



**COVID-19 AND WOMEN'S ECONOMIC
EMPOWERMENT: POLICY RECOMMENDATIONS
FOR STRENGTHENING JORDAN'S RECOVERY**



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RESEARCH PAPER
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FOR STRENGTHENING JORDAN'S RECOVERY



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EXECUTIVE SUMMARY

The Jordanian Government has undertaken important measures to counteract the negative economic outcomes of the Covid-19 epidemic, expanding cash- and in-kind transfers and social security networks for the most vulnerable households; and supporting businesses while mandating the protection of private sector employment, including those who are informally employed and the self-employed. Yet given the huge magnitude of the pre-existing gender economic gaps in Jordan, these measures need to be enhanced to ensure a gender responsive recovery. Such a gender responsive policy approach should attempt to address the falling demand for many forms of employment (paid work) simultaneously with rising demand and deteriorating conditions for various forms of care work (unpaid domestic work, (under-) paid formal and informal care work). The pandemic provides an opportunity to “un-stereotype” the gender roles that play out in households not only in Jordan but also in many parts of the world and to enlist men and boys to ensure that they are doing their fair share at home and alleviating some of the care burdens that fall disproportionately on women. It also provides an opportunity to appreciate the crucial role of the social care service sectors in building resilient and sustainable economies.

This report explores the impact of the Covid-19 pandemic in terms of women’s economic empowerment in the Jordanian context and identifies the relevant policy implications. The Covid-19 Pandemic has been an unprecedented global health crisis, while simultaneously threatening one of the worst global economic crises of our times. The global GDP growth projection by the IMF for 2020 stands at minus 3 per cent, anticipating an economic contraction worse than the 2008-2009 financial crisis. The measures taken in many countries to mitigate the health risks associated with the pandemic has inevitably triggered negative economic outcomes for women and men alike. Nevertheless, these effects are also likely to have gendered patterns in terms of their magnitude and content, as shaped by the different positioning of women and men in the labor market and in household production. The report attempts to unveil the differential economic impact of the crisis on Jordanian women and men, based on analysis of gender-disaggregated data on time-use, household production and unpaid work, and on the labor market and employment.

An important economic outcome of the pandemic induced crisis affecting most women, independent of their socioeconomic or employment status, is the increase in their unpaid care workload. The gender disparity in Jordan in terms of time allocation to paid versus unpaid work is already substantial: women spend 17.1 times more time than men on unpaid work (vs. a global average of 3.2), while men spend 6.5 more time on paid work than women (vs. a global

average of 1.8). Estimations based on time-use data for Jordan, show that the unpaid work demands on women’s time is likely to undergo a dramatic increase under the pandemic conditions, such as school closures (increased childcare demands), suspension of market services (lack of access to market substitutes to household production, and hence increased demand for domestic production of goods and services), higher vulnerability of the elderly and risk of illness (increased elderly and ill care demands).

For married women with school age children, the increase in the unpaid work time can be up to 18 to 24 hours per week. Particularly in the case of women who are in employment and perform paid work, this creates an unsustainable total workload of 80-85 hours per week. In the case of health (and also to some extent education) workers whose paid workload is also likely to increase, the weekly workload including paid and unpaid work is estimated to go over 90 hours per week. These findings point to an alarmingly unsustainable situation for women in employment in general, and even so for women in the critical sectors such as health and education. By contrast, the estimated impact on men’s unpaid and total work time is very low independent of their marital or employment status, assuming that the gender distribution of paid/unpaid work remains the same. In the worst case scenario, men oblige to at the most 47 hours of total paid and unpaid work weekly.

These gendered changes in the unpaid and total workload under pandemic conditions carry

implications beyond women's overall physical and psychological wellbeing. Under the pandemic induced time squeeze, women workers might display a higher tendency to quit their jobs. At best, given the gender differences in time constraints, married women in employment will be more likely than their male counterparts, to experience falling productivity and job motivation, with consequences over the medium-run for gender gaps in pay and promotion.

The time squeeze carries implications not only for women's wellbeing and employment, but also for the overall wellbeing of all household members, particularly those who are more dependent on care support such as children, ill, disabled and elderly. This is particularly important under the pandemic since better nutrition, hygiene and care is key to preventing the spread of the virus. Hence a gender equal distribution of unpaid care work carries significant implications not only for gender equality but also for the effectiveness of the pandemic measures.

Another important gendered economic outcome of the pandemic pertains to the direct impact of employment. A striking finding is that more than one in every two critical workers (51% of health workers and 58% education workers) is a woman, which underlines the crucial contribution of women's presence in the labor market under the pandemic conditions. This is despite the extremely low female employment rate in Jordan (only at 10.3%), and underlies the strong gender jobs segregation, with the few employed women heavily concentrated in the care sectors. More than half (56.1%) the Jordanian women in paid employment are in these critical sectors (with 40.9% employed in education and 15.2% in health), as compared to only 9.9% of male employment in these two sectors; facing intensifying employment conditions, increasing paid work hours and increasing job-related health risks. Hence the pandemic conditions provide an opportunity to unveil the contributions of women's (under-) paid work to the Jordanian economy and increase the visibility of women in employment.

An investigation of the recessionary impact of the pandemic measures on the sectors which have been hit hard by the lockdown and quarantine measures, (such as accommodation/tourism and food services, transport, wholesale and retail trade, to some extent manufacturing and construction) shows that the risks of job and income losses are more concentrated

amongst men workers than women, both in terms of absolute numbers as well as relative shares of employment. A fall in demand for these directly impacted sectors in the absence of government interventions threatens to decrease labor demand by 23.5%, putting as many as 318 thousand workers at risk of unemployment (287 thousand men and 31 thousand women). Taking account of the recent government measures at supporting businesses and protecting employment in these sectors, the estimated job loss decreases substantially to 13.7% of employment but is nevertheless considerable (possibly up to 171 thousand lay-offs; with 155 thousand men and 16 thousand women).

The relatively weaker direct employment impact on women is primarily due to the very limited number of women in employment to start with along with their overwhelming concentration in the less-affected sectors such as health and education. Almost half (49.5%) of male employment is in the high- or medium-contraction sectors versus 18% of female employment.

While women suffer relatively lower direct employment risks than men, many face the consequences of the recession indirectly through the impact on the male breadwinner in their families. The dominant household structure in Jordan is male breadwinner households (two thirds of all households), where women and children are dependent on the earnings of the male head. Only 13% of households have both women and men employed. Only-women employed households, on the other hand, comprise 3% of the total. The dependence on male breadwinner increases the vulnerability of the households in the face of adverse economic shocks, while the dual earners are more likely to have higher resilience.

Policy interventions are required in the following seven areas in order to facilitate a gender-responsive recovery and to enhance women's economic empowerment, a long-standing goal of the Jordanian Government:

1. Measures for reduction and redistribution of unpaid work through gender egalitarian work-life balance practices both in public and private workplaces;
2. Protection and support to paid care workers taking account of the gender dynamics in the critical sectors such as health, education, social

3. Measures for gender-sensitive employment protection through an effective monitoring mechanism for the implementation of employment protection measures in view of women's specific needs and constraints; and support to women owned businesses
4. Measures for gender responsive social protection whereby income support and social protection measures take into account household dynamics and women's vulnerabilities, prioritize female-headed households and deliver transfers directly to adult women members;
5. Gender responsive macroeconomic policies in view of the need for unprecedented expansionary fiscal and monetary policies; and the potential of fiscal stimulus spending to foster gender inclusive growth with robust jobs generation through prioritizing public investments in the social care services sectors;
6. The design and implementation of macroeconomic –in particular fiscal-policies with a longer-run vision of gender-inclusive and sustainable growth as laid out in UN Women Jordan's 2019 Report on Fiscal, Policy, Taxation and Gender Equality in Jordan¹;
7. Gender inclusive and integrated crisis management and response through ensuring women's and women organizations' effective representation in response and recovery decision-making mechanisms.

¹ <https://jordan.unwomen.org/en/digital-library/publications/fiscal-policy-taxation-and-gender-equality-in-jordan>

I. INTRODUCTION

In a brief entitled “Covid-19 and Gender: Immediate Recommendations for Planning and Response in Jordan”,¹ UN Women and JNCW (2020) outline the specific implications of the pandemic for Jordanian women under four main sub-headings: women’s health, protection against gender based violence, representation in planning and coordination and economic empowerment. This report aims to explore in further detail the last sub-heading, i.e. the impact of the Covid-19 pandemic in terms of women’s economic empowerment in the Jordanian context and identify the relevant policy implications.

While the Covid-19 pandemic is primarily a health crisis, it has also resulted in a global economic crisis as triggered by a substantial slow down of activity in sectors such as tourism, transportation, wholesale and retail trade; and a projection of negative growth of global GDP at minus 3% in 2020.² The measures taken in many countries to mitigate the health risks associated with the pandemic has inevitably triggered negative economic outcomes for women and men alike. Nevertheless, these effects are also likely to have gendered patterns in terms of their magnitude and content, as shaped by the different positioning of women and men in the labor market and in household production. This is the basis for the analytical framework for our exploration of the gender disaggregated economic impact of the Covid-19 pandemic in the Jordanian context, which is addressed under two main headings.

First, we explore the likely changes in the non-market sphere of household production, namely the changes in the magnitude and gender distribution of unpaid domestic work. Beyond a health crisis, the pandemic also brought on an overall care crisis triggered by an increasing demand for care services.

The emerging demand pertains not only to formal healthcare services, but also to household produced services for childcare, elderly care, ill care and overall care of the household, including healthy adults. Under the current pandemic measures, this affects all women and men with care responsibilities, whether they are in employment or not. However, given the existing inequalities in the gender distribution of care work, it poses an alarming

situation particularly for women, carrying their time constraints and pressures on to a new level.

Second, we explore the likely impact on employment and income, for different groups of women and men. The implications vary depending on the sector and status of employment. Workers employed in sectors that are directly affected by lockdowns and quarantines, such as travel, tourism, accommodation and food or retail, face the risk of unemployment and associated losses in income. The economic crisis triggered by the pandemic puts at risk particularly those employed in the informal economy, own account workers, owners of small and medium scale enterprises, as they have no social safety net to fall back on and are likely to remain outside of policy measures, unless special attention is paid. Female-headed households are particularly vulnerable.

Workers, who are employed in critical sectors such as health, delivery and courier services (of food, medication, other essentials) and security services, are subject to intensifying work conditions, including longer hours and work-related health risks. The education sector is also a critical sector in a different sense, whereby the service provisioning has to continue despite school closures. As a result education workers may also be facing intensifying work conditions as they try to adapt to on-line education programs under time pressures. It should be noted that a significant share of women’s employment is concentrated in these critical sectors such as health and education. Workers, who are able to shift to home-based work, find themselves in a

² This most recent projection by the International Monetary Fund is based on the assumption that businesses will slowly roll back to normal in the second half of 2020 (<https://blogs.imf.org/2020/04/14/the-great-lockdown-worst-economic-downturn-since-the-great-depression/>).

position to maintain productivity simultaneously on paid and unpaid work. Given the school interruptions and increasing vulnerability of the elderly under the pandemic, women in employment are balancing multiple tasks: paid work (if they still have it), childcare, homeschooling, elder care, possibly ill care and housework (UN Women and JNCW 2020).

Against this background, this report presents findings from analysis of recent data from various household surveys by the Jordanian Department of Statistics (JDoS) and the Economic Research Forum in Egypt (ERF) to estimate the likely impact of the pandemic on Jordanian women's unpaid work and employment (paid work). Jordan has one of the lowest female employment rates globally at only 10.3% versus an also very low but relatively much higher male employment rate of 44.8% for Jordanian nationals. For the overall population in the Kingdom including non-Jordanians, the employment rate for women and men stand at 10.2% and 51.7% respectively (JDoS, EUS 2019). Given

the already low levels of women's employment and the gender gaps in the labor market, a recessionary environment puts women's economic gains at risk. Following from the analytical findings on unpaid work and employment in sections II and III, the report ends with a discussion of policy implications. The economic measures introduced by the Jordanian Government so far (as of late April 2020) are discussed from a gender perspective. The report presents policy recommendations in the short-term (under the pandemic) as well as the long-term (post-pandemic) in light of the analytical findings and based on the recent policy responses by UN Women, as well as other UN agencies such as the International Labor Organization (ILO) and the United Nations Conference on Trade and Development (UNCTAD). It should be noted that policy implications may evolve under a constantly changing situation with many unknowns. Nevertheless, the main policy interventions continue to hold as they depend on the results of the data analysis presented below.

II. UNPAID CARE WORK AND WOMEN'S TIME SQUEEZE UNDER THE PANDEMIC

Time-use surveys (TUS) provide the primary source of data and analysis on unpaid work and its gendered economic implications. The standard TUS methodology for data collection is a time-diary, whereby survey participants fill out a 24-hour diary, where they record precisely the time spent in various activities throughout the day and the week. While Jordan does not have a TUS, the Jordanian Labor Market Panel Survey (JLMPS) conducted by the ERF in Egypt, includes some questions on unpaid and paid work time. A key limitation is that the JLMPS does not follow the standard TUS time-diary methodology, but instead adopts the so-called 'recall method' whereby the respondents answer a series of questions on the time they spent in the past week in key activities related to subsistence farming, household care (called indirect care work) and childcare, sick/disabled/elderly care (called direct care work).³ As the recall method relies on the respondent's memory of the past week, it is deemed less accurate as compared to the time-diary method. Comparisons of findings from these two methods indicate that under the recall method, survey respondents, in particular women, have a tendency to underreport unpaid work. Indeed as compared to other countries with proper TUS, the JLMPS data reveal substantially lower magnitudes of unpaid work time (see Figure 1).

According to JLMPS 2016, the average unpaid work time for Jordanian women and men aged 15-64 is 18 and 1.1 hours per week respectively. Figure 1 compares the Jordanian averages to two other countries from the region, Turkey and Tunisia both of which have time-use data based on diary-based conventional TUS. In Turkey, the average unpaid work time for women and men (age 10+) is 30 and 6 hours per week respectively. In Tunisia, women spend 38 hours per week on average on unpaid work versus 6.3

hours for men (age 15+). The global average (age 15+) is 30.9 hours per week for women and 21.4 hours for men. This comparison points to some possible underreporting in the Jordanian unpaid work data as expected with the recall method.

In fact, another trend that is unique to the Jordanian data from the JLMPS is that higher educated women are found to perform more unpaid work than their lower educated counterparts, and employed women to perform more unpaid work than non-employed women. This is the reverse of findings in other countries with time-diary based data, which consistently show that unpaid work time decreases with education level and also by paid employment status. Hence it is possible that the underreporting bias in the recall method holds true especially for lower educated women, who also happen to have higher representation amongst the non-employed. Hence the rest of the findings in this section should be read with this in mind.³

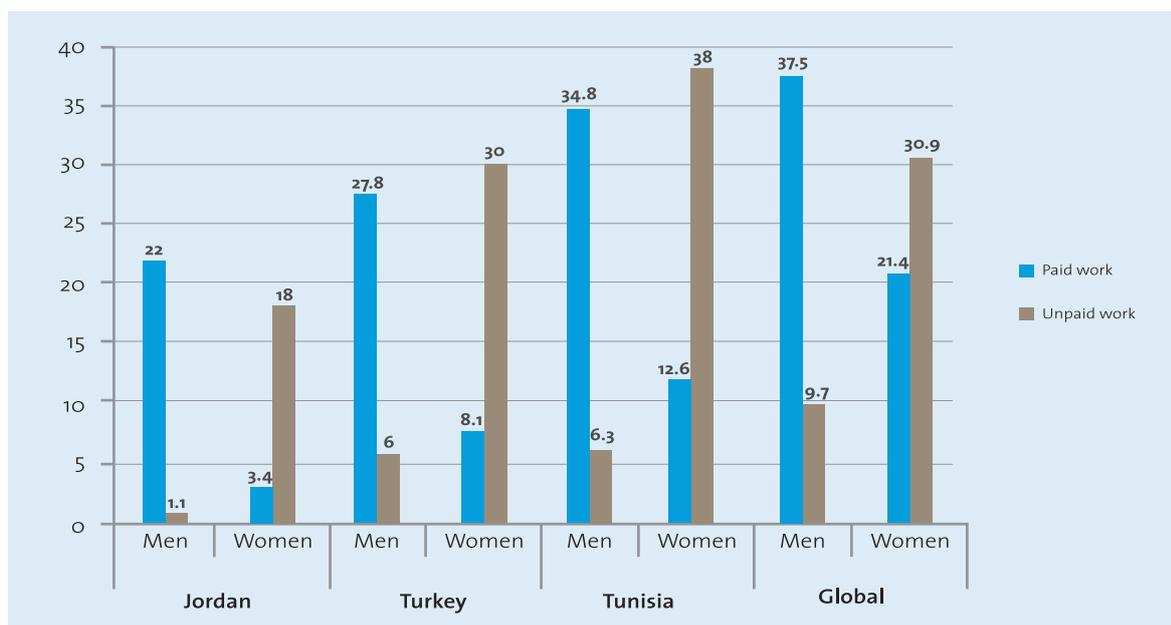
In Figure 1, paid work shows the opposite gender trend, being consistently higher for men than for women. In the case of Jordan, men perform on average 22 hours of paid work versus 3.4 hours for women. The average paid work hours in Turkey are 27.8 and 8.1 hours for men and women respectively; and in Tunisia, 34.8 and 12.6 hours. Globally, men spend on average 37.5 hours on paid work versus 21.4 hours for women. The paid work hours are also the lowest in Jordan; but this has to do with the very low employment rates not only for women but also for men (as the number of hours are averages over the entire population whether in employment or not). The same holds for Turkey and Tunisia, which have lower female employment rates than the global average, a structural characteristic of the MENA region economies.

3 The JLMPS collects data on unpaid work by posing the following question for all individuals (household members) older than age 6: "Did you spend time in the last 7 days doing any of the following activities?" There are a total of 12 activities listed, which can be aggregated in three categories: i. Agricultural, animal husbandry or food processing activities for own consumption; ii. Cooking, washing (dished or laundry), cleaning, construction, collecting firewood or fuel, shopping for food/clothing/household items; iii. child, sick or elderly care. As per international definition of unpaid work, we use the latter two categories for measure total unpaid work. Category ii constitutes unpaid indirect work, while category iii constitutes unpaid direct work.

4 For this reason, in estimating the pandemic impact on unpaid work time, we used data for the higher educated female sample in the JLMPS.

FIGURE 1

Gendered Time Allocation to Paid versus Unpaid Work in Jordan versus other countries (hours per week)



Source: Jordan, ERF JLMPS 2016; Turkey, TUS 2015 Turkish Statistical Institute; Tunisia, Charmes/UNDP (2015); Global, ILO 2018.

Despite possible underreporting in terms of the absolute magnitude of unpaid work time, the gender disparity in Jordan in terms of time allocation to paid versus unpaid work is substantial and greater in comparison to other countries (Figure 2). Jordanian women spend 17.1 times more time than Jordanian men on unpaid work, while Jordanian men spend 6.5 more time on paid work than Jordanian women. Both gender gaps are higher than the global average (3.2 times for unpaid work and 1.8 times for paid work) as well as the two reference countries in the region, Turkey (5 and 3.4 times respectively) and Tunisia (6 and 2.8 times respectively). Adding up both categories of work, total work hours are higher for women globally (at 10%) as well as Turkey (10%) and Tunisia (20%). In terms of total work Jordan exhibits the opposite gender gap, whereby women's total work time is slightly lower than men's (by 10%). This can be accounted by the very low level of female employment and hence women's average paid work time. It can also be a result of underreporting of unpaid work time in the JLMPS.

Figure 3 shows the variation in time allocation to paid versus unpaid work in Jordan not only by gender but also by marital status and employment status. The unpaid work time is further disaggregated by direct versus indirect

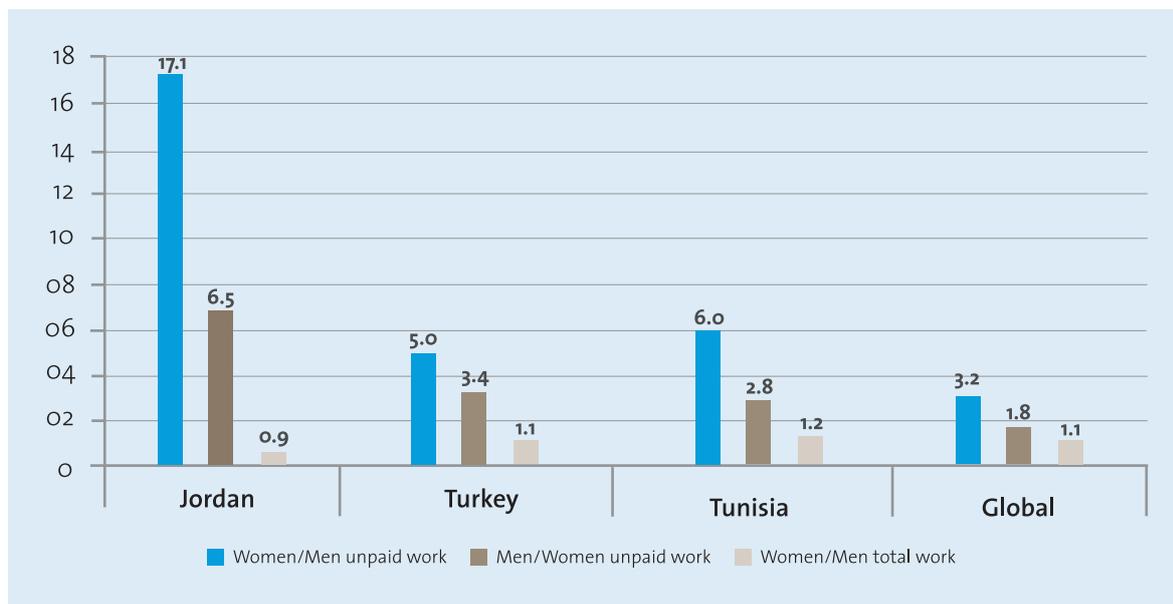
care work. Direct care work entails childcare and elderly care; indirect care work entails household work such as cleaning, cooking, washing and ironing, shopping and household maintenance (see footnote 1).

Employed and married women perform the highest amount of unpaid work (at 29.4 hours weekly), followed by non-employed married women (over 26.3 hours weekly). As mentioned above, this is an unexpected result in view of trends in other countries, where it is almost a rule that employed married women perform less unpaid work than non-employed married women, who are typically full-time homemakers. A similar observation was mentioned earlier in regards to the variation in women's unpaid work time by level of education. We interpret this as possibly a higher underreporting of unpaid work time by lower educated women who are also predominantly not in the employed category.

As Figure 3 shows, the bulk of unpaid work time for married women is in indirect care, over 20 hours both for the employed and the non-employed. Direct care work (childcare and elderly care) average about 7 hours per week for both groups. Unmarried women, whether in employment or not, perform considerably lower unpaid work at slightly over 7 hours per week, with the majority again in indirect care work.

FIGURE 2

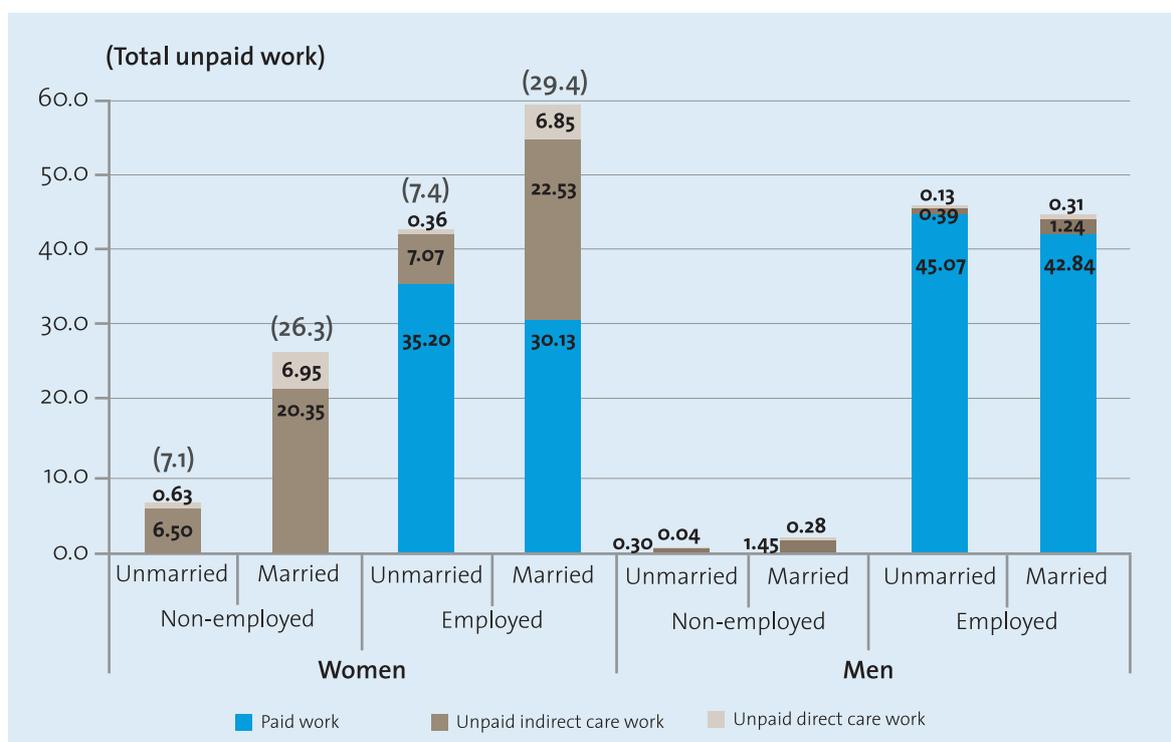
Gender Gaps in Paid, Unpaid and Total Work in Jordan versus other countries



Source: Jordan, ERF JLMPS 2016; Turkey, TUS 2015 Turkish Statistical Institute; Tunisia, Charmes/UNDP (2015); Global, ILO 2018.

FIGURE 3

Time Allocation to Unpaid versus Paid Work by gender, Marital and Employment Status (weekly hours), Jordanian population age 15-59



Source: Author's calculations, based on JLMPS 2016 micro data.

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By contrast, men's unpaid work time is very low for all groups independent of their marital or employment status. It ranges at the highest from 1.7 hours for non-employed married men, to 1.5 hours per week for employed married men, and at the lowest to 0.5 to 0.4 hours weekly for unmarried employed and non-employed men respectively.

Non-married employed women have higher paid work time (35.2 hours weekly) than their married counterparts women (30 hours weekly) versus 45 and 43 hours weekly paid work time for employed unmarried and married men respectively. Adding up paid and unpaid work, however, the total work time of married employed women is the highest of all groups at almost 59.5 hours weekly. Comparing this to 44.4 hours of total work time for employed married men, there is a difference of 15 hours of additional work per week, almost 2 additional work days (assuming 8-hour workdays). On an annual basis, the difference adds up to 785 hours, which corresponds to 98 additional workdays annually for married employed women. This is testimony to the extent which the combination of employment and unpaid work (given its current gender contribution) constitutes a serious time bind for women in employment unlike for men.

As the emerging discussions on the gendered impact of the pandemic points out, the existing and

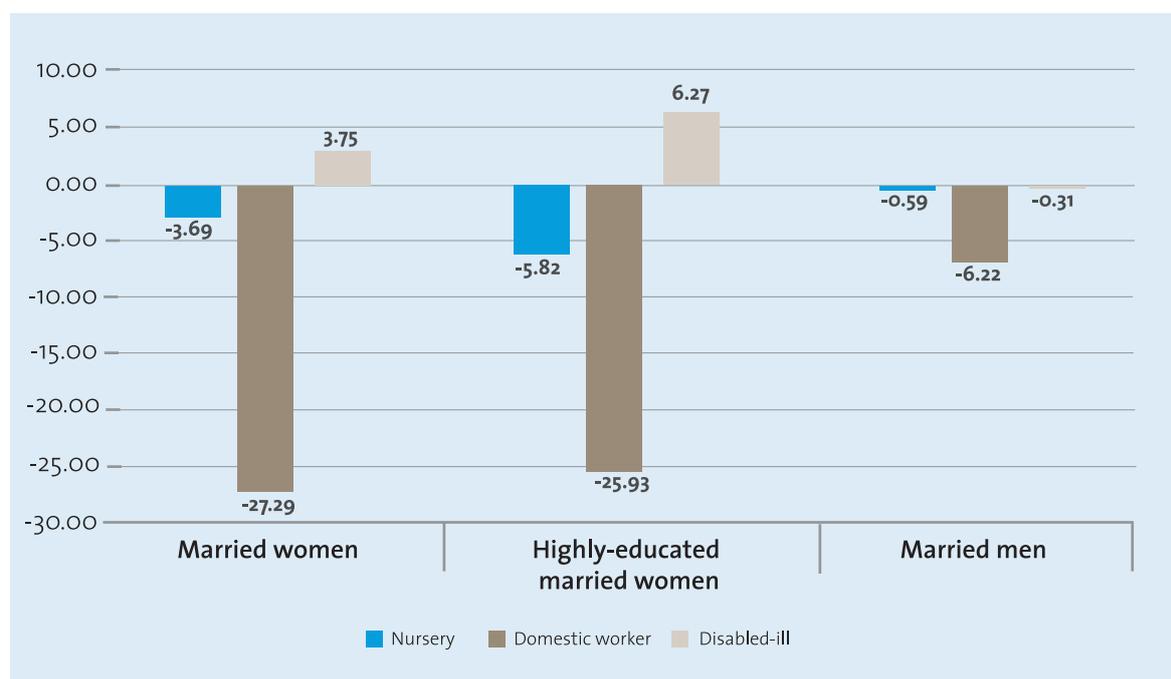
already substantial gender inequalities in unpaid vs. paid work time as profiled above, are likely to increase further under the pandemic conditions (UN Women 2020). A proper way of measuring the pandemic effect on unpaid work time would be to conduct a household survey while measures such as school closures, quarantine, suspension of services are still in effect. In the absence of such data however, we utilize the existing time-use data presented above (based on the JLMPS 2016) to estimate the likely changes in unpaid work time due to the various measures taken to reduce the health risks under the pandemic. To this end, we make use of particularly three variables in the JMPLS 2016 as proxy variables to estimate the likely impact of the measures:

- Utilization of paid services for childcare (whether a preschool age child is registered in a nursery or preschool or is looked after by a nanny), to capture the impact of school closures;
- Utilization of paid services of a domestic worker, to capture the impact of suspension of most market provided services, i.e. substitutes for household produced services;
- Whether there is an ill or disabled member of the household, to capture the impact of someone becoming ill under the pandemic.

We conduct a standard regression analysis on the determinants of the unpaid work time of prime working age married women and men including the various personal and household characteristics amongst the explanatory variables. The estimation entails the above three variables we use as proxy for the pandemic effects, in addition to standard explanatory variables such as age, education, household size and composition and household wealth.

Figure 4 shows the marginal effects of the proxy variables for all women and higher educated women separately. As already discussed above, we anticipate that the responses by higher educated women to the survey questions on unpaid work are likely to be more accurate; hence we estimate the marginal effects separately for this subgroup of women. Accordingly, the marginal impact of having a child registered in a nursery/preschool or having a nanny is additional 5.82 hours of unpaid work for higher educated employed women (post-secondary and above) and 3.69 hours for all employed women (including all education levels).

FIGURE 4
Marginal Effects (expected change in unpaid work hours) by Education (married Jordanian women age 15-59)



Source: Author's calculations, based on JLMPS 2016 micro data. Note: The marginal effects of nursery variable are based on estimation with employed women only, because the childcare questions are posed only to mothers of small children (younger than 7 years old) who are in employment.

The marginal effect of hiring a domestic worker is quite large at 27.9 hours for all married women and at 25.9 hours for higher educated married women. We take the 'domestic worker' variable as a proxy for the type of impact that a household's access to market provided services has on unpaid work. Given that we observe the domestic worker variable only for households with higher income, we discount this marginal effect by household wealth, as explained further below.

The marginal effect of having a disabled or ill person in the household is 3.75 hours for all married women and 6.27 hours for higher educated married women. In estimating the pandemic impact, we take the marginal effects identified for higher educated women, assuming a better accuracy of data for this group.

Tables 1 and 2 show the estimated pandemic impact on unpaid work for women and men by employment and socioeconomic status (education).

We estimate the likely changes in unpaid work due to school closures, suspension of market services as substitutes for household production and also the possibility of someone in the family becoming ill.

Higher educated employed and married women with at least one small child, start off their pre-pandemic work load at an unpaid and paid work time of 26.5 and 34.7 hours per week respectively, totaling to a 61.2-hour work week. Under the pandemic, school closures are expected to impose an additional 5.8 hours of additional unpaid work, as captured by the marginal effects of having a child enrolled in a nursery. Suspension of market provided market services adds another 12.1 hours of unpaid work for higher educated women. Note that this is lower than the marginal effect of hired domestic help presented in Figure 4 (which was at 26-27 hours), because it is discounted by the varying share of household expenditures on domestic services, restaurants & cafes by income.⁵

5 The discounting is based on the household expenditures by deciles reported in the Household Income and Expenditures Survey (HIES). For the higher and lower educated groups, we use the average for the upper and lower five income deciles respectively. For the health and education workers, we take the population average. See Department of Statistics website at http://www.dos.gov.jo/dos_home_e/main/linked-html/household/2017/G4/Table10G4_Jor.pdf.

TABLE 1

Estimated Change in Work Hours of Married Women with at least one school age child (15-59 years old) under the Covid-19 Pandemic (weekly hours)

Pre-pandemic	Employed		Non-employed (Full-time homemaker)		Employed in Health & Education	
	Higher education	Lower education	Higher education	Lower education	Higher education	Lower education
<i>Unpaid work</i>	26.5	38.9	30.7	26.0	23.0	29.0
<i>Paid work</i>	34.7	34.0	--	--	42.0	32.0
Total work	61.2	72.9	30.7	26.0	65.0	61.0
Change in unpaid work due to...						
<i>School closures*</i>	5.8	5.8	5.8	5.8	5.8	5.8
<i>Suspension of market provided domestic services</i>	12.1	1.8	12.1	1.8	6.5	6.5
<i>A household member becoming ill</i>	(6.3)	(6.3)	(6.3)	(6.3)	(6.3)	(6.3)
Under pandemic						
<i>Increase in unpaid work</i>	17.9 (24.2)	7.6 (13.9)	17.9 (24.2)	7.6 (13.9)	12.3 (18.6)	12.3 (18.6)
<i>Total unpaid work</i>	44.4 (50.7)	46.5 (52.8)	48.6 (54.9)	33.6 (39.9)	35.3 (41.6)	41.3 (46.6)
Total work	71.9 (85.4)	80.5 (86.8)	48.6 (54.9)	33.6 (39.9)	77.3 (83.6)	73.3 (79.6)
<i>Possible change in paid work**</i>	--	--	--	--	8.4	2.9
<i>Gains from commuting time</i>	-4.0	-4.5	--	--	--	-0.4 to -4.5

Source: Author's calculations, based on JLMPS 2016 micro data. * School closures pertain to children aged 0-17. ** Although there might be some changes in the paid workload of employed women.

TABLE 2

Estimated Change in Work Hours of Married Men with at least one school age child (15-59 years old) under the Covid-19 Pandemic (weekly work hours)

Pre-pandemic	Employed		Non-employed (Full-time homemaker)		Employed in Health & Education	
	Higher education	Lower education	Higher education	Lower education	Higher education	Lower education
<i>Unpaid work</i>	1.7	1.8	0.8	1.0	1.5	1.7
<i>Paid work</i>	40.7	43.7	--	--	37.7	31.8
Total work	42.4	45.5	0.8	1.0	39.4	33.5
Change in unpaid work due to...						
<i>School closures*</i>	0.6	0.6	0.6	0.6	0.6	0.6
<i>Suspension of market provided domestic services</i>	2.8	0.8	2.8	0.8	1.7	1.7
<i>A household member becoming ill</i>	(-0.9)	(-0.9)	(-0.9)	(-0.9)	(-0.9)	(-0.9)
Under pandemic						
<i>Increase in unpaid work</i>	3.4	1.4	3.4	1.4	2.3	2.3
<i>Total unpaid work</i>	5.1	3.2	4.2	2.4	3.8	4.0
Total work	45.8	46.9	4.2	2.4	41.6	35.8
<i>Possible change in paid work**</i>					3.9	6.7
<i>Gains from commuting time</i>	-7.0	-10.5	--	--	--	-7 to -10.5

Source: Author's calculations, based on JLMPS 2016 micro data. * School closures pertain to children aged 0-17; ** Although there might be some changes in the paid workload of employed men overall (those other than health and education workers), in the absence of data we assume that their paid work hours remain the same.

In the case of a household member becoming ill during the pandemic, there is an additional increase of unpaid work by 6.3 hours, as captured by the marginal effect of having a disabled/ill person in the household. The overall change in unpaid work time is 18 to 24 hours depending on a household member becoming ill during the pandemic. The weekly workload under the pandemic climbs up to approximately 80-85 hours per week, depending on a household member becoming ill during the pandemic.

For lower educated employed and married women with at least one small children, the pre-pandemic work load entails an unpaid and paid work time of 38.9 and 34.0 hours per week respectively, totaling to an already staggering 72.9-hour work week. Under the pandemic, school closures are expected to impose an additional 5.8 hours of additional unpaid work, assumed to be uniform across all groups. Suspension of market provided market services adds only an extra 1.8 hours of additional unpaid workload in the case of lower educated women. This is much lower than the one reported for higher educated women, since the share of expenditures on domestic services, restaurants and cafes is quite limited for lower income households. Hence pre-pandemic, the unpaid work hours of lower educated employed women are already one-and-a-half times more than that of their higher educated counterparts, reflecting their limited access to market provided services. In the case of a household member becoming ill during the pandemic, there is an additional increase of unpaid work by 6.3 hours, like school closures, assumed to be uniform across all groups.⁷ The weekly workload of lower educated women in employment is estimated to climb up to 81-87 hours per week under the pandemic, depending on a household member becoming ill during the pandemic.

Note that the unpaid (hence the total) work hours gap between higher and lower educated employed women narrows down considering the pandemic effects. This is because the higher income women

lose their advantage of market provided domestic and food services due to the pandemic measures.

For non-employed married women (full-time homemakers), the unpaid work hours are at 30.7 and 26 hours for those with higher and lower education respectively (but be reminded of possible underreporting particularly for those with lower education). The increase in the workload due to the pandemic effects is 17.9 to 24.2 hours for the higher educated, and 7.6 to 13.9 hours for the lower educated depending on a household member becoming ill.

For women in the health and education sectors, the pre-pandemic work time is similar to that of higher educated employed women in general. Health workers, however, have the highest pre-pandemic paid work time at 42 hours per week versus around 32-35 hours for the other employed categories shown in Table 1. School closures and a household member becoming ill imposes the same increase in unpaid work as for other women in employment; but the effect of decreasing access to market services is different. Given that health and education workers entail different education levels, we discount the impact of suspension of market services (the marginal effects of domestic worker) at an average of 6.5 hours (see footnote 4). The eventual increase in their workload is 12.3 hours, bringing the total weekly work time to 77.3 hours for health workers and 73.3 hours for education workers.

It should also be noted that these workers in the critical sectors are also likely to experience an increase in their paid work hours under the pandemic. For example, as a lower bound estimate, a 20% increase of paid work for health workers implies an additional 8.4 hours; or a 10% increase of paid work for education workers implies an additional 2.9 hours.⁶ In the case of health workers, this implies possibility of an unsustainable situation with over 90 hour workweeks ($83.6 + 8.4 = 92$). The bottom row of Table 1 also shows the possible gain from commuting time with the shift to home-based work, which is around 4 to 4.5 hours per week.

6 It is possible that higher educated women are able to provide their children with more home schooling support than their less educated counterparts. However, we are unable to make this distinction given the limitations of data.

7 As will be discussed in the next section on the pandemic impact on employment, women constitute more than half the health and education workers in Jordan. It should also be noted that the pandemic would not affect the paid work time of all health workers in the same manner, since as of the writing of this report (April 2020), only 3 hospitals in Jordan were designated for treatment of COVID-19 patients. overall (those other than health and education workers), in the absence of data we assume that their paid work hours remain the same.

The situation for men looks quite different (Table 2). To start with, the pre-pandemic total work time for all groups of men, independent of their level of education, employment status and sector are drastically lower than women. While employed men overall have slightly higher paid work time than employed women, their total work time is only at 42.4 and 45.5 hours per week for higher and lower educated men respectively. This is because they hardly perform any unpaid work (less than 2 hours per week). The same holds for unpaid work performed by men employed in the health and education sectors, although their paid work time is also lower than overall employed men. As a result, their total work time remains under 40 hours per week.

For non-employed men, the paid work hours are obviously null, and the unpaid work hours is merely one hour per week for the higher educated and 0.8 hours for the lower educated. Approximately a quarter of the Jordanian married men age 15-59 (24%) are non-employed. The majority of married non-employed men age 15-59 are retired (50%) or unable to work due to illness (6%), or unemployed (4%) with a minority who have non-labor income (17%); and the rest are continuing their education (23%). Interestingly their average unpaid work time at only 1 hour per week or lower, is even less than that of men in employment.

The estimated increase in unpaid work time for men due to pandemic effects range from a low of only 1.4 hours for lower educated men (both employed and non-employed), to 2.3 hours for men employed in the health and education sectors, and at most 3.4 hours for higher educated men (both employed and non-employed). This reflects the finding of very low marginal effects of the three variables we used to estimate the pandemic effects for the all male sample (Figure 4): Namely, having a child enrolled in a nursery (0.6 hours), domestic worker (0.8 to 2.8 hours) and the household having an ill or disabled person (in fact in the case of men, the marginal effect was negative at -0.9 hours). Note also that in the case of men switching to home-based work, the gains from commuting time is substantially higher than that for women (7 to 10.5 hours per week).

Workers, who are employed in critical sectors such as health, delivery and courier services and security services, are subject to intensifying work conditions, including longer hours and work-related health risks.

The above presented estimations of the impact of the pandemic on women's and men's unpaid work loads rest on a strong assumption that there will not be any behavioral change by women and men under the pandemic conditions. It is of course possible that particularly in the case of employed women, and in particular those in critical sectors, their male partners are pressured (or at best motivated) to perform more unpaid work than usual. Informal reports, however, indicate that women working in critical sectors in Jordan, like health, are resorting to home-based nurseries despite concerns about their safety. This, however, seems to be the only option for women to keep their jobs as their male partners are not stepping up to take the responsibility for childcare and other domestic work.

III. EMPLOYMENT & INCOME EFFECTS BY GENDER

While the pandemic triggers a negative shock for the overall economy and employment, some sectors are more likely to be hit harder than others and in different ways. Some sectors such as health and education are critical sectors, which experience intensified workloads, deteriorating work conditions and increased risks to employee health and safety. By contrast, sectors such as transport, accommodation & food services, arts, entertainment & recreation and most other service sectors experience a large contraction in output and employment as their activity comes to an almost complete halt as a result of the pandemic measures. Some manufacturing sectors, particularly textiles and garments, wholesale and retail trade and construction are also likely to experience a contraction, though not to the same extent as the aforementioned high-contraction sectors.⁸ It should be noted that some sub-sectors of education and health services may also be subject to contractions. For example, a number of private preschools in Jordan were forced to close down as remote education alternatives were not available (see more on this below).

An important determinant of the gendered employment impact will be preexisting distribution of employment by sector and gender. Figure 5 shows the distribution of women and men's employment in Jordan by sector and level of pandemic impact. The sectors have been classified into four categories: Critical sectors where production might even expand in some sub-sectors but under intensifying and deteriorating work conditions for the employed; the high and medium contraction sectors, which the pandemic measures slow down production but to varying extent; and finally the rest of the sectors where production will eventually suffer indirectly through the overall effects of a recessionary economy.

More than half (56.1%) the Jordanian women in employment are in the critical sectors of education (40.9%) and health (15.2%) as compared to only 9.9% of employed men in these two sectors. This shows that more than one in every two critical workers (56% of total health and education employment) are women.

The concentration of women's employment in these two sectors is an indication of the level of gender jobs segregation in the Jordanian labor market. The gender jobs segregation index,⁹ a conventional measure of jobs segregation, stands at a high level of 48.5. This means that almost half (48.5%) of all Jordanian women and men in employment need to trade places across sectors for the gender distribution of employment to become identical.

Given the heavy concentration of employed women in the two critical sectors (approximately 102 thousand Jordanian women employed in education and 38 thousand in health), the foremost outcome of the pandemic from a women's employment perspective is intensified workloads, longer schedules and increased work-related risks (particularly for health workers). The same holds true also for the over 100 thousand male workers in these two sectors combined (approximately 75 thousand men in the education sector and 37 thousand in the health sector).¹⁰ Nevertheless, unless there is a change in the existing gender distribution of unpaid work as shown in the previous section, the intensified paid work hours in these critical sectors is likely to pose a particular threat to women workers, unlike their male counterparts (see Tables 1 and 2).

The share of women in the all the contracting sectors is lower than men's. Only 4.5% of female

8 Textile and garments sector was one of the first sectors in Jordan which was allowed to restart operations. The sector employs predominantly non-Jordanians with close-by living arrangements. The vast majority of these factories produce export goods and as such it was deemed crucial to continue their work while observing strict health measures for their workers.

9 The Duncan & Duncan gender jobs segregation index is calculated by taking the difference of the male and female shares of employment in each sector, summing up their absolute values and dividing the sum by 2. We use the distribution of female and male employment by 17 sectors provided in JDoS, EUS 2019.

10 The number of women (men) employed in education and health sectors is 102,209 (75,105) and 37,993 (36,683) respectively (JDoS, EUS 2019).

employment is in the high-contraction sectors versus 14.7% of male employment. This corresponds to approximately 11 thousand women and 167 thousand men at immediate high risk of unemployment and income losses under the pandemic. The shares of women in the medium contraction (13.5%) and the indirectly impacted sectors (26%) are relatively higher than the female shares in the high-contraction sectors, but still much lower than men's. 32.8% of men are employed in the medium contraction sectors, and 42.6% are employed in the rest of the sectors subject to indirect effects.

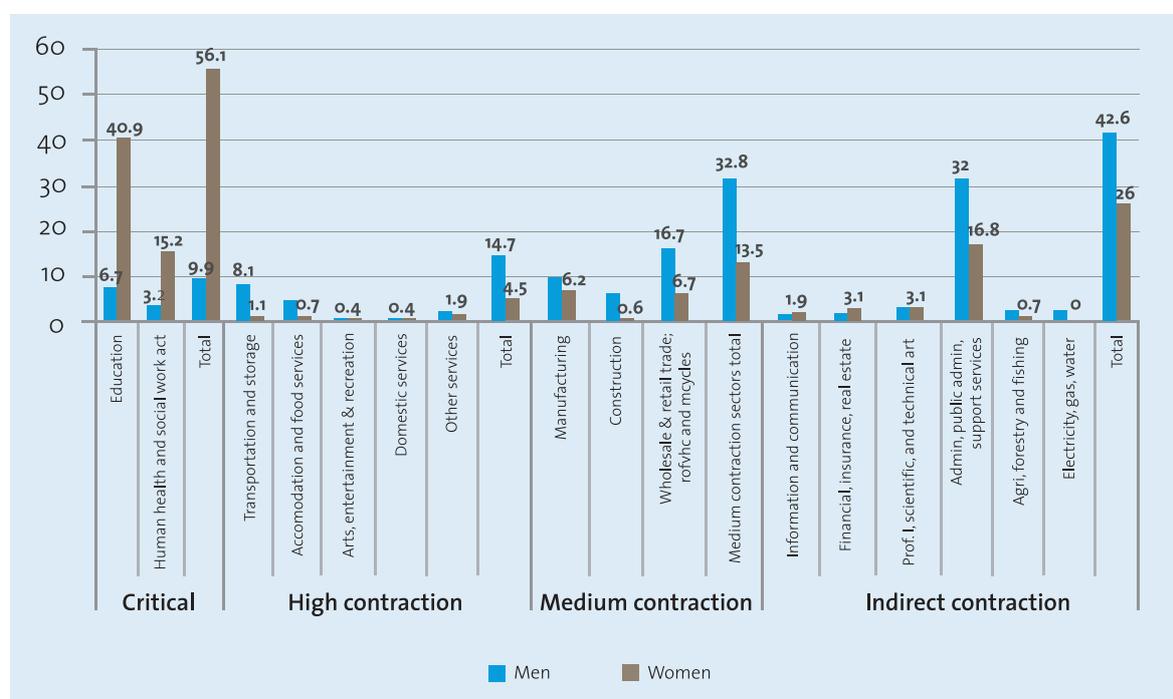
Beyond the sector of employment, another important determinant of the differential pandemic impact on the labor market concerns job characteristics such as the work status or formality of employment. In many recessionary environments, those who are self-employed or unpaid family workers, and informally employed wage and salary workers face higher risks of unemployment and income losses.

Figure 6 shows the distribution of employment by work status, informality and gender. The two

indicators of informal employment are, whether the employee has job-related social security coverage and a legal work contract (both variables available in the JLMPS 2016). An overwhelming majority of both women (91%) and men (81%) are wage and salary employees. Yet almost half (46%) of men wage and salary employees (440 thousand male workers) and one third (34%) of women wage and salary employees (87 thousand female workers) do not have a legal contract. The share of wage and salary employees who do not have job-related social security is 37% and 21% for men and women respectively; corresponding to 349 thousand male and 55 thousand female workers. The majority of the own account workers who constitute 12% and 2% of male and female employment, do not have job-related social security either.

Also close to half (48.9%) of women's employment is in the public sector, a relatively more protected sector against fluctuations, versus 38% of male employment. Approximately 1000 Jordanian women (0.4% of employed women) and 739 men (0.07% of employed men) are in household domestic services, which constitutes another vulnerable form of employment.¹¹

FIGURE 5
Distribution of Employment by Gender, Sector and Pandemic Effects (%)

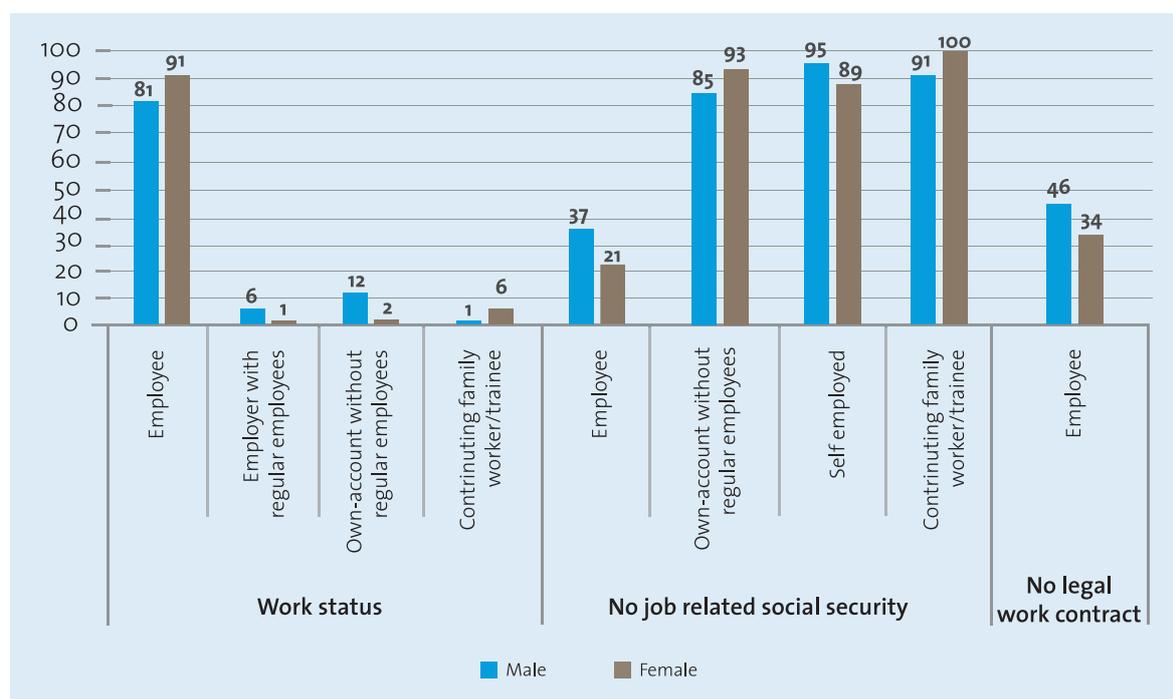


Source: Author's calculations, based on JLMPS 2016 micro data. *Other services includes: Arts, entertainment and recreation, Activities of households as employers; Activities of extraterritorial organizations and bodies, and Other unclassified service activities.

11 The analysis in this report is limited to employment data on Jordanian nationals; many of the women (and men) employed in domestic services are immigrants.

FIGURE 6

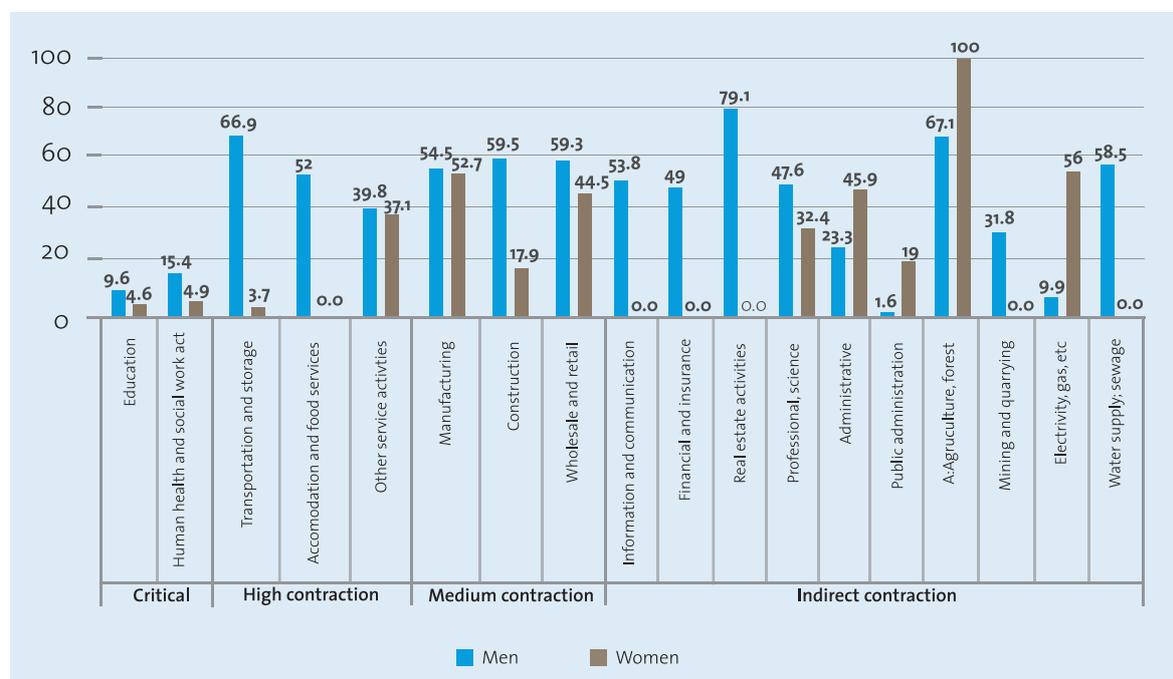
Distribution of Employment by Gender, Work Status and Informality (%)



Source: Author's calculations, based on JLMPS 2016 micro data

FIGURE 7

Vulnerable Employment by Sector and Gender



Source: Authors' calculations, based on JLMPS 2016 micro data. *Other services includes: Arts, entertainment and recreation, Activities of households as employers; Activities of extraterritorial organizations and bodies, and Other unclassified service activities.

Figure 7 shows the shares of vulnerable employment by sector. We define vulnerable employment as the sum of the following three categories of workers:

- Self-employed;
- Unpaid family workers;
- Wage and salary workers without a job contract.¹²

Health and education, which we call the critical sectors under the pandemic conditions, have the lowest shares of vulnerable employment, along with public administration. In most of the high and medium contraction sectors, more than half of male employment is in the form of vulnerable employment. The share is as high as 66.9% in transport, and ranging from 59.5% in construction to 39.8% in other services categories. Wholesale and retail trade and other services, two sectors with direct impact of the pandemic induced recession, also have high shares of vulnerable employment for women. Overall, the share of vulnerable employment is quite high in most sectors, in particular for male employment.

These findings on the wide-spread presence of informality in the private sector shows the importance of the recent measures by the Jordanian Government at protecting vulnerable forms of employment. While the initial measures to mitigate the employment impact were geared for most part towards formal wage and salary workers, a number of subsequent government interventions (namely Defense Orders no 6 and 9) targeted also the formally and informally employed wage and salary workers and the self-employed with employment and social protection programs for the employees and financial support for employers to fulfill their financial commitment towards their employees. These will be discussed in more detail in the final section.

While the pandemic triggers a negative shock for the overall economy and employment, some sectors are more likely to be hit harder than others and in different ways.

12 'Working without a job contract' and 'working without job related social protection' are two different variables available in the JLMPS as indicators of job informality. Either can be used in the definition of vulnerable employment. Here we use 'without a job contract', but calculations using 'without job related social protection' provided similar shares of vulnerable employment. Hence Figure 7 reports shares of vulnerable employment based on the first indicator of job contract.

IV. IMPACT OF SECTORAL CONTRACTIONS ON TOTAL EMPLOYMENT BY GENDER: INPUT-OUTPUT ANALYSIS

A decrease in the activity of a sector affects not only employment in the sector but also employment in other sectors through backward and forward linkages. In order to assess the overall gender disaggregated employment impact of the fall in output various sectors, we use input-output analysis. This enables us to estimate how many women and men workers are likely to be affected directly in high and medium contraction sectors due to a slow-down of activity in these particular sectors, and indirectly in others sectors due to their backward and forward linkages with the contracting sectors. The data source is the Jordanian Input-Output Table 2010 updated to 2016 by the World Bank.¹³

Our estimations are based on two scenarios with respect to government interventions. The first scenario is based on no government intervention, while the second scenario is based on the government undertaking some measures to support the directly impacted sectors. The latter scenario is designed in view of the recent interventions by the Government, which are discussed in detail in the final section.

Hence the two scenarios entail assumptions of different rates of contraction of output in various sectors due to declining final demand (household, government, export and investment demand). As shown in Table 3, the first scenario assumes that the high and medium contracting sectors experience a 80% to 30% decline in output, while the second scenario assumes a lower rate of contraction ranging from 50% to 15% decline in output. The six directly impacted sectors in order of the severity of the expected decline in output are as follows: Accommodation and food activities, transportation and storage, other service activities (as called in the Jordanian IO table; including arts, entertainment and recreation, activities of households as employers, activities of extraterritorial organizations and bodies, and other unclassified service activities – see notes under Figures 5 and 7); manufacturing, wholesale and retail trade and construction.

It should be noted that the education sector is not included amongst the contracting sectors in our simulation because the majority of the sector is public dominated and private entities make up a small share. Nevertheless, the share of private employment in education is non-negligible. Of the total female and male employment in the education sector, as much as 36% and 22% respectively is in the private sector. (corresponding to approximately 33 thousand female workers and 17 thousand male workers). Many private sector schools in Jordan are claiming that they are in a critical financial situation due to the pandemic measures; their teachers and staff are not able to receive wage payments. Yet, the education sector is one of the sectors along with health and social services that has been exempted from the recent employment protection measures announced by the government. This means that the workers of private schools cannot benefit from the same protective measures as the workers in many other sectors. This is affecting in particular women workers who constitute the majority of the employees in private educational institutions.

For each sectoral contraction, Table 3 shows the corresponding decline in male, female and total employment. This entails the loss of employment in the contracting sector itself as well as in the other related sectors through backward and forward linkages.

Under the first scenario, without government intervention to support the hard-hit sectors, the employment losses are quite substantial. For example, an 80% contraction in the accommodation and food services (the sector which we assume to suffer the largest decline in demand along with transport) triggers a 4 and 1.4% decline in male and female employment respectively; 3.5% in total employment, corresponding to 49 thousand workers, of which 45 thousand are male and close to 4 thousand are female workers. The largest impact on male employment comes through a 50% contraction of wholesale and retail trade output,

¹³ Access to the updated IO Table is provided by UN Women Jordan Country Office.

triggering a 7.7% fall in employment demand (86 thousand workers). The largest impact on female employment comes through a 60% contraction of the 'other services sector', triggering a 3.5% fall in employment demand (close to 9 thousand workers). The second largest impact for both men and women comes through the manufacturing sector, where we assume a 50% contraction. This leads to a 5.3% decline in male employment (almost 60 thousand male workers) and 2.7% decline in female employment (7.2 thousand female workers).

The aggregate impact on total employment of a simultaneous contraction in all these sectors under the first scenario, is 23.5% (318 thousand workers). Of this the majority (287 thousand) are male workers, affecting a quarter (25.4%) of employed men. Almost 31 thousand are female workers, representing 12.4% of total female employment.

Under the second scenario, as the recession induced contraction is estimated at a lower level, the job

losses decrease substantially. The largest impact on male employment is again in the wholesale and retail trade sector, triggering a 3.8% fall in employment demand (43 thousand workers). The largest impact on female employment is again in the 'other services sector', triggering this time 1.7% fall in employment demand (4.3 thousand workers). In the manufacturing sector, where the contraction effect is called down from 50% to 25%, there is an estimated 2.7% decline in male employment (30.5 thousand male workers) and 1.4% decline in female employment (2.5 thousand female workers).

Under the second scenario with government measures, the aggregate impact on total employment of a simultaneous contraction in all the sectors is reduced from 21.1% to 12.6% (from 304 thousand to 171 thousand workers). Of this the majority (155 thousand) are male workers, affecting 13.7% of male employment. 16.5 thousand are female workers, representing 6.6% of total female employment.

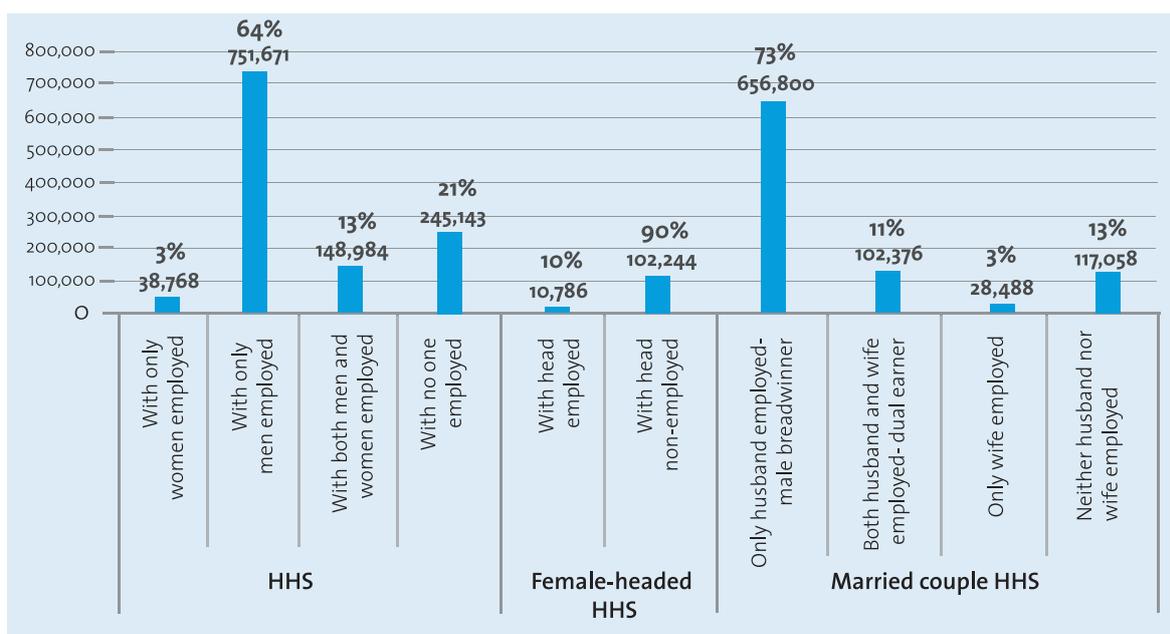
TABLE 3
The Change in Women's and Men's Employment due to Pandemic Impact

Economic Activities	Assumed change in sectoral output	Expected decline in employment		
		Male	Female	Total
Scenario 1: No Government intervention				
High Contraction				
Accommodation and food services	80	45,128 (4.0%)	3,496 (1.4%)	48,624 (3.5%)
Transportation and storage	70	28,205 (2.5%)	1,748 (0.7%)	29,953 (2.2%)
Other service activities	60	24,820 (2.2%)	8,740 (3.5%)	33,560 (2.4%)
Medium Contraction				
Total manufacturing	50	59,795 (5.3%)	6,742 (2.7%)	66,537 (4.8%)
Wholesale and retail trade; repair of m. vehic & m.cycles	50	86,872 (7.7%)	7,941 (3.0%)	94,363 (6.9%)
Other service activities	30	37,231 (3.3%)	2,747 (1.1%)	39,977 (3.7%)
Simultaneous (Total)		286,564 (25.4%)	30,963 (12.4%)	317,527 (23.5%)

Economic Activities	Assumed change in sectoral output	Expected decline in employment		
Scenario 2: With Government intervention				
		Male	Female	Total
High Contraction				
Accomodation and food services	50	28,205 (2.5%)	2,247 (0.9%)	30,452 (2.2%)
Transportation and storage	50	20,308 (1.8%)	1,249 (0.5%)	21,556 (1.6%)
Other service activities	30	12,410 (1.1%)	4,245 (1.7%)	16,665 (1.2%)
Medium Contraction				
Total manufacturing	25	30,462 (2.7%)	2,496 (1.4%)	33,957 (2.4%)
Wholesale and retail trade; repair of m. vehic & m.cycles	25	42,872 (3.8%)	3,746 (1.5%)	46,617 (3.5%)
Other service activities	15	21,436 (1.9%)	1,249 (0.5%)	22,684 (1.6%)
Simultaneous (Total)		154,564 (13.7%)	16,480 (6.6%)	171,044 (23.5%)

Source: Authors' calculations, based on Input Output Table of Jordan, 2016.

FIGURE 8
Households by Employment Structure and Gender



Source: Author's calculations, based on JLMPs 2016 micro data.

The above analysis indicates that women suffer relatively less direct employment and income losses than men, both in terms of their share in employment as well as in absolute numbers. This is not surprising considering two aspects of women's employment in Jordan. Given the very low female employment rate, the number of women workers is very limited. As mentioned earlier women's employment rate is as low as 10.3% (versus 44.3% for men); women comprise only 18% of total employed, i.e. only one in every six workers. In addition, as pointed out above, the Jordanian labor market is subject to a high level of gender jobs segregation such that more than half of all female employment is concentrated in two sectors alone, education and health. These two sectors are by large not subject to employment losses under the pandemic induced recession in the same manner that many other sectors are. This is with the exception of employment in private schools, which are reporting financial troubles as mentioned above. Overall however, our analysis shows relatively lower direct employment risks for women than for men.

However, it needs to be noted that the majority of women in Jordan, who is not part of the labor market and hence not direct income earners, are dependents of men. Hence many women face the consequences of the recession indirectly through their husbands, fathers, sons, brothers who become unemployed or suffer falling labor earnings. Figure 8, shows the distribution of households based on their labor supply structure by gender. Almost two thirds (64%) of all households are male breadwinner households, where all women and men members are dependent on the earnings of the male workers. The majority of these are married couples, where the male household head is employed and his wife is a homemaker (73% of all married couple households; 55% of all households). 13% of households have both women and men employed. Only-women employed households, on the other hand, comprise 3% of the total. Totaling up, women's earnings supply 16% of all households versus 76% of all households benefitting from male earnings. As many as 21% of all households have no member employed. Female-headed households comprise 10% of the total households, but only one in ten every female heads are breadwinners; the rest are not in employment.

V. EVALUATION OF FINDINGS AND POLICY IMPLICATIONS

An overview of main findings

The foregoing analysis of the impact of the Covid-19 pandemic on women's economic empowerment in Jordan has identified a number of important outcomes. An outcome affecting most women independent of their socioeconomic or employment status is the increase in their unpaid care workload and the implications for binding time constraints, particularly for women in employment. The gender disparity in Jordan in terms of time allocation to paid versus unpaid work is already substantial: women spend 17.1 times more time than men on unpaid work, while men spend 6.5 more time on paid work than women; the disparity is much higher than global averages which is 3.2 times more for women in unpaid work and 1.8 times more for men in paid work.

Our estimations show that the unpaid work demands on women's time is likely to undergo a dramatic increase under the pandemic conditions such as school closures (increased childcare demands), suspension of market services (lack of access to market substitutes to household production), higher vulnerability of the elderly and risk of illness (increased elderly and ill care demands). For married women with school age children, the increase in the unpaid work time can be up to 18 to 24 hours per week. Particularly in the case of women who are in employment and also perform paid work, this creates an unsustainable total workload of 80-85 hours per week. In the case of health (and also to some extent education) workers whose paid workload is likely to increase, the weekly workload including paid and unpaid work is estimated to go over 90 hours per week. These findings point to an alarmingly unsustainable situation for women in employment in general, and even so for women in the critical sectors such as health and education.

By contrast, the estimated impact on men's unpaid and total work time is very low independent of their marital or employment status, assuming that the gender distribution of paid/unpaid work remains the same. The increase on men's total work time ranges at the highest from 9 hours for male health workers to approximately 2 hours for overall employed and married men with small children. This results in at most a 47-hour workweek for men

under the pandemic, at about half the required work time we find for women.

Beyond the implications for women's overall wellbeing, physical and psychological health, the time pressures are likely to trigger a negative impact on women's labor supply. Under the pandemic induced time squeeze, women workers might display a higher tendency to quit their jobs. Such a response maybe further triggered given the reduced wages possibilities during the economic shut down of activities. At best, given the gender differences in time constraints, married women in employment will be more likely than their male counterparts, to experience falling productivity and job motivation, with consequent implications for gender gaps in pay and promotion.

The time squeeze carries implications not only for women's wellbeing and employment, but also for the overall wellbeing of all household members, particularly those who are more dependent on care support such as children, ill, disabled and elderly. This is particularly important under the pandemic since better nutrition, hygiene and care is key to preventing the spread of the virus. Hence a gender equal distribution of unpaid care work carries significant implications not only for gender equality but also for the effectiveness of the pandemic measures.

The foregoing analysis has also identified some direct impact of the pandemic on women's employment. A striking finding is that more than one in every two critical workers (51% of health workers and 58% education workers) is a woman, which underlines the crucial contribution of women's presence in the labor market under the pandemic conditions. This is despite the extremely low female employment rate in Jordan (only at 10.3%), and underlies the strong gender jobs segregation, with the few employed women heavily concentrated in the care sectors. More than half (56.1%) the Jordanian women in paid employment are in these critical sectors (with 40.9% employed in education and 15.2% in health), as compared to only 9.9% of male employment in these two sectors. This situation would be expected at best to unveil the contributions of women's (under)paid work and increase the visibility of women in employment.

Hence one of the important direct effects of the pandemic on women's employment in Jordan is that slightly more than half of all employed women are not facing a risk of employment and income losses, but rather a risk of intensifying employment conditions, increasing paid work hours, and increasing job-related health risks. The challenges faced by female health and education workers (102 thousand women employed in education and 38 thousand in health), particularly those who are married with children, are much more colossal than for their male counterparts (75 thousand men in the education sector and 37 thousand in the health sector), given the gender differences in unpaid work demands on their time.

An investigation of the recessionary impact of the pandemic measures on employment (particularly in sectors such as transport, accommodation and food services, wholesale and retail trade, to some extent manufacturing and construction, which have been hit hard by the lockdown and quarantine measures) shows that the risks of job and income losses are more concentrated amongst men workers than women, both in terms of absolute numbers as well as relative shares of employment. A fall in demand for these directly impacted sectors (which we assumed to range from 80% for the worst affected to 30% for the least affected without any government interventions) decreases labor demand by 23.5%, putting as many as 318 thousand workers at risk of unemployment (with as many as 287 thousand lay-offs being male workers and 31 thousand women workers). The second scenario, which takes into account the impact of recent government measures estimates that there will be a substantial decrease in job losses. The job losses are reduced to 13.7% of employment (171 thousand workers). Of this 155 thousand are male workers and 16 thousand are female workers.

The relatively weaker direct employment impact on women is primarily due to the very limited number of women in employment along with their overwhelming concentration in the health and education services, deemed as the critical sectors under the pandemic. By contrast, men are overrepresented in the all the sectors, which have experienced a substantial decline in demand. Almost half (49.5%) of male employment is in the high- or medium-contraction sectors versus 18% of female employment.

Another important determinant of negative employment impact of recessionary environments

pertains to informality of employment. Almost half (46%) of male wage workers (440 thousand men) and one third (34%) of women wage workers (87 thousand women) do not have a legal job contract and are likely to be left out these measures and social security networks. The own account workers who constitute 12% and 2% of male and female employment, do not have job-related social security either. Since close to half of all women are employed in the public sector, their representation in informal employment is again lower compared to men. In the worst affected sectors, one-third to half of total employment is in the form of vulnerable employment (self-employed, unpaid family work or wage and salary workers without a contract).

While these findings point to more limited direct employment and income risks for employed women in the Jordanian context, it needs to be noted that given the exclusion of most women from the labor market, many are not direct income earners, rather they are dependents of men. In male breadwinner households, which constitutes the dominant household structure (two thirds of all households in Jordan), women face the consequences of the recession indirectly through their husbands, fathers, sons, brothers who become unemployed or suffer falling labor earnings. Households with female earners make up 15.5% (with 12.5% where both women and men are employed, and 3.3% only women are employed.) It should be noted that the male breadwinner structure also increases the vulnerability of the households in the face of adverse economic shocks, while the dual earners are more likely to have higher resilience.

An important concern with respect to the gender effects of the pandemic relates to higher tensions within the household under lockdown and quarantine conditions, which has the potential to increase the risk of domestic violence. Domestic violence is foremost a major violation of human rights and bodily integrity; and also carries negative consequences for women's employment through their deteriorating physical, psychological and emotional health.

Current Economic Measures in Jordan from a Gender Perspective

In the pre-pandemic context, the Jordanian economy was already facing persistent socio-economic challenges: As of the end of 2019, a very low labor force participation rate (34.3%) along with a high

unemployment rate (19% up from 18.6% in 2018).¹⁴ This dual structural problem of high unemployment despite low labor force participation (which includes those looking for jobs, i.e. the unemployed) underlines the significant bottlenecks of the Jordanian economy at job creation. The World Bank (2020) notes that prolonged weak economic growth (under 2%) is reflected in elevated unemployment indicators and a declining labor force participation rate (from about 40% in the early 2000's) (World Bank, 2020). The unexpected shock of the COVID-19 pandemic adds even more pressure to the already floundering economy, as the IMF projected growth rate for 2020 in Jordan is -3.7 after the COVID-19 outbreak versus a projection of 2.1% pre pandemic.¹⁵ This state of affairs creates an even more challenging environment for improving women's employment from its extremely low level of barely 10%.

On March 18, 2020, Jordan imposed a nationwide shutdown, shortly after the announcement of the first COVID-19 case. Soon after that, the government announced a two-week paid leave for all sectors, which was not being deducted from the normal allocation of sick leave, a decision, which has been renewed since. In mid-April, the government started the gradual opening process for businesses, and it was announced that all economic activities in the private sector can return back to business in full capacity starting May 6. While the measures seem to have been quite effective in controlling the spread of the virus and keeping the number of cases and deaths very low (as of late April 2020), the prevailing economic crisis threatens to further increase unemployment and discourage labor force participation, in particular female labor force participation. It is also likely that the burden on public finances will increase through a combination of falling revenues (heavily dependent on the sales tax) and increasing public spending to address the epidemic. Jordan's public debt stands at 96.6% of

GDP as of 2019. Hence the government already has limited room for fiscal maneuvering to stimulate the economy after the crisis subsides. Consequently, it may be forced to higher borrowing at higher cost.

In 2016, Jordan has entered a 3-year agreement with the International Monetary Fund (IMF), which entailed a \$723m economic aid package. The agreement was renewed just prior to the pandemic in early 2020 for an additional \$1.3bn, which the IMF states "will help support unbudgeted spending now resulting from the virus" (Middle East Eye, 2020).

The Jordanian Government has undertaken several measures to confront the adverse economic outcomes of the pandemic measures as summarized below (World Bank, 2020b; Middle East Eye 2020; UN Women Jordan Country Office, 2020):

On the macroeconomic front, in addition to the extended loan agreement with the IMF, the Central Bank of Jordan (CBI) has reduced the mandatory amount of cash reserves that banks will have to deposit with the central bank from 7 to 5 percent facilitating up to \$775 million indirect economic injection through increased loans and credit payments by the banking system. In addition, the CBI announced an interest rate cut by 100 basis points to 2.5%, and requested banks to postpone all loan and credit card installment payments for three months from March to May 2020. It launched a JD 500 million soft financing program for small- and medium-sized enterprises, with the Jordan Loan Guarantee Corporation acting as guarantor on the loans.¹⁶ Finally trade on the Amman Stock Exchange was suspended to preserve stock values.

Several measures have been introduced to reduce the impact on the private sector. A number of waivers/subsidies have been introduced by the Social Security Corporation (SSC) on social security contributions by businesses, postponing payments on their employees' social security subscriptions,¹⁷

14 JDoS, EUS 2019; http://www.dos.gov.jo/owa-user/owa/emp_unemp_yshow_tables1_y?lang=E&year1=2019&t_no=17

15 <https://www.imf.org/en/Countries/JOR>

16 Central Bank of Jordan, 2020.

17 Companies will have the option of stop contributing for the Old Age Program (keeping only disability and death insurance). In the case where firms will choose to do so (they can do it for all or some employees only), they will only pay 5.25% as contribution rate, instead of 21.75% (only valid over March-June 2020). All employees will still be covered with Disability, Death, Unemployment, and Maternity insurance (regardless of the choice). Those employees who would be affected by this employer's choice, will still be able to contribute voluntarily during this period. Firms will also be given the choice to pay such contributions amounts in installments until the end of year 2023. Companies that owe contributions to SSC from the past (arrears amount to JD 340M) will be legally allowed to make such payments into the future.

as well as postponement of collection of sales taxes by the Ministry of Finance. While many businesses moved operations online, the suspension of all delivery services offering shipping by the Government has made it impossible for retailers to fulfill orders.

One of the most important interventions has been towards the protection of employment in the private sector, not only for the formally employed but also for the informally employed wage and salary workers and the self-employed. The government of Jordan issued a number of Defense Orders¹⁸ that aim to address the impact of business closures on both formal and informal sectors. Defense Order no.6 aimed to organize the gradual “going back to business” process and to clarify the rights and responsibilities on both employees and employers. Defense Order no. 9¹⁹ introduced social protection programs to safeguard workers’ wages through expanded unemployment insurance for formal and informal wage and salary workers and the self-employed within institutions/programs administered and funded by the Social Security Corporation.²⁰ At the same time, the Jordanian National Aid Fund (NAF) introduced cash transfer support programs for informal self-employment within no registered businesses and day workers.²¹

These interventions aim to protect the formally and informally employed wage and salary workers as well as the self-employed. This is of great importance because as discussed above substantial share of employment in most of the affected sectors is in these informal and vulnerable forms (Figures 5 and 7). The measures foresee that there will be no layoffs according to the defense order’s provision with controlling the remuneration according to the type of employment;²² there is a possibility of pay cuts of up to 30% for full time workers in case of the mutual understanding and consent between the employer and the employee, and with the condition

it will apply to all employees in the institution, including the management. Defense Order no. 9 further introduced 5 programs for wage subsidies or unemployment benefits provided for both formal and informal employees in the affected sectors, who meet the requirements announced by the Social Security Corporation.

Other extensive measures have been in terms of social protection nets including cash transfers, social security and poverty alleviation as reported extensively by the World Bank living paper on social security measures under the Covid-19 pandemic for many of the countries around the world, including Jordan (The World Bank 2020). The NAF has expanded its coverage by a further 25 thousand households in terms of financial and in-kind support (including bread, water and food vouchers) to low-income households plus the NAF administration has been improved through on-line registration and digital payments. As a recent intervention, NAF has introduced a new cash transfers program using electronic wallets to support day workers who were financially harmed by COVID-19 outbreak and the economic activities shut down due to quarantine procedures. The program will cover around 200 thousand households, where 100 thousand families will benefit from the first phase. It is expected the program needs 82 million JD to finance the targeted families. This program is considered one of the most extensive programs NAF has implemented in years. The government also announced that the bread subsidy registration database will be used for the day workers temporary emergency program with JD 70 (about \$100) each month for a family of 2 persons and 136 (about \$ 193) for a family of 3 persons or more.²³

Since before the COVID-19 pandemic, NAF provides cash allowances for more than 105 thousand families, and another 55 thousand families benefit from the complementary program.

18 [On March 17, 2020 a Royal Decree was issued on the activation of the National Defense Law. The National Defense Law shall be passed in case of emergency that would threaten the national security or public safety in all parts of the Kingdom or in a region due to war, disturbances, armed internal strife, public disasters or the spread of a pest or epidemic. under the National Defense Law, the Prime Minister issued Defense Orders that stipulate legal actions without the need to obtain the Parliament’s approval throughout the period when the National Defense Law is enacted.](#)

19 <http://alrai.com/article/10532216/>

20 <http://alrai.com/article/10533900/>

21 <http://alrai.com/article/10533520/>

22 Full time, whether virtual or in person, part time according to the number of working hours, and worker on leave due to the business shutdown.

23 <https://royanews.tv/news/211931>

Since before the COVID-19 pandemic, NAF provides cash allowances for more than 105 thousand families, and another 55 thousand families benefit from the complementary program. In total, more than half a million-family member benefit from the 2 programs. In addition, NAF provides emergency cash allowances, employment and training programs for beneficiaries, and physical rehabilitation subsidies for people with disabilities, in addition to bread subsidy program²⁴ There have been price ceilings imposed for different commodities, including bread and vegetables.

The Social Security Corporation (SSC) announced that it would provide in-kind support with a target to reach 100,000 households (food parcels with a monetary value of JD40-50) to vulnerable families that include an individual over the age of 70 and day workers. According to Defense Order no.9 the target group was expanded to include Gazans, vulnerable Jordanians, and non-Jordanians with Jordanian mothers. This program will be financed by 50% of the Maternity Insurance contributions under the SSC in 2020 and will be used to support vulnerable groups, mainly old age and sick people. The allocated amounts will be used for cash transfers and in-kind aids. UN Women (2020b) notes with concern, however, that “no actuarial studies have been done by SSC on the impact of the diversion of funds from the maternity insurance fund to household cash assistance. Contributions to the maternity insurance fund are expected to drop heavily from this quarter onwards calling into question liquidity of the fund and its ability to meet commitments to women employees drawing benefits and to future commitments under the bylaw currently with PMO to invest in childcare.”

Recommendations for Economic and Social Policy Interventions from a Gender Perspective

The measures reviewed above show that there is substantial effort by the Jordanian Government on two fronts in order to counteract the negative economic outcomes of the Covid-19 epidemic:

- Measures to address the basic needs of the low-income vulnerable households through

cash- and in-kind transfers and expansion of social security networks;

- Measures to protect employment and income of those working in the private sector, including those who are informally employed and the self-employed.

Yet given the huge magnitude of the pre-existing gender economic gaps in Jordan, these measures need to be enhanced by new interventions to ensure a gender responsive recovery. Such a gender responsive policy approach should attempt to address the falling demand for many forms of employment (paid work) simultaneously with rising demand and deteriorating conditions for various forms of care work (unpaid domestic work, (under) paid formal and informal care work). The pandemic provides an opportunity to “unstereotype” the gender roles that play out in households not only in Jordan but also in many parts of the world and to enlist men and boys to ensure that they are doing their fair share at home and alleviating some of the care burdens that fall disproportionately on women

Accordingly, a number of policy interventions are prioritized below with three primary objectives:

- to alleviate the adverse impact of the current crisis on women’s already weak and fragile positioning in the Jordanian labor market;
- to revalue the importance and contributions of (women’s) care work and to ensure its equitable redistribution so as to prevent it from constituting a bottleneck on (women’s) labor supply;
- to identify new economic policy options such as investing in the care economy which carry the potential for positive effects not only for women’s economic empowerment but for the overall economy by instigating robust jobs generation for all.

These policy recommendations are based on the findings of the above analytical findings and also draw upon recent assessments by UN Women Headquarters (2020a and b), UN Women Jordan Country Office (2020), the ILO (2020), UNCTAD (2020) and The World Bank (2020).

24 Ibid

Measures for Reduction and Redistribution of Care Work for Gender Equality and Wellbeing of All:

- Support the implementation of UN Women [“Family-friendly policies and other good workplace practices in the context of COVID-19: Key steps employers can take.”](#)
 - Provide care leave for not only for female but also and specifically for male public servants designed to encourage men’s active participation in child, elderly and ill care;
 - Provide other work practices for work-life balance such as telecommuting, flexible work schedules and hours, regulated paid work hours that remain within legal weekly limits, to address the needs of both female and male public servants with care responsibilities;
 - Encourage/mandate private employers to follow the work-life balance practices in the public sector as explained above, including care leave, regulated paid work hours that remain within legal weekly limits, flexible work schedules and telecommuting, and with particular attention to encouraging men to undertake their equal share of unpaid work at home;
 - Support the on-line schooling system for more comprehensive professional interventions providing services to all children (including pre-school age children age 4-6) with a vision for services to be less reliant on parents’ time;
 - Coordinate with local municipalities for comprehensive professional support services for the elderly for shopping, medical and psychological consulting, and other needs;
 - Improve on-line and direct health care services for the ill;
 - Develop a communications campaign to encourage and motivate men’s and boys’ participation in unpaid work based on positive masculinities, including with children’s education during the period of confinement at home;
- Include child care vouchers put to use by some other countries such as Italy and Poland (this could also entail on-line care and support with on-line education); plus measures for elderly care and those with chronic illnesses who constitute the most vulnerable group for the contagion and hence have additional care needs;
 - Over the medium-run, the Department of Statistics should plan for conduct of a proper Time-Use Survey in Jordan using the time-diary method.

Protection and Support to Health and Education Workers:

- Ensure that the needs of female and male nurses and doctors are integrated into every aspect of the response effort; particularly support in terms of much-needed critical medical equipment; involve their voices establish the basis of policy design.
- Ensure that the needs of female and male teachers, teacher assistants, managers, administrative and support staff are addressed in development of on-line education systems; support education workers in terms of improving the design and implementation of on-line schooling programs;
- Ensure that education workers employed by private schools whose activities have slowed down receive their fair payments in accordance with Defense Order no.6 and no. 9;
- Prioritize effective outreach of on-line schooling to economically disadvantaged children and undertake interventions to compensate for any shortcomings in the post-pandemic period.

Measures for Gender Responsive Employment Protection:

- Develop a gender responsive monitoring mechanism for the implementation of defense orders no.6 and 9, taking account of the different types of sex-based discrimination that women face;

- Develop a safe, confidential, and effective approach for filing complaints and provide legal support in filing complaints against private sector violators²⁵;
- Design awareness raising campaigns targeting women to inform them about their rights, responsibilities, the importance of Social Security Coverage, and how to respond to cases of violations against Defense Orders provisions, in view of the confusion expressed by the public arising from the defense orders and lack of clarity;
- Ensure effective monitoring and implementation of the government measures to reduce the vulnerability of informal workers such as wage workers without a legal work contract or social security coverage and own account workers (including domestic workers) and provide compensatory payments where necessary.
- Support women's participation in non-traditional sectors. As we can see from the findings more than half of employed women work in Education and Health sectors. It is important for women to enter and remain in non-traditional sectors to diversify their economic participation and contribution.
- Monitor and support employers (including households as employers of domestic workers) as well as own account workers for conducting appropriate work practices in view of social distancing, quarantine and other necessary health and safety measures, and ensure that all workers independent of their employment arrangement have access to necessary protective measures for their safety including paid sick leave;
- Undertake special measures to support small and medium scale enterprise (SMEs) adversely affected by the pandemic with a special focus on women owned businesses, such as tax credits, technical support and training in digital technologies and on-line business where possible, postponement of debt for vulnerable businesses, and others;

Measures for Gender Responsive Social Protection:

- Social Security Corporation should fulfill its commitments towards increasing available childcare facilities and to consider it among the national priorities in accordance with Social Security Law;
- Develop a gender responsive monitoring mechanism for social protection programs, by taking into consideration different priorities and needs of women and men, and the gender-differentiated implications of the protection programs;
- Mainstream gender tools when designing social protection programs. For example, the exempted economic activities from the newly introduced social protection programs included economic activities where women are concentrated and face difficult working conditions, such as early education sector and domestic workers;
- Conduct a gendered analysis of informal sector database through the newly collected data by the Social Security Corporation, considering many women informal workers are more vulnerable to different types of exploitations, unhealthy working environments, and labour violations. It is of utmost importance to analyze this data base to better understand this population group, identify gender gaps, and develop evidence-based policy and programmes recommendations;
- The definition of 'household head' should be defined to include the different types of female-headed households by divorced women, widows, and single women, so that they are entitled to equal access to benefits as male headed households;
- Capacity to address gender-based violence should be expanded and improved in view of the fact that the pandemic conditions and the long periods of home confinement increase the risk of domestic violence.

²⁵ The MOL has developed a website where employees can file complaints in case of violation against Labour Code, but there have been many reports which make a call to enhance its effectiveness.

- The fiscal spending decisions should be guided by gender-responsive budgeting approaches to ensure a gender-equitable allocation of financial resources with regard to the response to covid-19;
- The decision to use half of the Maternity Insurance Fund as a source of cash payments to the elderly and vulnerable is a good example of the lack of a gender budgeting perspective. The Maternity Insurance Fund is a form of national savings for mother and childcare, which should serve as a source of spending to support female workers with care responsibilities, particularly informal and own-account workers;
- Expansionary fiscal policies with accommodative monetary policy must be implemented with a gender lens, prioritizing investments in a national social care services infrastructure (a nation-wide service network in health, education, childcare, elderly/disabled/ill long-term care services);
- Such a fiscal prioritization should be done not only in view of the gender equality effects of such public investments, but also their overall positive macroeconomic and social outcomes such as robust employment generation, improving socioeconomic equality amongst children, women and households, long-run human capital and productivity spill-overs and potential for poverty reduction;
- Community Works Jobs programs with a focus on the care sectors and entailing skills upgrading for the long-term unemployed should be used as an active labor market policy.²⁶

Gender Inclusive and Integrated Crisis Management and Response:

- Ensure that women's organizations, women-led community groups and networks, and women from marginalized groups are included in response and recovery decision-making mechanisms to enable the incorporation of a gender perspective in response and recovery decision-making and recognize that most caregivers are women and that providing care puts women at heightened risk;
- Long-term recovery plans should be established with a strong gender lens by considering the men and women different roles, expectation, needs, and challenges. The plans should aim to remove challenges and encourage inclusion to reduce the gendered impact of the expected economic recession and ensure that women are not further left behind in the progress on the Sustainable Development Goals;
- Call on the private sector to incorporate a gender perspective into their response to COVID-19, ensuring that gender expertise is proactively built into response teams and gender dimensions are embedded within response and recovery plans.

26 See the Community Works Program of the Former Yugoslav Republic of Macedonia as an example: https://www.undp.org/content/dam/the_former_yugoslav_republic_of_macedonia/docs/EvaluationReportCWP%20Macedonia-1.pdf

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