

Gender Justice

Through Women's Eyes: The Socioeconomic Impact of COVID-19 on Women in Jordan One Year into the Crisis

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ARDD

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Report

Through Women's Eyes: The Socioeconomic Impact of COVID-19 on Women in Jordan One Year into the Crisis

June 2021

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Acronyms and Abbreviations

ARDD	Arab Renaissance for Democracy and Development
CBO	Community-based organization
CSO	Civil society organization
HBB	Home-based business
JONAF	Jordanian National NGO Forum
MoSD	Ministry of Social Development
MSE	Micro and small enterprise
NAF	National Aid Fund
NGO	Non-governmental organization
SIGI	Solidarity is Global Institute
SPRC	Social Protection Response Committee
UN	United Nations
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
UNDP	United Nations Development Programme
UNICEF	United Nations Children’s Fund
USAID	United States Agency for International Development
USAID LENS	United States Agency for International Development Jordan Local Enterprise Support Project
WLCSO	Women-led civil society organization
WPS	Women, Peace, and Security

Executive Summary

Jordan’s economy has been heavily impacted by the COVID-19 pandemic, which started over a year ago. Women have been disproportionately affected by the economic consequences of COVID-19, during which those who had been working before the onset of the pandemic lost a notable portion of their income and all had to face growing household responsibilities.

One of the most immediate and significant consequences of the pandemic has been the reduction of steady income sources. Self-employed women and informal women-led home-based businesses (HBBs) struggled to remain afloat while faced with either a decline in demand for their products or the inability to acquire raw materials to meet the requirements of large orders. Women working formally in the education, agriculture, and health sectors have faced sector-specific difficulties, like big salary cuts or loss of jobs. This decrease in income and the additional expenses resulting from COVID-19 have complicated the situation for indebted women. Due to growing interest rates, many people had to sell assets (cars and private properties) to pay their monthly payments.

Negative coping mechanisms have been at times adopted by women because of their economic situation, including reducing expenses on health treatment and education, moving to places with substandard living conditions, or working in high-risk jobs. Over the course of the pandemic, the majority of vulnerable households have adopted at least one negative coping mechanisms to try and meet their basic needs such as purchasing food on credit, selling household assets, sending children to work, and more, with Syrian households and female-headed households more likely to adopt them. Many families have considered marrying their daughters early in order to relieve some of their financial burdens. Women HBB owners adapted to the pandemic by lowering their prices or simultaneously working in food production to earn some extra income. Some women have been able to manage their limited financial resources and have participated in local cooperatives and saving groups, saving monthly payments in a shared wallet with other participants.

Other social consequences of the pandemic include increased consumption of illegal substances and mental health problems. Women are at particular risk of psychological distress, reporting more anxiety or depression in some studies due to the loss of income, unemployment, domestic violence, and/or increased household responsibilities with limited help. Female-headed households are more likely to channel these feelings into inflicting violence on children.

The Jordanian government has created several emergency funds to target households suffering economically from the crisis. While this assistance has improved the financial situation of many households, most individuals interviewed for this report noted that the assistance has been too limited and that the eligibility criteria needs to be improved. To make up for the inclusion gaps, members of the Jordanian National NGO Forum (JONAF) delivered extra assistance to vulnerable families.

Reforms involving assistance criteria, lending mechanisms, funding opportunities, and coordination of support at government, donor and civil society levels need to be considered to improve the socioeconomic situation of women in Jordan in view of the COVID-19 pandemic. Recommendations that have been informed by discussions with JONAF members and vulnerable women are listed at the end of the report.

One Year into the COVID-19 Crisis

At the time of writing this report, Jordan has officially moved into the second year of the COVID-19 crisis. During this year, Jordan witnessed two surges in the number of cases in late 2020 and early 2021. The government enacted strict lockdowns, curfews, and suspended international travel from March to September in 2020; these measures have “exacerbated existing structural weaknesses in the economy and unresolved social challenges and put pressure on the country’s fragile macroeconomic stance.”¹

COVID-19 restrictions have had a particularly significant impact on the economic situation of households across Jordan. A UNDP rapid assessment of the impact of COVID-19 on households in Jordan, conducted in May 2020, already revealed that “more than a half (58.6 percent)

¹ World Bank (2020). *The World Bank in Jordan*.

of respondents who were employed before the crisis indicated to have lost their entire income, 17.1 percent reported their income was ‘much lower,’ [and] 9.4 percent reported a ‘slightly lower’ income, leaving only 11.3 percent reporting that their income had been unaffected by the crisis.”² The same report found a large variation across governorates.³ Similarly, according to the International Food Policy Research Institute (2020), employment losses during the lockdown were estimated at over 20 percent, primarily driven by losses in the services and agricultural sectors, and household income fell on average by around one-fifth due to the lockdown.⁴ At the time of writing this report, the World Food Programme had launched an urgent funding appeal to sustain vital assistance to refugees, as around 65 percent of refugees in Jordan are on the edge of food security.⁵

Studies show that during natural disasters, disease outbreak, war or other public emergencies, such as the COVID-19 crisis, women adopt greater responsibilities and are often overburdened with paid and unpaid work, as new roles borne by women during such events “usually come without the alleviation of their existing responsibilities. The gender division of labor, which is already inequitable, heightens women’s vulnerability and the additional responsibilities can be long-lasting, well beyond the resolution of the pandemic.”⁶ This phenomenon has manifested itself in Jordan as well, as household responsibilities of women increased during the pandemic. A survey conducted by the Information and Research Center – King Hussein Foundation reported that 64 percent of employed women surveyed said that responsibilities were not shared equally by men and women in their households, and 75.4 percent of employed women said that they wanted their spouses to do more at home.⁷

Women in Jordan, like in many other countries worldwide, have faced other challenges directly related to the onset of COVID-19. The imposed quarantine measures and economic hardships has resulted in an increase in domestic gender-based violence cases, as those abused are forced to co-exist with their abusers with limited access to support.⁸ Syrian refugee women and low-income Jordanian women reported, in a rapid assessment conducted by UN Women, that they feared an increase in violence due to crisis measures; 62 percent of respondents indicated they feel they were at an increased risk of physical or psychological violence due to heightened tensions in the household and/or increased absence of food security.⁹ Domestic violence poses a serious threat to women in Jordan, particularly to women who have lost their jobs and have no source of steady income, who thus find it even more “difficult to leave an abusive partner [as they are economically reliant on them] and thereby domestic violence becomes ‘the manifestation of unequal gender relations and an expression of power and control.’”¹⁰

2 UNDP (2020) *COVID-19 Impact on Households in Jordan*, p. 4.

3 Ibid.

4 Raouf M., Elsabbagh D., Wiebelt M. (2020) Impact of COVID-19 on the Jordanian economy: Economic sectors, food systems, and households. *International Food Policy Research Institute MENA Policy Note* 9. November.

5 Abu Zaid, S. (2021) “WFP appeals for urgent funding of \$94m to sustain vital assistance to refugees,” *The Jordan Times*, 17 March.

6 IRCKHF (2020) *COVID-19 and the Double Burden on Women in Jordan*, p. 4

7 Ibid.

8 Arab Women Association of Jordan (2020) *Impact of COVID-19 on women and girls in Jordan*.

9 UN Women (2020) *Rapid Assessment of the Impact of COVID-19 on Vulnerable Women in Jordan*.

10 IRCKHF (2020), p. 8.

JONAF Network

In response to these challenges, the government, civil society organizations (CSOs), and community-based organizations (CBOs) have coordinated and implemented programming aimed at alleviating the pandemic-related economic and social burdens that Jordanians faced. Members of JONAF, in particular, have utilized their expertise and networks and launched a gender-responsive comprehensive response plans targeting the most vulnerable beneficiaries across the Kingdom.

JONAF was established in 2016 as a group of CSOs, CBOs, experts, and media activists from different parts of the Kingdom. JONAF works in tandem with government officials and decision makers at local and national levels to coordinate and lead the national humanitarian response and development efforts in Jordan. Currently, JONAF includes 50 member organizations from across the Kingdom, including four CSOs with observer status.

During the first wave of the pandemic, the JONAF coalition implemented an immediate three-month response plan covering various areas, including humanitarian response, health and food aid, provision of medical, social, legal, labor and protection services, childcare, competent social and mental health services, and community organization and public awareness services through social media sites. The response plan reached more than 130,000 vulnerable beneficiaries, namely women, children, day laborers, migrants, refugees, the elderly, and people with disabilities.

JONAF launched the second phase of the plan in mid-November 2020, focusing on offering protection and prevention to mitigate the consequences of the pandemic and conducting periodic assessments of the needs of the most affected groups. In view of the exacerbating health, economic and social consequences of the second wave of COVID-19, JONAF decided to extend the second phase of the COVID-19 crisis response plan until mid-April 2021, to ensure the continuity of its efforts and endeavors, coordinating efforts with those of the government and complementing them over the coming months, building on the lessons learned to improve the relief and response services provided to local communities.

Objective of the Report

This report explores the economic and social impact of COVID-19 on women in Jordan and provides reflections for action from a female grassroots perspective. It explores the impact of the crisis on different economic sectors, as well as some of the more hidden but equally important social consequences of the crisis.

The report includes a desk review that incorporates the latest information and statistics from national, local, and international reports, as well as quantitative and qualitative data consists of ARDD's documentation files of JONAF responses to COVID-19, the analysis of an August 2020 survey of Syrian and Jordanian women¹¹ that investigated the effects of the crisis on their

11 A survey of 506 Syrian and Jordanian women was also conducted in August 2020 to gauge their financial situation, particularly the impact COVID-19 has had on their financial situations, including debt. The methodology and detailed findings of this survey can be found in a policy brief entitled "[Women's Financial Vulnerability: Challenges Women Face with Debt and Loans.](#)"

indebtedness situation, interviews with representatives of JONAF organizations that work with vulnerable women, and interviews with women who own unregistered HBBs.

JONAF perspectives were deemed highly important for this report and, as such, women representatives of member organizations were consulted through webinars and interviews to gauge their perceptions on the socioeconomic impact of COVID-19 on both women-led CBOs and their women beneficiaries. JONAF interviewees were selected based on their engagement with women's economic empowerment and their experiences providing training and consultations to women who own home-based businesses; the sample was also chosen to cover the three main regions of the country (north, south, and central Jordan), as well as rural and urban areas. Fourteen member organizations met these criteria and eleven representatives agreed to participate. The eleven representatives were interviewed over the telephone on March 3rd and 4th of 2021, and each interview lasted approximately 30 minutes.

Webinars were also held to discuss findings of the research, validate the results, determine recommendations, and explore new avenues of research. Two webinars were held for this topic; a webinar on November 18, 2020, to discuss the indebtedness of women, and a webinar on April 5, 2021, to discuss the challenges of women HBB owners. The November webinar was attended by nine JONAF members and the April webinar was attended by eighteen JONAF members.

To further understand the effects of COVID-19 on women working in the informal sector, ten women who own unregistered HBBs were selected as interviewees from ARDD's database of women who received cash assistance from ARDD at the beginning of the COVID-19 crisis. The researchers took into account geographic variations as well as sectoral differences, with the most common industry being food production (six women) and the rest comprising the garment industry (two women), retail (one woman) and beauty services (one woman).

Deteriorating Access to Steady Income Sources

One of the most immediate and significant consequences of the pandemic and the ensuing restrictions to curb infection rates has been the reduction of steady income sources for both men and women. Working women in Jordan, who faced many gender-related challenges and discrimination even before the crisis, have encountered further adversity since the onset of the COVID-19 crisis. Self-employed women and women-led micro and small enterprises (MSEs) have struggled to remain afloat, and women working formally in the education, agriculture, and health sectors have faced sector-specific difficulties. The changes that have occurred have had serious repercussions on working women, including salary reductions and loss of jobs.

Struggling to Survive: Self-employment and Micro and Small Enterprises (MSEs)

Self-employed women, in particular HBB owners, have been severely impacted by the crisis and are having an extremely difficult time finding alternative pathways to earning income to support their families.

While only around 10 percent of micro and small enterprises (MSEs) are owned by women in Jordan, according to the USAID LENS Jordan project, approximately half of the HBBs in Jor-

dan are owned by women.¹²The USAID LENS Jordan Project says that women are less likely to register their businesses with the government than men: 30.3 percent of women-owned businesses surveyed in the USAID project were unregistered, compared to 17.2 percent of male-owned businesses.¹³

While there is currently no available comprehensive data on the number of women working informally, including in home-based businesses, focus group discussion participants in a 2018 study by ARDD estimated that 50 percent to 60 percent of the working women they knew were working in the informal sector.¹⁴

Self-employed women in Jordan tend to run HBBs related to catering, garment, and beauty services. These women have encountered COVID-related challenges in retaining their clientele, obtaining raw materials for their businesses (due to movement restrictions), and paying debts.

A representative of a JONAF organization in Amman believes that people have actually preferred ordering home deliveries from HBBs instead of restaurants, as they deem them safer. One woman who owns an HBB reported receiving more orders during the crisis, attributing this to the shift to remote work, which makes family demand for food grow. At the same time, many of her competitors, like large malls, have been closed during the crisis, and this contributed to her receiving more customers. A few HBB owners said that customers' needs are centered around food, whereas other services and products are less prioritized. As such, the recovery rate in this sector seems to be higher than in others, according to an interviewee from a Tafleleh organization.

However, the general consensus among women who own home-based businesses is that there has been a considerable decline in the demand for catering services, informal beauty services, and garment production. Women explained these declines as a result of the absence of celebrations due to social distancing, lockdowns, and curfews. For instance, many of the HBB owners who own production kitchens as well as owners in the garment industry were affected by the shift from in-person learning to online learning, as they used to provide meals to schoolchildren and their school uniforms. Similar to the decline in clientele for catering businesses, the demand for informal beauty and garment services has diminished during this period.

Registration of HBBs: Fragile Economies and Uncertain Benefits

All women HBB owners interviewed for this report said that their businesses were not registered. Among the reasons for not registering their businesses is the fact that are unable to pay the taxes and social security that registering their businesses entails, as their businesses do not provide steady income or adequate profit margins.

Moreover, there is a lack of clarity among HBBs owners as to what are the benefits and responsibilities ensuing from registered businesses. According to some JONAF members, some women fear that they will be excluded from NAF assistance if they register their businesses. For example, one HBB owner interviewed for this report who works in the garment sector said that she has not registered her business because she believes that if she does, her husband, who is a day laborer, will not receive government subsidies for bread or other assistance.

12 USAID Jordan (2017) "USAID LENS MSE Survey Gender Differences" [Infographic].

13 Ibid.

14 ARDD (2018) *Barriers to Balance: Overcoming Obstacles to Women's Economic Participation in Jordan*, p. 11.

A rapid assessment conducted by UNDP in April 2020 on the impact of COVID-19 on MSEs revealed that during the first wave of COVID-19, “many micro and small businesses changed their businesses into home-based businesses to reduce expenses and cost of doing business, particularly for women-owned micro enterprises.”¹⁵ The same survey results showed that the majority of HBB (which are mostly owned by women) owners said that if the COVID-19 restrictions enacted in April had persisted, their establishments would not have continued beyond 1-3 months.¹⁶ Further research is needed to assess the long-term impact of these restrictions.

Finally, all SMEs have been affected by the movement restrictions that have been enacted throughout 2020 and 2021. The Friday lockdowns have had particular consequences for business owners, as people usually go shopping on Fridays.

Worsening Working Conditions in the Labor Market

Formally employed women have experienced big salary cuts or job losses. It has been estimated that in 2020 alone, around 30,000 women in Jordan withdrew from the labor market.¹⁷

One JONAF member noted that only a few sectors and businesses could survive the lockdowns and other restrictions imposed by COVID-19, such as companies making face masks and delivering hygiene and sanitization items. Even when lockdown measures were lifted, and employees were allowed to work in their offices, the degree of anxiety and nervousness, particularly in the relationship between employers and employees, was heightened, according to a JONAF member from Amman.

Women working in education also faced many challenges due to schools transitioning to online learning and the prolonged closures of schools. The education sector is integral to women’s participation in the formal labor market, as 40.9 percent of employed women in Jordan work in this sector. It has been deemed a “critical” sector by UN Women, signifying that it is a sector hit harder by the pandemic with intensified workloads, deteriorating work conditions, and increased risks to employee health and safety.¹⁸ Three JONAF members from Mafraq and Amman noted the negative impacts on women teachers due to structural changes, such as the shift to online platforms of learning and the decrease of students enrolled in private schools (financial restraints have forced parents to enroll their children in public schools).

“

I buy materials as I receive orders, but I cannot buy large quantities for the whole season. In the last three months, my profits amounted to only JD50. Yesterday, I went to my empty small workshop and when I saw my sewing machine, I burst into tears because I really want to sew some pieces, but I have no fabric. ”

A woman who owns a garment workshop in Tafileh

15 UNDP (2020) *COVID-19 Rapid Impact Assessment on Micro and Small Enterprises Beneficiaries*, p. 3.

16 *Ibid.*, p. 6.

17 Intervention by Asma Khader, “A Decade in Search of Work: Panel Discussion after 10 years of Conflict in Syria,” March 15, 2021.

18 UN Women (2020) *Covid-19 and Women’s Economic Empowerment: Policy Recommendations for Strengthening Jordan’s Recovery*, p. 15.

Employment in the agricultural sector was also affected by COVID-19. One JONAF member noted that in the northern Badia region, in Mafrag, most employed women work on farms, but due to the restrictions on movement at the beginning of the crisis, these women could no longer work as usual.

Farmers may face the threat of imprisonment, because of defaulting on loan payments, according to an interviewee from Karak whose organization works on empowering women economically and socially. Additionally, many did not harvest their fields because they could not pay for transportation to markets and the profits from the markets did not exceed the cost of transportation. In Tafileh, for example, the vegetable market is separate from the central market of the Kingdom, so the market is smaller, and farmers sometimes sell their produce with little to no profits, according to one JONAF member. Due to the restrictions and adjustments, many farm owners across governorates could no longer employ and pay women workers. Most farmers are day laborers who have no job security and were laid off.

Many women from the northern Badia region who used to work in factories were also laid off and subsequently were offered the opportunity to work as day laborers instead, as reported by one member from the region. Under the new employment agreement, women are paid JD10 daily for 9 hours of work, which is illegal.

JONAF members are not optimistic about the prospect of new employment opportunities, as there have been no such opportunities or initiatives toward employability. Loss in steady pathways to income has led to a number of negative consequences, including the inability to pay back loans or cover expenses. As such, women and their families have been forced to cope with scarce financial resources.

Increasing Debt and its Impact on Women's Financial Situations

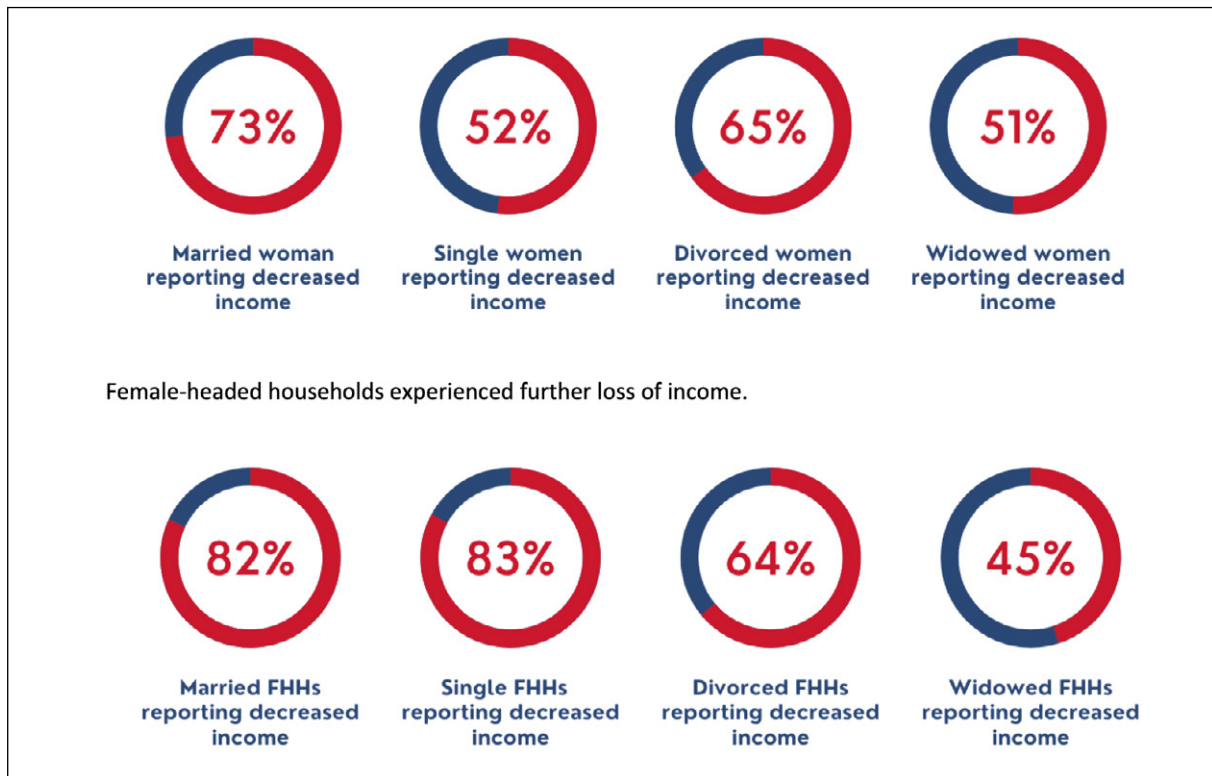
COVID-19 has aggravated the already highly fragile financial situation of women in Jordan. Loss of income and increased expenses have put women and their families on the verge of financial collapse. The pandemic has brought about unexpected new expenses for women and their families, sanitization, hygiene items, and medication for infected people, along with higher costs for online education. Sixty-four percent of women surveyed in August by ARDD reported unforeseen expenses due to the pandemic. Some expenses have remained the same as before the crisis, such as on nutrition needs, rent, and utilities. With the decrease and/or absence of salaries, affording the very basic needs has become increasingly challenging for many households, even for those that were considered as having above-average income levels before the crisis. Many have turned to charities for help, as affirmed by the majority of JONAF participants interviewed for this report.

“

Some farmers run the risk of imprisonment due to bank payment default. As many of these farmers depend only/mainly on the production of the season, they took loans to farm their lands, but with the safety restrictions that cut the supply chains, they could not market their products as usual. Imagine a box of tomatoes was paid 10 pennies only in Ghor [Jordan Valley]!”

Representative of a JONAF organization from Karak

According to the survey, COVID-19 has had a strong negative impact on the income of all categories of women under analysis.



The decrease in incomes, coupled with the additional costs imposed by COVID-19, has complicated the situation of indebted Jordanians. Before the crisis, thousands of women were implicated for unpaid loans. In 2019, the Ministry of Social Development (MoSD) reported that around 50,000 women face potential charges for financial fraud. The total amount of unpaid loans was JD7.5 million. Around 9,000 of these loans did not exceed JD1,000 per loan.¹⁹ Many women in Jordan have been trapped in debt and some ended up in prison; the phenomenon of women in debt was known under the term “gharimat,” meaning “indebted women.”²⁰ (Delwani, 2019).

Lockdown measures at the start of the pandemic restricted movement and halted commercial activity for nearly three months. As a result, women faced more difficulties paying their loans or have been unable to pay them back, at the cost of personal risk. Interest rates have therefore been increasing, and payments are getting delayed to the extent that many people had to sell assets (cars and private properties) to pay their monthly payments, according to JONAF members who participated in the webinar on indebtedness.

19 The Jordan Times (2019) “Some 50,000 women wanted for charges pertaining to financial fraud, other related charges — Ishaqat,” 28 Mar.

20 Delwani, T. (2019) “The Gharimat in Jordan between imprisonment and marginalization” [Arabic]. Independent Arabic. 13 Aug.

The Many Faces of Debt

The survey conducted by ARDD in August 2020 on the indebtedness of women showed that divorced women and widows are the most financially vulnerable groups during the COVID-19 pandemic, with 64 percent of divorced women and 56 percent of widows reporting a monthly income of less than JD150, compared to 19 percent of married women (considering combined household income). For divorced women who are the heads of households, this percentage increases to 72 percent.

The survey also revealed differences among women in debt, depending on their legal and marital status. In regard to their legal status, more than 50 percent of women in debt (defined as money owed to non-institutional creditors) were registered Syrian refugees, while 26 percent were unregistered Syrians, and 20 percent were Jordanian. On the other hand, of women who borrowed from formal entities like banks and lending institutions, 82 percent were Jordanians, while Syrian women and registered Syrian refugees represented 18 percent of the total.²¹

“

We have to help women to avoid being trapped in the loan circle, which might lead them to imprisonment.”

Representative of a JONAF organization in Zarqa

As the financial crisis brought about by COVID-19 worsens, the pressure on indebted women is on the rise. Of the 205 women who owe debt, 82 (40 percent) reported that their creditors had asked for debt payments during the crisis (8 widowed, 19 divorced, 52 married and 3 single women). Moreover, some JONAF organizations reported to have heard about the existence of “dangerous persons who deceive women and trap them in illegal situations by lending them loans and committing them to conditions of which women are not fully aware.” Other organizations mentioned that some women have received threats from their creditors, with some suggesting that women should sell their furniture and other belongings to pay their debts. Data shows that one illiterate woman with debt reported that her creditor had threatened her with jail.

WLSCO Interventions on Debt

Women-led civil society organizations (WLCSOs) have accounted for the inability of some beneficiaries to pay back loans during the pandemic. In the case of business loans (e.g., business ventures, small HBBs), the amount does not exceed JD500 per loan, with a grace period of 6 months and a monthly repayment of JD25. Also, borrowers must attend formal training courses about small businesses and money management, and customer service. Regarding personal loans (e.g., livelihood expenses, home repairs, university/school tuition), the amount ranges from JD250 to JD500, with no grace period and a monthly repayment of JD25, and no formal training is required. To address the inability of women to pay back their loans due to income losses and movement restrictions, WLCSOs extended the payback periods for all types of loans until the end of 2020.

21 For further details, please refer to the ARDD brief “Women’s Financial Vulnerability: Challenges Women Face with Debt and Loans.”

However, since the beginning of the crisis, WLCOs have been unable to distribute any loans to recipients through their organizations due to a halt in funds and a relatively large percentage of unpaid loans. Several WLCOs said that because they cannot distribute loans, organization and community members have organized to collect money for women in need of loans.

The Social Cost of COVID-19: Negative Coping Mechanisms, Mental Health, and Increasing Care Burdens

Among the least explored aspects of the COVID-19 crisis so far is its social impact. The COVID-19 pandemic and the regulations around it have had serious social repercussions on the Jordanian population, the effects of which are expected to last long after the crisis is over. Negative coping mechanisms adopted during the crisis that involve reducing expenses on health treatment and education, moving to places with substandard living conditions, and working in high-risk jobs can have lasting consequences for current and future generations, such as illiteracy, worsened health conditions, and higher rates of substance abuse. Domestic abuse has also increased during the pandemic, due to a myriad of economic and social reasons, which has resulted in acute mental and physical consequences.²² The mental health of the population during this period has quickly deteriorated, with women feeling more acute pandemic-related psychological stress than men.

Negative Coping Mechanisms

Over the course of the pandemic, the majority of vulnerable households have adopted at least one negative coping mechanism in an attempt to meet their basic needs. These mechanisms include purchasing food on credit or borrowing money to purchase food, sending household members to eat elsewhere, selling household assets, moving to cheaper residences, stopping children's education, sending children to work to provide income, reducing expenses on health treatment and/or education, and accepting socially degrading, exploitative, high-risk, or illegal temporary jobs.²³ According to a UNICEF report that surveyed UNICEF beneficiary households with children and youth, 80 percent of households interviewed had adopted at least one of these strategies from May to July 2020, with differences based on nationality and gender, in which 94 percent of Syrian households had resorted to at least one negative coping strategy compared to 68 percent among Jordanians.²⁴

Female-headed households surveyed in the above-mentioned report adopted more coping strategies than male-headed household: 91 percent, compared to 78 percent. Female-headed households also employed more negative coping mechanisms on average (3.4) relative to male-headed households (3). Moreover, female-headed households adopted more severe coping strategies than male-headed households.²⁵

22 A report detailing the increased intra-household violence against women is forthcoming from ARDD, to be published in the fall of 2021.

23 UNICEF (2020) *Socio-Economic Assessment of Children and Youth in the time of COVID-19 – Jordan*.

24 Ibid.

25 Ibid.

A JONAF member in Amman affirmed that fewer people are sending their children to kindergarten than before the crisis, and while data on the number of drop-outs due to COVID-19 in Jordan has not been published yet, the United Nations has projected that at least 24 million children globally are expected to drop out of school because of COVID-19.²⁶ (UNICEF, 2020c).

“
The crisis of education will have serious consequences on future generations, and child labor and underage marriages will increase, unfortunately.”

Representative of a JONAF organization from Amman

COVID has also exacerbated the drivers of child marriage, as many families consider marrying their daughters early in order to relieve some financial burdens. School closures due to COVID-19 have also augmented rates of child marriage throughout the world.²⁷ An analysis by Save the Children, conducted in 2020, revealed that 2.5 million more girls are at risk of marriage by 2025 because of the pandemic, marking the greatest surge in child marriage rates in 25 years.²⁸ Indeed, the local NGO Solidarity is Global Institute (SIGI) warned of an increase in early marriage cases due to the COVID-19 crisis and said that many people might “wed their young daughters without registering the marriage officially since there are no courts working” at the time of the statement.²⁹ A United Nations (UN) background note claimed that rates of child marriage in Jordan, particularly among refugee communities in Azraq and Zaatari camps, have increased due to the loss of informal employment opportunities and increased lack of food security.³⁰

Women HBB owners also had to adopt coping mechanisms to offset the income loss generated by the COVID-19 crisis. Most women lowered the prices of their services to attract more customers. Only three out of the ten women interviewed kept their prices the same, with one stating that her prices are already lower than her competitors’ and the other two remarking that their businesses have remained relatively stable throughout the crisis, and they did not need to lower their prices. Two women who worked in the garment and retail sectors, respectively, reported that they had to refuse orders that required large quantities of raw material because they did not have enough capital and resources to prepare their products. They fear that word of their refusal would spread, and they would lose more customers. A few women who own businesses in the garment, retail, and beauty sectors said that they worked in food production as well to earn an extra income.

26 UNICEF (2020) *UNICEF Executive Director Henrietta Fore’s remarks at a press conference on new updated guidance on school-related public health measures in the context of COVID-19* [Press release]. 15 September.

27 Monla-Hassam J. and Yacoubian M. (2020) *COVID Will Lead to More Child Marriage—What Can Be Done?* United States Institute of Peace. 12 August.

28 Save the Children (2020) *Covid-19 Places Half A Million More Girls At Risk Of Child Marriage In 2020*. 01 October.

29 Hussein, R. (2020) “Women’s organisation warns of expected increase in child marriage cases during COVID-19 crisis”, *The Jordan Times*, 20 April.

30 ESCWA et al. (2021) *Impact of COVID-19 on SDG 5 in the Arab region*.

Risk Behaviors

According to JONAF members, there has been an increase in the consumption of illegal narcotics. While it is difficult to establish the reasons for it, there is a shared belief that mobility restrictions, combined with free time resulting from not attending education institutions or working, contributed to increased consumption among youth. Besides the potential risk of child labor and child marriages, an interviewee showed concerns about women, girls, children, and young men who could easily be victims of abuse or get trapped in criminal activities, like drug dealing, theft, sexual crimes, and violent extremism. As youth and adolescents are spending more time online, there is an increasing risk of violent behavior through explicit video games, and their high online presence makes them more susceptible to extremist groups who recruit through the internet.

While there are no epidemiological statistics regarding substance abuse in Jordan, which makes it difficult to provide accurate statistics about the impact of COVID-19 on substance abuse, JONAF members noticed, through their knowledge of the communities they live in and work with, that smuggling drugs is a noticeably growing trend, as yearly seized quantities of drugs and drug smuggling operations in Jordan indicate. Additionally, drug-related operations have been reported frequently in the media since the onset of the pandemic.³¹

Mental Health

With the prolonged current crisis, mental health problems are more likely to increase as well, especially among women. Studies about the impact of past epidemics on mental health emphasize the negative impact on the mental health of those exposed. Early studies on the impact of COVID-19 hypothesized that the pandemic is likely to exacerbate existing mental health symptoms, trigger relapse among people with pre-existing mental health illnesses, and facilitate the onset of new psychological distress.³²

Women are at particular risk of mental health deterioration. One survey sampling the Indian population during the COVID-19 pandemic showed that 66 percent of women reported being stressed, compared to 34 percent of men; similar results were published from China.³³ Pregnant women especially have displayed increased distress due to COVID-19, as the “pandemic brings increased fear and reduced sense of control due to the scarcity of definitive data on the effects of COVID-19 during pregnancy.”³⁴ The increased burden of childcare and eldercare in most

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- 31 See OSAC (2020) *Jordan 2020 Crime and Safety Report*. Overseas Security Advisory Council (OSAC), US Dept. of State. 9 March; Euronews (2020) *Several deaths while the Jordanian army thwarted a drug smuggling operation from Syria*. [Online, Arabic]. 28 November; Enabbaladi (2021) “The Jordanian army kills two people while foiling a drug smuggling operation from Syria” [Online, Arabic].
- 32 United for Global Mental Health (2020) *The Impact of COVID-19 on Global Mental Health: A Brief*; Kola L. et al. (2021) “COVID-19 mental health impact and responses in low-income and middle-income countries: reimagining global mental health,” *The Lancet*; Massad I. et al. (2020) The impact of the COVID-19 pandemic on mental health: early quarantine-related anxiety and its correlates among Jordanians. *East Mediterranean Health Journal* 26 (10), 1165-1172.
- 33 United for Global Mental Health (2020).
- 34 Thibaut, F. and van Wijngaarden-Cremers, P. J. M. (2020) Women’s Mental Health in the Time of Covid-19 Pandemic. *Frontiers in Global Women’s Health* 1, 1-6.; Almeida, M. et al. (2020) The impact of the COVID-19 pandemic on women’s mental health. *Women’s Mental Health* 23, p. 742.

parts of the world due to the pandemic has resulted in women reporting more anxiety or depression, which are compounded by unemployment, decrease in income, increased usage of alcohol and addictive substances, overwhelming burdens of homeschooling and remote work, and other factors.³⁵ One study found that being employed and living with a partner were protective factors from mental health and psychiatric disorders.³⁶

A study about quarantine-related anxiety in Jordan revealed that out of a sample of 5,274, 38.4 percent reported suffering from some degree of anxiety during home quarantine, a marked increase over the reported baseline anxiety rates of 15 percent to 25 percent.³⁷ While the report did not disaggregate results based on gender, the authors highlighted that women are more prone to psychological distress in these circumstances, citing previous epidemics and gendered coping mechanisms.

JONAF members confirmed these findings and added that in the case of children, online learning has not been as efficient as face-to-face learning, and the lack of social interaction outside the home can negatively affect their development. Also, in a survey conducted by UNICEF in 2020 among UNICEF beneficiaries with children and youth, 40 percent of households interviewed mentioned that “children face psychological and physical violence at home: this is relatively high for female-headed (56 percent), Syrian (53 percent) and larger households (44 percent).”³⁸

Women’s Unpaid and Invisible Care Work During COVID-19

A JONAF member from Amman said that women employees’ productivity was impacted negatively as they had to simultaneously work from home and take care of their families. Indeed, a 2020 UN Women report estimated a significant increase in the work week of employed and married women, based on their education levels.³⁹

Before the pandemic, lower educated employed and married women spent 38.9 hours on unpaid work a week and 34 hours on paid work, totaling a 72.9-hour work week. Under the pandemic, this same demographic’s work week has increased by 10 percent due to school closures and suspension of market-provided domestic services. Higher educated employed and married women spent 34.7 hours on paid work and 26.5 hours on unpaid work a week pre-pandemic. This subset’s work week has increased by 29 percent, due to the loss of domestic help. The situation for men is notably different, as they hardly perform any unpaid work, even when unemployed. With the increase in familial responsibilities and unpaid care work, many women were compelled to leave their jobs to avoid neglecting these responsibilities.⁴⁰

35 Ibid., p. 744.

36 Ibid.

37 Massad et al. (2020).

38 UNICEF (2020) *Socio-Economic Assessment of Children and Youth in the time of COVID-19 – Jordan*, p. 27.

39 UN Women (2020) *Covid-19 and Women’s Economic Empowerment: Policy Recommendations for Strengthening Jordan’s Recovery*.

40 An ARDD report on women’s unpaid care work and the impact of COVID-19 is forthcoming in the summer of 2021.

To alleviate the impact of the COVID-19 crisis on households, women have been implementing positive coping measures, comprising the reduction of the cost of monthly expenses and the limitation of shopping only for essential needs, especially food items that are bought from the cheapest markets, lowering the quality and variety of food items.

One JONAF interviewee affirmed that women are more efficient than men when it comes to managing food and financial resources. To save money, some women participated in local co-operatives in which they save monthly amounts in a wallet shared with other participants. In addition to reducing costs, women adopted new practices to produce some of their households needs at home; for example, some women planted different kinds of vegetables in their gardens, and others baked bread at home. These emerged practices were not intended to start businesses or generate incomes, rather, they were women's ways at preserving their families' food security.

Targeted Social Protection Interventions and their Limits

The government has social protection mechanisms to specifically target households suffering economically from the crisis, yet JONAF members have observed from their beneficiaries that the assistance does not provide enough coverage, and that errors leading to exclusion of people in need of protection programs are higher than before. The JONAF organizations interviewed for the report provided their insights on how to supplement government aid through their own assistance and on methods they have adopted to strengthen the financial resilience of women and their families.

Government Social Protection: Poverty Targeting and Increasing Exclusion Errors

To support households suffering economically because of the COVID-19 restrictions, the government of Jordan has adopted a series of targeted interventions for social protection. Among them, the Ministry of Social Development formed the Social Protection Response Committee (SPRC) in March 2020 to expand the social safety net coverage through the National Aid Fund (NAF), the Social Security Corporation, the Red Crescent, and private sector representatives.⁴¹ Several defense orders were enacted to protect job security, including Defense Order No. 6, which reduced private-sector employees' salaries, and Defense Order No. 9, which pledged to provide social security coverage for households harmed by the crisis.

The Ministry of Social Development and NAF created an Emergency Cash Assistance Program to Daily Wage Workers in April 2020, which targeted informal workers whose incomes had been affected by the lockdown. According to a report published by UNICEF in August 2020, the program provided JD50 to JD136 to 250,000 households for three months, delivered through e-wallets out of a JD83,750,000 budget.⁴² A household of one received JD50, a household of two received JD70, and a household of three or more received JD136. Additionally, the SPRC ensured that support continued for existing beneficiaries of cash assistance programs, including

41 UNICEF (2020) *Jordan's National Social Protection Response During COVID-19*.

42 *Ibid.*, p. 25.

160,000 households under the National Aid Fund and 58,337 households under the Zakat Fund. In-kind assistance was distributed to existing and new beneficiaries through the Zakat Fund, the Jordan Hashemite Charity Organization, and Tkiyet Um Ali, with an estimated 584,726 parcels and vouchers delivered from a total budget of JD17,387,994.⁴³

While JONAF members commended the government aid funds, which help alleviate the situation of some people in need as a result of the crisis, the majority of interviewees agree that the assistance has been too limited and has barely helped households. Moreover, targeted beneficiaries of such assistance did not include families most in need. One JONAF member from Mafraq said that those who received financial assistance were receiving assistance before the crisis, while many households that were impacted by the pandemic were not targeted. Another member from Mafraq emphasized that NAF determines the amount of financial assistance in accordance with the health condition of the head of the household, not with the number of family members, when larger families may need more assistance than others. Two interviewees also claimed that distribution of aid has been influenced by “wasta” (connections) and personal relations instead of following the eligibility criteria.

Some JONAF members said they had heard women who own HBBs express concerns about being excluded from receiving cash assistance and health insurance from the National Aid Fund if they formally register their businesses. Several women who own HBBs conveyed the same message when interviewed.

Many interviewees alluded to exclusion errors, highlighting the fact that not all eligible beneficiaries receive assistance, especially daily wage workers. Although they were targeted in the Emergency Cash Assistance Program to Daily Wage Workers, fewer were included in the social protection assistance than workers in factories and construction sector in some areas. One JONAF member also mentioned that not all daily wage workers could access the online protection platform.

Moreover, much of the assistance granted by the government was in the form of food. One JONAF member from Amman said that many families are in greater need of cash assistance, since they need to pay rent, electricity, and medicine. A JONAF member from Tafleh also stressed the need for cash, mentioning Internet as an essential need now. But the same member also said that the requests received from beneficiaries are typically for food packages, rather than financial support.

While all members agreed that assistance is important to securing the basic needs of women, one member emphasized that short-term targeted assistance will not improve women’s economic conditions in the long run, and therefore other initiatives, such as integrated support for women’s businesses, will be more effective to ensure economic recovery and secure sustainability.

43 Ibid. p. 28.

Recovery Beyond COVID-19

Gender responsive economic recovery after COVID-19 must include the recovery and reintegration of women into the labor force; therefore, the government must consider gender-sensitive measures to economic recovery. A gender-responsive policy approach should address the falling demand for formal employment, specifically in the public sector, in which women primarily work, as well as the “rising demand and deteriorating conditions for various forms of care work, which includes unpaid domestic work, (under)paid formal, and informal care work.”⁴⁴

Discussions with JONAF members revealed that they have considered such a gender-sensitive economic recovery approach. Despite fears about the sustainability of women-led MSEs, since the economic instability in Jordan is not conducive to women succeeding in their businesses, JONAF members have put forth a number of recommendations aimed at improving women’s financial prospects and the social and family environment.

To the Government of Jordan

- Encourage Zakat contributions among those eligible, with a view to increase the number of current beneficiaries and disbursements among families in need.
- Review eligibility criteria for receiving assistance from COVID-19 emergency funds (National Aid Fund and others). Daily wage laborers and women who own small HBBs (regardless of their registration status) should be included.
- Enact protocols to report situations of abuse regarding borrowing from non-institutional sources. The government should provide clear referral pathways to have situations of abuse in the context of financial obligations reported. Such pathways could support associations working on the ground to provide support and raise awareness among women.
- Establish a national quota for banks to lend to women and ensure that they gain better access to credit.
- Remove the jail penalty (for both men and women) for defaulting on debt, which would become unnecessary if a national credit database existed.

To Donors

- Extend the timeframe of programs supporting women-owned HBBs to allow for continuous follow up, which increases sustainability and success over time.
- Support the establishment of free-of-charge online marketing platforms for women to display their products. While the current platforms are perceived by HBB owners as mechanisms that could help enhance their marketing options, current fees are unaffordable for most HBBs.

44 UN Women (2020) *Covid-19 and Women’s Economic Empowerment: Policy Recommendations for Strengthening Jordan’s Recovery*.

- Support programs that provide women with legal aid and financial literacy, as women must know their rights and have access to legal aid to stop potential sources of abuse when entering into verbal or written lending contracts.
- Provide funds to institutional creditors to make up for women unable to pay back their loans and debts.
- Continue cash assistance to refugees and facilitate communication with civil society actors (specifically women’s organizations) to effectively distribute funds to the most vulnerable women in areas that are most needed.

To Civil Society in Jordan

- Encourage and support coordination among small businesses within close geographical areas by setting up “umbrella organizations” that combine the efforts of several women.
- Provide continuous support through counseling and mentorship to enhance HBB owners’ entrepreneurial skills. Among the suggestions: create networking opportunities among well-established businesswomen and emerging HBBs through regular webinars and meetings and offer counseling services to help them make strategic decisions, such as shifting their business strategies or making new products/services.
- Raise the legal awareness of women who own small businesses regarding the benefits of registration.
- Encourage informal savings groups among women, particularly in rural areas, or provide strategies on how to best utilize savings or money received as assistance.
- Provide psychosocial counseling for women who are overwhelmed with care and housework during the crisis.

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النهضة العربية للديمقراطية والتنمية
Arab Renaissance for Democracy & Development

P.O.Box: 930560
Amman11193 Jordan
Tel: +962 6 46 17 277
Fax: +962 6 46 17 278
www.ardd-jo.org

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