673	4911	4347	3047	4566	11726
54	11426	2715	5025	4448	3094	4674	12057
55	11655	2756	5139	4549	3141	4782	12389
56	11884	2797	5253	4650	3188	4889	12720
57	12113	2838	5367	4751	3235	4997	13052
58	12342	2879	5480	4852	3282	5104	13383
59	12571	2921	5594	4953	3329	5212	13715
60	12800	2962	5708	5054	3376	5320	14046
PIRR		7%	6%	9%	8%	9%	10%

Source: Estimated using the same procedures as explained in page 267

Table 10-4
Estimated social rates of return to investment in higher education in
Oman under option C

Age	Secondary	Education	Engineers	Economic	Arts	Science	Medicine
19	3411	-6411	-7411	-6411	-6411	-7411	-7411
20	3640	-6640	-7640	-6640	-6640	-7640	-7640
21	3869	-6869	-7869	-6869	-6869	-7869	-7869
22	4098	-7098	-8098	-7098	-7098	-8098	-8098
23	4327	2015	-8327	1884	2230	1906	-8327
24	4556	2083	-8556	2017	2306	2046	-8556
25	4785	2151	2228	2151	2380	2188	-8785
26	5014	1561	1839	1620	1776	1662	2775
27	5243	1603	1953	1721	1823	1769	3107
28	5472	1644	2066	1822	1870	1877	3438
29	5701	1685	2180	1923	1917	1984	3770
30	5930	1726	2294	2024	1964	2092	4101
31	6159	1767	2408	2125	2011	2199	4433
32	6388	1809	2522	2226	2058	2307	4764
33	6617	1850	2635	2327	2105	2415	5096
34	6846	1891	2749	2428	2152	2522	5427
35	7075	1932	2863	2529	2199	2630	5759
36	7304	1973	2977	2630	2247	2737	6090
37	7533	2014	3091	2731	2294	2845	6422
38	7762	2056	3204	2832	2341	2953	6753
39	7991	2097	3318	2933	2388	3060	7085
40	8220	2138	3432	3034	2435	3168	7416
41	8449	2179	3546	3135	2482	3275	7748
42	8678	2220	3660	3236	2529	3383	8079
43	8907	2262	3773	3337	2576	3491	8411
44	9136	2303	3887	3438	2623	3598	8742
45	9365	2344	4001	3539	2670	3706	9074
46	9594	2385	4115	3640	2717	3813	9405
47	9823	2426	4229	3741	2764	3921	9737
48	10052	2468	4342	3842	2812	4029	10068
49	10281	2509	4456	3943	2859	4136	10400
50	10510	2550	4570	4044	2906	4244	10731
51	10739	2591	4684	4145	2953	4351	11063
52	10968	2632	4798	4246	3000	4459	11394
53	11197	2673	4911	4347	3047	4566	11726
54	11426	2715	5025	4448	3094	4674	12057
55	11655	2756	5139	4549	3141	4782	12389
56	11884	2797	5253	4650	3188	4889	12720
57	12113	2838	5367	4751	3235	4997	13052
58	12342	2879	5480	4852	3282	5104	13383
59	12571	2921	5594	4953	3329	5212	13715
60	12800	2962	5708	5054	3376	5320	14046
SIRR		6%	5%	8%	7%	7%	8%

Source: Estimated using the same procedures as explained in page 269

Table 10-5
Estimated private rates of return to investment in higher education in
Oman under option C

Age	Secondary Education	Engineers	Economic	Arts	Science	Medicine	
19	3411	-3711	-5411	-3911	-5411	-7411	
20	3640	-3940	-5640	-4140	-5640	-7640	
21	3869	-4169	-5869	-4369	-5869	-7869	
22	4098	-4398	-6098	-4598	-6098	-8098	
23	4327	2015	-6327	1884	2230	1906	
24	4556	2083	-6556	2017	2306	2046	
25	4785	2151	2228	2151	2380	2188	
26	5014	1561	1839	1620	1776	1662	
27	5243	1603	1953	1721	1823	1769	
28	5472	1644	2066	1822	1870	1877	
29	5701	1685	2180	1923	1917	1984	
30	5930	1726	2294	2024	1964	2092	
31	6159	1767	2408	2125	2011	2199	
32	6388	1809	2522	2226	2058	2307	
33	6617	1850	2635	2327	2105	2415	
34	6846	1891	2749	2428	2152	2522	
35	7075	1932	2863	2529	2199	2630	
36	7304	1973	2977	2630	2247	2737	
37	7533	2014	3091	2731	2294	2845	
38	7762	2056	3204	2832	2341	2953	
39	7991	2097	3318	2933	2388	3060	
40	8220	2138	3432	3034	2435	3168	
41	8449	2179	3546	3135	2482	3275	
42	8678	2220	3660	3236	2529	3383	
43	8907	2262	3773	3337	2576	3491	
44	9136	2303	3887	3438	2623	3598	
45	9365	2344	4001	3539	2670	3706	
46	9594	2385	4115	3640	2717	3813	
47	9823	2426	4229	3741	2764	3921	
48	10052	2468	4342	3842	2812	4029	
49	10281	2509	4456	3943	2859	4136	
50	10510	2550	4570	4044	2906	4244	
51	10739	2591	4684	4145	2953	4351	
52	10968	2632	4798	4246	3000	4459	
53	11197	2673	4911	4347	3047	4566	
54	11426	2715	5025	4448	3094	4674	
55	11655	2756	5139	4549	3141	4782	
56	11884	2797	5253	4650	3188	4889	
57	12113	2838	5367	4751	3235	4997	
58	12342	2879	5480	4852	3282	5104	
59	12571	2921	5594	4953	3329	5212	
60	12800	2962	5708	5054	3376	5320	
PIRR		10%	6%	11%	8%	7%	8%

Source: Estimated using the same procedures as explained in page 269

Table 10-6

The direct cost of higher education in Oman per subject of study with 6% annual interest rate in Omani Rials

Subje ¹	Year ²	1	0.06	2	0.06	3	0.06	4	0.06	5	0.06	6	0.06	7
Arts	4	5913	354.8	11826	709.6	17739	1064	23652	1419					
Educa	4	3259.5	195.6	6519	391.1	9779	586.7	13038	782.3					
Agri	4	9724	583.4	19448	1167	29172	1750	38896	2334					
Medic	7	8100.7	486	16201	972.1	24302	1458	32403	1944	40504	2430	48604	2916	56705
Scien.	4	9169	550.1	18338	1100	27507	1650	36676	2201					
Engin	6	5832.9	350	11666	699.9	17499	1050	23332	1400	29165	1750	34997	2100	
Econo	4	3588	215.3	7176	430.6	10764	645.8	14352	861.1					

Source: The cost for first year in column 3 is obtained from the Sultan Qaboos University as explained in Chapter 8, page 168. The interest for the other years is computed and added to the total cost.

¹ Subject of Study

² Years Required for Completion

Table 10-7
Estimated total cost of financing science graduates based on a
commercial loan of 6% annual interest rate (Omani Rials)

Years¹	Total Cost²	6% Interest³	5% Tax⁴
1	36676	2200.56	1833.8
2	34842.2	2090.532	1833.8
3	33008.4	1980.504	1833.8
4	31174.6	1870.476	1833.8
5	29340.8	1760.448	1833.8
6	27507	1650.42	1833.8
7	25673.2	1540.392	1833.8
8	23839.4	1430.364	1833.8
9	22005.6	1320.336	1833.8
10	20171.8	1210.308	1833.8
11	18338	1100.28	1833.8
12	16504.2	990.252	1833.8
13	14670.4	880.224	1833.8
14	12836.6	770.196	1833.8
15	11002.8	660.168	1833.8
16	9169	550.14	1833.8
17	7335.2	440.112	1833.8
18	5501.4	330.084	1833.8
19	3667.6	220.056	1833.8
20	1833.8	110.028	1833.8
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Source: Estimated using the same procedures as explained in page 26.

¹ Years of work

² Total amount of the loan at the end of study (graduation)

³ 6% annual interest rate on the loan, which will be subsidized by the Government

⁴ 5% of total amount of the original cost to be paid by the graduate on a monthly or annual bases starting from the beginning of employment until the end of the loan.

Table 10-8
Estimated total cost of financing medicine graduates based on a
commercial loan of 6% annual interest rate (Omani Rials)

Years	Total Cost	6% Interest	5% Tax
1	56704.9	3402.3	2835.245
2	53869.66	3232.179	2835.245
3	51034.41	3062.065	2835.245
4	48199.17	2891.95	2835.245
5	45363.92	2721.835	2835.245
6	42528.68	2551.721	2835.245
7	39693.43	2381.606	2835.245
8	36858.19	2211.491	2835.245
9	34022.94	2041.376	2835.245
10	31187.7	1871.262	2835.245
11	28352.45	1701.147	2835.245
12	25517.21	1531.032	2835.245
13	22681.96	1360.918	2835.245
14	19846.72	1190.803	2835.245
15	17011.47	1020.688	2835.245
16	14176.23	850.5735	2835.245
17	11340.98	680.4588	2835.245
18	8505.735	510.3441	2835.245
19	5670.49	340.2294	2835.245
20	2835.245	170.1147	2835.245
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Source: Estimated using the same procedures as explained in page 269

Table 10-9

Estimated total cost of financing arts graduates based on a commercial loan of 6% annual interest rate (Omani Rials)

Years	Total Cost	6% Interest	5% Tax
1	23652	1419.12	1182.6
2	22469.4	1348.164	1182.6
3	21286.8	1277.208	1182.6
4	20104.2	1206.252	1182.6
5	18921.6	1135.296	1182.6
6	17739	1064.34	1182.6
7	16556.4	993.384	1182.6
8	15373.8	922.428	1182.6
9	14191.2	851.472	1182.6
10	13008.6	780.516	1182.6
11	11826	709.56	1182.6
12	10643.4	638.604	1182.6
13	9460.8	567.648	1182.6
14	8278.2	496.692	1182.6
15	7095.6	425.736	1182.6
16	5913	354.78	1182.6
17	4730.4	283.824	1182.6
18	3547.8	212.868	1182.6
19	2365.2	141.912	1182.6
20	1182.6	70.956	1182.6
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Source: Estimated using the same procedures as explained in page 269

Table 10-10**Estimated total cost of financing economics graduates based on a commercial loan of 6% annual interest rate (Omani Rials)**

Years	Total Cost	6% Interest	5% Tax
1	14352	861.12	717.6
2	13634.4	818.064	717.6
3	12916.8	775.008	717.6
4	12199.2	731.952	717.6
5	11481.6	688.896	717.6
6	10764	645.84	717.6
7	10046.4	602.784	717.6
8	9328.8	559.728	717.6
9	8611.2	516.672	717.6
10	7893.6	473.616	717.6
11	7176	430.56	717.6
12	6458.4	387.504	717.6
13	5740.8	344.448	717.6
14	5023.2	301.392	717.6
15	4305.6	258.336	717.6
16	3588	215.28	717.6
17	2870.4	172.224	717.6
18	2152.8	129.168	717.6
19	1435.2	86.112	717.6
20	717.6	43.056	717.6
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Source: Estimated using the same procedures as explained in page 269

Table 10-11
Estimated total cost of financing engineering graduates based on a
commercial loan of 6% annual interest rate (Omani Rials)

Years	Total Cost	6% Interest	5% Tax
1	34997.4	2099.844	1749.87
2	33247.53	1994.852	1749.87
3	31497.66	1889.86	1749.87
4	29747.79	1784.867	1749.87
5	27997.92	1679.875	1749.87
6	26248.05	1574.883	1749.87
7	24498.18	1469.891	1749.87
8	22748.31	1364.899	1749.87
9	20998.44	1259.906	1749.87
10	19248.57	1154.914	1749.87
11	17498.7	1049.922	1749.87
12	15748.83	944.9298	1749.87
13	13998.96	839.9376	1749.87
14	12249.09	734.9454	1749.87
15	10499.22	629.9532	1749.87
16	8749.35	524.961	1749.87
17	6999.48	419.9688	1749.87
18	5249.61	314.9766	1749.87
19	3499.74	209.9844	1749.87
20	1749.87	104.9922	1749.87
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Source: Estimated using the same procedures as explained in page 269

Table 10-12
Estimated total cost of financing education graduates based on a
commercial loan of 6% annual interest rate (Omani Rials)

Years	Total Cost	6% Interest	5% Tax
1	13038	782.28	651.9
2	12386.1	743.166	651.9
3	11734.2	704.052	651.9
4	11082.3	664.938	651.9
5	10430.4	625.824	651.9
6	9778.5	586.71	651.9
7	9126.6	547.596	651.9
8	8474.7	508.482	651.9
9	7822.8	469.368	651.9
10	7170.9	430.254	651.9
11	6519	391.14	651.9
12	5867.1	352.026	651.9
13	5215.2	312.912	651.9
14	4563.3	273.798	651.9
15	3911.4	234.684	651.9
16	3259.5	195.57	651.9
17	2607.6	156.456	651.9
18	1955.7	117.342	651.9
19	1303.8	78.228	651.9
20	651.9	39.114	651.9
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Source: Estimated using the same procedures as explained in page 269

Table 10-13**Estimated marginal social income for Science graduates after deducting 6 per cent (interest on loan)**

Age (work experience)	Original marginal income	6 per cent interest	Balance of marginal income
23	1,339	2,201	-862
24	1,446	2,201	-755
25	1,554	2,091	-537
26	1,662	1,981	-319
27	1,769	1,870	-101
28	1,877	1,760	117
29	1,984	1,650	334
30	2,092	1,540	552
31	2,199	1,430	769
32	2,307	1,320	987
33	2,415	1,210	1,205
34	2,522	1,100	1,422
35	2,630	990	1,640
36	2,737	880	1,857
37	2,845	770	2,075
38	2,953	660	2,293
39	3,060	550	2,510
40	3,168	440	2,728
41	3,275	330	2,945
42	3,383	220	3,163
43	3,491		3,491
44	3,598		3,598
45	3,706		3,706
46	3,813		3,813
47	3,921		3,921
48	4,029		4,029
49	4,136		4,136
50	4,244		4,244
51	4,351		4,351
52	4,459		4,459
53	4,566		4,566
54	4,674		4,674
55	4,782		4,782
56	4,889		4,889
57	4,997		4,997
58	5,104		5,104
59	5,212		5,212
60	5,320		5,320

Source: Estimated using the same procedures as explained in page 267

Table 10-14
Estimated marginal social income for medicine graduates after
deducting 6 per cent (interest on loan)

Age (work experience)	Original marginal income	6 per cent interest	Balance of marginal income
26	2,775	3402	-627
27	3,107	3232	-125
28	3,438	3062	376
29	3,770	2892	878
30	4,101	2722	1,379
31	4,433	2552	1,881
32	4,764	2382	2,382
33	5,096	2211	2,885
34	5,427	2041	3,386
35	5,759	1871	3,888
36	6,090	1701	4,389
37	6,422	1531	4,891
38	6,753	1361	5,392
39	7,085	1191	5,894
40	7,416	1021	6,395
41	7,748	851	6,897
42	8,079	680	7,399
43	8,411	510	7,901
44	8,742	340	8,402
45	9,074	170	8,904
46	9,405		9,405
47	9,737		9,737
48	10,068		10,068
49	10,400		10,400
50	10,731		10,731
51	11,063		11,063
52	11,394		11,394
53	11,726		11,726
54	12,057		12,057
55	12,389		12,389
56	12,720		12,720
57	13,052		13,052
58	13,383		13,383
59	13,715		13,715
60	14,046		14,046

Source: Estimated using the same procedures as explained in page 269

Table 10-15
Estimated marginal social income for arts graduates after deducting 6 per cent (interest on loan)

Age (work experience)	Original marginal income	6 per cent interest	Balance of marginal income
23	1,634	1,419	215
24	1,682	1,348	334
25	1,729	1,277	452
26	1,776	1,206	570
27	1,823	1,135	688
28	1,870	1,064	806
29	1,917	993	924
30	1,964	922	1,042
31	2,011	851	1,160
32	2,058	781	1,277
33	2,105	710	1,395
34	2,152	639	1,513
35	2,199	568	1,631
36	2,247	497	1,750
37	2,294	426	1,868
38	2,341	355	1,986
39	2,388	284	2,104
40	2,435	213	2,222
41	2,482	142	2,340
42	2,529	71	2,458
43	2,576		2,576
44	2,623		2,623
45	2,670		2,670
46	2,717		2,717
47	2,764		2,764
48	2,812		2,812
49	2,859		2,859
50	2,906		2,906
51	2,953		2,953
52	3,000		3,000
53	3,047		3,047
54	3,094		3,094
55	3,141		3,141
56	3,188		3,188
57	3,235		3,235
58	3,282		3,282
59	3,329		3,329
60	3,376		3,376

Source: Estimated using the same procedures as explained in page 26 *q*

Table 10-16
Estimated marginal social income for economics graduates after
deducting 6 per cent (interest on loan)

Age (work experience)	Original marginal income	6 per cent interest	Balance of marginal income
23	1,317	861	456
24	1,418	818	600
25	1,519	775	744
26	1,620	732	888
27	1,721	689	1,032
28	1,822	646	1,176
29	1,923	603	1,320
30	2,024	560	1,464
31	2,125	517	1,608
32	2,226	474	1,752
33	2,327	431	1,896
34	2,428	388	2,040
35	2,529	344	2,185
36	2,630	301	2,329
37	2,731	258	2,473
38	2,832	215	2,617
39	2,933	172	2,761
40	3,034	129	2,905
41	3,135	86	3,049
42	3,236	43	3,193
43	3,337		3,337
44	3,438		3,438
45	3,539		3,539
46	3,640		3,640
47	3,741		3,741
48	3,842		3,842
49	3,943		3,943
50	4,044		4,044
51	4,145		4,145
52	4,246		4,246
53	4,347		4,347
54	4,448		4,448
55	4,549		4,549
56	4,650		4,650
57	4,751		4,751
58	4,852		4,852
59	4,953		4,953
60	5,054		5,054

Source: Estimated using the same procedures as explained in page 269

Table 10-17
Estimated marginal social income for engineering graduates after deducting 6 per cent of total cost (interest on loan)

Age (work experience)	Original marginal income	6 per cent interest	Balance of marginal income
25	1,725	2,100	-375
26	1,839	1,995	-156
27	1,953	1,890	63
28	2,066	1,785	281
29	2,180	1,680	500
30	2,294	1,575	719
31	2,408	1,470	938
32	2,522	1,365	1,157
33	2,635	1,260	1,375
34	2,749	1,155	1,594
35	2,863	1,050	1,813
36	2,977	945	2,032
37	3,091	840	2,251
38	3,204	735	2,469
39	3,318	630	2,688
40	3,432	525	2,907
41	3,546	420	3,126
42	3,660	315	3,345
43	3,773	210	3,563
44	3,887	105	3,782
45	4,001		4,001
46	4,115		4,115
47	4,229		4,229
48	4,342		4,342
49	4,456		4,456
50	4,570		4,570
51	4,684		4,684
52	4,798		4,798
53	4,911		4,911
54	5,025		5,025
55	5,139		5,139
56	5,253		5,253
57	5,367		5,367
58	5,480		5,480
59	5,594		5,594
60	5,708		5,708

Source: Estimated using the same procedures as explained in page 269

Table 10-18
Estimated marginal social income for education graduates after
deducting 6 per cent (interest on loan)

Age (work experience)	Original marginal income	6 per cent interest	Balance of marginal income
23	1,438	782	656
24	1,479	743	736
25	1,520	704	816
26	1,561	665	896
27	1,603	626	977
28	1,644	587	1,057
29	1,685	548	1,137
30	1,726	508	1,218
31	1,767	469	1,298
32	1,809	430	1,379
33	1,850	391	1,459
34	1,891	352	1,539
35	1,932	313	1,619
36	1,973	274	1,699
37	2,014	235	1,779
38	2,056	196	1,860
39	2,097	156	1,941
40	2,138	117	2,021
41	2,179	78	2,101
42	2,220	39	2,181
43	2,262		2,262
44	2,303		2,303
45	2,344		2,344
46	2,385		2,385
47	2,426		2,426
48	2,468		2,468
49	2,509		2,509
50	2,550		2,550
51	2,591		2,591
52	2,632		2,632
53	2,673		2,673
54	2,715		2,715
55	2,756		2,756
56	2,797		2,797
57	2,838		2,838
58	2,879		2,879
59	2,921		2,921
60	2,962		2,962

Source: Estimated using the same procedures as explained in page 269

Table 10-19
Estimated private rates of return to investment in higher education in
Oman under option D (student loan)

Age	Education	Engineering	Economics	Arts	Science	Medicine
19	-3411	-3411	-3411	-3411	-3411	-3411
20	-3640	-3640	-3640	-3640	-3640	-3640
21	-3869	-3869	-3869	-3869	-3869	-3869
22	-4098	-4098	-4098	-4098	-4098	-4098
23	786	-4327	599	451	-495	-4327
24	827	-4556	700	499	-388	-4556
25	868	-25	801	546	-280	-4785
26	909	89	902	593	-172	-60
27	951	203	1,003	640	-65	272
28	992	316	1,104	687	43	603
29	1,033	430	1,205	734	150	935
30	1,074	544	1,306	781	258	1,266
31	1,115	658	1,407	828	365	1,598
32	1,157	772	1,508	875	473	1,929
33	1,198	885	1,609	922	581	2,261
34	1,239	999	1,710	969	688	2,592
35	1,280	1,113	1,811	1,016	796	2,924
36	1,321	1,227	1,912	1,064	903	3,255
37	1,362	1,341	2,013	1,111	1,011	3,587
38	1,404	1,454	2,114	1,158	1,119	3,918
39	1,445	1,568	2,215	1,205	1,226	4,250
40	1,486	1,682	2,316	1,252	1,334	4,581
41	1,527	1,796	2,417	1,299	1,441	4,913
42	1,568	1,910	2,518	1,346	1,549	5,244
43	2,262	2,023	3,337	2,576	3,491	5,576
44	2,303	2,137	3,438	2,623	3,598	5,907
45	2,344	4,001	3,539	2,670	3,706	6,239
46	2,385	4,115	3,640	2,717	3,813	9,405
47	2,426	4,229	3,741	2,764	3,921	9,737
48	2,468	4,342	3,842	2,812	4,029	10,068
49	2,509	4,456	3,943	2,859	4,136	10,400
50	2,550	4,570	4,044	2,906	4,244	10,731
51	2,591	4,684	4,145	2,953	4,351	11,063
52	2,632	4,798	4,246	3,000	4,459	11,394
53	2,673	4,911	4,347	3,047	4,566	11,726
54	2,715	5,025	4,448	3,094	4,674	12,057
55	2,756	5,139	4,549	3,141	4,782	12,389
56	2,797	5,253	4,650	3,188	4,889	12,720
57	2,838	5,367	4,751	3,235	4,997	13,052
58	2,879	5,480	4,852	3,282	5,104	13,383
59	2,921	5,594	4,953	3,329	5,212	13,715
60	2,962	5,708	5,054	3,376	5,320	14,046
PIRR	8%	6%	9%	7%	6%	9%

Source: Estimated using the same procedures as explained in page 269

Table 10-20

Estimated social rates of return to investment in higher education in Oman under option D (student loan)

Age	Education	Engineering	Economics	Arts	Science	Medicine
19	-3607	-3761	-3626	-3766	-3961	-3897
20	-4031	-4340	-4071	-4350	-4740	-4612
21	-4456	-4919	-4515	-4933	-5519	-5327
22	-4880	-5498	-4959	-5517	-6299	-6043
23	656	-6077	456	215	-862	-6757
24	736	-6656	600	334	-755	-7472
25	816	-375	744	452	-537	-8187
26	896	-156	888	570	-319	-627
27	977	63	1,032	688	-101	-125
28	1,057	281	1,176	806	117	376
29	1,137	500	1,320	924	334	878
30	1,218	719	1,464	1,042	552	1,379
31	1,298	938	1,608	1,160	769	1,881
32	1,379	1,157	1,752	1,277	987	2,382
33	1,459	1,375	1,896	1,395	1,205	2,885
34	1,539	1,594	2,040	1,513	1,422	3,386
35	1,619	1,813	2,185	1,631	1,640	3,888
36	1,699	2,032	2,329	1,750	1,857	4,389
37	1,779	2,251	2,473	1,868	2,075	4,891
38	1,860	2,469	2,617	1,986	2,293	5,392
39	1,941	2,688	2,761	2,104	2,510	5,894
40	2,021	2,907	2,905	2,222	2,728	6,395
41	2,101	3,126	3,049	2,340	2,945	6,897
42	2,181	3,345	3,193	2,458	3,163	7,399
43	2,262	3,563	3,337	2,576	3,491	7,901
44	2,303	3,782	3,438	2,623	3,598	8,402
45	2,344	4,001	3,539	2,670	3,706	8,904
46	2,385	4,115	3,640	2,717	3,813	9,405
47	2,426	4,229	3,741	2,764	3,921	9,737
48	2,468	4,342	3,842	2,812	4,029	10,068
49	2,509	4,456	3,943	2,859	4,136	10,400
50	2,550	4,570	4,044	2,906	4,244	10,731
51	2,591	4,684	4,145	2,953	4,351	11,063
52	2,632	4,798	4,246	3,000	4,459	11,394
53	2,673	4,911	4,347	3,047	4,566	11,726
54	2,715	5,025	4,448	3,094	4,674	12,057
55	2,756	5,139	4,549	3,141	4,782	12,389
56	2,797	5,253	4,650	3,188	4,889	12,720
57	2,838	5,367	4,751	3,235	4,997	13,052
58	2,879	5,480	4,852	3,282	5,104	13,383
59	2,921	5,594	4,953	3,329	5,212	13,715
60	2,962	5,708	5,054	3,376	5,320	14,046
SIRR	7%	5%	9%	7%	6%	8%

Source: Estimated using the same procedures as explained in page 269

Table 10-21

Average annual income for Omani graduates in science, employed by the Civil Service ministries after deducting 5% of total cost per graduate annually (graduate cost for science is 36.7 thousands Omani Rials in 1998)

Years of work experience	Number of workers	Total monthly Salaries for all workers	Average monthly salary per worker	Average annual salary per worker	Forecast of average annual salary per worker	5% of 36700	Forecast of average annual salary minus 5% tax
1	11	5566	506	6072	5666	1800	3866
2	25	12879	515	6182	6003	1800	4203
3	14	7213	515	6183	6339	1800	4539
4	20	10756	538	6454	6676	1800	4876
5	57	31452	552	6621	7012	1800	5212
9	28	18853	673	8080	7349	1800	5549
7	27	18201	674	8089	7686	1800	5886
8	5	3648	730	8755	8022	1800	6222
9					8359	1800	6559
10					8695	1800	6895
11					9032	1800	7232
12					9369	1800	7569
13					9705	1800	7905
14					10042	1800	8242
15					10378	1800	8578
16					10715	1800	8915
17					11051	1800	9251
18					11388	1800	9588
19					11725	1800	9925
20					12061	1800	10261
21					12398	0	12398
22					12734	0	12734
23					13071	0	13071
24					13408	0	13408
25					13744	0	13744
26					14081	0	14081
27					14417	0	14417
28					14754	0	14754
29					15091	0	15091
30					15427	0	15427
31					15764	0	15764
32					16100	0	16100
33					16437	0	16437
34					16773	0	16773
35					17110	0	17110
36					17447	0	17447
37					17783	0	17783
38					18120	0	18120

Source: Estimated using the same procedures as explained in page 269

Table 10-22

Average annual income for Omani graduates in medicine, employed by the Civil Service ministries after deducting 5% of total cost per graduate annually (graduate cost for science is 56.7 thousands Omani Rials in 1998)

Years of work experience	Number of workers	Total monthly Salaries for all workers	Average monthly salary per worker	Average annual salary per worker	Forecast of average annual salary per worker	5% of 56700	Forecast of average annual salary minus 5% tax
1	9	5583	620	7444	7789	2800	4989
2	12	8057	671	8057	8350	2800	5550
3	58	46656	804	9653	8910	2800	6110
4	11	8972	816	9788	9471	2800	6671
5	3	2517	839	10068	10031	2800	7231
6	2	1689	845	10134	10592	2800	7792
7					11152	2800	8352
8					11713	2800	8913
9					12273	2800	9473
10					12834	2800	10034
11					13394	2800	10594
12					13955	2800	11155
13					14515	2800	11715
14					15076	2800	12276
15					15636	2800	12836
16					16197	2800	13397
17					16757	2800	13957
18					17318	2800	14518
19					17878	2800	15078
20					18439	2800	15639
21					18999	0	18999
22					19560	0	19560
23					20120	0	20120
24					20681	0	20681
25					21241	0	21241
26					21802	0	21802
27					22362	0	22362
28					22923	0	22923
29					23483	0	23483
30					24044	0	24044
31					24604	0	24604
32					25165	0	25165
33					25725	0	25725
34					26286	0	26286
35					26847	0	26847
36					27407	0	27407

Source: Estimated using the same procedures as explained in page 26.

Table 10-23

Average annual income for Omani graduates in Arts, employed by the Civil Service ministries after deducting 5% of total cost per graduate annually (graduate cost for science is 23.7 thousands Omani Rials in 1998)

Years of work experience	Number of workers	Total monthly Salaries for all workers	Average monthly salary per worker	Average annual salary per worker	Forecast of average annual salary per worker	5% of 23700	Forecast of average annual salary minus 5% tax
1	18	9231	513	6154	5962	1200	4762
2	6	3078	513	6156	6238	1200	5038
3	19	9768	514	6169	6514	1200	5314
4	28	14871	531	6373	6790	1200	5590
5	20	10958	548	6575	7066	1200	5866
9	13	8105	623	7482	7342	1200	6142
7	17	10634	626	7506	7618	1200	6418
8	4	2880	720	8640	7894	1200	6694
9	3	2161	720	8644	8170	1200	6970
10	4	3029	757	9087	8446	1200	7246
11	3	2312	771	9248	8723	1200	7523
12	2	1651	826	9906	8999	1200	7799
13	4	3378	845	10134	9275	1200	8075
14	141				9551	1200	8351
15					9827	1200	8627
16					10103	1200	8903
17					10379	1200	9179
18					10655	1200	9455
19					10931	1200	9731
20					11207	1200	10007
21					11483	0	11483
22					11759	0	11759
23					12036	0	12036
24					12312	0	12312
25					12588	0	12588
26					12864	0	12864
27					13140	0	13140
28					13416	0	13416
29					13692	0	13692
30					13968	0	13968
31					14244	0	14244
32					14520	0	14520
33					14796	0	14796
34					15072	0	15072
35					15348	0	15348
36					15625	0	15625
37					15901	0	15901
38					16177	0	16177

Source: Estimated using the same procedures as explained in page 269

Table 10-24

Average annual income for Omani graduates in economics, employed by the Civil Service ministries after deducting 5% of total cost per graduate annually (graduate cost for science is 14.4 thousands Omani Rials in 1998)

Years of work experience	Number of workers	Total monthly Salaries for all workers	Average monthly salary per worker	Average annual salary per worker	Forecast of average annual salary per worker	5% of 14400	Forecast of average annual salary minus 5% tax
1	19	9621	506	6076	5665	720	4945
2	18	9150	508	6100	5991	720	5271
3	10	5193	519	6232	6317	720	5597
4	6	3127	521	6254	6643	720	5923
5	5	2972	594	7133	6968	720	6248
9	5	3290	658	7896	7294	720	6574
7	4	2798	700	8394	7620	720	6900
8	6	4380	730	8760	7946	720	7226
9	3	2282	761	9128	8271	720	7551
10	1	768	768	9216	8597	720	7877
11	1	861	861	10332	8923	720	8203
12					9249	720	8529
13					9574	720	8854
14					9900	720	9180
15					10226	720	9506
16					10552	720	9832
17					10877	720	10157
18					11203	720	10483
19					11529	720	10809
20					11855	720	11135
21					12181	0	12181
22					12506	0	12506
23					12832	0	12832
24					13158	0	13158
25					13484	0	13484
26					13809	0	13809
27					14135	0	14135
28					14461	0	14461
29					14787	0	14787
30					15112	0	15112
31					15438	0	15438
32					15764	0	15764
33					16090	0	16090
34					16415	0	16415
35					16741	0	16741
36					17067	0	17067
37					17393	0	17393
38					17718	0	17718

Source: Estimated using the same procedures as explained in page 269

Table 10-25

Average annual income for Omani graduates in engineering, employed by the Civil Service ministries after deducting 5% of total cost per graduate annually (graduate cost for science is 34.9 thousands Omani Rials in 1998)

Years of work experience	Number of workers	Total monthly Salaries for all workers	Average monthly salary per worker	Average annual salary per worker	Forecast of average annual salary per worker	5% of 34900	Forecast of average annual salary minus 5% tax
1	38	19832	522	6263	6167	1750	4417
2	59	31870	540	6482	6510	1750	4760
3	36	20566	571	6855	6853	1750	5103
4	14	8610	615	7380	7539	1750	5789
5	48	31004	646	7751	7881	1750	6131
6	12	8373	698	8373	8224	1750	6474
7	24	17431	726	8716	8567	1750	6817
8	11	8096	736	8832	8910	1750	7160
9	242				9253	1750	7503
10					9595	1750	7845
11					9938	1750	8188
12					10281	1750	8531
13					10624	1750	8874
14					10967	1750	9217
15					11309	1750	9559
16					11652	1750	9902
17					11995	1750	10245
18					12338	1750	10588
19					12681	1750	10931
20					13023	1750	11273
21					13366	0	13366
22					13709	0	13709
23					14052	0	14052
24					14395	0	14395
25					14737	0	14737
26					15080	0	15080
27					15423	0	15423
28					15766	0	15766
29					16109	0	16109
30					16451	0	16451
31					16794	0	16794
32					17137	0	17137
33					17480	0	17480
34					17823	0	17823
35					18165	0	18165
36					18508	0	18508

Source: Estimated using the same procedures as explained in page 26 q

Table 10-26
Average annual income for Omani graduates in education, employed by the Civil Service ministries after deducting 5% of total cost per graduate annually (graduate cost for science is 13 thousands Omani Rials in 1998)

Years of work experience	Number of workers	Total monthly Salaries for all workers	Average monthly salary per worker	Average annual salary per worker	Forecast of average annual salary per worker	5% of 13000	Forecast of average annual salary minus 5% tax
1	1166	617980	530	6360	5765	650	5115
2	688	364915	530	6365	6035	650	5385
3	422	226192	536	6432	6306	650	5656
4	321	174624	544	6528	6576	650	5926
5	361	198189	549	6588	6846	650	6196
6	73	41099	563	6756	7116	650	6466
7	27	15525	575	6900	7386	650	6736
8	15	8745	583	6996	7656	650	7006
9	6	3702	617	7404	7927	650	7277
10	3	2046	682	8184	8197	650	7547
11	47	34545	735	8820	8467	650	7817
12	12	9324	777	9324	8737	650	8087
13					9007	650	8357
14	9	7218	802	9624	9278	650	8628
15					9548	650	8898
16	10	8340	834	10008	9818	650	9168
17					10088	650	9438
18	2	1708	854	10248	10358	650	9708
19	2	1760	880	10560	10628	650	9978
20					10899	650	10249
21					11169	0	11169
22					11439	0	11439
23					11709	0	11709
24					11979	0	11979
25					12250	0	12250
26					12520	0	12520
27					12790	0	12790
28					13060	0	13060
29					13330	0	13330
30					13600	0	13600
31					13871	0	13871
32					14141	0	14141
33					14411	0	14411
34					14681	0	14681
35					14951	0	14951
36					15222	0	15222
37					15492	0	15492
38					15762	0	15762

Source: Estimated using the same procedures as explained in page 269

Table 10-27
Estimated marginal private income for Science graduates after
deducting 5 per cent of total cost annually

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
23	4327	3866	-461
24	4556	4203	-353
25	4785	4539	-246
26	5014	4876	-138
27	5243	5212	-31
28	5472	5549	77
29	5701	5886	185
30	5930	6222	292
31	6159	6559	400
32	6388	6895	507
33	6617	7232	615
34	6846	7569	723
35	7075	7905	830
36	7304	8242	938
37	7533	8578	1045
38	7762	8915	1153
39	7991	9251	1260
40	8220	9588	1368
41	8449	9925	1476
42	8678	10261	1583
43	8907	12398	3491
44	9136	12734	3598
45	9365	13071	3706
46	9594	13408	3814
47	9823	13744	3921
48	10052	14081	4029
49	10281	14417	4136
50	10510	14754	4244
51	10739	15091	4352
52	10968	15427	4459
53	11197	15764	4567
54	11426	16100	4674
55	11655	16437	4782
56	11884	16773	4889
57	12113	17110	4997
58	12342	17447	5105
59	12571	17783	5212
60	12800	18120	5320

Source: Estimated using the same procedures as explained in page 269

Table 10-28
Estimated marginal private income for medicine graduates after
deducting 5 per cent of total cost annually

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
26	5014	4989	204
27	5243	5550	536
28	5472	6110	867
29	5701	6671	1199
30	5930	7231	1530
31	6159	7792	1862
32	6388	8352	2193
33	6617	8913	2525
34	6846	9473	2856
35	7075	10034	3188
36	7304	10594	3519
37	7533	11155	3851
38	7762	11715	4182
39	7991	12276	4514
40	8220	12836	4845
41	8449	13397	5177
42	8678	13957	5508
43	8907	14518	5840
44	9136	15078	6171
45	9365	15639	6503
46	9594	18999	9634
47	9823	19560	9966
48	10052	20120	10297
49	10281	20681	10629
50	10510	21241	10960
51	10739	21802	11292
52	10968	22362	11623
53	11197	22923	11955
54	11426	23483	12286
55	11655	24044	12618
56	11884	24604	12949
57	12113	25165	13281
58	12342	25725	13612
59	12571	26286	13944
60	12800	26847	14276

Source: Estimated using the same procedures as explained in page 26q

Table 10-29
Estimated marginal private income for arts graduates after deducting 5
per cent of total cost annually

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
23	4327	4762	435
24	4556	5038	482
25	4785	5314	529
26	5014	5590	576
27	5243	5866	623
28	5472	6142	670
29	5701	6418	717
30	5930	6694	764
31	6159	6970	811
32	6388	7246	858
33	6617	7523	906
34	6846	7799	953
35	7075	8075	1000
36	7304	8351	1047
37	7533	8627	1094
38	7762	8903	1141
39	7991	9179	1188
40	8220	9455	1235
41	8449	9731	1282
42	8678	10007	1329
43	8907	11483	2576
44	9136	11759	2623
45	9365	12036	2671
46	9594	12312	2718
47	9823	12588	2765
48	10052	12864	2812
49	10281	13140	2859
50	10510	13416	2906
51	10739	13692	2953
52	10968	13968	3000
53	11197	14244	3047
54	11426	14520	3094
55	11655	14796	3141
56	11884	15072	3188
57	12113	15348	3235
58	12342	15625	3283
59	12571	15901	3330
60	12800	16177	3377

Source: Estimated using the same procedures as explained in page 26 *q*

Table 10-30
Estimated marginal private income for economics graduates after
deducting 5 per cent of total cost annually

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
23	4327	4945	618
24	4556	5271	715
25	4785	5597	812
26	5014	5923	909
27	5243	6248	1005
28	5472	6574	1102
29	5701	6900	1199
30	5930	7226	1296
31	6159	7551	1392
32	6388	7877	1489
33	6617	8203	1586
34	6846	8529	1683
35	7075	8854	1779
36	7304	9180	1876
37	7533	9506	1973
38	7762	9832	2070
39	7991	10157	2166
40	8220	10483	2263
41	8449	10809	2360
42	8678	11135	2457
43	8907	12181	3274
44	9136	12506	3370
45	9365	12832	3467
46	9594	13158	3564
47	9823	13484	3661
48	10052	13809	3757
49	10281	14135	3854
50	10510	14461	3951
51	10739	14787	4048
52	10968	15112	4144
53	11197	15438	4241
54	11426	15764	4338
55	11655	16090	4435
56	11884	16415	4531
57	12113	16741	4628
58	12342	17067	4725
59	12571	17393	4822
60	12800	17718	4918

Source: Estimated using the same procedures as explained in page 269

Table 10-31
Estimated marginal private income for engineering graduates after
deducting 5 per cent of total cost annually

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
25	4785	4417	-368
26	5014	4760	-254
27	5243	5103	-140
28	5472	5789	317
29	5701	6131	430
30	5930	6474	544
31	6159	6817	658
32	6388	7160	772
33	6617	7503	886
34	6846	7845	999
35	7075	8188	1113
36	7304	8531	1227
37	7533	8874	1341
38	7762	9217	1455
39	7991	9559	1568
40	8220	9902	1682
41	8449	10245	1796
42	8678	10588	1910
43	8907	10931	2024
44	9136	11273	2137
45	9365	13366	4001
46	9594	13709	4115
47	9823	14052	4229
48	10052	14395	4343
49	10281	14737	4456
50	10510	15080	4570
51	10739	15423	4684
52	10968	15766	4798
53	11197	16109	4912
54	11426	16451	5025
55	11655	16794	5139
56	11884	17137	5253
57	12113	17480	5367
58	12342	17823	5481
59	12571	18165	5594
60	12800	18508	5708

Source: Estimated using the same procedures as explained in page 26 *q*

Table 10-32
Estimated marginal private income for education graduates after
deducting 5 per cent of total cost annually

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
23	4327	5115	788
24	4556	5385	829
25	4785	5656	871
26	5014	5926	912
27	5243	6196	953
28	5472	6466	994
29	5701	6736	1035
30	5930	7006	1076
31	6159	7277	1118
32	6388	7547	1159
33	6617	7817	1200
34	6846	8087	1241
35	7075	8357	1282
36	7304	8628	1324
37	7533	8898	1365
38	7762	9168	1406
39	7991	9438	1447
40	8220	9708	1488
41	8449	9978	1529
42	8678	10249	1571
43	8907	11169	2262
44	9136	11439	2303
45	9365	11709	2344
46	9594	11979	2385
47	9823	12250	2427
48	10052	12520	2468
49	10281	12790	2509
50	10510	13060	2550
51	10739	13330	2591
52	10968	13600	2632
53	11197	13871	2674
54	11426	14141	2715
55	11655	14411	2756
56	11884	14681	2797
57	12113	14951	2838
58	12342	15222	2880
59	12571	15492	2921
60	12800	15762	2962

Source: Estimated using the same procedures as explained in page 269

Table 10-33

Average annual income for Omani graduates in science, employed by the Civil Service ministries after deducting 5% of total cost per graduate annually (graduate cost for science is 36.7 thousands Omani Rials in 1998)

Years of work experience	Number of workers	Total monthly Salaries for all workers	Average monthly salary per worker	Average annual salary per worker	Forecast of average annual salary per worker	5% of 36700	Forecast of average annual salary plus 5% tax
1	11	5566	506	6072	5666	1800	7466
2	25	12879	515	6182	6003	1800	7803
3	14	7213	515	6183	6339	1800	8139
4	20	10756	538	6454	6676	1800	8476
5	57	31452	552	6621	7012	1800	8812
9	28	18853	673	8080	7349	1800	9149
7	27	18201	674	8089	7686	1800	9486
8	5	3648	730	8755	8022	1800	9822
9					8359	1800	10159
10					8695	1800	10495
11					9032	1800	10832
12					9369	1800	11169
13					9705	1800	11505
14					10042	1800	11842
15					10378	1800	12178
16					10715	1800	12515
17					11051	1800	12851
18					11388	1800	13188
19					11725	1800	13525
20					12061	1800	13861
21					12398	0	12398
22					12734	0	12734
23					13071	0	13071
24					13408	0	13408
25					13744	0	13744
26					14081	0	14081
27					14417	0	14417
28					14754	0	14754
29					15091	0	15091
30					15427	0	15427
31					15764	0	15764
32					16100	0	16100
33					16437	0	16437
34					16773	0	16773
35					17110	0	17110
36					17447	0	17447
37					17783	0	17783
38					18120	0	18120

Source: Estimated using the same procedures as explained in page 26 q

Table 10-34

Average annual income for Omani graduates in medicine, employed by the Civil Service ministries after deducting 5% of total cost per graduate annually (graduate cost for science is 56.7 thousands Omani Rials in 1998)

Years of work experience	Number of workers	Total monthly Salaries for all workers	Average monthly salary per worker	Average annual salary per worker	Forecast of average annual salary per worker	5% of 56700	Forecast of average annual salary plus 5% tax
1	9	5583	620	7444	7789	2800	10589
2	12	8057	671	8057	8350	2800	11150
3	58	46656	804	9653	8910	2800	11710
4	11	8972	816	9788	9471	2800	12271
5	3	2517	839	10068	10031	2800	12831
6	2	1689	845	10134	10592	2800	13392
7					11152	2800	13952
8					11713	2800	14513
9					12273	2800	15073
10					12834	2800	15634
11					13394	2800	16194
12					13955	2800	16755
13					14515	2800	17315
14					15076	2800	17876
15					15636	2800	18436
16					16197	2800	18997
17					16757	2800	19557
18					17318	2800	20118
19					17878	2800	20678
20					18439	2800	21239
21					18999	0	18999
22					19560	0	19560
23					20120	0	20120
24					20681	0	20681
25					21241	0	21241
26					21802	0	21802
27					22362	0	22362
28					22923	0	22923
29					23483	0	23483
30					24044	0	24044
31					24604	0	24604
32					25165	0	25165
33					25725	0	25725
34					26286	0	26286
35					26847	0	26847
36					27407	0	27407

Source: Estimated using the same procedures as explained in page 269

Table 10-35

Average annual income for Omani graduates in Arts, employed by the Civil Service ministries after deducting 5% of total cost per graduate annually (graduate cost for science is 23.7 thousands Omani Rials in 1998)

Years of work experience	Number of workers	Total monthly Salaries for all workers	Average monthly salary per worker	Average annual salary per worker	Forecast of average annual salary per worker	5% of 23700	Forecast of average annual salary plus 5% tax
1	18	9231	513	6154	5962	1200	7162
2	6	3078	513	6156	6238	1200	7438
3	19	9768	514	6169	6514	1200	7714
4	28	14871	531	6373	6790	1200	7990
5	20	10958	548	6575	7066	1200	8266
9	13	8105	623	7482	7342	1200	8542
7	17	10634	626	7506	7618	1200	8818
8	4	2880	720	8640	7894	1200	9094
9	3	2161	720	8644	8170	1200	9370
10	4	3029	757	9087	8446	1200	9646
11	3	2312	771	9248	8723	1200	9923
12	2	1651	826	9906	8999	1200	10199
13	4	3378	845	10134	9275	1200	10475
14	141				9551	1200	10751
15					9827	1200	11027
16					10103	1200	11303
17					10379	1200	11579
18					10655	1200	11855
19					10931	1200	12131
20					11207	1200	12407
21					11483	0	11483
22					11759	0	11759
23					12036	0	12036
24					12312	0	12312
25					12588	0	12588
26					12864	0	12864
27					13140	0	13140
28					13416	0	13416
29					13692	0	13692
30					13968	0	13968
31					14244	0	14244
32					14520	0	14520
33					14796	0	14796
34					15072	0	15072
35					15348	0	15348
36					15625	0	15625
37					15901	0	15901
38					16177	0	16177

Source: Estimated using the same procedures as explained in page 26 q

Table 10-36

Average annual income for Omani graduates in economics, employed by the Civil Service ministries after deducting 5% of total cost per graduate annually (graduate cost for science is 14.4 thousands Omani Rials in 1998)

Years of work experience	Number of workers	Total monthly Salaries for all workers	Average monthly salary per worker	Average annual salary per worker	Forecast of average annual salary per worker	5% of 14400	Forecast of average annual salary plus 5% tax
1	19	9621	506	6076	5665	720	6385
2	18	9150	508	6100	5991	720	6711
3	10	5193	519	6232	6317	720	7037
4	6	3127	521	6254	6643	720	7363
5	5	2972	594	7133	6968	720	7688
9	5	3290	658	7896	7294	720	8014
7	4	2798	700	8394	7620	720	8340
8	6	4380	730	8760	7946	720	8666
9	3	2282	761	9128	8271	720	8991
10	1	768	768	9216	8597	720	9317
11	1	861	861	10332	8923	720	9643
12					9249	720	9969
13					9574	720	10294
14					9900	720	10620
15					10226	720	10946
16					10552	720	11272
17					10877	720	11597
18					11203	720	11923
19					11529	720	12249
20					11855	720	12575
21					12181	0	12181
22					12506	0	12506
23					12832	0	12832
24					13158	0	13158
25					13484	0	13484
26					13809	0	13809
27					14135	0	14135
28					14461	0	14461
29					14787	0	14787
30					15112	0	15112
31					15438	0	15438
32					15764	0	15764
33					16090	0	16090
34					16415	0	16415
35					16741	0	16741
36					17067	0	17067
37					17393	0	17393
38					17718	0	17718

Source: Estimated using the same procedures as explained in page 269

Table 10-37

Average annual income for Omani graduates in engineering, employed by the Civil Service ministries after deducting 5% of total cost per graduate annually (graduate cost for science is 34.9 thousands Omani Rials in 1998)

Years of work experience	Number of workers	Total monthly Salaries for all workers	Average monthly salary per worker	Average annual salary per worker	Forecast of average annual salary per worker	5% of 34997	Forecast of average annual salary plus 5% tax
1	38	19832	522	6263	6167	1750	7917
2	59	31870	540	6482	6510	1750	8260
3	36	20566	571	6855	6853	1750	8603
4	14	8610	615	7380	7539	1750	9289
5	48	31004	646	7751	7881	1750	9631
6	12	8373	698	8373	8224	1750	9974
7	24	17431	726	8716	8567	1750	10317
8	11	8096	736	8832	8910	1750	10660
9	242				9253	1750	11003
10					9595	1750	11345
11					9938	1750	11688
12					10281	1750	12031
13					10624	1750	12374
14					10967	1750	12717
15					11309	1750	13059
16					11652	1750	13402
17					11995	1750	13745
18					12338	1750	14088
19					12681	1750	14431
20					13023	1750	14773
21					13366	0	13366
22					13709	0	13709
23					14052	0	14052
24					14395	0	14395
25					14737	0	14737
26					15080	0	15080
27					15423	0	15423
28					15766	0	15766
29					16109	0	16109
30					16451	0	16451
31					16794	0	16794
32					17137	0	17137
33					17480	0	17480
34					17823	0	17823
35					18165	0	18165
36					18508	0	18508

Source: Estimated using the same procedures as explained in page 26.9

Table 10-38
Average annual income for Omani graduates in education, employed by the Civil Service ministries after deducting 5% of total cost per graduate annually (graduate cost for science is 13 thousands Omani Rials in 1998)

Years of work experience	Number of workers	Total monthly Salaries for all workers	Average monthly salary per worker	Average annual salary per worker	Forecast of average annual salary per worker	5% of 13000	Forecast of average annual salary plus 5% tax
1	1166	617980	530	6360	5765	650	6415
2	688	364915	530	6365	6035	650	6685
3	422	226192	536	6432	6306	650	6956
4	321	174624	544	6528	6576	650	7226
5	361	198189	549	6588	6846	650	7496
6	73	41099	563	6756	7116	650	7766
7	27	15525	575	6900	7386	650	8036
8	15	8745	583	6996	7656	650	8306
9	6	3702	617	7404	7927	650	8577
10	3	2046	682	8184	8197	650	8847
11	47	34545	735	8820	8467	650	9117
12	12	9324	777	9324	8737	650	9387
13					9007	650	9657
14	9	7218	802	9624	9278	650	9928
15					9548	650	10198
16	10	8340	834	10008	9818	650	10468
17					10088	650	10738
18	2	1708	854	10248	10358	650	11008
19	2	1760	880	10560	10628	650	11278
20					10899	650	11549
21					11169	0	11169
22					11439	0	11439
23					11709	0	11709
24					11979	0	11979
25					12250	0	12250
26					12520	0	12520
27					12790	0	12790
28					13060	0	13060
29					13330	0	13330
30					13600	0	13600
31					13871	0	13871
32					14141	0	14141
33					14411	0	14411
34					14681	0	14681
35					14951	0	14951
36					15222	0	15222
37					15492	0	15492
38					15762	0	15762

Source: Estimated using the same procedures as explained in page 269

Table 10-39

Estimated marginal social income for Science graduates after adding 5 per cent of total cost annually (cost repayment)

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
23	4327	7466	3139
24	4556	7803	3247
25	4785	8139	3354
26	5014	8476	3462
27	5243	8812	3569
28	5472	9149	3677
29	5701	9486	3785
30	5930	9822	3892
31	6159	10159	4000
32	6388	10495	4107
33	6617	10832	4215
34	6846	11169	4323
35	7075	11505	4430
36	7304	11842	4538
37	7533	12178	4645
38	7762	12515	4753
39	7991	12851	4860
40	8220	13188	4968
41	8449	13525	5076
42	8678	13861	5183
43	8907	12398	3491
44	9136	12734	3598
45	9365	13071	3706
46	9594	13408	3814
47	9823	13744	3921
48	10052	14081	4029
49	10281	14417	4136
50	10510	14754	4244
51	10739	15091	4352
52	10968	15427	4459
53	11197	15764	4567
54	11426	16100	4674
55	11655	16437	4782
56	11884	16773	4889
57	12113	17110	4997
58	12342	17447	5105
59	12571	17783	5212
60	12800	18120	5320

Source: Estimated using the same procedures as explained in page 26

Table 10-40

Estimated marginal social income for medicine graduates after adding 5 per cent of total cost annually (cost repayment)

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
26	5014	10589	5804
27	5243	11150	6136
28	5472	11710	6467
29	5701	12271	6799
30	5930	12831	7130
31	6159	13392	7462
32	6388	13952	7793
33	6617	14513	8125
34	6846	15073	8456
35	7075	15634	8788
36	7304	16194	9119
37	7533	16755	9451
38	7762	17315	9782
39	7991	17876	10114
40	8220	18436	10445
41	8449	18997	10777
42	8678	19557	11108
43	8907	20118	11440
44	9136	20678	11771
45	9365	21239	12103
46	9594	18999	9634
47	9823	19560	9966
48	10052	20120	10297
49	10281	20681	10629
50	10510	21241	10960
51	10739	21802	11292
52	10968	22362	11623
53	11197	22923	11955
54	11426	23483	12286
55	11655	24044	12618
56	11884	24604	12949
57	12113	25165	13281
58	12342	25725	13612
59	12571	26286	13944
60	12800	26847	14276

Source: Estimated using the same procedures as explained in page 26'q

Table 10-41
Estimated marginal social income for arts graduates after adding 5 per cent of total cost annually (cost repayment)

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
23	4327	7162	2835
24	4556	7438	2882
25	4785	7714	2929
26	5014	7990	2976
27	5243	8266	3023
28	5472	8542	3070
29	5701	8818	3117
30	5930	9094	3164
31	6159	9370	3211
32	6388	9646	3258
33	6617	9923	3306
34	6846	10199	3353
35	7075	10475	3400
36	7304	10751	3447
37	7533	11027	3494
38	7762	11303	3541
39	7991	11579	3588
40	8220	11855	3635
41	8449	12131	3682
42	8678	12407	3729
43	8907	11483	2576
44	9136	11759	2623
45	9365	12036	2671
46	9594	12312	2718
47	9823	12588	2765
48	10052	12864	2812
49	10281	13140	2859
50	10510	13416	2906
51	10739	13692	2953
52	10968	13968	3000
53	11197	14244	3047
54	11426	14520	3094
55	11655	14796	3141
56	11884	15072	3188
57	12113	15348	3235
58	12342	15625	3283
59	12571	15901	3330
60	12800	16177	3377

Source: Estimated using the same procedures as explained in page 269

Table 10-42

**Estimated marginal social income for economics graduates after adding
5 per cent of total cost annually (cost repayment)**

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
23	4327	6385	2058
24	4556	6711	2155
25	4785	7037	2252
26	5014	7363	2349
27	5243	7688	2445
28	5472	8014	2542
29	5701	8340	2639
30	5930	8666	2736
31	6159	8991	2832
32	6388	9317	2929
33	6617	9643	3026
34	6846	9969	3123
35	7075	10294	3219
36	7304	10620	3316
37	7533	10946	3413
38	7762	11272	3510
39	7991	11597	3606
40	8220	11923	3703
41	8449	12249	3800
42	8678	12575	3897
43	8907	12181	3274
44	9136	12506	3370
45	9365	12832	3467
46	9594	13158	3564
47	9823	13484	3661
48	10052	13809	3757
49	10281	14135	3854
50	10510	14461	3951
51	10739	14787	4048
52	10968	15112	4144
53	11197	15438	4241
54	11426	15764	4338
55	11655	16090	4435
56	11884	16415	4531
57	12113	16741	4628
58	12342	17067	4725
59	12571	17393	4822
60	12800	17718	4918

Source: Estimated using the same procedures as explained in page 267

Table 10-43
Estimated marginal social income for engineering graduates after
adding 5 per cent of total cost annually (cost repayment)

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
25	4785	7917	3132
26	5014	8260	3246
27	5243	8603	3360
28	5472	9289	3817
29	5701	9631	3930
30	5930	9974	4044
31	6159	10317	4158
32	6388	10660	4272
33	6617	11003	4386
34	6846	11345	4499
35	7075	11688	4613
36	7304	12031	4727
37	7533	12374	4841
38	7762	12717	4955
39	7991	13059	5068
40	8220	13402	5182
41	8449	13745	5296
42	8678	14088	5410
43	8907	14431	5524
44	9136	14773	5637
45	9365	13366	4001
46	9594	13709	4115
47	9823	14052	4229
48	10052	14395	4343
49	10281	14737	4456
50	10510	15080	4570
51	10739	15423	4684
52	10968	15766	4798
53	11197	16109	4912
54	11426	16451	5025
55	11655	16794	5139
56	11884	17137	5253
57	12113	17480	5367
58	12342	17823	5481
59	12571	18165	5594
60	12800	18508	5708

Source: Estimated using the same procedures as explained in page 267

Table 10-44
Estimated marginal social income for education graduates after adding
5 per cent of total cost annually (cost repayment)

Age (work experience)	Secondary school income	Graduate income	Marginal graduate income
23	4327	6415	2088
24	4556	6685	2129
25	4785	6956	2171
26	5014	7226	2212
27	5243	7496	2253
28	5472	7766	2294
29	5701	8036	2335
30	5930	8306	2376
31	6159	8577	2418
32	6388	8847	2459
33	6617	9117	2500
34	6846	9387	2541
35	7075	9657	2582
36	7304	9928	2624
37	7533	10198	2665
38	7762	10468	2706
39	7991	10738	2747
40	8220	11008	2788
41	8449	11278	2829
42	8678	11549	2871
43	8907	11169	2262
44	9136	11439	2303
45	9365	11709	2344
46	9594	11979	2385
47	9823	12250	2427
48	10052	12520	2468
49	10281	12790	2509
50	10510	13060	2550
51	10739	13330	2591
52	10968	13600	2632
53	11197	13871	2674
54	11426	14141	2715
55	11655	14411	2756
56	11884	14681	2797
57	12113	14951	2838
58	12342	15222	2880
59	12571	15492	2921
60	12800	15762	2962

Source: Estimated using the same procedures as explained in page 269

Table 10-45

Estimated social rates of return to investment in higher education in Oman under Option E (cost repayment)

Age	Secondary	Education	Engineering	Economics	Arts	Science	Medicine
19	3411	-6,670	-9,244	-6,999	-9,324	-12,580	-11,512
20	3640	-6,899	-9,473	-7,228	-9,553	-12,809	-11,741
21	3869	-7,128	-9,702	-7,457	-9,782	-13,038	-11,970
22	4098	-7,357	-9,931	-7,686	-10,011	-13,267	-12,199
23	4327	2,088	-10,160	2,058	2,835	3,139	-12,428
24	4556	2,129	-10,356	2,155	2,882	3,247	-12,657
25	4785	2,171	3132	2,252	2,929	3,354	-12,886
26	5014	2,212	3246	2,349	2,976	3,462	5,804
27	5243	2,253	3360	2,445	3,023	3,569	6,136
28	5472	2,294	3817	2,542	3,070	3,677	6,467
29	5701	2,335	3930	2,639	3,117	3,785	6,799
30	5930	2,376	4044	2,736	3,164	3,892	7,130
31	6159	2,418	4158	2,832	3,211	4,000	7,462
32	6388	2,459	4272	2,929	3,258	4,107	7,793
33	6617	2,500	4386	3,026	3,306	4,215	8,125
34	6846	2,541	4499	3,123	3,353	4,323	8,456
35	7075	2,582	4613	3,219	3,400	4,430	8,788
36	7304	2,624	4727	3,316	3,447	4,538	9,119
37	7533	2,665	4841	3,413	3,494	4,645	9,451
38	7762	2,706	4955	3,510	3,541	4,753	9,782
39	7991	2,747	5068	3,606	3,588	4,860	10,114
40	8220	2,788	5182	3,703	3,635	4,968	10,445
41	8449	2,829	5296	3,800	3,682	5,076	10,777
42	8678	2,871	5410	3,897	3,729	5,183	11,108
43	8907	2,262	5524	3,274	2,576	3,491	11,440
44	9136	2,303	5637	3,370	2,623	3,598	11,771
45	9365	2,344	4001	3,467	2,671	3,706	12,103
46	9594	2,385	4115	3,564	2,718	3,814	9,634
47	9823	2,427	4229	3,661	2,765	3,921	9,966
48	10052	2,468	4343	3,757	2,812	4,029	10,297
49	10281	2,509	4456	3,854	2,859	4,136	10,629
50	10510	2,550	4570	3,951	2,906	4,244	10,960
51	10739	2,591	4684	4,048	2,953	4,352	11,292
52	10968	2,632	4798	4,144	3,000	4,459	11,623
53	11197	2,674	4912	4,241	3,047	4,567	11,955
54	11426	2,715	5025	4,338	3,094	4,674	12,286
55	11655	2,756	5139	4,435	3,141	4,782	12,618
56	11884	2,797	5253	4,531	3,188	4,889	12,949
57	12113	2,838	5367	4,628	3,235	4,997	13,281
58	12342	2,880	5481	4,725	3,283	5,105	13,612
59	12571	2,921	5594	4,822	3,330	5,212	13,944
60	12800	2,962	5708	4,918	3,377	5,320	14,276
SIRR		7%	6%	8%	7%	6%	8%

Source: Estimated using the same procedures as explained in page 269

Table 10-46
Estimated private rates of return to investment in higher education in
Oman under option E (cost repayment)

Age	Secondary	Education	Engineering	Economics	Arts	Science	Medicine
19	3411	-3411	-3411	-3411	-3411	-3411	-3411
20	3640	-3640	-3640	-3640	-3640	-3640	-3640
21	3869	-3869	-3869	-3869	-3869	-3869	-3869
22	4098	-4098	-4098	-4098	-4098	-4098	-4098
23	4327	788	-4327	618	435	-461	-4327
24	4556	829	-4556	715	482	-353	-4556
25	4785	871	-118	812	529	-246	-4785
26	5014	912	-4	909	576	-138	204
27	5243	953	110	1005	623	-31	536
28	5472	994	567	1102	670	77	867
29	5701	1035	680	1199	717	185	1199
30	5930	1076	794	1296	764	292	1530
31	6159	1118	908	1392	811	400	1862
32	6388	1159	1022	1489	858	507	2193
33	6617	1200	1136	1586	906	615	2525
34	6846	1241	1249	1683	953	723	2856
35	7075	1282	1363	1779	1000	830	3188
36	7304	1324	1477	1876	1047	938	3519
37	7533	1365	1591	1973	1094	1045	3851
38	7762	1406	1705	2070	1141	1153	4182
39	7991	1447	1818	2166	1188	1260	4514
40	8220	1488	1932	2263	1235	1368	4845
41	8449	1529	2046	2360	1282	1476	5177
42	8678	1571	2160	2457	1329	1583	5508
43	8907	2262	2274	3274	2576	3491	5840
44	9136	2303	2387	3370	2623	3598	6171
45	9365	2344	4001	3467	2671	3706	6503
46	9594	2385	4115	3564	2718	3814	9634
47	9823	2427	4229	3661	2765	3921	9966
48	10052	2468	4343	3757	2812	4029	10297
49	10281	2509	4456	3854	2859	4136	10629
50	10510	2550	4570	3951	2906	4244	10960
51	10739	2591	4684	4048	2953	4352	11292
52	10968	2632	4798	4144	3000	4459	11623
53	11197	2674	4912	4241	3047	4567	11955
54	11426	2715	5025	4338	3094	4674	12286
55	11655	2756	5139	4435	3141	4782	12618
56	11884	2797	5253	4531	3188	4889	12949
57	12113	2838	5367	4628	3235	4997	13281
58	12342	2880	5481	4725	3283	5105	13612
59	12571	2921	5594	4822	3330	5212	13944
60	12800	2962	5708	4918	3377	5320	14276
PIRR (%)		8%	6%	9%	7%	6%	9%

Source: Estimated using the same procedures as explained in page 269