

ERF Policy Brief

The Impact of COVID-19 on Middle Eastern and North African Labor Markets: Glimmers of Progress but Persistent Problems for Vulnerable Workers a Year into the Pandemic

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In a nutshell

- Wage workers in Egypt, Jordan, Morocco, and Tunisia, particularly informal workers, have experienced layoffs and reduced hours and earnings due to COVID-19.
- Between November 2020 and February 2021, there were some improvements in labor force participation and employment in Morocco and Tunisia, as well as reductions in unemployment.
- Although the majority of employers and the self-employed report their businesses are open and operating, hours are reduced and the majority report lower revenues compared to 2019.
- Almost half of households reported their income had decreased compared to February 2020, and in most countries the poor experienced the largest income losses.
- Until the public health and overall economic situation improves, it will be difficult for the labor market to recover. Accordingly, the social safety net can play a critical role until recovery occurs.
- In most countries, social protection measures have reached only a small fraction of the population, a declining share from November 2020 to February 2021, and social protection systems remain poorly targeted.
- Social protection that is carefully targeted to those low-income households experiencing job and income losses is much needed.

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This policy brief assesses the impact of COVID-19 on Middle East and North Africa (MENA) labor markets using data from the second wave of the ERF COVID-19 MENA monitor surveys. We examine labor force participation, employment, unemployment, and transitions among them. Among the employed, we study how wage workers, farmers, employers, and the self-employed face distinct challenges. We assess the reach and targeting of social protection in response to the pandemic and ensuing economic challenges. The second wave of the COVID-19 MENA Monitor was carried out in February 2021, almost a year into the pandemic. Although the first wave covered only Morocco and Tunisia (see Krafft et al. (2021)), the second wave revisits individuals interviewed in the first wave, adds refresher samples in these two countries, and adds two new countries: Egypt and Jordan.¹ In all cases, the survey collects retrospective data on the situation of individuals and their households just prior to the pandemic in February 2020, which allows us to compare their status in February 2021 to their status prior to the pandemic.² In the case of Morocco and Tunisia, we are also able to compare to their status in November 2020. The microdata from both waves of the ERF COVID-19 MENA monitor surveys are now publicly available through ERF's Open Access Data Initiative (OAMDI) (www.erfdataportal.com).

COVID-19 and the MENA policy response

The four countries represented in this brief had divergent trajectories in the way they experienced the pandemic and in government responses to it. As shown in Table 1, the initial stages of the pandemic were fairly similar in all four countries, with Jordan having the lowest number of cumulative deaths per million people due to COVID-19 at the end of April 2020 (0.8), and Egypt, Morocco, and Tunisia in close proximity with deaths per million ranging from 3.5 to 4.6. All four countries adopted somewhat restrictive regimes with regard to closures during that period, with Jordan having the most stringent regime, followed by Morocco and Tunisia, and

¹ The data we rely on from the first wave of the COVID-19 MENA monitor surveys was collected in 2020, primarily from October 21 to November 30 in Tunisia and October 27 to November 25 in Morocco. Data for the second wave in early 2021 were collected from January 14 to February 18 in Egypt; February 9 to March 2 in Jordan; January 18 to February 27 in Morocco; and January 16 to February 18 in Tunisia.

² Data are from mobile phone surveys. It is important to keep in mind that, although results were weighted on observable characteristics to ensure comparability to mobile phone users in in-person surveys, unobservable non-response bias may persist, and results only generalize to the universe of mobile phone users, who are disproportionately higher income, male, and more educated.

then Egypt.³ They adopted restrictions in all relevant areas, with Egypt being somewhat looser in workplace restrictions and the banning of gatherings, and Jordan being strictest with the initial stay-at-home orders, which initially lacked exceptions for even essential trips.

By the end of June, the pandemic had advanced much more in Egypt, with a cumulative total of 29 deaths per million. Morocco and Tunisia had similar death rates of 4 to 6 per million, and Jordan still had a very low rate of 0.9 deaths per million.⁴ Jordan was credited with a very effective early response from a public health standpoint, but one that may have exacted a high economic and social cost (Jensenhaugen 2020). Its stringent response eventually proved unsustainable, ultimately failing to contain the pandemic as indicated below. Egypt and Morocco maintained high levels of restrictions in the May-June period, but Jordan and Tunisia loosened their closure restrictions appreciably.

The July to September period saw a sharp increase in the intensity of the pandemic in Morocco and Tunisia, and to a lesser extent in Jordan, which had mostly escaped the first wave. The cumulative deaths per million increased ten-fold in Morocco to 59, exceeding the rate in Egypt, where it had only doubled since the end of April (Table 1). Death rates also increased by more than five-fold in Tunisia and Jordan, although from a very low base in Jordan. The stringency index, measuring the level of government restrictions across a variety of dimensions (ranging from 0 to 100) declined a bit in Egypt as restrictions on international travel were lifted. Although the average stringency index remained roughly the same as in the previous period in Jordan, a number of restrictions were being re-instated in August and September. Closure restrictions continued to be loosened in Morocco and Tunisia during this period despite the resurgence of the disease. In fact, the Tunisia stringency index fell to an average of 25 for this period, one of the least restrictive regimes in the world.

The October to December period saw a continued resurgence of the disease in Jordan, Morocco and Tunisia, and a relative stabilization in Egypt. The death rate soared in Jordan to 376 per million compared to just 6 in the previous period. This led to a further tightening of restrictions. There was also a sharp aggravation of the

³ We use the stringency index developed by Hale et al. (2021), which has a maximum of 100 if the strictest closure measures are adopted in all eight areas. Jordan was at the maximum of 100 from March 18th to April 20th of 2020.

⁴ While we present both total cases per million and deaths per million in Table 1, we focus our discussion on deaths per million since deaths are less likely to suffer from under-reporting.



Table 1. Timeline of government responses to COVID-19 by country

		Egypt	Jordan	Morocco	Tunisia
Late	Cases per mil.	54	44	120	84
March to	Deaths per mil.	4.0	0.8	5.0	4.0
April	Stringency ind.	73	94	89	85
2020	Closure measures	School closings at all levels	School closings at all levels	School closings at all levels	School closings at all levels
		Req. closing for some sectors	Req. closing for all-but-essential workplaces	Req. closing for all-but-essential workplaces	Req. closing for all-but-essential workplaces
		Require canceling of public events	Require canceling of public events	Require canceling of public events	Require canceling of public events
		Restrictions on very large (1000+) gatherings	Restrictions on any gatherings	Restrictions on gatherings of more than 10 people	Restrictions on any gatherings
		Require closing of public transport	Require closing of public transport	Require closing of public transport	Recommend closing of public transport
		Stay-at-home with exceptions for essential trips	Stay-at-home with minimal exceptions	Stay-at-home with exceptions for essential trips	Stay-at-home with exceptions for essential trips
		Internal movement restrictions	Internal movement restrictions	Internal movement restrictions	Internal movement restrictions
		Total border closure	Total border closure	Total border closure	Total border closure
May-June	Cases per mil.	668	111	340	99
2020	Deaths per mil.	29	0.9	6	4
	Stringency ind.	79	55	87	63
Change in closure measures	School closings loosened in early June	Workplace closures lifted in early June	Workplace restrictions loosened in early June	School closings loosened in late May	
	Closing of public transport loosened in early June	Restrictions on gatherings lifted in early June	Closing of public transport lifted in early June	Workplace restrictions loosened in early May and lifted in early June	
	Stay-at-home switched to recommendation in early June	Closing of public transport lifted in mid-May	Stay-at-home orders lifted in late June	Cancelation of public events lifted in early June	
			Stay-at-home switched to recommendation in early May	Restrictions on gatherings lifted in early June	
			Restrictions on internal movements dropped in early June	Closing of public transport lifted in early June	
	Stay-at-home loosened in mid-May and lifted in early June	Restrictions on internal movements lifted in early June			
	July-	Cases per mil.	1008	1159	3350
September	Deaths per mil.	58	6	59	22
2020	Stringency ind.	62	57	67	26
	Change in closure measures	Restrictions on international travel lifted in early July but additional screening introduced in early August	Workplace closures reinstated in mid-September	School closings loosened in late September	Restrictions on international travel loosened in early August and reinstated in late August
Restrictions on gatherings of >10 people reinstated in early August			Stay-at-home requirements with exceptions reinstated in early August		



		Egypt	Jordan	Morocco	Tunisia
			Limited restrictions on public transport reinstated in early September	Restrictions on international travel loosened in mid-September	
			Stay-at-home requirements with exceptions reinstated mid-August		
October-	Cases per mil.	1349	28863	11899	11773
December	Deaths per mil.	75	376	200	396
2020	Stringency ind.	64	78	65	63
	Change in closure measures	Restrictions on gatherings tightened gradually to ban all gatherings in late December	Restrictions on internal movements reinstated in early October	School closings loosened in early October	School closings reinstated in late October but loosened in mid-November
		Public transport restrictions tightened in mid-October and dropped in early November	International travel restrictions tightened in late December	Workplace closing reinstated for some sectors in early November	Workplace closings recommended in early October
				Restrictions on gatherings of 10 people or less reinstated in late December	Requirement to cancel public events reinstated in early October
				Recommended closing of public transport reintroduced in late October	Restrictions on all gatherings reinstated in early October
					Stay-at-home requirements with exceptions reinstated in early October
					Restrictions on internal movements reimposed in late October
					International travel restrictions lifted in early November
January	Cases per mil.	1975	59940	13441	21493
March	Deaths per mil.	117	672	239	746
2021	Vaccinations per 100	0.2	4.0	23.0	0.8
	Stringency ind.	56	72	67	74
	Vaccination campaigns	Vaccination campaign launched late January	Vaccination campaign launched mid-January	Vaccination campaign launched late January	Vaccination campaign launched mid-March
	Change in closure measures	Stay-at-home recommendation lifted in late March	School closings loosened in early February and reinstated in early March		School closings loosened in early March
		Restrictions on internal movements lifted in mid-January	Workplace closures loosened in early February and re-instated in mid-March		Cancellation of public events switched to recommendation in early March
			Requirement to cancel public events loosened in early February and reinstated in mid-March		Closing of public transport re-instated in late January and loosened in early March
			Restrictions on internal movements loosened in mid-January, lifted in early February and re-instated in March		Restrictions on international travel loosened in early March

Sources: Data on cases, deaths and vaccines from Roser et al. (2021). Data on stringency index and closure measures is from Hale et al. (2021). Note: Unless a change in closure restrictions is noted, the restrictions are assumed to be the same as those of the previous period. The cumulative cases and deaths per million are for the end of each period. The stringency index is the average over the period.



pandemic in Tunisia with the death rate reaching 396 per million by the end of December, leading to a substantial tightening of restrictions. Morocco experienced a more moderate resurgence, also leading to the re-instatement of some restrictions, but without a large change in the average stringency index. With a more limited advance of the pandemic, Egypt mostly maintained its previous moderately restrictive stance.

The January to March 2021 period saw a further resurgence of the pandemic in Tunisia and Jordan, with cumulative deaths per million reaching 745 in Tunisia and 672 in Jordan, putting them in top third of countries in the world in terms of total deaths per million (Roser et al. 2020).⁵ Morocco was next with 239 deaths per million by the end of March and Egypt followed with 117 deaths per million. There were a few changes in the policy stances of the various countries during that period. Tunisia tightened its stance on average, but it was a period of rapid changes in policies in both directions as documented in Table 1. Jordan also pursued a fluctuating policy stance as it attempted to address COVID-19's resurgence, with a slightly less stringent average stance overall. Morocco made few changes in its policy stance and Egypt loosened some restrictions.

The January to March 2021 period was also the time when vaccines started to become available. Morocco made, by far, the greatest progress in vaccinating its population, reaching a vaccination rate of 23 per 100 residents by the end of March 2021. Morocco was followed by Jordan with a rate of 4.1 per 100 residents. Lagging far behind were Egypt (0.2 per 100 residents) and Tunisia (0.8 per 100 residents).

The economies of the four countries were differentially affected by the pandemic. Egypt, which as we saw above had the least restrictive closure regime, had a positive GDP growth rate of 3.6% in 2020, albeit a slowdown from its 2019 rate of 5.6% (World Bank 2021a). Jordan's economy contracted by 1.8% in 2020 after growing at 2.0% in 2019 (World Bank 2021b). Morocco's economy contracted even more sharply at a rate of 7.0% and Tunisia's by 8.8% in 2020, after having grown by 2.5% (Morocco) and 1.0% (Tunisia) in 2019 (World Bank 2021c; d).

Each of the four countries adopted a set of economic and social policies to mitigate the effects of the crisis. These policies are summarized in Table 2. The policy stance in Morocco and Tunisia, which is described in some detail in Krafft et al. (2021), included a mix of supports for workers and firms. Morocco dedicated funds amounting

to 3% of GDP to their COVID-19 response whereas Tunisia created an emergency plan amounting to 2.3% of GDP.⁶ Support for firms in Tunisia included the extensions of loan guarantees to firms and deferral of social insurance contributions. In Morocco, they included cash support, loan payment deferrals and interest rate subsidies (Table 2). Support to households relied heavily on existing social protection programs by, for example, targeting households enrolled in Tunisia's cash transfer program (PNAFN) and its free and subsidized health insurance scheme (AMG), or Morocco's non-contributory health insurance scheme (RAMED). Firms in Tunisia were allowed to postpone tax payments, benefited from reduced interest rates and loan deferrals and from support funds for small and medium enterprises. Although a substantial portion of the support provided to workers and households in Tunisia was limited to the confinement period of spring 2020, some of the support measures targeted to firms were extended into 2021.

As shown in Table 2, Egypt announced a series of stimulus policies amounting to 1.8% of GDP (IMF 2021). These included a 14% increase in pension payments and an increase in the support provided by its Takaful and Karama cash transfer programs for needy families and an expansion of their eligibility criteria. Egypt launched a temporary cash assistance program for 1.6 million irregular workers initially planned for three installments of EGP 500⁷ each starting in May 2020, but later extended to six installments ending in March 2021 (Hamdy 2021). Additionally, Egypt implemented a consumer spending initiative including subsidized consumer loans (IMF 2021).

Measures directed at Egyptian businesses included postponement of loan repayments, reduction of energy prices to industrial users and the aviation sector, real estate tax relief for the industrial and tourism sectors, and an expansion of the export subsidy program (IMF 2021). On the monetary side, the Central Bank reduced its policy rate by a total of 400 basis points, approved an EGP 100 billion loan guarantee fund to extend loans at preferential rates to tourism, agricultural, manufacturing, and construction businesses, and announced several initiatives to extend preferential financing for affordable housing and vehicle conversions to natural gas (IMF 2021).

⁶ These figures should be taken carefully because they do not necessarily reflect the effective amount. For instance, costs of the COVID-19 response in Tunisia has been estimated at TND 1100 million (1% of GDP) according to the World Bank (World Bank 2020b).

⁷ As a point of comparison, the median monthly wage in Egypt in 2018 was 1,950 EGP (Said, Galal, and Sami 2019).

⁵ The COVID-19 situation was at its worst in Tunisia in mid-January but improved substantially in February and March (Roser et al. 2020).



Table 2. Summary of fiscal, monetary, business support, and social protection policies adopted by the four countries

Policies	Categories	Egypt	Jordan	Morocco	Tunisia
Total amount		- Stimulus policies: 1.8% of GDP	- Establishment of relief fund called "Himmat Watan" (JD 115 million) (USD 162 million) - Measures amounted to about 8% of GDP - End of March 2021: new stimulus plan announced amounting to 5.5% of GDP	- Special fund dedicated to the management of the pandemic: about 3% of GDP	- March 21 2020 : A TND 2.6 billion (USD 1.0 billion) emergency plan was created (2.3% of GDP)
Business support	Monetary and Regulatory	- Reduction of the policy rate by 300 basis points (bps) at first and then a further 100 bps	- Reduction of policy rates by 50 bps at first and a further 100 bps later - JD 550 million (USD 776 million) of liquidity were injected through the reduction of the compulsory reserve ratio on deposits - Postponement of bank loan repayments for impacted sectors	- Reduction of policy rates by 75 to 150 bps - Authorization to increase external borrowing beyond the ceiling approved in the 2020 Budget Act	- Reduction of policy rates in two steps by a cumulative 125 bps - Parliament approved a TND billion 2.8 (USD 1.0 billion) direct monetary financing plan from the central bank to the government budget - Postponement of payments on loans and suspension of fees for electronic payments and withdrawals
	Fiscal			- Fund for sustaining employment levels and recovery (DRH 120 billion) (USD 13.6 billion) -End-October: banks delivered loans to approximately 25,000 firms (2.5% of GDP) -Tax exemptions for additional compensation paid by firms to workers (50%)	- Accelerated value-added tax (VAT) reimbursements to support businesses - The state covers the difference between the policy rate and the actual rate on investment loans
	Specific Sectors	- Stimulus of EGP 50 billion (USD 3.1 billion) for the tourism sector - Reduction of the preferential interest rate from 10% to 8% on loans (tourism, industry, agriculture and construction sectors) - Loans with a 2-year grace period to aviation sector firms - Reduction of energy prices (for the industrial sector and for the aviation sector) - Expansion of the export subsidy program - Real estate tax relief (industry and tourism)	- Decreased interest rate and expanded sectoral coverage -Support for the tourism sector including deferral of principal repayment on loan payments and subsidized financing to continue paying salaries - Concessionary finance facilities for agriculture, renewable energy, and information technology sectors - Reduction of the general sales tax and services tax for hotels and restaurants - Allowing tourism sector to pay its 2019 tax liability in installments with no penalty	- Announcement of Damane Relance program (3.7 billion Moroccan dirhams (USD 414 million) as of May 8) to support businesses including financing to cover working capital needs at subsidized interest rate - Facility to provide financing to real estate firms - Guaranteed loans to state-owned enterprises to repay their suppliers	- Accelerated value-added tax (VAT) reimbursements to support businesses - The state covers the difference between the policy rate and the actual rate on investment loans - Deferral of loan repayments extended in tourism sector - Off-budget funds to finance businesses in priority sectors and medical equipment - 2021 Budget Law: Measures for affected sectors and enterprises; Extension of the state guarantee scheme; Postponement of taxes for firms

Notes: 1 United States Dollar (USD) = 15.68 Egyptian Pounds (EGP) ; 0.70 Jordanian Dinar (JD); 8.82 Moroccan dirham (DRH) ; 2.72 Tunisian Dinar (TND)

Sources: This table is a compilation of data on policies presented in Krafft, Assaad, and Marouani (2021) complemented by data from the IMF Policy Tracker for COVID-19 (IMF 2021) and various sources (Abouzzohour 2020; Abouzzohour and Ben Mimoune 2020; Ben Mimoune 2020; Beschel 2021; FitchRatings 2021; Hamdy 2021; UNICEF and Jordan Strategy Forum 2020; World Bank 2020a-c).



Policies	Categories	Egypt	Jordan	Morocco	Tunisia
	Small and medium enterprises (SMEs)	<ul style="list-style-type: none"> - Support for small projects impacted by COVID-19, mostly in the industrial sector using the availability of short-term loans of up to a year - An initiative suspending credit score blacklists for non-regular clients and waiving court cases for defaulted customers - Microlenders were advised by the Financial Regulatory Authority to consider delays on a case-by-case basis 	<ul style="list-style-type: none"> - Expansion in its subsidized lending schemes for SMEs - Reduction of the cost and expansion of the coverage of guarantees provided on SME loans 	<ul style="list-style-type: none"> - Establishment of fund to extend state loan guarantees and deferral of social insurance contributions to firms. Businesses with fewer than 500 employees experiencing difficulties authorized to defer social contribution payments until June 30 - Extension of new credits to SMEs 	<ul style="list-style-type: none"> - Cash support to firms (April-May) - Impacted businesses and sectors benefit from interest rate subsidy on investment loans - Guaranteed repayment mechanism for new credit to affected enterprises - Support funds for SMEs as well as companies in financial difficulties were established - Exporting companies allowed to sell 100% of output locally in 2020
Population support	Government decisions (excluding transfers)	<ul style="list-style-type: none"> - Reduction of the preferential interest rate from 10% to 8% for housing for low-income and middle-class households - Raised limits for electronic payments via mobile phones - EGP 20 billion (USD 1.3 billion) stock-purchase program - New guarantee fund for mortgages and consumer loans 	<ul style="list-style-type: none"> - Imposition of price ceilings on essential products - Share of custom duties postponed - Government measures to forbid dismissal of workers during the pandemic 	<ul style="list-style-type: none"> - Cancellation of capitalized interest on mortgages and consumer loans for households experiencing income losses 	<ul style="list-style-type: none"> - Credit postponement by the Central Bank for employees, for a period of 3 to 6 months, depending on income
	Social protection Regular programs	<ul style="list-style-type: none"> - Regular pensions increased by 14% - Expansion of Takaful and Karama cash transfer program 	<ul style="list-style-type: none"> - Social protection response committee launched on the basis of the existing National Aid Fund (NAF) and Zakat Fund JD 50–JD 136 (USD 70 – USD 192) to 250,000 households for three months delivered through e-wallets, out of a JD 84 million budget - Reduced social insurance contributions to encourage the formalization of workers 	<ul style="list-style-type: none"> - Informal workers benefiting from the health insurance scheme (RAMED) received a monthly cash transfer of 800-1200 dirhams (US\$94-134) a month, ongoing since April 2020, depending on household composition - Others not benefiting from RAMED could obtain similar support through registration - Starting in April 2020, laid off employees covered by social insurance were allowed to collect a cash transfer of 2,000 dirhams per month (USD 227) with coverage currently extended through March 2021 	<ul style="list-style-type: none"> - Support for temporarily unemployed workers - Cash support to households and firms was focused on the spring confinement period (April-May). - Additional cash assistance (equivalent to around US\$19) provided to 260,000 poor households (7.9% of the population) already part of the government cash transfer program (PNAFN) twice, in April and May
	Social Protection New programs	<ul style="list-style-type: none"> - Support for 1.6 million irregular workers: EGP 500 in monthly grants (USD 32) - EGP 10 billion (USD 6.4 billion) consumer spending initiative (low-interest loans and ration card subsidies) 	<ul style="list-style-type: none"> - Instituted a temporary cash transfer program for daily workers through NAF - Expansion of the cash transfer program to include 100,000 new families and daily workers - Temporary cash transfer program for the unemployed and self-employed JD 81 million (USD 114 million) 	<ul style="list-style-type: none"> - Starting in April 2020, laid off employees covered by social insurance were allowed to collect a cash transfer of 2,000 dirhams per month (USD 227) with coverage currently extended through March 2021 	<ul style="list-style-type: none"> - Households eligible for subsidized health care (470,000 households) received two payments (worth around USD 74 each) in April and May and a further 300,000 vulnerable households received one such transfer in May - One-time additional pension payments, temporary unemployment payments, and temporary cash transfers to the self-employed



At the outset of the crisis in March 2020, Jordan announced a number of economic and social support measures, including the reallocation of maternity insurance funds to assistance to the sick and elderly, the imposition of price ceilings on essential products, and the postponement of a substantial share of custom duties (IMF 2021). A social protection response committee was created to manage, organize and monitor the social protection sector's response to COVID-19 by building on the existing National Aid Fund (NAF) and Zakat Fund (UNICEF and Jordan Strategy Forum 2020). Almost one million workers and 40,000 enterprises benefited from the measures (UNICEF and Jordan Strategy Forum 2020). To mitigate the impact of the pandemic and its economic effects⁸ on workers, the government introduced measures to make dismissal of workers unlawful during the pandemic. The Jordanian government also substantially reduced social insurance contributions to encourage the formalization of workers and instituted a temporary cash transfer program for daily workers through NAF (UNICEF and Jordan Strategy Forum 2020). This cash transfer program was expanded in December 2020 to include 100,000 new families and daily workers (IMF 2021).

With regards to support to Jordanian businesses, there were a number of measures to support the tourism sector, businesses and individuals were allowed to defer principal repayment on loans, and firms received subsidized financing to allow them to continue paying salaries. Concessionary finance facilities were made available to the agriculture, renewable energy, and information technology sectors. All these measures amounted to about 8% of GDP (Central Bank of Jordan 2021). At the end of March 2021, the Jordanian government announced a new ambitious stimulus plan amounting to US \$632 million (5.5% of GDP) to protect existing jobs, provide youth with jobs in COVID-related programs, and extend social assistance programs (IMF 2021).

Labor market outcomes during COVID-19

The pandemic led to reductions in employment and increases in unemployment and in exits from the labor force altogether. There are, however, some

⁸ The main sources of socio-economic data that preceded the COVID-19 MENA Monitor Survey in Jordan were implemented by the ILO in April 2020 on households and firms (Kebede et al. 2020; Kebede, Stave, and Kattaa 2020), by UNDP on households in late April 2020 (UNDP 2020) and by UNICEF on children and youth in July 2020 (UNICEF 2020). The enterprise survey implemented by the ILO in the spring of 2020 showed that half of SMEs surveyed had closed temporarily, 55% of micro businesses and 44% of small enterprises were not able to pay their salaries and 40% stopped payments to social security (Kebede et al. 2020).

promising signs that the situation is starting to improve in Morocco and Tunisia, the two countries for which we have comparisons with November 2020. Figure 1 shows the labor force participation and employment rates across countries, by sex, and over time for Morocco and Tunisia. The figure presents the standard definition of the labor force, which requires active job search within the past four weeks for a person to be considered unemployed, but we explore broad unemployment, which does not require active search, in Figure 2.

Overall, from November 2020 to February 2021, labor force participation increased (from 61% to 68% in Morocco and from 64% to 68% in Tunisia).⁹ Likewise, employment increased by four to five percentage points in Morocco and Tunisia. In February 2021, Egypt had a similar participation rate (66%) as Tunisia and Morocco (68%) and a similar employment rate of 52%.¹⁰ Jordan had a much lower labor force participation rate of 55% and an employment rate of 37% in February 2021.¹¹

Most of the recovery in labor force participation and employment rates in Morocco and Tunisia was concentrated among men, although there was a slight increase in employment for women in Tunisia (by 1 percentage point) and a more appreciable one in Morocco (by 5 percentage points). The employment rate remained low at 16% for Jordanian women in February 2021 and 21% for Egyptian women.

In terms of unemployment, Figure 2 explores the unemployment rate (as a share of the labor force) using two definitions: the broad definition (not working for even one hour the past week and wanting to work and available to start within two weeks) versus the standard definition (which adds a criterion of searching within the past four weeks). As employment and labor force participation have increased in Morocco and Tunisia,

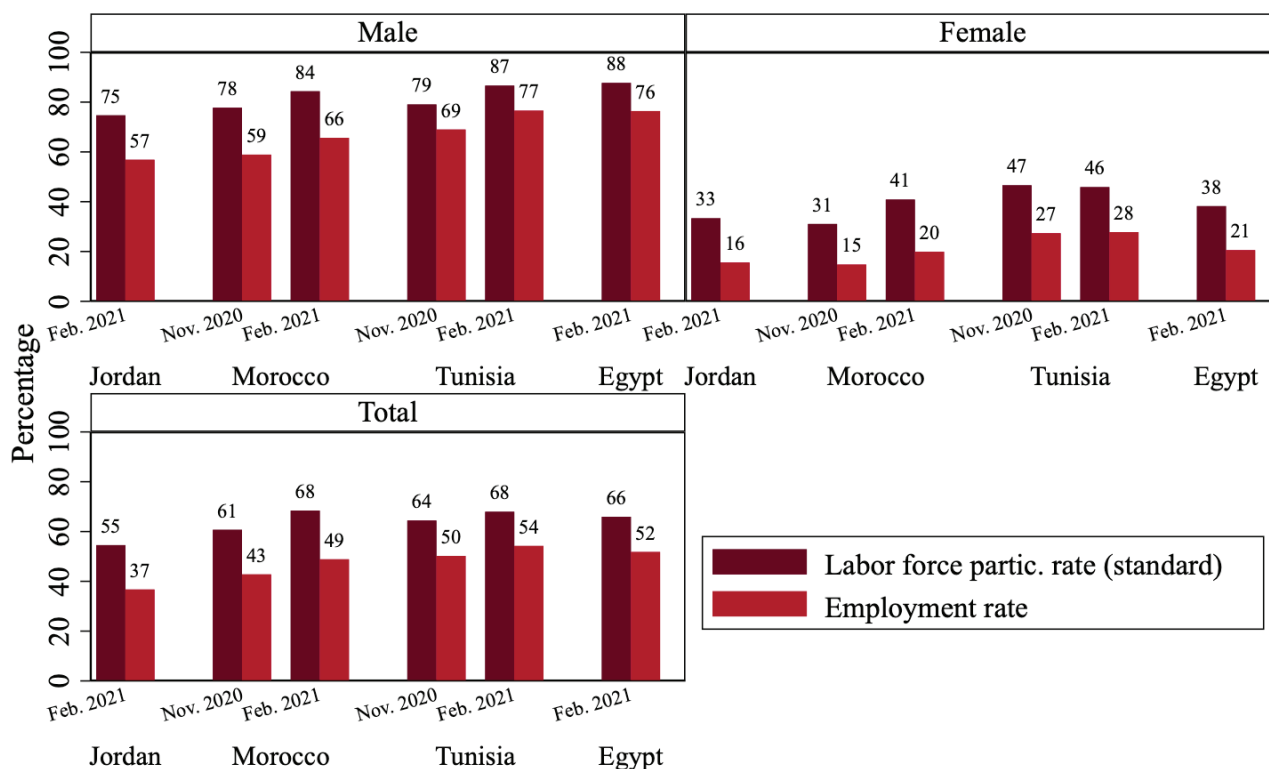
⁹ These figures may not be directly comparable to figures obtained from official statistics since our universe is made up of mobile phone users aged 18 to 64, rather than the entire working age population. Moreover, it is difficult in rapid phone surveys to ask detailed questions on specific search activities, which may result in an exaggeration of the unemployment rate and the labor force participation rate.

¹⁰ In the June 2020 Poll of Effects of COVID-19 on Egypt, which used a different sample and methodology, the standard labor force participation rate was 54% and the employment rate 49%, suggestive that labor market outcomes may have also improved somewhat in Egypt. While these rapid phone surveys cannot be readily compared to carefully executed in-person surveys, the standard labor force participation rate among mobile phone users in Egypt prior to the COVID crisis in 2018 as ascertained by the Egypt Labor Market Panel Survey of 2018 (ELMPS 2018) was 57% and their employment rate was 53%.

¹¹ Jordan has long been known for particularly low participation and employment rates among women and youth (Assaad, Krafft, and Keo 2019).

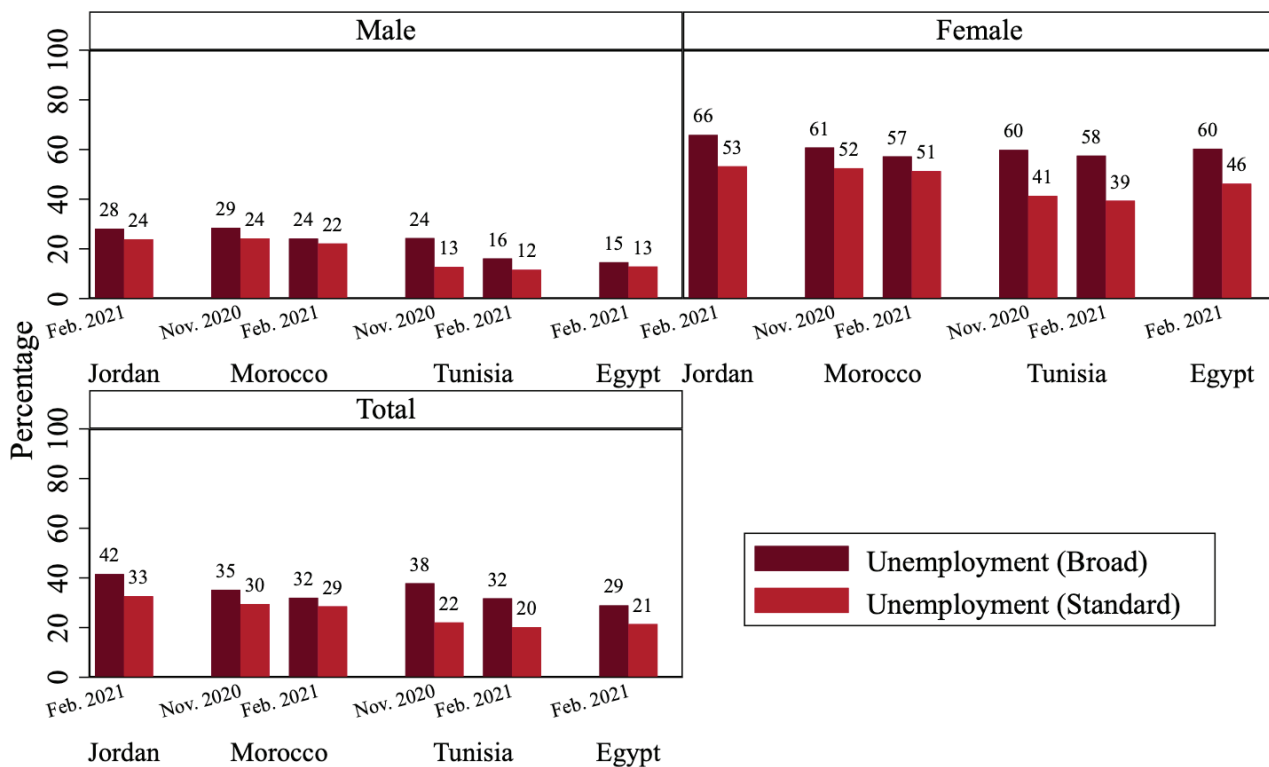


Figure 1. Labor force participation rate (standard, search required) and employment rate (percentages), week preceding the survey, by wave, country, and sex



Source: Authors' calculations based on February 2021 COVID-19 MENA Monitor (Egypt, Jordan, Morocco, Tunisia); November 2020 COVID-19 MENA Monitor (Tunisia, Morocco).

Figure 2. Unemployment rates (percentage of the labor force), week preceding the survey, by wave, country, & sex



Source: Authors' calculations based on February 2021 COVID-19 MENA Monitor (Egypt, Jordan, Morocco, Tunisia) and November 2020 COVID-19 MENA Monitor (Tunisia, Morocco).



unemployment has decreased. The rate using the broad definition of unemployment has seen larger decreases, from 35% in November 2020 to 32% in February 2021 in Morocco and from 38% to 32% in Tunisia, while the standard definition has seen smaller decreases of one to two percentage points. Unemployment rates in Egypt in February 2021 were 29% with the broad definition and 21% with the standard definition. Jordan had the highest unemployment rates at 42% under the broad definition and 33% under the standard definition in February 2021.¹²

Unemployment was lower for men than women, continuing a longstanding pattern of high rates of female unemployment in the region (Assaad, Ghazouani, and Krafft 2018; Assaad, Krafft, and Keo 2019; Krafft, Assaad, and Keo 2019). The slight decreases in unemployment observed from November 2020 to February 2021 in Tunisia and Morocco occurred for both men and women and using both definitions. Thus, the picture that emerges of MENA labor markets a year after the start of the pandemic is some slight progress from the situation in late 2020, but not (yet) major improvements in key labor market indicators.

Worker transitions and challenges

At the start of the COVID-19 pandemic and as lockdowns and economic downturns set in, workers were temporarily or permanently laid off as job opportunities dried up. What has happened to these workers? Figure 3 explores changes in labor market status based on February 2020 (pre-pandemic) status.¹³ The figure shows status in November 2020 (if available) and February 2021, by February 2020 status.¹⁴

A substantial fraction of those who were employed in February 2020 had lost their jobs and had become unemployed in the aftermath of the pandemic, ranging

¹² While the unemployment estimates produced by the different waves of the COVID-19 monitor are comparable to each other, they are substantially higher than those produced by in-person surveys prior to the pandemic. According to the ELMPS 2018, the standard unemployment rate for the comparable population was 8% and the broad unemployment rate 11%. It is unlikely that such a difference can be attributed entirely to the COVID crisis. Similarly, the JLMPS 2016 reports a standard unemployment rate in Jordan of 16% and a broad unemployment rate of 18%, substantially lower than those reported by the COVID-19 monitor.

¹³ The survey collected retrospective data on labor market status in February of 2020.

¹⁴ Individuals are classified as employed, unemployed, or out of the labor force (OLF) based on the broad definition of unemployment.

from a high of 24% in Morocco in November 2020 (falling to 14% by February 2021) to 10% in Egypt in February of 2021. Some of those who lost their jobs initially in Tunisia and Morocco appear to have regained jobs;¹⁵ the share of those who were employed in February 2020 and then unemployed fell from 24% in November 2020 to 14% in February 2021 in Morocco (although OLF increased slightly from 10% to 12%) and likewise fell from 14% to 12% in Tunisia (OLF remained at 2%). These patterns underscore the substantial job losses incurred as a result of the pandemic, but also the (limited) recovery from November 2020 to February 2021.

Although not shown in the figure, women, and particularly women who were working in the private sector, were particularly likely to exit employment. For instance, while across countries 76-86% of men who were employed in the private sector in February 2020 remained employed (in some status) in February 2021 only 54%-71% of women similarly employed in February 2020 were still employed (in some status) in February 2021. Their relative inability to hold on to these jobs during the pandemic can likely be attributed to their suddenly increased caregiving responsibilities.¹⁶ Norms that, when jobs are scarce, men should have priority (Krafft, Keo, and Fedi 2019) may also have played a role.

Among those who were unemployed in February 2020 (Figure 3), less than half had found jobs by February 2021 across countries, ranging from 21% in Egypt to 45% in Tunisia. There were some improvements from November 2020 to February 2021 in employment among this group who was unemployed in February 2020 in Morocco and Tunisia. Among those who were out of the labor force in February 2020, few found employment by February 2021 (6-17% across countries).

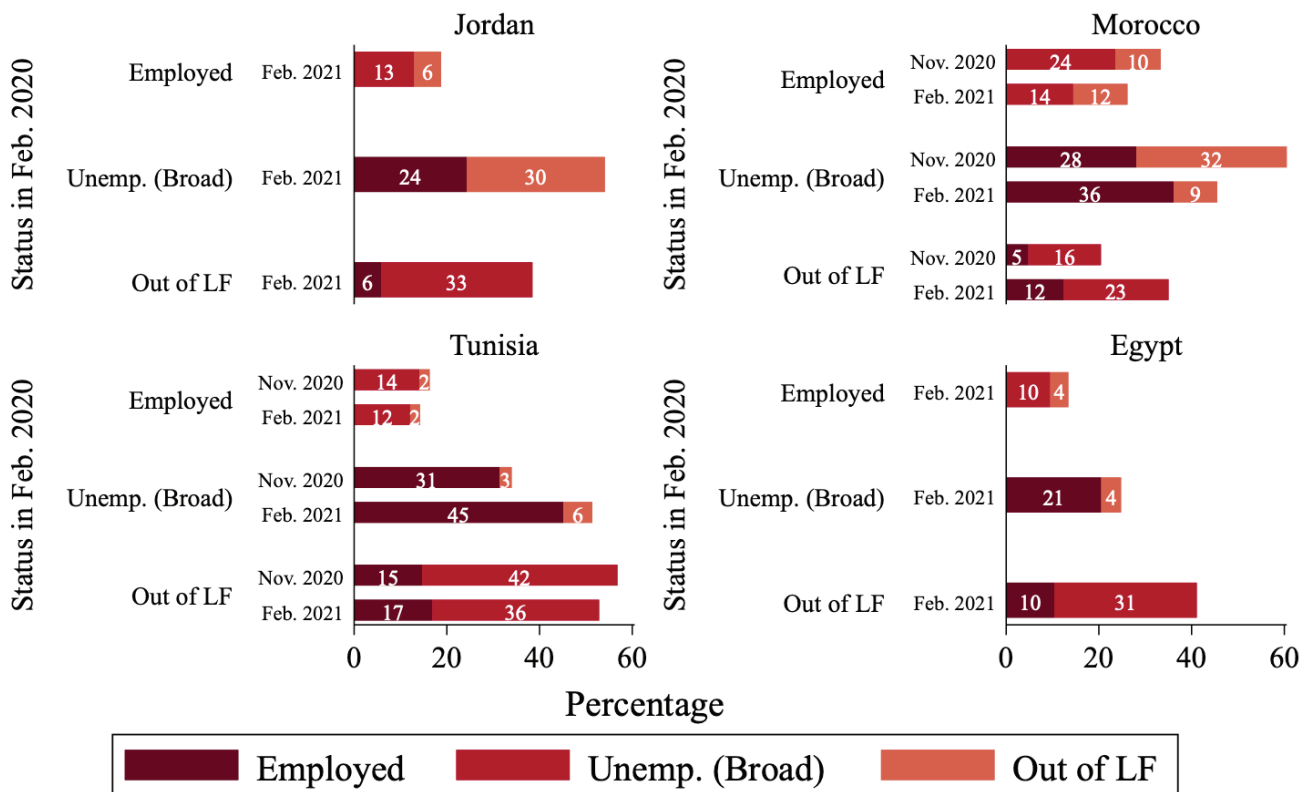
Whether workers experienced employment challenges and the nature of the challenges they experienced during the pandemic depended enormously on their type of pre-pandemic work. Figure 4 explores the challenges experienced in the 60 days preceding the February 2021 survey for those who were wage workers in February 2020 by the type of wage work they did in February

¹⁵ The jobs could be returning to previous employment or a new, different job.

¹⁶ Women tend to leave the private sector at marriage (Assaad, Krafft, and Selwaness 2017; Selwaness and Krafft 2020) and so would have higher rates of exit from these jobs even in the absence of the pandemic.



Figure 3. Changes in labor market status in November 2020 and February 2021, by status in February 2020 and country (percentage of February 2020 status)



Source: Authors' calculations based on February 2021 COVID-19 MENA Monitor (Egypt, Jordan, Morocco, Tunisia) and November 2020 COVID-19 MENA Monitor (Tunisia, Morocco).

2020.¹⁷ In general, those who were public sector workers experienced few challenges or changes across countries. Among private sector workers, experiences varied substantially by formality status and country. In Morocco, low rates of layoffs (12-13% across private sector statuses) and decreased earnings (3-8% across private sector statuses) were coupled with very different patterns of leaving wage work. Only 14% of private formal workers were no longer wage workers, compared to 60% of informal private wage workers out of establishments.

In Tunisia and Egypt, layoffs affected 29% of those who were still wage workers, compared to 11% in Jordan. Layoffs occurred more in informal and out of establishment positions. In Tunisia among private sector workers there were similar decreases in earnings (20-23%) across statuses. In contrast, in Jordan and Egypt earning decreases were higher in the informal private sector (24-29%) than the formal private sector (12-15%).

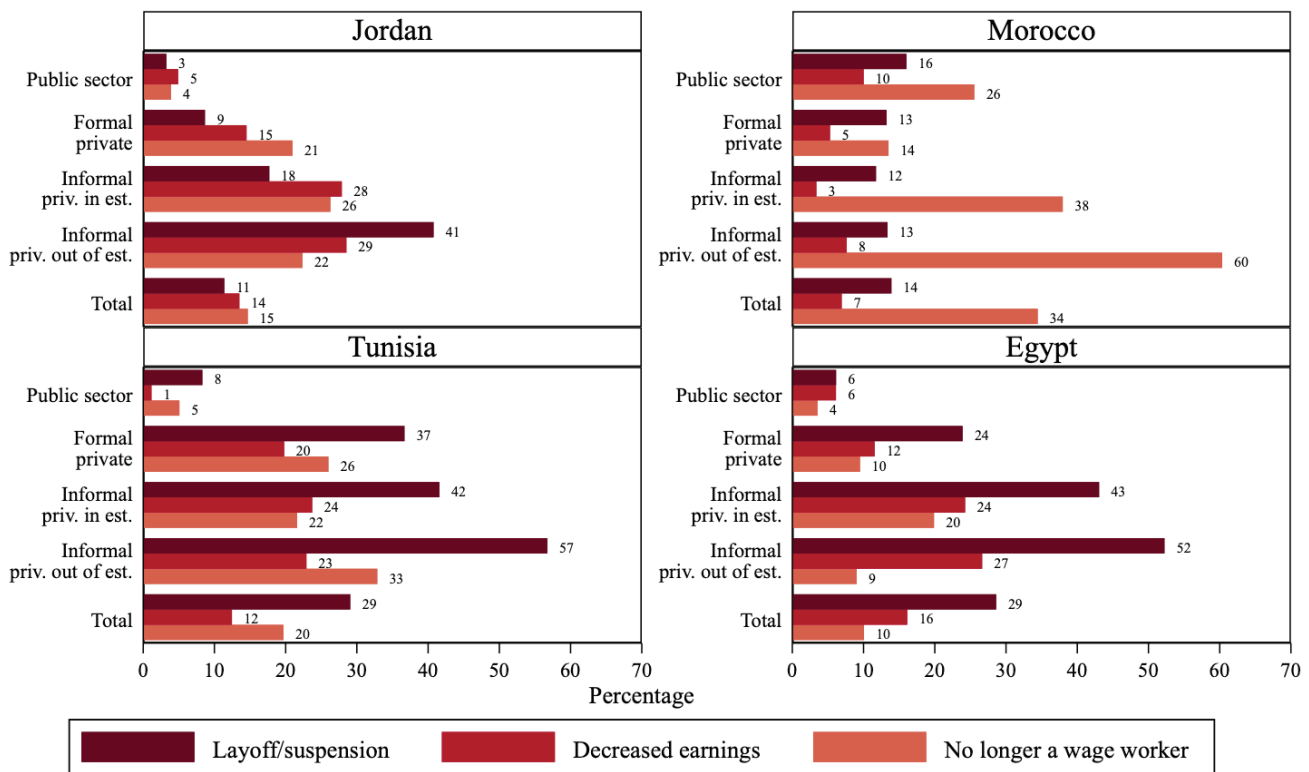
¹⁷ Distinctions are made between the public and private sectors, formal work (with social insurance) and informal work (no social insurance), and among informal workers whether they worked inside or outside an establishment in February 2020. We examine whether they stayed as wage workers, and if they did, whether they were laid off or suspended and whether they experienced a decrease in earnings.

Thus, the picture that emerges is that the wage workers who were already the most vulnerable in the labor market, those in informal wage employment and especially those working outside of establishments (Assaad, AlSharawy, and Salemi 2019; Assaad and Salemi 2019), are bearing the ongoing brunt of the COVID-19 pandemic's impact on the labor market.

Although the ability to work from home is rare for wage workers in general (14-22% across countries), it is particularly rare for those who were informal private wage workers working outside establishments in February 2020 (6-14% are able to work from home across countries). The reason those who could not work from home were unable to do so was most commonly that it was not possible to do their job at home (66%-90% across countries) followed by not being allowed (7-32% across countries). Lack of technology or connectivity were responses for only 2% of individuals. Thus, the nature of work, more so than the nature of technology in MENA appears to constrain work from home options.



Figure 4. Wage workers' experiences (past 60 days from February 2021 interview), by type of wage work in February 2020 and country



Source: Authors' calculations based on February 2021 COVID-19 MENA Monitor (Egypt, Jordan, Morocco, Tunisia).

Notes: Restricted to individuals who were wage workers in February 2020. Decreased earnings and layoff/suspension restricted to those whose past month status in February 2021 was wage work.

Farmers, employers, and the self-employed

Research on the November 2020 wave of the COVID-19 MENA monitor in Morocco and Tunisia underscored that farmers, employers, and the self-employed were greatly affected by the pandemic, as well as neglected by social protection and policy responses (Krafft, Assaad, and Marouani 2021). Figure 5 compares farmers' experiences as of February 2021 and November 2020 as compared to the 2019 season. Farming in 2020 in Morocco and Tunisia was particularly affected by a drought (Karam and Durisin 2020).

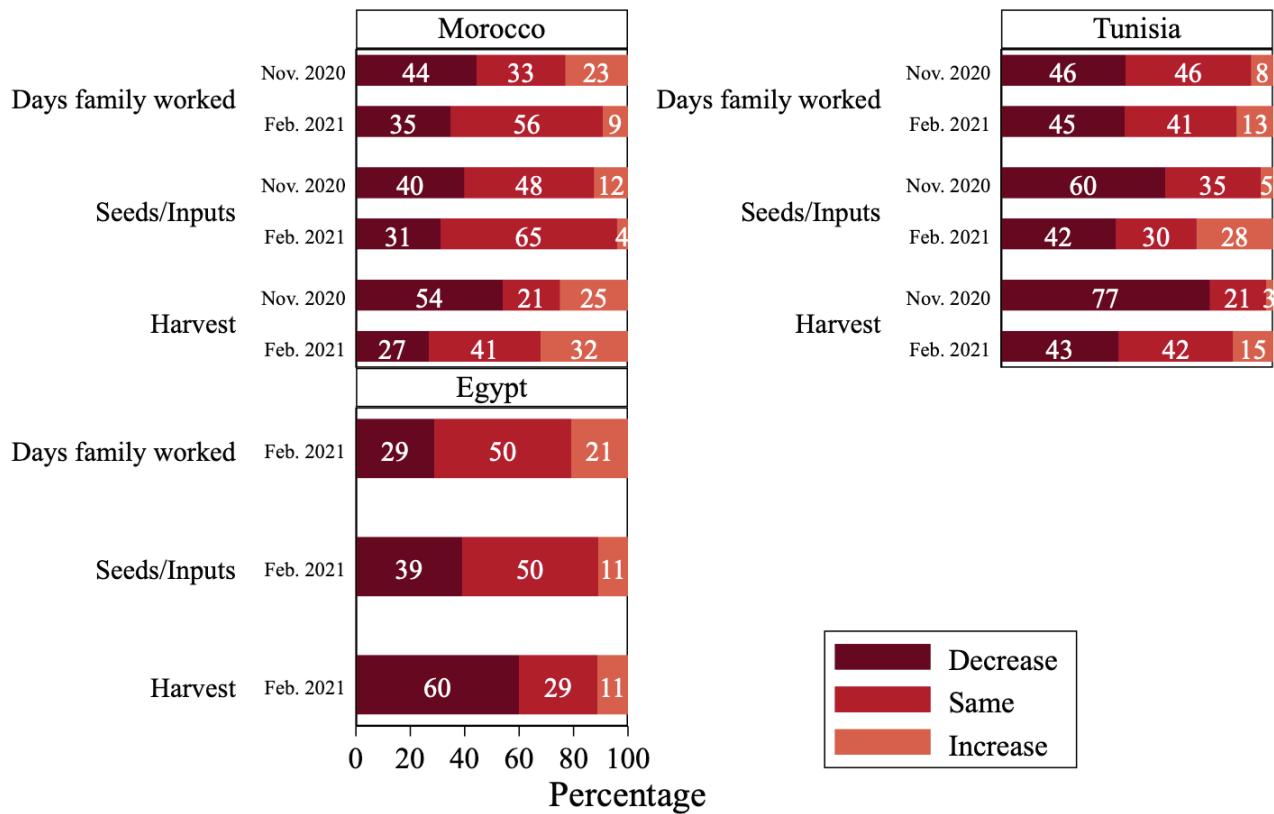
There have been some improvements in the 2021 season, but a number of challenges remain. While 29% of farmers in 2021 in Egypt report fewer days of the family working, this rises to 35% in Morocco and 45% in Tunisia in 2021, compared to 44-46% (Morocco-Tunisia) in 2020. Decreases in seeds and inputs went from 40% to 31% in Morocco and 60% to 42% in Tunisia and were 39% in Egypt in February of 2021. Expectations for harvest were balanced in Morocco in February 2021, a major improvement from 54% experiencing a decrease in November 2020. Prospects also improved in Tunisia from 77% experiencing a decrease in harvest to 43%, albeit still worse than 2019. In Egypt as of February

2021, a high share, 60%, of farmers expected decreased harvests. Thus, while farmers in Morocco and Tunisia were experiencing some improvements, in Tunisia and especially in Egypt, prospects for the harvest remained concerning.

For individuals who were self-employed or employers, the COVID-19 pandemic and associated reductions in demand for goods and services presented a major problem, compounded by mobility, labor, and input challenges (Krafft, Assaad, and Marouani 2021). Figure 6 explores the operational statuses of enterprises for those who were employers or self-employed in February 2020. As of February 2021, less than half were open with normal hours (from 27% in Tunisia to 48% in Morocco). Being entirely closed in February 2021 was more common in Egypt and Tunisia, with a rise in permanent closures in Tunisia from 5% in November 2020 to 11% in February 2021. In contrast, the rate of closures had fallen substantially in Morocco from 2020 to 2021. Many businesses in February 2021 were open but for fewer hours due to government restrictions (14% in Jordan to 35% in Tunisia) and others had reduced hours of their own volition (9% in Tunisia to 17% in Jordan), likely due to decreases in demand.

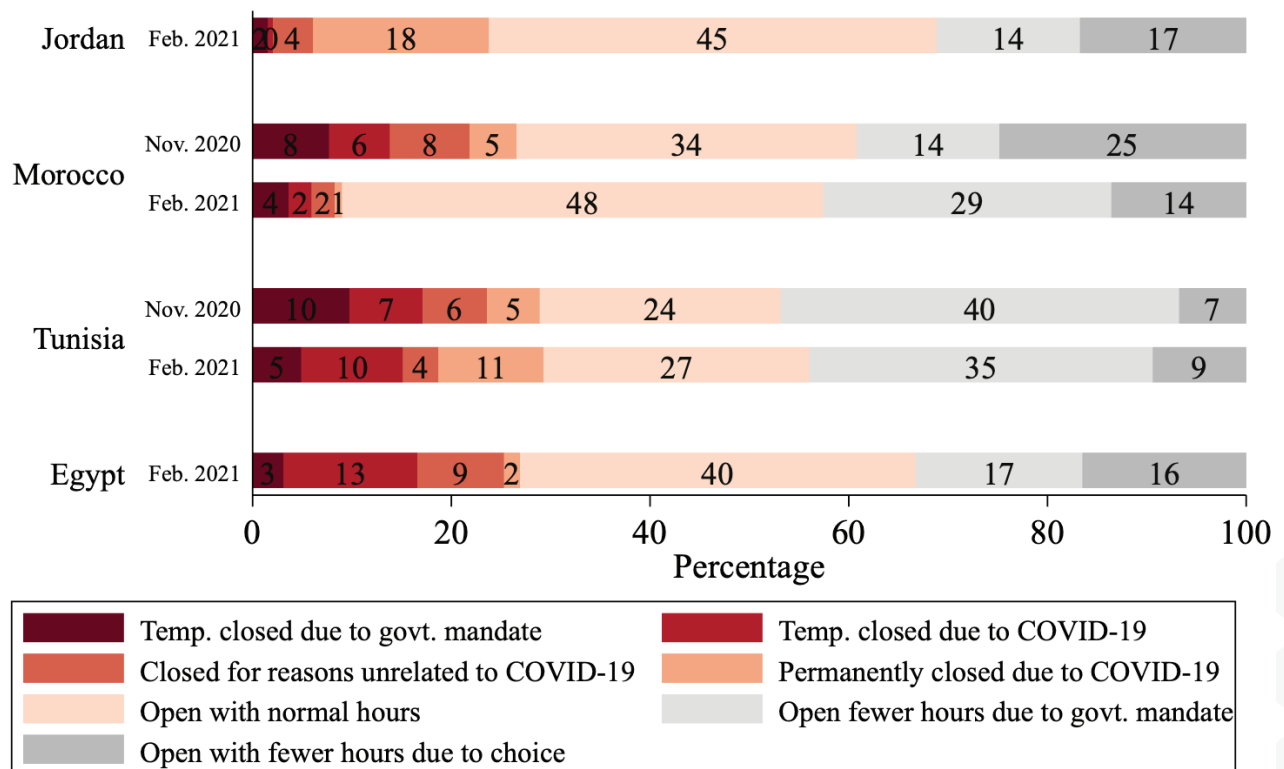


Figure 5. Farmers' experiences compared to the 2019 season (percentages), by country and wave



Source: Authors' calculations based on November 2020 COVID-19 MENA Monitor (Morocco, Tunisia) and February 2021 COVID-19 MENA Monitor (Egypt, Morocco, Tunisia).
 Notes: Jordan was dropped due to excessively small sample size. N=27 in Egypt, N=56 in Morocco for both Nov. 2020 and Feb. 2021, N=61 in Tunisia Nov. 2020 N=39 in Tunisia Feb. 2021.

Figure 6. Operational status of enterprises (percentage), employers and self-employed in February 2020, by country and wave



Source: Authors' calculations based on February 2021 COVID-19 MENA Monitor (Egypt, Jordan, Morocco, Tunisia) and November 2020 COVID-19 MENA Monitor (Tunisia, Morocco).
 Note: Panel respondents only answered if still engaged in household enterprise work.



Closures, reduced hours, and weakened demand contributed to revenue decreases for enterprises. Figure 7 explores revenue changes in the 60 days prior to the survey compared to the same time in 2019 for those who were employers and the self-employed in February 2020. As of February 2021, 26-34% of businesses experienced revenue decreases of between 51% to 100% compared to 2019. A further 30-38% of enterprises experienced revenue decreases of 26% to 50% and 9-15% of business experienced revenue decrease of 1% to 25%. Only 13% of enterprises in Tunisia, 25% in Egypt, 27% in Morocco, and 34% in Jordan expected the same or increased revenues compared to 2019. While there was a slight improvement in Morocco from November 2020 to February 2021, the opposite was true in Tunisia, where prospects worsened. These household businesses, typically micro enterprises of the self-employed and employers are, per past research, one of the most sensitive segments of the economy to downturns and particularly likely to change their labor demand in response to macro conditions (Krafft 2016).

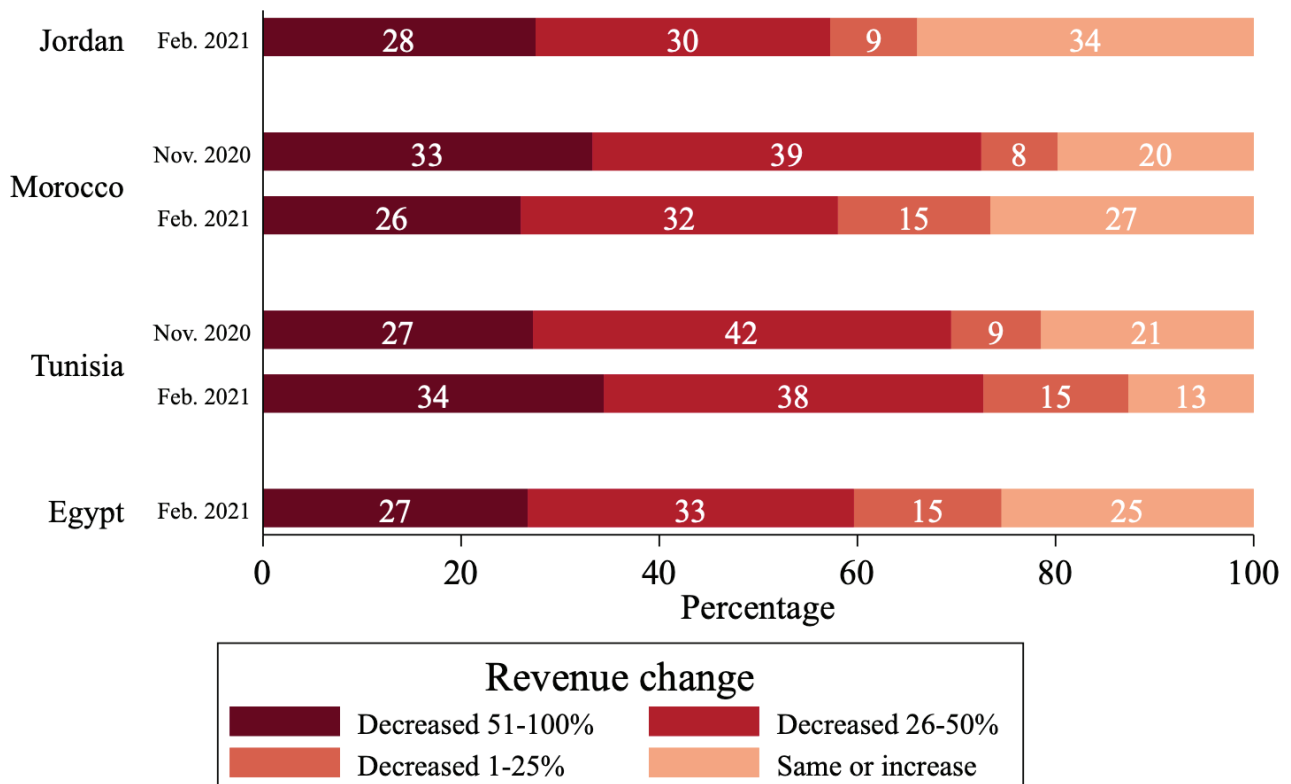
Changes in income and social protection

Almost half of MENA households experienced income declines between February 2020 and February 2021. Figure 8 explores changes in household income from February 2020 to February 2021, by initial household income quartile.¹⁸ Overall, from 22% (Egypt) to 45% (Morocco) of households experienced income decreases of more than 25%. A further 15% (Morocco) to 22% (Jordan) of households had income decrease between 1% to 25%. Only 34% (Morocco) to 50% (Egypt and Tunisia) of households had their income stay the same and few experienced income increases.

How income losses were concentrated varied substantially by country. In Morocco, the first (lowest-income) quartile experienced by far the steepest income losses, with 65%

¹⁸ Income quartiles are approximate.

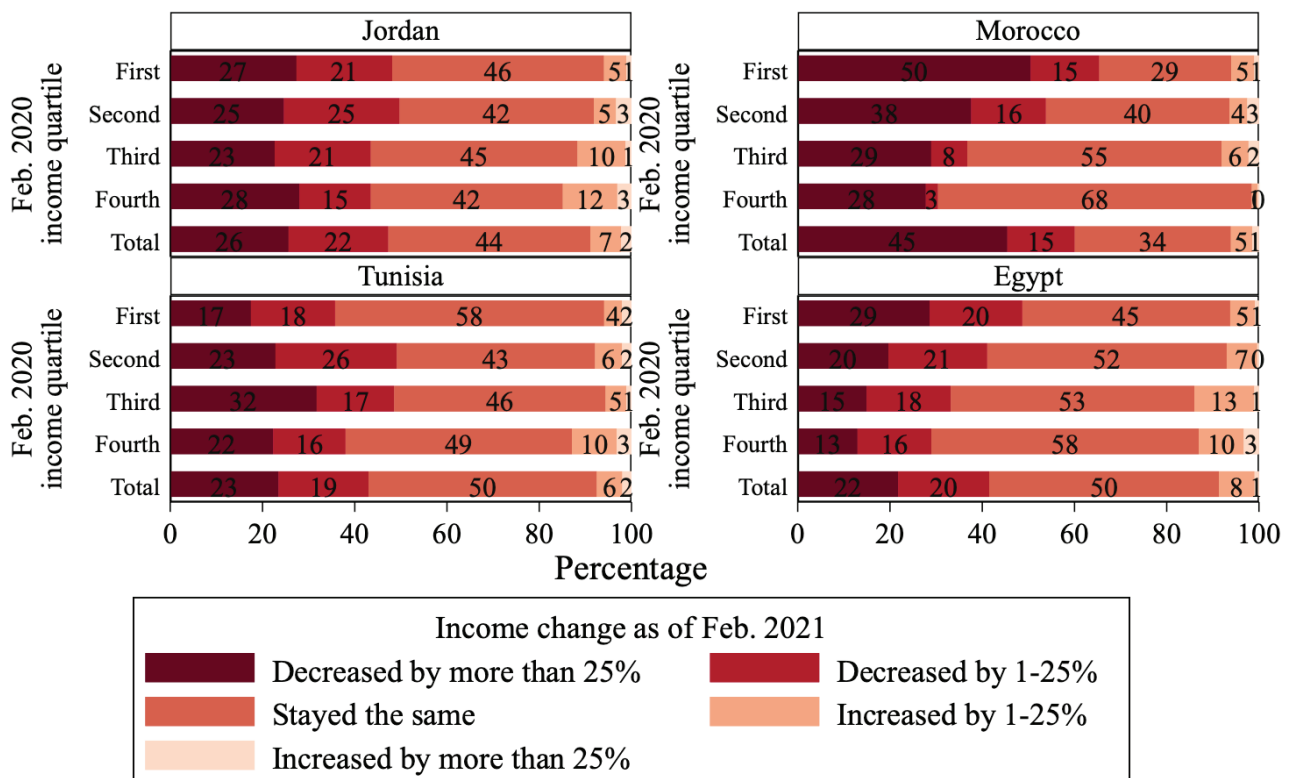
Figure 7. Revenue changes of enterprises, past 60 days compared to same season in 2019 (percentage), employers and self-employed in February 2020, by country



Source: Authors' calculations based on February 2021 COVID-19 MENA Monitor (Egypt, Jordan, Morocco, Tunisia) and November 2020 COVID-19 MENA Monitor (Tunisia, Morocco).
 Note: Panel respondents only answered if still engaged in household enterprise work.



Figure 8. Changes in household income from February 2020 to February 2021 (percentage of households), by country and February 2020 income quartile



Source: Authors' calculations based on February 2021 COVID-19 MENA Monitor.

experiencing some decrease in income, compared to 31% of those in the fourth (highest-income) quartile. In Egypt these differences ranged from 49% (lowest-income quartile losing income) to 29% (highest-income quartile losing income). Differences were smaller in Jordan, from 48% of the first quartile to 43% of the fourth quartile losing income (although the highest-income quartile also had the largest increases in income, 15%, compared to 6% for the lowest income quartile). In Tunisia the second and third quartiles had the greatest losses (49%), although, again, the fourth, highest income quartile had the most increases in income (13%).¹⁹ The pattern in Tunisia is likely related to impacts on private sector wage workers also being similar across specific work statuses (and thus the income distribution), as shown in Figure 4.

Although the degree to which the lowest income segments of the distribution were impacted by the pandemic varied across countries, it is important to note the poorest would be the most vulnerable to negative coping strategies as a result of income losses (Helmy and

Roushdy 2019), while higher income groups would have higher and more diversified income to start with (Krafft and Davis 2021), as well as more coping mechanisms.

The substantial challenges facing MENA households, especially low-income households, have been met by a social safety net (of both pre-existing programs and emergency response measures) that remains sparse in most countries. Figure 9 shows the percentage of households receiving either regular social assistance through a long-standing program²⁰ or recent (past month) COVID-19 related government assistance,²¹ by income quartile. Jordan had the greatest coverage of social assistance, 52%,²² while

²⁰ The vast majority of assistance was through long-standing programs, not recent COVID-19 assistance, as of February 2021.

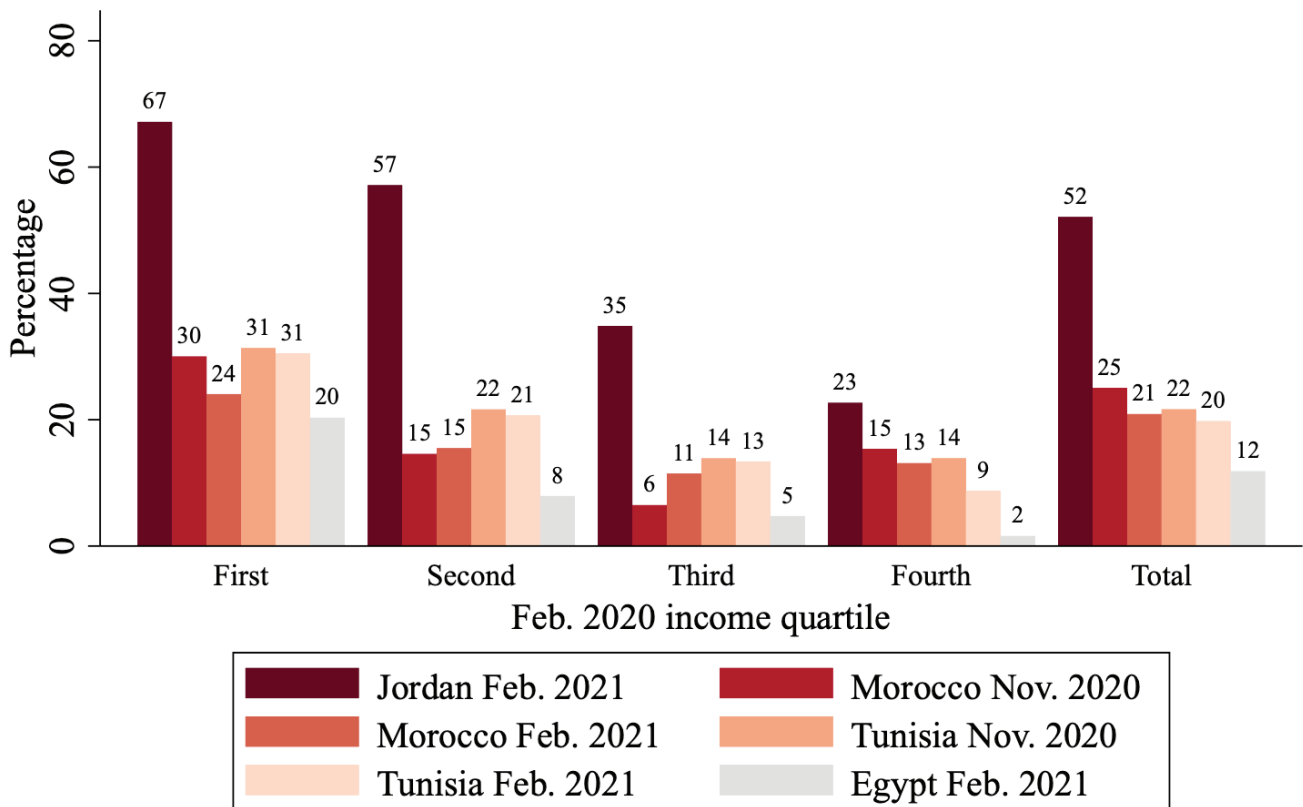
²¹ In Jordan this category also includes UN agency, international non-governmental organization (INGO) and NGO assistance given the sizeable role of these actors in providing social assistance to Jordanians and refugees.

²² The most common form of social assistance in Jordan, received by 31% of households, are the cash payments that replaced bread and fuel subsidies. The Takaful/Takmeely cash transfer program benefits 7% of households, UNHCR cash payments 7% (Syrian refugees) and World Food Program Assistance 9% (primarily Syrian refugees).

¹⁹ Patterns of income losses for Morocco and Tunisia comparing November 2020 to February 2020 were generally similar to those comparing February 2021 to February 2020, underscoring that income losses are persisting in a concerning manner.



Figure 9. Receiving government assistance (percentage of households), by country and February 2020 income quartile



Source: Authors’ calculations based on February 2021 COVID-19 MENA Monitor (Egypt, Jordan, Morocco, Tunisia) and November 2020 COVID-19 MENA Monitor (Tunisia, Morocco).
 Note: Excluding ration cards in Egypt

Tunisia²³ and Morocco²⁴ were 20-21% in February 2021 and Egypt²⁵ 12%²⁶. Notably, assistance decreased from 25% in November 2020 to 21% in February 2021 in Morocco and from 22% to 20% in Tunisia over the same period.

Assistance was not very well targeted; while, generally, assistance was more common in the poorest (first) quartile of income, a substantial share of respondents in the fourth quartile of income were receiving assistance, ranging from 23% in Jordan to 13% in Morocco in

February 2021, 9% in Tunisia, and 2% in Egypt. The poorest quartile was two-thirds (67%) covered by assistance in Jordan, but only a fifth to a third covered (20-31%) in other countries. Thus, the social safety net remains sparse and poorly targeted, as noted in the previous analysis of November 2020 data (Krafft, Assaad, and Marouani 2021). Moreover, coverage has not improved despite the ongoing income and labor market challenges persisting through the pandemic.

Government assistance is also poorly targeted in terms of labor market vulnerability. Figure 10 explores which individuals are in households that receive government assistance by their labor market status. Except in Jordan (where the sample size of farmers is very small), farmers are less likely to receive assistance than the population as a whole, despite their economic vulnerability. Likewise, the employers and self-employed, despite the challenges their businesses are facing, have similar rates of social protection receipt to the population as a whole in most countries, albeit slightly higher in Jordan and Tunisia.

²³ The PNAFN (5%) and AMGII (13%) programs were most common form of social assistance as of February 2021 in Tunisia.

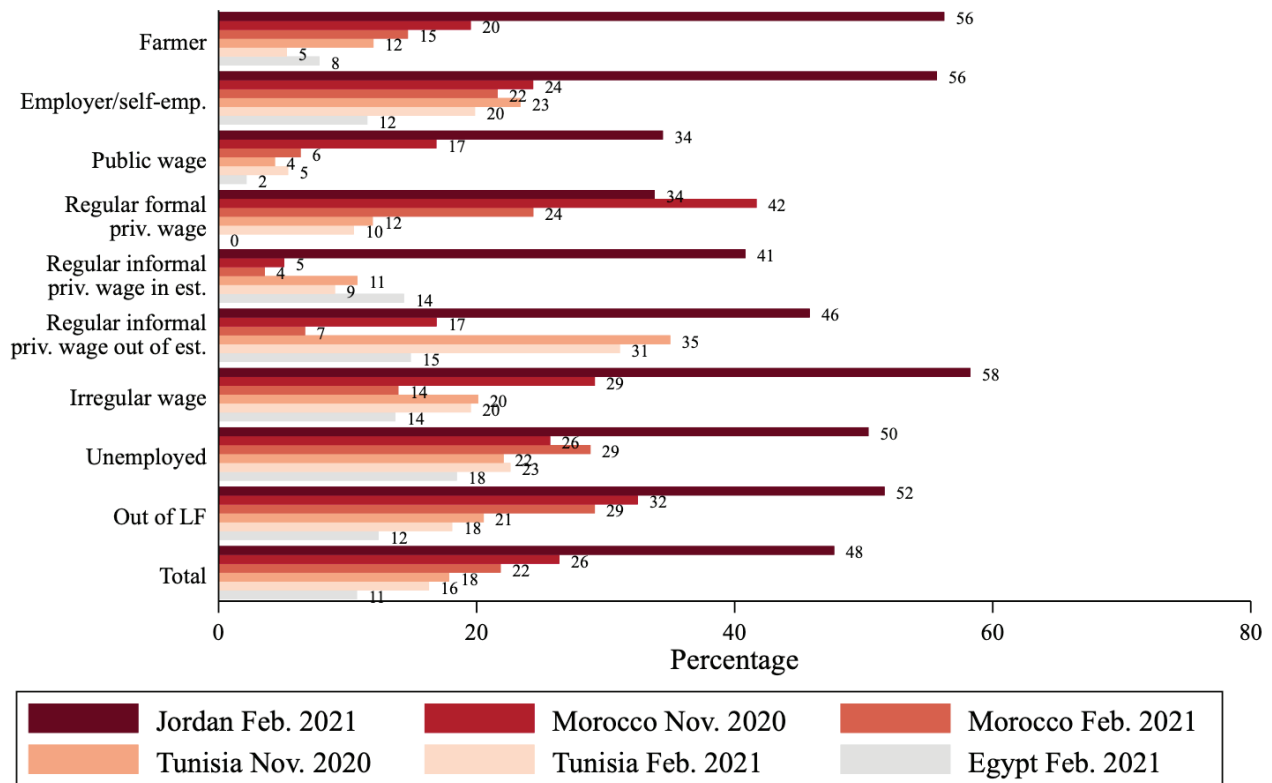
²⁴ The most common form of social protection was the RAMED medical assistance program.

²⁵ Statistics for Egypt exclude the longstanding food ration cards, which cover 76% of households and which were not modified in response to the COVID-19 pandemic.

²⁶ The most common assistance was through the Takaful/Karama cash transfer program, 8% of households.



Figure 10. Receiving government assistance (percentage) by labor market status in February 2020 and by country



Source: Authors' calculations based on February 2021 COVID-19 MENA Monitor (Egypt, Jordan, Morocco, Tunisia) and November 2020 COVID-19 MENA Monitor (Morocco, Tunisia)
 Note: Excluding ration cards in Egypt

Public sector wage workers are the least likely to be receiving assistance, although 34% still do in Jordan, the same as private sector wage workers. Assistance to public wage and regular formal private wage workers fell in Morocco from November 2020 to February 2021, but private formal wage workers are still receiving slightly more assistance than average. Everywhere except Egypt, regular informal wage workers working in establishments are less likely than average to receive assistance. In Egypt, 14% do, compared to 11% overall, and likewise 15% of such workers outside of establishments.²⁷ Tunisia has done a particularly good job of covering regular informal wage workers outside of establishments with social assistance. Irregular wage workers get slightly more assistance than average in some cases (especially Jordan), but not in others. Patterns for the unemployed and out of labor force are similar to those overall, likely because these individuals are residing with and relying on other household members.

²⁷ The program targeting irregular/informal workers likely contributes to this, as it was received by 4% of irregular, 5% of informal out of establishment, and 3% of informal in establishment workers.

Supporting vulnerable workers in a difficult labor market

The COVID-19 MENA Monitor February 2021 wave illustrated how persistent labor market challenges are in the face of the pandemic and associated economic downturn. A year into the pandemic, there are some glimmers of hope in slight increases in employment rates and labor force participation, as well as reduced unemployment rates. Yet only a fraction of those who were employed in February 2020 and lost jobs have returned to employment. Moreover, wage workers, especially vulnerable, informal workers, face persistent layoffs and reduced earnings. Farmers, while experiencing improvements since 2020 with the 2021 growing season, remain vulnerable. Although conditions have improved slightly for employers and the self-employed with reduced closures, hours remain restricted due to both government restrictions and limited demand. Consequently, enterprise revenues are drastically down, with little improvement from November 2020 to February 2021. Until business conditions and the demand for goods and services improve, it will be difficult for businesses and thus labor demand to recover. As a result of the manifold economic and labor market challenges, half of households experienced a decrease in income.



While the social safety net and counter-cyclical policies might be able to cushion the challenges created by the pandemic, the coverage of social transfers remains sparse. Most assistance is the continuation of longstanding transfer programs. Policies, such as Egypt's assistance for irregular workers, have reached only a small fraction of those impacted. Moreover, the safety net has not expanded (and indeed, per Figure 9, slightly contracted) in Morocco and Tunisia over time. Expanding, as well as better targeting the social safety net is critically important to reducing the harms and negative coping strategies that result from income losses among vulnerable households. Cash assistance for those struggling with not only job loss, but also reduced earnings, is critically important during the crisis to increase demand for goods and services and thus helping support economic rebound.

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