TKIYET UM ALI
FOOD FOR LIFE

UNDP

COVID-19

IMPACT ON MOST VULNERABLE HOUSEHOLDS IN JORDAN

Overview of Findings from a Rapid Impact Assessment - Round 2 | November 2020

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INTRODUCTION

COVID-19 Impact on Most Vulnerable Households in Jordan

This report is part of a series of rapid impact assessments initiated in April/ early May 2020 by UNDP to determine the impact of COVID-19 and lockdown measures on households across Jordan and, in partnership with the International Labour Organization (ILO) and FAFO Institute for Labour and Social Research, on enterprises in Jordan. Understanding who is affected, where and in what way is important so that response measures can be designed to reach also those furthest behind.

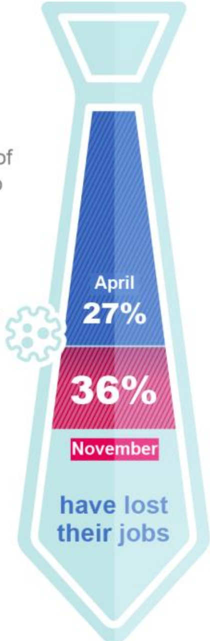
Round 1 was conducted during the nationwide lockdown and highlighted the significant impact of the crisis on human development with communities and people already lagging behind particularly affected. At the time more than 85% of the most vulnerable households reported to have faced difficulties in meeting even basic needs like food and rent. About half of the respondents reported that food prices had risen significantly and access to basic healthcare was challenging. Three quarters of vulnerable households surveyed believed that the COVID-19 crisis would have a long-term negative impact on their livelihoods.

Eight months since the outbreak of COVID-19 in Jordan, how do vulnerable households fare? With schools and universities still closed, Friday lockdowns and other restrictions many households continue to face significant challenges and remain pessimistic about the future. The assessment, conducted in partnership with Tkiyet Um Ali, included a telephone survey of 1,600 Jordanian and Palestinian refugee households, across all governorates. Conducted in October and November 2020 this report highlights the significant impact the crisis continues to have on the livelihoods of many.

KEY FINDINGS

REPORTING TO HAVE LOST THEIR JOBS

Between April and November, the number of respondents reporting to have lost their job has risen from 27% to 36% suggesting that the employment situation .continues to deteriorate



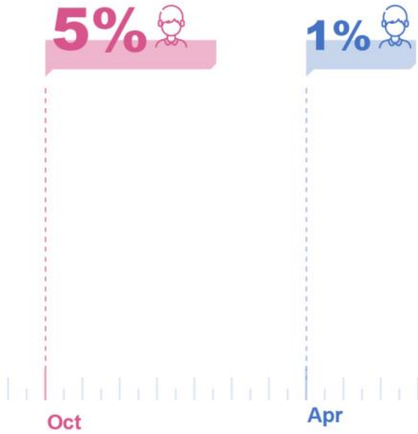
REPORTING LOWER INCOME

About two thirds (67%) reported reduced salary or having switched to a part time job in November. Considering already low salaries, this is a worrying increase in vulnerability.

The expansion of the National Aid Fund (NAF) and other assistance seem to have contributed to mitigating some of the adverse impacts on livelihoods. In April 60% indicated not having an additional source of income while in late 2020 the number of households indicating no additional source of income dropped to 25% suggesting that the expansion of social safety nets helped cover some of the gaps.

REPORTING CHILD LABOUR

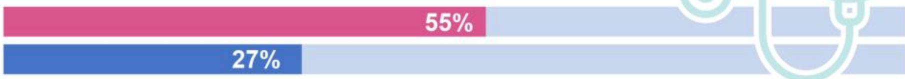
Another worrying trend is child labor. Around 5% of households reported that one or more of their children were working. Although this was not captured in April, compared to the national average of 1%, this shows a worrying trend.



Respondents feel more pessimistic towards a long-term negative impact Covid-19 compared to April. Similarly, more households expect that lockdowns and partial curfews would continue for three to more than six months and fear the consequent impact on their income and livelihood.

REPORTING IMPACT ON HEALTHCARE ACCESS

Households continue to face challenges to access basic healthcare and medicine. However, the impact on access to health care seems to have lessened from more than half (55%) in Round 1 to 28% in Round 2 probably due to the easing of movement restrictions



1/5 NOT FEELING SAFE AT HOME

About one fifth of female heads of households reported not feeling safe at home. The same applies to feeling of safety in the neighborhood streets with 67% of female heads of households feeling safe 'to a great extent' and 24% 'to a moderate degree'.

RESEARCH METHODOLOGY & SAMPLING

Data Collection Methods & Tools

All interviews were conducted via a telephone survey by Tkiyet Um Ali. A customized questionnaire was utilized during the telephone data collection. The surveys were filled out in Arabic by Tkiyet Um Ali interviewers.

Sample Design and Framework

Round 1 was conducted during the lockdown in the last week of April until 3 May, Round 2 took place between 19 October and 9 November 2020.

Round 1 used a random sample of low-income Jordanian households based on the Tkiyet Um Ali database (92%), Palestinian refugee households (7%) and Syrian refugees (1%) in one sample framework (n=1648). **Round 2** included a separate sample of 400 Palestinian refugee households, and 1,200 Jordanian households drawn from the TUA data base to make up a total sample of 1600 households with different demographic characteristics.

The Jordanian household sample has been drawn from a sample frame of 18,365, and the Palestinian sample has been drawn from a total sample frame of 1,897 households endorsed by Tkiyet Um Ali.

The sample of Palestinian refugees includes those who entered Jordan before the year 2000 and not holding a national ID number. The survey focused on the most vulnerable households based on the Tkiyet Um Ali database, from a sample framework drawn from around 20,000 Tkiyet Um Ali vulnerable household beneficiaries.

A data weighting exercise was conducted for Round 2 for a combined sample of 1600 households (1200 Jordanian households and 400 Palestinian refugee households) to allow establishing trends with the sample of Round 1. The weighting was calculated on the basis of completed interviews per governorate between the two rounds.

The study has a confidence level of 95%, with a margin of error of 3% for Jordanian households, and 4% for Palestinian refugee households.

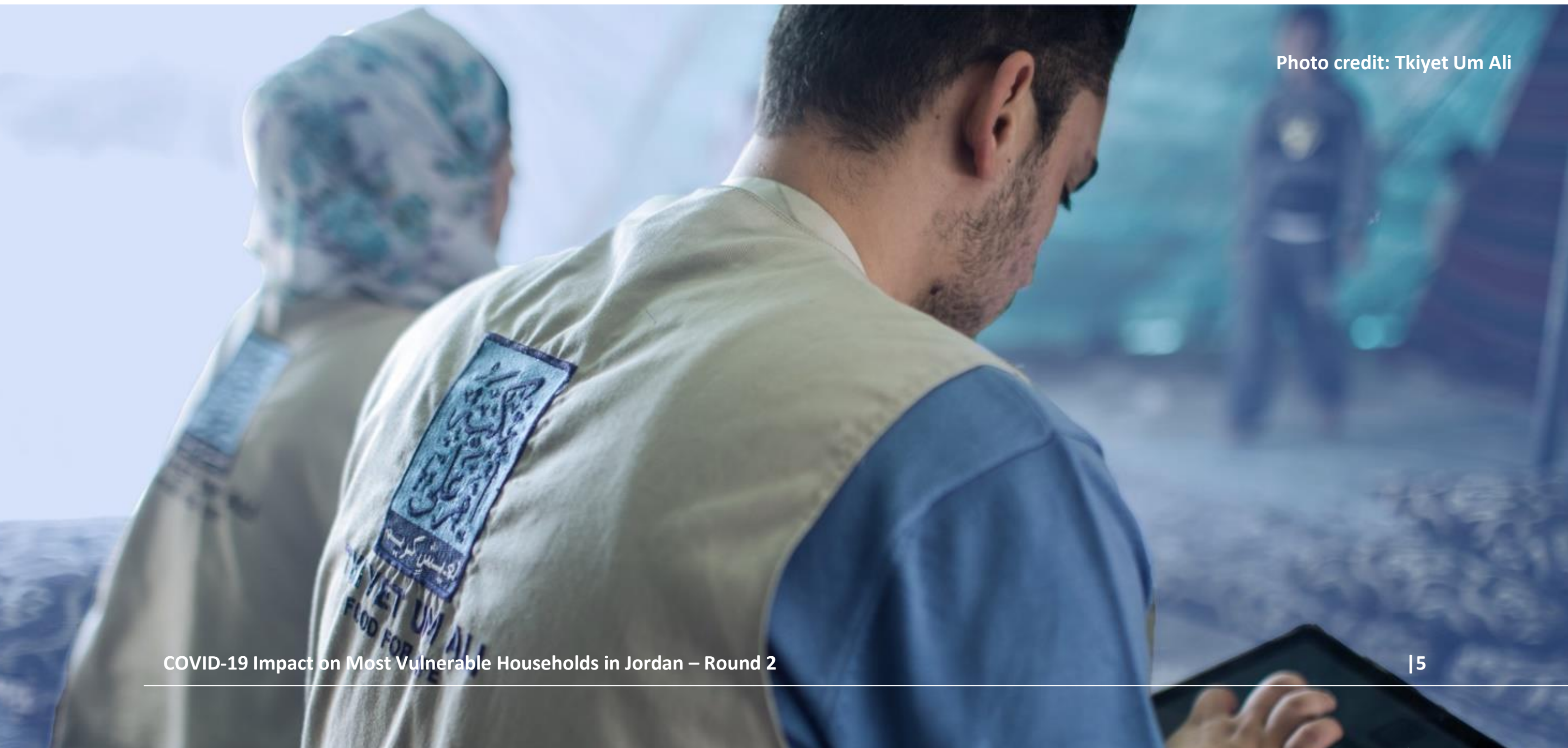


Photo credit: Tkiyet Um Ali

Governorate	Jordanian HHs	Sample Size Male	Sample Size Female	%Male	%Female	Palestinian Refugee HHs	Sample Size Male	Sample Size Female	% Male	% Female
Amman	200	66	134	33	67	91	44	47	48	52
Balqa	120	52	68	43	57	14	6	8	43	57
Zarqa	200	71	129	35	65	75	34	41	45	55
Madaba	36	18	18	50	50	5	2	3	40	60
Irbid	200	85	115	43	57	17	4	13	24	76
Mafraq	61	30	31	49	51	13	4	9	31	69
Jerash	36	15	21	42	58	123	63	60	51	49
Ajloun	36	17	19	47	53	0				
Karak	77	37	40	48	52	4	3	1	75	25
Tafileh	78	32	46	41	59	0				
Ma'an	78	27	51	35	65	3	3	0	100	0
Aqaba	78	37	41	47	53	55	28	27	51	49
TOTAL	**1200**	**487**	**713**	**41%**	**59%**	**400**	**191**	**209**	**48%**	**52%**

Note:
Some questions in Round 2 were worded slightly differently to improve the response rate and due to changes in the overall sample, therefore not all issues covered in Round 1 can be compared to Round 2.

01 ROUND 2 – PROFILE OF RESPONDENTS

The following section provides a brief overview of the demographic characteristics of respondents and an overview of their work status prior to COVID-19.

Chart 1 **GEOGRAPHIC LOCATION OF RESPONDENTS**

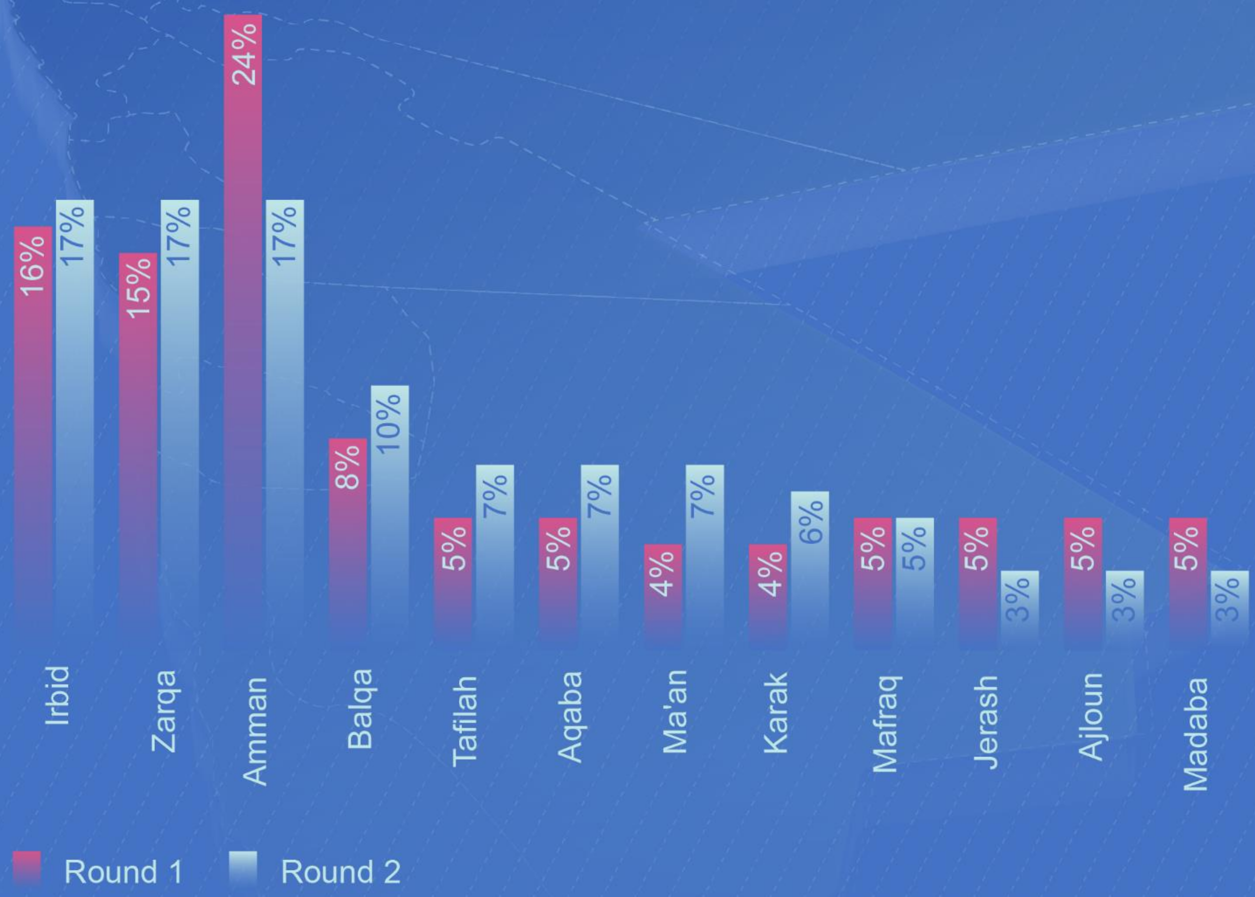
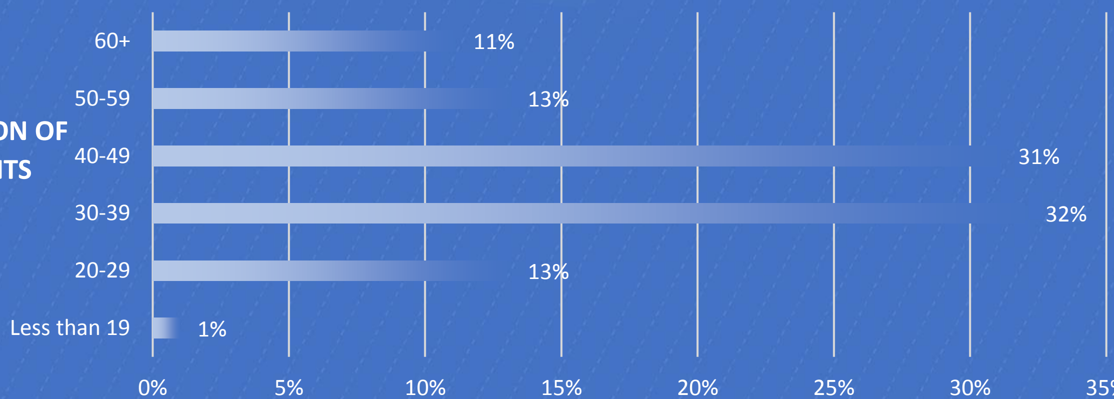


Chart 2

AGE DISTRIBUTION OF RESPONDENTS



The majority of respondents were residing in the urban centers of Amman, Zarqa and Irbid. Many of the Palestinian refugee households surveyed also live in Aqaba and Jerash governorate, the location of the Gaza camp.

The majority (58%) of respondents were women (52% amongst Palestinian refugee respondents). Almost two thirds of respondents are aged 30-49 years are more likely to stay within the household.

65% of Jordanian and 71% of Palestinian refugee household respondents are heads of families, with a 58:42 male/female split for Jordanians and a 64:36 male/female split for Palestinian refugee households. The overwhelming majority of all household respondents were married while 12% were widowed.

Chart 3

LEVEL OF EDUCATION OF RESPONDENTS

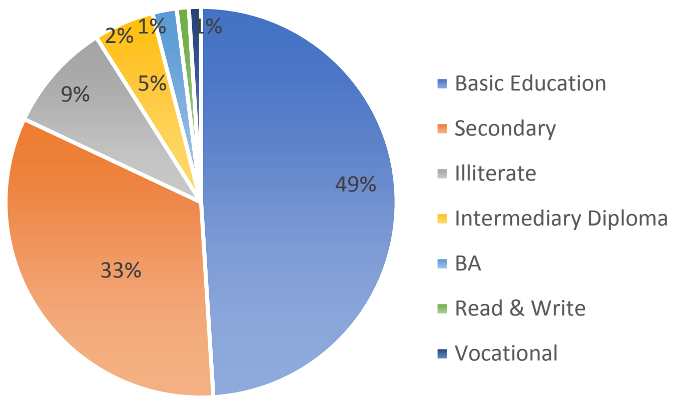


Chart 4

WORK STATUS PRIOR TO COVID-19 ROUND 1

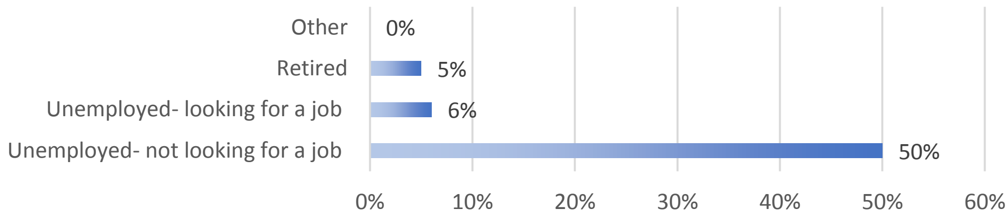
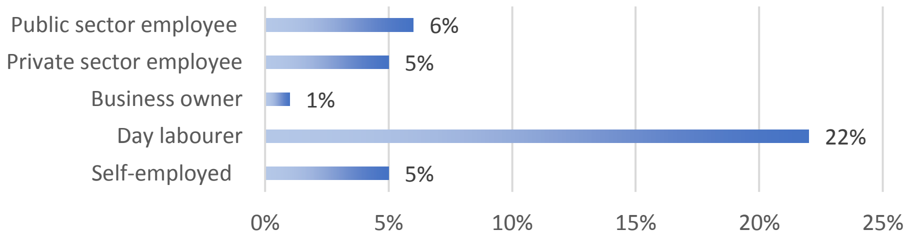


Chart 5

TYPE OF EMPLOYMENT - ROUND 1



A large majority of respondents only has basic education with one third achieving secondary education. A tiny minority achieved an intermediary diploma or a bachelor's degree. Only 1% of respondents had vocational training.

In Round 1 those unemployed (including both looking and not looking for a job), and those who are retired, accounted for **61%** of the total sample.

Chart 6

WORK STATUS PRIOR TO COVID-19 - ROUND 1

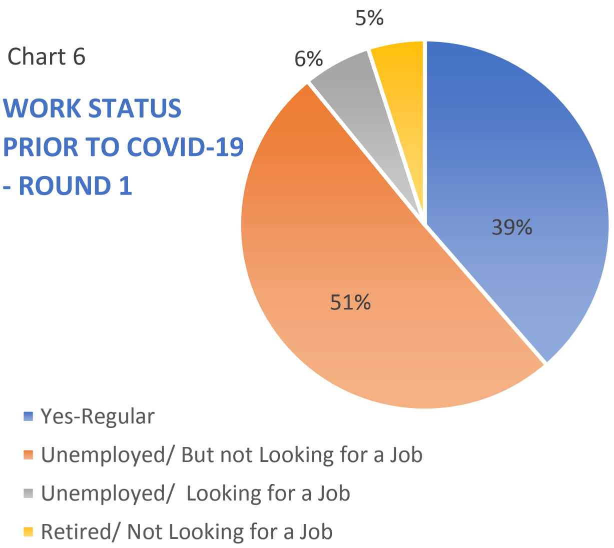
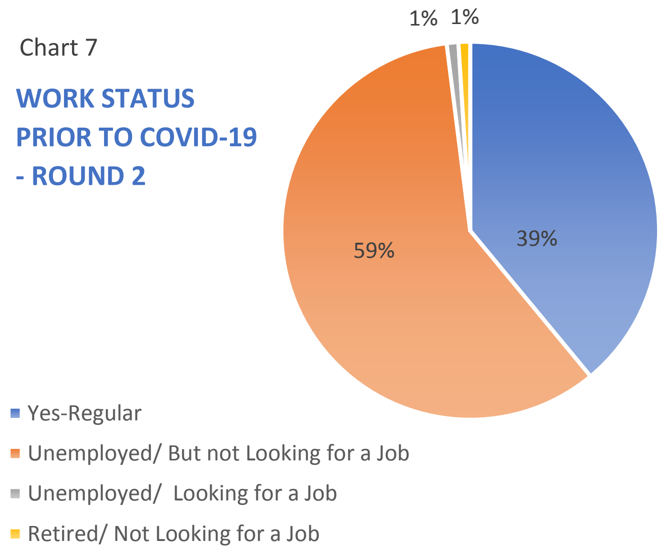


Chart 7

WORK STATUS PRIOR TO COVID-19 - ROUND 2



The majority of respondents were daily wage laborers with 76% in Round 1 and 56% and in Round 2.

Chart 8

TYPE OF EMPLOYMENT PRIOR TO COVID-19 ROUND 1

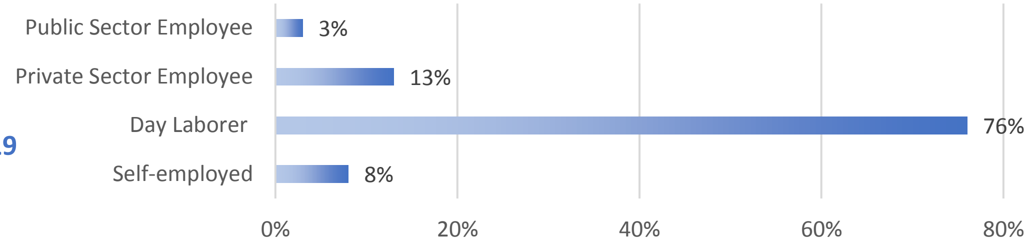
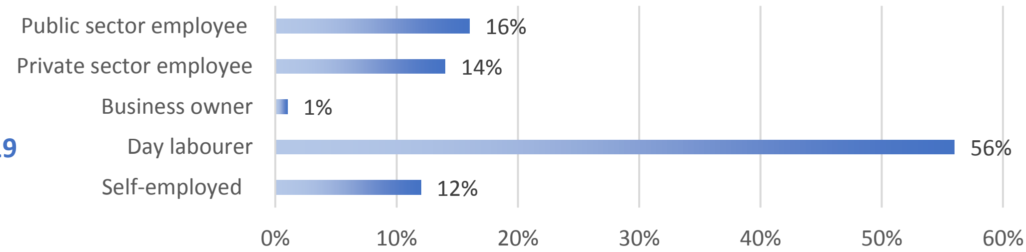


Chart 9

TYPE OF EMPLOYMENT PRIOR TO COVID-19 ROUND 2

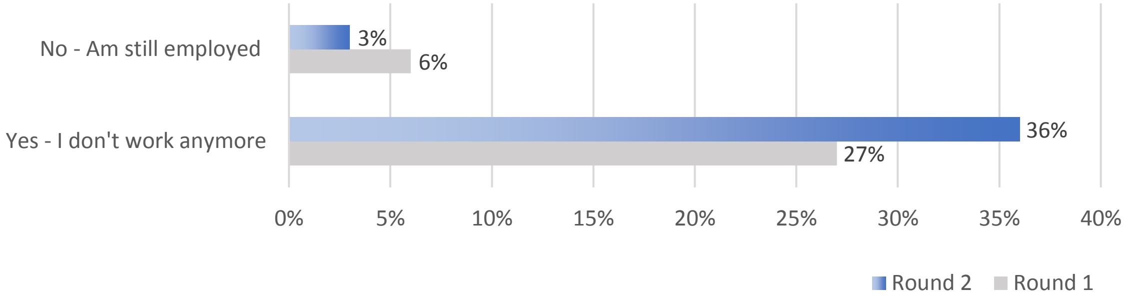


02 IMPACT OF COVID-19 ON LIVELIHOODS

In Round 1, 27% of those who held a regular job stated loss of employment since the Covid-19 outbreak, compared to 6% who said they were still employed as before. In Round 2 36% said their employment status changed since the Covid-19 outbreak compared to 3% whose employment status did not change, nor their salary.

Chart 10

CHANGE IN WORK STATUS



A comparison of the employment changes shows that vulnerability and unemployment have increased. In Round 1, 68% indicated that they had lost their job or no longer worked, with 5% going on unpaid leave, and 16% keeping their jobs. In Round 2, in comparison, 22% mentioned that they had lost their job with 1% no longer self-employed, 16% becoming part-time workers, and 1% securing a new job while 8% kept their job.

Looking at salary reduction sheds further light. 8% had a salary reduction in Round 1 compared to 51% who had a salary reduction in Round 2.

Assuming that salary reduction implies 'keeping the job', then these workers are still on the payroll in line with various Defense Orders. However, having to make ends meet and cover basic needs with a lower income means an increase in their vulnerability.

Chart 11

ROUND 1 EMPLOYMENT STATUS

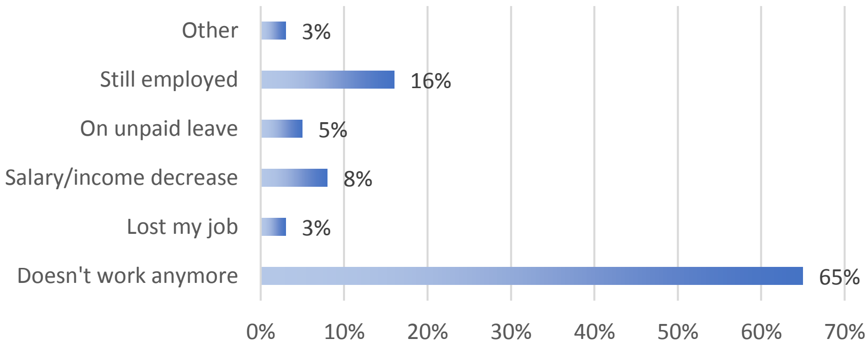
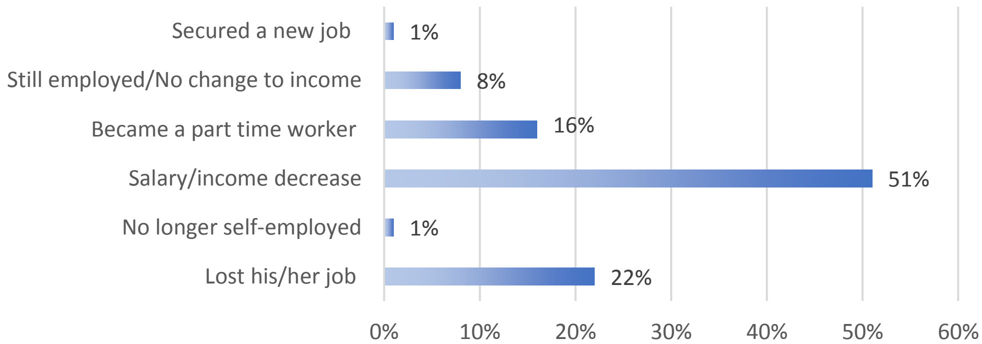


Chart 12

ROUND 2 EMPLOYMENT STATUS



With little or no savings to cope with prolonged periods of lockdown, many of the households relied heavily on support packages including the expansion of NAF, the Zakat Fund, Tkiyet Um Ali or assistance from other organizations.

36% of income earners in Round 1 said their income had not been affected by COVID-19 with 32% slightly affected and 28% much lower, and 3% slightly higher and 1% all income lost.

60% of respondents in Round 1 indicated to have no other sources of income with only 25% indicating to receive support from NAF, 5% from Zakat Fund and other charity organizations and another 5% from family resources.

Chart 13

OTHER SOURCES OF INCOME – ROUND 1

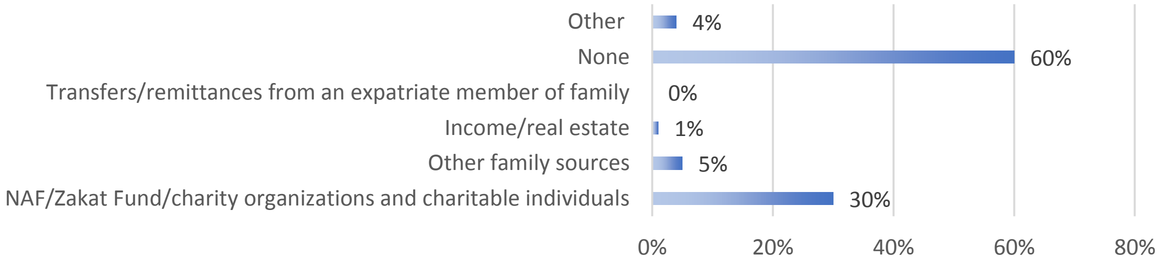
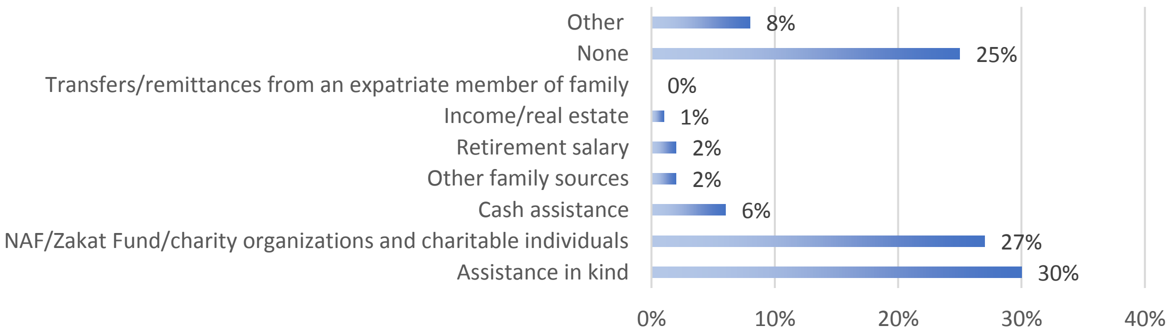


Chart 14

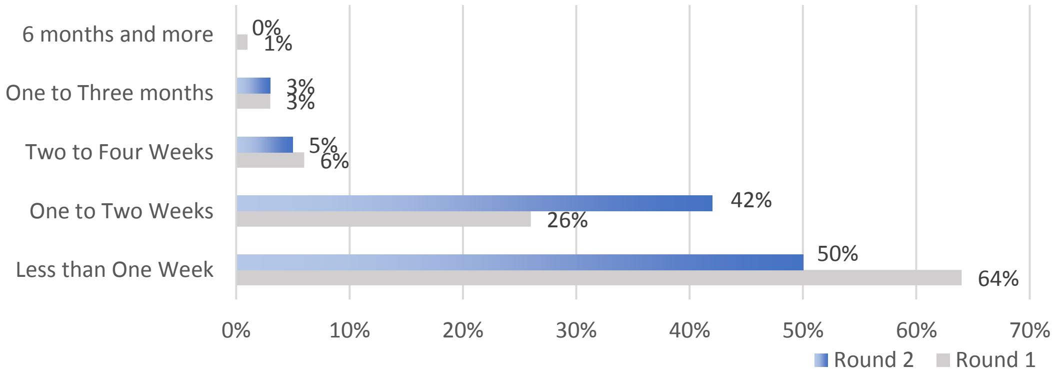
OTHER SOURCES OF INCOME – ROUND 2



The number of people indicating to have no other sources of income in Round 2 declined significantly with only a quarter mentioning they had no other sources of income.

Chart 15

FOR HOW LONG ARE HOUSEHOLD RESOURCES SUFFICIENT



A larger percent of Palestinian refugee households seems to have had no other income (36 % versus 19% amongst Jordanian households), and less assistance from NAF as only national ID holders are eligible for NAF assistance.

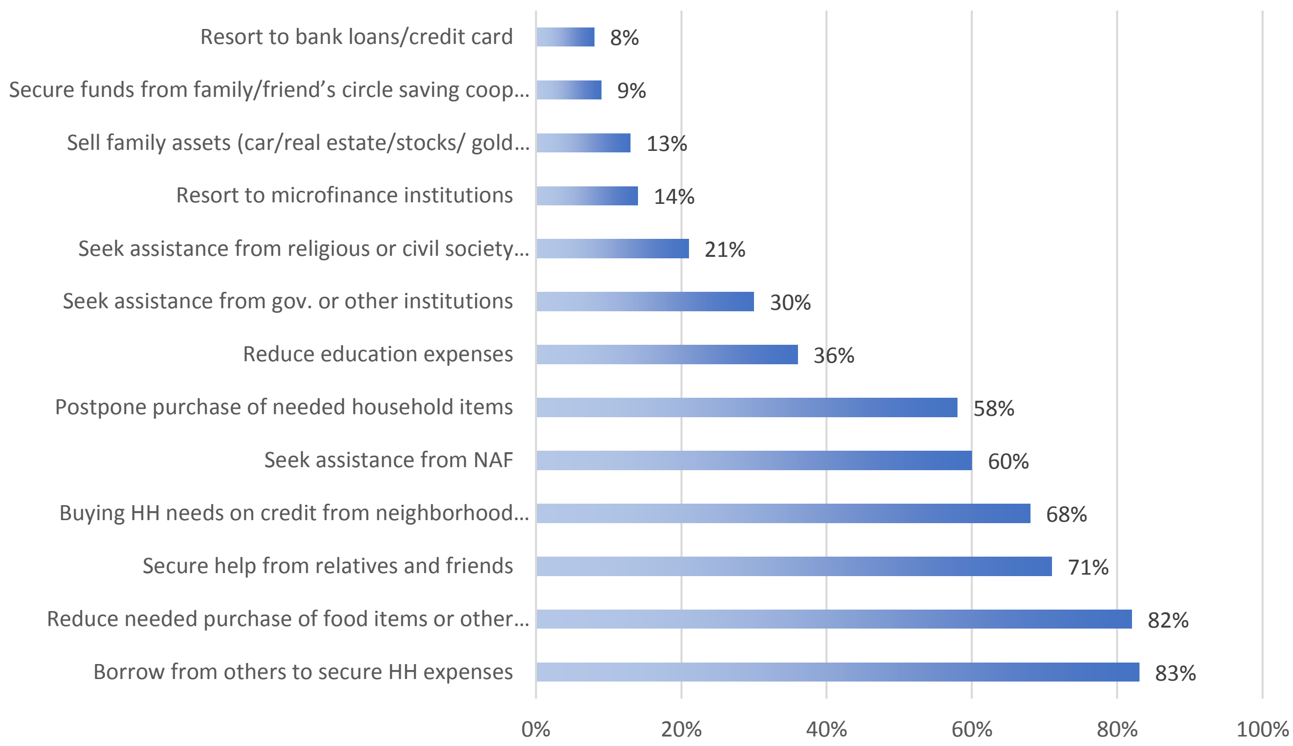
50% of respondents in Round 2 said they have sufficient household resources to cope for less than one week should the lockdown (either full or partial) continue, down from 64% in Round 1. A higher percentage (42%) in Round 2 reported having sufficient household resources to cope for one to two weeks compared to 26%.

03 COPING MEASURES

The majority of households resorted to borrowing and seeking assistance from family and friends, as well as relying on NAF and other government, religious or charity organizations, in addition to reducing purchasing of food items and education expenses. Due to national ID requirements, seeking assistance from NAF is much lower among Palestinian refugee households.

Chart 16

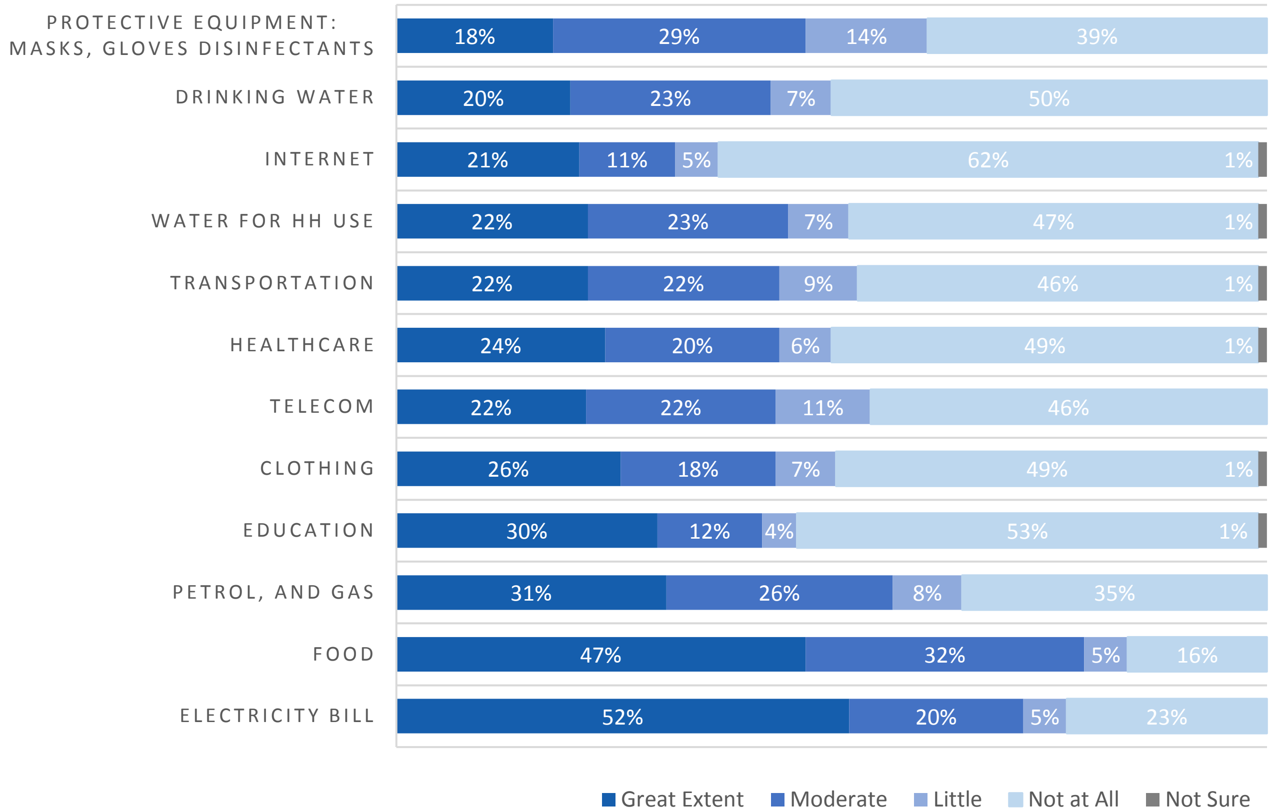
MEASURES HOUSEHOLDS HAVE TAKEN



In Round 1, 67% 'strongly agreed' having difficulties covering basic needs like rent, food, heating, medicine, while 18% 'somewhat agreed', an indication that the overwhelming majority of vulnerable households were on a survival mode. If we take an average of the six major items from Round 2, we end up with an identical 67% of households that had to borrow, seek assistance, reduce, or postpone purchase of essential expenses.

Chart 17

DIFFICULTY IN COVERING BASIC EXPENSES



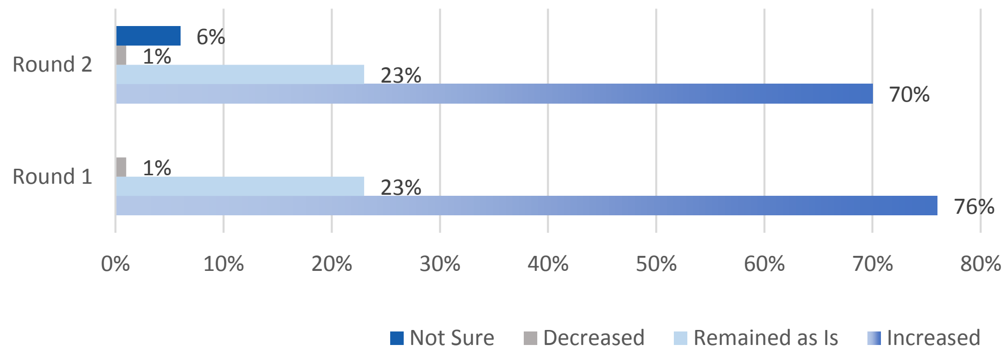
Electricity and food bills constitute the highest burden to household budgets, followed by petrol/gas, education, and clothing.

Rent also represents a substantial burden for 89% of household respondents, particularly those living in urban areas.

A large majority of households continues to perceive that food prices have increased with similar results between Round 1 and Round 2.

Chart 18

PERCEPTIONS OF FOOD PRICE INCREASES



5% of respondents reported that one or more of their children were working. This compares to 1% of child labor for the whole population, and combining school and work for another 1% [1]

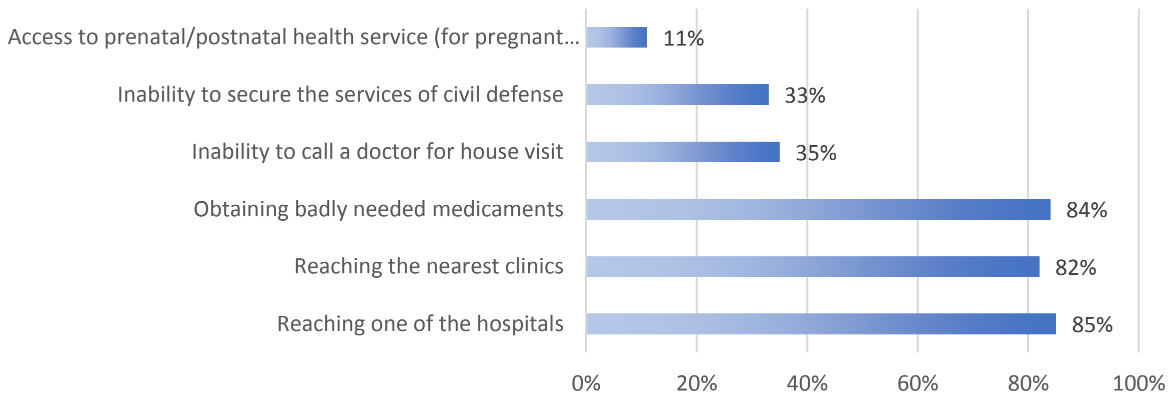
[1] https://www.dol.gov/sites/dolgov/files/ILAB/child_labor_reports/tda2019/Jordan.pdf

04 ACCESS TO ESSENTIAL SERVICES

About a quarter of respondents (27%) indicated that access to health care had been negatively impacted by Covid-19 and consequent lockdown or curfew measures. Households faced serious challenges to access several aspects of needed healthcare, mainly reaching nearest hospitals and clinics as well as obtaining essential medicine.

Chart 19

Impact on Access to Essential Health Care



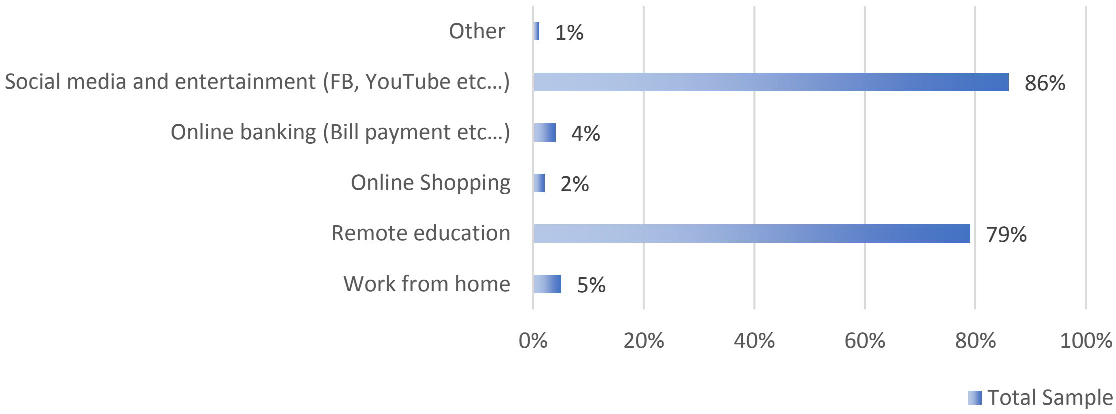
In Round 1, 40% said they ‘strongly agreed’ and 15% ‘somewhat agreed’ that the lockdown negatively affected access to basic healthcare needs, compared to 28% for the total sample in Round 2 probably after lockdown/curfew measures were slowly eased.

A small minority stated they faced challenges to access prenatal/post-natal health services during outbreak or lockdown, 9% for Jordanian households and 15% for Palestinian refugee households.

During COVID-19 access to reliable internet has become an essential tool not only for social media and keeping in touch with loved ones but also remote learning and work from home. Only about half (53%) of respondents mentioned that they had access to the internet, this is significantly lower than the national average of 67% as of January 2020[2]. This has significant implications for households in terms of access to essential information

Chart 20

Internet Use - Multiple Replies



and online education.

[2] https://datareportal.com/reports/digital-2020-jordan#:~:text=There%20were%206.78%20million%20internet,at%2067%25%20in%20January%202020

An important implication of access to internet is the impact on education and equality in access to remote learning. With a much lower access to internet amongst respondents in Balqa, Jerash, Karak and Ma'an governorates.

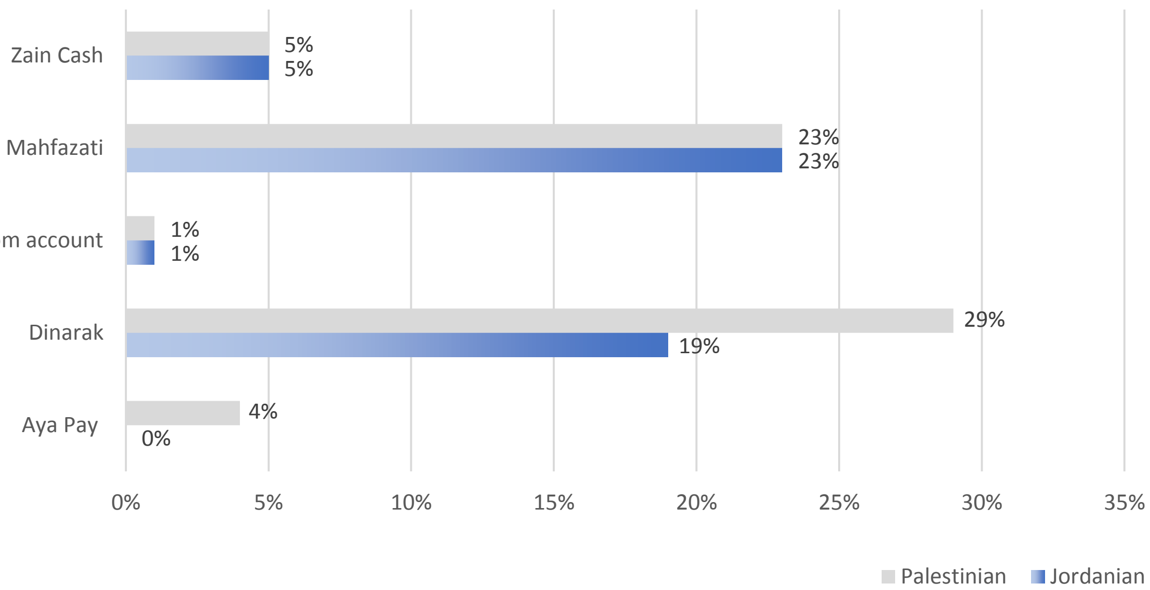
Do you or a member of your household have access to internet?

YES Replies	Governorate												Total
	Irbid	Balqa	Jerash	Zarqa	Tafilah	Ajloun	Aqaba	Amman	Kerak	Madaba	Ma'an	Mafraq	
Count	118	58	57	150	40	22	76	194	32	22	38	37	**844**
% Col	54.4%	**43.3%**	**35.8%**	54.5%	51.3%	61.1%	57.1%	66.7%	**39.5%**	53.7%	**46.9%**	50.0%	**52.8%**
% of Total	**7.4%**	**3.6%**	**3.6%**	**9.4%**	**2.5%**	**1.4%**	**4.8%**	**12.1%**	**2.0%**	**1.4%**	**2.4%**	**2.3%**	**52.8%**

17% of respondents indicated to have a bank account. With 15% amongst female respondents and 20% amongst male respondents. According to the Central Bank of Jordan [3] women in Jordan were banked at 27% while men at 38% in 2017.

Chart 21

E-Wallets



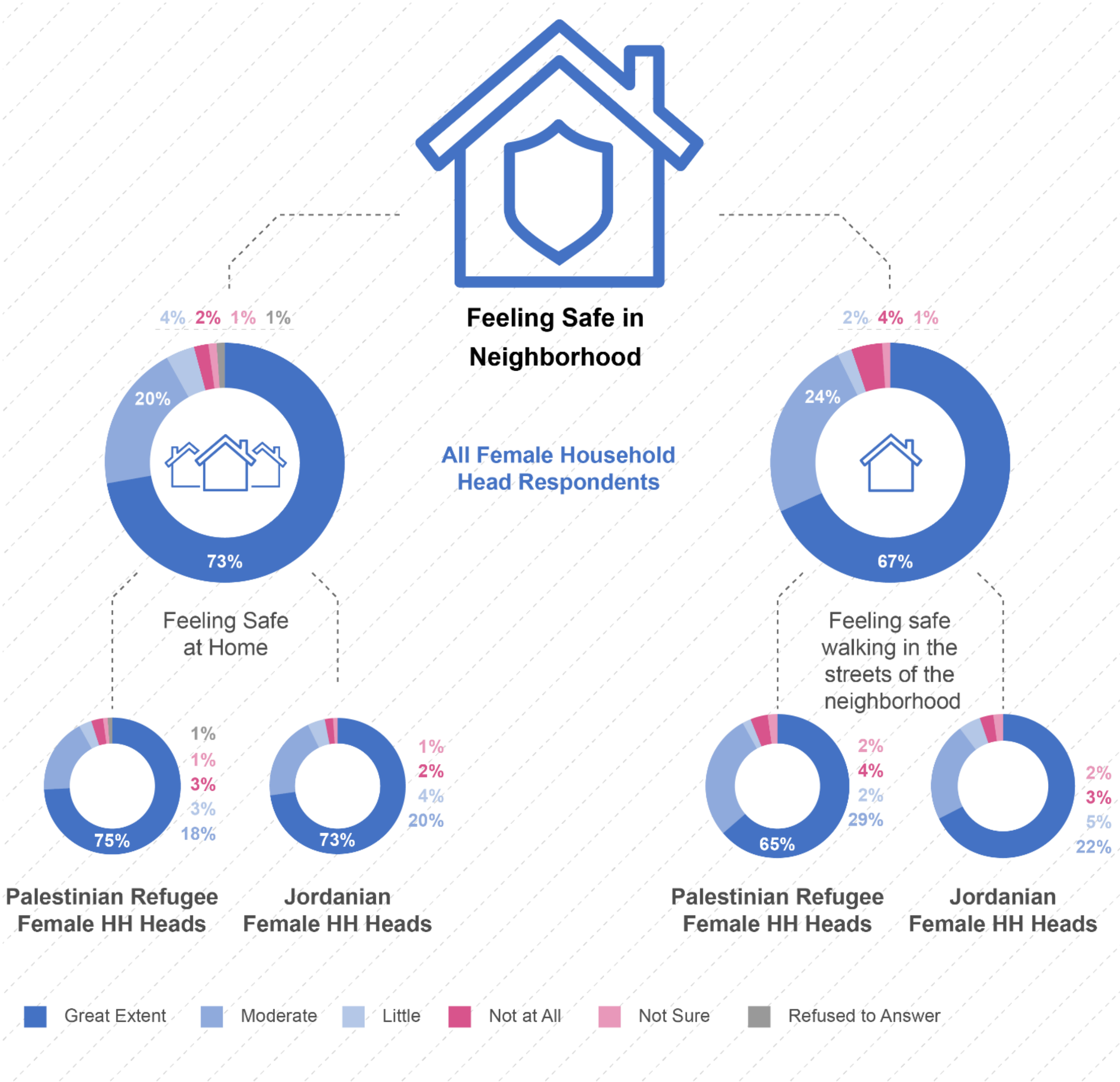
[3] https://www.cbj.gov.jo/EchoBusv3.0/SystemAssets/PDFs/2018/Financial%20Inclusion%20Diagnostic%20Study%20in%20Jordan%202017.pdf

05

FEELING OF SAFETY AMONGST FEMALE HOUSEHOLD HEAD

Chart 22

Feeling Safe in Neighborhood – All Female Household Head Respondents



While there is a general feeling of safety at home, 18% -to20% of female household heads or one fifth, do not share that feeling of safety.

The same applies to feeling safety in the neighborhood, with a higher score by Palestinian female refugee household heads, 29% compared to 22% amongst Jordanian household respondents.

Three quarters (74%) of Jordanian female household heads, and 84% of Palestinian female household heads have heard of the Family Protection Department of the Public Security Department.

06 Outlook on Long-term Impact

Compared to April there is a slightly higher level of pessimism towards a long-term negative impact of Covid-19 on livelihoods.

More than 8 months into the pandemic, two thirds of respondents stated that they s\ are much more pessimistic of its impact on income and livelihoods with many expecting lockdowns and partial curfews to continue for three to more than six months.

Chart 23

PERCEPTIONS ON IMPACT ON INCOME & LIVELIHOODS - ROUND 1

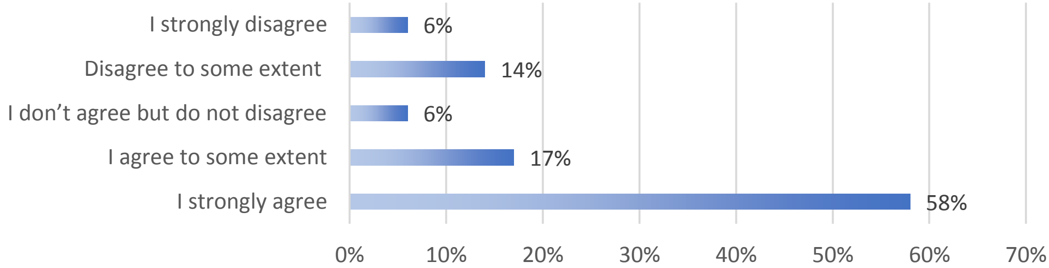


Chart 24

PERCEPTIONS ON IMPACT ON INCOME & LIVELIHOODS - ROUND 2

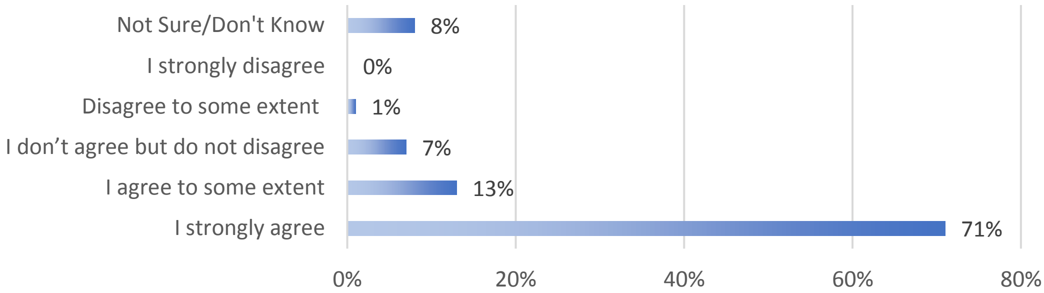


Chart 25

EXPECTED LENGTH OF COVID-19 IMPACT