

# GENDER-RELATED IMPACTS OF THE CORONAVIRUS PANDEMIC IN THE AREAS OF HEALTH, DOMESTIC VIOLENCE AND THE ECONOMY IN JORDAN

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The Economic and Social Council

September 2020

Amman, Hashemite Kingdom of Jordan

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## List of acronyms

CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
COVID-19	Coronavirus disease 2019
CSS	Center for Strategic Studies
FPD	Family Protection Department
GDI	Gender Development Index
ILO	International Labour Organization
IMC	Inter-Ministerial Committee
JNCW	Jordanian National Commission for Women
JOD	Jordanian dinars
JWU	Jordanian Women's Union
MSMEs	Micro, small and medium-sized enterprises
PFHS	Population and Family Health Survey
PSD	Public Security Directorate
SARS	Severe acute respiratory syndrome
SMEs	Small and medium-sized enterprises
UN ESCWA	United Nations Economic and Social Commission for Western Asia
UNFPA	United Nations Population Fund
UNHCR	United Nations High Commission for Refugees
USD	United States dollars
WHO	World Health Organization

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## Executive summary

This study analyses the impacts of the coronavirus (COVID-19) pandemic on health, social and economic aspects in Jordan from a gender perspective during the period from the beginning of the pandemic's spread in the Kingdom in March until September 2020. It seeks to elucidate the impacts of this pandemic, especially in light of anticipated subsequent waves, in the hopes of shaping measures to prevent or offset such impacts.

This analytical study is based on a nationwide survey conducted by the Center for Strategic Studies at the University of Jordan at the request of UN Women and the Economic and Social Council in May 2020. The survey sought to recognize the gendered impacts of the coronavirus pandemic in light of the restrictions imposed to prevent its spread. It was followed by a national survey involving long phone calls with 1,300 participants, of which 663 were female (51%) and 637 male (49%). This study adopted scientific research principles so that the sample would be representative of the various segments of Jordanian society in the various regions and governorates. The study also relied on other surveys conducted by a number of research centres, as well as data provided by official bodies and civil society organizations.

The study is divided into three chapters, the sequence of which relate to the evolution of the pandemic and its repercussions. The first chapter analyses the impacts of the pandemic on health, thus reviewing the actual condition of health services before and after the spread of COVID-19 in the areas of: reproductive health, health in different age categories, health services provided to people with chronic diseases, impacts on psychological health, as well as the direct economic impacts of the pandemic on the health sector. The chapter concludes with a set of recommendations.

The second chapter analyses the issue of domestic violence in light of the pandemic measures, whereby most families were forced to stay at home pursuant to defense orders imposing curfews and lockdowns, and working remotely for long periods. In the first month of such measures, the Department of Family Protection recorded an increase in the number of cases of violence by 33% compared to the same period in 2019. This percentage is similar to the increase that the rest of the world witnessed in rates of domestic violence. This chapter focuses on relevant legislations and policies, then on services provided to victims of domestic violence. It offers expanded recommendations distributed along several axes, including mechanisms for victims to access dedicated services, programmes for the prevention of domestic violence, capacity-building, as well as policies and legislation.

The third chapter analyses the gender-based impacts of the pandemic on the economy, conducting an assessment of the impacts of the pandemic on women's economic participation and their position in the labour market, then moves on to discuss the impact of the pandemic on women's failure to settle loans, which is known as the 'case of the female debtors', and its impact on women working in both public and private sectors, with an assessment of its impacts in particular on employment status and working from home, and on women's poverty. This chapter also reviews the extent to which women benefit from government decisions that are included in defense orders, along with fiscal policy and the role of gender-responsive budgets. The chapter concludes with recommendations for labour and financial policies, as well as financing for women's projects.

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## Overview of government measures in light of COVID-19

The Jordanian Government has taken many measures and decisions aimed at controlling the spread of the coronavirus since the first cases appeared in the Kingdom in early March 2020. The Government also took economic and administrative decisions aimed at mitigating the direct and indirect negative economic impacts of this pandemic on citizens and economic establishments. These decisions included the application of the Defense Law of 1992, under which 14 defense orders were issued, including the declaration of a curfew. On 15 March, the Prime Minister announced the suspension of educational institutions for a period of two weeks, as well as the suspension of all flights to and from Jordan until further notice.

All the Kingdom's airports, land and sea borders were closed to passenger traffic, with the exception of commercial freight, in addition to closing archaeological touristic sites, closing cinemas, swimming pools, sports clubs and youth centres until further notice. On 16 March, the Government announced that all arrivals to Jordan would be subjected to a mandatory quarantine. On 17 March, the Government decided to shut down all institutions and official departments, in addition to shutting down the entire private sector, with the exception of the health sector, and vital sectors. The Government also prevented gatherings of more than 10 people, moving between governorates, stopped the printing of newspapers, and decided to close commercial centres (including "malls" and commercial gatherings), and only allow the opening of supply centres and pharmacies.

A royal decree to enforce the Defense Law was issued on 19 March, and Defense Order No. 1 was issued, suspending the provisions of Social Security Law No. 1 of 2014 and its amendments, and the regulations and instructions regarding old-age insurance in private sector establishments. On 20 March, Defense Order No. 2 was announced, imposing a 24-hour lockdown and curfew with home confinement in all regions until further notice. On 24 March, the process of distributing water and bread began through Greater Amman Municipality vehicles and its water trucks in the capital, and in the governorates via buses. On 24 March, the opening of small shops was announced – which include basic food stores, stores selling vegetables and fruits, bakeries, pharmacies and water stores in neighbourhoods – and allowing supermarkets

to deliver goods between 10 am and 6 pm.

Defense Order No. 3 was issued on 26 March and included the issuance of penalties for those who violate Defense Order No. 2, with penalties including a fine and imprisonment. The Government also decided to completely isolate Irbid from the rest of the governorates. Defense Order No. 4 was also issued on 31 March, to establish the "Himmat Watan" fund to support the national effort to combat the coronavirus pandemic, followed by Defense Order No. 5 regarding the extension of litigation procedures, which suspended the validity of all periods and dates stipulated in the legislations in force.

On 8 April, Defense Order No. 6 was issued regarding wages for workers in the private sector, and other issues related to this sector. The confinement was renewed on 10 April for a period of 48 hours in order to enable epidemiological investigation teams to resume their work efficiently and effectively. On 15 April, Defense Order No. 7 was issued to define non-traditional teaching methods and means, followed by Defense Order No. 8 to toughen penalties for people who were reckless with defense decisions and orders.

Defense Order No. 9 came on 16 April to create solidarity and support programmes for unemployment insurance. On 21 April, 30% of the total workforce was allowed to work in establishments with 10 or more employees; a maximum of three employees were allowed in establishments with fewer than 10 employees; and the industrial sector was given permission to run two shifts occupying 30% of its workforce each (for a total of 60% of its total workforce). On 22 April, doctors and dentists with clinics outside of hospitals were allowed to operate from 10 a.m. until 4 p.m. five days a week, provided that they do not exceed a maximum of 10 patients per day. On 23 April, clothing and jewelry stores, as well as those selling home and office furniture, stationery, hearing aids, contact lens and eyeglasses, as well as electrical and electronic items were allowed to sell their products online or by phone.

On 26 April, the commercial, industrial and service sectors were allowed to work throughout the week, except for on days when a comprehensive lockdown was announced. On 28 April, work was allowed for restaurants and sweets

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shops, the financial auditors' sector, the tax and accounting consultancy sector, financial managers, and accessory and cosmetics stores. On 28 April, lawyers were also allowed to work, as well as shops inside major commercial centres (malls). On 30 April, Defense Order No. 10 was issued regarding the submission of income tax returns.

On 3 May, Defense Order No. 11 was issued to gradually ease lockdown measures, allow the various productive, service, economic and commercial sectors to return to work, and to oblige the owners of establishments, citizens and residents to adhere to the utmost caution. On 4 May, work was allowed for the nursery sector, the stock exchange, flower shops and pet shops. On 20 May, Defense Order No. 12 was issued regarding the amendment of penalties in Defense Order No. 3. On 23 May, cultural centres and music institutes were allowed to operate, and the capacity of public transportation was raised to 75%.

On 14 June, Defense Order No. 13 was issued to support affected economic sectors, especially the tourism sector. That same day, Defense Order No. 14 was issued, creating the Protection and Empowerment Programme for the period from June to December 2020. Finally, on 27 June, swimming pools and change rooms in clubs, sports centres, entertainment venues and special education centres were allowed to reopen.

The Central Bank has also introduced many measures, which included reducing interest rates on all monetary policy tools,

reducing the costs of the Central Bank's programme to finance and support economic development sectors (on existing and future facilities), and releasing additional liquidity to banks.

The Ministry of Finance postponed the application of the sales tax until the amounts are received and not at the time of the sale (with the possibility of postponing the payment without interest as a gradual next step). It allowed companies on the gold and silver lists<sup>1</sup> to pay only 30% of customs duties, and to defer 70% to later, subject to a non-bank commitment. It introduced procedures to control the entry of goods, and agreed with the container company in Aqaba to amend the grace period fees from 7 to 14 days, along with cooling fees, and postpone the fees for regulation revenues imposed on the land sector until the sale or establishment of enterprises without interest, while also allowing classification transactions between heirs and partners in the same sector with deferred payment of the proceeds until they are transferred to the owners.

For its part, the Ministry of Industry and Trade imposed price ceilings on goods that witnessed an increase in prices, as well as penalties for those who did not comply. The Ministry of Energy decided not to disconnect the electricity from any non-paying subscriber for a period of one month, in addition to allowing electricity bills to be paid in instalments for the affected sectors and maintained fuel stations operating as usual. The Ministry of Local Administration and Municipality of Greater Amman Municipality extended professional licenses in the municipalities and in Greater Amman until 1 June.

# Chapter 1:

## Gender-based analysis of the COVID-19 pandemic on health

### Introduction

The novel coronavirus pandemic is the undisputed major crisis of the twenty-first century so far, which is strongly affecting all of humanity, as individuals, societies, institutions and governments. Global statistics indicate that by mid-September 2020, the number of infections had reached more than 29 million people, with more than 900,000 confirmed deaths. The daily increase in coronavirus infections was proceeding at an alarming pace in most countries of the world. The Middle East is one of the regions prone to crises associated with this pandemic, including: economic stagnation, food and medicine shortages, lack of health resources and equipped medical facilities, and the consequent impact on health services, as well as the social consequences on individuals, families and society.

The countries of the Middle East and North Africa may be among those most affected by this pandemic due to several factors. As a result of the size of the population, the status of health systems and the composition of the societies in these countries, many suffer from problems that most governments are working to solve. Jordan is not isolated from these challenges, as societies that suffer from high rates of poverty and unemployment are more vulnerable to the impacts of this pandemic and its repercussions on individuals of different ages, as well as on health systems.

Jordan has taken a number of exceptional and preventive measures to manage COVID-19, giving priority to societal health and the health of citizens over economic considerations. Jordan was able to absorb the first shock of this pandemic successfully through physical distancing policies, comprehensive curfews and home quarantine procedures, personal protection, closing air, land and seaports and terminals, and closing industrial and commercial activities (except for vital ones). Work is still underway to develop future plans and to implement several strict measures to contain the possible repercussions of this pandemic or its subsequent waves.

This study describes the differential impact of the pandemic on the public health of both genders. It concludes with a set of recommended proposals to include in plans to confront any other possible waves, or any crises accompanying this pandemic, in order to mitigate the impacts on women's health in particular.

### 1. Health services before the outbreak of COVID-19

#### 1.1 Reproductive health services for women

Access to health services is a human right, and it is a major goal of promoting and protecting women's rights. Jordan has made remarkable progress in promoting women's rights and gender equality.<sup>2</sup> For example, studies have indicated an increase in the average lifespan of women compared to previous years,<sup>3</sup> and an increase in the number of public comprehensive health centres, which currently include 89 health centres that provide services related to maternal and child health, and sexual and reproductive health. In addition, reproductive health-care services are provided to females and males in adolescence, aged 10–19, as part of the public health services provided by civil society institutions. In terms of the reproductive health services provided by the Ministry of Health, the Strategic Plan of the United Nations Population Fund (UNFPA) Report for 2018–2021 indicated that 83% of the women who were referred for family planning services had received information and advice for family planning, and that 29% of these women had received training on breast cancer examination, and all health centres had offered at least four methods of family planning.<sup>4</sup>

In turn, the School Health Directorate at the Ministry of Health provides health services starting with the school environment and medical examination. In a number of public universities, typical clinics provide students aged 18–24 years with information about sexual and reproductive health, and refer them to specialized centres. Despite this, there are universities that lack medical clinics or lack the appropriate infrastructure to provide these health services to young people of both sexes.

With regards to sexual and reproductive health, the 2015 report of the Higher Population Council in Jordan revealed that the majority of young women's knowledge of reproductive health was limited to maternal and child health and family planning,

2 - Hashemite Kingdom of Jordan. 2016. Comprehensive National Plan for Human Rights for the years 2016–2025. [Accessed 5 July 2020]. <http://www.jorconsulate.com/new/images/Human-rights-2016-2025.pdf>.

3 - Mokdad, A.H. et al. 2016. "Health in times of uncertainty in the eastern Mediterranean region, 1990–2013: a systematic analysis for the Global Burden of Disease Study 2013." *Lancet Global Health*. 4:e704–e713.

4 - UN Population Fund (UNFPA). 2018. Strategic Plan 2018–2021. [Accessed 5 July 2020]. [https://jordan.unfpa.org/sites/default/files/pub-pdf/18-044\\_UNFPA-SP2018-EN\\_2018-03-12-1244\\_0.pdf](https://jordan.unfpa.org/sites/default/files/pub-pdf/18-044_UNFPA-SP2018-EN_2018-03-12-1244_0.pdf).

given the absence of a role for schools and higher education institutions in this field due to societal factors and prevailing social norms.<sup>5</sup>

Providing sexual and reproductive health services for young women and men in public health centres involves several challenges, including work pressures, receiving large numbers of clients, working hours that are not suitable for clients, and the lack of a dedicated area for young women in many centres to ensure confidentiality and respect privacy. Also, the services currently provided in health centres do not include the provision of reproductive health services to unmarried patients or to those under 18.



### 1.1.1 Prenatal and maternal care

From a medical point of view, pregnancy is an important period in a woman's life, and she needs proper care from a health and psychological point of view. It is also associated with many diseases in all countries of the world, such as gestational diabetes, preeclampsia, and mortality for women and children. In terms of healthcare for pregnant women, national reports indicate that the vast majority of women in Jordan (98%) receive prenatal care in qualified health facilities, and nearly 80% of them receive care more than seven times during pregnancy.<sup>6</sup> In the field of obstetric health care, only 2% of women in Jordan did not give birth in hospitals – a great maternal health achievement. A quarter of women of childbearing age in Jordan give birth through caesarean section and one of five women had it pre-scheduled.

As for postnatal care, it is estimated that 83% of women received the necessary care within at least two days of the birth. The rapid spread of the COVID-19 pandemic is an incentive to take the necessary precautions to prevent health complications in pregnant women, and in the postpartum period.

### 1.1.2 Family planning

According to the latest Population and Family Health Survey (PFHS) 2017–2018, more than half (52%) of women of childbearing age in Jordan use modern family-planning methods; 51% of them obtain these methods from private clinics, and 49% from the public sector. The results of this survey also indicated that 14% of women in Jordan were unable to plan for their family despite their desire to separate births or limit pregnancy.<sup>7</sup>

### 1.1.3 Manifestations of violence in childbearing years

Jordan's PFHS 2017–2018 revealed that in the past 12 months, 20% of female respondents of reproductive stage had been exposed to some form of violence, whether physical, sexual, emotional or psychological. The report also indicated that 2% were exposed to physical violence during pregnancy.

### 1.1.4 Reproductive health of minors

The PFHS also found that 56% of women over 15 years of age are married. Girls between the ages of 15 and 19 make up 7.6% of the population. The survey also estimates that the rate of marriage for minors (15–18 years) in Jordan is 14%, and that 5% of women aged 15–19 in Jordan have begun bearing children, and an additional 2% are pregnant with their first child.

## 1.2 Prevalence of chronic diseases, by gender

An unpublished national study conducted by the Ministry of Health with support from the World Health Organization (WHO) on the prevalence of chronic diseases showed that 40% of females aged 18–69 suffer from obesity, compared to 24% of males, and 22% of women suffer from high blood pressure and are receiving treatment, with a similar rate among males. In addition, 17% of females aged 40–69 years have or are at risk of developing cardiovascular disease, compared to 32% of males. The study also indicated that the smoking rate in Jordan (including residents and displaced persons) is 16% among females, compared to 65% among males. Moreover, more than 60% of families are exposed to passive smoking due to the presence of a smoking family member.

As for diabetes, the PFHS<sup>8</sup> indicates that 35% of women over 60 years suffer from diabetes, compared to 29% of males. There were no national reports describing mental health by

5 - Economic and Social Commission for Western Asia (ESCWA). 2015. Policy Brief: Consequences of Child Marriage for Sexual and Reproductive Health in Humanitarian Settings in the Arab Region.

6 - Hashemite Kingdom of Jordan. 2018. Population and Family Health Survey (PFHS) 2017–2018.

7 - Ibid.

8 - Ibid.

gender before the pandemic. Health services for people with chronic diseases or those at risk of being affected by these diseases include access to medicines through the Ministry of Health, the Royal Medical Services, university hospitals, and the private sector. However, since 40% of women are of childbearing age, and more than half of females aged 15–19 do not have health insurance,<sup>9</sup> this may reduce women's access to adequate health services and information.



## 2. Publications related to the impacts of COVID-19 on health

Studies related to the biological impacts of the coronavirus on both genders indicate that the immune response is different between males and females due to variance in the biological composition and hormones, which directly affects the function of immune cells. International reports and studies have also confirmed that COVID-19 poses a greater danger to males than to females, as there is believed to be a relationship between the gene located on the female chromosome (X) for the ACE-2 receptors that the novel coronavirus and SARS use to enter host cells. According to the Chinese Center for Disease Control and Prevention, during the current pandemic, the male death rate of the infected reached 2.8%, while the death rate of females was 1.7%.<sup>10</sup>

However, these differences in mortality rates are slight, and do not mean that females are not at risk of infection. Despite the discrepancy in death rates, the risk of infection with COVID-19 and its complications does not differentiate between genders. For example, the rates of severe acute respiratory syndrome (SARS) in 2003 were greater among females than males, yet the death rate was higher for males. Many studies have indicated that females' immune responses are stronger in general compared to males due to

female hormones (estrogen, progesterone and prolactin) and their impact on the functions of immune cells and on females' ability to produce antibodies more efficiently and effectively.

In general, the biological and hormonal differences between both genders can explain the difference in immune responses to vaccinations, and the prevalence of some immune diseases among females more than males. But the differences between both genders in response to the coronavirus can also be attributed to several factors, such as the higher rate of smoking and chronic diseases among males compared to females. Despite these studies of immunological differences between both genders, the age factor may also play an important role, especially in older age categories. Females in menopause, for example, may suffer the consequences of the social roles placed upon them to a greater extent than males of the same age, which may affect their physical and psychological health.

After reviewing health publications in this field, it seems that pregnant women are not at any higher risk of being affected by this disease than other groups. Also, there is still no scientific evidence of the transmission of the novel coronavirus from mother to newborn, or from a breastfeeding mother to her infant. As health reports indicate, virus access to the bodies of pregnant women is generally via the same ways of spreading the virus (i.e., saliva splashes from close distances from patients, touching surfaces contaminated with the virus), which means that adherence to physical distancing procedures, wearing masks and personal hygiene may be sufficient to prevent infection in pregnant women.

It is worth noting that some scientific studies have indicated that the many physiological changes that occur in a woman's body during pregnancy may make her more vulnerable to more severe symptoms than others when they have viral diseases, such as influenza.<sup>11</sup> There is a clear lack of conclusive scientific evidence to prove this in the current coronavirus pandemic, as many reports indicate that the course of the disease in pregnant women is very similar to other women, that most of these women only suffer from minor symptoms, that they recover at a rate similar to others, and that a small percentage of pregnant women need ventilators or intensive care.

In addition, the results related to the health of the fetus, and the possibility of vertical transmission of this virus from the mother to the fetus during pregnancy or childbirth, are

9 - Ibid.

10- Chinese Center for Disease Control and Prevention. 2020. "The Epidemiological Characteristics of an Outbreak of 2019 Novel Coronavirus Diseases (COVID-19) – China." CDC Weekly China. 2:113–122.

11- Siston, A.M. et al. 2010. "Pandemic 2009 influenza A(H1N1) virus illness among pregnant women in the United States." Journal of the American Medical Association. 303. Pp. 1517–1525.

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reassuring as there is no evidence that there are risks to the health of the fetus. In general, and based on current scientific reports and evidence, it is still too early to determine the final outcome of infection with the virus on the health of the mother and fetus, or the possibility of health consequences in the future.

### 3. COVID-19 impacts on health, by sex

The survey conducted for the purposes of preparing this study included a national sample, of which the average age of respondents was 38.5. Nearly a third of participants were in the age range of 18–29 years (47% of whom were women); 42% of all respondents were aged 30–50 years (54% of whom were women); and nearly one quarter (23%) were over the age of 50 (45% of whom were women).

Respondents were distributed among the different governorates of the Kingdom, with rates similar to the percentage of the population in each of these governorates. The marital status of more than two-thirds of the participants was 'married', with the average age of marriage being 22.9; 96 participants were widows, 91% of whom were female; and the majority of those separated/divorced from their husbands were women (73%) out of the 26 participants in this category; and 20 women answered that they are pregnant.

Almost half of the respondents said they live in families of four to six members, and the percentage of women who live in families with more than six members was 45.4% compared to 54.6% among men. The maximum number of family members was 12.

With regards to health insurance coverage, the study indicated that the majority of respondents had health insurance at an approximate rate of 73.6% for men and 72.4% for women, the source being either from governmental insurance for civil servants and from health insurance for military personnel. The results also showed that there were no statistically significant differences in health insurance coverage according to sex, education level, or region. Half of the respondents obtained health insurance from work, spouses, or upon retirement, while 15% of the study sample obtained health insurance as beneficiaries in association with civic insurance companies. In addition, the study showed that the percentage of respondents receiving health insurance provided for individuals in poverty pockets is higher among men than among women (19% compared to 11%, respectively).

### 3.1 Impacts on reproductive health

Reproductive health services provided to women, girls and newborns around the world have been affected by the mandatory COVID-19 quarantines and curfews, despite the recommendations of the WHO to ensure the provision of the necessary health care for pregnant women and mothers, and to ensure safe births while conducting the necessary check-ups to ensure births and mothers' safety. The recommendations also included the provision of health and reproductive health care services in light of the pandemic, and the provision of health services related to menstruation and childbearing. Disruptions have prompted concerned institutions and centres to pay more attention and follow-up on women, girls and children to ensure the continuation of maternal and childcare services in light of exceptional circumstances, such as the coronavirus pandemic.

A recent report by UNFPA warned that many women ignored medical appointments or examinations related to family planning, or referrals to women's health centres, for fear of infection with coronavirus. It also warned of the interruption of the global supply chain needed to ensure the means of family planning, indicating the extent of pressures on health systems as a result of this pandemic, which affects the availability of reproductive health services for women, and the delivery of supplies necessary to ensure the continuation of family planning methods.<sup>12</sup>

The COVID-19 crisis constitutes a critical period in terms of providing healthcare for pregnant women in light of confinements at home and intermittent curfews. Although emergency services are provided in cooperation with civil defense; many pregnant women may not feel the need to continue periodic visits to obtain antenatal care.

For their part, the health centres of the United Nations Relief and Works Agency for Palestine Refugees in Jordan resumed work early to provide family planning services, regular vaccinations for children and newborns, and to dispense medications for chronic diseases based on Defense Order No. 11, in accordance with the necessary health measures and procedures to ensure maximum conditions for public safety and infection control to limit the spread of COVID-19.

The results of the national survey indicate that pregnant women represented 3.1% of respondents, and that 29% of

them had already canceled one or more appointments to visit maternity and child centres, gynecological and obstetric clinics, or hospitals during the crisis. More than half of married women in the study sample reported that they do not use any type of family planning method, although the overall percentage of women who reported using family planning methods was slightly higher than the percentage among men (41 versus 38%, respectively). In southern governorates, 46% of respondents (of both sexes) answered that they use family planning methods, compared to 37% in northern governorates, and 39% in central governorates. Only a third (34%) of women answered that they were able to obtain the necessary family planning methods during the curfew, while 64% of women respondents said they were unable to obtain them.

### 3.1.1 COVID-19 impacts on gender-based violence

The coronavirus pandemic has not only threatened human health and the stability of health systems around the world, but this pandemic has also played a role in increasing rates of violence in all its forms, threatening social peace due to the exceptional circumstances the world is going through with the use of curfews and home quarantine measures by several countries to limit the spread of COVID-19, and the expectation of future waves of this pandemic.

In a recent study, the Higher Population Council predicted high rates of domestic violence in Jordan due to the imposed restrictions, such as the curfew and confinement at home. Successive reports confirm the high rate of gender-based violence as a result of obligating individuals to stay at home, which put thousands of women and children at the possibility of increased violence.<sup>13</sup> Although the vast majority (94%) of the women participating in the national survey were not threatened with separation by their husbands, many of them were subjected to violence in other ways, such as: bullying, verbal abuse, belittling their role, and belittling them in front of others. This study dedicates an entire chapter to discussing the impacts of the coronavirus pandemic on domestic violence in Jordan.

### 3.2 Differential impacts for health according to different age categories

The sample of respondents who took part in the national survey was divided by age into three main groups. Nearly a quarter of all participants were in the youth group, whose



ages ranged from 18–29 years (47% of whom were women, including adolescents of the age to marry and work). Nearly half of the sample was in the second category – the reproductive stage – ranging from 30–49 years (54% of whom were women). The third category covers the older segment of the population, aged 50 and up, which comprised roughly one quarter all respondents (45% of whom were women). Women in this third group have their own needs because women in this category have entered a biological stage (menopause) that is a crucial stage in a woman's life with special health and psychological needs compared to men, in addition to the other burdens a woman may suffer, especially in terms of taking care of family members, and perhaps other members of the extended family.

In general, the results of the analysis indicate that the distribution of women respondents (663) in the three regions of the Kingdom was statistically different from the distribution of men (637). The largest proportion was concentrated in the Central region, at 53% women compared to 47% for men, while the lowest was in the Northern region, with 45% women compared to 55% men. Female respondents came in second place in the Southern governorates, at 48% compared to 52% for males. These differences can be expected, as the central governorates, including the capital in particular, constitute the largest areas in terms of population size and density.

#### 3.2.1. Youth age category (aged 18–29)

There were 147 women aged 18–29 years surveyed, which constitutes 23% of the sample of women, and 166 male respondents within this age category, which constituted 25%

13- UNFPA Jordan. 2020b. "Daring to ask, listen and act: a snapshot of the impacts of COVID on women's and girl's rights and sexual and reproductive health." Accessed 5 July 2020. <https://jordan.unfpa.org/en/node/48389>.

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of the total men. Among male youth survey respondents, 20% were distributed over the central region; while 28% of the women youth were from the northern region, and 20% from the southern region.

The results indicate that 15% of surveyed women under the age of 30 were married, compared to 8% of men of the same age category. Of these women, 11% had been married at the age of 18 or younger (child marriage); meanwhile, only one man was married at that age. Also, 7.5% of women in this age category were pregnant during the coronavirus crisis, and they lived in families with three to six members, or more.

In addition, 59% of this group of women reported that they had received an education, ranging from Tawjihi or higher, with a similar percentage of men at the same educational level. However, the percentage of men in the educational category lower than Tawjihi was 19%, while the percentage of women was 11%. About 20% of surveyed women under the age of 30 had incomes equal to or lower than 350 Jordanian dinars (JOD) per month, compared to 26% of men. Meanwhile, 43% of women reported that their income ranged from JOD 350–700 per month, compared to 39% of males.

Half of the women under the age of 30 lived in families of 4–6 people, and 29% of them lived in families of more than six members. In addition, only 46% of men had valid health insurance compared to 66% of women. In addition, 64% of women in this age category of below 30 had a means of transportation during the crisis, compared to 66% of men.

Notably, only 20% of women in this age category reported having access to health services at the time of the pandemic and curfew, compared to 27% of men in this same age category. Although 41% of all women of reproductive age (15–49) in general reported that they use family planning methods, only 18% of the 18–29 age group mentioned this. Meanwhile, 22% of women aged 18–29 stated that they faced obstacles to obtaining family planning methods, compared to 78% of women aged 30–50 years, and to 12% of men in this category.

Despite the great similarity in general between women and men in the youth age category, it appears that a greater burden is placed on the health of women in this age category, due to marriage at an early age, given that 7.5% of them are pregnant, living with members of a larger family, and that

about 63% of them live with an income of no more than JOD 700, although the majority of them had a secondary education or higher during the crisis period. The analysis also shows that two-thirds of women in this category have some means of transportation, and three-quarters were able to visit health facilities when needed to obtain means of family planning.

Many respondents reported suffering from moderate or severe stress, which was a feeling of sadness, chest tightness, despair, lack of interest and enjoyment in doing things, or a feeling of anger and anxiety and the inability to control them. The percentage of women aged 18–29 reporting this was 40% – significantly higher than for young males, 29% of whom reported experiencing severe or moderate stress. However, it is worth noting that women in the age category 30–50 years had the highest rates of psychological stress (46%), compared to only 30% of males in the same age category.

### 3.2.2. Reproductive age category (aged 30–50)

As for women in this age category, it is clear that 35% of respondents were affected during the crisis in terms of access to family planning methods, and 29% had to reschedule or cancel pregnancy follow-up appointments. Worrying factors for women were related to fear of an unplanned pregnancy, or fear for the fetus at a time full of fear about contracting the disease, or even the fear of not being able to access health services for routine examinations to ensure the safety of the pregnancy and the fetus.

In addition, many women in the reproductive stage, in addition to women in the early stage of youth, or over 50 years of age, lived with members of a family in which at least one person lived with a chronic disease. Accordingly, this situation has caused a feeling of anxiety and fear of not being able to care for oneself, or for another member of the family, in difficult circumstances in which access to health services was not easy, especially in the early weeks of confinement, when access to health services were only reported as being available to 60% of the total sample, although it did not differ according to gender.

Having a statistical indication of the difference in the indicators of psychological anxiety by sex – which showed a rise in anxiety indicators among women compared to men – suggests that during the pandemic, women were coexisting with the health and social situation in a state of heightened psychological anxiety. This situation may affect

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women over 50 years (the age of menopause), who need a clear understanding of this stage and their physical and psychological changes. In addition, a good number of women in the responding sample were widows (91), compared to only five men widowers. It is likely that the majority of widowed women fall into the age category of over 50; and accordingly, this group might be expected to be the most anxious in the group. In fact, the results of the study showed, statistically, that the rate of anxiety among unmarried women at the time of the study was greater compared to married women, as married women have more emotional and psychological support than separated or widowed women, and the presence of a supporter for these families may play an important role in reducing anxiety among married women.

The study also showed that the anxiety rate among participants from the northern region was close to statistical significance compared to participants from the central region, while the majority of the population of the central region felt loneliness, with statistical significance, compared to participants from the capital governorate. This may be due to the fact that the northern region witnessed several cases of infection early on, and the authorities isolated some neighbourhoods in the Al-Mafraq Governorate and the city of Ramtha, all of which may explain the high cases of anxiety among participants in the northern region, while the sense of loneliness in the governorates of Zarqa, Balqa and Madaba compared to the capital governorate can be explained by the economic lockdowns that affected the central governorates, while the southern governorates had eased the curfew measures at an early date because no infections were recorded there.

### 3.2.3. Older age category (over the age of 50)

As for the over of the age 50, the results indicate that 31% of women respondents were married, compared to 41% of men, and half of these women were married before the age of 18, which was an equal rate to men, although there were a small number of men in this category (only 7 compared to 64 women). A quarter (27%) of women aged 50 and over stated that their income did not exceed JOD 700, compared to 18% of men in the same age category. Another quarter of women in this age category had incomes exceeding JOD 700, compared to 34% of men of the same age. There were very high rates of illiteracy in the 50+ category. Whereas 18% of women in this age category lived in families of 4–12 family members, this was true for 29% of men of this age.

Although half of surveyed women and men revealed a history of chronic disease, about one third of women (29%) reported having a means of accessing health services. Also, only 34% of women managed to access the hospital when needed, compared to 42% of men.

According to the criteria used in this study to assess the strength of social ties and social stigma of infection with coronavirus, the rates were similar for those feeling strong social ties (7.1%) and the rate for female respondents feeling social stigma related to infection with the virus (7.6%), compared to 7.2 and 7.8% on these two indicators, respectively, for men. It is worth noting that women younger than 30 or older than 50, had greater social connections and support than women in the 30–50 age category. The rates were 7.0 for those aged 18–29; 6.5 for those aged 30–50; and 7.1 for those above 50, respectively. However, the social support ratios did not differ by age category for men. The study did not show any difference in rates of societal stigma between age categories for males or females.

### 3.3 Health services provided to patients with chronic diseases

The pandemic may also affect public health through the impact of measures such as home quarantine and lockdowns, and the consequent obstacles to providing necessary health services to individuals – from following up on people with chronic diseases, to providing necessary medical advice, to providing essential medicines and treatments – which negatively affects the level of health in general.

One-fifth of the sample in the national survey answered that they suffer from at least one chronic disease, and 29% of them reported that one of their family members suffers from at least one chronic disease. Two-thirds of the total sample said they were able to obtain health services during home confinement. The results indicated that it was easier for females to access health services compared to men, at 70% compared to 66%; however, 24% of female respondents indicated that they were not able to access a hospital when needed.

When it comes to mental or physical disabilities, 4% of the participants answered that a family member has a mental, physical, motor, hearing, or other disability. Only 41% of this group answered that they were able to obtain health services easily, and it was much easier for men than women to obtain

this service (53 versus 34%). By reviewing the number of scheduled visits, women had more scheduled visits than males, but 29% of women with disabilities said they were unable to go to health care centres and/or hospitals, compared to 23% of males.

### 3.4 Psychological health services

Social and psychological health problems are closely intertwined in crises, as individuals react to the same event differently because of their varying abilities of dealing with emerging events. Problems of a psychological nature are divided primarily into pre-existing psychological problems (such as depression and alcoholism) and problems arising from emergencies and crises (such as sadness, distress and anxiety). Psychological health professionals and researchers have widely agreed that the COVID-19 quarantines and lockdowns have increased rates of anxiety and tensions for more than a billion people around the world.<sup>14</sup> Psychological health greatly affects society, and specifically women's health.

In March, the Center for Strategic Studies (CSS) at the University of Jordan released the results of a national survey conducted on the economic, social and psychological impacts of the COVID-19 crisis. The most prominent of these results relate to the psychological impacts caused by the pandemic: 66% of citizens reported feeling anxiety and fear to a large and moderate extent as a result of COVID-19; 42% of citizens have been greatly affected psychologically as a result of the spread of the coronavirus; 38% of citizens were greatly affected psychologically as a result of the imposition of a curfew; 89% of citizens reported feeling sad and frustrated as a result of seeing mosques and churches closed as a precautionary step to prevent the spread of COVID-19; and 64% of citizens

believe that the curfew and disrupting all governmental and private institutions will lead to family quarrels and disputes.<sup>15</sup>

With regards to mental health, this study showed that one-third of the respondents looked at the future in a negative way during the home confinement period, and that 32% had suffered from high or medium stress, including anxiety and depression. A much larger proportion of women (39%) experienced moderate or severe stress, compared to 25% of men. When studying other factors affecting psychological stress, it was found that married couples over 50 years of age had fewer symptoms of stress, and that there was an inverse relationship between the level of income and psychological stress; with higher levels of income being associated with lower levels of psychological pressure.

The study also indicated that more than 10% of the participants had experienced neglect and a feeling of loneliness, whereas those who were married and those with high incomes were less lonely than others. Gender was not considered a determinant, in statistical terms, of the extent of feelings of loneliness or neglect. It is worth noting that 59% of the participants indicated that they would not visit a doctor if they felt symptoms of the coronavirus, for fear of social stigma or criticism. In addition, the study showed that more than half of respondents, in equal proportion between men and women, believed that those infected with the coronavirus were reckless and dangerous to society.

## 4. Gender-based economic impacts of the pandemic on health

The jobs of many women and men with low incomes, informal jobs, or jobs with temporary and short-term contracts have



14- Brooks, S.K. et al. 2020. "The psychological impact of quarantine and how to reduce it: rapid review of the evidence." *The Lancet*. p. 912–920.

15- Center for Strategic Studies (CSS), University of Jordan. 2020. Jordan survey on the economic, social and psychological effects of the Corona crisis. [Accessed 5 July 2020].

16- Higher Population Council. 2020. "Are there differences in the Coronavirus pandemic between females and males?"

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been affected during the pandemic, including seasonal workers, small business-owners, family project workers, or those who depend on per diems, which causes them psychological and material damage. The dismissal of workers in institutions and businesses affected by the pandemic also has a significant impact on the economic conditions of many families, especially those headed by a woman. It entails health and psychological damage and makes it difficult to fulfil public safety requirements, provide healthy nutrition, or ensure access to effective healthcare. This study dedicates an entire chapter to discussing the economic impacts of the pandemic.

It is essential to be aware that the traditional roles and responsibilities imposed on women and girls in Arab societies, including in Jordan, increase the pressures placed on them during home confinement. A study conducted by the Higher Population Council<sup>16</sup> during the current crisis showed that women and girls usually bear full responsibility for taking care of the daily housework, and taking care of family members including the elderly, children and people with special needs (if any) in addition to the responsibility of participating in teaching children through the process of distance learning, which has increased the burden and doubled it for women and girls.

Studies revealed that the 35.4% of working women in Jordan who are employed in the education and teaching sector must not only teach and learn how to deliver their classes through distance learning, but also help their own children adapt to such learning, while also shouldering the additional domestic work burden. The number of women working in the health and social services sector is 13.4%, whereas female workers in the health sectors – whether doctors, nurses or midwives – must continue their work in person to address the threat of this pandemic in addition to the added housework burdens imposed by social responsibilities.

## 5. Recommendations

The coronavirus pandemic in Jordan has created a new reality for the next stage, which reality entails great challenges that must be addressed. In this context, this chapter concludes with the following recommendations related to the health sector:

- Strengthen programmes concerned with women's health; empower maternity clinics; raise awareness of the need

for continuity in their work during lockdowns; and provide them with the necessary support in light of the current circumstances, while maintaining primary and specialized medical care and enhancing programmes concerned with protecting the family, children and people with disabilities. In light of the quarantine and curfew, coordination is essential between governmental health institutions, royal medical services, universities, private sector institutions, civil society, international partners, as well as centres and agencies concerned with protecting families and minors, as well as women, maternity and childhood. It is equally important to expand the capacity of those already available and to ensure their sustainability. There is also a need to take urgent and necessary measures to help remote and less fortunate areas, such as by establishing service centres.

- Activate policies to provide health care for women and men alike during crises, by the private sector and civil society. These institutions play an important role in providing health care, especially in the field of maternity and women's health, in cooperation with public sector institutions, royal medical services and university hospitals. These institutions receive support from various development partners, and this pandemic has resulted in the suspension, delay or limitation of these supplies in light of the challenges facing the Government and these institutions for confronting coronavirus and its consequences. Indeed, nearly a third of citizens expressed a high degree of satisfaction with the support provided by the private sector to deal with the coronavirus crisis, according to survey conducted by the CSS at the University of Jordan in March.
- To limit the spread of gender-based violence, the concerned institutions must quickly respond to all cases of violence against women and children, taking all necessary measures to provide protection and safety for women and children who face the risk of societal violence under these difficult circumstances. Such efforts include ensuring the accountability of perpetrators, prosecuting them, and providing safe shelters and treatment for survivors.
- Ensure the delivery of material assistance, including health insurance, to families and individuals affected by this crisis, especially those who live alone, including among women, the elderly, widows, divorced women, the families of martyrs, orphanages and nursing homes. Amid the pandemic, these groups may suffer more health and psychological impacts

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than other groups in society. Clear plans are needed to provide them with sustainable assistance, and to ensure that care services reach them amid the preoccupation of most State institutions with confronting the pandemic. It is also essential to ensure their inclusion in, or the continuity of, health insurance for them and their families.

- Increase societal awareness of many behaviours that help reduce the psychological impact of home quarantine, intermittent curfews or travel bans, including avoiding unhealthy lifestyles (like spending all the time sleeping or watching the news). Rather, encourage home confinement as an opportunity to follow a healthy lifestyle, eating healthy food, exercising at home, and practicing hobbies such as reading, and others that help make the quarantine atmosphere better. The role of the institutions concerned should be to ensure the dissemination of awareness and the provision of mental health services in light of exceptional circumstances that may cause individuals psychological impacts that require care, follow-up and treatment to overcome this crisis or any other waves in the future. The concerned institutions must take into account the psychological health of women in particular, and the increasing burdens on women and girls.
- Expand health education in light of this pandemic, which is a responsibility of society, family and all media institutions alike. Audiovisual and social media play a major role in spreading awareness about the importance of public health in general, and women's health in particular, and therefore visual media may be an effective way to increase awareness about pandemic prevention methods, strengthening state policies on physical distancing and wearing masks. Social media can also play a vital role in the delivery of awareness-raising materials, especially regarding emergency situations and providing the necessary educational materials for women during pregnancy and beyond, while answering any inquiries through official pages and electronic platforms.
- Use electronic platforms and distance learning to maintain education and development processes for health-care-providers; provide scientific materials to health-care workers; and develop their skills in light of physical distancing policies. Provide operating hospitals with clear work policies to deal with various diseases, classify their risks, and deal with them quickly to avoid potential complications and to provide optimal health care. Just as the health of the community is important, maintaining the health of health-care-providers is also of great importance in maintaining the first line of defense and the sustainability of health care delivery. This requires providing necessary and sufficient means of prevention, while educating workers about the importance of these procedures and their role in maintaining their health and the health of their families and patients.
- Conduct scientific research and surveys to understand the reality of the situation, reviewing the health situation in general and women's health in particular, as these data are the cornerstone of the decision-making process. The Government, civil society institutions and citizens need to know the impacts of this pandemic on public health, women's health, economic conditions, and on services provided in general, including on specific age categories in particular.
- Provide electronic communications between the various institutions in order to provide health care at a high level. The current circumstances require the continuity of comprehensive health services, especially for chronic diseases and reproductive health – such as antenatal and obstetric care, post-partum referrals, and care for the elderly. Without electronic connections, important information about patients' cases may be lost, which may negatively affect the patient's health or delay the provision of health care. These problems can be solved by working to expand the communications and electronic connections between hospitals and governorates, and to adopt unified health systems that guarantee information-sharing according to global principles, taking into account the need for confidentiality of information and patient privacy.
- Conduct field studies to assess the impacts of this pandemic on women's health in general, and on the expected consequences of this pandemic in light of gender differences. Take into account sex, age, place of residence and economic status as variables when evaluating reports, and when analysing data about the incidence and severity of infection among women and compare that with men, documenting recovery cases and mortality rates. These data should contain information about age categories and ways of getting infected, to help determine the characteristics of this pandemic in Jordan and share this information with other countries.

- Build a comprehensive, central and unified database for health indicators and individuals, documenting indicators of maternity care, documenting maternity-related diseases during this period, as well as mortality rates and comparing these with those for men. This pandemic must be taken as an inspiring period to improve health conditions and to take the necessary measures to provide the optimal medical service to citizens of different genders.

## Chapter 2:

# Domestic violence in Jordan in light of the coronavirus pandemic

### Introduction

The response and prevention plans for the COVID-19 pandemic – which included the social distancing policy taken by many countries around the world. As the measures taken in many countries led to the imposition of a state of lockdown to and stay-at-home orders, these procedures kept survivors home with perpetrators and made it difficult for them to seek help.

Many countries have announced a rise in domestic violence cases, a phenomenon primarily facing women and children worldwide. Before the emergence of the coronavirus pandemic, during which the situation worsened, domestic violence had reached grave levels, prompting the United Nations, at the highest levels, to issue statements on the subject. Amid COVID-19, United Nations Secretary-General Antonio Guterres called for measures to address the horrific global surge in domestic violence against women and girls linked to government-imposed lockdowns in response to the COVID-19 pandemic. He said: "For many women and girls, the threat looms largest where they should be safest: in their own homes."<sup>17</sup> Guterres cited statistics showing that even before the global spread of the coronavirus, one-third of women around the world had experienced some form of violence in their lives, noting that 87,000 women were deliberately killed in 2017 – more than half of whom died at the hands of intimate partners from family members. He added that violence against women is as serious a cause of death and disability as cancer among women of reproductive age, and a

greater cause of ill health than traffic accidents and malaria combined.

As for the crisis caused by this pandemic, the number of calls to helplines doubled in Lebanon and Malaysia, compared to the same month in 2019, and tripled in China. Accordingly, the United Nations has called on all governments to make the prevention of violence against women, and reparations for the harm caused by this violence, a major part of their national response plans to the pandemic.<sup>18</sup>

According to UN Women, even before the outbreak of the coronavirus, domestic violence was one of the largest human rights violations committed. Worldwide, over the past 12 months, 243 million women and girls between the ages of 15 and 49 have experienced sexual or physical violence from an intimate partner. "As the COVID-19 pandemic continues, this number is likely to grow, with multiple impacts on women's well-being, their sexual and reproductive health, their mental health, and their ability to participate and lead in the recovery of our societies and economy."<sup>19</sup>

In light of this, the United Nations High Commission for Refugees (UNHCR) has issued an appeal calling for urgent attention to be paid to protecting refugee and stateless women and girls from the outbreak of the pandemic. It indicated that women are among the most vulnerable groups, due to the limited support received from family and children.<sup>20</sup>

At the regional level, the United Nations Economic and Social Commission for Western Asia (UN ESCWA) and partner UN agencies prepared a study that shows that the pandemic has a significant impact on various forms of violence against women and on violence based on gender discrimination, and that rates of violence rise in emergency situations, including during pandemic outbreaks. The study attributed the high rates of domestic violence to the forced coexistence of women and men, the exacerbation of economic pressures, food insecurity and anxiety about exposure to the coronavirus. Unfortunately, according to this study, very few Arab countries document cases of domestic violence, meaning that the true scope and consequences of this violence during this exceptional period are still unclear.<sup>21</sup>

Jordan was among the countries that imposed a set of measures to respond to and prevent the coronavirus, activated in a defense law on 20 March 2020 that imposed a

17- Guterres, Antonio. 2020. "UN chief calls for domestic violence 'ceasefire' amid 'horrifying global surge'," United Nations, UN News website. 6 April. <https://news.un.org/en/story/2020/04/1061052>.

18- Ibid.

19- Mlambo-Ngcuka, Phumzile. 2020. "Violence against women and girls: the shadow pandemic," UN Women website. 6 April. <https://www.unwomen.org/en/news/stories/2020/4/statement-ed-phumzile-violence-against-women-during-pandemic>.

20- UNHCR. 2020. "Displaced and stateless women and girls at heightened risk of gender-based violence in the coronavirus pandemic," UNHCR website. 20 April. <https://www.unhcr.org/news/press/2020/4/5e998aca4/displaced-stateless-women-girls-heightened-risk-gender-based-violence-coronavirus.html>.

21- ESCWA. 2020. Impacts of the COVID-19 Pandemic on Gender Equality in the Arab Region. 6 April.

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curfew, prohibited movement, and disrupted the functioning of official and private institutions, including the announcement of a 'judicial vacation' and a shift towards distance learning.

Like other countries, Jordan has been affected by the pandemic in various aspects of life, as these measures have had social impacts on families in Jordan. At a time when there was an opportunity for family rapprochement and the promotion of the values of solidarity, compassion and tolerance within society and family, family members – especially women – were faced with many burdens and challenges within their homes, which required providing protection for women. The problem of domestic violence is one of the most important challenges that women have faced in light of the pandemic.

Jordan was no exception to the increase in domestic violence cases in light of the coronavirus crisis. According to the Director of the Family Protection Department in an interview with Al-Mamlaka TV, 1,534 cases of domestic violence were recorded in the first month of the curfew, representing an increase of 33% compared to the same period last year.<sup>22</sup> At least five women and girls were murdered by their families since the start of the pandemic measures, bringing the total since the beginning of 2020 to nine women, compared to six women in 2019.<sup>23</sup>

These percentages are considered worrying in light of the decrease in the crime rate in general, according to a statement by the Director of the Criminal Investigation Department, which indicated that the crime rate during the pandemic had decreased by 50%, with the exception of electronic crimes, which saw an increase amid the increased use of social media, with 3,000 cybercrimes recorded during the pandemic period.<sup>24</sup>

Among the personal stories that riled social media followers, was the story of Iman, which she published shortly after the comprehensive curfew was announced. In a livestream on Facebook, she explained how she was subjected to violence and threats from her family, especially as a divorced woman with one son, and expressed her dissatisfaction that a government shelter would not accept to host her with her son in the same house. Her case involves a form of violence directed against women, which is the denial of inheritance. She was evicted from a house that her deceased father owned and in which she had a share, as stated in the video. This video encouraged women to share their experiences, although it was not without criticism from commentators,

some of whom blamed the abused woman.<sup>25</sup> Several parties had dealt with Iman's complaint, either before or after the video, such as the Family Protection Department (FPD), the Jordanian National Commission for Women (JNCW), and the Jordanian Women's Union (JWU).

Iman is not the only survivor who has been blamed in a case where she has been victimized. During the curfew, a Jordanian young man killed his sister because she created a Facebook account and reactions varied from calls for his execution to reactions blaming the girl.<sup>26</sup>

The poll conducted by the Center for Strategic Studies (CSS)<sup>27</sup> indicates that 58% of respondents considered that curfew measures had led to an increase in domestic violence cases (62% of females versus 54% of males). Moreover, 23% of respondents reported the occurrence of at least one domestic violence incident in their homes during confinement, most of which were verbal violence, while 29% reported an increase in the rate of violence in the house of neighbours/relatives/friends.

Increase unpaid care and domestic work added pressure to women and exacerbated their suffering during the confinement period. Bearing the responsibilities of unpaid domestic work, caring for children and educating them remotely after school closures – which resulted in them following up on schoolwork – in addition to providing household needs by buying and carrying them on foot, all added strains.

Women do the bulk of unpaid work, such as cooking and housework in Jordan. The results of the CSS survey showed that 72% of respondents feel that their domestic responsibilities have increased during the COVID-19 crisis, especially among women (by 79%), compared to 64% for men. Among working women, 17% reported that the number of hours they have been working remotely from home exceed their normal set working hours at the office, compared to 11% of males, which increases the pressures that women face in balancing their paid and unpaid work.

Women's care responsibilities have also been exacerbated in light of the closure of centres for people with disabilities, in addition to caring for the sick and the elderly in the family. According to the opinion poll carried out by the CSS, 18% of families living with an elderly person were negatively affected by the pandemic, while 27% of families with special needs

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22- An interview with Al-Mamlaka TV, dated 12 May 2020.

23- Solidarity Association. 2020. "Solidarity: Ahlam's murder was not the first and why won't it be the last? Our homes have become more fragile and less safe for women, girls and children." 19 July.

24- Khabarni. 2020a. "The decrease in the crime rate during the pandemic in Jordan." 20 July.

25- Today's Events. 2020. "Iman Al-Khatib is an abused girl who leads the trend in Jordan." 29 March.

26- BBC Arabic. 2020. "A Jordanian man kills his little sister because of a Facebook account." 10 May.

27- Center for Strategic Studies, University of Jordan. 2020. Gender Equality in Jordan: Analysis of the Effects of the Coronavirus Pandemic (Covid-19). May.

were negatively affected.

Children were also not isolated from the pandemic's impacts, especially given that 82% of the study sample had children at home. When it comes to violence against children, 18% of the study sample reported that its frequency had increased during the coronavirus crisis, and what was remarkable in this regard is that the number of women who mentioned that domestic violence against children had increased was greater than the number of men (32 versus 25%, respectively).

It should be noted that the percentage of people with disabilities, the elderly, and children in this sample and the reported impacts on them may not represent the lived reality, since all survey questions were answered by adults and answers reflect their point of view.

Unusual situations – such as school or work abandonment, fears about being infected by leaving the house, or a family member's lack of commitment to prevention or the failure to make the required efforts to clean and sterilize – all led to quarrels that led to tensions in the general atmosphere of the house. At least 38% of the sample said the atmosphere in their home was more tense during confinement than before the coronavirus crisis. Limited resources and the family's lack of prior preparation for such circumstances complicated the situation, especially when more than one family member needs to use a computer, for example. The survey indicated that 28% of respondents need devices that they do not have, which has exacerbated family conflicts. This was confirmed by the opinion poll, which indicated that 52% of respondents reported that the psychological state of their family members and their relationships had been negatively affected by the pandemic-related measures, as 19% of the residents of Amman considered themselves 'negatively affected by the pandemic', as well as 13% of the population of Zarqa, and 16% of the population of Irbid.

In light of the above, the importance of studying the impact of the coronavirus pandemic on violence against women is evident and is what this study will address by highlighting the most relevant legislations and their impact, in addition to reviewing the services provided, with the aim of formulating recommendations to ensure access to appropriate services

and the means of obtaining justice for survivors of violence in emergency conditions.

## 1. Legislations and policies

In response to the requirements of prevention and dealing with the coronavirus pandemic, Jordan invoked Defense Law No. 13 of 1992, on 15 June 2020. The Defense Law gives powers to the Prime Minister to take whatever measures may be deemed appropriate in an emergency that threatens national security and public safety. Under the 1992 Defense Law, 14 defense orders had been issued for various matters as of 15 June 2020, which included: the suspension of institutions, official administrations and the private sector, with the exception of the vital sectors and the health sector; citizens were also prevented from leaving homes except with permits (Defense Order No. 2); restrictions were imposed on movement between governorates, and penalties were established for violating defense orders related to the curfew (Defense Order No. 3); the printing of newspapers and public transportation were stopped; commercial centres were closed; educational institutions were suspended, including schools, universities, kindergartens and nurseries. The process of distance education began by launching an electronic platform (Darsak), radio and television channels, all for the sake of activating social distancing.

Within the framework of these legislations, this study was most concerned with assessing whether any defense orders directly disrupted any laws related to domestic violence and the protection of survivors, even if defense orders indirectly affected<sup>28</sup> the movement of domestic violence survivors (Defense Orders No. 2, and No. 3), and forced them to stay at home with perpetrators, in light of the difficulty of obtaining social support from friends and relatives that they used to obtain. This was mentioned by a number of survivors that had contact with organizations working in this field, also noting their difficulty accessing service-providers from non-governmental organizations. In addition, survivors were affected by the suspension of the courts, which added pressure, especially for those whose cases were still before the courts, such as criminal and legal cases, or those involving alimony, visitation<sup>29</sup> and custody. Some children

28- Article 124 of the Jordanian Constitution states: "If something calls for defending the homeland in the event of an emergency, a law is issued in the name of the Defense Law according to which authority is given to the person designated by the law to take the necessary measures and procedures, including the power to stop the ordinary laws of the State to secure the defense of the homeland. Homeland, and the Defense Law shall be effective when it is announced by a Royal Decree issued based on a decision of the Council of Ministers. Article (1): This law shall be called (Defense Law of 1992) and it shall be published in the Official Gazette. Article (2): a. If what requires the defense of the homeland in the event of an emergency that threatens national security or public safety in all parts of the Kingdom or in a region of it due to the outbreak of war, the occurrence of a situation threatening its occurrence, the occurrence of disturbances, internal armed strife, public disasters, the spread of a pest or epidemic The enforcement of this law is announced by a Royal Decree issued based on a decision of the Council of Ministers. B. The royal decree includes a statement of the situation for which it was decided to declare the implementation of this law, the region in which it is applied, and the date of its enforcement. c. The suspension of this law shall be announced by a Royal Decree issued pursuant to a decision of the Council of Ministers.

29- A legal term mentioned in Paragraph 1 of Article 18 of Personal Status Law No. 15 of 2019: "Both the mother and the father have the right of visitation of the child who has reached the age of 7 for five nights a month, whether continuous or separate. In case the child has not reached the age of 7, then both parents and the grandfather (when the father is not present) have the right to see the child in custody, request a visit, accompany [her/]him once a week, and communicate with [her/]him through the available modern means of communication when [she/]he is with one of them or others who have the right of custody. And all of this applies if the place of residence of the parties and the child is inside the Kingdom.

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from separated families were stuck with one of their parents during the entire confinement period and were unable to visit and/or live with the other parent in compliance with the provisions related to parental visitation. According to the survey, 62% of respondents with cases under consideration by the courts said they have been negatively affected.

Family relations and domestic violence are regulated through several legislations. The Jordanian Constitution, in paragraph 6/3, guarantees the right to reassurance. Therein, 'reassurance' is defined as: self-comfort, calmness, steadfastness, confidence and lack of anxiety; from which the word security is derived. Accordingly, the right to such tranquility or reassurance is not achieved unless the State protects the person's physical and psychological security.

The Penal Code (No. 16) of 1960 and its amendments, as well as the Family Protection Law, sometimes also referred to as the Domestic Violence Protection Act, (No. 15) of 2017, are among the most important laws related to the issue of domestic violence. The Jordanian Penal Code defines the acts that constitute crimes, and the penalties prescribed for them. Although the Penal Code does not define crimes of domestic violence per se; it criminalizes many forms of violence perpetrated within the family, which are found in different parts of the law.

The Family Protection Law assigns tasks to the Family Protection Department to deal with complaints, transfer survivors voluntarily to a safe place, treat survivors, protect witnesses, conduct mediation, and follow up on the implementation of related measures. The law also gives importance to social and psychological reports in proposing measures attached to settlement decisions to the court; such as obligating the perpetrator of domestic violence to perform a service for the public benefit for a period not exceeding 40 hours, and prohibiting the perpetrator of domestic violence from going to any place for a period not exceeding 6 months, while engaging the parties to the conflict in programmes or sessions for psychological or social rehabilitation.

However, applying the Family Protection Law has so far faced challenges related to coordination between the FPD and the Ministry of Social Development (which manages shelters), with regards to facilitating women's entry. The FPD also has multiple tasks in terms of dealing with complaints, then arriving at settlements and following up on their

implementation. On the other hand, there are multiple courts that deal with domestic violence cases, according to spatial and qualitative jurisdictions, and have the authority to issue protection orders pursuant to Article 16 of the law. However, the authors did not identify any report issued by an authority on the number of protection orders issued by the courts. It should be noted in this context that domestic violence cases are confidential and urgent.

The Family Protection Law also obliges health, educational, or social service-providers in the public and private sectors to report any case of domestic violence that occurs to an 'incompetent person' (such as a child) if he or she is aware of it or notified of it, and it imposes penalties for non-reporting. Due to the suspension of these institutions during the lockdown period, this affected the reporting of domestic violence in the most vulnerable cases, and the relevant authorities had to develop a plan to investigate such cases, especially among families who have previous files with any related body.

## 1.1 Bodies concerned with domestic violence-related policies

The following bodies are concerned with policies related to empowering women or survivors of domestic violence:

### 1.1.1 Inter - Ministerial Committee for the Empowerment of Women

The Inter-Ministerial Committee (IMC) is concerned with reviewing all procedures, interventions, initiatives and obstacles related to the empowerment of women, reviewing local and international agreements and relevant international and local reports, reviewing Jordan's performance according to reports, reviewing global development priorities in the field of women, and ensuring national coherence and consistency. Its members consist of the Ministers of: Education, Tourism and Antiquities, Social Development, Planning and International Cooperation, Foreign Affairs, Health, Labour, Digital Economy and Entrepreneurship, Institutional Performance Development, Media Affairs, Legal Affairs, as well as the Secretary General for the Jordanian National Commission for Women (JNCW), the Higher Population Council, the Legislation and Opinion Bureau, as well as the Governmental Coordinator on Human Rights.

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The Council of Ministers approved the institutionalization of the IMC as one of the committees within the Prime Ministry. The Committee held a meeting at the end of February 2020, headed by the Minister of Political and Parliamentary Affairs, Musa Al-Maaytah, who presented the general framework of the National Strategy for Women in Jordan 2020–2025, discussed the draft government policy for gender mainstreaming, and followed up on the recommendations of the previous meeting of the Ministerial Committee on the observations received on the flexible work system, nurseries, and bank transfers for teachers' salaries.

Since this meeting, the IMC had not officially met after the implementation of the Defense Law, except through a meeting called by the JNCW in cooperation with UN Women and chaired by the Minister of Political and Parliamentary Affairs (head of the IMC), in the presence of the Minister of Social Development, and a number of civil society organizations, to discuss protection measures for women since the activation of the Defense Law.

### 1.1.2 National Council for Family Affairs

The Council was established under the National Council for Family Affairs Law No. 27 of 2001, to act as an umbrella for coordinating and facilitating the work of partners from national governmental and non-governmental institutions, international institutions and the private sector working in the field. The Council, headed by its Secretary-General, manages the National Team for Family Protection from Violence, which monitors and supervises the implementation of national policies and family protection directives and the commitment of national institutions to their implementation.

According to its members, the national team did not meet officially in response to the challenges during the comprehensive lockdown as a result of the coronavirus pandemic, but it worked on discussing a number of cases raised by members via WhatsApp, communicating with them and coordinating to find out ways to help them.

## 2. Services offered to domestic violence survivors

There are a number of services offered to domestic violence survivors, namely:

### 2.1 Receiving complaints

Article 6 of the Law on Protection from Domestic Violence obligates the FPD to respond to every complaint, notice and request for assistance or protection related to domestic violence as quickly as possible, and obliges all parties, if they receive a complaint or report of a case of domestic violence, to transfer it to the FPD. This article also obliges the FPD to take the necessary measures to protect whistleblowers and witnesses in accordance with a regulation issued for this purpose.

The results of the CCS survey show that 16% of respondents did not know that there is a law that protects them from domestic violence, and that 53% of the respondents did not know how to contact the FPD, compared to 47% who did. The FPD was receiving complaints during the curfew period through the emergency phone number 911, which was announced through several media outlets. A higher percentage of men knew how to contact the FPD than women (62 versus 46%, respectively). These percentages, especially among women, indicate that efforts are needed to raise awareness of the role of family protection as well as how and where to make complaints, and that these efforts should be distributed across all governorates.

Regarding the extent of citizens' knowledge of the existence of the Law on Protection from Domestic Violence, the survey responses were relatively high, ranging from 73% as a minimum in Aqaba Governorate to 91% in the Al-Balqa Governorate as a maximum. Tafila Governorate recorded the second-highest rate (89%), followed by the governorates of Irbid and Zarqa in third place, at 84%, then the governorates of Amman, Karak, Al-Mafraq and Madaba, at 83% each, and the governorates of Ma'an and Ajloun, with 82% each. Jerash Governorate was second-last with a percentage of 74%.

The Public Security Directorate (PSD) was contacted to obtain statistics that allow comparison of the number, nature and classification of complaints in 2020 during the curfew period with those in 2019 for the same period. However, the PSD said it was not able to as the social service offices in the FPD, affiliated to the Ministry of Social Development and public prosecutors, had stopped providing services during the curfew period, except for necessary and serious cases, and therefore it was no longer possible to make a statistically significant comparison; according to the letter from the PSD.

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However, it was noted that the proportion of survey respondents who reported calling the hotline dedicated to receiving local cases had increased, from 0.5% who reported doing so before the coronavirus crisis to 2% during the crisis. The authors were also unable to obtain the number of cases reported by health, educational and social service-providers, who are obliged by law to report them.

Several national institutions and NGOs received and dealt with complaints, including the JNCW, which received 11 cases through its website, phone and social media, that were dealt with as follows:

- Two cases related to depriving a mother from seeing or maintaining custody of her children. The necessary legal guidance was provided to both cases, and the matter was followed up on by the FPD and the administrative governor.
- A case related to a girl whose parents separated, and her father was not allowed to take custody of his adult daughter. Contact was made with her, but she did not respond to the call.
- One case involved a divorced woman who lives with her family and was subjected to psychological and physical violence with the intention of depriving her of her inheritance. As she had no alternative shelter, she was housed at a shelter belonging to a civil society organization, and she was provided legal assistance.
- Six cases related to domestic violence by a family member, which were all referred to civil society institutions because the parties did not wish to seek asylum and complain to the FPD, or because of family pressures to withdraw their complaint.
- And one case of domestic violence involved a father who allegedly tortured his children, which was reported to the FPD.

## 2.2 Psychosocial and legal support services

Many civil society organizations provide psychological, social and legal support services to cases of domestic violence that they receive directly, or that are referred to them by governmental and non-governmental agencies. Psychological, social and legal counselling enables survivors to know their rights, know how to deal with violations against them, and take appropriate decisions.

These organizations also follow-up on cases referred to them by the relevant authorities, such as the FPD and

judicial authorities. Organizations sometimes deal directly with the abusers based on the desires of the complainants. These efforts have enabled relevant organizations to build expertise and build bridges of trust with local communities and survivors.

In compliance with defense orders and confinement measures, these organizations closed their offices, and continued to provide their services over the phone or through social media. The JWU diverted calls from 17 landlines to mobile phone lines for psychologists and paid the costs of the transfer. The union announced these lines through social media because it was unable to work in the field, as it did not obtain permits to move during the curfew period, despite submitting requests for this purpose through the dedicated platforms and communicating with the relevant authorities. The total number of beneficiaries of social, psychological and legal support services reached 307 in the period from March to June 2020. The beneficiaries of these services were distributed among the governorates as follows: 162 cases from Amman, 17 from Al-Wehdat, 20 from Irbid, 19 from Ramtha, four from Ajloun, nine from Al-Khalidiya, 17 from Zarqa, 24 from Hittin, six from Al-Salt, 17 from Baqa'a, 22 from Deir Alla, two from Madaba, and five cases from Karak.

The Mizan Law Organization also provided psychological, social and legal counselling through mobile phones, and created a Facebook page and WhatsApp line to receive complaints and requests for assistance. The total number of cases reviewed by Mizan, from January until 21 July 2020, was 45 cases. Of these, 22 cases were received during the lockdown period, while the total number of cases that were referred to Mizan in 2019 during the same period reached 61 cases. In addition, during the curfew period, Mizan provided 10 online psychological, social and legal support sessions.

Women may also be at risk because of their demand for their inheritance rights or for their refusal of forced marriage, which requires a review of laws and procedures that prevent women's rights from being guaranteed, to ensure respect for their choices in marriage, education, work and other areas. This deprivation or persecution may lead some women to commit suicide, as happened in June 2020, when a girl was suspected of committing suicide in Zarqa before her wedding by hanging, and two girls in Baqa'a district also committed suicide.

It is worth noting, after reviewing the services provided during lockdown, that the results of the CSS survey commissioned for this study show that 73% of respondents expressed an average satisfaction with the services provided to survivors of domestic violence.

## 2.3 Shelter services

The Ministry of Social Development runs five shelters for survivors of domestic violence: the Girls' Care House in Rusaifa (Al-Khansa), which hosts girls under 18 years of age in need of protection and care; Dar Al-Wefaq/Amman; Dar Al-Wefaq/Irbid, which are for women survivors of domestic violence; in addition to the Amena Hosting and Rehabilitation House for Women, which was established jointly with the Mizan Law Organization as an alternative to preventive detention for women at risk. These shelters receive cases referred to them by the FPD, the Administrative Governor or the Juvenile Court. The fifth shelter, Al-Karama House, is designated to receive survivors of human trafficking. Since the announcement of the entry into force of the Defense Law and until 3 May 2020, shelters hosted survivors as shown in Table 1:

**Table 1.** Distribution of beneficiaries and workers along with cases received by shelters during the lockdown

Shelter name	Number of beneficiaries	Number of workers	Admissions during lockdown
Dar Al-Wefaq /Amman	5	26	22
Dar Al-Wefaq / Irbid	5	19	11
Women's hosting house / Amena	22	31	10
Al-Karama / Human trafficking victims	0	18	0

Source: Numbers provided by the Ministry of Social Development. 2020.

Note: The last case was admitted to Dar Al-Karamah on 8 February 2020.

The above figures indicate that these homes have not reached their full capacity, despite the need for shelters for survivors, in addition to the high number of complaints and the suffering some women face in finding a safe place, as expressed through social media, or through their communication with organizations. The problem of providing shelter for survivors does not lie in the inadequacy of the infrastructure or in the lack of workers, who in some cases exceed the number of beneficiaries by up to three times, as shown in Table 1. Rather, it lies in the obstacles to accessing these homes.

The Ministry of Social Development announced its plan to maintain the functions of shelters, including the maintenance of the building – such as checking lighting units, sanitary units, doors and windows, and their maintenance, as well as the readiness of warehouses and consumables such as food supplies, canned goods, detergents, sterilizers, first aid, clothes and shoes. In addition, the Ministry of Social Development established preventive procedures within the shelters, such as preventing visits and 'vacations', preparing a room for quarantine, and using thermal scanners. It also formed a committee to conduct a daily inspection tour, follow up on daily hygiene work, and distribute leaflets with information to prevent the spread of the coronavirus in residential centres. However, these procedures did not include a plan to accommodate the potential number of beneficiaries at the shelters.

### 2.3.1. Jordanian Women's Union shelter

On the other hand, the abused women's shelter run by the Jordanian Women's Union experienced additional demands. The JWU developed an absorption plan that took into account health safety rules, such as ensuring distancing between women and girls, isolation periods, and absorbing new cases using administrative and nursery offices. This was necessary as a room normally accommodates more than one woman, especially in emergency cases; however, for pandemic prevention reasons, the maximum number of people allowed in one room was reduced, and the nursery is now used to quarantine beneficiaries referred during the pandemic, after testing for coronavirus infection and while the beneficiary remains alone for 14 days according to the health protocol. The JWU also had to rent apartments for some cases and start work on modernizing and rehabilitating its old building to increase its capacity. The total number of beneficiaries in accommodation at the JWU shelter reached 145 cases during the first six months of 2020, including 56 cases during lockdown, which were distributed as follows: four adult women received in March, six in May and 17 cases in June, plus 29 girls.

According to its Executive Director, the JWU faced many challenges to provide shelter for these 56 beneficiaries, the most important of which was providing coronavirus testing, and not being able to get permits issued to supervisors, specialists and workers in the shelters through the dedicated platforms. To overcome this challenge, the PSD agreed to

help the JWU by transferring women supervisors to the home. Nevertheless, challenges remained in light of the failure to obtain the important permits to allow women to work certain shifts, as well as the housekeeper having to go on foot to buy food despite the difficulty of carrying large quantities to suffice for the numbers hosted, not to mention the financial challenges of covering the expenses for sterilization and medical examinations. There were also challenges in terms of protecting workers from infection with the virus and ensuring that infection is not transmitted within the shelter.

On the other hand, according to the director of the JWU, the suspension of the courts and the closure of airports led to an increase in the time that survivors spent at the shelter, because a number of those residing in the shelter are foreign workers who were waiting to travel due to the completion of their cases, which increased pressure on the JWU. The JWU presented the challenges it faced for discussion on the WhatsApp group of the National Team for Family Protection from Violence, especially with regards to coordination to ensure access to survivors, and the lack of permits for workers in the shelter.

One of the difficult challenges faced by the JWU was in obtain funding, as the Cabinet refused to grant the JWU approval to obtain foreign funding during the pandemic, as associations, in accordance with Associations Law No. 51 of 2008 and its amendments,<sup>30</sup> must notify the Council of Ministers of their desire to obtain funding from any non-Jordanian entity, and the Council of Ministers has the power to refuse the donation or fund within 30 days of receiving the notification. The notification is submitted according to the approved mechanism through the competent ministry, which in turn sends it to the Registry of Associations, a Directorate under the Ministry of Social Development. The Registry reportedly rejected the JWU's request to obtain funding from the European Union to implement a project to strengthen the capacities of associations in the northern region of the Kingdom in the field of gender equality, claiming that the project had no development impact from the point of view of the registry. On 16 June 2020, the Cabinet decided to refuse to grant the JWU approval to obtain this funding without

justification, nor did it approve the Union's request to extend a project funded by Oxfam related to implementing the hotline to receive complaints of violence in Deir Alla and Ramtha.

### 2.3.2. Mizan Law Organization preventive detention alternatives

Mizan Law Organization secured temporary rental housing for 11 women in 2019 and temporary rental housing for two women since the beginning of 2020, as well as covering the needs of a number of women during the pandemic period. Mizan's efforts in this regard fall within the framework of the Administrative Detention Alternatives Project. Through its dealings with women at risk, a group of women reported that during the handling of their complaints by relevant authorities of the FPD, the issue of administrative detention for protection was raised. After the curfew ended, more than one woman registered a complaint with the main administration about women being transferred to and detained at the Women's Reform and Rehabilitation Centre when they filed complaints of domestic violence. Mizan followed-up on one of the complaints, as this could cause women to refrain from reporting in the future. It also transferred two inmates in reform and rehabilitation centres – who were detained in order to protect their lives before the pandemic – to two lawyers in order to appeal the decisions of the administrative governors.

Administrative detention or threatening women is not permitted under any law in Jordan, including the Crime Prevention Law, which does not give any administrative governor the power to detain any person for the protection of his/her life, a practice that is in violation of the Constitution, which stipulates that no arrest, detention or imprisonment or restriction of freedom on any person is permitted except in accordance with the provisions of the law (Paragraph 8/1). It also guarantees (in Paragraph 9/2) the right of movement for Jordanians and the choice of place of residence.

It is worth noting that Jordan is party to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and has withdrawn its reservation to Article 15 of the Convention, which guarantees women equal rights

30- Article 17: a. Subject to the provisions of paragraphs (b) and (c) of this article, the association must announce in its annual report any donation or funding that it has received, and the association must include in its financial records the name of the entity providing the donation or funding, its amount, the purpose for which it will be spent, and any special conditions for that . B. If the donation or funding is provided by a non-Jordanian person, the association must follow the procedures specified in paragraph (c) of this article, provided that the donation or funding fulfils the following conditions: 1. That the source of donation or funding be legitimate and not contrary to public order or morals. 2. That the conditions set by the party providing the donation or the funding do not conflict with the provisions of this law and the association's statutes. 3. That the donation or the funding has been spent or used for the purpose for which it was given. C. 1. If the association wishes to obtain a donation or funding from a non-Jordanian person, it must notify the Council of Ministers of that, provided that the notification indicates the source of this donation or funding, its amount, the method of receiving it, the purpose for which it will be spent, and any special conditions for it. Within 30 days of the date on which the notification is received, the donation or the funding shall be deemed to have been approved. 2. If the Council of Ministers issues a decision rejecting the donation or funding within the period specified in Clause (1) of this paragraph, the Assembly must refrain from receiving the donation or funding, and this decision is subject to appeal to the Supreme Court of Justice in accordance with the provisions of the legislation in force. D. If the association obtains any donation or funding in violation of the provisions of Paragraph (B) or Paragraph (C) of this Article, the Council of Ministers may transfer the donation or funding in favour of the Fund, unless the body making the donation refuses to do so, in addition to any other penalties or procedures stipulated in his law and the legislation in force.

of movement and choice of residence. Nevertheless, the absence of a woman or girl from the family home, because of persecution or violence against her, leads to security measures that may amount to detention and girls are sometimes threatened with that fact to force them to return to the family home or to reside in a place contrary to their desire, which may lead women to feel that they have two choices: either be murdered, or commit suicide.<sup>31</sup>

The practice of preventive detention of women is a flagrant violation of human rights, and a violation of international human rights conventions ratified by Jordan. This practice towards those who report the possible endangerment of their lives, may lead to their failure to file a complaint. Thus, women remain threatened in families that do not respect their rights and choices, such as their right to choose a husband. When a guardian refuses to consent to the girl's marriage, Sharia courts refuse to conclude a marriage contract; but most women do not know that they are entitled to submit an application of guardian abstention. They may also lack a safe place to stay during the consideration of the case, which can extend for several months, during which time the Sharia court informs the male guardian and waits for him to appear in court.

### 3. Recommendations

The state of emergency declared to confront the coronavirus pandemic poses an additional challenge to achieving justice and equality for women experiencing violence, as domestic violence is an epidemic that affects health and was considered one of the most prominent human rights violations even before the pandemic. Just as health is not an individual matter, violence is not too, and to ensure the protection of survivors, especially in emergency circumstances, this report recommends the following:

#### 3.1 On mechanisms to reach and provide services to survivors

- Develop a national contingency response plan to deal with cases of domestic violence during crises and emergencies, and develop alternative methods of filing complaints, such as developing an electronic platform for reporting and providing services to survivors, as was done by the Ministry of Digital Economy and Entrepreneurship in the field of e-learning – it created several platforms, including Darsak,

in less than a week and telecommunications companies agreed to provide free access to Darsak daily, from 6 AM to 4 PM. The Ministry also launched a platform for delivering food and issuing exit permits. Such plans should include methods of coordinating between the relevant authorities and service-providers. They should also include providing safe places for survivors, while taking into account ease of entry, ensuring family unity, and fulfilling the needs of abandoned women who lose family support due to disputes or the possibility of being infected.

- Support civil society organizations, to ensure their continuity in providing services with dynamism and flexibility and increase reliance on them on the front lines of the response. This would help public institutions benefit from the experiences gained and build trust and partnerships. In addition to facilitating the work of non-governmental organizations that provide support services to survivors – which can include, but is not limited to, the issuance of permits, especially for those who provide shelter services – support can also be extended by providing free medical examinations to service-providers and beneficiaries, especially for coronavirus testing.
- Establish family guidance centres to provide services in the most densely populated areas and reach everyone, regardless of economic or social status, generalizing services to include all governorates.
- Develop plans and procedures to reach children, the elderly and the sick who cannot report violence, by strengthening the role of social workers in schools. In addition to allocating teams to investigate family violence, include epidemiological investigators, especially for families with children, people with disabilities and the elderly, especially those with previous files. Ensure that these teams follow rules and procedures that take into account public safety requirements.
- Ensure that survivors – including women, children, the elderly and persons with disabilities – have access to justice, allocating a judge to continue urgent and pending matters due to the lockdown, and to continue prosecuting perpetrators. Ensure the continuation of judicial systems in cases of alimony, custody and visitation cases in a manner that achieves the best interests of the child.

31- Roya. 2020. "The Zarqa Public Prosecutor investigates the suicide of a girl by hanging. Details," 1 July. <https://royanews.tv/news/217892>; Arab Radar. 2020. "The reason that prompted the bride's pharmacist to [help her] commit suicide the day before her wedding," 30 June.; Khaberni. 2020. "Within hours ... a second girl committed suicide in Baqa'a District," 22 July.

- Implement the Family Violence Protection Law of 2017, issuing protection orders, removing the perpetrators of violence from the family home, transferring those affected to a safe place, and developing programmes to reform perpetrators.
- Emphasize that preventive detention cannot be used or threatened, as its use (or the threat thereof) can prevent survivors from reporting violence and represent violations of their human rights.

### 3.2 On programmes to prevent domestic violence

- Strengthen the role of the media and opinion leaders to shed light on the social impacts of contingency plans, while also highlighting the economic and health impacts of the pandemic.
- Broadcast media awareness-raising messages suitable for all ages on communication, strengthening family ties, and promoting human and religious values based on justice, tolerance, equality, affection and mercy. For example, the Minister of Health, doctors and experts could explain the health impacts of violence on immunity.

### 3.3 On capacity-building

- Direct the training of staff and service-providers towards changing attitudes, not only building skills. The selection of qualified workers should be based on a test, similar to what happens in higher jobs, and this test should focus on measuring their attitudes.
- Appoint women in leadership positions in agencies that provide services to survivors of violence.

### 3.4 On policies and legislation

- Emphasize survivors' rights to redress and reparation through public disclosure of domestic violence figures, and by emphasizing their right to hold perpetrators accountable, and be rehabilitated and compensated.
- Conduct a prompt and impartial investigation into the murders of women during the lockdown at the hands of a relative in order to identify protection gaps and hold perpetrators accountable. Form related investigation and evaluation committees.

- Evaluate the protection system in Jordan, especially as more than 20 years have passed since the establishment of the FPD. This evaluation should include the attitudes of workers and survivors.
- Transfer the management and supervision of shelters to an independent body to ensure that it is not subject to government bureaucracy. Allocate one of these homes to emergency situations so that the FPD can refer urgent cases to this body, without the need to wait for survivor's personal documents, medical examinations or case management.
- Establish an institute for social studies – to study phenomena such as domestic violence, divorce, crimes, and the social impacts of government policies – as these studies help to develop plans in response to crises, at medium and long-term levels. Add the topic of social reform to the Government's agenda, as well as the need for political and economic reform. Study the social impacts of social-distancing policies and other measures to prevent coronavirus in the medium and long term, as these impacts may appear over time, especially given the expectation of new waves of the virus, which require full preparation.
- Conduct a comprehensive review of the Penal Code, in line with the social and structural changes that have occurred in Jordanian society, so that amendments are based on national studies carried out by the proposed independent institute for social studies. Proposed Penal Code amendments can include: amending Article 98; repealing Article 340, and amending Article 99, by adding a clause that mitigating reasons may not be considered if the act of violence is against a minor, or if the offense was committed by a perpetrator from the same family as the victim.

## Chapter 3:

# Gender-based analysis of the impact of the pandemic on the economy

## Introduction

Jordan has taken many steps to reduce gender disparities, whether through policies or legislation, as it has ratified various international conventions related to gender equality, including the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). CEDAW principles have been strengthened at the national level through the launch of the latest National Strategy for Women for the years 2020–2025, which included axes related to gender equality. However, international rankings do not reflect all of the efforts made in Jordan to achieve gender equality, likely due to women's low labour force participation. According to the Global Gender Gap report for the year 2020, Jordan was ranked 138th out of 153 countries.<sup>32</sup>

In addition, Jordan was ranked 147th out of 168 countries on the Gender Development Index (GDI) in 2019,<sup>33</sup> which is likely due to differences in the opportunities and economic outcomes between women and men, as this indicator measures gender gaps in human development, taking into account the differences between women and men in terms of health, knowledge and standard of living.

It is worth noting that women in Jordan occupy the third-lowest GDI ranking in labour force participation around the world, at a mere 14%, while 63.7% of men participate in the labour force. Moreover, in 2017, the difference in average income between women and men in Jordan was huge, at USD \$13,971 for men compared to USD \$2,459 for women,<sup>34</sup> which is the third-highest around the world for males versus females, resulting in a gap of 82% in favour of men.

Jordanian women face more problems than do men, in more aspects of life, which makes them more vulnerable to the impacts of economic and other shocks, the most recent of which is COVID-19. The pandemic has added more challenges to women's economic activity in Jordan: whether on their entrepreneurial projects of high vulnerability<sup>35</sup> or on their employment opportunities, with the loss of many

women's jobs. It has also affected their chances of obtaining the necessary financing for their projects, or on their remote working conditions and its additional impacts on unpaid domestic burdens.

Jordan is a country that depends on exports, foreign remittances and foreign investment in its economic resources. Jordan faces high fiscal deficits and inflation as major economic challenges, exposing it to a sharp economic decline due to the pandemic unless decision-makers react quickly and comprehensively to economic indicators and the weakness of the local market. This situation will definitely exacerbate the economic challenges women face, which are already a prominent issue.

The pandemic will lead to a clear increase in unemployment. From their weak position in the Jordanian workforce, women and youth will be disproportionately affected by work suspensions, leading to increased inequality for both groups, in addition to other negative impacts that will emerge later. For example, gender-based violence may increase; social cohesion may decrease; and health issues not related to the coronavirus pandemic but related to women's or family health may be neglected.

The activation of Defense Law 1992 included the partial and complete suspension of most business activities, in accordance with the partial and total confinement orders on most regions of the Kingdom to prevent the spread of the coronavirus since mid-March 2020, with the exception of the basic production and services sectors to maintain goods and services. Then, the Government introduced curfews and select closures, allowing some services to resume within certain geographical areas at the end of April and the beginning of May, in accordance with health and safety mitigation procedures, and social distancing in workplaces (see Annex 1: decisions related to opening sectors).

In this chapter, the impacts on micro-, small and medium-sized enterprises (MSMEs) led by women, and the problems they suffer due to closures, are discussed. In addition, it examines the failures in women's repayment of debts, the impacts on female workers in the private and public sectors, the extent of the pandemic's impact on Jordanian women's poverty and the extent to which women benefit from government decisions (defense orders).

32- World Economic Forum. 2020. Global Gender Gap Report. [https://reliefweb.int/sites/reliefweb.int/files/resources/WEF\\_GGGR\\_2020.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/WEF_GGGR_2020.pdf).

33- United Nations Development Programme (UNDP). 2019. Human Development Report 2019. [https://www.arabstates.undp.org/content/rbas/ar/home/library/huma\\_development/human-development-report--2019.html](https://www.arabstates.undp.org/content/rbas/ar/home/library/huma_development/human-development-report--2019.html)

34- UNDP. N.D. Human Development Report. <http://hdr.undp.org/en/countries/profiles/JOR>.

35- Projects with high vulnerability mean high-risk projects that are more vulnerable to market fluctuations that may make them unfeasible in the event of a shock.

This chapter of the study is based on several indicators: participation and economic opportunities, educational level, health and survival, and political empowerment. Poor classification in societies is indicated through indicators such as high unemployment rates, political marginalization of women and youth, lack of economic equality, and a large gap between educational skills and labour market needs.

For the purposes of analysing these dimensions, this study relies on all statistical indicators related to labour market transformations, the results of surveys conducted over the past four months, as well as analysis of research and press coverage of the transformations taking place in the labour market, and the economic repercussions of COVID-19 on the various economic sectors and their workers, whether as employees or employers. In addition, some interviews were conducted with a number of female and male experts and stakeholders in the subject matter.

### 1.1. Women's situation in the labour market

A statement issued by the Jordanian Women Solidarity Institute on 28 April noted that women will suffer disproportionately from government measures to help mitigate the impacts of the coronavirus<sup>36</sup>. The statement called on the Government to adopt policies to ensure equal opportunities and privileges with regards to the labour market, as well as to alleviate the burdens on women participating in the Jordanian labour market in the aftermath of the imposition of government measures. In an opinion poll conducted by the Center for Strategic Studies (CSS) at the University of Jordan entitled "Gender Equality in Jordan: Analyzing the Impacts of COVID-19", aimed at a comparative national analysis of the impacts of the coronavirus on the basis of gender, the results indicated that 17% of females had a job before the pandemic; however, the percentage decreased significantly after the pandemic, to 10%. On the other hand, 67% of the male respondents reported having a job before the outbreak of the pandemic, which decreased by 14% after its spread.

In April 2020, UN Women published a rapid assessment of the impact of the COVID-19 virus on vulnerable women in Jordan – a short study that reviewed the impacts of the virus on UN Women's Oasis Centres and their beneficiaries, both inside and outside the camps, from Al-Za'atari camp in the

northern region to Ma'an in the southern region. The study included 847 participants, 91% of whom were women, mixed between Jordanians and Syrian refugees. When respondents were asked about the overall economic impact of the crisis, the results were shocking, as 99% of those who said they had worked in the informal sector before the pandemic said that they had become unemployed. Meanwhile, 71% of those who were formally employed before the pandemic are still in their positions.<sup>37</sup>

The informal sector in Jordan consists of a large number of women working in economic activities, such as agriculture and service work, so this crisis has significantly affected women's employment. Moreover, 52% of the women who participated in this assessment reported that they were financially insecure to the point that they could only buy groceries for the next two days, and were unable to maintain supplies for their families, while 78% of them answered that they borrowed food or money from other families to meet basic needs, due to the imposed restricted movement, whereas the closure of stores on a number of occasions made it impossible for them to go grocery shopping.<sup>38</sup>

The "marital status gap" in labour force participation (the relative difference between the participation of married and unmarried women in the labour force) is about 24%. Among women aged 22–29 years, the difference is greater, which indicates that early marriage leads to an early exit from the labour market. The low participation rate among women is also associated with high unemployment rates, which are almost double the male unemployment rate (26.8% for females compared to 16.5% for males). Unemployment rates are particularly high among young people aged 15–24, at around 40.7%.<sup>39</sup> As for the educational differences between husbands and wives, they are minimal in Jordan, with husbands having less than half a year of education more than their wives, on average.

Although there is no official statistical information available about the impacts of the pandemic on the Jordanian labour market, especially on unemployment indicators, some statistical indicators developed by some research centres through surveys indicate that unemployment rates will rise at levels estimated at around 10% during the remainder of 2020.<sup>40</sup> This adds to the already high unemployment rates

36- <https://alghad.com/%D8%AA%D8%B6%D8%A7%D9%85%D9%86-%D8%A5%D8%AC%D8%B1%D8%A7%D8%A1%D8%A7%D8%AA-%D8%A7%D9%84%D8%AD%D8%AF-%D9%85%D9%86-%D8%A5%D9%86%D8%AA%D8%B4%D8%A7%D8%B1-%D9%83%D9%88%D8%B1%D9%88%D9%86%D8%A7-%D9%82/>

37- UN Women Jordan. 2020. RAPID ASSESSMENT OF THE IMPACT OF COVID-19 ON VULNERABLE WOMEN IN JORDAN. <https://jordan.unwomen.org/en/digital-library/publications/rapid-assessment-of-the-impact-of-covid19-on-vulnerable-women-in-jordan>

38- Ibid.

39- Department of Statistics. 2019. EMPLOYMENT & UNEMPLOYMENT TABLES: 2019.

40- Phoenix Center for Economic and Informatics Studies. 2020. Study: The Impact of the Emergent Coronavirus Crisis on the Economic Conditions of Families in Jordan. June.

prior to the pandemic in Jordan, which reached 19.3% overall (18.1% among males, and 24.4% among females), so therefore overall unemployment expectations will approach 30%.<sup>41</sup> This compounds other negative impacts on the Jordanian labour market, and on all the various economic sectors in which Jordanian women work.

The International Labour Organization (ILO) has made it clear, in many of the analyses presented during the past months on the impacts of the coronavirus pandemic on the labour market around the world,<sup>42</sup> that the impacts are more severe than previously estimated, that the recovery of the labour market is again uncertain, and that it will not return to pre-crisis levels, even in the best-case scenario, with widespread job losses likely to continue.

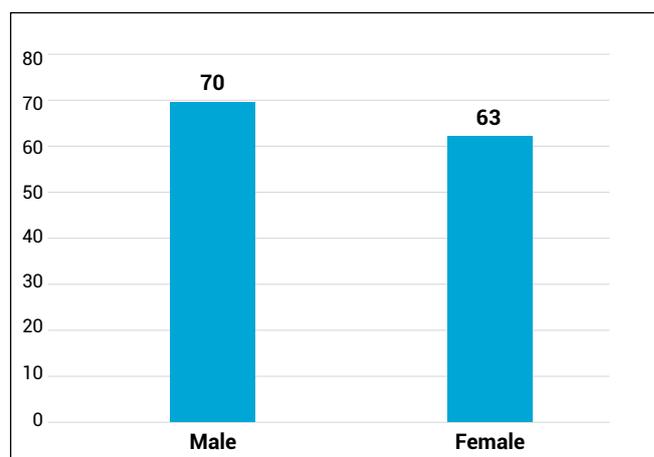
In general, the ILO forecasts that organized labour markets at the global level will lose approximately 10.5% of the organized jobs that existed before the pandemic.<sup>43</sup> Notably, the Phoenix Center for Economic and Informatics Studies applied this equation to Jordan and the results indicated that the Jordanian economy is expected to lose approximately 140,000 jobs in the regular, formal economy, in which there are an estimated 1.35 million male and female workers in various jobs in the public and private sectors. The ILO also predicts that the livelihoods of nearly 900,000 male and female workers in Jordan from informal employment – out of the total informal labour force in Jordan, which amounts to 1.25 million – will decline as a result of this crisis.<sup>44</sup>

In addition, many labour market and gender experts in Jordan have pointed out that the defense orders approved by the Jordanian Government in response to the crisis were not gender-sensitive, as their impact was negative and more severe on vulnerable groups in society, including women more than men. There are also many sectors in which women work at a higher rate than men – such as the education and health sectors – which were more affected by the crisis than others. As women constitute 75% of health sector workers, this made them more vulnerable to infection with the virus, along with their families, as a result of direct contact with the

infected. Women have also doubled their workloads due to the increase in the number of people infected with the virus, while their opportunities for social protection are also reduced.

As for the CSS survey, several questions were asked to the random sample, related to the work-from-home environment. Figure 1 illustrates the ability of males and females to work from home before the pandemic, with 70% of males not allowed by their employers to work remotely from home, compared to 63% of females.

**Figure 1.** Percentage of male and female workers not allowed to work remotely before the pandemic



Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

Although both genders have the ability to work from home, the percentage of housework that was done by females was higher. The distribution of work according to the results of the opinion poll was 36% for females compared to 27% for males. No significant differences were found regarding the "need for equipment and tools to perform the entire job from the home". While women recorded a response of 0.19 on the lack of tools, the score for males was slightly higher (0.29) on the need for equipment and tools to work from home. The opinion poll also indicated that, during the pandemic, women were more likely to be working from home in the public sector with government institutions than men, as their ratio to males was 3:7, as indicated in Figure 2.

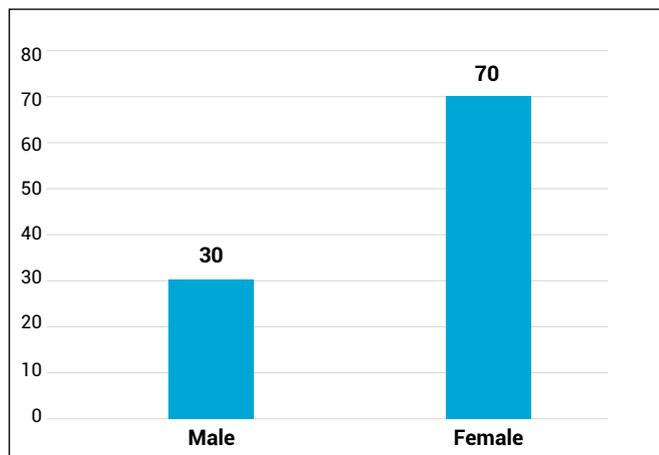
41 - Department of Statistics. 2020. Unemployment Report for the first quarter of 2020.

42- International Labour Organization (ILO). 2020. "COVID-19 causes devastating losses in working hours and employment." April-June.

43- Ibid.

44- Phoenix Center for Economic and Informatics Studies. 2020. "The Jordanian Labor Market Will Lose About 140,000 Permanent Jobs Due to the Crisis."

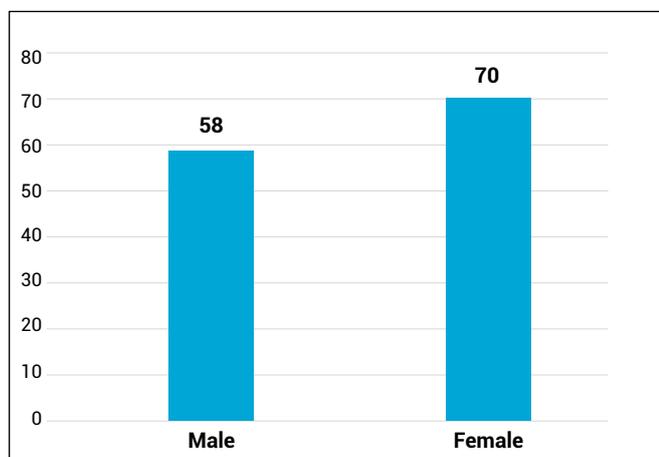
**Figure 2.** Percentage of male and female workers working from home in the public sector during the coronavirus pandemic



Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

Similar results were observed in the private sector, where women were partially involved in home-based commercial operations more than men, albeit at a closer ratio (58:70), as shown in Figure 3.

**Figure 3.** Percentage of male and female workers working from home in the private sector during the pandemic



Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

With regards to assuming family responsibilities in addition to performing paid work from home, women in the public sector were more likely than their male counterparts to indicate that the burden of housework has negatively affected their paid work tasks, at a ratio of 15:34 compared to men. As for the issue of pandemic-related layoffs in the private sector, more men have been dismissed than women, at a ratio of 9:1.

According to UN Women research, the majority of women who are not currently working (57%) would like to work, if given the opportunity.<sup>45</sup> At the same time, the findings indicate that women who work either have children in school (37%), are older but can take care of themselves (18%), rely on relatives for childcare (26%), or have daycare (18%) or babysitters (17%) to help with childcare.<sup>46</sup>

Jordanian women are not allowed to work in mines, or work between the hours of 8 p.m. and 6 a.m., except for some service activities, such as hospitals and airports. Exceptions are also made at certain times of the year, including the annual inventory. Legal regulations also limit the evening work time for women to 30 days per year, with a maximum of 10 hours per day. Jordanian legislation considers these restrictions as a legitimate way to protect women from harmful working conditions.<sup>47</sup>

Conversely, some experts have suggested the possibility of an increase in women's economic participation in the labour market during the crisis, as a result of some employers taking advantage of the current difficult conditions and low wage levels, which in turn leads to women accepting to work under inappropriate working conditions or income levels that are less than the minimum wage and insufficient to meet the basic needs of the families they support. With regards to informal workers, who work without enjoying any form of social protection and decent working conditions (whether they work in the formal economy or in the informal economy), the economic shutdown led to the disruption of the large majority of female workers in this category. Many Jordanian workers support their families in whole or in part based on the daily wage they receive as a result of working this way, and these businesses have been completely closed as part of the Government's response to the crisis.

## 1.2. Evaluation of the impact of working from home

During the coronavirus pandemic, public and private sector institutions in Jordan followed a policy of remote work from home using electronic means, but many problems related to electronic readiness emerged, in terms of the availability of appropriate means (devices and Internet connectivity) and practical experiences in this field. As noted earlier, before the emergence of the new coronavirus, females were more flexible in terms of remote work compared to males: while

45- UN Women Jordan. 2017. "Women Working: Jordanian and Syrian refugee women's labour force participation and attitudes towards employment" <https://jordan.unwomen.org/en/digital-library/publications/2017/3/women-working-jordanian-and-syrian-refugee-womens-labour-force>

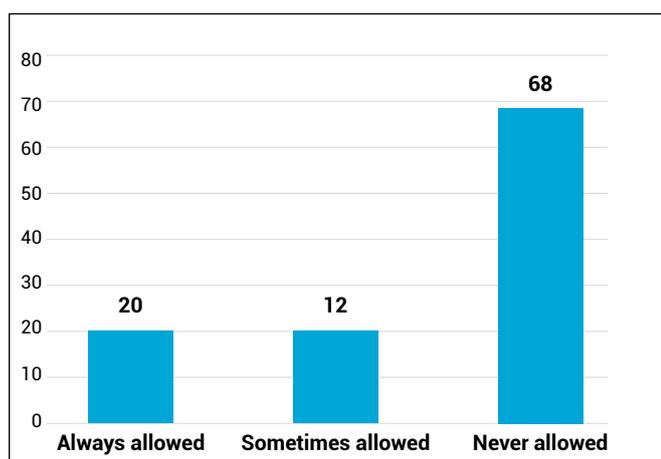
46- Ibid.

47- UN Women. 2014. Jordanian women in the ICT space.

70% of males were not allowed to work from home before the crisis, compared to 63% of females.

By sector, 68% of all respondents who were public sector workers and two-thirds of private sector workers were not allowed to work at all from home prior to the pandemic, and 12% sometimes chose to work from home, compared to 20% who always had the option to work from home.

**Figure 4.** Proportional distribution of responses regarding whether workers were allowed to work remotely prior to the pandemic



Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

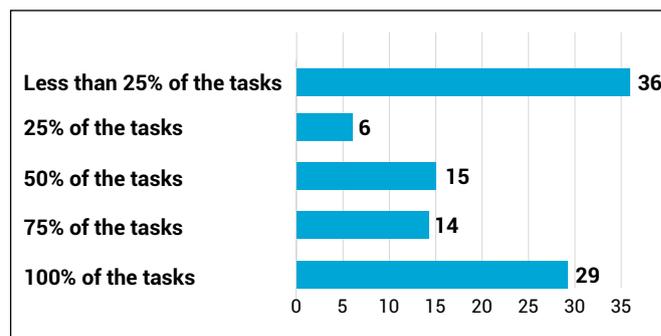
However, with the onslaught of the COVID-19 pandemic, employers became far more open and amenable to allowing employees to work from home, to avoid the risk of contagion. In fact, 90% of the CSS survey respondents working in the public sector said they were asked to work from home. In terms of educational background, respondents with a high school education or more had higher flexibility to work remotely, compared to those with lower than secondary education; while 90% of those with no secondary education were never allowed to work from home before the crisis, compared to 74% of those with secondary education, and 60% of those with higher than secondary education.<sup>48</sup>

The Higher Population Council has indicated that women in Jordan accounted for 56.8% of the individuals employed by institutions allowing work from home. Another 25.6% of females were working in primary professions – which are professions with limited income and difficult to implement remotely – which threatens female workers' potential employment continuity and thus the potential loss of their

income. This is in addition to the fact that about 14% of families in Jordan are headed by women, whose average annual income is about JOD 9,534, and of whom about 30% are illiterate, making this category of households more affected by crises and emergencies that multiply their financial responsibilities.<sup>49</sup>

The CSS survey also revealed that 36% of respondents who worked in the public and private sectors reported carrying out a quarter of their tasks by working remotely in their homes (19% of females, compared to 42% of males), while 29% of the sample said they implement all their work remotely (39% of females versus 27% of males). Of the 36% of respondents who could perform less than a quarter of their tasks from home, a high number were males (42%, compared to 21% of females).

**Figure 5.** Distribution of respondents according to the percentage of tasks performed remotely during the coronavirus crisis



Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

There was also 10% of the survey sample that responded that they did not have sufficient means to carry out work efficiently from home (14% of females versus 9% of males). It was found that 11% of the sample had some of the necessary means to work remotely from home (28% of females, compared to 7% of males), while 22% had all the means necessary to work efficiently from home during the workplace closure period. Among respondents working in the public sector, where the majority were asked to work from home, at least 28% of respondents said they need electronic devices/software that they do not own.

The percentage of those who need equipment/means to work from home, compared to those who do not, have been calculated to detect whether there is a statistically significant

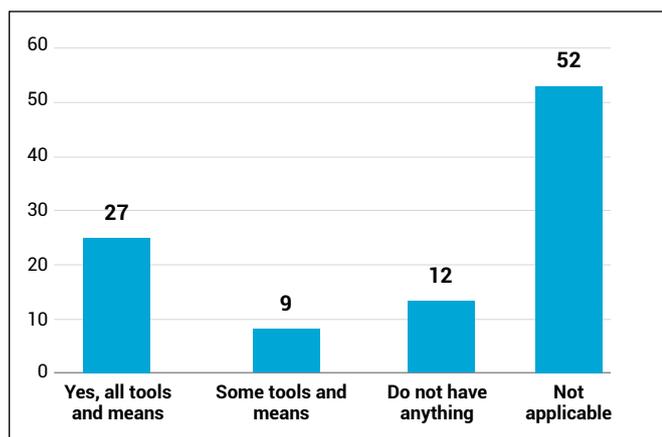
48- CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

49- Abla Amawi, Secretary General of the Higher Population Council, as cited in the Al-Ghad newspaper, 29 April 2020.

difference between gender, education and region. It was found out that there are insignificant differences, which tend to favour females among the respondents who need specific devices or means to perform their jobs effectively from home. It was found that 52% of both genders have all the devices/means they need, while 29% of males do not have any of the devices/means needed to work effectively from home, compared to 19% of females.

A large disparity was found between those who come from different educational backgrounds, areas of residence, and have all the necessary equipment/means to be able to work effectively from home, with 67% of respondents having a higher education, compared to 21% of those with lower than secondary education, by 56% in the central region, compared to 61% in the northern region, and 39% in the southern region for those with higher education.

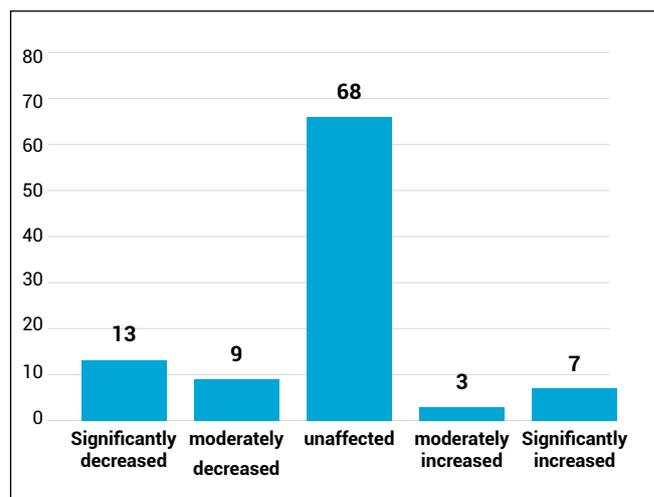
**Figure 6.** Proportional distribution of responses regarding the availability of tools needed to work from home



Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

In terms of the impact of the coronavirus crisis on respondents' ability to work from home, females reported 20% higher rates of improvement/satisfaction, compared to 8% for males. The same applies to those with a post-secondary education at 14%, compared to 5% of those with less than a secondary education.

**Figure 7.** Proportional distribution of responses regarding the extent of the development of the ability to perform tasks remotely during confinement



Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

Moreover, 22% of respondents working remotely in the public sector said that their work had been affected due to increased family responsibilities, and the impact was higher among female respondents, as 34% said their remote work was affected due to the increase in their family responsibilities. Per diem workers (day labourers) and self-employed respondents in the southern region were those most affected by the pandemic, at 93%, compared to 79% in the central and northern regions.

**Table 2.** The degree of influence of household burdens on respondents' remote work

	Sex		Sample total
	Male	Female	
Yes	16%	34%	25%
No	83%	66%	74.5%
Refused to answer	1%	0%	0.5%

Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

Those who had the ability to work overtime, in addition to the work they normally do remotely in their homes, constituted 11%. While 21% of respondents found out that working from home had lowered their level of achievement, 68% noted no change at all.

### 1.3. Impacts of the pandemic on female employees

Paid workers in Jordan constitute approximately 85.2% of the workforce.<sup>50</sup> Of this group, 52% work in a regular manner and enjoy the social protection stipulated in Jordanian legislation, the most important of which is social security, while 48% of wage workers work informally, and do not enjoy any kind of social protection or social security.<sup>51</sup>

The work environment in Jordan is considered unfriendly to women, as the gender wage gap remains large for work of equal value, whether in the public or private sectors. Married women are seen as high-risk workers, and women are disadvantaged by the weak public transportation system and lack of nurseries in the workplace. While also suffering from discrimination and inequality in promotions and training, they also experience various forms of violence and sexual harassment, both inside and outside the workplace.

The prevailing societal culture and stereotypes about women lead many to prefer working in the public sector and in certain professions, such as education and health. In addition, the lack of opportunities in the formal labour sector, and the increase in the number of non-Jordanian female workers, have led women to turn to unorganized work, where the conditions for decent work are minimal. It should be noted here that Jordanian women have a high interdependence with the family. Indeed, some families depend mainly on the income of the woman; therefore, overall economic impacts on the family are also reflected in the economic status of women.

The overall rates of employment in the economy affect the rates of unemployment and employment for women. The work of Jordanian women is characterized by a number of features, the most important of which is that working women is one of the most deprived categories of workers from social security coverage, as a good percentage of female workers leave work before reaching retirement age. Jordanian female workers have fewer opportunities for promotion because they often work in institutions where there are no prospects or opportunities for advancement. They also face barriers to assuming advanced management positions, given their lack of access to the qualifications, training and development required for such positions. Female workers are generally considered as having minimal experience in technical and administrative aspects, and their chances of benefiting from training programmes and raising efficiency are considered

minor, as are their chances of benefiting from labour education opportunities.

#### 1.3.1 Evaluation of the impact of wage reductions in the private sector

The Jordanian Government issued a number of defense orders (6, 7 and 11), aimed at reorganizing work relations between male and female workers on the one hand, and employers on the other, on bases that differ from the established foundations in the labour and social security laws. These orders gave the private sector the opportunity to diminish the basic labour rights included in the relevant legislations in force, including a 30% reduction of the wages of workers who are active on their jobs, and a reduction ranging from 50 to 60% of the wages of workers who are unable to perform their work. This affected both men and women in regular sectors, but it was more severe on irregular workers, and on women working in irregular sectors in particular (where they are overrepresented). Among these sectors are: secretarial jobs, which employs and estimated 17,000 female workers; the private education sector, in which there are approximately 30,000 female teachers; and the beauty salon sector, which employs 15,000 female workers.<sup>52</sup>

According to Social Security Corporation data, 94% of beauty salons do not register their male and female workers for social security; the vast majority of paid female workers in this sector do not enjoy their basic labour rights of annual, sick, weekly or official leave; they receive monthly wages ranging from JOD 100 to 150 (less than the minimum wage); and they are often not paid their wages on time.<sup>53</sup>

A surveys conducted by the Phoenix Center for Economic and Informatics Studies indicates that the level of affected male workers – in terms of low wages and being forced to take unpaid leave from work – was higher than female workers, as the percentage of female workers who lost 30% of their monthly wage during the pandemic reached 14.9% compared to 21.2% of men, while the percentage of females who lost 50% of their monthly wage was 7.1%, compared to 11.2% of males.<sup>54</sup> The percentage of females who lost their job temporarily or permanently was 5.1% and 4.9%, respectively, compared to 4.7% and 8.8% of males, respectively. As for those who were forced to take unpaid leave, the percentage was 2.7% for females compared to 4.1% for males in the sample,<sup>55</sup> which is a great indication that female workers in

51 - Phoenix Center for Economic and Informatics Studies. 2020. "Protecting the Labor Market from the Shock of Corona."

52 - JNCW. 2018. Policy Paper: Enhancing the Protection of Women in the Informal Economy in Jordan.

53 - Ibid.

54 - Phoenix Center for Economic and Informatics Studies. 2020. Study: The Impact of the Emergent Coronavirus Crisis on the Economic Conditions of Families in Jordan. June.

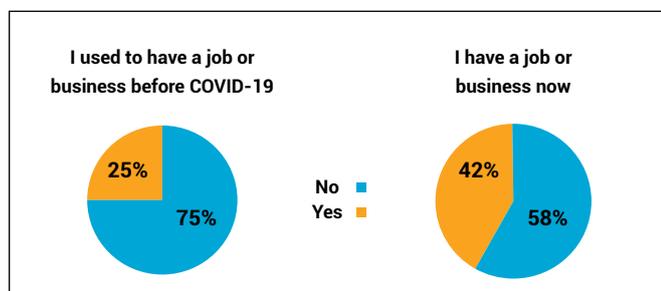
55 - Ibid.

the private sector do not enjoy decent work conditions, as the pandemic has caused a double negative impact on female workers. Therefore, this category of female workers deserved to receive some special measures from the Government such as providing them with temporary support during the period of business closures.

On the other hand, the market closures that took place during the months of March and April, the cessation of foreign tourism, and the suspension of some business activities, caused many individuals to lose their jobs, as 17% of the CSS survey respondents indicated that they had lost their jobs due to the coronavirus (7% of females), which led to an increase in the unemployment rate among the survey sample, from 58% prior to the pandemic to 71% since it began, noting that 36% of the survey sample worked in the private sector, and 31% of them worked in the public sector, while 5% of the sample received per diems.

The survey results indicate that the percentage of males who had a job before the spread of the coronavirus reached 67%, but this decreased to 14% after the spread of the virus. These two percentages are higher than for their female counterparts (17% of whom had a job before the spread of the coronavirus, and 10% afterwards). Despite this, the percentage of people who lost their jobs due to the pandemic among males and females was 61%, and 59%, respectively. Meanwhile, the percentage of the sample who lost their jobs due to the coronavirus among those who have an academic qualification less than high school was 53%, compared to 66% among those who have a qualification higher than the general secondary school certificate.

**Figure 8.** The employment status of survey respondents before and during the coronavirus crisis



Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

When it comes to geographic distribution, those who lost their jobs due to the coronavirus that resided in the southern governorates comprised 62% of the sample, which is slightly higher than the percentage among those residing in northern and central governorates (58%).

Conversely, it is important to recall that all workers in the public sector did not see any reduction of their wages, nor were they forced to take unpaid leave.

#### 1.4. Main affected economic sectors and the role of women

Globally, although men are more susceptible to infection with the coronavirus, women in certain sectors are more susceptible to infection than men<sup>56</sup> because, for example, more than 70% of health-care workers are women. Moreover, the virus has led to a more severe economic stagnation among women, as many of them work in the most affected sectors, such as tourism, retail and as small farmers, in addition to the large number of women working in the informal sector and small home businesses<sup>57</sup> and this also applies to Jordan. Small farmers are also at risk of suffering severe consequences from the virus, given that 16% of women working in the agricultural sector work informally, compared to only 5% of men, indicating a disproportionate impact on women's livelihoods.<sup>58</sup>

The Jordanian Government's restrictions on movement, including public transportation, made it impossible for many women and men to travel to their place of work, as the Government deemed it better for those who are able to work from home to do so, while exposing those who work in the manufacturing and social work sector to a high risk of losing their jobs.<sup>59</sup>

UN Women's Rapid Assessment of the Impact of COVID-19 on Vulnerable Women in Jordan indicated that 77% of women said that mothers are the main supporters of their children with regards to distance learning, and 99% of respondents reported that they now spend more time than they did before the outbreak of the crisis in the care of their family members, whether children or the elderly.<sup>60</sup>

Another rapid assessment of the impact of COVID-19 on vulnerable workers in Jordan, conducted by the ILO and Fafo Institute for Labour and Social Research, found that the increasing responsibilities for women at home are likely to

56- Roche. 2020. Insights into why more men than women are affected by the novel coronavirus. <https://www.roche.com/strongertogether/differences-between-men-women-coronavirus.htm>  
 57- CARE Canada. 2020. COVID-19 Could Condemn Women to Decades of Poverty: Implications of the COVID-19 Pandemic on Women's and Girls' Economic Justice and Rights. [https://care.ca/wp-content/uploads/2020/04/CARE-Implications-of-the-COVID-19-Pandemic-on-Womens-and-Girls-Economic-Justice-and-Rights\\_30-APRIL-2020.pdf?x72274](https://care.ca/wp-content/uploads/2020/04/CARE-Implications-of-the-COVID-19-Pandemic-on-Womens-and-Girls-Economic-Justice-and-Rights_30-APRIL-2020.pdf?x72274).  
 58- Ibid.  
 59- ILO and Fafo Institute for Labour and Social Research (Fafo). 2020. Facing Double Crises Rapid assessment of the impact of COVID-19 on vulnerable workers in Jordan. May. [https://www.ilo.org/wcmsp5/groups/public/--arabstates/---ro-beirut/documents/publication/wcms\\_743391.pdf](https://www.ilo.org/wcmsp5/groups/public/--arabstates/---ro-beirut/documents/publication/wcms_743391.pdf) ; Younes, Ali. 2020. "Jordan takes major step towards post-coronavirus normality." Al Jazeera. 5 June. <https://www.aljazeera.com/news/2020/06/jordan-takes-major-step-post-coronavirus-normality-200605184050646.html>

have severe consequences on their marginal participation in the labour market, acknowledging the restriction of women's ability to remain or return to work, even when working from home.<sup>61</sup> The ILO and Fafo therefore called on the Jordanian Government to take specific measures to support or protect women's return to work by enhancing the use of the Maternity Insurance Fund and its existing reserves. Moreover, while most commercial activities, cafés and restaurants were allowed to open and provide services again in early June, schools and kindergartens were still closed, which limited women's ability to return to work, as the vast majority bore the burden of household care. All of this puts their jobs and incomes at risk, and without any government support, many women are likely to lose their jobs while continuing to be the main providers of home care.

### 1.4.1. Evaluation of the impact of pandemic-related measures on public and private sector workers

#### Public sector

Public sector employees represent 39.9% of all workers in Jordan, including 44.4% of all male workers and 49.5% of all female workers.<sup>62</sup>

With regards to government measures for workers in the public sector, they were limited to stopping the scheduled raises for 2020, and some work-related bonuses. Therefore, male and female workers in the public sector did not face challenges related to losing their salaries and monthly wages, as male and female workers continued to work in the public sector and to receive their salaries on time.

However, the amendment affected the civil service regulation in Article 191 by adding the phrase: "The Council of Ministers may, in exceptional and emergency circumstances, decide to suspend, postpone, amend or deduct any part of public employees' salaries, rewards, bonuses, or any allowances they receive for the period it deems appropriate, provided that this decision is reconsidered when the exceptional circumstances have passed," and by adding the phrase: "The Prime Minister may assign any public employee to work during exceptional circumstances without receiving any reward, bonus, incentive or compensation." However, the Jordanian Labour Observatory has pointed out that this violated the rights of male and female workers in the public

sector by stopping the raises in wages and other benefits, after the Jordanian Government issued a decision on 16 April to stop the increase in technical,<sup>63</sup> transportation, and monthly mobility allowances. The Observatory also criticized the decision for stopping the 50% deduction from the financial dues for employees appointed under 'purchasing services' contracts, concluding that female workers have been greatly affected by these measures, as 49.5% of female workers are concentrated in the public sector.<sup>64</sup>

The majority of workers in the health sector are women, and the health sector was one of those most affected during the pandemic in terms of the continuation to work, as all government sectors were suspended except for the health sector, which in turn led to increased work pressures on women in this sector. Many of the interviewed women who work in this sector indicated that they were subjected to great pressure in terms of the increase in the number of visitors, the increase in their exposure to infection due to their contact with people infected with the coronavirus. It is worth noting that all hospitals in which the infected were quarantined are public sector institutions and not private sector ones. One of the nurses working in a public hospital indicated that she faced great difficulty in continuing to work due to her husband's dissatisfaction and fear that she might transmit infection to the children on the one hand, and her inability to bear the added domestic burdens on the other.

#### Private sector

Defense orders burdened workers whose institutions were unable to employ them for reasons related to the lockdowns or curfews and/or the decline in the work of these establishments, with the corresponding wage reductions of 50% or 60% (of the enterprises classified as the most affected). Meanwhile, business-owners of paying 20% of the wages for these workers, although the Social Security Law stipulates in Article 53 that the inactivity fund pays 75% during the first month of temporary unemployment, 65% during the second month of unemployment, 55% during the third month, and 45% during the following three months.<sup>65</sup>

Defense orders did not differentiate between male and female workers, but the applications of these orders on the ground showed differential impacts that varied widely by governorate. According to a survey conducted by the Phoenix Center for Economic and Informatics Studies during the second half of

60- UN Women Jordan 2020.

61- ILO and Fafo 2020.

62- Department of Statistics. 2019. Statistical Yearbook 2018.

63- A technical allowance is given to employees whose university studies are long and difficult, such as doctors, engineers, as well as programmers.

64- Jordanian Labour Observatory. 2020. "Notes on the amendments to the civil service system." June. <http://labor-watch.net/ar/read-news/151696>.

65- Hashemite Kingdom of Jordan. 2014. Social Security Law No. 1 of 2014 and its amendments, Article 53.

66- Phoenix Center for Economic and Informatics Studies. 2020. Study: The Impact of the Emergent Coronavirus Crisis on the Economic Conditions of Families in Jordan. June.

May 2020: the percentage of women who completely lost their job due to the pandemic in the Governorate of Amman was lower than the number of men (3.7% for females compared to 10.7% among males); however, the percentages in Irbid and Zarqa Governorates reached 7.4% for women in compared to 6% among men; in Zarqa Governorate it was 12.2% for women compared to 11.6% among men; the number of women who lost their jobs saw a very large increase in Ma'an – reaching one third of the sample, compared to only 5.3% among men; and the gap was significant in Madaba Governorate, reaching 15.4% for women compared to 6.9% among men; while for the rest of the governorates, there were no significant differences between males and females.<sup>66</sup>

Perhaps one of the positive results of the business closures on women participating in the labour market has been to prove their great role as front-line workers.

### 1.5. Impacts on women-led MSMEs

The majority of women in Jordan seek jobs that are compatible with their social and family duties, which reduces the chances of advancement at work and of obtaining high-income jobs. Women working in middle-income jobs improve the social status of their families, especially when they are able to achieve a balance between work and family, as this enhances women's feeling that they are contributing in some way to the development of society.

Many women establish their own businesses that contribute to securing a decent life for themselves and their families, but a large percentage of them invest in high-risk and financially vulnerable sectors, where their products sometimes compete with those of factories and large plants. In addition, they may rely on expensive imported goods without sufficient government support and/or procedures that give them an advantage over larger establishments, not to mention their lack of marketing experience, or lack of experience in managing the financial and accounting operations of such ventures, which increases the possibility that they will fail. This has led to the loss of many women-led MSMEs and women facing financial problems.

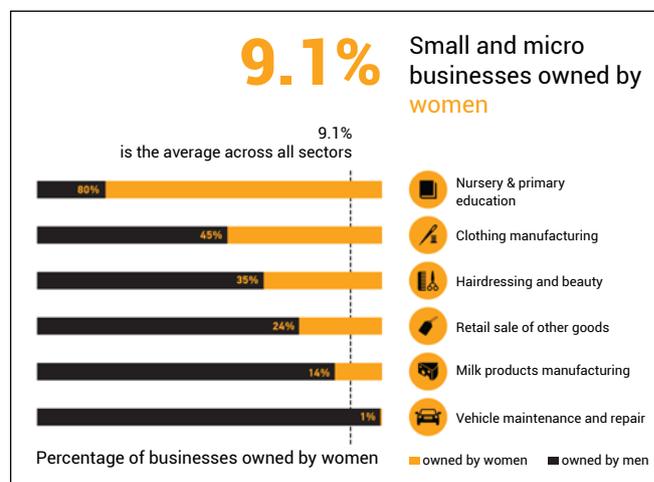
This, in turn, has led to a growing phenomenon of an increase in those who are unable to repay their debts, with the consequent imprisonment of many women. Some women fall prey to some companies that are concealing many details of

financing and legal procedures.

Jordanian women's business ventures have extended into many economic sectors, especially MSMEs, in light of the adoption of development strategies that focus on empowering women in various fields, in line with the global trend to increase focus on those areas. The proportion of MSMEs owned by women is 34% compared to 66% owned by men around the world, while the proportion of companies owned by women in the Middle East and North Africa is far lower, at 14%, one of the lowest in the world after South Asia".<sup>67</sup>

As indicated in Figure 9, the "Small and Micro-enterprises Survey of the Local Enterprise Support Project according to gender differences" reveals that the percentage of MSMEs owned by women in Jordan reaches a mere 9.1%, compared to 90.9% owned by men. However, MSMEs owned by women in Jordan occupy a larger share of the businesses within certain sectors: for example, 80% of the nurseries and primary education sector, followed by 45% in clothing manufacturing, 35% in hairdressing and cosmetics, 24% of the 'retail sale of other goods' sector, and 14% of businesses involved in manufacturing milk products.

**Figure 9.** The percentage of women's participation in MSMEs



Note: "Other Retail Goods" includes sales in specialty stores containing products such as clothing, footwear, leather goods, pharmaceuticals, medical products, watches, souvenirs, cleaning supplies, flowers, pets, etc., as well as retail handmade goods.

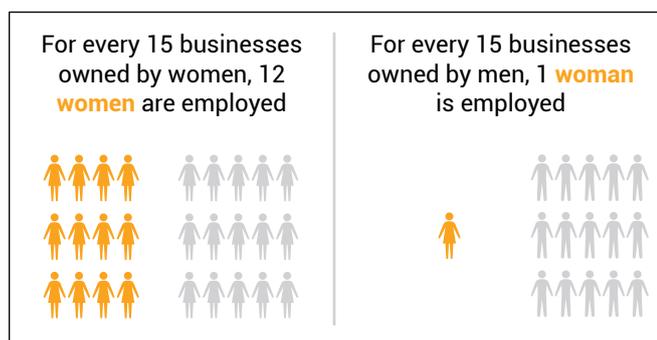
Source: USAID. 2015. Survey of Micro and Small Enterprises in Jordan. 2014-2015. Local Enterprise Support Project. <https://jordanlens.org/node/23/>.

A study conducted by the Arab Women Organization on 265 businesses run by Jordanian women found that about two-thirds of these projects were in the field of services and other areas, and their share of industrial ventures was about 12%, indicating women's lower orientation towards this area; about 46% of these projects were recurrent; 45% were one-time projects and 9% were seasonal.<sup>68</sup>

As indicated in Figure 10, the small businesses owned by Jordanian women focus on employing female workers. For every 15 businesses owned by women, another 12 women are employed, while for every 15 SMEs owned by men, one woman is employed, despite the high productivity of women in many fields.<sup>69</sup>

On the other hand, many professions and businesses are the preserve of men, such as the service sector, where the majority of employers are men, especially in hotels, restaurants and cafés. Men also dominate as employers in repair and plumbing workshops and shops and groceries, but the percentage of women is increasing in the education sector and in home productive projects, and in some light industries that do not require hard labour; therefore, the reason behind men not wanting to employ women is likely due to the nature of the businesses they own.

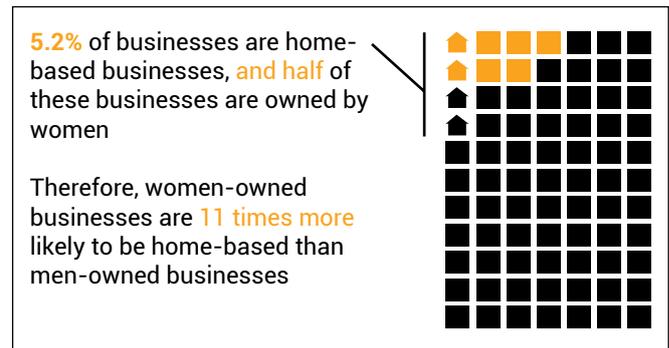
**Figure 10.** Comparative number of women employed for every 15 jobs in MSMEs, by gender of owner



Source: USAID. 2015. Survey of Micro and Small Enterprises in Jordan. 2014-2015. Local Enterprise Support Project. <https://jordanlens.org/node/23/>.

In addition, Figure 11 indicates that businesses owned by women are 11 times more likely to be run from home than businesses owned by men.

**Figure 11.** Women's participation in small and micro-businesses from their home



Source: USAID. 2015. Survey of Micro and Small Enterprises in Jordan. 2014-2015. Local Enterprise Support Project. <https://jordanlens.org/node/23/>.

## 1.6 Impact on total business production

Businesses led by women suffered double the impacts of those led by men, due to the nature of women's enterprises on the one hand, and their relative lack of practical experience on the other hand. Businesses led by Jordanian women are among those most affected, as all nurseries and schools, as well as clothing factories and hairdressing and beauty shops have been completely closed since the beginning of the lockdown in March until the end of April and partially at the beginning of May.

Although women are more able to work from home than men, the increase in family household burdens has greatly limited women's ability to increase their home-based work production, and in some cases limit the ability to obtain raw materials for productive projects, in addition to the inability of customers to access service-related businesses. Seasonal projects that depend on the season's activity were also affected, such as projects that rely on marketing spring products, especially dairy products, herbs, production kitchens, and others.

Economic expectations will also negatively affect some investments in the next stage as a result of the uncertainty regarding what will happen during the remaining months of 2020, which may lead to a decline in the existing and planned small, medium and micro-investment projects.<sup>70</sup> The limitations of most enterprise-development services, which women need to manage their daily business activities, starting with information technology services and logistical

68- Arab Women Organization. 2011. The Reality of Economic Projects for Women in the Hashemite Kingdom of Jordan.

69- USAID. 2015. Survey of Micro and Small Enterprises in Jordan. 2014-2015. Local Enterprise Support Project. <https://jordanlens.org/node/23/>.

70- Talha, Al-Waleed Ahmed. 2020. "The Economic Repercussions of the Emergent Coronavirus on Arab Countries." Arab Monetary Fund. April.

support, to training and guidance,<sup>71</sup> will lead to the failure of many existing projects.

An analysis at the geographical level reveals that, in tracking government decisions, there were fewer periods of closures and curfews in the southern governorates than in the central and northern governorates, and therefore it is expected that the impact will be lower on women's projects in the southern governorates.

The "Feminist Economics" Founder and CEO fears that COVID-19 will make it more difficult to hire women, while praising the measures taken by factories, such as providing buses to transport workers door-to-door and making sure that they have adequate transportation options to reduce their exposure to the virus. A rapid assessment by the ILO on the impact of COVID-19 on vulnerable employment in Jordan, found that workers in the manufacturing sector were more secure in their jobs than workers in other sectors; among the respondents to the assessment: 47% of women were granted paid leave due to the pandemic and 21% of men were granted the same; meanwhile, fewer women were permanently dismissed from their jobs, by 21% compared to 29% for men.<sup>72</sup> This is likely due to the fact that the majority of the women in the evaluation were working in the manufacturing industry, and this is mostly formal employment. However, they also mentioned that this may be an anomaly from the rest of the country, where the sample was not representative at the national level.

Some female business-owners who were interviewed during the course of preparing this study stated that many of them were unable to cope with the repercussions of losing income from the businesses they own. Many women that run businesses from home indicated that they were preoccupied with other matters, which led to their loss of complete control over their facilities and businesses. Distance learning, which students were not used to before the pandemic, was one of the most important challenges women faced. Spending four to five hours a day next to their children to guide them during distance learning, led the women to become preoccupied about their work. On the other hand, the multiplication of family responsibilities and domestic duties largely shouldered by women during the pandemic due to the closures of schools and childcare facilities also led to them to have difficulty managing their own projects, especially those that were from home, in an unorganized manner that lacks social protection,

such as social security or health insurance. The sales of many businesses, especially food-related ones, declined as a result of citizens' fear of the transmission of infection, which has led to a loss of income resulting from product damage, overstocking and expiration due to the lack of demand.

### 1.7 Impact on funding for business projects

The coronavirus pandemic has deepened the problems related to financing for SMEs, both in terms of access to finance, and in terms of managing project finance. According to the survey sample, 30% of businesses owned by males are funded through financing, compared to 25% of businesses owned by women, which reflects the weak ability of women to obtain financing compared to men. It can be estimated, in light of the halt in production, that approximately 25% of women's projects are subject to loan non-payment problems. The Jordanian Government has not provided any additional help for women in this area.

In terms of the geographical distribution, as shown in Table 3, this impact was higher in Al-Balqa Governorate, where business project funding, according to the opinion poll sample, amounted to 44%, followed by the Al-Tafila Governorate, at 39%, then the Governorate of Amman, at 28%.

**Table 3.** Distribution of women's businesses financed through loans, by governorate

Answer		Yes	No
Sex	Male	30%	70%
	Female	25%	75%
Sample total		359	941
Distribution of female answers among governorates	Amman	28%	72%
	Al-Balqa'	44%	56%
	Zarqa	17%	83%
	Madaba	20%	80%
	Irbid	21%	79%
	Mafraq	14%	86%
	Jarash	27%	73%
	Ajloun	17%	83%
	Al-Karak	22%	78%
	Al-Tafila	39%	61%
	Ma'an	26%	74%
	Aqaba	22%	78%
Total		159	485

Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

The Central Bank of Jordan has provided a financing platform for SMEs to finance their operating expenses, but the opinion poll sample indicated that only 33% of companies fulfil the conditions of the Central Bank. As indicated in Table 4, the percentage of these businesses was high in certain governorates, especially Ajloun. Also, the Central Bank did not allocate any part specifically for women's business projects, and the weakness of women's access to financing.

**Table 4.** Distribution of women-led businesses that meet Central Bank conditions for financing for SME operating expenses, by governorate

Answer		Yes	No	Refused to answer
Sex	Male	33%	62%	5%
	Female	33%	62%	5%
Sample total		118	223	18
Distribution of female answers among governorates	Amman	34%	57%	9%
	Al-Balqa'	20%	70%	10%
	Zarqa	14%	86%	0%
	Madaba	67%	33%	0%
	Irbid	23%	73%	5%
	Mafrq	50%	50%	0%
	Jarash	25%	75%	0%
	Ajloun	75%	25%	0%
	Al-Karak	50%	38%	13%
	Al-Tafila	27%	73%	0%
	Ma'an	63%	38%	0%
	Aqaba	29%	71%	0%
	Total	52	99	8

Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

### 1.7.1 Impact on ability to fulfil financial obligations toward employees

Many businesses faced major problems in covering workers' salaries and expenses, especially in light of the defense order on the non-dismissal of workers. Table 5 indicates that 82% of businesses led by women were unable to fulfil their financial obligations towards their employees, compared to 76% of businesses led by men, according to responses among the survey sample. As for the breakdown by governorate, it ranged from 71% in Aqaba Governorate, to 100% in each of Madaba and Jarash.

**Table 5.** Distribution of women-led businesses in terms of ability to fulfil financial obligations towards employees, by governorate

Answer		Yes	No	Refused to answer
Sex	Male	21%	76%	3%
	Female	10%	82%	8%
Sample total		58	282	19
Distribution of female answers among governorates	Amman	13%	72%	15%
	Al-Balqa'	5%	80%	15%
	Zarqa	7%	86%	7%
	Madaba	0%	100%	0%
	Irbid	0%	95%	5%
	Mafrq	25%	75%	0%
	Jarash	0%	100%	0%
	Ajloun	25%	75%	0%
	Al-Karak	13%	88%	0%
	Al-Tafila	18%	82%	0%
	Ma'an	13%	75%	13%
	Aqaba	29%	71%	0%
	Total	16	130	13

Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

### 1.7.2 Mitigation suggestions from survey respondents

Table 6 indicates suggestions from the survey sample regarding how to reduce the burden on businesses. These include: postponing the payment of office rent instalments (for self-employed persons); postponing loan instalments until after the coronavirus crisis; postponing all other instalments until the end of the year to ensure the sustainability of commercial projects; support for higher interests paid by the Central Bank in light of the new burdens; and the rescheduling of debts to finance projects in light of the coronavirus crisis and the consequent decrease in economic activity.

**Table 6.** Suggestions of survey respondents to reduce the burden on businesses

		Yes	No	N/A
Deferring office lease instalments	Sex			
	Male	1%	18%	81%
	Female	1%	14%	85%
Sample total		11	209	1080
Deferring loan instalment payments	Sex			
	Male	88%	12%	0%
	Female	91%	9%	0%
Sample total		321	38	0
Deferring all instalments to the end of the year	Sex			
	Male	77%	21%	3%
	Female	70%	28%	3%
Sample total		264	86	9
More support for higher paid interests	Sex			
	Male	80%	17%	4%
	Female	82%	15%	3%
Sample total		289	58	12
Rescheduling debts	Sex			
	Male	70%	27%	4%
	Female	70%	23%	6%
Sample total		252	90	17

Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

## 1.8 New ways of doing business for women after the coronavirus crisis

In order to mitigate some of the severe financial losses that Jordanian citizens, especially women, are experiencing, new ways of doing business must be introduced to allow them to be more resilient in crises. The statement issued by the Jordanian Women Solidarity Institute indicates that more flexible working conditions – especially in terms of flexible working hours and working from home – were beneficial for women and demonstrated their effectiveness in many aspects. The statement called on the Jordanian Government to commit to allowing these flexible working conditions to remain after removing the imposed measures. The Executive Director of the Institute, Asma Khader, stated that while many women's groups in Jordan focus their attention on the economic empowerment of women in the wake of this crisis, projects need to educate women in business on laws and regulations, and how to sustain their businesses in crises, to ensure the sustainability of livelihoods in such situations.

About 16% of women in agriculture work informally, while about 73% of women in the agricultural sector participate only in agricultural activities from home,<sup>73</sup> allowing activities to continue during the workplace closures, as long as there are ways they can sell their products. This proves the importance of new ways of thinking for female agricultural micro-entrepreneurs, as these activities can form a more

robust business model in times of crisis. They can allow for sustainable living, despite the restrictions imposed, and should be encouraged as a tool to generate income for women in need.

The sharing economy has grown rapidly in Jordan, and it revolves around the activities that Jordanian women do in the comfort of their home, which protects them from the many challenges they face when working outside the home, such as safety on public transportation and long hours away from home. Currently, there are shared economic platforms for teachers, home beauty salon services (haircuts, beauticians, etc.), childcare services, maintenance services, and more.<sup>74</sup> A PhD candidate from the University of Washington in the USA conducting field research on the sharing economy in Jordan in the 2018–2019 period spoke to more than 100 women. The majority of them said that the platforms used for this purpose were encouraging participation in the labour force, as it reduced some of the concerns of family members regarding women traveling alone, as they were able to track their movements. The majority of respondents said they have found increased support from their families, as most of these jobs are time-bound and have shorter timeframes than regular full-time work. Many of the platforms used, such as "Mrayti" (which provides beauty salon services), take time to build trust between their company and the families of its employees, and also provide transportation for women to the workplace.<sup>75</sup>

In addition, the market closures from mid-March to late April 2020, resulted in the emergence of good marketing opportunities, as many business-owners and self-employed workers reported that the pandemic had a positive impact on their lives and incomes, as many women were able to find alternative plans that will adapt and address the negative impacts of the pandemic, by relying on the use of social media.

A woman who dedicates part of her home as a factory for food products in Ma'an Governorate explained that she was able to sell all her products of jams, cheese, pickles and medicinal herbs to relatives and neighbours during the confinement period, which led to her economic recovery. It also stimulated her to increase production given the increased demand for products that do not include chemicals in their production process. Another woman had a clothing-exchange business from home in the Governorate of Amman reported that she

73- International Union for the Conservation of Nature (IUCN). 2010. "Programme for mainstreaming gender in climate change efforts in Jordan." <https://portals.iucn.org/union/sites/union/files/doc/jordan.pdf>

74- Anderson, Allison Jacobs. 2020. "The sharing economy helps women find new economic opportunities in Jordan. The Conversation. 4 March. <https://theconversation.com/the-sharing-economy-helps-women-find-new-economic-opportunities-in-jordan-131427>

75- Ibid.

was able to sell her goods due to the closure of markets and shops, which were crowded before the pandemic, which led to the recovery of her economic situation during the closures period.

By increasing technology that encourages female workers, new ways of doing business have been found. The coronavirus pandemic has revealed the extent to which the Jordanian economy is affected by these types of crises, including the increase in the number of women in the labour market, thus ensuring greater savings and a greater number of taxpayers, which leads to an increase in the financial revenues of the Jordanian Government and thus its ability to apply precautionary policies in the event that such crises would affect the Kingdom again. The current social distancing measures might also be viewed as an opportunity when it comes to increasing women's participation in the labour market. Within this scope, factories that rely on human (rather than machine) work can outsource it, sending different products to women to complete in their homes, paying a wage per piece.

In the education sector, entities can also outsource, depending on the course or number of students involved, and provide additional services that can be leveraged in the current situation that allow women to initiate different activities through a community-based approach that supports the care of the elderly or children within families. This can also include cleaning services or cooking for families who do not have time to cook meals at home. This definitely opens the door for technology related to all of these activities to avoid duplication and ensure delivery and sustainability – especially for elderly, child and patient care.

Former Deputy Prime Minister and economic expert Jawad Al-Anani stated that this pandemic has exposed weaknesses in Jordan's economic policies, especially in the tourism and agricultural sectors, which are considered essential to the Jordanian economy. He expected Jordan's GDP to shrink by two to three percentage points during 2020 and hoped that the Government would seize this opportunity to facilitate investment by reforming bureaucratic procedures and "eliminate red tape", in particular in dealing with foreign investors.<sup>76</sup> This reform could extend to the registration of small household businesses that are mostly run by women, ensuring their entry into the formal labour market.

## 2 Impact of the pandemic on women's inability to settle loans (female debtors)

### 2.1 Women's current financial situation and debts

There are a number of financial institutions in Jordan that provide loans for specific economic sectors, such as agriculture and industry, or for a specific group of the population, such as artisans, the poor, those with limited income, women and others, to set up small projects that bring them a reasonable income. These financial institutions include governmental and non-governmental institutions. Some microfinance institutions have been excessive in lending to women for consumption purposes at the expense of productive projects, with strong statistical evidence of the inability of microfinance institutions to lift women out of poverty and empower them economically, and the existence of a major imbalance between the legislative system and lending conditions that led to problems. Women's inability to pay, which has come to be known as "female debtors" cases, required societal interventions to collect payments from them, and direct part of the Zakat (alms) to them as well.

Since Jordan is one of the few countries around the world that criminalizes debt, and that about 70% of borrowers in Jordan with small loans are women, it may be disastrous for women who receive daily wages to lose their income, because they are unable to pay and repay the loan, and this may lead to fines or even imprisonment.<sup>77</sup>

The total number of female borrowers from microfinance institutions reached 330,000, and 14,000 of these women are employers. This excess has led to many women falling into an inability to pay as the number of claims has increased, as shown in Table 6, from 941 in 2015 to 8,276 in 2019. The number of active requests reached 10,320, while the fulfilled requests were 15,198, bringing the total number of active and fulfilled requests to 25,518. This large increase in the number of female debtors indicates the existence of a major imbalance, as there is a large number of women with debts ranging from JOD 500–3,000, which they had borrowed to cover their economic or living needs, or to finance a small business that improves family income. When the woman is not able to pay, a case is filed against her before the courts, and she is sentenced to prison until payment is made.

76- Younes, Ali. 2020. "Jordan takes major step towards post-coronavirus normality." Al Jazeera. 5 June. <https://www.aljazeera.com/news/2020/06/jordan-takes-major-step-post-coronavirus-normality-200605184050646.html>

77- Barkawi, Ban. 2020. "Factory keeps Jordan's women in work as coronavirus hits". Thomson Reuters Foundation. 30 March. <https://www.reuters.com/article/health-coronavirus-jordan-women/factory-keeps-jordans-women-in-work-as-coronavirus-hits-idUSL8N2BJ682>

**Table 7.** Number of financial judicial requests, active and fulfilled, for female debtors, 2015–2019

	Number of wanted persons	Number of active requests	Number of fulfilled requests	Total active and fulfilled requests
<b>2015</b>	941	1096	11825	12921
<b>2016</b>	1244	1438	13150	14588
<b>2017</b>	1704	2045	14346	16391
<b>2018</b>	2946	3759	16597	20356
<b>2019</b>	8276	10320	15198	25518
<b>Total</b>	15111	18658	71116	89774

Note: 'Wanted persons' refers to people being sought by judicial enforcement officials. Active requests are those issued by the Judicial Execution Department for debtors with unpaid debts for which a court ruling has been issued. Fulfilled requests (also known as 'MaKfof') refer to cases where Judicial Execution Department requests have been resolved through a financial settlement (either by paying part of or the full amount owed).

Source: Judicial Execution Department, Public Security Directorate

The situation has no doubt worsened amid the pandemic. Although yearly Judicial Execution Department figures at not yet available, the CSS survey revealed that during the pandemic, unpaid loan instalments were incurred on many businesses, but that women had that problem more than men, as 58% of women respondents reported having unpaid instalments, compared to 55% of men. Although men have higher funding than women generally, this difference is due to the nature of most businesses run by women, the majority of which fall within the sectors most affected by confinement and closures. At the governorate level, Zarqa was the most affected by women's unpaid loans, followed by the governorates of Jarash, Madaba and Amman.

**Table 8.** Distribution of unpaid women's business loan instalments during the pandemic, by governorate

Answer		Yes	No
Sex	Male	55%	45%
	Female	58%	42%
Sample total		203	156
Distribution of female answers among governorates	Amman	60%	40%
	Al-Balqa'	50%	50%
	Zarqa	86%	14%
	Madaba	67%	33%
	Irbid	59%	41%
	Mafrq	25%	75%
	Jarash	75%	25%
	Ajloun	50%	50%
	Al-Karak	50%	50%
	Al-Tafila	55%	45%
	Ma'an	50%	50%
	Aqaba	43%	57%
Total	93	66	

Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

In mid-March, the Central Bank issued instructions asking banks to postpone the repayment of loan instalments for borrowers affected by the coronavirus pandemic, without added commissions or interest, for at least three months (March, April and May), or until the end of 2020. This decision to positively contributed to alleviating the living pressures on many Jordanian families. The CSS survey revealed that 79% of the female respondents benefited from the postponement of incurred instalments, and this percentage varied between governorates – ranging from a low of 36% in Jarash to 100% in Mafrq and Al-Karak, as indicated in Table 9. This percentage is considered high and helps businesses not to fall into liquidity management problems, or consequent bankruptcy.

**Table 9.** Distribution of women-led businesses covered by loan instalment deferrals, by governorate

Answer		Yes	No
Sex	Male	79%	21%
	Female	79%	21%
Sample total		284	75
Distribution of female answers among governorates	Amman	79%	21%
	Al-Balqa'	65%	35%
	Zarqa	93%	7%
	Madaba	67%	33%
	Irbid	86%	14%
	Mafrq	100%	0%
	Jarash	63%	38%
	Ajloun	75%	25%
	Al-Karak	100%	0%
	Al-Tafila	64%	36%
	Ma'an	88%	13%
	Aqaba	86%	14%
	Total	126	33

Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

## 2.2 Evaluation of the impact of governmental procedures

The Government has taken several measures to reduce the imprisonment of debtors in general, which have positively affected female debtors, including the temporary suspension of requests for judicial execution against female debtors, the Central Bank's failure to include customers whose cheques are rejected for financial reasons on the list of cheques returned for financial reasons, and not charging debtors commissions on returned cheques. Through banks, the Central Bank also postponed debt repayment instalments. As indicated in Table 10, 43% of women in the sample were covered by the decisions to postpone the monthly instalments owed by individuals.

**Table 10.** Distribution of women respondents included in instalment deferral procedures, by governorate

Answer		Yes	No	Refused to answer
Sex	Male	27%	70%	3%
	Female	43%	57%	0%
Sample total		30	66	2
Distribution of female answers among governorates	Amman	44%	56%	0%
	Al-Balqa'	0%	100%	0%
	Zarqa	0%	0%	0%
	Madaba	0%	100%	0%
	Irbid	0%	100%	0%
	Mafrq	0%	0%	0%
	Jarash	0%	100%	0%
	Ajloun	100%	0%	0%
	Al-Karak	100%	0%	0%
	Al-Tafila	0%	100%	0%
	Ma'an	0%	100%	0%
	Aqaba	75%	25%	0%
	Total	9	12	0

Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

Despite the fact that the Central Bank, in cooperation with banks and financial institutions, has postponed the instalments due for those affected by the impacts of the coronavirus, there are many other financial obligations that fall on individuals as a result of their income being affected, which have not been postponed, including for women, and debt repayment occupies only a small percentage. Table 11 indicates the percentage of each type of instalment that respondents postponed in light of the crisis. This table reveals that women respondents also postponed 3% of insurance premiums (life, health, retirement and education), 5% of credit card payments, 9% of mortgage instalments, and 7% of educational loans (whether their own student loans or for their children's school fees). There are no statistically significant differences between the differences in gender, educational and regional backgrounds.

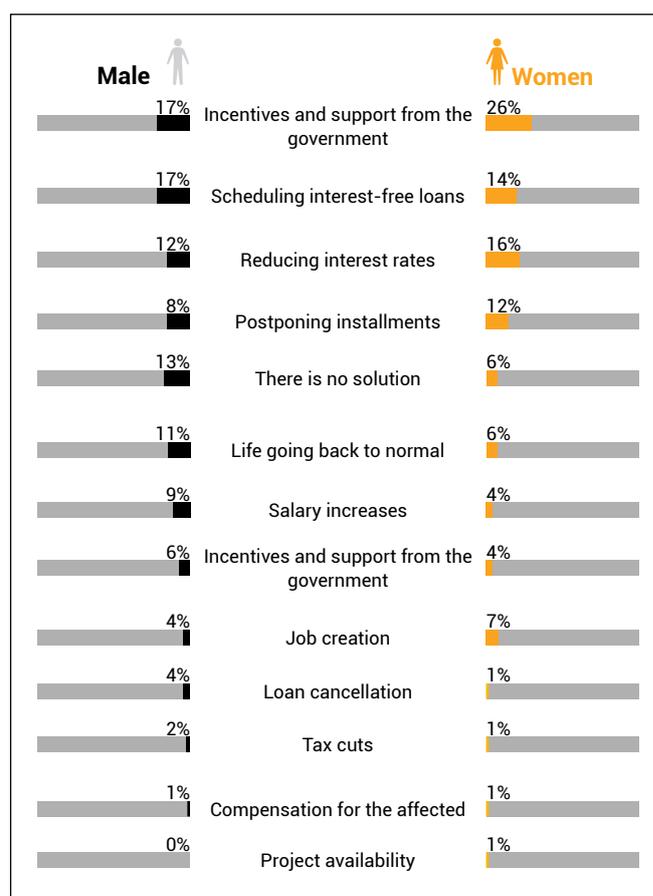
**Table 11.** Deferring educational, credit card, insurance, and mortgage instalments, by sex of respondent

Deferring educational loan instalments				Deferring credit card instalments			
Answer	Sex		Sample total	Answer	Sex		Sample total
	Male	Female			Male	Female	
Yes	6%	7%	87	yes	6%	5%	73
No	31%	26%	372	no	30%	28%	380
Refused to answer	63%	67%	841	N/A	64%	67%	847
Deferring insurance premiums				Deferring mortgage instalments			
Answer	Sex		Sample total	Answer	Sex		Sample total
	Male	Female			Male	Female	
Yes	3.80%	3.00%	44	yes	8%	9%	110
No	35.50%	31.10%	433	no	31%	29%	391
N/A	60.70%	66.00%	823	N/A	60%	63%	799

Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

Finding radical solutions to mitigate the impacts of the coronavirus pandemic is extremely difficult, in light of the damage to most economic sectors. However, there are still policies that mitigate the overall negative impacts at the level of individuals, especially for those with low income, to improve their ability to pay. According to the CSS survey respondents, as indicated in Figure 12, the best proposed solutions to be able to pay their instalments on debts, is to reschedule the instalments without interest (16%), reduce the interest rate (13%), and postpone the instalments (10%). Another 9% of respondents believe that there is no solution to the current situation, while 8% believe that the return to normal life is better.

**Figure 12.** Suggestions from survey respondents to improve their ability to repay loans



Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

### 2.3. Evaluation of the impact on women's poverty

The suffering of poor families in Jordan has increased with the repercussions of the pandemic, in light of the unprecedented measures, such as the complete suspension of work in the public and private sectors and curfew that led to the loss of many families' only source of income. The most important of these categories are: per diems in some economic and service activities; shop-owners; small entities and domestic services; etc.

In addition, there have been violations of workers' rights by many private sector establishments, represented by the non-payment of workers' salaries, claiming that they were suspended under a governmental decision due to the coronavirus crisis, and others were paying only half the normal salary to their employees. All of this has exacerbated the poverty figures in Jordan, which are estimated, according

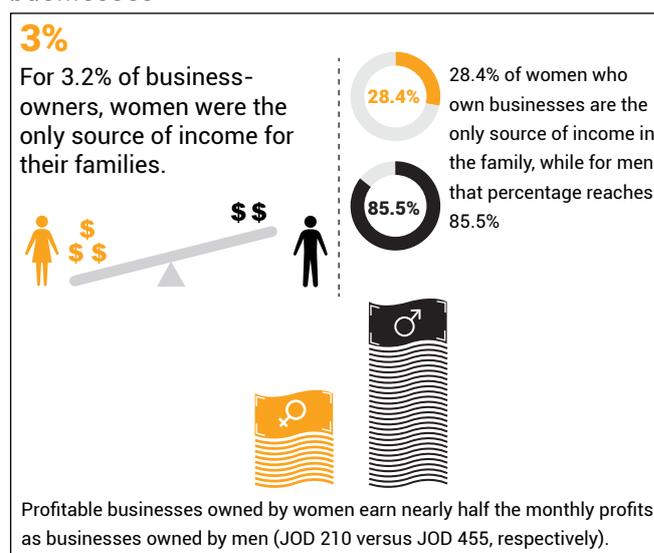
to preliminary data and statements from the Department of Statistics, to be about 15.7%<sup>78</sup>, noting here that there are also estimates that it is higher.

The impacts are being felt by Jordanian women on two fronts – the first being by heads of the household losing their job, and the second being the woman in particular losing her job if she is a supporter or a contributor to the family income – in all cases, the woman is the biggest loser, financially, and because of the responsibilities that fall upon her to manage the affairs of the house.

In general, the severity of women's poverty in Jordan, and their poverty rates, are greater than those of men. The spread of the phenomenon of "feminization of poverty" is due to several factors, the most important of which are the concentration of money in the hands of men and the deprivation of women as a result of the lack of available job opportunities. These factors have been reinforced in light of the coronavirus pandemic, which has increased unemployment among women, decreased their economic participation, and in light of the private sector's reluctance to employ women for several economic and social reasons that have been exacerbated during the pandemic. In addition, there are differences between poor families headed by men and poor families headed by women, in that women's families are poorer and their situation worsens whether they suffer from other forms of inequality and exclusion.

In light of their exclusion, the lack of suitable job opportunities for them, and their fall into the cycle of poverty, many women have opened small and micro businesses, the objective of which is to improve family income. The coronavirus pandemic has added negative impacts on poor women, who were already saddled with many family obligations, and suffering from discrimination and stigmatization. Figure 13 illustrates the extent of women's participation in small and micro businesses, as 28.4% of women who own businesses are considered the only source of income in the family, compared to 85.5% of men. The monthly profits of profitable businesses amount to less than JOD 210 for women, compared to JOD 455 for men.

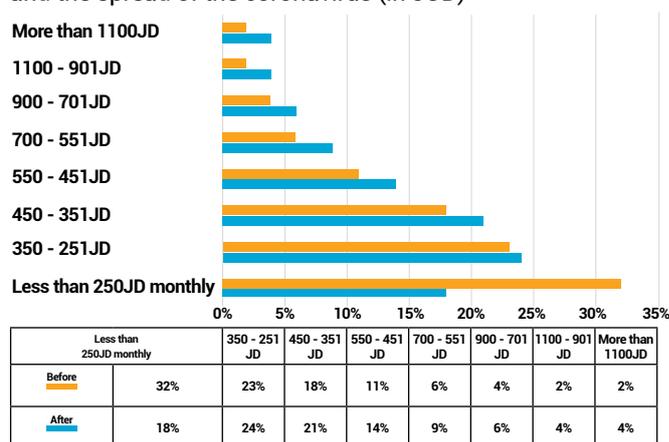
**Figure 13.** Women's participation in small and micro businesses



Source: USAID. 2015. *Survey of Micro and Small Enterprises (SMEs) in Jordan. 2014-2015. Local Enterprise Support Project.* <https://jordanlens.org/node/23/>.

Among the survey sample, there was an increase of 14% in the proportion of people whose monthly income was less than JOD 250, which reflects the exacerbation of extreme poverty. In general, the income ranges for most respondents (with low incomes) were reduced during the coronavirus crisis.

**Figure 14.** Monthly family income before and after the curfew and the spread of the coronavirus (in JOD)

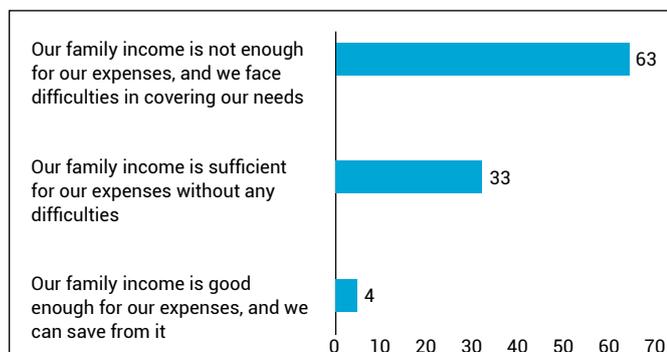


Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

Figure 15 indicates that the household income of the majority of the sample (63%) was insufficient to cover the basic expenses of the family, and that these families faced financial difficulties, while only 4% were able to save. Only

20% of the self-employed and of those earning per diems (day labourers), or one of their family members, benefited from the government measures taken to protect the private sector in light of the coronavirus crisis.

**Figure 15.** Relative distribution of the adequacy of household income during the pandemic



Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

Several national and local governmental institutions in Jordan have taken the initiative to provide in-kind support in the form of boxes containing foodstuff, which were distributed to many poor families. The Ministry of Social Development has implemented many programmes, including expanding the coverage of the beneficiaries of the National Aid Fund to include those earning per diems and workers in the informal sector, in addition to activating the charity account of the Himmat Watan Fund to support people and sectors affected by the crisis. The Ministry also worked to deliver food, in-kind subsidies and sterilization materials to families ranging from the poorest to the least poor, based on 57 indicators related to income, spending, health, education and housing. This database was also used to deliver cash assistance to the most affected families during the crisis.

The Social Security Corporation provided financial allowances to some families, especially those whose heads of household stopped working during the lockdown period. Many charities also provided food packages to poor families, while many parties distributed in-kind and cash assistance to people in need. However, there was a lack of institutional coordination between other donors and no established framework for distributing these packages.

**Table 12.** Distribution of the family's monthly income before the curfew, by governorate

		Less than 250 JOD monthly	350-250 JOD	450-351 JOD	550-451 JOD	700-551 JOD	701 - 900 JOD	901 - 1100 JOD	More than 1100 JOD
Sex	Male	12%	23%	23%	15%	11%	7%	4%	6%
	Female	25%	24%	20%	13%	8%	5%	4%	1%
Sample total		239	303	279	178	127	78	52	44
Distribution of female answers among governorates	Amman	27%	22%	13%	14%	12%	4%	6%	1%
	Al-Balqa'	18%	24%	24%	7%	7%	13%	7%	0%
	Zarqa	30%	26%	25%	6%	8%	1%	2%	1%
	Madaba	30%	23%	13%	13%	10%	0%	3%	7%
	Irbid	32%	21%	32%	7%	4%	2%	2%	0%
	Mafraq	38%	21%	7%	14%	7%	0%	10%	3%
	Jarash	20%	23%	20%	13%	10%	13%	0%	0%
	Ajloun	35%	9%	35%	4%	13%	0%	4%	0%
	Al-Karak	3%	43%	24%	19%	3%	5%	0%	3%
	Al-Tafila	7%	25%	21%	25%	4%	11%	7%	0%
	Ma'an	19%	23%	13%	26%	6%	10%	3%	0%
	Aqaba	19%	28%	13%	19%	13%	6%	3%	0%
Total		162	154	131	81	53	30	26	7

Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

**Table 13.** Distribution of the family's monthly income after the curfew, by governorate

		Less than 250 JOD monthly	350-250 JOD	450-351 JOD	550-451 JOD	700-551 JOD	701 - 900 JOD	901 - 1100 JOD	More than 1100 JOD
Sex	Male	26%	22%	21%	13%	9%	4%	2%	3%
	Female	36%	24%	18%	9%	6%	4%	2%	1%
Sample total		404	297	251	142	100	51	30	25
Distribution of female answers among governorates	Amman	39%	26%	13%	10%	5%	4%	4%	0%
	Al-Balqa'	27%	22%	20%	11%	7%	9%	2%	2%
	Zarqa	54%	24%	8%	10%	2%	1%	0%	1%
	Madaba	37%	23%	17%	10%	10%	0%	0%	3%
	Irbid	45%	20%	26%	1%	6%	2%	1%	0%
	Mafraq	38%	24%	17%	7%	3%	0%	7%	3%
	Jarash	27%	23%	20%	10%	13%	3%	3%	0%
	Ajloun	30%	13%	39%	4%	9%	0%	4%	0%
	Al-Karak	16%	38%	19%	16%	3%	8%	0%	0%
	Al-Tafila	11%	14%	32%	21%	11%	7%	4%	0%
	Ma'an	19%	26%	23%	13%	10%	6%	3%	0%
	Aqaba	38%	25%	9%	13%	9%	6%	0%	0%
Total		235	152	116	60	40	23	14	4

Source: CSS, University of Jordan. 2020. "Gender Equality: Analysing the Impacts of COVID." May.

The negative consequences of the spread of the coronavirus affect all human beings, but at varying degrees, according to their economic, social and health conditions, and it hits the weakest segments of society more, especially women.

Nevertheless, government measures have not always prioritized women. For example, a social protection team was formed by the Prime Minister to provide financial and in-kind assistance to families affected by the curfew (especially for day-wage workers, families that work irregularly, and those whose sources of income stopped during the lockdown). The team asked families to submit 'bread support' requests electronically, which would be transferred to the unified national registry, which would decide on those families eligible for assistance. However, the national registry did not recognize the petitions of female family supporters for bread subsidies.

### 3 Evaluation of the impact of financial policies and the role of gender-responsive budgets

Reviewing all of the decisions taken by the Jordanian Government during the pandemic thus far, the authors find that most served the interests of the national economy and helped many economic establishments and individuals, by compensating parties affected by business closures (especially those in the labour sector). They also supported the provision of liquidity in the banking market by postponing the instalments incurred on individuals and facilities affected by the closures that took place, as well as reducing the interest rates in the banking market, and suspending action on bounced cheques to prevent citizens from being placed on the blacklist. These procedures included all women and businesses led by women; however, the characteristics of these businesses and the situation of women in particular required more support. Yet there were no financial decisions giving preference to Jordanian women.

Gender and economic research has shown that macroeconomic policy, especially fiscal policy, has strong redistributive role, not only by socioeconomic class, but also by gender. Thus, a lack of recognition of gender issues in macroeconomic and fiscal policies can lead to unintended consequences, with certain groups of women experiencing a more negative impact than men. Gender-specific impacts often increase the disparity between families and children,

at both social and economic levels. Moreover, an economic framework characterized by gender inequality may result in a lack of access to labour markets and income-generating opportunities, as a result of macroeconomic and fiscal policies not being effective, nor effectively achieving their intended objectives.

Research has shown that fiscal policy, when used appropriately, can provide an effective policy tool for reducing gender inequalities. In this context, national and international women's rights' advocates point out that it is necessary to ensure a gender perspective in comprehensive fiscal policy reforms, as a central macroeconomic policy.

The gender approach to fiscal policy focuses on explaining the mechanism of transmission of fiscal policy impacts on gender – i.e. that the redistributive impact of fiscal policy is not only by socioeconomic class, but also by gender. Consequently, women who are already in a worse economic situation may end up bearing a higher burden of austerity measures than men, making women ultimately experience an even worse economic situation than before. The financial downturn also implies a further deepening of social inequality.

However, gender-sensitive fiscal policy can be an effective means not only for eliminating gender inequality, but also for sustainable and inclusive growth. Therefore, it is important to include gender as an analytical category in the design and implementation of macroeconomic policies, and in developing the basic mechanisms through which macroeconomics, especially fiscal policy, interact with gender inequality.

Article 6 of the Jordanian Constitution states that: "Jordanians are equal before the law, with no discrimination between them in rights and duties, even if they differ in race, language or religion."<sup>79</sup> Moreover, Article 2 of the Labour Law guarantees flexible work opportunities and equal pay.<sup>80</sup> While these stipulations clearly indicate the illegality of discrimination in the Kingdom, there is a shortage of executive enforcement or tools, such as inspections, which opens the door to gender discrimination.

Jordan established the JNCW as the main body to oversee the implementation of the CEDAW Convention and to ensure alignment between national policy and the Convention.<sup>81</sup> Moreover, the Comprehensive National Plan for Human Rights 2016–2025 includes a pillar to promote and protect women's

79- Hashmite Kingdom of Jordan. 2011. Constitution. [https://www.constituteproject.org/constitution/Jordan\\_2011.pdf](https://www.constituteproject.org/constitution/Jordan_2011.pdf)

80- Ibid.

81 - <http://www.women.jo/>

rights; it also includes reviewing the policy, designing new policies and programmes to support women's empowerment, and that these should be included within the State budget.

Jordan remains determined to mainstream a gender perspective in economic and social development. Gender-responsive budgeting efforts at the national level began in 2010 with the assistance of UN Women and the JNCW. They launched a pilot project targeting seven ministries, with the aim of classifying spending on women's programmes, seeking to determine the appropriateness of this classification, and finding ways to institutionalize and mainstream gender-responsive budgeting in the preparation of their general budget.<sup>82</sup> In line with this, the General Budget Department has asked all ministries to report the number of female employees they have, by rank. After the completion of this pilot project in 2010, little progress was made in preparing the gender budget in Jordan until the JNCW published the National Action Plan to Support Gender-Responsive Budgeting in 2014. The National Council for Women (an affiliate of the United Nations), in collaboration with the JNCW, gathered work statements on "gender-responsive budgets" such as from staff of ministries – including the Ministry of Finance, the House of Representatives and Parliament, international organizations and Jordanian civil society, to create a network for transforming national budgets into gender-responsive budgets, encouraging knowledge-exchange to increase gender equality, and to increase participants' interest and desire for gender-responsive budgeting. The JNCW has worked to develop an updated version of the National Strategy for Jordanian Women for the period 2020–2025, based on its evaluation of the strategy that ended in 2017. Although the previous strategy included a gender-responsive budget as a main mechanism to ensure gender equality, the impact – which may have been immeasurable – could be either due to deficiencies in the composition of the general budget or a lack of knowledge.

In addition, most capacity-building activities related to gender-responsive budgeting have been given to mid-level employees who do not have decision-making powers over their department's budgets. In addition, most existing planning based on gender is not measured by indicators, but rather depends on different projects. Given the lack of gender indicators in the budget documents, they are not gender responsive.

Gender-responsive budgeting in Jordan faces a number of challenges, one of the most serious being the lack of will to apply it in the General Budget Department, despite the continuous efforts made by stakeholders such as the JNCW. The lack of up-to-date gender-disaggregated data in the Department of Statistics leads to insufficient information and a lack of analysis of gender indicators in all sectors across the country.

An ILO report indicates that increasing the female labour force in the Middle East and North Africa region would contribute to an 85% increase in total additional economic opportunities, boosting the region's GDP by as much as 47%.<sup>83</sup> However, without proper data collection and without calculations of the contribution of women's labour force participation to GDP, by the Department of Statistics, the opportunity would be lost. Ensuring adequate data collection is fundamental to gender-responsive budgeting, as it will encourage public budget management. Moreover, the low level of cooperation between the various stakeholders is a challenge that must be overcome.

## Recommendations

### On work-related and financial policies

- Enforce the Social Security Law on all violating businesses, without exception, and reduce social security contributions to encourage businesses to register all their employees.
- Include workers in the informal sector within social security by developing new protection tools with lower subscription rates than the optional subscription currently in force.
- Involve more women in the formal workforce to enhance women's economic participation and expedite this process and financial support for women, especially for female entrepreneurs who want to obtain the correct licenses for their home businesses. It is also necessary to focus on building administrative capacities to enhance the capabilities of women.
- The ability of women to return to work after the reopening of most businesses, is essential to ensuring their livelihood; therefore, childcare facilities must be developed and increased, since they bear childcare responsibilities while mothers are at work.
- The Government must create conditions to encourage flexible work after the end of the pandemic, such as working from home, and flexible working hours, which were

82- Kolovich, Lisa. 2018. Fiscal Policies and Gender Equality. International Monetary Fund. 11 April.

83- ILO. 2017. "Achieving Gender Equality in the Arab Region amidst the Changing World of Work." 3 April. [https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms\\_549618.pdf](https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_549618.pdf)

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imposed as a way to help citizens during the workplace closures; however, this should continue for those who wish to work from home and be implemented on a large scale in the different governorates and the private sector.

- Increase the use of sharing economy platforms for women wishing to participate in the labour force this way, as this can significantly help with creating income for participants on the platforms.
- Rethink social policy related to financial support to include gender as a main pillar when designing and implementing policies, similar to the most recent amendment to the Income Tax Law last year, which allowed women to submit their own tax returns instead of doing so through their husbands or fathers. The National Aid Fund has also refocused on female-headed households. These policies play a role in ensuring gender-equitable financial interventions and female financial independence. These examples should be repeated in all sectors related to the financial sector.
- Apply gender-responsive budgeting tools and complete previous efforts to this end within different departments and ministries.
- Enhance awareness of the importance of gender-responsive budgeting and gender-supportive fiscal policy, through advocacy among various stakeholders (media, professionals, policymakers and Members of Parliament).
- Apply international best practices in calculating financial allocations by gender in the budget.

#### **On funding and debt repayment for women businesses**

- Extend the postponement of debt instalments for women's businesses until the end of 2020.
- Allocate part of the Central Bank's financing programmes for women in light of the inability of many women's businesses to obtain financing.
- Reschedule women businesses' defaulted loans.
- Reduce interest rates on financing loans for women-owned businesses.
- When formulating national decisions, take into account that women are more affected by the economic impacts of the pandemic, as a number of them are engaged in low-income, unstable and informal jobs.

- Support female and male workers in the health sector, including doctors, nurses, support service-providers and midwives, both financially and psychologically.
- Involve more women in decision-making positions and ensure their representation in any committees that are formed to confront the pandemic at all levels, especially on health and security.
- Provide additional support to women-led MSMEs, especially given that the majority of job opportunities come from these projects.
- Continue to support employers to continue paying wages, pensions and other benefits.
- Build and enhance the knowledge of women business-owners and entrepreneurs with the means of technology used to ensure business continuity and the transition to the remote working model.

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## Annex 1: Decisions related to reopening, by sector

Date	Sectors	Working mechanism
21/4/2020	<ul style="list-style-type: none"> <li>- Supporting occupations to sustain work</li> <li>- Shops selling computers and mobile phones and their supplies with maintenance</li> <li>- Garment, novelty and jewelry sector (remote sales)</li> <li>- Building materials and supplies stores</li> <li>- Home and office furniture and stationery sector (remote sale)</li> <li>- Hearing aids and contact lens shops (remote sale)</li> <li>- Electrical and electronics sector (remote sale)</li> <li>- Technical and television sector, and newspapers</li> <li>- Energy sector: renewable energy companies and the electricity company's collectors</li> <li>- Typographical tools, printing presses, studies and research</li> <li>- Sweets shops.</li> </ul>	Operating with 30% of the total workforce in establishments with 10 or more employees and a maximum of three employees for establishments with less than 10 employees.
21/4/2020	<ul style="list-style-type: none"> <li>- The industrial sector is not fully authorized to operate.</li> </ul>	<ul style="list-style-type: none"> <li>- Work at 30% per shift in two shifts, (for a total of up to 60% of the workforce).</li> </ul>
22/4/2020	<ul style="list-style-type: none"> <li>- Clinics of human doctors and dentists outside hospitals.</li> </ul>	<ul style="list-style-type: none"> <li>- Work from 10 a.m. to 4 p.m., five days a week.</li> <li>- The number of patients should not exceed a maximum of 10 patients per day.</li> </ul>
23/4/2020	<ul style="list-style-type: none"> <li>- Garment, novelty and jewelry sector (provided, but closing all change rooms)</li> <li>- Home and office furniture and stationery sector</li> <li>- Hearing aids and contact lens shops</li> <li>- Electrical and electronics sector</li> </ul>	<ul style="list-style-type: none"> <li>- Start working by direct sale.</li> </ul>
26/4/2020	<ul style="list-style-type: none"> <li>- Commercial, industrial and service sectors</li> </ul>	<ul style="list-style-type: none"> <li>- Allowing them to work all days of the week, except for the days when a total lockdown is announced.</li> </ul>
28/4/2020	<ul style="list-style-type: none"> <li>- Barbershops, dry-cleaning shops, watch repair shops and shoe repair shops</li> </ul>	
28/4/2020	<ul style="list-style-type: none"> <li>- Restaurants and sweets shops</li> </ul>	<ul style="list-style-type: none"> <li>- According to the mechanism determined by the Minister of Tourism.</li> </ul>

28/4/2020	<ul style="list-style-type: none"> <li>- Financial auditors' sector</li> <li>- Tax and accounting consultancy and financial managers' sector</li> <li>- Accessories and cosmetics stores.</li> </ul>	<ul style="list-style-type: none"> <li>- Operating with 30% of the total workforce in establishments with 10 or more employees and a maximum of three employees for establishments with less than 10 employees.</li> </ul>
30/4/2020	<ul style="list-style-type: none"> <li>- Attorneys</li> </ul>	<ul style="list-style-type: none"> <li>- From 10 a.m. to 2 p.m. for five days a week.</li> </ul>
30/4/2020	<ul style="list-style-type: none"> <li>- Shops inside major shopping centres (malls)</li> </ul>	<ul style="list-style-type: none"> <li>- Except for gaming halls, cinemas, cafés and restaurants</li> </ul>
4/5/2020	<ul style="list-style-type: none"> <li>- Nurseries, stock exchange, flower shops and pet shops</li> </ul>	
23/6/2020	<ul style="list-style-type: none"> <li>- Cultural centres</li> <li>- Music institutes</li> <li>- Increasing the permitted capacity of public transportation to 75%</li> </ul>	
27/6/2020	<ul style="list-style-type: none"> <li>- Opening swimming pools and change rooms in clubs and sports centres</li> <li>- Recreational venues and touristic resorts</li> <li>- Games and entertainment cities and their shops</li> <li>- Holding international exams</li> <li>- Centres for special education and people with disabilities.</li> </ul>	