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# Facing Double Crises

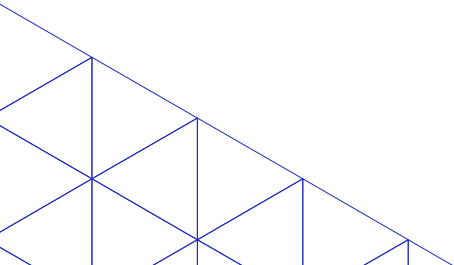
Rapid assessment of the impact of COVID -19 on  
vulnerable workers in Jordan

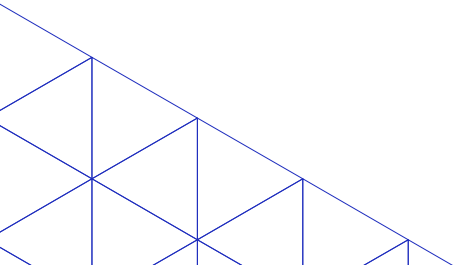
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1 May 2020

REPORT FROM THE INITIATIVE  
Assessing the impact of COVID-19 on labour markets in Arab States







## PREFACE

The following report is the first in a series of studies derived from a large initiative led by the International Labour Organization (ILO) in collaboration with the United Nations Development Programme (UNDP), the International Rescue Committee (IRC), the Danish Refugee Council (DRC), Save the Children International and Mercy Corps to assess the impact of COVID-19 on labour markets in Jordan, Lebanon and Iraq (see back cover).

The current report has been developed by the ILO in collaboration with the Fafo Institute for Labour and Social Research (Fafo), and focuses on the impact of the pandemic on vulnerable groups in the Jordanian labour market, including vulnerable Jordanians, Syrian refugees, women and workers in informal employment. The focus on – and use of the term – “vulnerable workers” reflects the fact that the respondents who were approached in the questionnaire survey were sampled from the ILO’s programme databases. These databases primarily contain individuals that have required various types of support from the ILO in obtaining work and/or in ensuring decent working conditions – i.e. workers who in different ways can be described as “vulnerable” with respect to the labour market. This also implies that the assessment presented in this report is based on a nationally non-representative – but focused – sample of workers and job seekers.

The assessment of the impact on workers presented in this report will soon be complemented by an assessment of impact on business establishments in Jordan. In addition, two follow-up surveys will be conducted in the coming months in order to assess the longer-term impact of the COVID-19 pandemic on business establishments and workers, as well as the effects of policy measures introduced to deal with challenges in the labour market that were imposed by the pandemic.

The data used in this report was collected by ILO staff in Jordan through a phone survey carried out between 9 and 14 April, 2020. The tools used in the survey were developed by Fafo in collaboration with the ILO. Fafo provided training, supervision and technical assistance during implementation of the survey.

We thank ILO Amman office staff: Alaa Al Arabiat, Khaled Alqudah and Anas Alakhras for their valuable contributions in supervisory roles, serving as trainers-of-trainers and playing a crucial role in overseeing the data collection process.

We would like to extend special thanks to Patrick Daru, Thair Shraideh, Simon Done, Amal Mustafa and Nisreen Bathish from the ILO’s Amman office, as well as Luca Pellerano and Tomas Stenstrom from the ILO Regional Office for Arab states, for their technical advice and assistance.

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## EXECUTIVE SUMMARY

Much of the Arab World already had to contend with pre-existing labour market challenges, whether in relation to the influx of refugees, high youth unemployment, low female participation rates or high informality. The COVID-19 pandemic has added additional challenges and burdens on workers, employers and governments.

Countries across the region are taking a number of concrete measures to contain the spread of the virus. These include the closure of shops and businesses across different sectors, government-imposed curfews, and the closure of international airports as well as border crossings.

Jordan, which hosts some 650,000 Syrian refugees, has been affected by the Pandemic and has taken pivotal measures to battle the spread of the virus. Yet, the crisis has created new labour market challenges, especially for the most vulnerable workers – be they Jordanians or refugees. Daily or seasonal workers such as those employed in agriculture and construction; workers and their families who are not covered by social security or other safety nets; refugees living inside camps as well as in urban settings; or Jordanians in impoverished conditions – these are only a few examples of people whose existing vulnerabilities have been or will be compounded by the current crisis.

The International Labour Organization (ILO) Regional Office for Arab States and the Oslo-based Fafo Institute for Labour and Social Research conducted a rapid assessment to explore the impact of the COVID-19 pandemic on the employment conditions and livelihood situation of individuals and their households.

The aim of the assessment is to better understand the scope of the crisis and some of the pressing issues and concerns which workers, particularly the most vulnerable, are facing today, relating to their current employment status, sources of income, expenditure channels and poverty levels. These results can help design new interventions that meet the needs of these workers.

The rapid impact assessment is based on a telephone survey with an effective sample of 1,580 respondents, of which 46 per cent were women. The sample was selected from a sampling frame constructed for the purpose of this assessment, utilizing existing programme and project related databases maintained by ILO. While the assessment is not representative on a larger scale, studying populations supported by organizations such as the ILO provides valuable insights and knowledge relevant to interventions and policies in times of crises, and sheds light on vulnerable populations who may have otherwise been left behind.

## THE SAMPLE COMPRISES VULNERABLE WORKERS IN THE LABOUR MARKET

- The respondents were of similar age groups across both genders and nationalities. Men were slightly overrepresented in the 21-25 age group.
- The majority (60 per cent) of the respondents were married, while 33 per cent had never been married. In terms of intra-household economic responsibilities, 58 per cent of the respondents reported to be the main providers for their household.
- The average household size of the sample of respondents is six people.
- The sample was comprised of 56 per cent Syrians and 44 per cent Jordanians.
- The majority of the respondents (52 per cent) were employed prior to the lockdown in Jordan (covering the first two weeks in March 2020) whilst 36 per cent reported being unemployed and 12 per cent were not active in the labour force. The employment level was higher among Jordanian respondents (58 per cent) than Syrian respondents (47 per cent) prior to the lockdown.
- 62 per cent of male and 53 per cent female Jordanians were employed before the lockdown
- 56 per cent of male and 36 per cent of female Syrians were employed before the lockdown
- Most male Jordanians (24 per cent) and female Jordanians (62 per cent) were employed in the manufacturing sector
- Most male Syrians (55 per cent) worked in construction while most female Syrians (41 per cent) worked in manufacturing

**“The sample covered in the survey includes 1,580 respondents of which 46 percent are female.”**

## **INFORMAL EMPLOYMENT IS WIDESPREAD AND WORKERS IN INFORMAL WORK ARRANGEMENTS ARE IMPACTED THE MOST, PARTICULARLY AMONG SYRIAN REFUGEES**

The level of informal employment was assessed through various indicators including the type of employment contract, duration of contract, health insurance, social security coverage and work permits for Syrians.

- 55 per cent of all surveyed workers reported that they had short employment duration (temporary, seasonal, irregular). Precarious work was more prevalent among Syrians (69 per cent).
- About 39 per cent of employed respondents reported that they only had verbal agreements with their employers, while four per cent had neither a written nor a verbal agreement with their employers. Assessed by type of contract, the level of informal employment was higher among Syrians (52 per cent) than Jordanians (35 per cent).
- Social security coverage for Syrian respondents was limited to 24 per cent, while 63 per cent of Jordanians had social security coverage facilitated by their employer.
- Health insurance coverage for Syrian respondents was 15 per cent while 42 per cent of Jordanians reported that they had (access to) health insurance through their employers.
- The overall percentage of Syrian respondents with valid work permits was 30 per cent (21 per cent of women versus 38 per cent of men). Furthermore, 60 per cent of female workers as compared to 40 per cent for male workers had never had a work permit.
- Almost one-third of the Syrian respondents (34 per cent) who lost their job had a verbal agreement with their employer, compared to those with written contracts (29 per cent).

## **FEW RESPONDENTS WORKED DURING THE LOCKDOWN AND ONE-THIRD OF SYRIANS LOST THEIR JOBS DUE TO THE CRISIS**

- Only 4 per cent of the respondents reported to be working during the lockdown.
- The majority of respondents who were unemployed prior to the lockdown reported that they still were unemployed (92 per cent), while the remaining (8 per cent) reported that they were no longer looking for work.
- Nearly half of the respondents (47 per cent) who were employed before the lockdown, were currently (per 1-15 April 2020) out of work: 13 per cent had been permanently dismissed;

18 per cent had been temporarily laid-off but expected to resume work once the crisis is over; and 16 per cent were on paid leave.

- Prior to the lockdown, the median monthly income during the previous 12 months was 368 Jordanian dinars (JOD) (USD 519), while the average income in March 2020 was 215 JOD (USD 303). This decline in income was reported to have been due to reduced working hours as well as the dismissal of some workers from their jobs on a permanent basis. Income loss was more pronounced for Syrian refugees, whose average income fell below the set monthly minimum wage of 220 JODs (about USD 310). This relates to the temporary nature of employment for many respondents.
- Almost half of the currently employed respondents (48 per cent) anticipated that they might lose their jobs in the coming months if the measures imposed to mitigate the COVID-19 virus stay in place. Syrians had a somewhat stronger anticipation of losing their jobs (52 per cent) compared to Jordanian workers (45 per cent).
- There are clear signs that more women than men had been granted paid leave and that fewer women than men had been permanently dismissed as a consequence of the COVID-19 crisis. 47 per cent females versus 21 per cent of male workers had been granted paid leave. A likely explanation is that a majority of the women respondents worked in manufacturing, which is mostly formal employment. 21 per cent of female versus 29 per cent of male respondents employed before the crisis had been permanently dismissed from their workplaces.
- While 35 per cent of all Syrians who were in employment before the crisis had lost their jobs permanently, only one-half as many Jordanian workers (17 per cent) reported the same.
- Twice as many/the share of/the percentage of Jordanian workers (41 per cent) as Syrian workers (21 per cent) reported being granted paid leave.
- Surveyed workers with written contracts expressed less fear of losing their jobs (40 per cent) than those with verbal agreements (57 per cent) or no contract (59 per cent). Similarly, more workers with irregular types of employment (59 per cent) were concerned about the risks of losing their jobs as a result of the on-going crisis.



## CONSIDERABLE DECLINE IN HOUSEHOLD INCOME, ESPECIALLY AMONG SYRIAN REFUGEES WORKING IN INFORMAL ARRANGEMENTS.

- A substantial number of individual respondents (92 per cent) reported that their household income had decreased due to the crisis brought about by the coronavirus. This was particularly pronounced for Syrian respondents, where 95 per cent reported a decline in household income. For those individuals with verbal employment agreements, 97 per cent agreed with the statement that their income had declined as a result of the coronavirus crisis. This implies that the COVID-19 pandemic substantially affects household level income and more proportionately those households whose members are working in informal arrangements (verbal employment agreement).
- Only 9 per cent of the respondents reported that their household had savings. Those individuals whose households had savings reported that their savings would last less than a month (70 per cent).
- Only 13 per cent of all respondents reported that their household received cash-assistances. Among Syrian respondents, 20 per cent reported receiving cash assistance, compared to 3 per cent of Jordanians. Sources of cash assistances to all respondents were the National Aid Fund (NAF; 6 per cent) and international organizations (88 per cent), with NAF catering to Jordanians and international organizations to Syrians.
- Similarly, about 17 per cent of all respondents reported that they received in-kind assistances during March 2020. Among Syrians, 25 per cent reported receiving in-kind assistances, compared to 5 per cent of Jordanians. Local charitable organizations (11 per cent) and international organizations provided the in-kind support.

## WOMEN'S HOUSEHOLD AND CHILDCARE DUTIES HAVE INCREASED DURING LOCKDOWN

- Two thirds of respondents (65 per cent) agreed with the statement that their duties, including household and childcare responsibilities, increased during lockdown. A higher share of women (74 per cent) than men (59 per cent) reported this.

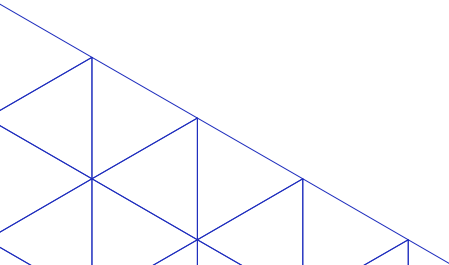
## THE MAJORITY OF RESPONDENTS ARE SATISFIED WITH GOVERNMENT RESPONSE MEASURES

- 79 per cent of respondents said they are satisfied with the measures taken by the Government of Jordan to mitigate the impact of COVID-19 on their employment situation.
- Six out of ten respondents identified cash support to families who have lost their source of income as an important measure to minimise the adverse impact of the crisis.
- Various measures have been taken at workplaces to minimise the risk and spread of infection. The most common measure is the disinfection of work areas. However, one in five respondents said that no measures were taken at their place of work. This figure is higher among respondents with verbal employment agreements (30 per cent) than among those with written agreements (9 per cent). Furthermore, 29 per cent of Syrian respondents versus 15 per cent of Jordanian workers reported that no measures were taken at their place of work.

## LESSONS AND RECOMMENDATIONS

1. To leave no one behind, it is recommended that the agile and responsive structures and mechanisms established by the Government of Jordan be continually reviewed and ensure that measures encompass refugees and migrant workers.
2. Several aspects of the various Defence Orders issued by the government require further analysis from the perspective of workers' protection (including income protection), and in relation to women. In particular, childcare and family responsibilities during the period of economic lockdown and school closure limit women's capacity to remain at or return to work, even for remote work modalities. Specific measures to support return to or retention at work for employed women can be promoted by use of existing reserves in the Maternity Insurance Fund.
3. While workers in the informal economy, including refugees and migrant workers, are impacted by the crisis, they are largely absent from measures taken so far by the government to assist people suffering economically from the pandemic. There is a need for a range of mechanisms for income protection to be made available, depending on labour market status and business conditions. The increased access of Syrian refugees to the labour market through the Jordan Compact has not been reflected in protective measures. Income support for workers and enterprises operating in the informal economy is critical to prevent them from plunging far deeper into poverty. To address this situation, there is a need for urgent measures similar to the ones the government recently introduced to support marginalized Jordanian workers and enterprises in the informal sector.
4. There is an opportunity to use the current crisis to address pre-existing labour market challenges, mainly that of high informality, through an inclusive and gradual transition from an informal to a formal economy which leaves no one behind and which takes into consideration the concerns of both workers and employers. The rapid assessment indicates that formalization and decent work are effective measures to support and protect workers during crisis situations. Formalized work should be promoted across all economic sectors to achieve decent work conditions for all.
5. A large number of workers voiced concerns about measures taken at the workplace to minimise occupational health risks. Employers should take active measures to minimize the health risk of COVID-19 for their workers and provide improved protective and preventives measures at the work place.
6. Given the expected adverse impact of the COVID-19 pandemic on the macro economy of Jordan, humanitarian and development partners should coordinate and enhance their support to Jordanians, refugees, migrant workers and other vulnerable groups. Global,

regional and country appeals should be utilized to design interventions that better respond to the negative impact of COVID-19 on the labour market and minimize the adverse effects on workers in the informal economy.



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## ACRONYMS

CBJ	Central Bank of Jordan
COVID-19	Coronavirus disease
EIIP	Employment Intensive Investment Program
Fafo	Fafo Institute for Labour and Social Research
ILO	International Labour Organization
JCD	Jordan Customs Department
JOD	Jordanian Dinar
NAF	National Aid Fund
SSC	Social Security Corporation
UNHCR	United Nations High Commissioner for Refugees
USD	United States Dollar

# 1. INTRODUCTION

The COVID-19 pandemic is causing a substantial impact on all aspects of life across the world. While the immediate focus and ongoing priority is on public health, it is also becoming increasingly important to address the implications of the crisis on people's livelihoods as the pandemic causes unprecedented disruptions to economies and labour markets.

In Jordan, the labour market has been strained by the large influx of Syrian refugees over the past nine years. To some extent, it can be argued that the Jordanian labour market was facing a "crisis" even before the COVID-19 pandemic. However, in recent years the Government of Jordan has also been responding to the refugee crisis by allowing Syrian refugees to legally enter parts of the labour market. The most significant policy measure in this respect was the introduction of the 2016 Jordan Compact, allowing 200,000 Syrian refugees to take up jobs in certain occupations, including manufacturing, construction and agriculture. Recent measures have opened up the labour market even further for Syrian refugees, for example, by allowing bulk issuing of permits in the agricultural and construction sectors.

The initiatives taken by the Jordanian government to include Syrian refugees into the labour market had generated several positive trends prior to the Covid-19 crisis. The labour market participation rate for male Syrian refugees had almost reached the same rate as for male Jordanians in 2018 (about 60 per cent)<sup>4</sup>, and the unemployment rate for all Syrian refugees had dropped from about 60 per cent in 2014<sup>5</sup> to about 25 per cent in 2018<sup>5</sup>, not radically different from the national unemployment rate of about 19 per cent<sup>6</sup>. However, the picture for Syrian women is not similarly positive. While around 16 per cent of Jordanian women participated in the labour market in 2018<sup>7</sup>, only 7 per cent of Syrian women did so<sup>5</sup>.



<sup>4</sup> Tiltnes Å, Zhang H. and Pedersen J. (2019), The living conditions of Syrian Refugees in Jordan, Fafo, Oslo

<sup>5</sup> Stave, S.E. and Hillesund, S. (2015), Impact of Syrian Refugees on the Jordanian Labour Market, ILO, Geneva

<sup>6</sup> <http://dosweb.dos.gov.jo>

<sup>7</sup> [http://dos.gov.jo/dos\\_home\\_e/main/archive/Unemp/2020/Emp\\_Q4\\_2019.pdf](http://dos.gov.jo/dos_home_e/main/archive/Unemp/2020/Emp_Q4_2019.pdf)

Moreover, about 50 per cent of the Syrian women who participated in the labour market were unemployed in 2018<sup>10</sup>, compared to about 24 per cent of Jordanian women<sup>9</sup>. Yet the unemployment rate for Syrian women had seen a drop from nearly 90 per cent since 2014<sup>8</sup>.

While the participation rates have increased and the unemployment rates have decreased for Syrians since 2015, the unemployment rates for Jordanians have increased from 13 per cent to about 19 per cent<sup>9</sup> during the same time. Youth unemployment was particularly high among Jordanians in the beginning of 2020 (above 40 per cent).

Although more Syrians have obtained paid employment in recent years, the vast majority of them are in informal types of employment, which is a widespread feature of the Jordanian labour market. A study carried out by ILO and Fafo in 2015 showed that nearly all employed Syrians (99 per cent) were to be found in the informal sector, and that about one-half of Jordanian workers were the same<sup>10</sup>. This means that the vast majority of Syrian refugees and a substantial part of Jordanians work for enterprises without contracts, or they work on their own account, and that their labour rights are weakly protected, and that they lack insurance and social protection schemes provided by employers in the formal private sector and by the government.

In the context of the COVID-19 pandemic, workers in informal employment are perhaps the most vulnerable to the pandemic's effects on the labour market. At the same time, these workers are also among the most difficult to reach with policy measures aimed at mitigating the negative effects on their livelihoods.

This report is a product of a larger initiative designed to assess the impacts of COVID-19 pandemic on vulnerable populations in three countries: Jordan, Lebanon and Iraq. The initiative is expected to produce a series of country level and comparative studies over the coming months, examining the development and impacts of the pandemic based on a panel survey of a sample of populations selected for this purpose. Creating a structure where respondents are tracked over time in multiple rounds, the initiative is aimed at measuring the impacts of the pandemic in a dynamic manner.

The main purpose of this report is to describe the immediate effects of the COVID-19 pandemic on the work situation for vulnerable groups of workers in Jordan. It presents the current policy measures undertaken by the Government of Jordan, methodology used for the rapid assessment, key findings, lessons and recommendations based on the results as well as longer term programmatic experiences of ILO.

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<sup>8</sup> <http://dosweb.dos.gov.jo>

<sup>9</sup> [http://dos.gov.jo/dos\\_home\\_e/main/archive/Unemp/2020/Emp\\_Q4\\_2019.pdf](http://dos.gov.jo/dos_home_e/main/archive/Unemp/2020/Emp_Q4_2019.pdf)

<sup>10</sup> Stave, S.E. and Hillesund, S. (2015), Impact of Syrian Refugees on the Jordanian Labour Market, ILO, Geneva



## 2. POLICY MEASURES TO HANDLE IMPACTS OF COVID-19

On 2 March 2020, Jordan announced its first case of Coronavirus, or COVID-19 in the country, and subsequently implemented strong measures to limit the transmission of infection. On 17 March, all land and sea borders were closed, and all national and international flights ceased. On 21 March, a full curfew was announced, with closure of most services in the country and inhabitants prohibited from leaving their homes. By 25 March, limited movement was allowed on foot, and a daily curfew from 18:00 to 10:00 remains in effect until further notice, with schools operating remotely. The Government response to the pandemic has been stringent, while the overall long-term effects on the country's economy, yet to be fully known, are expected to be significant.



### MEASURES TO STIMULATE THE ECONOMY AND THE LABOUR MARKET

The COVID-19 crisis is expected to wipe out about 8 per cent of all working hours in the Arab States in the second quarter of 2020 – equivalent to 5 million full-time workers, according to ILO research published in April 2020<sup>11</sup>. Much of the Arab World already has to contend with pre-existing labour market challenges; whether in relation to protracted conflicts and refugee crises, high youth unemployment, low female participation rates or high informality. The current conditions add additional challenges and burdens to workers, employers and governments. The first month of crisis is estimated to result in a decline in earnings of informal workers of 60 per cent globally<sup>12</sup>.

Jordan is taking a number of concrete measures to fight the spread of the virus, including enforcing a curfew to ensure social distancing. In addition, King Abdullah of Jordan has approved Defence Law number 13 for the year 1992, granting the Government wider powers to combat the

<sup>11</sup> ILO Monitor: COVID-19 and the world of work. Second edition Updated estimates and analysis [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefingnote/wcms\\_740877.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefingnote/wcms_740877.pdf)

<sup>12</sup> ILO Monitor: COVID-19 and the world of work. Third edition [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefingnote/wcms\\_743146.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefingnote/wcms_743146.pdf)

virus<sup>13</sup>, and the Government has formed an inter-ministerial committee to manage the public health emergency, develop contingency plans, and monitor implementation.

In addition to measures to contain the virus, Jordan is taking a number of actions to stimulate the economy and lessen the impact of the pandemic on the labour market. Two funds have been established to support enterprises at risk: one fund managed by the government, receiving donations from various entities and individuals; and the other being the “Himmat Watan” Fund, (Nation’s Efforts) managed by businesspersons and receiving donations from the private sector.

To support small and medium sized enterprises that are facing potential closure, the Central Bank of Jordan (CBJ) has established a fund for soft loans/low interest loans, with the Jordan Loan Guarantee Corporation acting as guarantor on the loans. Companies accessing these loans cannot fire workers during the duration of the loan.

Other measures by CBJ include dropping the interest rates by 0.5 point on March 3rd (from 4 per cent to 3.5 per cent), and further by 1 point on March 16th (from 3 per cent to 2.5 per cent) and allowing banks to reschedule loans especially for sectors affected by the virus at no cost until the end of 2020, and reducing the cash reserve requirement from banks from 7 per cent to 5 per cent to release an additional liquidity of around 550 million Jordanian dinars (\$775 million).

The government has also announced it will postpone collecting sales tax from all local sectors and companies in the food supply and health sectors until they sell their goods, rather than upon signing contracts. It has allowed the companies listed under the Jordan Customs Department’s (JCD) golden and silver lists<sup>14</sup> to pay only 30 per cent of their customs fees and postpone the payment of the remaining 70 per cent.

The Ministry of Labour has announced a number of measures to ensure the protection of workers’ health and labour rights. It has established a hotline to receive complaints from workers on labour violations, and issued 21 guides for vital sectors on COVID19 safety measures (i.e. food supplies, shopping, bakeries, pharmacies, grocery, water, gas, salary transfer, industrial establishments).

As for wage protection, the Government is promoting e-wallets, to ensure wage payments as well as health safety, since wages will not be paid in cash/paper bills. In addition, workers and

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<sup>13</sup> <https://www.jordantimes.com/news/local/royal-decree-approves-cabinet-decision-proclaim-defence-law>

<sup>14</sup> The ‘Golden List’ programme, developed by the government, in which employers which comply strongly with provisions of the Labour Law are subject to administrative advantages (including exemption from the bank Guarantee requirement stipulated in the Labour Law, in the event that the employer intends to recruit foreign workers.

employers are granted temporary electronic mobility permits to allow them to reach their offices to handle issues relative to payrolls and ensuring that all wages are paid on time.

In addition, the International Monetary Fund's Executive Board approved in March 2020 an approximately \$1.3 billion Extended Fund Facility programme in part to mitigate the impacts of the virus on vulnerable economic sectors and individuals<sup>15</sup>.

## MEASURES TO SUPPORT ENTERPRISES, JOBS AND INCOMES – JORDAN'S DEFENCE ORDERS

On March 17 2020, Prime Minister Omar Razzaz announced the activation of the National Defence Law following a Royal Decree, which allows him to make legal decisions without referring to parliament for the duration of the crisis. Until now, three Defence Orders directed towards the labour market have been issued.

**A. Defence Order No. 1** was issued on March 19. The order gives authority to the Social Security Corporation (SSC) to:

1. Allow enterprises to suspend old age contribution for 3 months, while maintaining coverage for maternity, unemployment, death, and occupational health;
2. Allow enterprises to pay social security contributions in instalments until end of 2023 without any interest or penalties;
3. Utilise 50 percent of the maternity fund income of 2020 to provide in-kind support to the needy (such as the elderly and daily-compensated workers).

**B. Defence Order No. 6** was issued on April 8, and clarifies the rights and responsibilities of employers and employees and aims to guide the process of a gradual return to business. The Order stipulates that for the two last weeks of March (during the lockdown) all workers are entitled to their full wages; including no deduction of workers' annual leave for absence of work. Workers who performed overtime work during March are entitled to normal overtime payment.

Employers resuming productions from 1st of April (with government approval) must comply with the Standard Operating Procedures issued by the Ministry of Labour. Workers who continue to work from this period are entitled to their full wages as well as ordinary overtime pay. Furthermore, employers can negotiate with workers to reduce their wages by no more than 30 per cent. Employers who do not

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<sup>15</sup> <https://www.jordantimes.com/news/local/imf-approves-13-billion-extended-fund-facility-programme-jordan>

get approval to resuming operations from 1st of April are obliged to pay their workers 50 per cent of their wages provided it does not drop below the standard minimum wage. The salaries of migrant workers employed in the country's Qualifying Industrial Zones may be reduced by up to 50 percent, given that the salaries remain above the minimum wage of 220 Jordanian dinars (JOD) per month. Any reduction in salaries must be approved by the Ministry of Labour.

The salaries of migrant workers employed in the country's Qualifying Industrial Zones may be reduced by up to 50 per cent, given that the salaries remain above the minimum wage of JOD 220 per month. Any reduction in salaries must be approved by the Ministry of Labour.

Institutions that cannot pay their workers' wages either in full or in part, can submit a request to the government to halt their operations. If the request is approved, workers will not get their wages during the suspension period but they will continue to receive food and accommodation and their contract will remain valid. In addition, the suspension period will not count towards the total duration of workers' stay in Jordan, which is three years. The government will give incentives to employers who make full wage payments to their workers during this period. In addition, employers cannot lay off workers or force workers to resign during this period.

**C. Defence Order No. 9** was issued on the 17<sup>th</sup> of April, and contains programmes to protect businesses, freelance workers and daily wage workers, as well as to help the private sector fulfilling its obligations towards Defence Order No. 6.

The first 'Tadamun' (solidarity) programme supports establishments whose activities were completely or partially disrupted and whose workers<sup>16</sup> are covered by provisions of the Social Security Law, specified in executive instructions of the SSC. Through this programme, the SSC will allocate 50 per cent of deducted wages of SSC-insured workers (for amounts ranging between 165-500 Jordanian Dinars). The establishment/employer, prior to disbursement, will pay the SSC 20 per cent of the deductible wages of SSC-insured workers, with a maximum of 250 Jordanian Dinars. A second Tadamun' programme benefits establishments whose activities were completely or partially disrupted, and whose workers<sup>17</sup> are not covered by the provision of the Social Security Law. Under this programme, employers can apply for unemployment compensation insurance for

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<sup>16</sup> This category of workers includes Jordanians, as well as workers from the Gaza Strip, and non-Jordanian workers whose mothers are Jordanian – all of whom are residing in Jordan. The workers must ensure that they have at least 12 months' social security subscription and that they are not working temporarily. If the number of workers is ten or less in the same company, 100 per cent will benefit from the programme. If the number of workers exceeds ten, then 70 per cent will benefit from the programme.

<sup>17</sup> This category of workers includes Jordanians, as well as workers from the Gaza Strip, and non-Jordanian workers whose mothers are Jordanian – all of whom are residing in Jordan, and who have stopped working temporarily.

non-working workers, in return for a one-time payment of 140 Jordanian Dinars per worker covered by unemployment compensation insurance.

In addition, three support programmes have been introduced under Defence Order No. 9. The first programme benefits insured persons whose employment has been terminated, or insured persons who stopped working for establishments pursuant to Article 5 of Defence Ordinance no. 6 of 2020. Under this programme, eligible persons (who must have at least 36 monthly SSC subscriptions) are paid 50 per cent of their deductible wages (ranging between 150 – 350 Jordanian Dinars over three months).

A second support programme benefits insured Jordanians and non-Jordanians residing in Jordan. Under this programme, eligible persons are paid up to 450 JD disbursed over three months.

The third programme addresses those enrolled with SSC, and whose last deductible wage does not exceed 500 Jordanian Dinars a month. Eligible persons are required to apply for a cash advance from the SSC. Under this programme, eligible persons are paid up to 5 per cent of their total wage covered by the SSC (with a maximum of 450 JD, disbursed over three months).

### 3. SURVEY METHODOLOGY

The goal of this rapid assessment has been to explore the impact of the COVID-19 pandemic on the employment conditions and livelihoods situation of individual workers and their households. The assessment is based on a telephone survey directed at a sample consisting of both Syrian and Jordanian workers. Given the recent emergence of the pandemic and beyond its immediate consequences on public health, its impact on labour markets may not yet have been fully realised. This partly relates to the specific policies and measures taken by the governments of Jordan such as the restriction of people's movements, lockdown of economic and social activities as well as economic stimulus measures. Anticipating the realization of impacts over time, the impact assessment has been designed to be applied as a basis for a panel survey, i.e. to be used in a series of surveys following the same individuals over time.



For the purpose of this rapid assessment, the study population constitutes:

**“... SYRIANS AND JORDANIANS WHO HAVE RECEIVED SUPPORT OR PARTICIPATED IN ANY PROGRAM AND PROJECT SCHEMES IMPLEMENTED BY THE ILO”.**

This implies that the rapid assessment and its findings are **not nationally representative** and **cannot be extrapolated** to the regional or national level. While the assessment is not representative at a larger scale, studying populations supported by organizations such as the ILO provides valuable insights and knowledge relevant for interventions and policies in times of crises and sheds light on vulnerable populations who may have otherwise been left behind.

The demarcation of the scope of the rapid assessment is followed by identification and utilization of a sampling from which respondents can be selected. The sampling frame is constructed from programme and project databases maintained by the ILO. These databases are from ILO employment intensive investment programmes (EIIP); a job-seekers database maintained by the ILO's 13 employment centres in seven governorates; ILO programmes to secure decent jobs for Jordanians and Syrian refugees in the manufacturing sector and on-the-job-training programmes, and similar.

Given the diverse set of available databases, we utilized those that provide full information and meet the following requirements to construct the sampling frame. The requirements include:

- **Nationality:** Syrians, Jordanians
- **Gender:** Male and Female
- **Target population:** Persons between age 18-64
  - o **Completeness:** availability of information useful in reaching a selected respondent including names and telephone numbers
- **Location:** (Camp versus non-camp based Syrian refugees)
- **Nationality:** Syrians, Palestinian resident of Syria.
- **Gender:** Male and Female

Using these databases, we constructed a list of 36,827 individuals constituting the sampling frame used for selection the study population (Table 1). Based on the available number of personnel and the time requirements to conduct the data collection, we allocated a total sample size of 3000 individuals. This sample is selected based on equal sample allocation across gender and nationality.

**Table 1 Sampling frame and sample allocation**

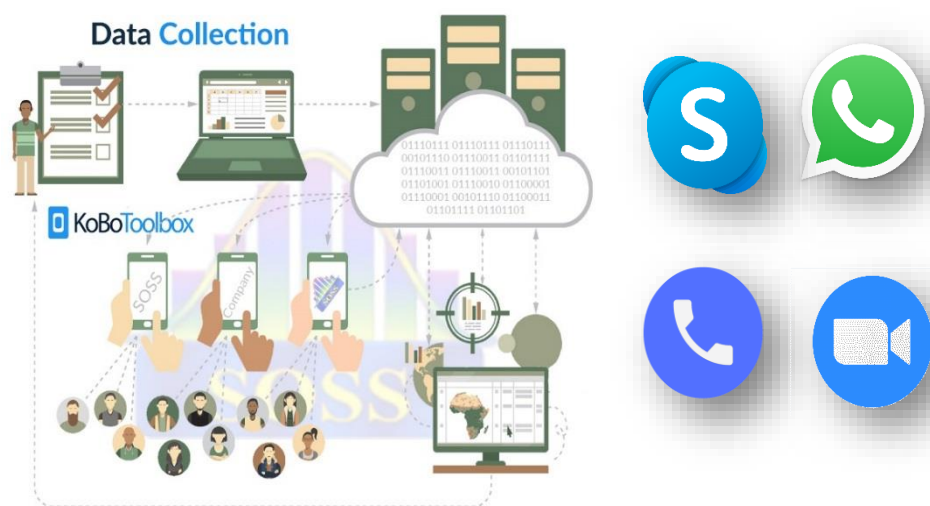
Nationality	Gender	Number of Individuals	Sample allocation	Selection probability
Syrian	Male	18 107	750	0,0414
	Female	2 301	750	0,3259
	Subtotal	20 408	1 500	0,0735
Jordanian	Male	10 187	750	0,0736
	Female	6 232	750	0,1203
	Subtotal	16 419	1 500	0,0914
Grand Total		36 827	3 000	

A structured questionnaire with question items was developed to capture relevant information for the purpose of the assessment. The type and complexity of the question items affect the quality of survey data and the likelihood of respondents participating again in the subsequent rounds. To address this, the questionnaire used for the survey was kept short and concise, avoiding very detailed questions or questions with long lists of answer choices. A modular questionnaire design was developed where the questionnaire was divided into smaller segments and addressed to different categories of respondents (e.g. different nationalities). These modules include background information about respondents, employment status (before and during lockdown), livelihood implication of changes in employment status and the COVID-19 crisis in general; and coping and adaptive measures taken by individual respondents and their households. The questionnaire has been translated and administered in Arabic language. In designing the question

items intended to measure employment, unemployment, and labour force participations, we adhered to ILO’s standard definitions of labour market concepts. The reference period 1-15 March 2020 has been used for assessing employment status before the lockdown. The period 1-5 April is used as a reference period for assessing “current” employment status (See Annex for questionnaire).

The survey was conducted using computer-assisted telephone interviewing (CATI), which consists of interviewer-administered phone interviews. The data capture programme was developed using KoBoToolbox and administered using smart mobile phones. The survey tools were tested and validated using a pilot sample of 240 respondents. The test allowed anticipation of the potential non-response rate, including telephone numbers no longer in use, etc. In addition to practical consideration of accomplishing the data collection with available manpower, the test results determined the final sample allocation resulting in the selection of 3,000 individuals from the sampling frame.

The ILO recruited 20 interviewers, three supervisors and two controllers, to implement the data collection activities. Fafo provided one day training virtually to the three supervisors (trainer of trainees) who in turn conduct the training of 20 interviewers and two controllers. The interviewers conducted the data collection, which lasted one week. The data was stored in a dedicated and secure server that has become a standard in humanitarian practices (<https://www.humanitarianresponse.info/>).



The survey was carried out in the context of a full lockdown situation where movements of people, economic and social activities have been restricted. An important aspect of the survey has been to assess the reliability of the information received over the phone. Two common issues in this respect were: 1) interviewer error or little effort (especially when conducting interviews from home rather than in a call centre with closer monitoring), and 2) respondent reluctance to answer certain



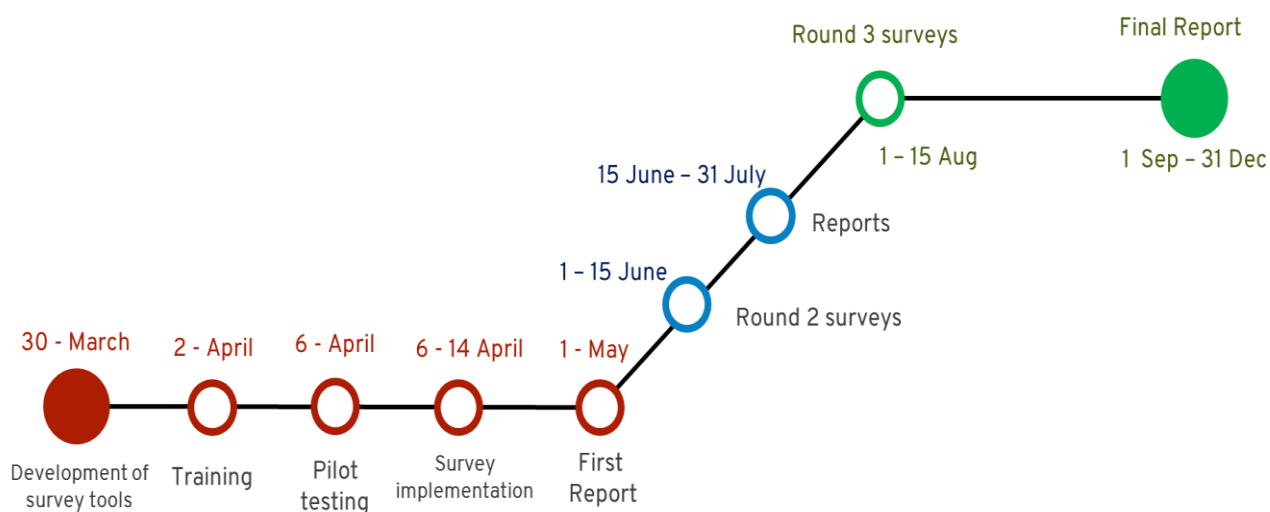
types of questions by phone. To monitor the quality of responses, 30 per cent of the completed interviews were re-checked in a second phone call to verify three basic questions: gender, location of the respondent, and employment status. The quality of the responses was gauged to be good based on these verification calls.

The first round of data collection started off with a sample of 3,000 telephone numbers selected from the sampling frame constructed from ILO databases. Out of this initial listing, 53 per cent of the respondents were reached and interviews were completed resulting in an effective sample size of 1,580 individuals (Table 2). The percentage of refusals was quite small, while outdated telephone numbers constituted the substantial per cent of non-completion.

**Table 2: Status of telephone calls and response rates**

Status of call	Frequency	Percent
Completed	1 580	53
Connected but person refused	73	2
Telephone unreachable	150	5
Number is disconnected	191	6
Wrong number (person no longer found on this number)	133	4
Telephone switched off	75	3
Number not in use	627	21
Call not answered	171	6
Total	3 000	100

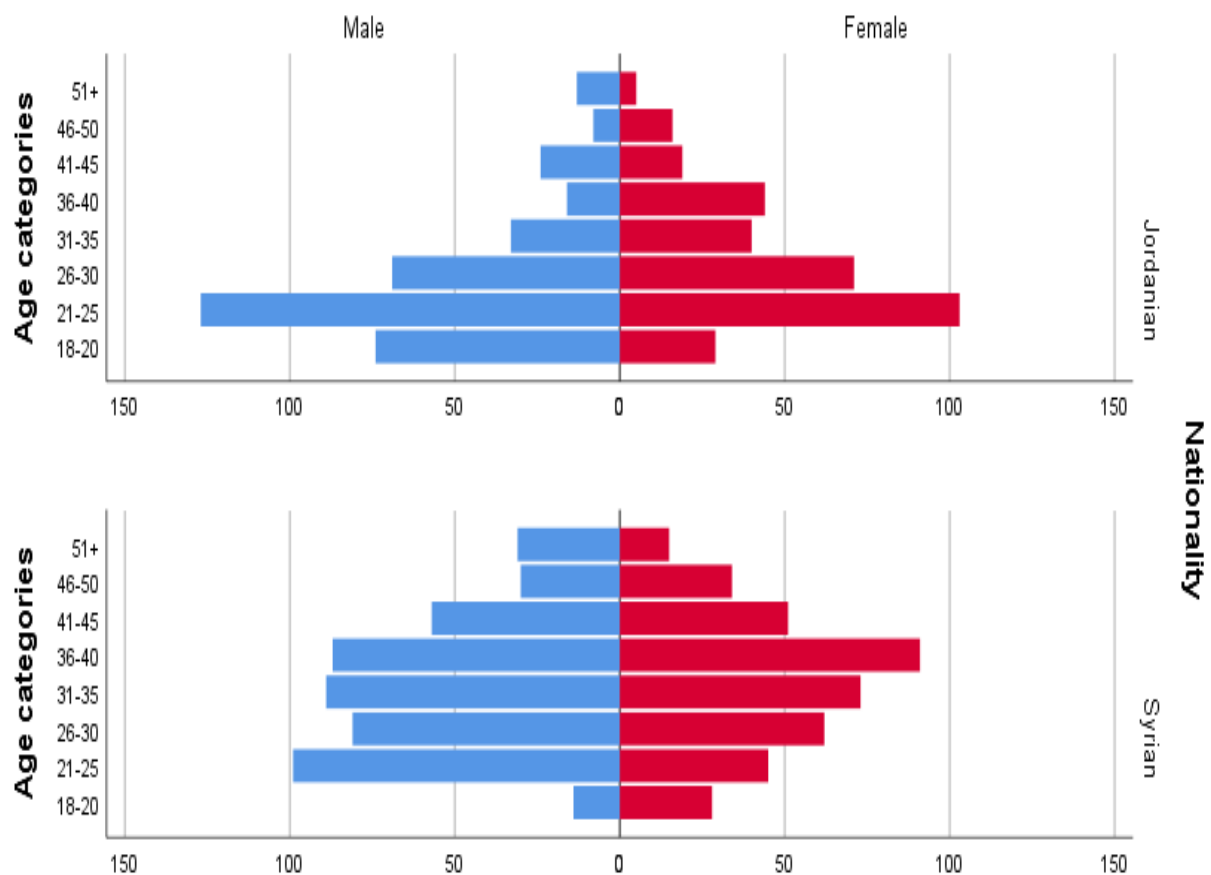
**Figure 1 : Key milestones of the rapid assessment**



## BASIC CHARACTERISTICS OF RESPONDENTS

The sample covered a total of 1,580 respondents of which 46 per cent are women. The respondents are of similar age groups across both genders and nationalities, with slightly more male respondents in the age category of 21 to 25 (Figure 2). The majority of the respondents are married (60 per cent) while 33 per cent of them have never been married. In terms of intra-household economic responsibilities, 58 per cent of the respondents reported that they are the main providers for their household. The average household size for the sample of respondents is six people. The distribution of the sample of respondents is relatively similar, with 56 per cent Syrians, and the 44 per cent Jordanians. The respondents are distributed across all governorates in Jordan, with 28 per cent residing in Al-Mafraq (Table 3).

Figure 2: Age and gender distribution of respondents



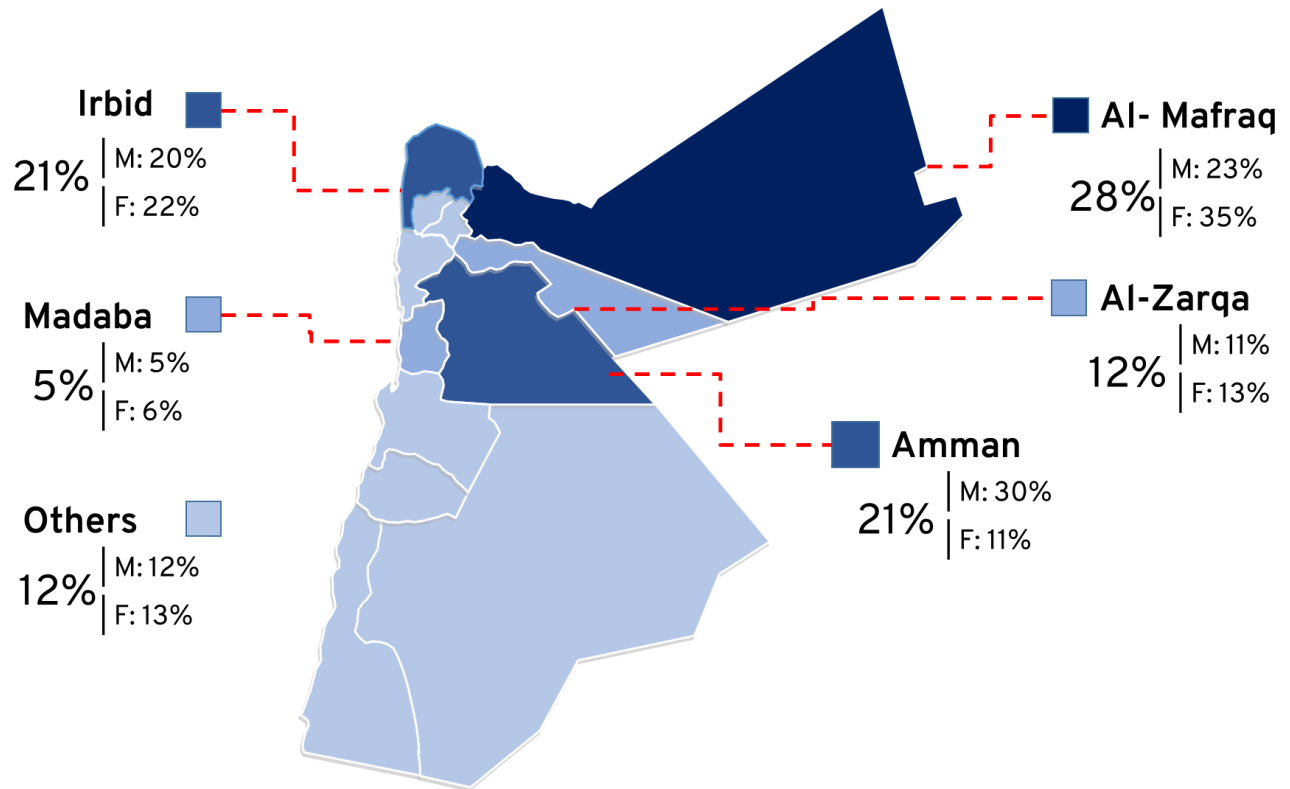
**Table 3 Distribution of respondents by governorates**

**Table 2. Distribution of respondents by governorates**

		Amman	Irbid	Madaba	Al-Mafraq	Al-Zarqa	Other	Total	Sample size	
Total		21	21	5	28	12	12	100	1 580	
Jordanian	Total	17	24	9	18	14	18	100	691	
	Gender	Male	20	24	9	18	13	16	100	364
		Female	15	25	9	17	15	20	100	327
Syrian	Total	24	18	3	37	10	8	100	887	
	Gender	Male	38	17	2	26	9	8	100	488
		Female	8	19	5	49	12	8	100	399

n=All individuals

**Figure 3 Distribution of respondents by governorates**



## 4. EMPLOYMENT AND WORKING CONDITIONS PRIOR TO THE LOCKDOWN

Prior to the national lockdown measures introduced by the Jordanian Government on the 15th of March, the majority of the workers in the sample were employed (52 per cent). 36 per cent of the workers were unemployed, while the remaining 12 per cent were out of the labour force (Table 4). The employment level was higher among Jordanian workers (58 per cent) compared to Syrian workers (47 per cent). Slightly more Syrians than Jordanians were out of the labour force just prior to the lockdown, mainly due to lower participation rates among Syrian women (82 per cent) compared to Jordanian women (93 per cent).



**Table 4: Employment status before lockdown**

			Employed	Unemployed	Out of labour force	Total	Sample size
Total			52	36	12	100	1,580
Jordanian	Total		58	33	9	100	691
	Gender	Male	62	31	7	100	364
		Female	53	36	12	100	327
	Age categories	18-24	59	31	10	100	285
		25-34	58	36	6	100	245
		35-44	57	35	7	100	108
45+		49	32	19	100	53	
Syrian	Total		47	38	14	100	887
	Gender	Male	56	36	7	100	488
		Female	36	41	23	100	399
	Age categories	18-24	45	39	15	100	137
		25-34	52	36	13	100	312
		35-44	51	37	13	100	303
45+		31	47	21	100	135	

n=All individuals

Overall, most of the respondents are working in the manufacturing sector (31 per cent) followed by construction (23 per cent) (Table 5). The majority of Jordanians are working in the manufacturing sector, while most Syrian respondents are in the construction sector. Most Syrian women (41) are working in the manufacturing sector, while most Syrian men are in the construction sector (55 per cent).

**Table 5 Employment by industrial sectors**

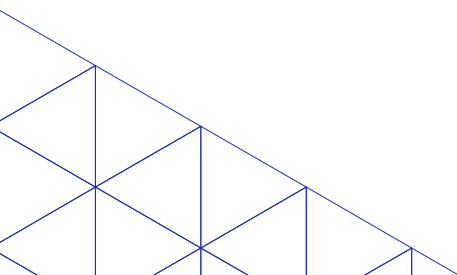
			Agriculture, forestry and fishing	Manufacturing	Construction	Wholesale and retail trade	Accommodation and food service activities	Administrative and support service activities	Education	Activities of households as employers / for own use	Activities of extraterritorial organizations and bodies	Other	Total	
													Total	Sample size
Total			5	31	23	6	5	11	4	3	5	7	100	819
Jordanian	Total		3	41	8	7	7	13	5	3	3	11	100	397
	Gender	Male	4	24	13	9	11	13	3	4	4	15	100	225
		Female	1	62	1	4	2	12	9	-	2	7	100	172
Syrian	Total		7	21	37	6	4	9	2	3	8	4	100	420
	Gender	Male	7	10	55	8	5	6	0	3	4	3	100	275
		Female	8	41	3	2	3	14	6	3	14	5	100	145

n=All employed individuals

The type of contract agreement workers have is one indicator that reflects the level of informal employment among the workers (Table 6). In the sample, 58 per cent of employed workers reported that they had a written contract with their employers. About 40 per cent had an oral agreement, while the remaining 4 per cent had neither a written nor an oral agreement. Using a written contract as a sole indicator of formal employment, the level of informal employment seems to be higher among Syrians (52 per cent) than among Jordanians (35 per cent).

While written contracts are very common among both Jordanian and Syrian women, 77 and 75 per cent respectively, such contract arrangements are significantly more rare among Syrian men (29 per cent) compared to Jordanian men (52 per cent). These facts consolidate a common pattern from this rapid assessment, namely that the majority of women, both Syrian and Jordanian, are in formal types of employment, while the vast majority of Syrian men are in informal types of employment.

With respect to industrial sectors, more than 70 per cent of both Jordanians and Syrians in the manufacturing sector have written contracts. On the other end of the scale, written contracts are relatively rare in the construction sector, as well as in agriculture and the wholesale and retail trade sector (but note the relatively small sample of respondents in the two latter sectors). Slightly more than 32 per cent of Jordanian workers in the construction sector have written contracts, compared to only 10 per cent of Syrian workers. Data also indicates that written contracts are far more common among Jordanians (70 per cent) in the accommodation and food service sector than Syrians in the same sector (33 per cent), although these results should also be used with caution due to the relatively small sample of respondents.



**Table 6 Type of employment contract**

	A written contract	An oral agreement	Neither	Total	
				Total	Sample size
<b>Total</b>	<b>58</b>	<b>39</b>	<b>4</b>	<b>100</b>	<b>654</b>
<b>Jordanian</b>					
<b>Total</b>	<b>65</b>	<b>31</b>	<b>4</b>	<b>100</b>	<b>363</b>
Gender					
Male	56	38	6	100	197
Female	77	22	2	100	166
Industry					
Agriculture, forestry and fishing	17	83	-	100	6
Manufacturing	74	23	3	100	158
Construction	32	55	14	100	22
Wholesale and retail trade	33	54	13	100	24
Accommodation and food service activities	70	26	4	100	27
Administrative and support service activities	58	42	-	100	50
Education	81	14	5	100	21
Activities of households as employers / for own use	20	80	-	100	5
Activities of extraterritorial organizations and bodies	100	-	-	100	12
Other	68	24	8	100	37
<b>Syrian</b>					
<b>Total</b>	<b>48</b>	<b>49</b>	<b>3</b>	<b>100</b>	<b>289</b>
Gender					
Male	29	67	4	100	169
Female	75	23	2	100	120
Industry					
Agriculture, forestry and fishing	15	75	10	100	20
Manufacturing	72	27	1	100	83
Construction	10	87	3	100	68
Wholesale and retail trade	10	85	5	100	20
Accommodation and food service activities	33	53	13	100	15
Administrative and support service activities	66	34	-	100	32
Education	86	14	-	100	7
Activities of households as employers / for own use	-	-	100	100	1
Activities of extraterritorial organizations and bodies	93	7	-	100	30
Other	54	46	-	100	13

Table 7 shows various types of arrangements concerning the duration of employment. In general, the results consolidate the impression obtained from analysing the type of contract arrangements in table 5. While 60 per cent of Jordanian workers are in permanent employment arrangements, only 30 per cent of Syrian workers are permanently employed. Permanent employment arrangements are also more prevalent among women (54 per cent) than men (39 per cent), verifying that more women than men are in formal employment.

With respect to industrial sectors, permanent employment arrangements are most common in manufacturing (74 per cent), accommodation and food service (73 per cent), and wholesale and retail trade industries (68 per cent). This consolidates the impression of the manufacturing industry as a sector with a relatively high level of formality. By looking only at the type of contracts and the arrangements concerning duration of employment, one might get the same impression about the accommodation and food service industry. However, when taking into account other indicators of formality, such as social security coverage and health insurances (see below), the only sector that still stands out with a seemingly high degree of formality is manufacturing.

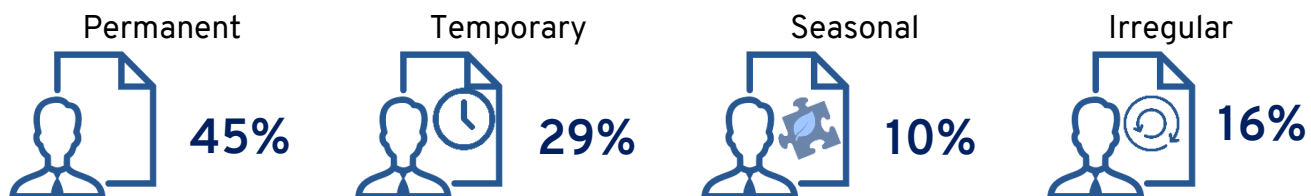
**Table 7: Type of employment duration**

		Permanent	Temporary	Seasonal	Irregular	Total	
						Total	Sample size
Total		45	29	10	16	100	821
Nationality	Jordanian	60	29	5	7	100	399
	Syrian	31	30	15	25	100	420
Gender	Male	39	24	13	23	100	503
	Female	54	37	4	4	100	318
Industry	Agriculture, forestry and fishing	18	18	48	18	100	40
	Manufacturing	74	22	1	4	100	250
	Construction	14	15	23	48	100	185
	Wholesale and retail trade	68	17	2	13	100	53
	Accommodation and food service activities	73	24	2	-	100	45
	Administrative and support service activities	33	55	9	3	100	88
	Education	35	58	6	-	100	31
	Activities of households as employers / for own use	23	36	14	27	100	22
	Activities of extraterritorial organizations and bodies	2	93	-	4	100	45
	Other	62	23	2	13	100	60

n=All wage employed individuals



Figure 4 Type of employment duration



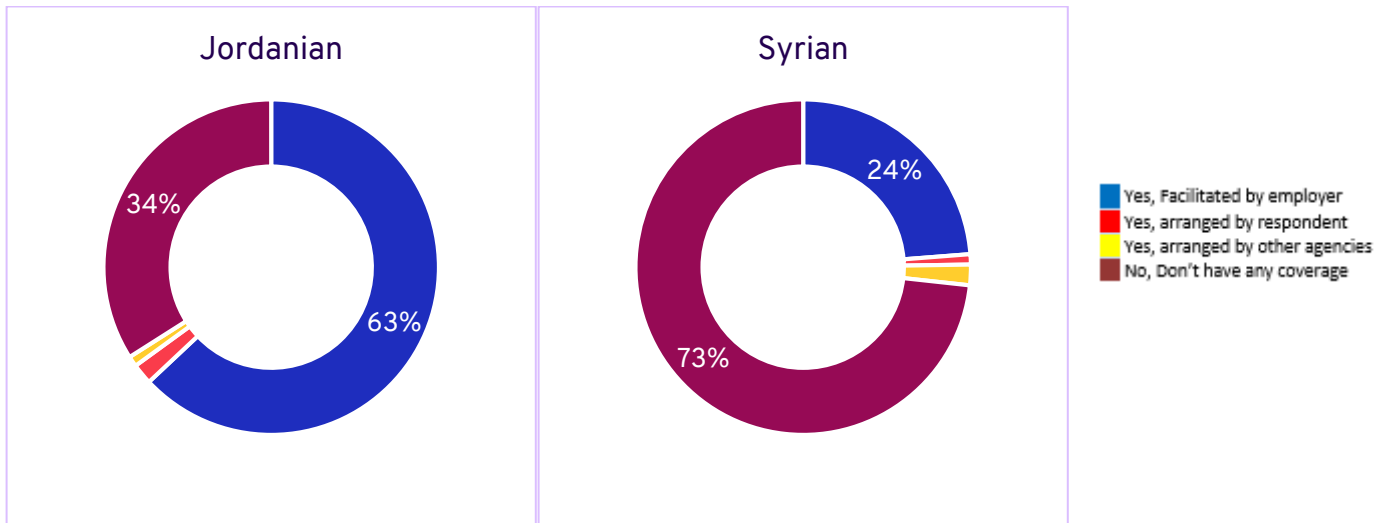
Social security coverage is another indicator that reflects the level of formal employment among workers. In total, 55 per cent of the employed workers in the sample do not have any form of social security coverage (Table 8). However, there are large differences between Jordanians and Syrians. While 66 per cent of Jordanian workers have some type of social security coverage, only 26 per cent of Syrian workers have such coverage. Furthermore, only 17 per cent of Syrian male workers have social security coverage, compared to 41 per cent of the Syrian female workers. This, once more, reflects that Syrian male workers are most involved in informal types of employment. Also among Jordanians, more women (80 per cent) than men (55 per cent) have social security coverage, indicating that a relatively large share of Jordanian men are also in informal employment.

**Table 8 Social security coverage**

			Yes, facilitated by employer	Yes, arranged by respondent	Yes, arranged by other agencies	No, don't have any coverage	Total	
							Total	Sample size
Total			43	1	1	55	100	805
Jordanian	Total		63	1	1	34	100	394
	Gender	Male	52	1	1	45	100	225
		Female	78	1	1	20	100	169
	Industry	Agriculture, forestry and fishing	10	-	-	90	100	10
		Manufacturing	84	1	1	14	100	160
		Construction	19	6	3	71	100	31
		Wholesale and retail trade	18	4	-	79	100	28
		Accommodation and food service activities	74	-	-	26	100	27
		Administrative and support service activities	73	-	-	27	100	49
		Education	76	-	-	24	100	21
		Activities of households as employers / for own use	10	-	-	90	100	10
		Activities of extraterritorial organizations and bodies	36	-	9	55	100	11
		Other	56	-	-	44	100	45
Syrian	Total		24	0	1	74	100	409
	Gender	Male	15	0	2	83	100	269
		Female	41	-	1	59	100	140
	Industry	Agriculture, forestry and fishing	4	-	-	96	100	28
		Manufacturing	71	-	-	29	100	85
		Construction	4	1	3	93	100	154
		Wholesale and retail trade	13	-	-	88	100	24
		Accommodation and food service activities	29	-	-	71	100	14
		Administrative and support service activities	50	-	3	47	100	36
		Education	-	-	-	100	100	10
		Activities of households as employers / for own use	8	-	-	92	100	12
		Activities of extraterritorial organizations and bodies	16	-	3	81	100	31
		Other	-	-	-	100	100	15

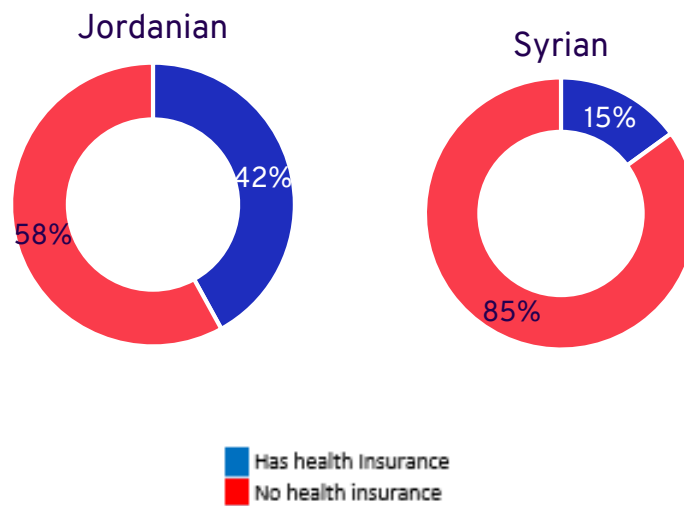
n=All employed individuals

Figure 5: Did you have any social security coverage related to your job activities?



With respect to health insurance coverage, only 26 per cent of all respondents reported that they were covered (Table 9). Also here, there are relatively large differences between Jordanian and Syrian workers. While 42 per cent of Jordanian workers were covered by health insurances prior to the lockdown, only 15 per cent of the Syrian workers were covered. Both Jordanian and Syrian female workers were slightly better covered compared to their male counterparts.

Figure 6: Health insurance coverage



**Table 9 Health insurance coverage**

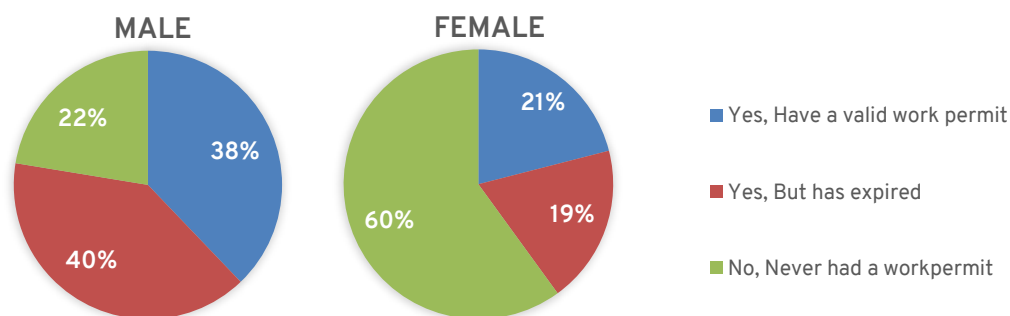
			Yes	No	Total	
			Total			Sample size
Total			28	72	100	813
Jordanian	Total		42	58	100	396
	Gender	Male	38	62	100	225
		Female	47	53	100	171
Syrian	Total		15	85	100	415
	Gender	Male	12	88	100	271
		Female	22	78	100	144

n=All employed individuals

Table 10 shows the share of Syrian workers who has work permits. Only 30 per cent of the workers had valid work permits just prior to the national lockdown, i.e. in the beginning of March 2020. About 40 per cent had never had a work permit, while the remaining share reported that their permits had expired.

Overall, Syrian respondents who are in the labour market experience inequalities in working conditions (employment contract, minimum wage, social security, and health insurance) in comparison to their Jordanian counterparts, due to their informal employment situation. This reality is further compounded by the limited percentage of Syrians who have valid work permits, which may have improved their working conditions.

**Figure 7: Work permits for Syrians**



**Table 10 Work permits for Syrians**

	Yes, have a valid work permit	Yes, but has expired	No, never had a work permit	Total	Sample Total size
Total	30	30	39	100	887
Gender Male	38	40	23	100	488
Female	21	19	60	100	399
Industry Agriculture, forestry and fishing	33	37	30	100	30
Manufacturing	64	11	25	100	88
Construction	44	44	13	100	154
Wholesale and retail trade	17	50	33	100	24
Accommodation and food service activities	41	41	18	100	17
Administrative and support service activities	51	32	16	100	37
Education	20	20	60	100	10
Activities of households as employers / for own use	8	42	50	100	12
Activities of extraterritorial organizations and bodies	27	24	48	100	33
Other	33	40	27	100	15

n=All Syrian respondents

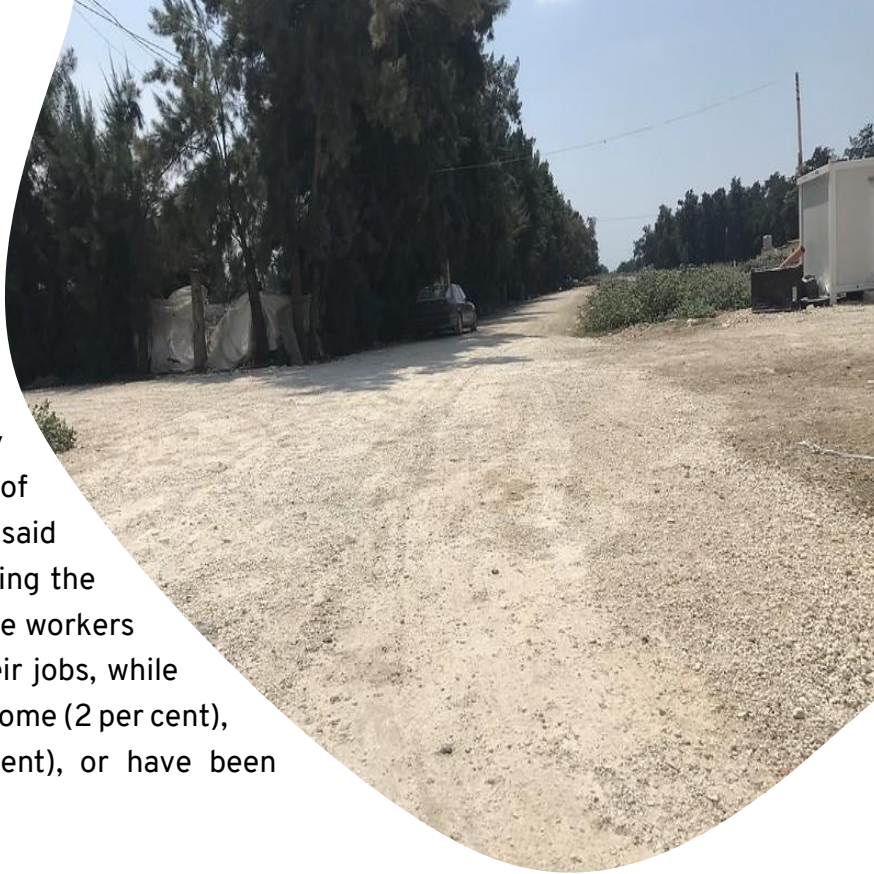
## 5. IMPACT ON EMPLOYMENT STATUS

The most direct impact on workers from the COVID-19 pandemic and the lockdown situation is loss of work – in part, temporarily or permanently. Among the sample of respondents, only 6 per cent of the workers said that they have been working as before, during the lockdown period (Table 11). 26 per cent of the workers have been permanently dismissed from their jobs, while the remaining 70 per cent either work from home (2 per cent), have been temporarily laid-off (35 per cent), or have been granted paid leave (31 per cent).

More women than men have been granted paid leave and fewer women than men have been permanently dismissed as a consequence of the COVID-19 crisis and the lockdown. While 54 per cent of Jordanian female workers and 37 per cent of the Syrian female workers have been granted paid leave, the corresponding figures for their male counterparts are 32 and 12 per cent, respectively. This is one out of several indications in the data showing that women are employed in more formal employment than men.

Similarly, the data shows that more Syrians than Jordanians have been permanently dismissed from their place of work. While 38 per cent of all Syrian male workers and 28 per cent of all Syrian female workers who were in employment before the crisis have lost their jobs permanently, the corresponding figures for Jordanian men and women are 19 and 15 per cent, respectively. To some extent, this shows the precarious nature of the work carried out by Syrians, such as participation in cash for work programmes. The majority of cash for work respondents reported that they are temporarily laid off and expected to return to their work once the lockdown is lifted.

With respect to industrial sectors, there are large differences between observed impacts on workers' employment status. As for many of the other indicators of formality presented throughout this report, the manufacturing sector stands out. Almost 60 per cent of the workers in this sector have been granted paid leave, while less than 10 per cent have been permanently dismissed. At the other end of the scale, 35 per cent of Jordanian workers and 44 per cent of Syrian workers in the construction sector have been permanently dismissed. The majority of the remaining workers have been temporarily laid off in this sector. However, given the relatively low

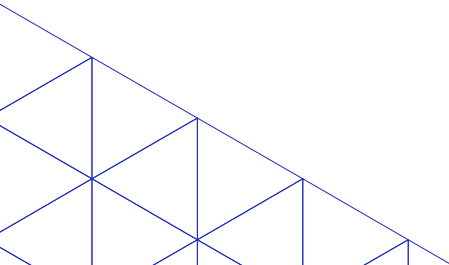


degree of permanent work arrangements in the construction sector, these figures are not unexpected.

Another pattern that is not entirely unexpected is that the majority of those who have been permanently dismissed from their jobs have verbal or no contracts with their employers. This underscores the fact that employment formalised through written contracts plays an important role in times of crises, by reducing the vulnerability of workers from losing their job - be it temporarily or on a permanent basis. This becomes even more important for refugee populations already experiencing the challenges of finding stable employment to sustain themselves and their families.

The majority of the respondents who were unemployed prior to the lockdown, continue to be unemployed (92 per cent), while the remaining 8 per cent reported that they are no longer looking for work at the time of interview. Factors discouraging some respondents from further looking for work could be related to their fear of infection, the general lockdown situation, as well as expectations about job opportunities at a time of crisis.

Those respondents who were out of the labour force before the lockdown continue to be out of the force (96 per cent). Out of these, around 5 per cent reported that they were currently looking for work. Change in their interest of looking for work may have been triggered by fear for the future economic situation for themselves and their households.



**Table 11 current employment status**

	Paid leave	Paid sick leave	Temporary lay-off and expect to return to work	Working from home	Working as usual	Permanently laid off	Total	
							Total	Sample size
<b>Total</b>	<b>31</b>	<b>0</b>	<b>35</b>	<b>2</b>	<b>6</b>	<b>26</b>	<b>100</b>	<b>821</b>
<b>Jordanian</b>								
<b>Total</b>	<b>41</b>	<b>1</b>	<b>31</b>	<b>2</b>	<b>9</b>	<b>17</b>	<b>100</b>	<b>399</b>
Gender								
Male	32	0	36	1	12	19	100	227
Female	54	1	24	2	4	15	100	172
Age categories								
18-24	35	1	38	-	10	16	100	169
25-34	45	1	25	4	8	17	100	142
35-44	44	-	31	-	5	21	100	62
45+	58	-	15	4	8	15	100	26
Jordanian	41	1	31	2	9	17	100	399
Intra-household economic responsibility								
Main provider	37	-	34	2	10	16	100	183
Not main provider	45	1	28	1	7	18	100	216
Type of employment contract								
A written contract	54	0	20	1	11	13	100	237
An oral agreement	31	1	41	1	5	22	100	111
Neither	7	-	53	-	13	27	100	15
Industry								
Agriculture, forestry and fishing	-	-	50	-	10	40	100	10
Manufacturing	56	1	27	1	7	9	100	162
Construction	13	-	52	-	-	35	100	31
Wholesale and retail trade	25	-	50	-	7	18	100	28
Accommodation and food service activities	44	4	22	-	22	7	100	27
Administrative and support service activities	51	-	16	2	4	27	100	51
Education	48	-	29	5	10	10	100	21
Activities of households as employers / for own use	10	-	70	-	-	20	100	10
Activities of extraterritorial organizations and bodies	-	-	25	-	-	75	100	12
Other	31	-	31	9	22	7	100	45
<b>Syrian</b>								
<b>Total</b>	<b>21</b>	<b>-</b>	<b>40</b>	<b>1</b>	<b>4</b>	<b>35</b>	<b>100</b>	<b>420</b>
Gender								
Male	12	-	45	1	4	38	100	275
Female	37	-	28	3	3	28	100	145
Age categories								
18-24	26	-	37	3	5	29	100	62
25-34	25	-	36	1	2	35	100	162
35-44	15	-	41	1	6	37	100	154
45+	19	-	50	-	-	31	100	42
Syrian	21	-	40	1	4	35	100	420
Intra-household economic responsibility								
Main provider	19	-	42	1	3	35	100	359
Not main provider	33	-	28	2	7	31	100	61
Type of employment contract								
A written contract	45	-	21	1	4	29	100	139
An oral agreement	14	-	49	1	2	34	100	141
Neither	-	-	44	-	11	44	100	9
Industry								
Agriculture, forestry and fishing	-	-	47	3	13	37	100	30
Manufacturing	57	-	32	-	3	8	100	88
Construction	1	-	54	1	1	44	100	154
Wholesale and retail trade	21	-	29	-	17	33	100	24
Accommodation and food service activities	29	-	41	-	6	24	100	17
Administrative and support service activities	35	-	16	-	-	49	100	37
Education	60	-	30	10	-	-	100	10
Activities of households as employers / for own use	-	-	50	17	-	33	100	12
Activities of extraterritorial organizations and bodies	15	-	21	3	9	52	100	33
Other	7	-	33	-	-	60	100	15

n=All individuals employed before he lockdown



As the assessment presented in this report was carried out quite early in the COVID-19 pandemic and during the lockdown period in Jordan, more observable impacts can be expected in the months to come. This will be followed up in additional reports from the broader initiative of which this report is a part. However, based on the respondents' initial experiences with the present situation, they were asked to assess expectations with respect to their work situation in the time to come (Table 12).

The results show that almost half of the employed respondents (48 per cent) anticipate that they might lose their jobs in the coming months if the COVID-19 crisis continues. Syrians have somewhat stronger anticipation of losing their jobs (52 per cent), compared to Jordanian workers (45 per cent). Workers with a written contract have lower anticipation of losing their jobs (40 per cent), compared to those with verbal agreements (57 per cent) or no contracts (59 per cent). Similarly, more workers with irregular types of employment (59 per cent) are concerned about losing their jobs due to the crisis. Again, this highlights the fact that workers in informal employment are most vulnerable and most affected by the crisis.

**Table 12 Level of agreement with the statement: I may lose my job in the coming months due to the coronavirus situation.**

	Strongly agree	Agree	Neither agree not disagree	Disagree	Strongly disagree	Total	
						Total	Sample size
<b>Total</b>	<b>15</b>	<b>33</b>	<b>15</b>	<b>29</b>	<b>8</b>	<b>100</b>	<b>390</b>
<b>Jordanian</b>							
<b>Total</b>	<b>17</b>	<b>28</b>	<b>14</b>	<b>31</b>	<b>10</b>	<b>100</b>	<b>221</b>
Gender							
Male	11	28	15	35	10	100	124
Female	24	27	12	26	11	100	97
Type of employment contract							
A written contract	13	22	14	37	13	100	143
An oral agreement	15	44	17	22	2	100	54
Neither	25	25	13	25	13	100	8
<b>Syrian</b>							
<b>Total</b>	<b>12</b>	<b>40</b>	<b>16</b>	<b>26</b>	<b>5</b>	<b>100</b>	<b>168</b>
Gender							
Male	11	41	13	30	5	100	104
Female	14	39	20	20	6	100	64
Type of employment contract							
A written contract	9	41	20	24	6	100	54
An oral agreement	7	47	17	28	2	100	58
Neither	-	75	-	25	-	100	4

n=All currently employed individuals

## 6. IMPACT ON WAGE OUTCOMES

The relatively low monthly wage incomes of the respondents surveyed in this assessment reflect that the workers in the sample belong to so-called vulnerable groups. Prior to the COVID-19 pandemic and the national lockdown, the average monthly income over past 12 months for all respondents in the sample was 368 JOD (Table 13). Jordanian workers earned about 20 per cent more in average per month (408 JOD) compared to their Syrian counterparts (327 JOD), while male workers (405 JOD) earned almost 25 per cent more than female workers (311 JOD) in average per month.



In March, the average monthly wages for both the Jordanian and Syrian workers were reduced by more than 40 per cent. The reduction for Jordanian female workers were slightly less reduced (33 per cent), but their average monthly wage income for March (209 JOD) was below the national minimum wage of 220 JOD per month. The average monthly wage income for Syrians in March was even lower, standing at 185 JOD.

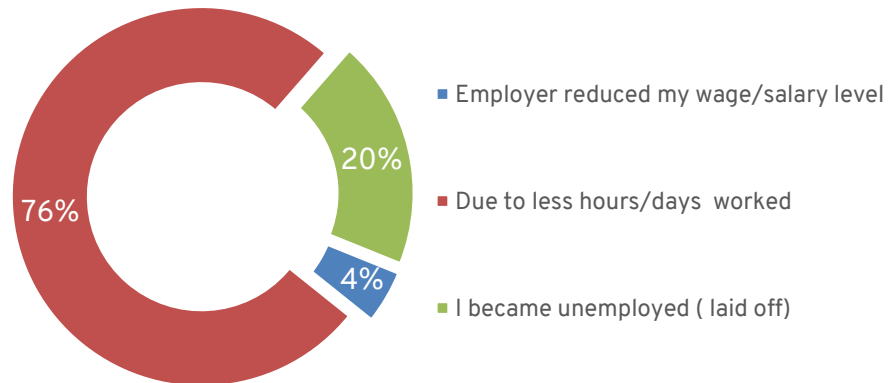
**Table 13: Income from March versus average monthly income from past 12 months**

	Monthly income for past 12 months			Monthly income for past 12 months		
	Median	Mean	Sample size	Median	Mean	Sample size
<b>Total</b>	<b>250</b>	<b>368</b>	<b>539</b>	<b>220</b>	<b>215</b>	<b>334</b>
Gender						
Male	280	405	325	220	219	214
Female	220	311	214	220	209	120
Age categories						
18-24	250	353	135	220	216	103
25-34	250	372	220	220	223	126
35-44	220	370	142	220	195	75
45+	248	385	42	234	230	30
Nationality						
Jordanian	250	408	271	221	238	192
Syrian	250	327	267	200	185	142
Intra-household economic responsibility						
Main provider	250	377	348	220	207	196
Not main provider	220	351	191	220	227	138
Type of employment contract						
A written contract	240	392	254	240	256	168
An oral agreement	225	359	164	220	195	99
Neither	235	288	14	125	166	8
Refusal			-			-

n=All employed individuals

Figure 8 shows the per cent of responses on main reasons for the reductions in the workers' wage income for March. Most workers attributed the reductions to reduced working hours (76 per cent), while 20 per cent had lost their jobs, and the remaining 5 per cent expressed that their employer had reduced their wage levels.

**Figure 8: Reasons for reduction in wage income during March 2020**



Reduction in wages has direct implications on the total income of households. Table 14 shows that around 90 per cent of all respondents agree or strongly agree to the statement “My household income has decreased due to the coronavirus crisis”.

Although there are only minor differences between the various groups in their response to this statement, there are some differences that fit with the pattern seen in other parts of this report, namely that workers in formal types of employment are more resilient than workers in informal employment. While 12 per cent of workers with written contracts disagree with the statement, none of the workers without any type of contract do so. Similarly, while 9 per cent of female workers disagree with the statement, only 5 per cent of the male workers do so. Moreover, while 10 per cent of Jordanian male workers disagree with the statement, only 5 per cent of Syrian workers do so.

**Table 14 Level of agreement with the statement: "My household income has decreased due to the coronavirus crisis."**

		Strongly agree	Agree	Neither agree not disagree	Disagree	Strongly disagree	Total	
							Total	Sample size
Total		47	47	3	3	1	100	989
Gender	Male	46	48	2	2	1	100	564
	Female	47	44	4	5	0	100	425
Nationality	Jordanian	41	49	4	5	1	100	363
	Syrian	50	45	3	2	0	100	625
Intra-household economic responsibility	Main provider	44	50	2	3	1	100	368
	Not main provider	48	44	4	3	1	100	621
Type of employment contract	A written contract	32	56	4	7	1	100	190
	An oral agreement	34	63	-	3	-	100	190
	Neither	64	36	-	-	-	100	14

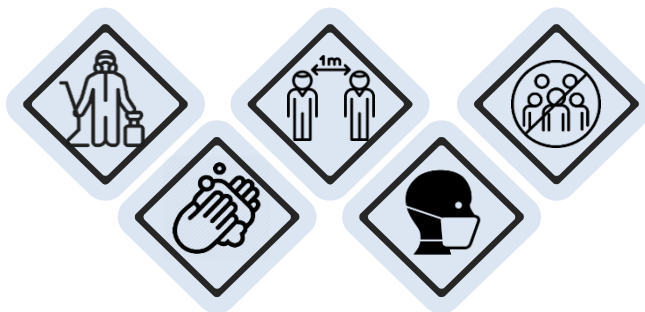
n=All individuals who reported decline in household income

## 7. COVID-19 RESPONSE MEASURES TAKEN AT WORKPLACES

Various measures have been reported to have been introduced at places of work to minimise the risk and spread of infection from COVID-19. Given the short time span between the start of the pandemic and the lockdown in Jordan, introductions of response measures at workplaces seem to have come quite far, as shown by the responses.

Table 15 shows the main measures taken at the workplaces of the respondents in the sample. Eighty per cent of the respondents are employed at workplaces where one or more response measures have been introduced. Disinfection routines are the most common measures taken, and 70 per cent of all respondents are employed at workplaces where this measure has been introduced. Protection gear has been provided to about 60 per cent of all respondents.

Differences in the introduction of measures in general reflect the pattern of informal versus formal employment that has emerged as shown in many of the previous sections of this report. More women (88 per cent) than men (72 per cent) are employed at workplaces that have introduced one or more response measures. Furthermore, 29 per cent of Syrian workers are employed at workplaces that have not introduced any type of response measures, compared to 15 per cent of Jordanian workers. The same formality versus informality pattern can be seen for the industrial sectors. More than 50 per cent of workers in the construction sector work at places where no response measures have been introduced, compared to only 9 per cent in the manufacturing industry. This shows that the manufacturing sector performs better in taking measures for protection thus far.



**Table 15 Measures taken at work place to minimize the risk of Covid-19**

	Disinfection	Frequent hand washing	Provided protection equipment (mouth masks)	Enforced distancing	Reduced gatherings	None	Total	
							Total	Sample size
<b>Total</b>	<b>70</b>	<b>57</b>	<b>61</b>	<b>37</b>	<b>33</b>	<b>21</b>	<b>100</b>	<b>567</b>
Gender								
Male	63	53	56	34	30	28	100	328
Female	81	63	68	41	37	12	100	239
Nationality								
Jordanian	79	64	69	42	38	15	100	308
Syrian	60	49	52	31	28	29	100	257
Type of employment contract								
A written contract	82	67	70	46	40	9	100	291
An oral agreement	61	47	55	29	26	30	100	163
Neither	47	33	40	20	20	53	100	15
Industry								
Agriculture, forestry and fishing	29	33	33	17	17	58	100	24
Manufacturing	81	60	72	45	38	9	100	220
Construction	34	35	36	18	18	52	100	96
Wholesale and retail trade	76	59	68	41	41	19	100	37
Accommodation and food service activities	86	77	74	40	34	9	100	35
Administrative and support service activities	87	68	66	51	38	9	100	53
Education	81	62	42	35	42	19	100	26
Activities of households as employers / for own use	73	67	80	33	27	20	100	15
Activities of extraterritorial organizations and bodies	53	47	29	29	47	29	100	17
Other	79	70	72	33	30	19	100	43

All employed individuals. More than one alternative can be recorded, total may add up to more than 100

## 8. HOUSEHOLDS' ABILITIES TO COPE

In crisis situations, households may cope by tapping into their existing savings to compensate for the decline in their income. However, such possibilities are limited for the relatively vulnerable groups of people who have been surveyed for this assessment. Only 9 per cent of the respondents reported that their household has savings (Figure 9). Out of these, 70 per cent of the respondents reported that their savings would last for less than a month. As such, the economic conditions of households to cope economically with the adverse impact of the COVID-19 pandemic seem to be rather limited.



Furthermore, the level of cash assistance provided to the respondents and their households seem to be limited. Only 13 per cent of the respondents reported that their household received cash assistance. Among Syrian respondents, 20 per cent reported that they received cash assistance (Figure 10), with a limited proportion of Jordanians reporting the same (3 per cent). Jordanians primarily receive cash assistance from the National Aid Fund (NAF), while most Syrians get cash assistance from international organizations – such as UNHCR.

During March 2020, 17 per cent of all respondents reported to have received in-kind assistances. 25 per cent of Syrians and 5 per cent of Jordanians said they received in-kind assistances (Figure 11). Local charitable organizations (11 per cent) and international organizations were the main providers of the in-kind support.

Figure 9 Households savings

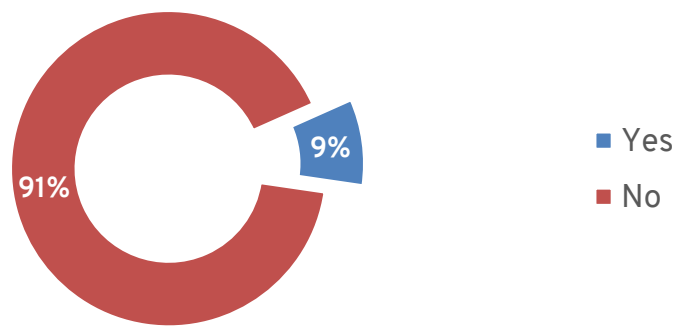


Figure 10: Cash assistance

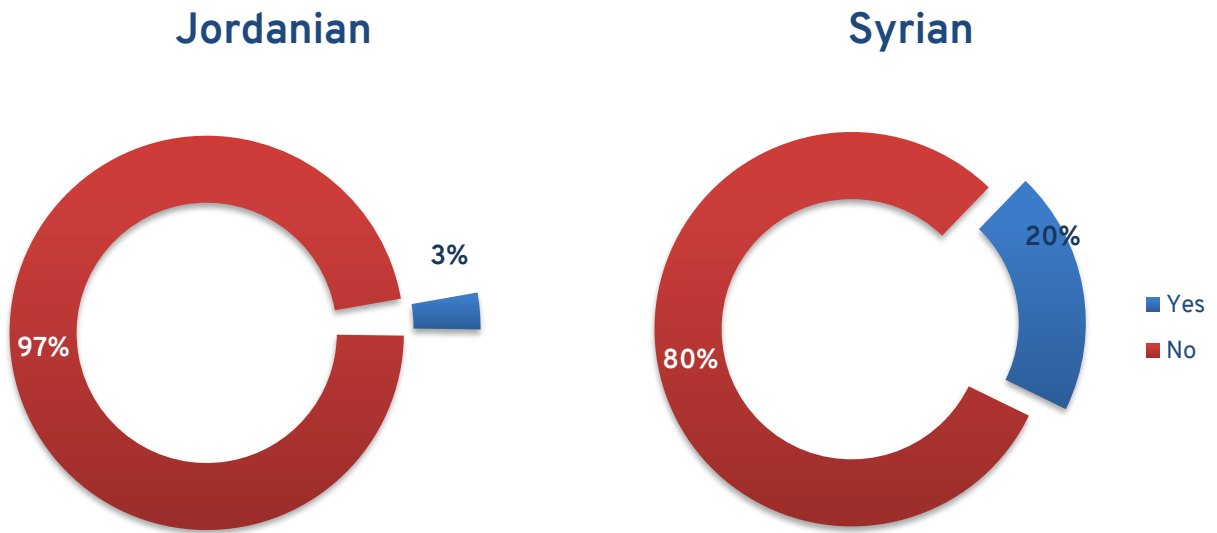
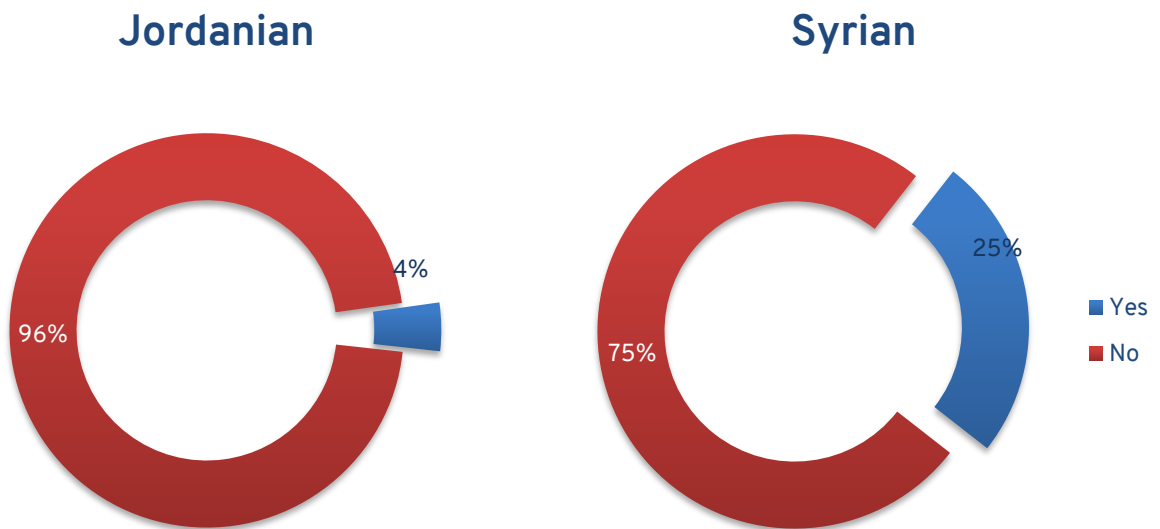


Figure 11: In-kind assistances





## 9. PERFORMANCE OF HOUSEHOLD DUTIES DURING LOCKDOWN

One of the consequences of the lockdown measures is increased duties for household members, such as provision of care services to children who otherwise would have been at school. Table 16 shows that 74 per cent of all female respondents claim that their household duties have increased during the lockdown, while 59 per cent of the male respondents claimed the same.



**Table 16: Level of agreement with the statement: "My household duties have increased while I have been at home."**

	Strongly agree	Agree	Neither agree not disagree	Disagree	Strongly disagree	Total	
						Total	Sample size
Total	22	45	27	6	0	100	1 470
Gender Male	13	46	31	10	0	100	754
Gender Female	31	43	23	2	-	100	716

n=All individuals

Taking a look at which household duties the different groups of respondents perform during the lockdown (Table 17), expose that most respondents perform duties related to taking care of children (46 per cent), while about 20 per are involved in preparation of meals and tasks related to home schooling.

With respect to gender, division of the extra duties are quite evenly distributed between men and women. However, a clear exception to this general picture is that Syrian men primarily perform tasks related to taking care of children, and to less degree involve themselves in meals preparation and home schooling compared to their Jordanian counterparts.

**Table 17: Type of most increased household task**

		Caring for children	Caring for elderly	Meals preparation	Home schooling	Other	Total	Sample size	
								Total	Sample size
Total		46	4	22	19	9	100	1,033	
Jordanian	Total	31	6	29	22	12	100	437	
	Gender								
	Male	29	10	20	21	21	100	188	
	Female	33	3	36	23	5	100	249	
Syrian	Total	57	3	17	18	7	100	594	
	Gender								
	Male	67	2	8	13	9	100	286	
	Female	46	3	25	22	4	100	308	

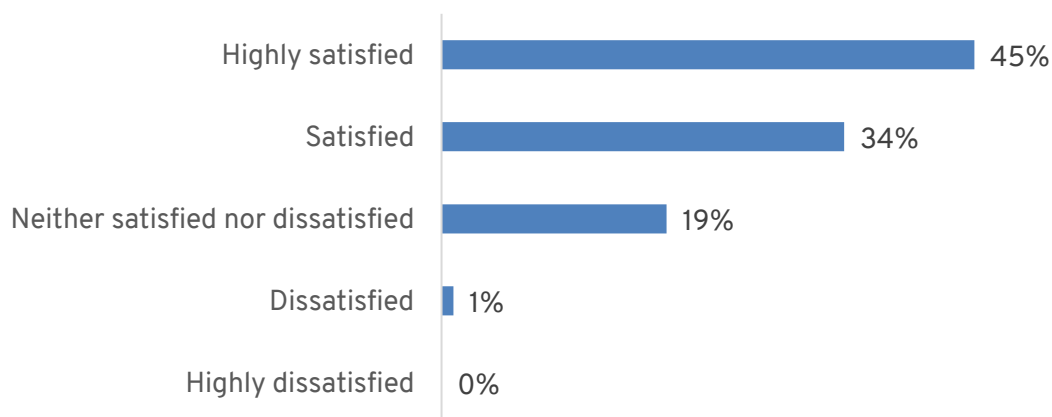
n=All individuals

## 10. PREFERENCES AND PERSPECTIVES ON RESPONSE MEASURES

The vast majority of the workers in the sample (79 per cent) expressed that they are satisfied or highly satisfied with how the Jordanian Government has dealt with the COVID-19 pandemic so far (Figure 12). Although there is a high degree of consensus between the different groups of workers around these two statements, it is interesting to notice that Syrian workers are slightly more satisfied than the Jordanian workers.

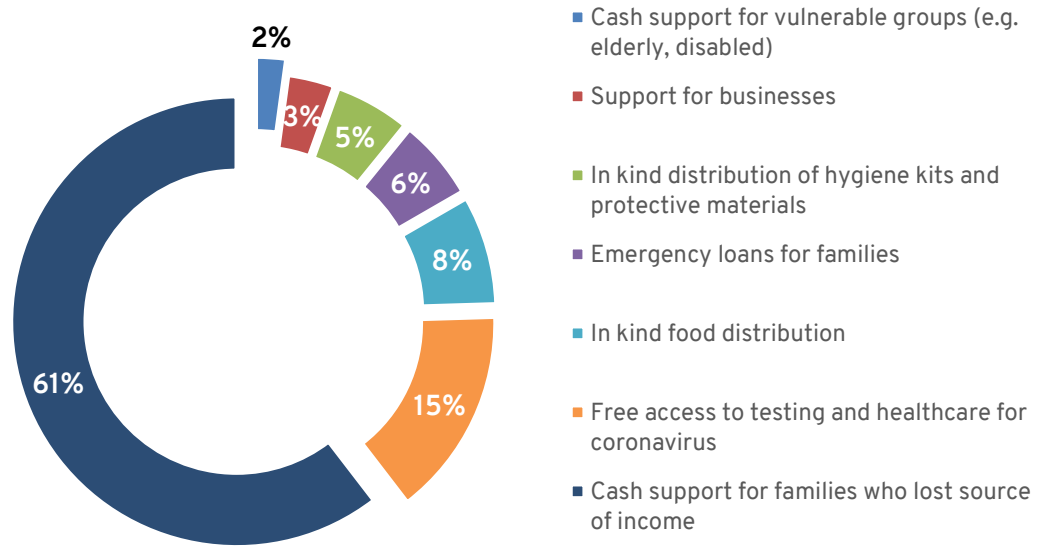


Figure 12 Satisfaction with government measures in mitigating the impact of COVID-19



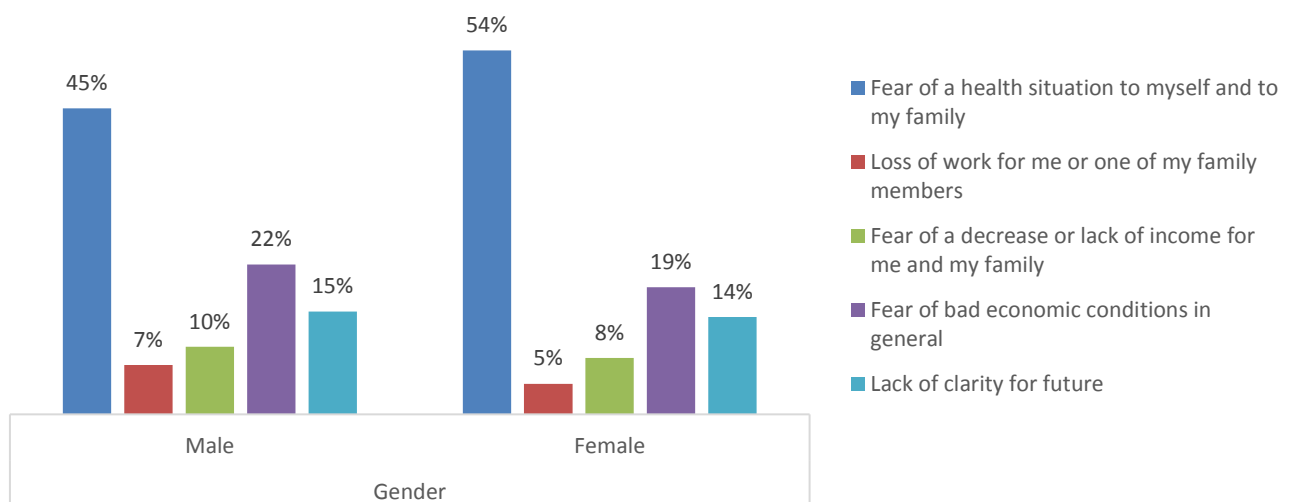
When workers were asked about their preferred type of support to be able to handle the immediate impact of the COVID-19 pandemic, the majority (61 per cent) pointed at cash support for families that have lost their sources of income (Figure 13). 15 per cent of the workers would prefer access to healthcare services, including free testing for COVID-19, while only 3 per cent would prefer the more indirect measure of supporting businesses in coping with the crisis.

**Figure 13 Measures that minimize the effect of coronavirus**



When asked about the most serious concerns in relation to the longer-term impact of the crisis, most workers emphasised their health and the health of their family members (Figure 14). Women are slightly more concerned about the health situation (55 per cent) than their male counterparts (45 per cent). 22 per cent of male workers are primarily concerned about the economic consequences of the crisis, compared to 19 per cent of female workers. Interestingly, only about 6 per cent of all workers are primarily concerned about losing their job due to the COVID-19 pandemic and the lockdown.

**Figure 14: Largest fear or worry for in this time of uncertainty**



## 11. FINDINGS AND RECOMMENDATIONS

### MAIN FINDINGS

This assessment is part of a series of studies on the impact of COVID-19 on labour markets in the Arab States of Jordan, Lebanon and Iraq.

The assessment is based on a sample of respondents selected from existing ILO databases consisting of 1,580 Jordanians, Syrian refugees, women, and workers.

The objective of the assessment was to explore some of the immediate effects of the COVID-19 pandemic on the employment situation of workers in Jordan, and provide a baseline for assessing the longer-term impacts on those workers through follow-up surveys in the coming months.

The study examines the employment status of individuals before and during the lockdown, implications on their livelihoods as a result of changes in their employment status and the COVID-19 crisis in general. Furthermore, it looks at coping and adaptive mechanisms taken by individuals and their families to deal with the crisis. It covers workers employed in construction, manufacturing, agriculture and the services sector.

The findings highlight the vulnerabilities of informally employed workers as a result of lockdown measures aimed to contain the COVID-19 virus in Jordan. Surveyed Syrian refugees were among those hardest hit due to their largely informal employment situation - whether due to lack of written contract, social security and health insurance coverage or valid work permits.

Almost half (47 per cent) of the respondents who were in employment before the COVID-19 outbreak, were currently out of work. Out of these, 13 per cent had been permanently dismissed, while 18 per cent had been temporarily laid-off and 16 per cent were on paid leave. A third of Syrians who were in employment before the crisis had lost their jobs permanently, compared to 17 per cent of surveyed Jordanians.



In March, the average monthly wages for both surveyed Jordanian and Syrian workers were reduced by more than 40 per cent, compared to the average wages in previous months. This decline in income was mainly attributed to reduced working hours as well as the dismissal of some workers from their jobs on a permanent basis. A substantial number of individual respondents reported that their household income had decreased, particularly those in informal employment.

The assessment also explores the employment status of women, the majority of whom in the sample work in the manufacturing sector. The results show that women were better covered in terms of wage protection and social security as a result of working in more formal employment than men. The study also looks at increased duties during lockdown for household members, including childcare responsibilities. The increase was significantly higher among women respondents than men.

## LESSONS AND RECOMMENDATIONS

1. To leave no one behind, it is recommended that the agile and responsive structures and mechanisms established by the Government of Jordan be continually reviewed and ensure that measures encompass refugees and migrant workers.
2. Several aspects of the various Defence Orders issued by the government require further analysis from the perspective of workers' protection (including income protection), and in relation to women. In particular, childcare and family responsibilities during the period of economic lockdown and school closure limit women's capacity to remain at or return to work, even for remote work modalities. Specific measures to support return to or retention at work for employed women can be promoted by use of existing reserves in the Maternity Insurance Fund.
3. While workers in the informal economy, including refugees and migrant workers, are impacted by the crisis, they are largely absent from measures taken so far by the government to assist people suffering economically from the pandemic. There is a need for a range of mechanisms for income protection to be made available, depending on labour market status and business conditions. The increased access of Syrian refugees to the labour market through the Jordan Compact has not been reflected in protective measures. Income support for workers and enterprises operating in the informal economy is critical to prevent them from plunging far deeper into poverty. To address this situation, there is a need for urgent measures similar to the ones the government recently introduced to support marginalized Jordanian workers and enterprises in the informal sector.
4. There is an opportunity to use the current crisis to address pre-existing labour market challenges, mainly that of high informality, through an inclusive and gradual transition from

an informal to a formal economy which leaves no one behind and which takes into consideration the concerns of both workers and employers. The rapid assessment indicates that formalization and decent work are effective measures to support and protect workers during crisis situations. Formalized work should be promoted across all economic sectors to achieve decent work conditions for all.

5. A large number of workers voiced concerns about measures taken at the workplace to minimise occupational health risks. Employers should take active measures to minimize the health risk of COVID-19 for their workers and provide improved protective and preventives measures at the work place.
6. Given the expected adverse impact of the COVID-19 pandemic on the macro economy of Jordan, humanitarian and development partners should coordinate and enhance their support to Jordanians, refugees, migrant workers and other vulnerable groups. Global, regional and country appeals should be utilized to design interventions that better respond to the negative impact of COVID-19 on the labour market and minimize the adverse effects on workers in the informal economy.

# ANNEX I QUESTIONNAIRE FOR INDIVIDUALS

1<sup>st</sup> Round (6-14 April 2020)

## Introduction and request for verbal consent

My name is \_\_\_\_\_ and I am working as a field assistant for International Labour Organization (ILO) on a survey regarding the effects and impacts of the coronavirus (covid-19) disease pandemic on Jordanian labour market. The aim of the survey is to provide useful information for policy recommendations. You are randomly selected to participate in this survey. We kindly request you for your voluntary participation in this survey. The information you provide us is strictly confidential and will only be used for research purposes. This interview may take about a maximum of 30 minutes and we appreciate and value your time in participating in our survey. If you have any questions, I will be happy to provide you with honest answers.

Date	<b>Date of Interview</b>	dd.mm.yyyy  _ _ . _ _ . _ _ _ _		
Q101	<b>Interviewer Name</b>	_____		
Q102	<b>Telephone number of the individual respondent</b>	_____	10 digits starting with 0	
Q103	<b>Name of the individual respondent</b>	_____		
Status	<b>Interview status</b>	Completed	1	
		Connected but person refused	2	
		Telephone unreachable	3	
		Number is disconnected	4	
		Wrong number (person no longer found on this number)	5	
		Telephone switched off	6	
		Number not in use	7	
		Call not answered	8	
		Other	9	



Section 1: Employment situation before lockdown

<p>The Jordanian government has taken various measures in order to contain the spread of the coronavirus disease (COVID-19) including the lock down of the country from Mid-March. I would like to ask you about your employment situation prior to the lockdown of the country, referring to the period 1-14 March 2020/the first two weeks of March.</p> <p><b>Employment refers to any job (income generating activity) conducted for at least one hour.</b></p>			
101	<p><b>Prior to the lockdown of the country (1-14 March), what was your main employment status?</b></p>	<p>Working for wage/salary for someone, an enterprise, company or government 1 2 3 4 5 6</p> <p>Working on own account or enterprise belonging to the household Working on a farm or with livestock owned or rented by the household Cash for work Did not have any job and seeking for job Did not have any job and not seeking for job</p>	<p>→Next section →Next section</p>
102	<p><b>What was your job/occupation?</b> <i>Write down (a) <u>job title</u> and (b) main <u>tasks</u> or <u>duties</u></i></p>	_____	
103	<p><b>What kind of industry, business, service or activity is carried out at your work place?</b>  <i>If respondent does not understand, give examples What are the main goods/products or services produced at the place where you work? Record if business is wholesale trade, retail trade, manufacturing, or services</i></p>	_____	
104	<p><b>What type of employer did you work for?</b></p>	<p>Government 1 Private company/ business 2 Foreign company/ business 3 4 Non-governmental organization 5 6 Family business 7 A private household 9 Self-employed (own-account worker) Refusal</p>	<p>→108 →108 →108 →108</p>
105	<p><b>Approximately, how many persons work in your main work place?</b></p>	<p>1-5 employees 1 6-15 employees 2 16-100 employees 3 More than 100 employees 4 Do not know 8 Refusal 9</p>	

106	In your main job, are you employed on the basis of a contract or an oral agreement?	A written contract An oral agreement Neither Refusal	1 2 3 9					
107	Is your contract/ agreement a limited or unlimited period contract/agreement?	Limited period contract/agreement Unlimited period contract/agreement Refusal	1 2 9					
108	What type of transportation do you usually use to get to your work place?	On foot or bicycle Motorbike Private car (owned, rental, friends, etc..) Public bus Taxi services(including Careem, Uber, etc) Transportation provided by employer	1 2 3 4 5 6					
109	How much time—on average—do you use to reach the workplace (one way)?	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table> Refusal					Minutes Hours 99 9	
110	For how long have you held this job?	Less than 1 month Months Years Refusal	0 <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table> 99 99					
111	Is this job temporary, permanent, seasonal or irregular?	Permanent Temporary Seasonal Irregular Refusal	1 2 3 4 9					
112	In your main job, how many days did you work during the month of February 2020?  <i>Work refers to any job (income generating activity) conducted for at least an hour</i>	Temporarily absent In days Refusal	0 <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table> 99					
113	Altogether, how many months have you worked (any work) during the last 12 months?  <i>Work refers to any job (income generating activity) conducted for at least an hour</i>	Less than 1 month Months Refusal	0 <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table> 99					

114	<b>What was your <u>actual</u> take home amount from the main work during the month of February?</b>	Refusal=9999  <i>Amount in JD</i>	_ _ _ _	
115	<b>Do you have any health insurance (or receive subsidized health services)?</b>	Yes No Don't Know Refusal	1 2 8 9	→117 →117 →117
116	<b>From which source do you receive the health insurance?</b>  <i>Mark all that apply</i>	Ministry of Health Royal Medical Services Private insurance University hospitals UNRWA Other, specify _____ Don't know Refusal	1 2 3 4 5 6 8 9	
117	<b>Did you have any social security coverage related to your job activities?</b> <i>Social security includes one or more insurances such as insurance against work injuries; insurance against old age, disability and death; maternity insurance (paid maternity leave); insurance against unemployment.</i>	Yes, facilitated by my employer Yes, arranged by myself Yes, arranged by other agencies No, don't have any coverage Don't know Refusal	1 2 3 4 8 9	→Next section →Next section →Next section
118	<b>Which benefits are you aware that you can benefit from your social security coverage?</b>  <i>Mark all that apply</i>	Insurance against work injuries Old age pension Disability and death pension Maternity insurance (paid maternity leave) Insurance against unemployment.	1 2 3 4 5	

Section 2: Livelihood implications

201	<b>At present, what is your main work status?</b>	Paid leave Paid sick leave Temporary lay-off and expect to return to work Working from home Working as usual Permanently laid off Did not have any job and seeking for job Did not have any job and not seeking for job	1 2 3 4 5 6 7 8	→206 →206
202	<b>What was your actual take home amount from the main work during the month of March?</b>	Not yet paid=9995 Don't know=9998 Refusal=9999  <i>Amount in JD</i>	_ _ _ _ _	
203	<b>What was your income situation during the month of March compared to your usual pay?</b>	Decreased Remained the same Increased Don't know Refusal	1 2 3 8 9	→206 →204 →206 →206
204	<b>What was the reason for the reduction of your income from work during the month of March?</b>	Employer reduced my wage/salary level Due to less hours/days worked I became unemployed ( laid off) Other specify_____	1 2 3 4	
205	<b>What was the reason for the increase in your income from work during the month of March?</b>	I have worked more hours/days Expected usual increase in wage/salary Other specify_____	1 2 3	
206	<b>How would you describe the level of food consumption of your household during the lockdown period compared to the one before? Increased, decreased, or remained the same?</b>	Increased Remained the same Decreased Don't know Refusal	1 2 3 8 9	

207	<p><b>I will now describe some statements that describe potential consequences of the coronavirus crisis. Please tell me if you agree or disagree with the statements.</b></p> <p>A. My household income has increased due to the crisis</p> <p>B. My household income has decreased due to the coronavirus crisis</p> <p>C. My household duties have increased while I have been at home</p> <p>D. My tasks of taking care of children have increased since the crisis emerged</p> <p>E. I may lose my job in the coming months</p> <p>F. I lost my job due to the coronavirus crisis</p>	<p>Strongly agree 1</p> <p>Agree 2</p> <p>Neither agree not disagree 3</p> <p>Disagree 4</p> <p>Strongly disagree 5</p> <p>Not applicable 6</p> <p>Don't know 8</p> <p>Refusal 9</p>		
208	<p><b>Compared to the situation before the corona crisis, would you say that the tasks and work that you perform at home have increased today?</b></p>	<p>Yes, significantly 1</p> <p>Yes, moderately 2</p> <p>No change, remain the same 3</p> <p>I work less 4</p> <p>Don't know 8</p> <p>Refusal 9</p>		<p>→Next section</p> <p>→Next section</p> <p>→Next section</p> <p>→Next section</p> <p>→Next section</p>
209	<p><b>Which task has increased the most?</b></p>	<p>Caring for children 1</p> <p>Caring for elderly 2</p> <p>Meals preparation 3</p> <p>Home schooling 4</p> <p>Other specify_____ 5</p>		

Section 3: Coping measures and assistance

301	<p>What specific measures have been taken at your work place to minimize the risk of coronavirus disease (Covid-19)?</p> <p>Mark all that apply</p>	<p>Disinfection Frequent hand washing Provided protection equipment (mouth masks) Enforced distancing Reduced gatherings None Other specify_____</p>	<p>1 2 3 4 5 6 7</p>	<p>Only for those with jobs</p>
302	<p>Are there measures related to closure or lay-offs taken by your employer?</p>	<p>Work place is closed down and no more in business Some employees have been temporarily laid off Some employees have been permanently laid off None, business runs as usual Not applicable Other specify_____</p>	<p>1 2 3 4 5 6</p>	<p>Only for those with jobs</p>
303	<p>Are there any other measures taken by your household to manage the financial impacts of the situation related to coronavirus?</p>	<p>_____ _____ _____ _____</p>		
Savings	<p>Do your household have any savings that can be used to ease problems caused by the Corona situation?</p>	<p>Yes No Don't know Refusal</p>	<p>1 2 8 9</p>	<p>→304 →304 →304</p>
duration	<p>For how long do you think these savings will last given that the situation remains the same as today?</p>	<p>Less than one month 1-3 Months 4-6 Months More than 6 months Don't know Refusal</p>	<p>1 2 3 4 8 9</p>	
304	<p>During the month of March, have you or any member of your household received <u>cash</u> assistance from anyone?</p>	<p>Yes No Refusal</p>	<p>1 2 9</p>	<p>→306 →306</p>
305	<p>From which source(s) have you received the cash assistance?</p> <p>Mark all that apply</p>	<p>National Aid Fund (NAF) Local government authorities Local charitable organizations Religious organizations International organizations (UNHCR, WFP, etc) Other specify_____</p>	<p>1 2 3 4 5 6</p>	

306	During the month of March, have you or any member of your household received <u>in-kind</u> assistance from anyone?	Yes No Refusal	1 2 9	→308 →308
307	From which source(s) have you received the in-kind assistance?  Mark all that apply	National Aid Fund (NAF) Local government authorities Local charitable organizations Religious organizations International organizations (UNHCR, WFP, etc) Other specify_____	1 2 3 4 5 6	
308	Which government measures do you consider most relevant in minimizing the effect of the coronavirus crisis on your own employment situation?	Free access to testing and healthcare for COVID In kind distribution of hygiene kits and protective materials In kind food distribution Cash support for vulnerable groups (e.g. elderly, disabled) Cash support for families who lost source of income Emergency loans for families Support for businesses Other specify_____	1 2 3 4 5 6 7 8	
309	In general, how satisfied are you with the government measures designed to mitigate the impact of the corona virus on your employment situation?	Highly satisfied Satisfied Neither satisfied nor dissatisfied Dissatisfied Highly dissatisfied	1 2 3 4 5	
310	What is your biggest fear or worry as we enter this time of uncertainty due to the coronavirus disease?	_____		

Section 4.1: Background (All respondents)

401	<b>What is your nationality?</b>	Jordanian Syrian Other specify Refusal	1 2 3 9	
402	<b>Gender</b>	Male Female	1 2	
403	<b>How old are you?</b>	<input type="text"/> <input type="text"/>		
404	<b>What is the most advanced level of education you have completed?</b>	Did not complete any level Elementary (old Jordanian system / Syria Preparatory / Intermediate (old Jordanian system / Syria, 7-9) Basic (1-10) Vocational education (VTC) Comprehensive secondary - Academic Comprehensive secondary - Vocational Community college/ Intermediate diploma / Vocational training after secondary (Syria) Bachelor's degree (TS./ B.A./B.S.) Higher diploma Ma. (Magister) Ph.D. (Doctorate) Refusal	1 2 3 4 5 6 7 8 9 10 11 12 99	
405	<b>Are you the main provider in your family/household?</b>	Yes No Refusal	1 2 9	
406	<b>How many persons usually live in your household/family?</b>	Children [<18 years old]  Male <input type="text"/> <input type="text"/> Female <input type="text"/> <input type="text"/>  Adults [ Age 18-64] Male <input type="text"/> <input type="text"/> Female <input type="text"/> <input type="text"/>  Elderly persons [Age 65 and above] Male <input type="text"/> <input type="text"/> Female <input type="text"/> <input type="text"/>		



407	How many male members of your family are currently working (engaged in income generating activities, irrespective of temporary absence)?	None  _ _	0	
408	How many female members of your family are currently working (engaged in income generating activities, irrespective of temporary absence)?	None  _ _	0	
409	Has any member of your family/household been laid off from work due to measures related to the coronavirus?	Yes No Refusal		→ →
410	How many male members of your household have lost their jobs due to measures related to the coronavirus?	None  _ _	0	
411	How many female members of your household have lost their jobs due to measures related to the coronavirus?	None  _ _	0	

Section 4.2 Background (Only for Syrians)

412	When did you arrive in Jordan for the first time?	Month of arrival Born in Jordan Refusal	_ _  97 99	
		Year of arrival Born in Jordan Refusal	_ _ _ _  9997 9999	
413	In which Syrian governorate did you live before arriving to Jordan?	Al Hasakah Aleppo Al Raqqah Al Suwayda Daraa Deir El Zour Hama Homs Idlib Latakia Quneitra Rural Damascus Damascus Tartus Other (neither Jordan nor Syria) Born in Jordan Refusal	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 97 99	Fill in 97, if 110 =97

414	<b>Do you have / Have you ever had a work permit in Jordan (irrespective of current validity)?</b>	Yes, have a valid work permit Yes, but has expired No, never had a work permit Refusal	1 2 3 9	
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## **Initiative to measure Impacts of COVID-19 on Labour Markets in Arab States**

This report is a product of an ILO initiative to conduct rapid assessments on the impacts of COVID-19 in collaboration with development partners. It is designed to assess the impacts of COVID-19 pandemic on vulnerable workers in three Arab States: Jordan, Lebanon and Iraq. The initiative is expected to produce a series of country level and comparative studies during April-December 2020 examining the development and impacts of the pandemic based on a panel survey designed for this purpose. Creating a structure where respondents are tracked over time in multiple rounds, the initiative is aimed at measuring the impacts of the pandemic in a dynamic manner.

The rapid assessments focus on a study population that constitutes individuals and their households who have received support or participated in any program and project schemes implemented by the ILO and the participating development and humanitarian organizations. While the assessment is not representative at a larger scale, studying populations supported by the organizations provides valuable insights and knowledge relevant for interventions and policies in times of crises and shed light to vulnerable populations who may have otherwise been left behind.



**Fafo**

Fafo Institute for Labour and Social Research (Oslo, Norway) leads the scientific and technical design of the study, and oversees the overall implementation of the study.

Participating organizations provide relevant materials for the assessments, provide field personnel, and contribute with knowledge and programmatic experience. The participating organizations are: United Nations Development Programme (UNDP), International Rescue Committee (IRC), Danish Refugee Council (DRC), Save the Children International, Oxfam, Mercy Corps, Norwegian Refugee Council (NRC), and Agency for Technical Cooperation and Development (ACTED).



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