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ERF Policy Research Report

The Impact of COVID-19 on the Jordanian Households and Firms:

Findings from the ERF COVID-19 Monitor in Jordan

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Summary

The COVID-19 pandemic poses a particular challenge for low and middle-income countries and vulnerable groups, such as informal and casual workers, refugees and poor households. Assessing the impact of COVID-19 on the livelihoods of residents of Jordan is critically important to design and assess policy responses to the crisis and formulate plans for an equitable and sustained recovery. Therefore, the ERF and the FCDO initiated a collaboration whereby a series of short panel phone surveys were conducted to monitor the effect of the crisis on households, workers, and micro and small enterprises. These surveys aim to assess how households and enterprises cope with these effects. The short phone survey includes an economic impact questionnaire, with a household module, as well as worker, enterprise, farmer and woman modules. This document provides the results of the surveys for households and firms.

Three waves of rapid panel phone surveys were conducted throughout February 2021-August 2021 to observe the impact and of COVID-19 and the change of the impact on individuals and households in Jordan.

The survey over-sampled Syrians to reach a quota of around 500 Syrian respondents. Hereafter, the household survey results are presented for Jordanians and Syrians separately.

Labour Market Indicators

The third wave of the households shows a decrease in the share of inactive Jordanian and Syrian individuals, where the share declined by around seven and eight percentage points among Jordanians and Syrians, respectively. Accompanied by the transition to being active in the labour force, the employment share increased by almost four and eight percentage points among Jordanians and Syrians, respectively. While the Jordanians witnessed a two percentage points increase in the unemployment share, it decreased by about two percentage points among the Syrians. In conclusion, more individuals were able to find a job than those who became unemployed. In addition, the firms' survey results show that besides the increasing average of the number of workers reaching 26.5 percent in August 2021, more firms (4.3 percent) started to hire workers compared to February 2021 (1.2 percent).

Income and Expenditure

Jordanian households did not witness substantial differences in monthly income or expenditure changes throughout the three waves. In fact, around two-fifths experienced a decrease in food spending and less than a half were still suffering from a decline in monthly income. However, Syrian households' income levels remained depressed, with almost two-thirds of households reported income losses in August 2021, compared to pre-pandemic levels. However, while the share reporting income losses increased from February to June 2021, it decreased again in August 2021.

Summary

Support and Coping Strategies

The share of Jordanian and Syrian households receiving regular government assistance (or charitable) declined in August 2021. Only 34 percent of the Jordanian households reported receiving support in June 2021 and August 2021 compared to 43 percent in February 2021. At the same time, the percentage of Syrian households receiving regular support dropped from 88 percent in February 2021 to 74 percent in August 2021. Resorting to families and friends remained the most important coping strategy among Jordanian and Syrian households. While almost half of the Jordanian households had to ask family and friends for help in August 2021, three of every four Syrian households resorted to family and friends.

When it comes to firms, the majority reported adopting no coping strategies to the pandemic (49 percent of all firms), this has been notably declining from February 2021 to August 2021. However, most of the firms adapting to the pandemic reported purchasing on credit and advances, which increased from 19 percent in February 2021 and June 2021 to 26 percent in August 2021.

Enterprises Working Status and Adapting Strategies

A higher proportion of households' enterprises, small and medium, were open with normal working hours in August 2021, compared to June and February 2021. Returning to normal status substantially rose among Syrian business owners in August 2021, where almost three-quarters of Syrian households' enterprises reported being open with no change.

The most influential adaptation method for the currently hired workforce is to reduce or delay earnings paid to employees in February 2021, which changed to temporarily laying off workers in the June 2021. This further increased in August 2021, when firms reported expecting to temporarily lay off more than six workers, compared to only three in June 2021 and two in February 2021. Firms surveyed in the third wave expected to reduce or delay wages of around 1.8 workers on average due to the pandemic, quite similar to the number reported in the second wave, but sizably less than what was reported in the first wave. Similarly, the expected number of permanent layoffs has been declining between the first, second and third waves. Firms in the third wave also seemed more optimistic about their expected new hires, reporting only 1.2 and 1 new hires on average in the first and second wave, respectively, compared to 4.3 in the third wave.

** These results have not been tested to assess the differences that are reported between groups if not mentioned.*

Introduction

This report summarizes the key findings of the third wave of Rapid Labour Force surveys conducted by the ERF between August 4th and September 4th 2021, to monitor the impact of COVID-19 on firms, households, household enterprises, farmers, and Syrian refugees in Jordan. This issue is a part of a series of panel surveys that track the evolution of the pandemic in Jordan's labour market.

The household survey initially estimates, retrospectively, a baseline pre-COVID-19 situation for February 2020 and measures key indicators for the week or month preceding its roll-out in August 2021. The survey was conducted by phone on the basis of the Random Digit Dialing (RDD) approach. It targeted mobile owners aged 18 to 64, with a total sample of 2,573.

The highlights report covers the results for the Jordanian/Palestinian[1] sample and introduces a brief description of the Syrian sample[2] separately at the end.

The sample is weighted to be nationally representative by including a question on the number of phone numbers within the household and other questions related to households' demographics. The survey methodology and phone call outcomes are presented in more detail in the Annex.

The household questionnaire covers demographic and household characteristics, labour market status, education, food security, incomes, social safety nets, attitudes towards risks and social distancing, coping strategies, and mental health. It includes a core module, an individual module, a worker module, a farmer module, a household enterprise module, a women module, and a tracking module. The household sample collected responses from only Jordanians, Syrians, and Palestinians. Jordanian and Palestinian sample size was 2,033, 2,004, and 2116 in the first, second, and third wave, respectively. The survey over-sampled Syrians (resulting samples are 516, 499, and 457 Syrians in the three consecutive waves). A more detailed presentation of findings will follow this report.

Simultaneously, the analysis extends the household survey using firm-level data by looking at the key findings collected on small and medium enterprises. The firms' survey was conducted by phone for firms that had 6-199 workers before the pandemic (February 2020). In Jordan, the sample was randomly drawn and stratified using Kinz, a Jordanian corporate data-mining website with a larger sample of firms than the Yellow Pages.

The stratification was done using economic activities: services, food & accommodation, trade and agriculture, construction, and industry.[3] The initial sample frame was restricted to firms with 5-250 workers with a target of surveying 500 firms; the eligibility was later restricted to firms with 6-199 workers in February 2020 based on an eligibility question on the number of employees during the phone interview. Up to three attempts were made to ensure response if a phone number was not picked up/ answered, was disconnected or busy, or picked up but could not complete the interview at that time. After the third failed attempt, a firm was treated as a non-response, and a random firm from the same stratum was used as an alternate.

An inverse probability weighting was used to weight the firms' sample in Jordan to account for non-response rates and the sampling strategy; weights are then normalized to have a mean of one. All analyses presented in this report are weighted. Firms that were not eligible are excluded from the response rate calculations. The responses are based on the final result, which may have been on the first, second, or third attempt. Weights are used in all the analyses in this report to ensure the basic characteristics of the sample reflect the underlying universe of firms. However, the weights used cannot overcome the unobservable characteristics of firms and their respective non-response bias. The weighting of the firms' data is discussed in further detail in the appendix of this report.

The report is divided as follows: the first chapter covers the latest COVID-19 developments in Jordan and the latest policy responses; the second and third chapters cover the main results of the Jordanian and Syrian household surveys, respectively. Finally, the firms' survey results are covered in the fourth chapter. The results in this document focus on the changes occurred between the first, second, and third waves in the main indicators of both surveys.

[1] Palestinians living in Jordan.

[2] Syrians' sample represents a quota of the overall sample and not a representative distribution.

[3] See ERF sample and weighting technical documentation for more details.

The Covid-19 latest developments in Jordan and policy responses

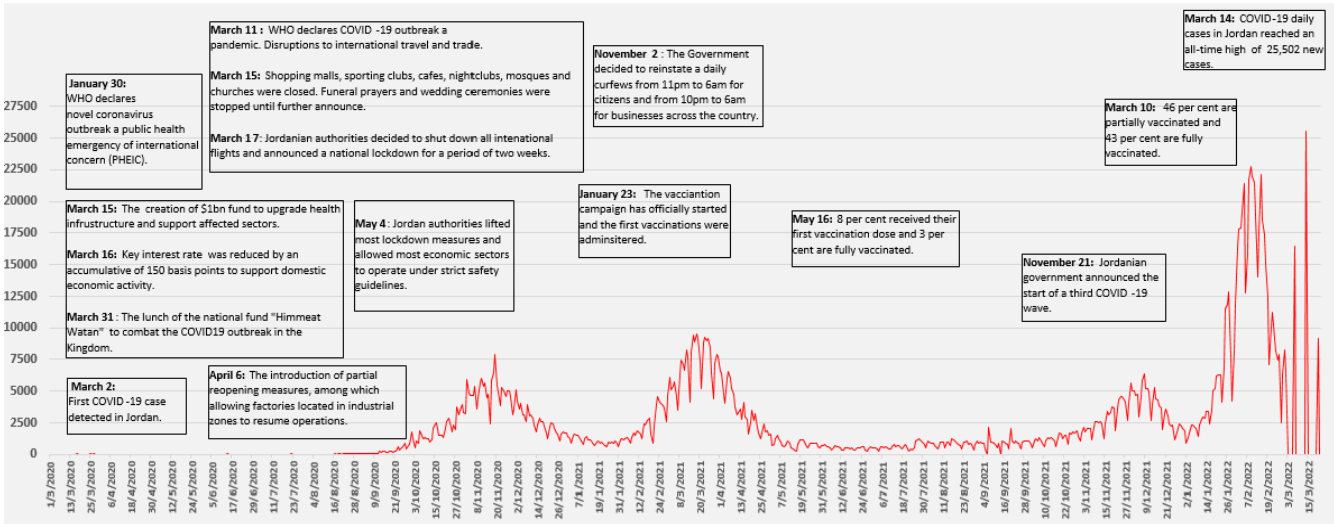
Jordan has already been challenged by several economic and social turbulences, including high unemployment rates,[4] especially among youth and women . Jordan's economy has fallen into a recession amounting to 1.6 percent of GDP in 2020, compared to a GDP growth of 2 percent in 2019, witnessing one of the worst economic performances since 1989.[5] In 2021, Jordan's economic outlook started to witness signs of recovery where the Real GDP increased by 2.1 percent during the first three quarters, compared to a contraction of 1.5 percent during the same period in 2020.

The first COVID-19 case in Jordan was registered on March 2nd 2020 (Figure 1). Jordanian authorities have proactively reacted the following weeks –in an attempt to control the spread of the virus- via suspending all international flights and the enforcement of strict curfews.[6]

The slowdown in daily cases starting mid-April was accompanied by partial reopening measures that allowed most economic sectors to operate under strict safety guidelines. This has induced a rise in the daily cases reaching 7,933 new cases on November 19th 2020. The government of Jordan reacted by introducing new restrictions on social gatherings and strict penalties on people and businesses not complying with health safety measures. COVID-19 cases started to drop again thereafter until a third wave of the pandemic surged in November 2021. COVID-19 cases progressed faster during the winter and reached an all-time high of 25,502 new cases on March 14th 2022.

Vaccination campaigns started in Jordan on the January 13th 2021, prioritizing health-vulnerable residents, including refugees and health care workers. By March 10th 2022, around 46 percent of citizens and residents of Jordan had received at least one dose of the vaccine, and 43 percent had received both doses (Figure 2).

Figure 1: COVID-19 case trends in Jordan and government response



Source: Constructed by authors using the WHO COVID-19 Database.

As part of Jordan's economic and social response, the Jordanian authorities established a coronavirus relief fund under the name "Himmat Watan" (A nation's effort),[7] to stimulate local and foreign donations towards the battle against the COVID-19 pandemic. Moreover, additional spending of JOD 50 million (USD 71 million)

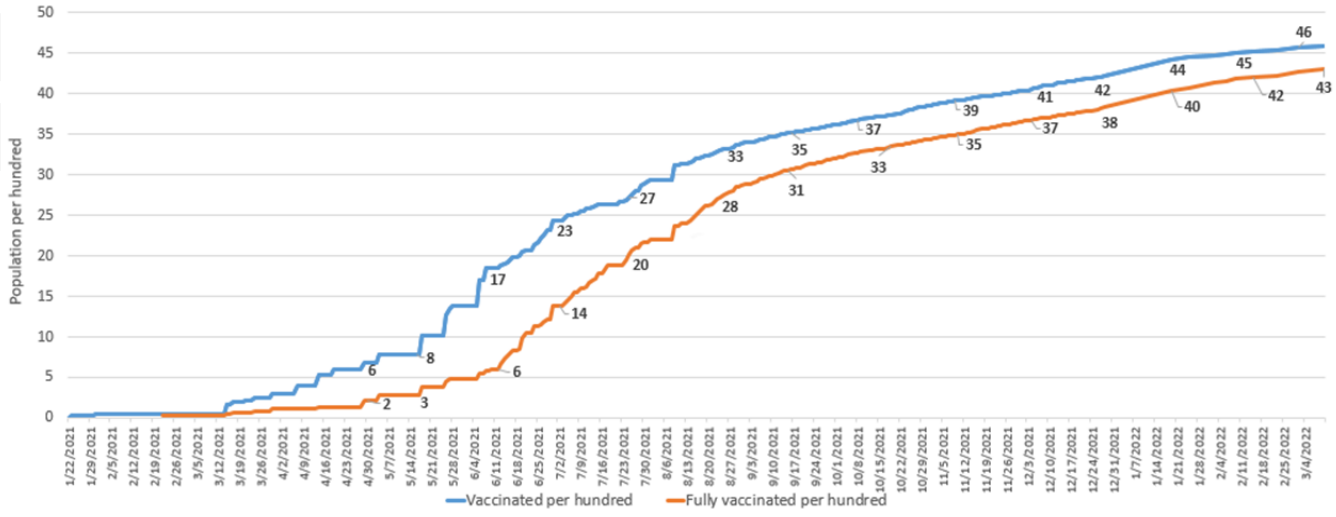
[4] Assaad, R., Krafft, C. and Keo, C. (2019) 'The Composition of Labour Supply and its Evolution from 2010 to 2016 in Jordan.', in Krafft, C. and Assaad, R. (eds) The Jordanian Labour Market Between Fragility and Resilience. Oxford, UK: Oxford University Press.

[5] Central Bank of Jordan. 2021. Monthly Statistical Bulletin. November. Accessible via: Monthly Statistical Bulletin - The Central Bank of Jordan (cbj.gov.jo)

[6] IMF. 2021. "Policy Responses to COVID-19, Policy Tracker Database." December.

[7] For detailed information about Jordanian government actions towards COVID-19, see the defense orders in https://rb.gy/g5uitf . More information about all communications issued by the PM in relation to the defense orders can be accessed in https://rb.gy/aullfi .

Figure 2: COVID-19 vaccination doses per 100 people in Jordan



Source: Constructed by authors using the WHO COVID-19 Vaccinations' Database.

was allocated for health equipment purchases, rental of hotels for quarantines, and other COVID-19 related security costs. Hardly hit by the pandemic, the tourism sector was allowed to pay its 2019 tax liability in instalments with no penalty. General sales and service taxes were reduced by 50 percent for hotels and restaurants, and the cash transfer program got expanded to cover 100,000 new families and daily workers, protecting nearly 180,000 jobs in the hard-hit sectors.

On the monetary side, the Central Bank of Jordan (CBJ) reduced key interest rates by an accumulative of 150 basis points by the March 16th 2020, postponed loan repayments for the impacted sectors and injected additional liquidity amounting to JOD 550 million (USD 776 million); by reducing the compulsory reserve ratio on deposits from 7 percent to 5 percent and JOD 500 million (USD 705 million) by redeeming its CDs held by banks. Furthermore, the CBJ announced an expansion in its subsidized lending schemes for SMEs from JD 500 million to JD 700 million and extended the bank loan service moratorium to negatively impacted borrowers until the end of 2021.

Chapter 1:

Impact of COVID-19 on Jordanian Households[8]

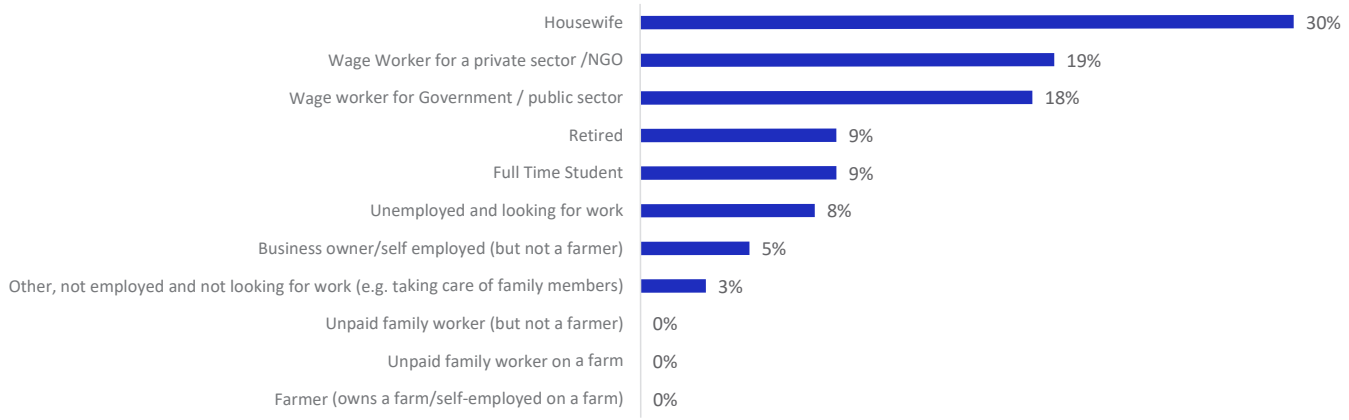
A sample of 2,033 Jordanian/Palestinian[9] had been collected in the first wave in February 2021. 96.8 percent (1,968) of these respondents consented to be re-interviewed as part of the second wave. Around 56.8 percent (1,155 of 2,033) were reached. Therefore, an additional refresher sample of 849 individuals was added, using RDD methods, to reach a total of 2,004 Jordanian/Palestinian respondents. Out of the 2,004 respondents, 1,913 were males (54.4 percent), and 913 were females (45.6 percent). While 96 percent (1,923 out of 2,004) of the respondents in the second wave agreed to be contacted again in the future, only 58 percent were reached (1,167 out of 2,004). A refresher sample of 949 was added, reaching a total of 2116 respondents (1,146 males, and 970 females).

Figure 3[10] illustrates the distribution of Jordanian participants in the ERF COVID-19 third survey with respect to their job activity in February 2020. As seen in the figure, around 41 percent of the sample were employed in February 2020, 8 percent were unemployed, and 51 were out of the labour force.[11]

Employment and unemployment[12]

The ERF COVID-19 Monitor survey covered three reference periods in measuring employment and unemployment rates. The first is pre-COVID, in February 2020; the second is one month prior to the survey (August 2021), and the third is one week prior to the survey. Current status indicators are based on the one-week reference period and rely on several investigating questions. On February 2020, the unemployment share among respondents was 8 percent;[13] when asked about

Figure 3: Percentage distribution of third wave respondents, by main job/activity, as of February 2020



Source: Constructed by authors using the ERF COVID-19 Monitor.

[8] The results have not been tested to assess all the differences that are reported between groups, only tested where it is mentioned.

[9] The number of Palestinian was 30 and 32, and 31 in the first, second and third wave, respectively. The Palestinian were combined with the Jordanian in this part and from hereafter will be referred to as Jordanian.

[10] The distribution was almost similar in the three waves, (P-value=0.288)

[11] The distribution was similar in the three waves.

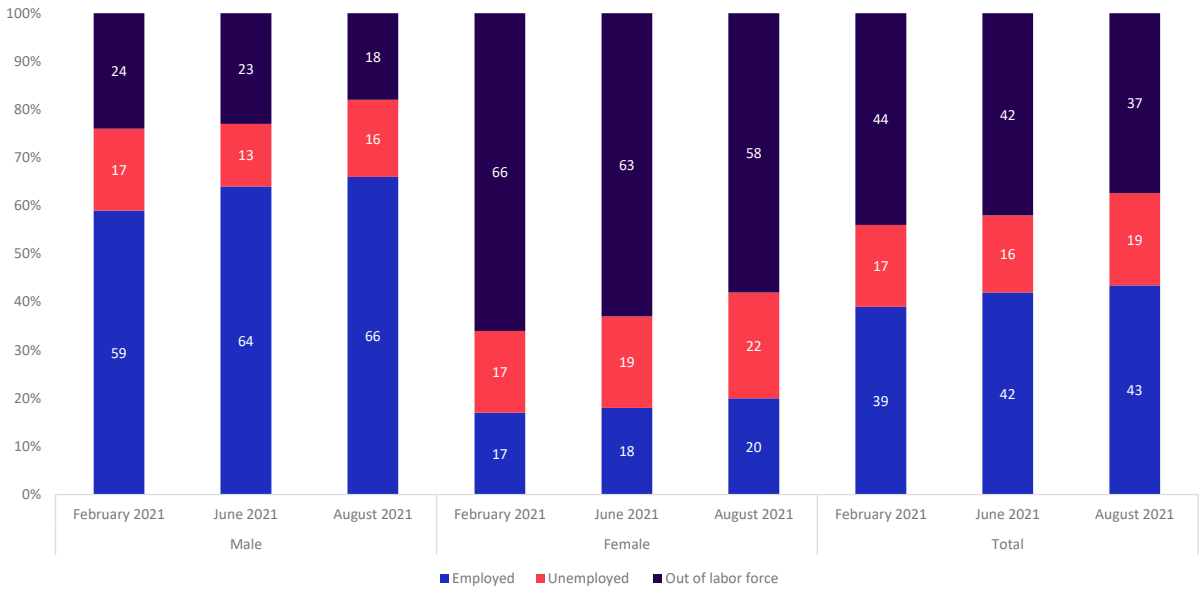
[12] This section covers those who were wage employees in February 2020, i.e. pre-COVID-19.

[13] The market definition for unemployed individual is the individual who doesn't work, capable of working, wants to work and searches for a job. The unemployment was measured using direct questions about respondent's activity in February 2020, without further investigation about whether respondents actually searched for a job.

their status in the reference week, the unemployment share increased to 17 percent in February 2021 and remained almost stable with 16 percent in June 2021 before increasing again, reaching 19 percent in August 2021 accompanied with a decline in the percentage of the out of labour market by 5 percentage points (Figure 4) reflecting a movement from out of labour market into unemployment and employment. While males experienced a decline in unemployment in June 2021 compared to February 2021, it increased in August 2021, reaching 16 percent.[14]

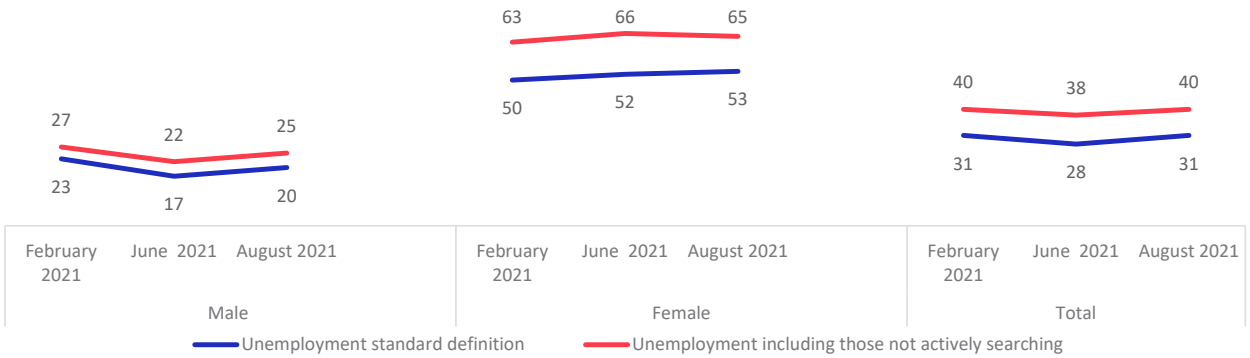
In contrast to their male counterparts, female workers have seen rising unemployment throughout the period, from 17 percent in February 2021 to 19 percent and 22 percent in June and August 2021, respectively.[15] Figure 5[16] shows that not only around half of the active females' sample has fallen into unemployment in the week prior to the survey under the standard definition during the period February–August 2021, but also their job search is becoming more and more complicated where 65 percent of the active females are unemployed under the broad definition in August 2021.

Figure 4: Labour force distribution, February 2021-August 2021, by sex



Source: Constructed by authors using the ERF COVID-19 Monitor.

Figure 5: Unemployment rates, by sex, February 2021–August 2021, standard definition and including those not actively searching, %



Source: Constructed by authors using the ERF COVID-19 Monitor.
Note: Measured for the week prior the survey.

[14] P-value=0.002

[15] P-Value=0.002

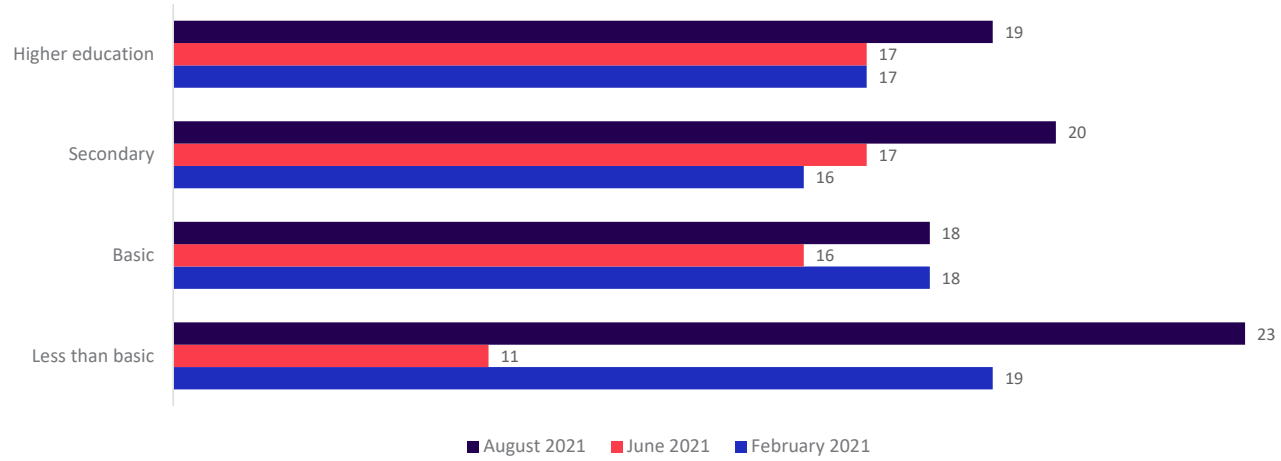
[16] In this analysis, we present unemployment by both broad and standard definitions where the former includes the latter plus those not actively searching for a job.

While observing the unemployment through an educational attainment lens, we notice that workers with less than basic education were the most affected group by unemployment, reaching 23 percent in August, despite the achieved recovery in June where the unemployment dropped to 11 percent, compared to 19 percent in February 2021. Compared to the previous waves, workers with other educational attainment levels have also witnessed increased unemployment rates in August 2021 (Figure 6).

The broader definition of unemployment indicates that individuals with less than basic education (54 percent) and secondary education (45 percent) are the most discouraged groups to actively apply for jobs in August 2021 (Figure 7).[17]

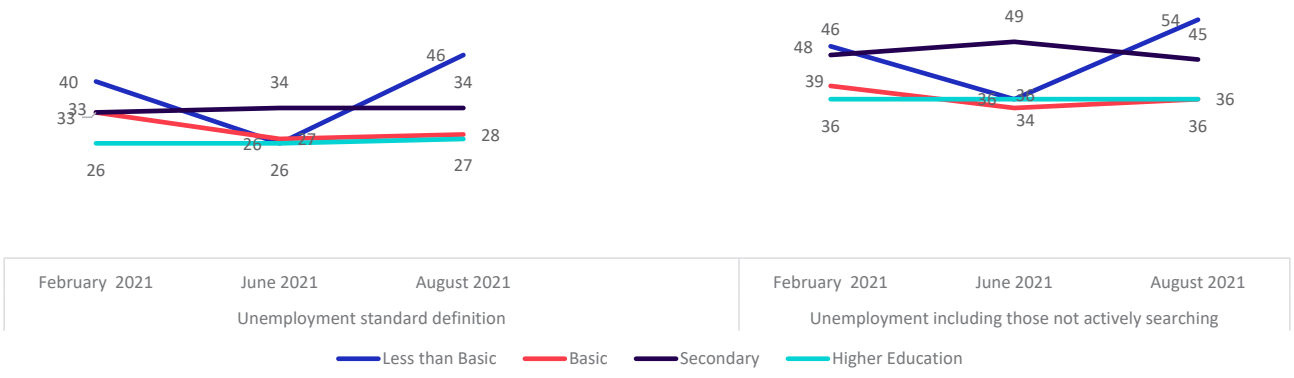
Observing Table 1 and Table 2 allows us to assess the labour markets transitions that first occurred between February 2020 and February 2021 and in August 2021. During the six months, between the second and the third

Figure 6: Percentage change in unemployment, February 2021–August 2021, by educational attainment



Source: Constructed by authors using the ERF COVID-19 Monitor.

Figure 7: Unemployment rates, by educational attainment, February 2021–June 2021, standard definition and including those not actively searching, %



Source: Constructed by authors using the ERF COVID-19 Monitor.
Note: Measured for the week prior the survey.

[17] In our analysis, we present unemployment by both broad and standard definitions where the former includes the latter plus those not actively searching for a job.

wave, the Jordanian witnessed recovery in the labour market indicators. Overall, among those unemployed prior-COVID-19, 37 percent found jobs in August 2021, compared to only 23 percent in February 2021, while less wage employees quitted the labour force (25 percent) in August 2021 versus 36 percent in February 2021. The transitions between February 2020 and August 2021 indicate a slight recovery. By August 2021, the recovery of wage employees in the public sector is almost full, with 94 percent still employed and only 1 percent unemployed.

In contrast, wage employees in the private sector are still recovering slower than those in the public sector. When addressing the labour market dynamics by informality among wage employees, the findings uncover no clear recovery in the share of unemployment of informal workers in August 2021 compared to February 2021.

By time, less wage employees reported facing difficulties due to COVID-1, from 47 percent in February 2021 to 32

Table 1: Labour market transitions between February 2020-February 2021 (Situation of working age individuals in February 2021 as per their situation in February 2020)

Labour market status in February 2020	February 2021			Total
	Employed	Unemployed	Out of labor force	
Non waged workers	76 (77)	11 (11)	11 (12)	98 (100)
Waged worker in the public sector	313 (92)	6 (2)	20 (6)	339 (100)
Waged worker in the private sector	297 (75)	68 (17)	29 (7)	394 (100)
Unemployed (Broad def.)	40 (23)	68 (40)	61 (36)	169 (100)
Out of LF	57 (6)	199 (19)	776 (75)	1033 (100)

Source: Constructed by authors using the ERF COVID-19 Monitor.
Note: Row percentages are in brackets and add to 100 (a difference of 1 percentage point may occur due to the rounding).

Table 2-A: Labour market transitions between February 2020 and August 2021 (Situation of working age individuals in August 2021 as per their situation in February 2020)

Labour market status in February 2020	August 2021			Total
	Employed	Unemployed	Out of labor force	
Non waged workers	77 (75)	19 (18)	7 (7)	103 (100)
Waged worker in the public sector	352 (94)	4 (1)	18 (5)	373 (100)
Waged worker in the private sector	311 (77)	74 (18)	21 (5)	407 (100)
Unemployed (Broad def.)	61 (37)	63 (38)	40 (25)	163 (100)
Out of LF	116 (11)	284 (23)	706 (66)	1070 (100)

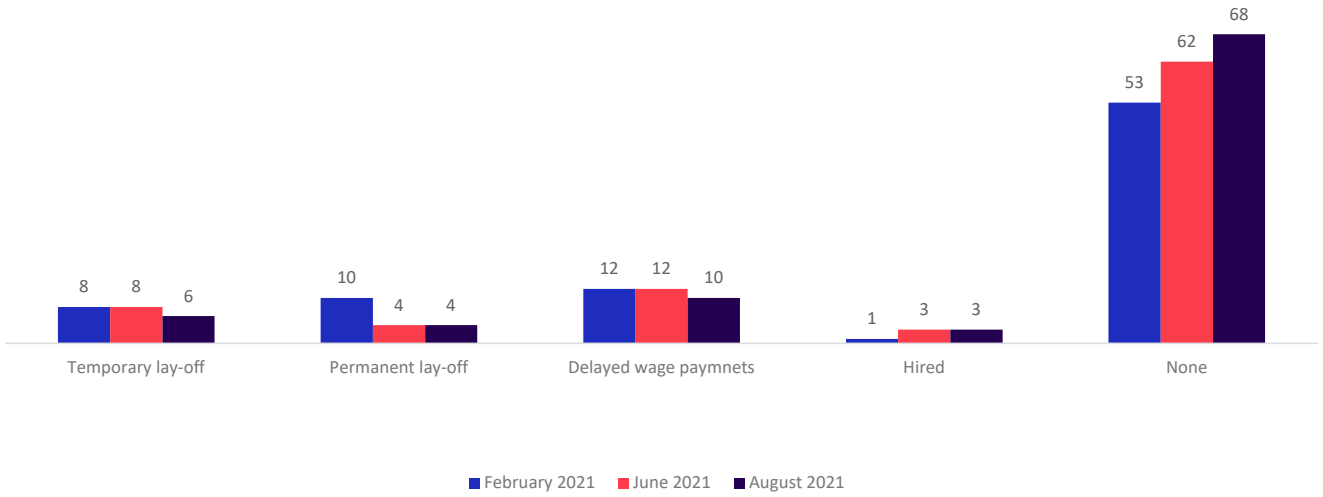
Source: Constructed by authors using the ERF COVID-19 Monitor.
Note: Row percentages are in brackets and add to 100 (a difference of 1 percentage point may occur due to the rounding).

Table 2-B: Labour market transitions, by formality between February 2021 and June 2021 (Situation of working age individuals in February-June 2021 as per their situation in February 2020)

Job formality in February 2020	February 2021			Total	August 2021			Total
	Employed	Unemployed	Out of labor force		Employed	Unemployed	Out of labor force	
Informal	209 (75)	51 (18)	20 (7)	281 (100)	188 (71)	59 (22)	17 (6)	264 (100)
Formal	521 (87)	38 (6)	38 (6)	597 (100)	559 (91)	29 (5)	27 (4)	615 (100)

Source: Constructed by authors using the ERF COVID-19 Monitor.
Note: Row percentages are in brackets and add to 100 (a difference of 1 percentage point may occur due to the rounding).

Figure 8: In the last 60 days, have you experienced any of the following because of COVID-19 or related restrictions? (%)



Source: Constructed by authors using the ERF COVID-19 Monitor.
(Note: Multiple answers are allowed.)

percent six months later (Figure 8).[18] Nevertheless, one in every ten respondents reported having delayed wage payments by August 2021.

Changes in wages and working hours

Table 3 and Table 4 examine the changes in working hours and wages[19] of wage workers during the two months prior to the surveys. By August 2021, a smaller percentage of both genders have witnessed a reduction in working hours (10 percent) compared to February 2021 (18 percent). The same applies for all educational levels where a lower percentage reported having reduced hours vis-à-vis the previous waves. Wages have slightly recovered, especially among male wage employees, where 8 percent of males faced a decline in their wages in August 2021 compared to 12 percent in February 2021 and 10 percent in June 2021. As for females, 10 percent saw their wages decrease by August 2021, with no changes from previous waves. No significant difference occurred between the three waves in the reported changes in wage by educational level,[20] except for the highly educated wage employees.[21] The percentage of highly educated wage employees witnessed a decline in their wages, decreasing from 21 to only 12 percent in August 2021 compared to 21 percent in February 2021. Overall, the Jordanian labour market appears to have restored the pre-COVID-19 levels.

[18] The analysis in this figure and coming section is restricted to those who were wage employees in February 2021, before COVID-19 pandemic,

[19] The change in wages is computed only for those who have remained waged workers since February 2020.

[20] P-value >0.1

[21] P-value<0.05

Table 3: Changes in working hours, in the last 60 days, February 2021-August 2021, by sex and educational attainment

Demographic Characteristics		Sex		Level of Education				Total
		Male	Female	Less than basic	Basic	Secondary	Higher education	
February 2021	Decreased	121 (18)	41 (21)	41 (21)	27 (12)	20 (13)	88 (21)	162 (18)
	The same	519 (76)	148 (75)	148 (75)	185 (82)	124 (81)	314 (73)	667 (76)
	Increased	42 (6)	8 (4)	8 (4)	14 (6)	9 (6)	26 (6)	50 (6)
	Total	682 (100)	196 (100)	196 (100)	226 (100)	153 (100)	428 (100)	878 (100)
June 2021	Decreased	104 (18)	26 (17)	14 (23)	35 (16)	13 (11)	69 (20)	130 (18)
	The same	444 (76)	114 (76)	41 (69)	171 (81)	94 (79)	252 (74)	558 (76)
	Increased	33 (6)	11 (7)	4 (8)	6 (3)	12 (10)	21 (6)	43 (6)
	Total	580 (100)	151 (100)	59 (100)	212 (100)	119 (100)	342 (100)	731 (100)
August 2021	Decreased	48 (8)	27 (18)	8 (12)	16 (8)	7 (5)	44 (12)	74 (10)
	The same	523 (86)	110 (73)	51 (82)	183 (88)	107 (83)	292 (81)	633 (83)
	Increased	39 (6)	13 (9)	4 (6)	8 (4)	15 (11)	25 (7)	52 (7)
	Total	610 (100)	150 (100)	62 (100)	207 (100)	129 (100)	362 (100)	760 (100)

Source: Constructed by authors using the ERF COVID-19 Monitor.
Note: Row percentages are in brackets and add to 100 (a difference of 1 percentage point may occur due to the rounding).

Table 4: Changes in wages, in the last 60 days, February 2021-August 2021, by sex and educational attainment

Demographic Characteristics		Sex		Level of Education				Total
		Male	Female	Less than basic	Basic	Secondary	Higher education	
February 2021	Decreased	79 (12)	19 (10)	25 (36)	18 (8)	13 (8)	42 (10)	98 (11)
	The same	592 (87)	172 (88)	45 (64)	204 (90)	140 (92)	375 (88)	764 (87)
	Increased	11 (2)	5 (2)	0 (0)	4 (2)	0 (0)	11 (3)	16 (2)
	Total	682 (100)	196 (100)	70 (100)	226 (100)	153 (100)	428 (100)	878 (100)
June 2021	Decreased	57 (10)	15 (10)	11 (19)	20 (9)	15 (12)	26 (8)	72 (10)
	The same	520 (90)	135 (89)	46 (79)	191 (90)	103 (87)	315 (92)	655 (90)
	Increased	3 (1)	1 (0)	1 (2)	1 (0)	1 (1)	1 (0)	4 (1)
	Total	580 (100)	151 (100)	59 (100)	212 (100)	119 (100)	342 (100)	731 (100)
August 2021	Decreased	49 (8)	15 (10)	10 (16)	16 (8)	17 (13)	21 (6)	64 (8)
	The same	555 (91)	133 (88)	52 (84)	189 (91)	110 (85)	336 (93)	688 (90)
	Increased	6 (1)	2 (2)	0 (0)	3 (1)	2 (1)	4 (1)	9 (1)
	Total	610 (100)	150 (100)	62 (100)	207 (100)	129 (100)	362 (100)	760 (100)

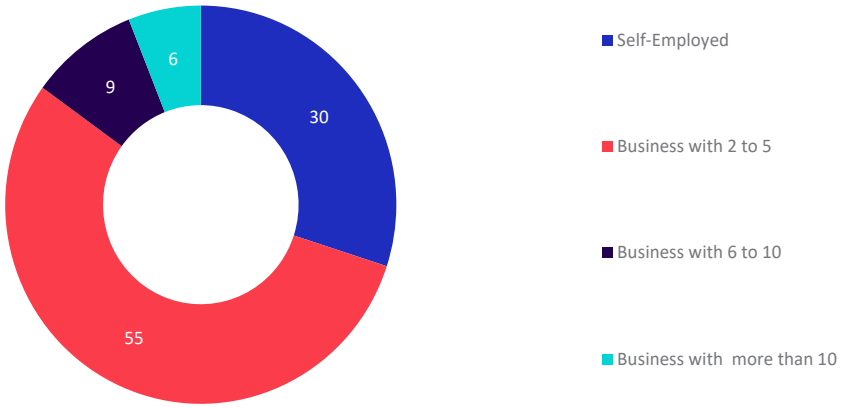
Source: Constructed by authors using the ERF COVID-19 Monitor.
Note: Row percentages are in brackets and add to 100 (a difference of 1 percentage point may occur due to the rounding).

Entrepreneurs and small businesses

Our sample of surveyed businesses in August 2021 includes 5 percent (n=182) of business owners, among which 55 percent are micro-enterprises employing 2 to 5 employees and 30 percent of self-employed individuals[22] (Figure 9).

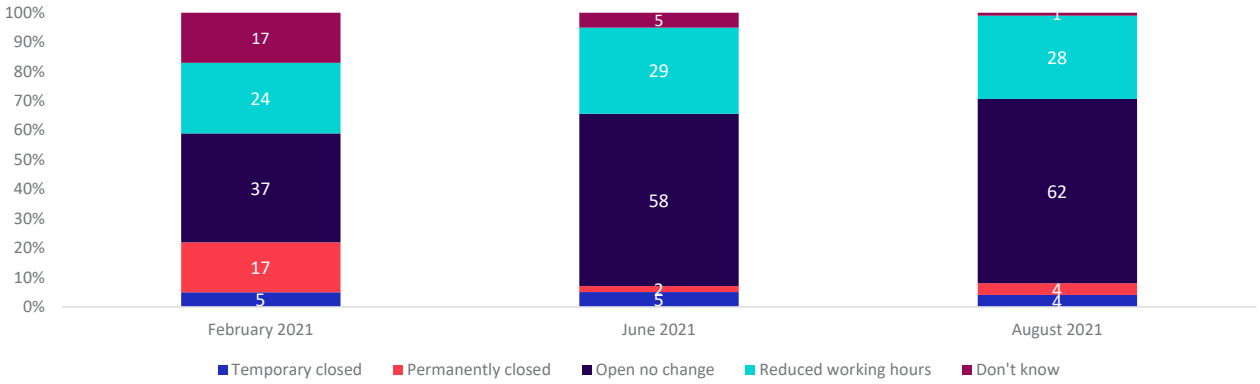
In comparison to February 2020, business owners who maintained their businesses observed a significant recovery in August 2021. A higher percentage of household enterprises reported resuming activity with no change (62 percent), while only 4 percent reported permanently shut down by August 2021, compared to 37 percent and 17 percent, respectively, in February 2021 (Figure 10).

Figure 9: Percentage distribution of enterprises, by number of workers in February 2020



Source: Constructed by authors using the ERF COVID-19 Monitor.

Figure 10: Percentage distribution of enterprises' current status, February 2021-August 2021



Source: Constructed by authors using the ERF COVID-19 Monitor.

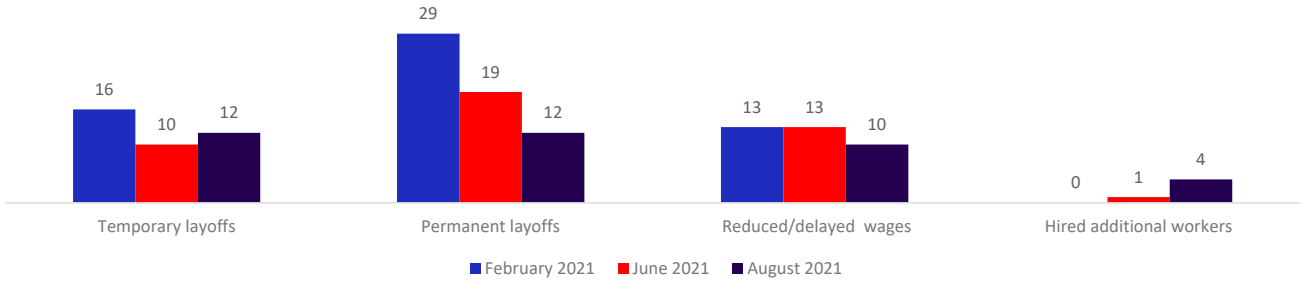
[22] Around 70 percent of those who were business owners in February 2020 remained as business owners in June 2021 (n=162). The numbers thereafter reflect those who were business owners in February 2020 and remained business owners at the time of the survey.

Employers also reported a lower percentage of temporary and permanent layoffs in August 2021 (12 percent), compared to 16 percent and 29 percent, respectively, in February 2021. Another recovery sign that employers started to hire additional workers in August 2021, 4 percent compared to none in February 2021 (Figure 11).

By August 2021, 18 percent of the business owners applied for government support; up from 17 percent in June 2021 and 11 percent in February 2021. However, the higher percentage of employers requested a reduction or delay in taxes in August 2021, none of them was able to get this policy support; instead, 7 percent and 6 percent applied or received business loans and partial/total salary subsidy, respectively (Figure 12, Figure 13).

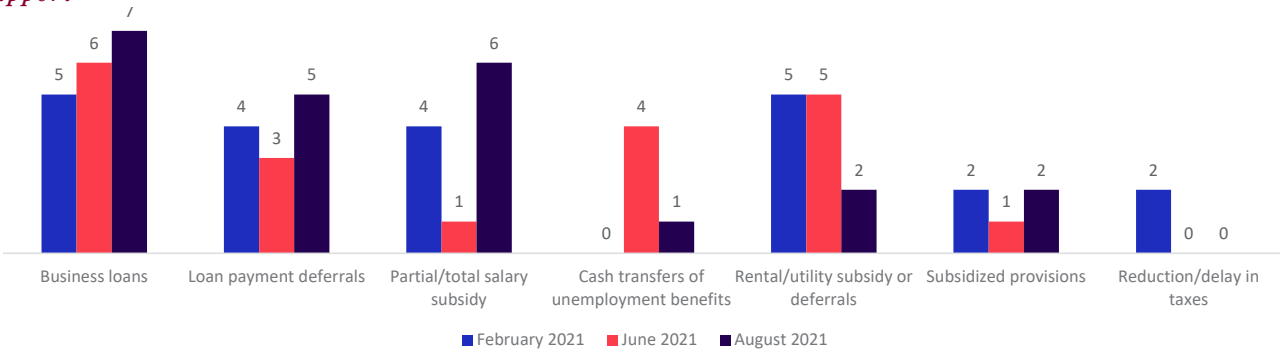
Throughout the last year, resorting to coping strategies that reduce physical proximity with customers has been

Figure 11: Employers' reported changes due to COVID-19 outbreak and related restrictions, (%)



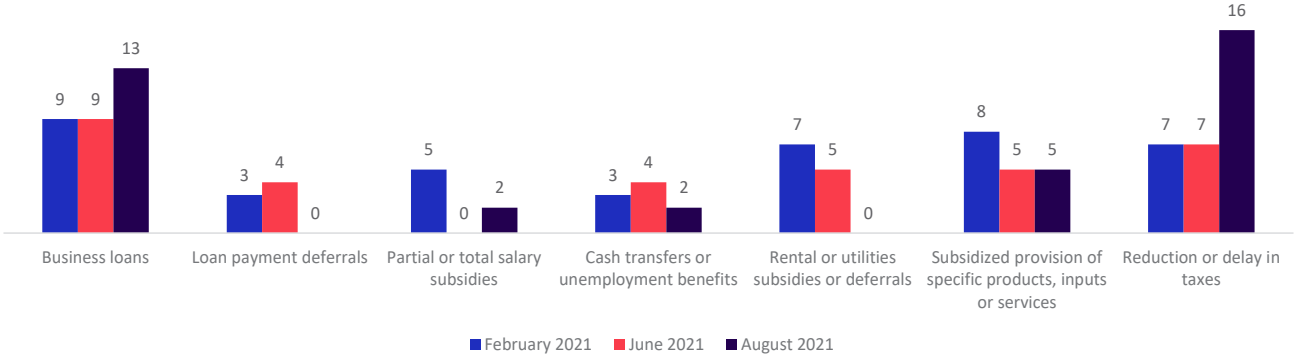
Source: Constructed by authors using the ERF COVID-19 Monitor.

Figure 12: Percentage of employers or business-owners who applied for or currently receive any government support



Source: Constructed by authors using the ERF COVID-19 Monitor.
(Note: Multiple answers allowed).

Figure 13: Employers' or business-owners' most-requested policy support for COVID-19, (%)

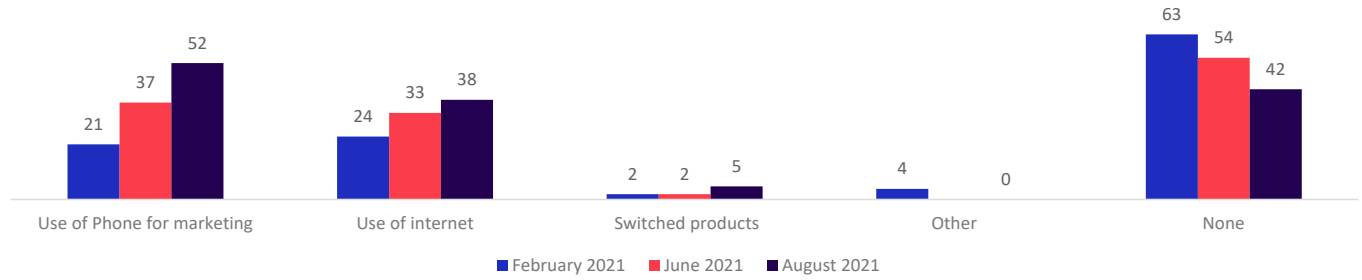


Source: Constructed by authors using the ERF COVID-19 Monitor.

increasing. By August 2021, around 58 percent of the surveyed business owners have adjusted their business model to reduce being directly in physical proximity with customers, compared to 37 percent in February 2021. More than half (52 percent) of businesses adopted the use of the phone for marketing and business, and 38 percent adopted the use of internet, compared to 21 percent and 24 percent respectively in February 2021 (Figure 14).

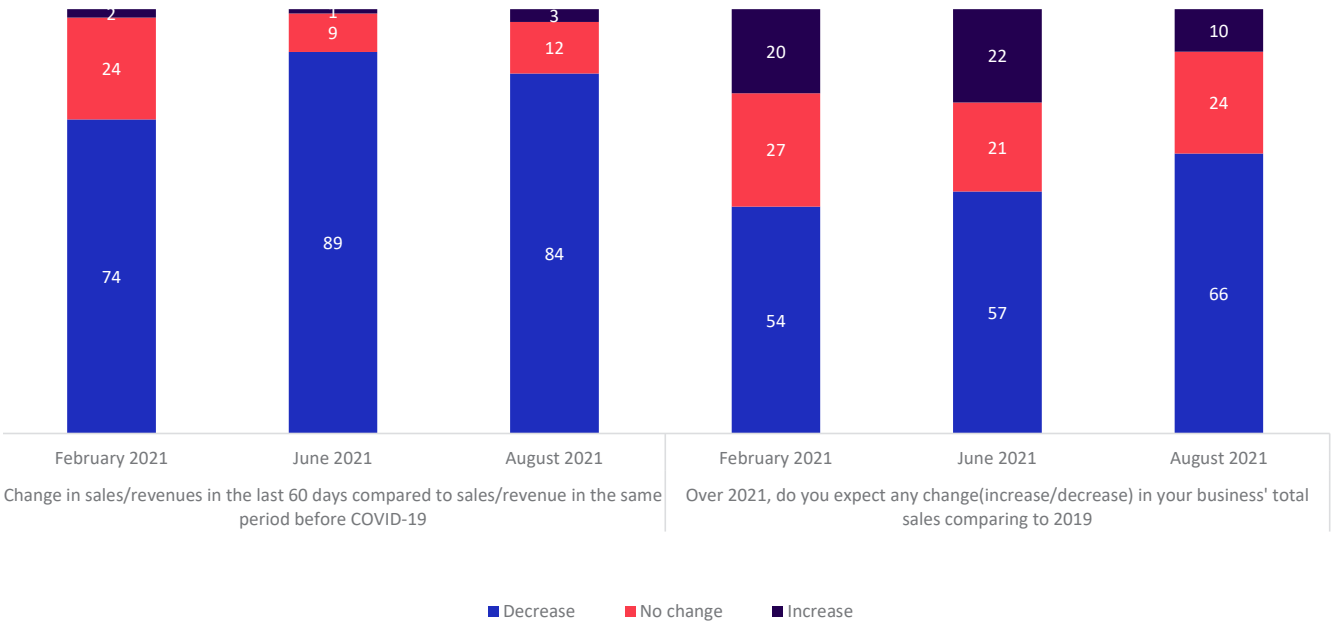
When asked to compare sales in the two months prior to the survey with the same period last year, a lower percentage of household enterprises reported a decrease in sales/revenues in August 2021 (84 percent) than in June 2021 (89 percent) but still ten percentage points higher than February 2021 levels (74 percent). However, more than six in every ten household enterprises (66 percent) are expecting lower sales volume in August 2021 compared to 2019 (Figure 15).

Figure 14: Businesses' strategies to reduce physical proximity with customers, (%)



Source: Constructed by authors using the ERF COVID-19 Monitor.

Figure 15: Change in sales/revenues in the last 60 days, and sales expectations compared to 2019, by Wave



Source: Constructed by authors using the ERF COVID-19 Monitor.

Shift to online and home-based work[23]

Throughout February-August 2021, around one-quarter of the surveyed wage employees reported that they were able to work online, where 75 percent mentioned the nature of work as the main obstacle for working remotely.

By August, the ability of wage employees to work from home is higher among females (55 percent) and highly educated respondents (44 percent) (Table 5, Table 6).[24]

Table 5: Ability to work from home, by place of residence, sex, and Wave

	Demographic Characteristics	Urban*	Rural	Male	Female
February 2021	Yes	179 (23)	22 (24)	103 (15)	99 (50)
	No, not allowed or not possible to the job off site	598 (76)	69 (75)	574 (84)	94 (48)
	Lack technology/internet connection	5 (1)	1 (1)	5 (1)	1 (1)
	Other	3 (0)	0 (0)	0 (0)	3 (1)
	Total	786 (100)	92 (100)	682 (100)	196 (100)
June 2021	Yes	169 (26)	24 (31)	108 (19)	85 (57)
	No, not allowed or not possible to the job off site	473 (73)	55 (69)	469 (81)	65 (43)
	Lack technology/internet connection	3 (1)	0 (0)	3 (1)	0 (0)
	Other	0 (0)	0 (0)	0 (0)	0 (0)
	Total	646 (100)	79 (100)	580 (100)	151 (100)
August 2021	Yes	159 (24)	23 (30)	101 (17)	83 (55)
	No, not allowed or not possible to the job off site	509 (75)	53 (70)	507 (83)	61 (41)
	Lack technology/internet connection	7 (1)	0 (0)	1 (0)	6 (4)
	Other	0 (0)	0 (0)	0 (0)	0 (0)
	Total	675 (100)	76 (100)	610 (100)	150 (100)

Source: Constructed by authors using the ERF COVID-19 Monitor.
Note: Column percentages are in brackets and add to 100 (a difference of 1 percentage point may occur due to the rounding).
** Nine observations reported staying in camps.*

Table 6: Ability to work from home, by educational level and Wave

	Demographic Characteristics	Less than basic	Basic	Secondary	Higher education	Total
February 2021	Yes	1 (1)	6 (2)	12 (8)	183 (43)	201 (23)
	No, not allowed or not possible to the job off site	70 (99)	220 (97)	140 (91)	238 (56)	668 (76)
	Lack technology/internet connection	0 (0)	1 (0)	1 (1)	4 (1)	6 (1)
	Other	0 (0)	0 (0)	0 (0)	3 (1)	3 (0)
	Total	70 (100)	226 (100)	153 (100)	428 (100)	878 (100)
June 2021	Yes	0 (0)	14 (7)	9 (8)	170 (50)	193 (26)
	No, not allowed or not possible to the job off site	59 (100)	196 (93)	110 (92)	169 (49)	534 (73)
	Lack technology/internet connection	0 (0)	1 (0)	0 (0)	3 (1)	3 (0)
	Other	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
	Total	646 (100)	79 (100)	580 (100)		151 (100)
August 2021	Yes	1 (1)	12 (6)	10 (8)	161 (44)	184 (24)
	No, not allowed or not possible to the job off site	57 (91)	193 (93)	119 (92)	199 (55)	569 (75)
	Lack technology/internet connection	5 (7)	1 (1)	0 (0)	1 (0)	7 (1)
	Other	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
	Total	62 (100)	207 (100)	129 (100)	362 (100)	760 (100)

Source: Constructed by authors using the ERF COVID-19 Monitor.
Note: Column percentages are in brackets and add to 100 (a difference of 1 percentage point may occur due to the rounding).

[23] Results are reported for those who were wage employees pre COVID-19 and remained as wage employees at the time of the survey.

[24] These differences can be explained by the variation of the educational level and economic activity by sex, as 81 percent of the female wage employees in February 2020 are highly educated, and 48 percent are working in the educational sector

Have you had to…? Household coping strategies

Around 44 percent of the surveyed respondents reported a decrease in their household income since February 2020, with 23 percent reporting a loss of more than 25 percent of their incomes in August 2021. Additionally, almost one-third of households still report a decrease in monthly spending on food and/or other goods and services and an increase in monthly spending on cleaners and sanitisers (Table 7). No substantial difference occurred in the reported changes in income and expenditure throughout the last year.

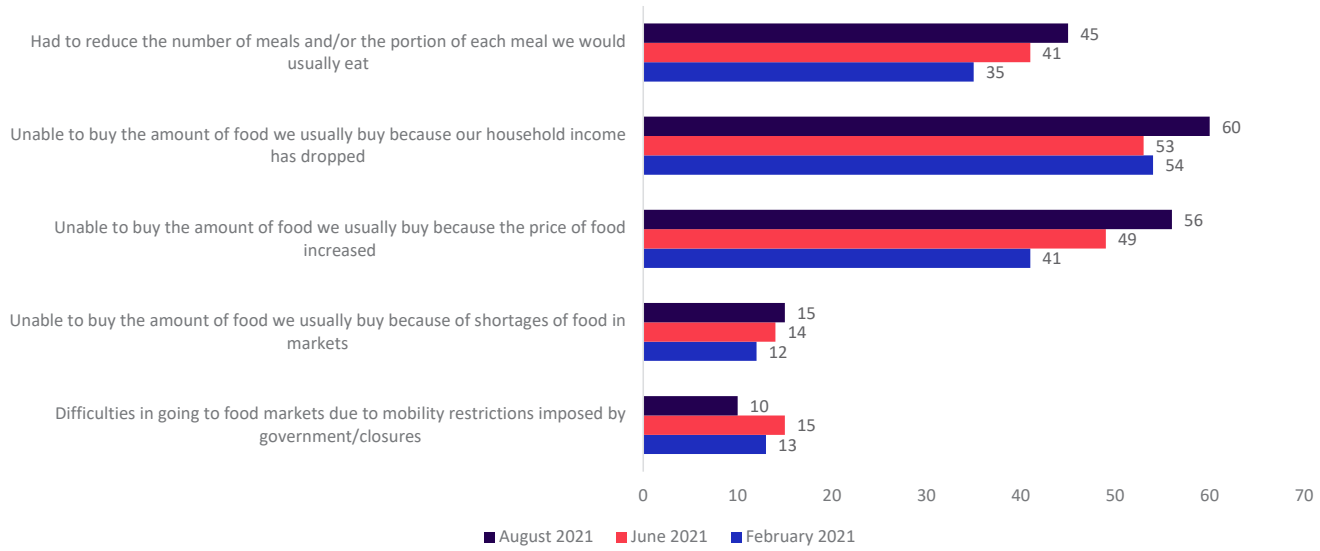
COVID-19 has led to important repercussions on food security in Jordan; where 45 percent of respondents reported to have reduced their food intake in August 2021, compared to 35 percent in February 2021. That reduction in the food purchasing power seems to be on the basis of a double effect represented by the food inflation and the reduction in households' income (Figure 16).

Table 7: Change in Jordanian households' total income and spending, compared to February 2020, by wave

Changes in households' total monthly income and expenditure	Wave	Decreased by more than 25%	Decreased by 1-25%	Stayed the same	Increased by 1-25%	Increased by more than 25%	Total
Change in spending on food	February 2021	378 (19)	400 (20)	815 (40)	248 (12)	192 (9)	2033 (100)
	June 2021	374 (19)	400 (20)	798 (39)	296 (15)	145 (7)	2004 (100)
	August 2021	353 (17)	455 (21)	830 (39)	285 (13)	193 (9)	2116 (100)
Change in spending on goods and services other than food	February 2021	414 (20)	372 (18)	775 (38)	286 (14)	187 (9)	2033 (100)
	June 2021	412 (21)	337 (17)	746 (37)	315 (16)	196 (10)	2004 (100)
	August 2021	307 (15)	373 (18)	835 (39)	330 (16)	271 (13)	2116 (100)
Change in spending on cleaners and sanitizers	February 2021	197 (10)	221 (11)	776 (38)	503 (25)	335 (16)	2033 (100)
	June 2021	175 (9)	259 (13)	750 (37)	442 (22)	377 (19)	2004 (100)
	August 2021	189 (9)	243 (11)	858 (41)	436 (21)	389 (18)	2116 (100)
Change in the total monthly income	February 2021	514 (25)	407 (20)	911 (45)	149 (7)	52 (3)	2033 (100)
	June 2021	539 (27)	423 (21)	910 (45)	100 (5)	32 (2)	2004 (100)
		486 (23)	441 (21)	1039 (49)	110 (5)	42 (2)	2116 (100)

Source: Constructed by authors using the ERF COVID-19 Monitor.
Note: Row percentages are in brackets and add to 100 (a difference of 1 percentage point may occur due to the rounding).

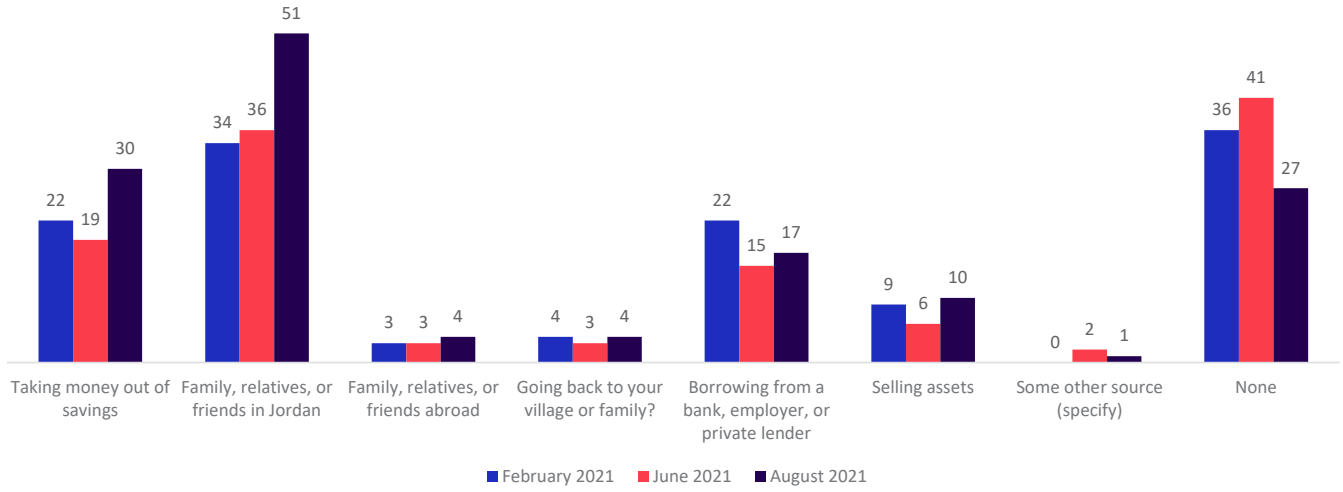
Figure 16: Food security: In the past 7 days, have you or any household member experienced any of the following?, by wave (%)



Source: Constructed by authors using the ERF COVID-19 Monitor.

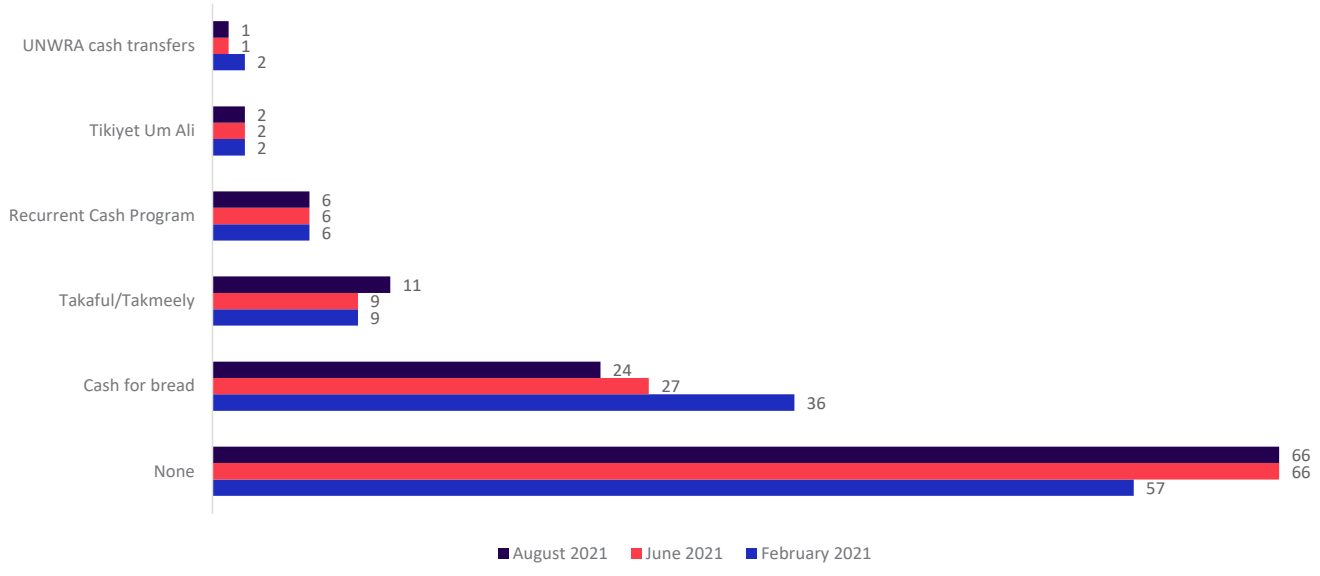
By August 2021, around 73 percent of Jordanian households needed to resort to at least one of the coping strategies in order to deal with COVID-19 repercussions. Getting help from friends or relatives in-country and withdrawing money from savings were the most commonly reported coping strategies in both June and August 2021 (Figure 17). Additionally, while 66 percent of survey respondents reported not receiving any kind of support, the cash for bread programme remains the most common support policy usually received by Jordanian households (Figure 18). Overall, regular government support is the most common type of assistance received by households (Figure 19). While in February 2021 around two thirds of the poorest Jordanian families were receiving any type of support, and more than half were receiving regular government support, the percentage declined in August 2021 reaching 51 percent and 47 percent, respectively. The decrease in the percentage of households that received support; whether governmental or non-governmental; is notable throughout all the monthly income categories (Table 8).

Figure 17: Did you need to resort to any of these coping strategies since last month? (%)



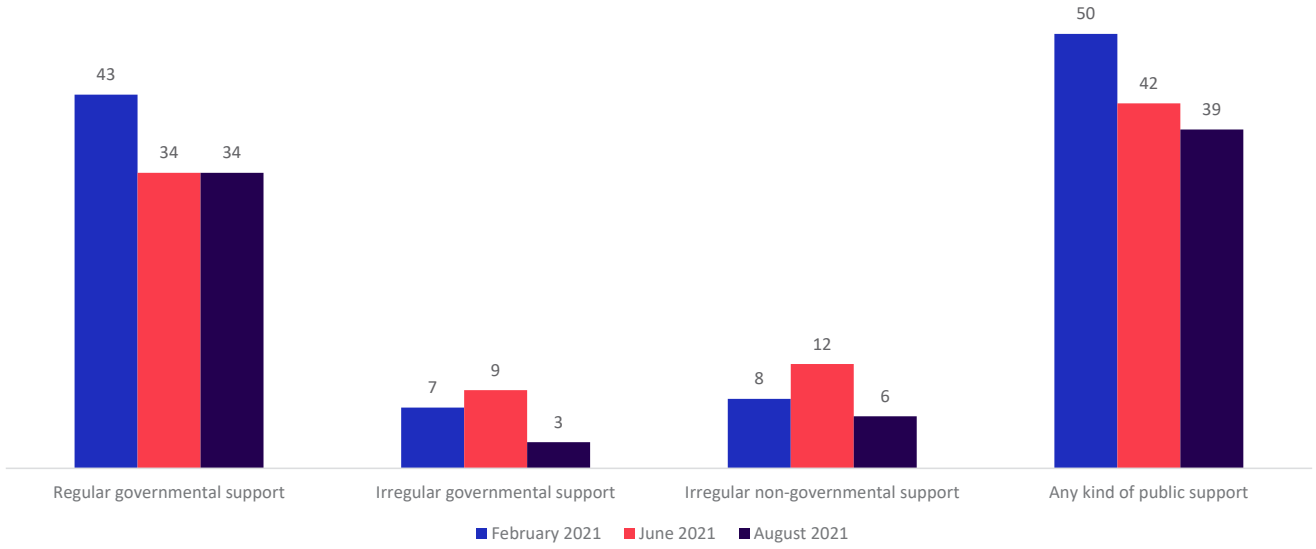
Source: Constructed by authors using the ERF COVID-19 Monitor.
Note: The reference time in the first wave in February 2021 was since February 2020. Only panel observations were included in the second and third waves in this figure.

Figure 18: Do you usually receive a regular governmental, NGO, or charitable support in the form of cash transfers and in-kind food?



Source: Constructed by authors using the ERF COVID-19 Monitor.

Figure 19: Which kind of support did you receive? (%)



Source: Constructed by authors using the ERF COVID-19 Monitor.

Table 8: Percentage of households receiving support by support type and monthly income in February 2020, by wave

Households' total monthly income in February 2020		Irregular government support	Irregular non-government support	Regular government support	Any type of support
February 2021	Less than 260 JOD	13%	10%	56%	63%
	260-less than 420 JOD	4%	8%	51%	57%
	420-less than 660 JOD	5%	4%	32%	36%
	660 or more JOD	6%	8%	19%	28%
	Total	7%	8%	43%	50%
June 2021	Less than 260 JOD	14%	18%	48%	57%
	260-less than 420 JOD	9%	11%	38%	45%
	420-less than 660 JOD	6%	10%	27%	35%
	660 or more JOD	3%	4%	14%	21%
	Total	9%	12%	34%	42%
August 2021	Less than 260 JOD	5%	6%	47%	51%
	260-less than 420 JOD	2%	5%	38%	42%
	420-less than 660 JOD	2%	6%	28%	34%
	660 or more JOD	1%	4%	12%	16%
	Total	3%	6%	34%	39%

Source: Constructed by authors using the ERF COVID-19 Monitor.
Note: Row percentages are in brackets and add to 100 (a difference of 1 percentage point may occur due to the rounding).

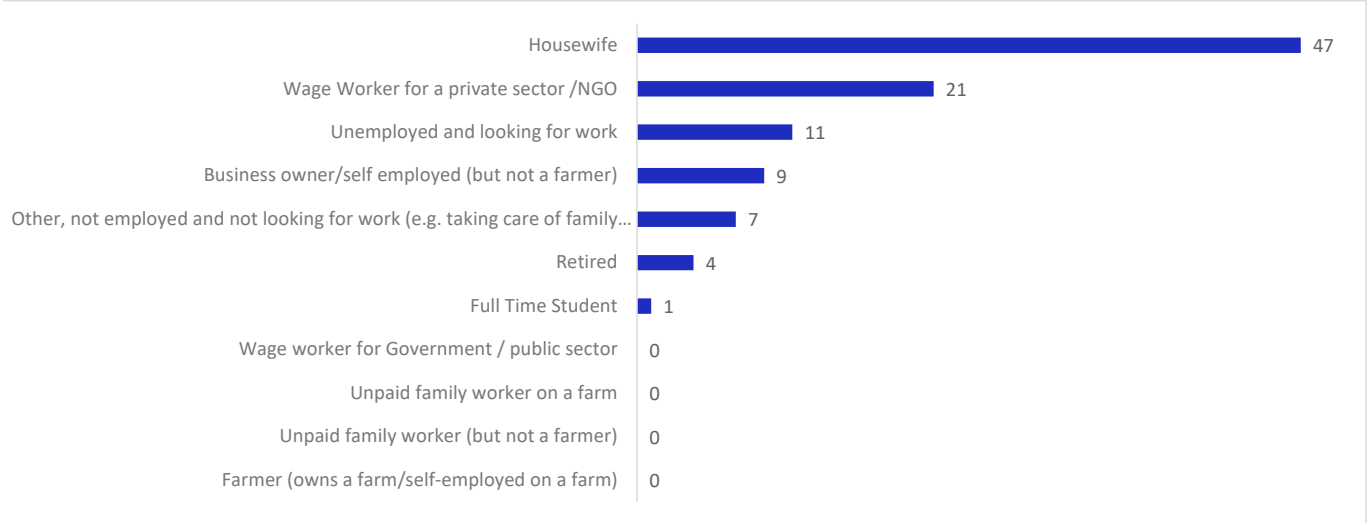
Chapter 2:

Impact of COVID-19 on Syrian refugees in Jordan

Employment and unemployment

Figure 20 illustrates the distribution of Syrian participants in the third wave of the ERF COVID-19 survey (n=457), with respect to their job activity in February 2020, where 47 percent of the sample were housewives[25] as of February 2020 and only 29 percent were employed. Of the employed Syrians (n=155) in February 2020, 69 percent were wage employees in the private sector, and 30 percent were business owners.

Figure 20: Percentage distribution of respondents in August 2021, by main job/activity, as of February 2020, (%)



Source: Constructed by authors using ERF COVID-19 Monitor.

Between February 2021 and August 2021, shifts between inactivity, unemployment, and employment have been more pronounced among Syrian refugees than Jordanian citizens, especially among males. In August 2021, Syrian refugees witnessed a slight recovery, where more Syrians were able to find jobs. The employment share of the Syrian refugees continued to increase, reaching 34 percent, accompanied by a drop in the unemployment share from 29 to 19 percent.

While both Syrian males and females experienced a recovery in the labour market indicators, the recovery was more pronounced among Syrian males, where the unemployment share dropped by almost half, and around 60 percent of them were employed in August 2021, compared to 45 percent as of February 2021.

Despite the notable recovery among Syrian refugees, the share of unemployment remained higher than the Jordanian, and the share of employment remained lower (Figure 21)

While the unemployment rates among Jordanians started to increase again in August 2021 after a notable drop in June 2021, the Syrian refugees experienced different trends than Jordanian citizens. The Syrian males witnessed seventeen percentage points decrease in their unemployment rate under the standard definition and sixteen percentage points if the search condition is dropped. The Unemployment rate among female refugees also declined by 11 percentage points under the standard definition. (Figure 22, Figure 6).

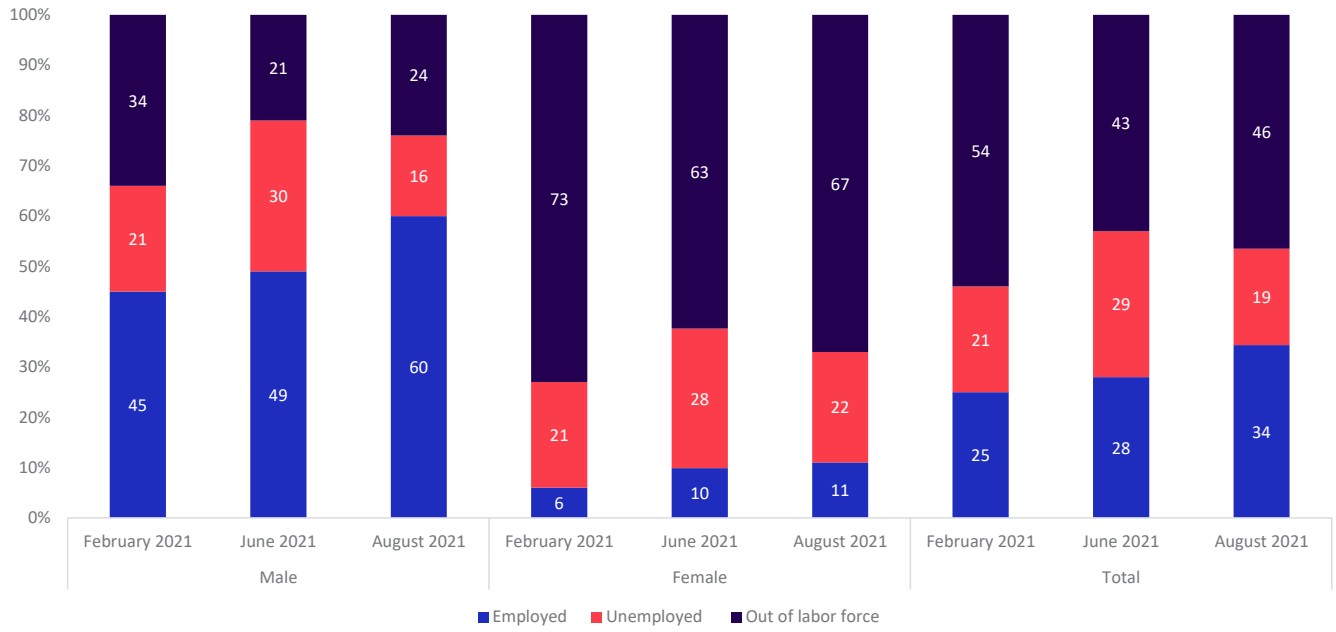
As of February 2020, the majority of the Syrian wage employees were informal[26] during the three waves, only 9 percent were formal employees. Almost one-third of the Syrian wage employees in February 2020 were working in construction/ utilities (32 percent), and 30 percent were in retail/wholesale. Table 9 and Table 10 allow us to assess the labour market transitions of formal and

[25] 51 percent of the sample are females, 91 percent of them are housewives.

[26] Formality is defined by having social insurance.

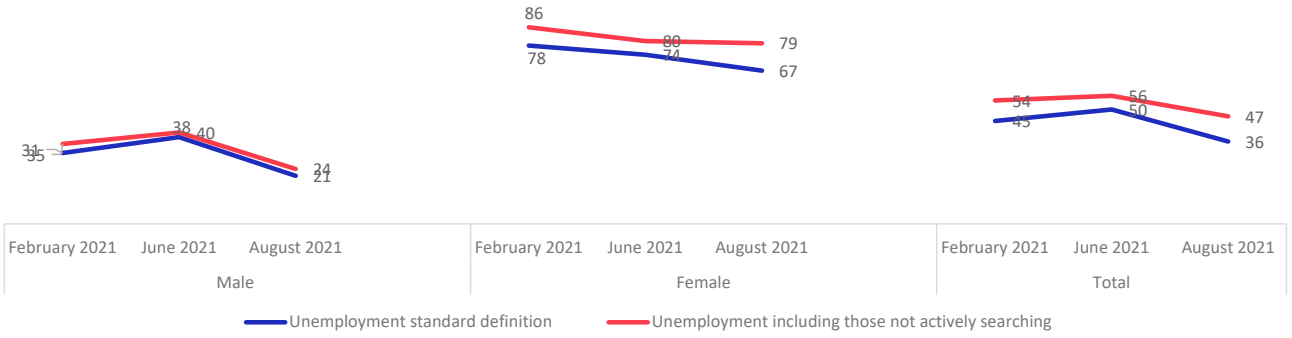
informal workers that firstly occurred between February 2020 and February 2021, i.e. one year after the pandemic onset and again after a year and a half; in August 2021. The tables show a notable recovery among the informal workers in the last six months. While only 67 percent of the informal wage employees were able to maintain a job a year after the start of the COVID-19 pandemic, by August 2021 the percentage increased to 83 percent. This indicates that the recovery the Syrians witnessed was mainly by resorting to informal jobs. On the other hand, no conclusive findings can be made based on the share of formal employees, which only consisted of 11 respondents.

Figure 21: Percentage change in labour market status, by sex, February 2021–August 2021



Source: Constructed by authors using ERF COVID-19 Monitor.

Figure 22: Unemployment rates, by sex, February 2021–August 2021, standard definition and including those not actively searching, (%)



Source: Constructed by authors using ERF COVID-19 Monitor.

Table 9: Labour market transitions between February 2020 and February 2021

Job formality in February 2020	February 2021			Total
	Employed	Unemployed	Out of labor force	
Informal	77 (67)	26 (22)	13 (11)	115 (100)
Formal	9 (85)	1 (5)	1 (10)	11 (100)
Total	86 (68)	26 (21)	14 (11)	126 (100)

Source: Constructed by authors using ERF COVID-19 Monitor.
Note: Row percentages are in brackets and add to 100 (a difference of 1 percentage point may occur due to the rounding).

Table 10: Labour market transitions between February 2020 and August 2021

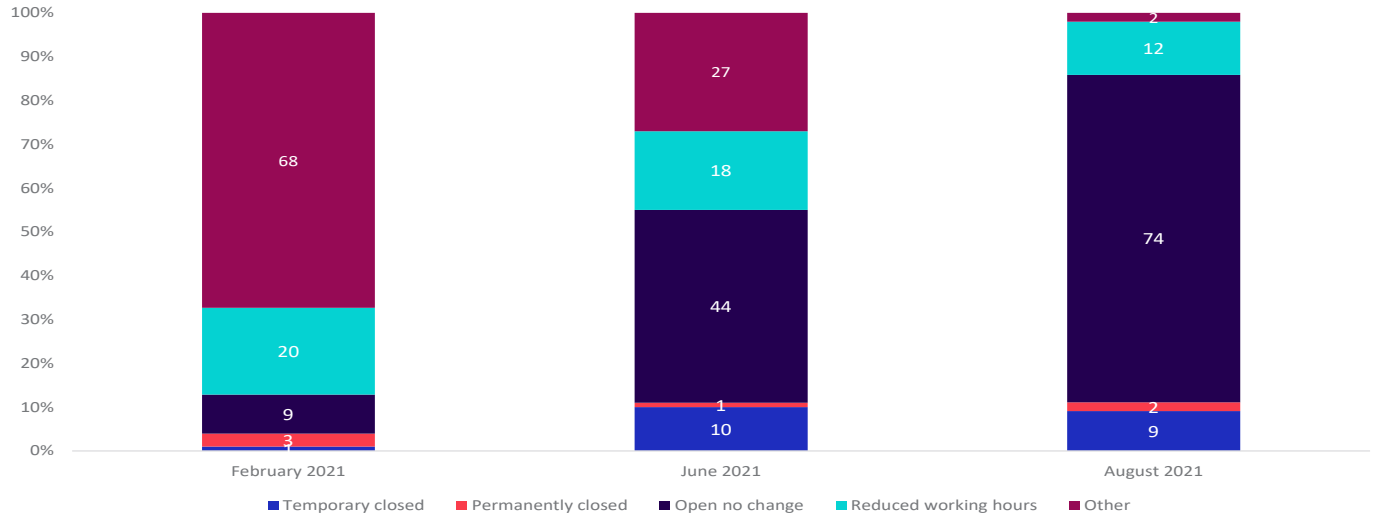
Job formality in February 2020	August 2021			Total
	Employed	Unemployed	Out of labor force	
Informal	74 (83)	14 (15)	2 (2)	89 (100)
Formal	10 (96)	0 (2)*	0 (2)*	11 (100)
Total	84 (84)	14 (14)	2 (2)	100 (100)

Source: Constructed by authors using ERF COVID-19 Monitor.
Note: Weighted frequencies are less than 1 and rounded to 0. Note: Column percentages are in brackets and add to 100 (a difference of 1 percentage point may occur due to the rounding).

Entrepreneurs and small businesses

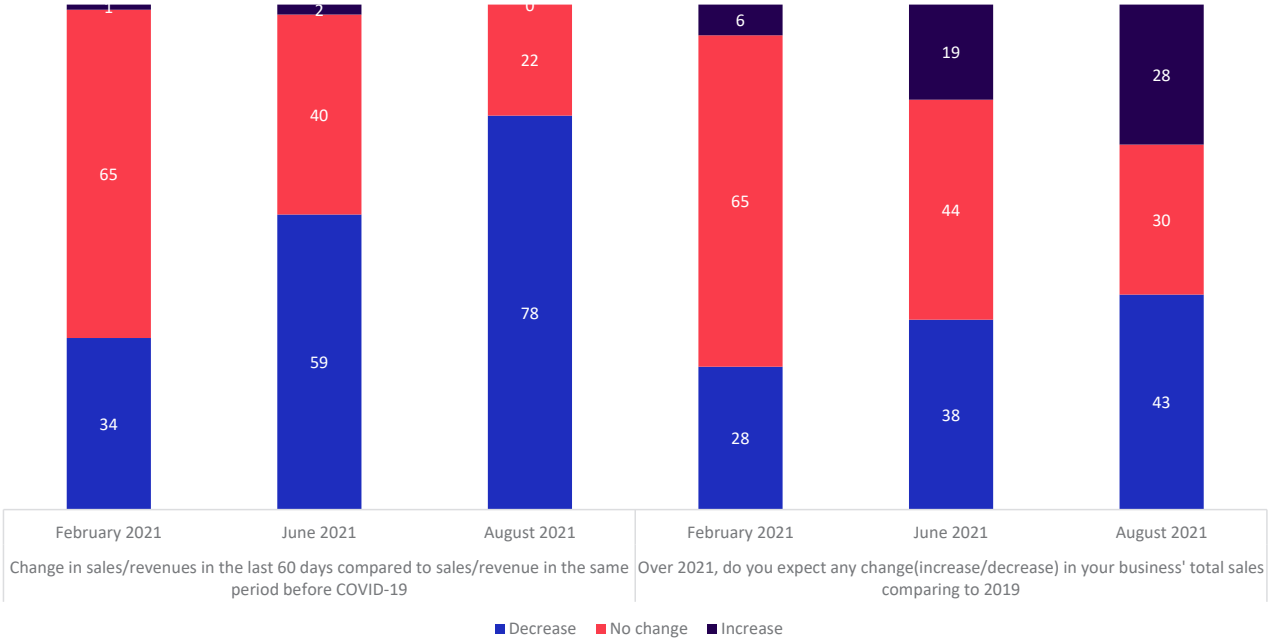
The majority of the Syrian business owners in February 2020 were working in construction/utilities, and 23 percent were working in retail/wholesale. A substantially higher share declared to be open with no change in their working hours in June 2021 and continued to increase in August 2021, reaching 74 percent. The rise in the share of temporarily closed enterprises was also witnessed in the same period till August 2021 (Figure 23). Despite the opening of the businesses, almost 4 of every 5 small businesses in August 2021 witnessed a decrease in their revenue in the last two months. However, the positivity of the future outlook increased in August 2021, where 28 percent believed that their sales would increase in the future.

*Figure 23: Percentage distribution of enterprises' current status in February 2021 to August 2021 **



Source: Constructed by authors using ERF COVID-19 Monitor.
Note: Other includes those who reported don't know.
*Note: * Around 62 percent of the Syrians reported having a small business in February 2020 were in the construction sector. In February 2021 (June 2021) 65 percent (94 percent) of those reported other / don't know were working in construction before the COVID-19 pandemic.*

Figure 24: Change in sales/revenues in the last 60 days, and sales expectations compared to 2019, by wave



Source: Constructed by authors using ERF COVID-19 Monitor.

Household income and coping strategies

In June 2021, almost three of every four Syrian households experienced a decrease in their income compared to February 2020. As of August 2021, the percentage decreased to around 60 percent, and even ten percent reported having their monthly income increased. On the other hand, the percentage of households that reported a decrease in their spending on food varied between 60 percent in February 2021. Despite the slight improvement in Syrian household conditions in August 2021, the hardship they were experiencing remained worse than the Jordanian's. Table 11 shows that in August 2021, 44 percent of the Jordanian households suffered from a decrease in their income, and 38 percent had to reduce their spending on food.

While higher percentage of the Syrian households reported an increase in their spending on other goods than food (18 percent) in August compared to June 2021 (10 percent), lower percentage reported an increased spending on sanitisers (28 percent and 34 percent) during the same period.

Table 11: Change in households' total income and spending, compared to February 2020, by wave

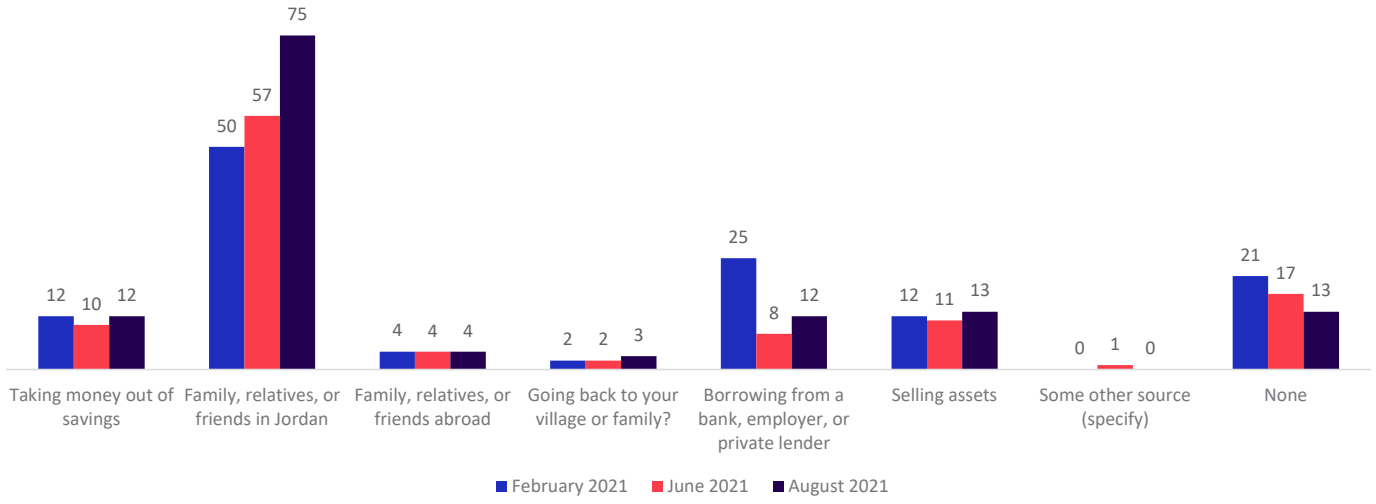
Households' total monthly income and spending	Wave	Decreased by more than 25%	Decreased by 1-25%	Stayed the same	Increased by 1-25%	Increased by more than 25%	Total
Change in spending on food	February 2021	133 (26)	177 (34)	160 (31)	25 (5)	20 (4)	516 (100)
	June 2021	147 (30)	184 (37)	99 (20)	38 (8)	31 (6)	499 (100)
	August 2021	117 (26)	148 (32)	143 (31)	34 (7)	14 (3)	457 (100)
Change in spending on goods and services other than food	February 2021	149 (29)	114 (22)	196 (38)	22 (4)	34 (7)	516 (100)
	June 2021	143 (29)	136 (27)	166 (33)	32 (6)	22 (4)	499 (100)
	August 2021	80 (17)	119 (26)	178 (39)	32 (7)	48 (11)	457 (100)
Change in spending on cleaners and sanitizers	February 2021	82 (16)	84 (16)	191 (37)	91 (18)	8 (13)	516 (100)
	June 2021	73 (15)	113 (23)	144 (29)	98 (20)	71 (14)	499 (100)
	August 2021	99 (22)	73 (16)	160 (35)	68 (15)	58 (13)	457 (100)
Change in the total monthly income	February 2021	163 (32)	157 (30)	175 (34)	16 (3)	5 (1)	516 (100)
	June 2021	219 (44)	142 (28)	126 (25)	11 (2)	1 (0)	499 (100)
		137 (30)	138 (30)	138 (30)	41 (9)	3 (1)	457 (100)

Source: Constructed by authors using ERF COVID-19 Monitor.
Note: Row percentages are in brackets and add to 100 (a difference of 1 percentage point may occur due to the rounding).

The majority of Syrian households still need to resort to one or more of the coping strategies (87 percent), compared to 73 percent of the Jordanian households. Turning to friends and family relatives was the most frequent coping strategy in August 2021; almost three of every four Syrian households asked friends and/or family relatives for help. Borrowing from a bank, employer, or private lender, taking money from the savings, and /or selling assets were the following coping strategies with no substantial differences between them or comparison to June 2021 (Figure 25).

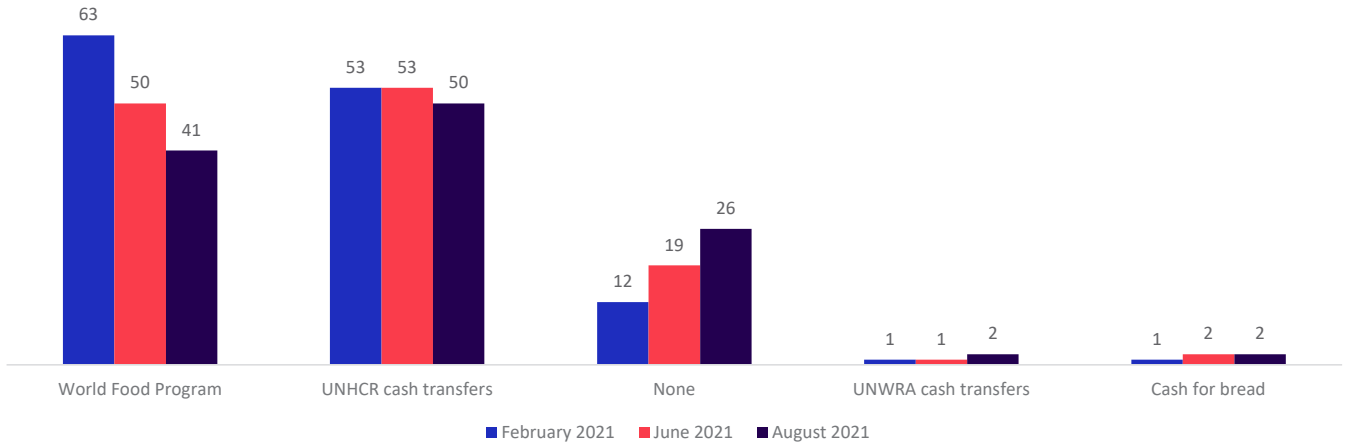
Supports from the World Food Program and UNHCR remained the most common regular support the Syrian households have received during the last year and a half. However, the percentage of households supported by the World Food Program declined from 63 percent in February 2021 to 41 percent in August 2021. Meanwhile, around half of the households continued receiving the UNHCR cash transfers (Figure 26).

*Figure 25: Did you need to resort to any of these coping strategies last month? (%) **



Source: Constructed by authors using ERF COVID-19 Monitor.
*Note: * The reference time in the first wave in February 2021 was since February 2020. Only panel observations were included in the second waves in this figure.*

Figure 26: Do you usually receive a regular governmental, NGO, or charitable support in the form of cash transfers and in-kind food transfers? (%)



Source: Constructed by authors using ERF COVID-19 Monitor.

Chapter 3:

Impact of COVID-19 on the firms (Firms survey)

Using firm-level data from the third wave, the firms' section extends the household survey analysis by looking at the collected key findings on small and medium enterprises. The firms' survey was conducted by phone for firms that had 6-199 workers before the pandemic (February 2020). The sample was randomly drawn and stratified in Jordan using Kinz, a Jordanian corporate data-mining website with a larger sample of firms than the Yellow Pages.

Firm characteristics

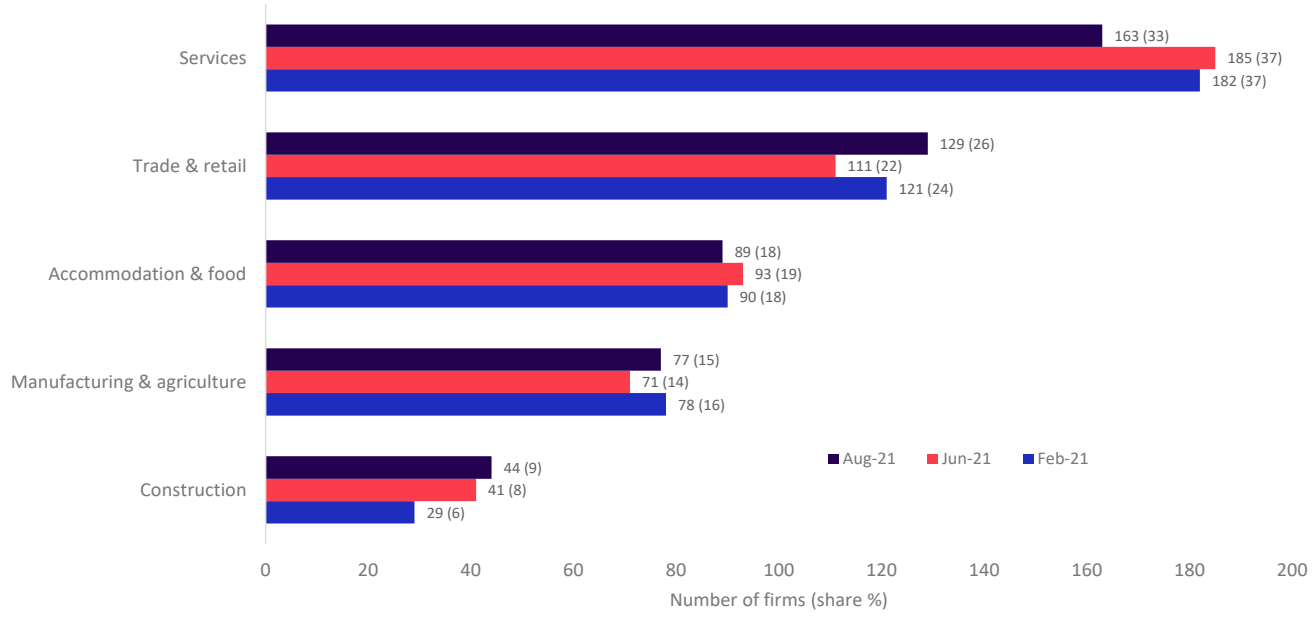
Wave 3 was conducted in August 2021. More than half of the firms surveyed in Jordan operated in services and trade and retail (33 and 26 percent, respectively), while only nine percent were in construction and 15 percent in manufacturing and agriculture. Figure 27 below shows the distribution of the 502 firms based on aggregated economic activities due to low variation at a disaggregated level (given the sample size).

Looking at the total number of workers by economic activity before and after the pandemic shows a holistic view of how firms and workers were impacted. Table 12 shows the impact of the pandemic on firms for different types of workers, from the most stable type of employment (indefinite duration contract workers) to the least (unpaid workers), in addition to other types of employment such as definite duration contract workers and workers without contracts. In general, there is an increase in the mean number of total workers, particularly in manufacturing and construction. While the increase in manufacturing was notable in the mean number of indefinite contract workers; in the construction it relied more on the definite contract workers.

In the full sample, the mean number of all types of workers increased slightly between February 2020 and the time of the interview for the first wave (from 24.9 to 26.1), which later declined to 24.7 in the second wave and increased again to 26.5 in the third. This trend is similar for all types of contracts, where in the third wave, the average number of all types of workers increased except for no contract workers.

Indefinite duration contract workers declined on average from 12.9 in the first wave to 12.5 in the second wave and then increased to 13.7 in the third. Meanwhile, the average number of definite duration contract workers remained

Figure 27: Share of firms by economic activity



Source: Constructed by authors using ERF COVID-19 Monitor.

Table 12: Average number of workers by employment type and activity

			Manu. & Agri.	Const.	Trade & retail	Accom. & food	Services	All activities
Total workers	Mean	Feb-20	28.9	22	26.1	23.2	23.7	24.9
		Feb-21	30	21.8	27.2	22.1	26.2	26.1
		June 21	25.2	23.4	28.7	25.4	22	24.7
		Aug- 21	36.3	29.5	26	25.6	22.3	26.5
Indefinite duration contract workers	Mean	Feb-20	14.2	8.1	13.6	11	13	12.7
		Feb-21	14.1	6.9	13.9	10.4	13.9	12.9
		June 21	12	8.1	15	8.2	14.3	12.5
		Aug- 21	19.8	8	14.9	8.9	14.2	13.7
Definite duration contract workers	Mean	Feb-20	8.6	7.4	8.1	8.4	8.9	8.5
		Feb-21	10.6	8.4	8.4	8.1	9.8	9.2
		June 21	9	9.8	9.2	11	8.2	9.2
		Aug- 21	11.9	14	9.4	11.4	8.9	10.4
No contract workers	Mean	Feb-20	5.2	5.4	3.9	3.1	1.3	3.1
		Feb-21	4.4	5.4	4.4	3	2.1	3.3
		June 21	3.5	3.8	3.8	5.4	1.3	3.2
		Aug- 21	4.2	6.2	3.3	4.3	1	3.1

Source: Constructed by authors using ERF COVID-19 Monitor.

the same between the first and second waves but slightly increased to 10.4 in the third.

The largest increase in the average number of workers was reported by firms in manufacturing and agriculture, from 25.2 in the second wave to 36.3 in the third. Similarly, firms in construction reported a considerable increase in the average number of workers, from 23.4 to 29.5 workers, between the second wave and third. In the full sample of all types of contracts, only firms in trade and retail saw a decline in the average number of workers (from 28.7 to 26).

In terms of indefinite duration contract workers, firms in manufacturing and agriculture reported a large increase from 12 to 19.8 workers on average between the second and third waves. However, firms in construction, services, trade and retail, and in food and accommodation reported the same average number of indefinite duration contract workers.

Table 13 below shows other firms' characteristics, including the percentage of firms who import and/or export (traders), the share of firms that are foreign-owned (partly or fully), the size of foreign ownership, whether the

Table 13: Foreign ownership and inventory status

		Manu. & Agri.	Const.	Trade & retail	Accom. & food	Services	All activities
Percentage of trading firms (%)	Feb-21	65.5	44.1	50.6	16	23.4	36.4
	June 21	65.8	30.1	54.7	13.1	24.3	35.3
	Aug- 21	62.7	25.9	56.7	14.8	28	38.2
Percentage of foreign owned firms (%)	Feb-21	9.3	5.3	8	9.4	10.9	9.4
	June 21	9	5.8	6.7	5	9.5	7.7
	Aug- 21	12.5	9	6.5	4.7	7.7	7.7
Average size of foreign ownership (%)	Feb-21	60.4	50	71.8	45.4	67	62.9
	June 21	60.3	41.4	56	53.9	63.8	59.1
	Aug- 21	74.3	42.5	76.9	58.4	63.3	66
Percentage of firms keeps inventory (%)	Feb-21	47.3	24.1	33.9	16.6	10	23.6
	June 21	49.3	25.1	42.8	22.5	13.9	27.8
	Aug- 21	66.9	17.5	43.8	25.9	16.4	33
Average number of inventory days	Feb-21	125.5	118.5	93.4	43.6	173.9	110.9
	June 21	113.8	153.1	127	23.7	114.8	106.9
	Aug- 21	113.2	165.5	119.4	27.7	141.5	110.7

Source: Constructed by authors using ERF COVID-19 Monitor.

firm keeps inventory or not and the number of inventory days kept by economic activity. The economic sector with the highest mean share of importing and/or exporting firms (traders) in the third wave is manufacturing and agriculture, where nearly 63 percent of firms were traders. Followed by trade and retail, where 57 percent of firms were traders and firms in construction (26 percent of the firms are traders). By August 2021, 38 percent of the firms' activities in Jordan were involved in international trade with a slight increase compared by February 2021.

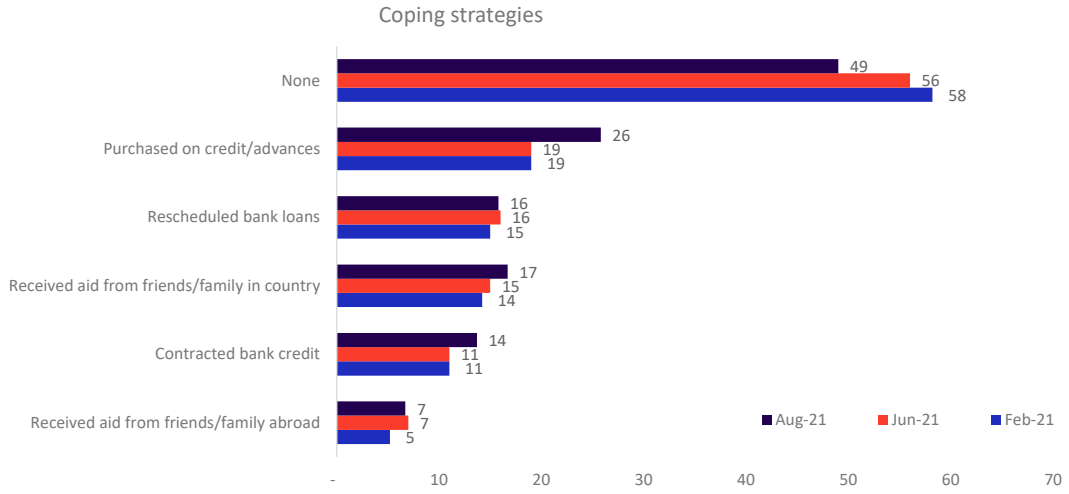
Firm survival and coping strategies

In addition to business models, economic activities and types, and employment size offered, firms differed by their response to the pandemic and adopted different coping strategies. The number of firms with coping strategies can reflect a measure of firm agility by sector to ensure business continuity and the need for such coping strategies as well. In other words, firms that do not adopt any coping strategies do not necessarily mean that they lack the agility to do so, but it could be that this business has not been affected as much as other firms in other sectors. Figure 28 below shows the share of firms adopting different coping strategies.

The majority of firms reported adopting no coping strategies to the pandemic (49 percent of all firms); this notably has been declining from the first to the third wave. However, most of the firms adapting to the pandemic reported purchasing on credit and advances, which increased from 19 percent in the first and second waves to 26 percent in the third. The increase in firms' financial liabilities hints from one hand towards the financial challenges induced by COVID-19, and from the other hand, the potential impact on the firms' financial sustainability.

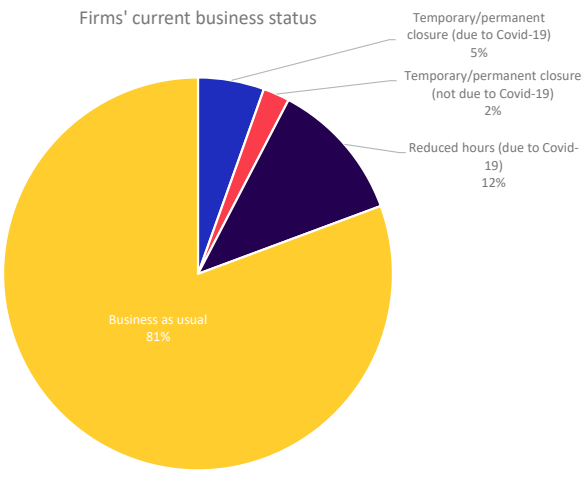
Contrary to Figure 28, as the number of businesses reporting adopting no coping strategies has declined, Figure 29 below shows that the share of businesses

Figure 28: Firms' coping strategies, (%)



Source: Constructed by authors using ERF COVID-19 Monitor.

Figure 29: Current business status



Source: Constructed by authors using ERF COVID-19 Monitor.

reporting business as usual as their current business status has increased from 68 percent in the second wave to 81 percent in the third. Out of the firms that experienced disruptions due to the pandemic, most reported reducing hours as a change to their current business status (12 percent) and only five percent reported temporarily or permanently closing down. A quite small percentage of firms reported temporary or permanent closure, not due to the pandemic (2 percent).

Table 14 below shows a more detailed summary of the current business status for firms by different economic activities. Out of the 59 firms reporting reduced number of working hours, 34 percent were in services, 27 percent were in food and accommodation, and 21 percent were in trade and retail. Quite a few firms (27) reported temporary or permanent closure due to the pandemic, most of which operated in food and accommodation (31 percent, 9 firms), while 25 and 21 percent of firms in trade and retail and manufacturing and agriculture had the same business status due to the pandemic, respectively.

Table 15 shows the detailed breakdown for the distribution of firms by business challenges and economic activity. The most reported challenge faced by businesses in Jordan was the loss in demand (295 firms out of 500) in the second wave, which changed to challenges with a reduction in the availability and price increases for the main inputs in the third wave (334 firms out of 502). Most of the firms reporting this challenge operated in trade and retail (91 firms) and in services (75 firms). The next most reported business challenge in the third wave was the loss in demand (264 firms reported this challenge), most of which operated in services (80 firms) and trade and retail (70 firms). Meanwhile, the least reported business challenge was the difficulty tending the business due to being a caregiver 95 firms reported this challenge (compared to 126 and 79 firms in the second and first waves, respectively).

Table 14: Business status by economic activity

Number of firms (share, %)	Manu. & Agri.	Const.	Trade & retail	Accom. & food	Services	All activities
Temporary/permanent closure (due to Covid-19)	6 (20.9)	3 (9.7)	7 (25)	9 (31.4)	4 (13)	27 (100)
Temporary/permanent closure (not due to Covid-19)	4 (36.4)	1 (11)	1 (7.1)	0 (0)	5 (45.5)	11 (100)
Reduced hours (due to Covid-19)	8 (13.7)	2 (3.8)	13 (21.5)	16 (27.1)	20 (33.9)	59 (100)
Business as usual	59 (14.6)	38 (9.3)	109 (26.8)	64 (15.9)	135 (33.3)	405 (100)
Total	77 (15.3)	44 (8.7)	129 (25.7)	89 (17.7)	163 (32.6)	502 (100)

Source: Constructed by authors using ERF COVID-19 Monitor.

Table 15: Business challenges by economic activity

Business challenge		Number of firms (share, %)	Manu. & Agri.	Const.	Trade & retail	Accom. & food	Services	All activities
Difficulties in accessing customers mobility restrictions	Feb-21	Not Mentioned	37 (15.2)	12 (4.9)	83 (34.2)	44 (18.1)	67 (27.6)	243 (100)
		Mentioned	34 (13.2)	23 (8.9)	67 (26.1)	53 (20.6)	80 (31.1)	257 (100)
		Total	71 (14.2)	35 (7)	150 (30)	97 (19.4)	147 (29.4)	500 (100)
	June 21	Not Mentioned	48 (17.2)	23 (8.3)	59 (21.2)	37 (13.4)	111 (39.9)	278 (100)
		Mentioned	23 (10.2)	18 (8.2)	52 (23.4)	55 (25)	74 (33.2)	222 (100)
		Total	71 (14.1)	41 (8.3)	111 (22.2)	93 (18.5)	185 (36.9)	500 (100)
	Aug- 21	Not Mentioned	56 (15.8)	33 (9.4)	90 (25.5)	57 (16)	118 (33.3)	355 (100)
		Mentioned	21 (14.2)	11 (7.2)	39 (26.2)	32 (21.7)	45 (30.7)	147 (100)
		Total	77 (15.3)	44 (8.7)	129 (25.7)	89 (17.7)	163 (32.6)	502 (100)
Loss in demand due to other customer reasons	Feb-21	Not Mentioned	23 (14.1)	8 (4.9)	50 (30.7)	27 (16.6)	55 (33.7)	163 (100)
		Mentioned	48 (14.2)	27 (8)	100 (29.7)	70 (20.8)	92 (27.3)	337 (100)
		Total	71 (14.2)	35 (7)	150 (30)	97 (19.4)	147 (29.4)	500 (100)
	June 21	Not Mentioned	28 (13.6)	17 (8.3)	48 (23.5)	29 (14)	83 (40.5)	205 (100)
		Mentioned	43 (14.5)	24 (8.2)	63 (21.3)	64 (21.6)	102 (34.4)	295 (100)
		Total	71 (14.1)	41 (8.3)	111 (22.2)	93 (18.5)	185 (36.9)	500 (100)
	Aug- 21	Not Mentioned	30 (12.8)	30 (12.5)	59 (24.9)	35 (14.7)	83 (35.1)	238 (100)
		Mentioned	46 (17.6)	14 (5.4)	70 (26.4)	54 (20.4)	80 (30.3)	264 (100)
		Total	77 (15.3)	44 (8.7)	129 (25.7)	89 (17.7)	163 (32.6)	502 (100)

Table 15: Business challenges by economic activity (Continued)

Business challenge		Number of firms (share, %)	Manu. & Agri.	Const.	Trade & retail	Accom. & food	Services	All activities
Difficulties in accessing suppliers due to mobility restrictions	Feb-21	Not Mentioned	41 (11.3)	17 (4.7)	111 (30.7)	77 (21.3)	116 (32)	362 (100)
		Mentioned	30 (21.7)	18 (13)	39 (28.3)	20 (14.5)	31 (22.5)	138 (100)
		Total	71 (14.2)	35 (7)	150 (30)	97 (19.4)	147 (29.4)	500 (100)
	June 21	Not Mentioned	46 (13.5)	26 (7.7)	70 (20.9)	58 (17.2)	137 (40.6)	337 (100)
		Mentioned	25 (15.4)	15 (9.4)	40 (24.7)	35 (21.2)	48 (29.3)	163 (100)
		Total	71 (14.1)	41 (8.3)	111 (22.2)	93 (18.5)	185 (36.9)	500 (100)
	Aug- 21	Not Mentioned	51 (13.8)	36 (9.7)	93 (25.5)	60 (16.5)	126 (34.4)	365 (100)
		Mentioned	26 (19.3)	8 (6)	36 (26.3)	28 (20.8)	38 (27.6)	137 (100)
		Total	77 (15.3)	44 (8.7)	129 (25.7)	89 (17.7)	163 (32.6)	502 (100)
Reduction in the availability/price increases for the main inputs	Feb-21	Not Mentioned	33 (11.1)	14 (4.7)	80 (26.8)	58 (19.5)	113 (37.9)	298 (100)
		Mentioned	38 (18.8)	21 (10.4)	70 (34.7)	39 (19.3)	34 (16.8)	202 (100)
		Total	71 (14.2)	35 (7)	150 (30)	97 (19.4)	147 (29.4)	500 (100)
	June 21	Not Mentioned	17 (6.6)	16 (6.3)	52 (20.8)	44 (17.7)	122 (48.6)	252 (100)
		Mentioned	54 (21.7)	25 (10.2)	58 (23.5)	48 (19.4)	62 (25.1)	248 (100)
		Total	71 (14.1)	41 (8.3)	111 (22.2)	93 (18.5)	185 (36.9)	500 (100)
	Aug- 21	Not Mentioned	9 (5.6)	9 (5.1)	38 (22.8)	23 (13.8)	89 (52.7)	168 (100)
		Mentioned	68 (20.2)	35 (10.5)	91 (27.1)	66 (19.6)	75 (22.4)	334 (100)
		Total	77 (15.3)	44 (8.7)	129 (25.7)	89 (17.7)	163 (32.6)	502 (100)
Difficulties with worker absenteeism	Feb-21	Not Mentioned	40 (12.2)	15 (4.6)	108 (32.9)	68 (20.7)	97 (29.6)	328 (100)
		Mentioned	31 (18)	20 (11.6)	42 (24.4)	29 (16.9)	50 (29.1)	172 (100)
		Total	71 (14.2)	35 (7)	150 (30)	97 (19.4)	147 (29.4)	500 (100)
	June 21	Not Mentioned	46 (13.4)	30 (8.7)	73 (21.6)	69 (20.2)	122 (36)	339 (100)
		Mentioned	25 (15.6)	12 (7.3)	37 (23.3)	24 (14.9)	63 (39)	161 (100)
		Total	71 (14.1)	41 (8.3)	111 (22.2)	93 (18.5)	185 (36.9)	500 (100)
	Aug- 21	Not Mentioned	54 (13.8)	34 (8.8)	101 (26)	67 (17.4)	132 (34.1)	388 (100)
		Mentioned	23 (20.5)	10 (8.6)	28 (24.8)	21 (18.7)	31 (27.4)	114 (100)
		Total	77 (15.3)	44 (8.7)	129 (25.7)	89 (17.7)	163 (32.6)	502 (100)
Difficulties tending to my business b/c care giving	Feb-21	Not Mentioned	56 (13.3)	28 (6.7)	121 (28.7)	83 (19.7)	133 (31.6)	421 (100)
		Mentioned	15 (19)	7 (8.9)	29 (36.7)	14 (17.7)	14 (17.7)	79 (100)
		Total	71 (14.2)	35 (7)	150 (30)	97 (19.4)	147 (29.4)	500 (100)
	June 21	Not Mentioned	54 (14.5)	31 (8.3)	88 (23.5)	70 (18.8)	131 (34.9)	374 (100)
		Mentioned	16 (13)	10 (8.2)	23 (18.2)	22 (17.8)	54 (42.8)	126 (100)
		Total	71 (14.1)	41 (8.3)	111 (22.2)	93 (18.5)	185 (36.9)	500 (100)
	Aug- 21	Not Mentioned	63 (15.5)	33 (8.1)	102 (25.1)	74 (18.2)	134 (33)	407 (100)
		Mentioned	14 (14.4)	11 (11.6)	27 (28.1)	15 (15.3)	29 (30.5)	95 (100)
		Total	77 (15.3)	44 (8.7)	129 (25.7)	89 (17.7)	163 (32.6)	502 (100)
Other difficulty (specify)	Feb-21	Not Mentioned	68 (14.1)	34 (7.1)	146 (30.4)	94 (19.5)	139 (28.9)	481 (100)
		Mentioned	3 (15.8)	1 (5.3)	4 (21.1)	3 (15.8)	8 (42.1)	19 (100)
		Total	71 (14.2)	35 (7)	150 (30)	97 (19.4)	147 (29.4)	500 (100)
	June 21	Not Mentioned	64 (14.1)	35 (7.7)	100 (22)	85 (18.9)	168 (37.2)	452 (100)
		Mentioned	7 (13.9)	6 (13.6)	11 (23.3)	7 (15.1)	16 (34.1)	48 (100)
		Total	71 (14.1)	41 (8.3)	111 (22.2)	93 (18.5)	185 (36.9)	500 (100)
	Aug- 21	Not Mentioned	74 (15.7)	41 (8.6)	121 (25.6)	83 (17.5)	154 (32.6)	473 (100)
		Mentioned	3 (8.9)	3 (10.4)	8 (27.9)	6 (21.5)	9 (31.3)	29 (100)
		Total	77 (15.3)	44 (8.7)	129 (25.7)	89 (17.7)	163 (32.6)	502 (100)

Table 15: Business challenges by economic activity (Continued)

Business challenge		Number of firms (share, %)	Manu. & Agri.	Const.	Trade & retail	Accom. & food	Services	All activities
No particular challenge	Feb-21	Not Mentioned	62 (13.9)	33 (7.4)	134 (30.1)	89 (20)	127 (28.5)	445 (100)
		Mentioned	9 (16.4)	2 (3.6)	16 (29.1)	8 (14.5)	20 (36.4)	55 (100)
		Total	71 (14.2)	35 (7)	150 (30)	97 (19.4)	147 (29.4)	500 (100)
	June 21	Not Mentioned	67 (15.6)	35 (8.2)	96 (22.4)	80 (18.7)	150 (35.1)	428 (100)
		Mentioned	4 (5.3)	6 (8.5)	15 (20.9)	13 (17.7)	34 (47.6)	72 (100)
		Total	71 (14.1)	41 (8.3)	111 (22.2)	93 (18.5)	185 (36.9)	500 (100)
	Aug- 21	Not Mentioned	72 (17.2)	36 (8.7)	110 (26.5)	77 (18.4)	122 (29.2)	416 (100)
		Mentioned	5 (6.1)	8 (9.1)	19 (21.9)	12 (14)	42 (48.9)	86 (100)
		Total	77 (15.3)	44 (8.7)	129 (25.7)	89 (17.7)	163 (32.6)	502 (100)

Source: Constructed by authors using ERF COVID-19 Monitor.

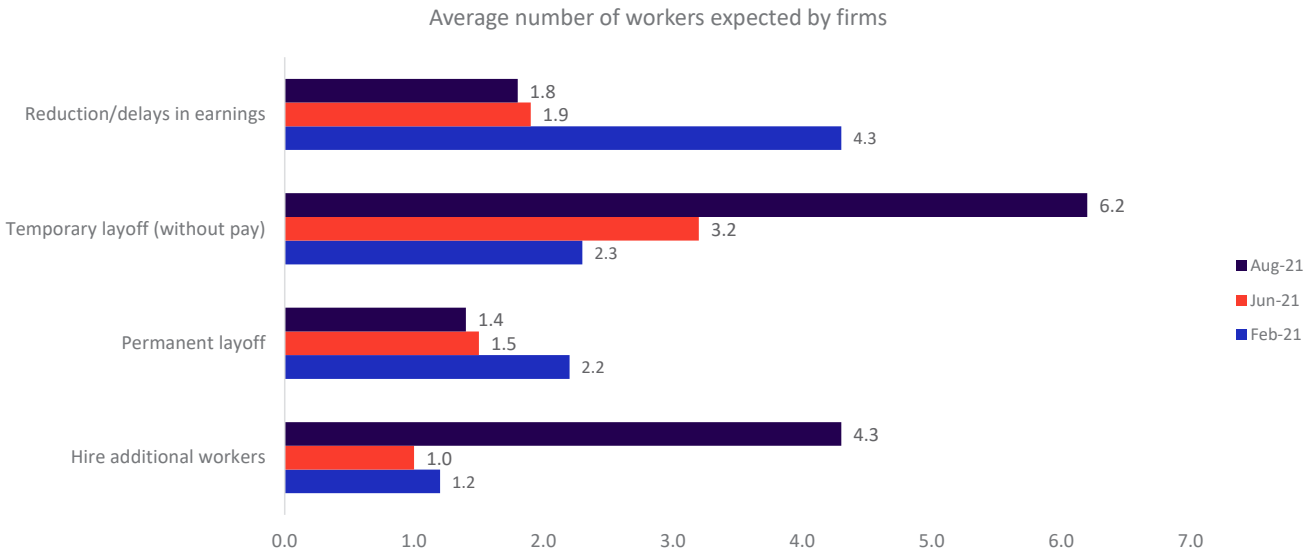
Employment

Firms were also asked about their workforce expectations for the next six months. Figure 30 below shows the responses given by firms in terms of the number of workers they expect to hire, fire, and reduce or delay earnings for the upcoming six months from the time of the interview.

The most effective adaptation method for the workforce currently hired is to reduce or delay earnings paid to employees in the first wave, which changed to temporarily laying off workers in the second wave. This further increased in the third wave, where firms expected to temporarily lay off more than size workers, compared to only three in the second and two in the first waves. Firms surveyed in the third wave expected to reduce or delay wages of around 1.8 workers on average due to the pandemic, quite similar to the number reported in the second wave, but sizably less than what was reported in the first wave.

Similarly, the expected number of permanent layoffs has declined between the first, second, and third waves. Firms in the third wave also seemed more optimistic in terms of their expected new hires, reporting only 1.2 and 1 new hires on average in the first and second wave, respectively, compared to 4.3 in the third.

Figure 30: Employment expectations



Source: Constructed by authors using ERF COVID-19 Monitor.

Appendix

The COVID-19 pandemic poses a particular challenge for low- and middle-income countries, as well as vulnerable groups, such as informal and casual workers, and those engaged in survival self-employment. Assessing the impact of COVID-19 on the livelihoods of residents of countries in the Middle East and North Africa (MENA) region is critically important to designing and assessing policy responses to the crisis and to formulating plans for an equitable and sustained recovery. This survey, and the subsequent series of short panel phone surveys, are planned as a means to monitor the effects of the crisis on households in Jordan.

Households

The sample for the household survey was mobile phone users aged 18–64. Random digit dialing, within the range of valid numbers, was used, with up to three attempts if a phone number was not picked up/answered, was disconnected or busy, or picked up but the respondent could not complete the interview at that time. Samples were stratified by country-specific market shares of mobile operators.

The sample in Jordan collected responses from only Jordanians, Syrians, and Palestinians. It over-sampled Syrians (quota of 500; resulting sample 516 Syrians in the first wave and 499 in the second wave). The weights include nationality and are based on an in-person survey with nationality-specific weights to account for this quota. Inverse probability weighting was undertaken to reduce bias along with a number of observable dimensions. Weights were created on three levels: Individual, household, and household member. Weights had the following inputs:

- Telephone operators and their market shares, provided by the data-collection firm
- Number of phones by the operator for individuals (individual weight) and household members (household weight and household member weight)
- Representative data with comparable demographic and household characteristics to weigh for non-responses

The refresher weights are created in an identical fashion to the base wave, initial weights, but for the refresher samples within the subsequent waves of the panel.

For subsequent waves (waves after the base wave), cross-sectional weights combine the panel and refresher data. Weights are normalized to one within the panel and refresher samples and then combined into a single, representative cross-sectional weight.

All respondents who consented (2,413 of 2,503) to follow up in the prior wave were contacted in an attempt to include them in the subsequent wave. Varying degrees of follow-up occurred; 60.8 percent (1,523 of 2,503) of June 2021 respondents in Jordan were successfully tracked to August 2021.

For the refresher sample, around 9,772 random numbers were generated, of which around three quarters were not in service. The total sample size of those who completed the survey was 1050.

After excluding phones that were not in service, disconnected/busy (after multiple calls), and individuals who were not eligible from the response rate calculations, the response rates in the panel and refreshers samples are 65 percent and 31 percent, respectively.

Table 16: Phone calls outcomes for Jordan panel sample

Result of calls	n	col%
Phone disconnected/ busy Try for up to 3 times	79	3.3
Not in service	147	6.1
Did not answer try for up to 3 times	566	23.5
Picked up and refused	97	4.0
Incomplete, and refused	1	0.0
Complete	1523	63.1
Total	2413	100.0

Source: Constructed by authors using ERF COVID-19 Monitor.

Table 17: Phone calls outcomes for Jordan refresher sample

Result of calls	n	col%
Phone disconnected/ busy Try for up to 3 times	87	0.9
Not in service	6101	62.4
Did not answer try for up to 3 times	193	2.0
Picked up and refused	1926	19.7
Incomplete, and refused	187	1.9
Incomplete, and call returned try for up to 3 times	2	0.0
Complete	1050	10.7
Not Eligible	226	2.3
Total	9772	100.0

Source: Constructed by authors using ERF COVID-19 Monitor.

Firms

Using firm-level data from the third wave, the firms' section extends on the household survey analysis, by looking at the key findings from the data collected on small and medium enterprises. The firms' survey was conducted by phone for firms that had 6-199 workers before the pandemic (February 2020). In Jordan, the sample was randomly drawn and stratified using Kinz, a Jordanian corporate data mining website, which had a larger sample of firms than the Yellow Pages. Table 18 below show the distribution of the firms (number of firms) surveyed by size and economic activity with row percentages in parenthesis.

The stratification was done using economic activity, namely: services, food & accommodation, trade and agriculture, construction, and industry.[27] The initial sample frame was restricted to firms with 5-250 workers with a target of surveying 500 firms, the eligibility was later restricted to firms that had 6-199 workers in February 2020 based on an eligibility question on the number of employees during the phone interview. Up to three attempts were made to ensure response if a phone number was not picked up/answered, was disconnected or busy, or picked up but could not complete the interview at that time. After the third failed attempt, a firm was treated as a non-response and a random firm from the same stratum was used as an alternate. Table 19 shows the response rates by response for Jordan.

[27] See ERF sample and weighting technical documentation for more details.

Table 20 shows response rates among the newly added firms to the sample.

An inverse probability weighting was used to weight the firms' sample in Jordan to account for non-response rates and the sampling strategy, the weights are then normalized to have a mean of one. All analysis presented in this report are weighted. Firms who were not eligible are excluded from the response rate calculations. The responses are based on the final result, which may have been on the first, second, or third attempt. Weights are used in all the analyses in this report to ensure the basic characteristics of the sample reflect the underlying universe of firms. However, the weights used cannot overcome the unobservable characteristics of firms and their respective non-response bias.

The sample universe for the firm survey was firms that had 6-199 workers pre-COVID-19. Country-specific sample frames of firms were used (see below). Stratified random samples were used (strata varied by country; see below) to ensure adequate sample size in key strata. A target of 500 firms per country was set. The sampling strategy was incorporated into the weights.

Up to three attempts were made to ensure response if a phone number was not picked up/answered, was disconnected or busy, or picked up but could not complete the interview at that time. After the third (or fifth) failed attempt, a firm was treated as a non-response and a random firm from the same stratum was used as an alternate.

- Jordan: Kinz (a Jordanian corporate data mining website, which had a larger sample of firms than the Yellow Pages in Jordan).

- Data on broad categories (e.g. Industry, Marketing)
- Coded into five strata: (1) services, (2) food & accommodation, (3) trade and agriculture, (4) construction, (5) industry
- Initial frame restricted to firms with 5-250 workers. Further restricted to firms with 6-199 workers in February 2020 based on an eligibility question during the phone interview

- Jordan: Kinz (a Jordanian corporate data mining website, which had a larger sample of firms than the Yellow Pages in Jordan).

- Data on broad categories (e.g. Industry, Marketing)
- Coded into five strata: (1) services, (2) food & accommodation, (3) trade and agriculture, (4) construction, (5) industry[28]
- Initial frame restricted to firms with 5-250 workers. Further restricted to firms with 6-199 workers in February 2020 based on an eligibility question during the phone interview

Table 18: Sample distribution by firm size and economic activity

	Firm size		Manu. & Agri.	Const.	Trade & retail	Accom. & food	Services	All activities
Wave 1	6-9 workers	Feb-20	18 (10.7)	8 (4.4)	42 (24.7)	30 (17.6)	73 (42.6)	172 (100)
		Current	16 (9)	9 (5.2)	47 (26.3)	34 (19)	72 (40.5)	179 (100)
	10-24 workers	Feb-20	25 (14.2)	12 (6.6)	42 (23.9)	36 (20.7)	61 (34.7)	176 (100)
		Current	33 (18.3)	11 (6.2)	37 (20.5)	36 (20.2)	62 (34.8)	179 (100)
	25-49 workers	Feb-20	24 (25.5)	7 (7.6)	21 (22.2)	15 (16.1)	27 (28.7)	93 (100)
		Current	18 (23.2)	6 (7.1)	21 (27.4)	12 (15.2)	21 (27.1)	78 (100)
	50+ workers	Feb-20	10 (17.7)	3 (4.7)	16 (27.2)	8 (14.2)	21 (36.1)	59 (100)
		Current	11 (16.6)	3 (4.8)	16 (24.9)	8 (12.5)	26 (41.3)	64 (100)
	Total	Feb-20	78 (15.5)	29 (5.8)	121 (24.2)	90 (18)	182 (36.5)	500 (100)
		Current	78 (15.5)	29 (5.8)	121 (24.2)	90 (18)	182 (36.5)	500 (100)
Wave 2	6-9 workers	Feb-20	17 (10.4)	10 (5.8)	37 (22)	34 (20.2)	70 (41.7)	167 (100)
		Current	13 (8.4)	13 (8.3)	38 (23.8)	30 (18.7)	65 (40.8)	158 (100)
	10-24 workers	Feb-20	26 (13.9)	15 (8.2)	43 (22.8)	34 (18.2)	70 (37)	189 (100)
		Current	29 (16.7)	12 (6.8)	34 (19.4)	31 (17.9)	69 (39.2)	175 (100)
	25-49 workers	Feb-20	19 (22.5)	11 (13.3)	16 (19.4)	16 (19.5)	21 (25.2)	83 (100)
		Current	11 (14.7)	10 (12.4)	18 (22.9)	18 (22.9)	21 (27.2)	77 (100)
	50+ workers	Feb-20	7 (13.1)	3 (5)	15 (26.3)	8 (14.8)	23 (40.7)	57 (100)
		Current	8 (14.6)	3 (4.9)	16 (27.5)	10 (18.2)	20 (34.9)	58 (100)
	Total	Feb-20	70 (14.1)	39 (7.9)	111 (22.4)	93 (18.7)	184 (37)	496 (100)
		Current	62 (13.3)	37 (8)	105 (22.5)	89 (19)	174 (37.2)	468 (100)
Wave 3	6-9 workers	Feb-20	18 (10.9)	19 (11.3)	35 (20.9)	34 (20.7)	60 (36.2)	165 (100)
		Current	14 (9.4)	17 (11.1)	38 (25.4)	25 (16.3)	57 (37.7)	151 (100)
	10-24 workers	Feb-20	22 (11.5)	11 (5.6)	62 (31.9)	34 (17.5)	65 (33.4)	193 (100)
		Current	23 (14)	9 (5.5)	47 (28.2)	30 (18.3)	56 (34)	166 (100)
	25-49 workers	Feb-20	20 (26.3)	7 (9.7)	16 (20.5)	12 (16.1)	21 (27.3)	76 (100)
		Current	11 (16.2)	7 (9.5)	16 (22.7)	16 (22.2)	21 (29.4)	71 (100)
	50+ workers	Feb-20	16 (25.9)	5 (7.6)	15 (23.9)	9 (14)	18 (28.7)	61 (100)
		Current	18 (28.2)	6 (9.9)	13 (21.6)	8 (13.4)	17 (26.9)	62 (100)
	Total	Feb-20	76 (15.4)	42 (8.4)	127 (25.5)	89 (17.9)	163 (32.8)	496 (100)
		Current	66 (14.8)	39 (8.6)	115 (25.5)	79 (17.6)	151 (33.5)	450 (100)

Source: Constructed by authors using ERF COVID-19 Monitor.

[28] A random firm number, e.g. the 750th firm, within a broad category and strata was selected (based on the desired sample per strata) (without replacement).

Table 19: Phone calls outcomes for the panel sample for the firm's survey (%)

Result of calls	n	col%
Phone disconnected/ busy	13	2.9
Not in service	1	0.2
Did not answer	36	8.1
Picked up and refused	45	10.2
Incomplete and refused	10	2.3
Complete	338	76.3
Total	443	100.0

Source: Constructed by authors using ERF COVID-19 Monitor.

Table 20: Phone calls outcomes for the refresher sample for the firm's survey (%)

Result of calls	n	col%
Not in service	120	17.8
Did not answer	15	2.2
Picked up and refused	315	46.7
Incomplete and refused	6	0.9
Complete	164	24.3
not eligible	55	8.2
Total	675	100.0

Source: Constructed by authors using ERF COVID-19 Monitor.

Annex

Jordan

Table A1: Percentage distribution of respondents, by main job/activity, as of February 2020

What was your main job/activity as of the end of February 2020?	N	col%
Farmer (owns a farm/self-employed on a farm)	4	0%
Business owner/self-employed (but not a farmer)	96	5%
Unpaid family worker on a farm	0	0%
Unpaid family worker (but not a farmer)	2	0%
Wage worker for Government / public sector	373	18%
Wage Worker for a private sector /NGO	407	19%
Unemployed and looking for work	163	8%
Housewife	626	30%
Full Time Student	186	9%
Retired	200	9%
Other, not employed and not looking for work (e.g. taking care of family members)	58	3%
Total	2116	100%

Table A2: Percentage distribution of labour market status, by sex and educational attainment, February 2021–August 2021

Demographic Characteristics		February 2021				June 2021				August 2021			
		Employed	Unemployed	Out of labor force	Total	Employed	Unemployed	Out of labor force	Total	Employed	Unemployed	Out of labor force	Total
Sex													
Male	N	635	188	254	1077	703	141	246	1091	751	187	208	1146
	%	59%	17%	24%	100%	64%	13%	23%	100%	66%	16%	18%	100%
Female	N	163	165	628	956	165	177	571	913	194	216	560	970
	%	17%	17%	66%	100%	18%	19%	63%	100%	20%	22%	58%	100%
Level of Education													
Less than basic	N	25	17	46	87	29	10	52	91	32	27	58	117
	%	29%	19%	52%	100%	32%	11%	57%	100%	27%	23%	50%	100%
Basic	N	158	77	198	433	219	81	199	500	296	113	228	637
	%	37%	18%	46%	100%	44%	16%	40%	100%	47%	18%	36%	100%
Secondary	N	251	126	432	809	236	124	392	752	258	132	283	673
	%	31%	16%	53%	100%	31%	17%	52%	100%	38%	20%	42%	100%
Higher education	N	341	123	240	704	337	115	209	661	350	128	211	689
	%	48%	17%	34%	100%	51%	17%	32%	100%	51%	19%	31%	100%
Total	N	783	352	897	2033	839	322	842	2004	917	407	792	2116
	%	39%	17%	44%	100%	42%	16%	42%	100%	43%	19%	37%	100%

Table 3A: Labour market transitions, by formality between February 2021 and August 2021(situation of working age individuals in February-August 2021 as per their situation in February 2020)

Job formality in February 2020		February 2021				June 2021				August 2021			
		Employed	Unemployed	Out of labor force	Total	Employed	Unemployed	Out of labor force	Total	Employed	Unemployed	Out of labor force	Total
Informal	N	209	51	20	281	216	41	11	269	188	59	17	264
	%	75%	18%	7%	100%	80%	15%	4%	100%	71%	22%	6%	100%
Formal	N	521	38	38	597	525	34	23	582	559	29	27	615
	%	87%	6%	6%	100%	90%	6%	4%	100%	91%	5%	4%	100%
Total	N	731	89	58	878	742	75	34	851	747	88	44	879
	%	83%	10%	7%	100%	87%	9%	4%	100%	85%	10%	5%	100%

Table A4: Percentage distribution of households' total monthly income change, compared to February 2020, by monthly income in February 2020

Households' total monthly income change, compared to February 2020		In February 2020, what was your household's total monthly income						
		Less than 260 JOD	Between 260 and less than 420 JOD	Between 420 and less than 660 JOD	660 or more JOD	I don't know (Don't read)	Refused (Don't read)	Total
Decreased by more than 25%	n	163	179	69	49	24	2	486
	%	29%	24%	17%	16%	30%	17%	23%
Decreased by 1-25%	n	131	179	68	55	9	0	441
	%	24%	24%	16%	18%	11%	1%	21%
Stayed the same	n	229	349	246	165	41	7	1036
	%	41%	46%	60%	55%	51%	66%	49%
Increased by 1-25%	n	21	42	25	17	6	0	110
	%	4%	6%	6%	6%	7%	3%	5%
Increased by more than 25%	n	12	8	5	16	0	1	42
	%	2%	1%	1%	5%	0%	13%	2%
Total	n	556	757	412	301	80	10	2116
	%	100%	100%	100%	100%	100%	100%	100%

Table A5: Households' total monthly income changed compared to February 2020, by wave

Household's total monthly income changed compared to Feb 2020	Wave					
	February 2021		June 2021		August 2021	
	N	%	N	%	N	%
Decreased by more than 25%	514	25%	539	27%	486	23%
Decreased by 1-25%	407	20%	423	21%	441	21%
Stayed the same	911	45%	910	45%	1036	49%
Increased by 1-25%	149	7%	100	5%	110	5%
Increased by more than 25%	52	3%	32	2%	42	2%
Total	2033	100%	2004	100%	2116	100%

Table A6: Percentage distribution of households' total monthly spending on food, goods, and sanitizers change, compared to February 2020, by Wave

Households' total monthly spending on food, goods, and sanitizers change, compared to February 2020		Change in spending on food		Change in spending on goods and services other than food		Change in spending on cleaners and sanitizers	
		N	%	N	%	N	%
February 2021	Decreased by more than 25%	378	19%	414	20%	197	10%
	Decreased by 1-25%	400	20%	372	18%	221	11%
	Stayed the same	815	40%	775	38%	776	38%
	Increased by 1-25%	248	12%	286	14%	503	25%
	Increased by more than 25%	192	9%	187	9%	335	16%
	Total	2033	100%	2033	100%	2033	100%
June 2021	Decreased by more than 25%	374	19%	412	21%	175	9%
	Decreased by 1-25%	400	20%	337	17%	259	13%
	Stayed the same	789	39%	746	37%	750	37%
	Increased by 1-25%	296	15%	315	16%	442	22%
	Increased by more than 25%	145	7%	194	10%	377	19%
	Total	2004	100%	2004	100%	2004	100%
August 2021	Decreased by more than 25%	353	17%	307	15%	189	9%
	Decreased by 1-25%	455	21%	373	18%	243	11%
	Stayed the same	830	39%	835	39%	858	41%
	Increased by 1-25%	285	13%	330	16%	436	21%
	Increased by more than 25%	193	9%	271	13%	389	18%
	Total	2116	100%	2116	100%	2116	100%

Table A7: Changes in working hours, February 2021 – August 2021, by sex, educational attainment

Demographic Characteristics		February 2021				June 2021				August 2021			
		Employed	Unemployed	Out of labor force	Total	Employed	Unemployed	Out of labor force	Total	Employed	Unemployed	Out of labor force	Total
Sex													
Male	N	121	519	42	682	104	444	33	580	48	523	39	610
	%	18%	76%	6%	100%	18%	76%	6%	100%	8%	86%	6%	100%
Female	N	41	148	8	196	26	114	11	151	27	110	13	150
	%	21%	75%	4%	100%	17%	76%	7%	100%	18%	73%	9%	100%
Level of Education													
Less than basic	N	26	44	0	70	14	41	4	59	8	51	4	62
	%	38%	62%	0%	100%	23%	69%	8%	100%	12%	82%	6%	100%
Basic	N	27	185	14	226	35	171	6	212	16	183	8	207
	%	12%	82%	6%	100%	16%	81%	3%	100%	8%	88%	4%	100%
Secondary	N	20	124	9	153	13	94	12	119	7	107	15	129
	%	13%	81%	6%	100%	11%	79%	10%	100%	5%	83%	11%	100%
Higher education	N	88	314	26	428	69	252	21	342	44	292	25	362
	%	21%	73%	6%	100%	20%	74%	6%	100%	12%	81%	7%	100%
Economic Activity													
Agriculture, fishing or mining	N	1	7	0	8	2	6	0	8	0	7	0	8
	%	8%	92%	0%	100%	23%	74%	4%	100%	2%	94%	5%	100%
Manufacturing	N	4	42	3	49	9	37	2	48	4	49	0	53
	%	8%	85%	7%	100%	19%	77%	4%	100%	7%	93%	0%	100%
Construction or utilities	N	19	40	3	62	9	36	0	45	7	34	1	42
	%	31%	64%	5%	100%	19%	81%	0%	100%	16%	81%	3%	100%
Retail or Wholesale	N	27	94	5	125	15	61	7	83	6	67	10	82
	%	21%	75%	4%	100%	18%	74%	8%	100%	7%	81%	12%	100%
Transportation and storage	N	17	49	5	70	17	39	3	59	7	39	1	48
	%	24%	70%	7%	100%	29%	65%	6%	100%	16%	81%	3%	100%
Accommodation and food services	N	4	45	4	53	2	33	2	38	0	45	4	49
	%	8%	85%	7%	100%	6%	88%	6%	100%	1%	92%	7%	100%
Other	N	90	391	30	511	76	346	29	450	50	392	36	478
	%	18%	76%	6%	100%	17%	77%	6%	100%	10%	82%	8%	100%

Table A7: Continued

Demographic Characteristics		February 2021				June 2021				August 2021			
		Employed	Unemployed	Out of labor force	Total	Employed	Unemployed	Out of labor force	Total	Employed	Unemployed	Out of labor force	Total
Sector Type													
Government/ public sector	N	78	304	24	406	51	294	21	366	39	343	25	407
	%	19%	75%	6%	100%	14%	80%	6%	100%	10%	84%	6%	100%
Private sector/ NGO	N	84	363	25	472	79	264	22	365	36	291	27	353
	%	18%	77%	5%	100%	22%	72%	6%	100%	10%	82%	8%	100%
Formality													
Informal	N	55	218	8	281	32	159	14	205	23	140	20	182
	%	19%	78%	3%	100%	16%	77%	7%	100%	12%	77%	11%	100%
Formal	N	107	449	42	597	98	399	29	526	52	494	32	578
	%	18%	75%	7%	100%	19%	76%	6%	100%	9%	85%	6%	100%
Total	N	162	667	50	878	130	558	43	731	74	633	52	760
	%	18%	76%	6%	100%	18%	76%	6%	100%	10%	83%	7%	100%

Table A8: Percentage distribution of waged workers economic activity in February 2020

Economic Activity	Wave					
	February 2021		June 2021		August 2021	
	n	col%	n	col%	n	col%
Agriculture, fishing or mining	13	1%	15	2%	18	2%
Manufacturing	51	6%	64	7%	76	9%
Construction or utilities	57	6%	54	6%	57	7%
Retail or Wholesale	137	16%	107	14%	113	13%
Transportation and storage	71	8%	68	8%	66	7%
Accommodation and food services	54	6%	50	6%	44	5%
Information and communication	30	3%	36	4%	42	5%
Financial activities or real estate	38	4%	31	4%	29	3%
Education	103	12%	126	13%	122	14%
Health	76	9%	66	8%	68	8%
Other services	247	28%	236	28%	245	28%
Total	878	100%	851	100%	879	100%

Table A9: Distribution of waged workers' economic activity in February 2020 by educational level

Economic activity (Feb. 2020)	Less than basic		Basic		Secondary		Higher education		Total	
	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %
Agriculture, fishing or mining	11	11%	3	1%	1	1%	2	1%	18	2%
Manufacturing	21	21%	27	11%	14	9%	13	4%	76	9%
Construction or utilities	16	16%	16	6%	11	7%	13	4%	57	7%
Retail or Wholesale	27	27%	41	16%	19	12%	26	7%	113	13%
Transportation and storage	16	16%	28	11%	13	8%	9	2%	66	7%
Accommodation and food services	1	1%	12	5%	7	4%	24	7%	44	5%
Information and communication	0	0%	11	4%	4	2%	27	8%	42	5%
Financial activities or real estate	0	0%	2	1%	3	2%	24	7%	29	3%
Education	0	0%	3	1%	5	3%	114	31%	122	14%
Health	0	0%	6	2%	8	5%	54	15%	68	8%
Other services	7	7%	105	41%	74	47%	59	16%	245	28%
Total	100	100%	255	100%	160	100%	365	100%	879	100%

Table A10: Changes in working hours, February 2021 – August 2021, by sex, educational attainment

Demographic Characteristics		February 2021				June 2021				August 2021			
		Decreased	Stayed the same	Increased	Total	Decreased	Stayed the same	Increased	Total	Decreased	Stayed the same	Increased	Total
Sex													
Male	N	79	592	11	682	57	520	3	580	49	555	6	610
	%	12%	87%	2%	100%	10%	90%	1%	100%	8%	91%	1%	100%
Female	N	19	172	5	196	15	135	1	151	15	133	2	150
	%	10%	88%	2%	100%	10%	89%	0%	100%	10%	88%	2%	100%
Level of Education													
Less than basic	N	25	45	0	70	11	46	1	59	10	52	0	62
	%	36%	64%	0%	100%	19%	79%	2%	100%	16%	84%	0%	100%
Basic	N	18	204	4	226	20	191	1	212	16	189	3	207
	%	8%	90%	2%	100%	9%	90%	0%	100%	8%	91%	1%	100%
Secondary	N	13	140	0	153	15	103	1	119	17	110	2	129
	%	8%	92%	0%	100%	12%	87%	1%	100%	13%	85%	1%	100%
Higher education	N	42	375	11	428	26	315	1	342	21	336	4	362
	%	10%	88%	3%	100%	8%	92%	0%	100%	6%	93%	1%	100%
Economic Activity													
Agriculture, fishing or mining	N	0	8	0	8	1	7	0	8	0	7	0	8
	%	0%	100%	0%	100%	9%	91%	0%	100%	5%	94%	1%	100%
Manufacturing	N	4	45	0	49	6	42	0	48	4	49	0	53
	%	8%	92%	0%	100%	12%	88%	0%	100%	8%	92%	0%	100%
Construction or utilities	N	21	40	1	62	6	38	1	45	4	38	0	42
	%	34%	64%	2%	100%	14%	84%	2%	100%	9%	91%	0%	100%
Retail or Wholesale	N	29	96	0	125	21	61	1	83	18	63	2	82
	%	23%	77%	0%	100%	25%	73%	2%	100%	22%	77%	2%	100%
Transportation and storage	N	11	57	3	70	11	48	0	59	7	40	1	48
	%	15%	81%	4%	100%	19%	81%	0%	100%	14%	83%	3%	100%
Accommodation and food services	N	5	47	1	53	2	35	1	38	8	40	1	49
	%	9%	89%	3%	100%	5%	93%	2%	100%	16%	82%	2%	100%
Other	N	29	472	10	511	26	424	1	450	23	450	5	478
		6%	92%	2%	100%	6%	94%	0%	100%	5%	94%	1%	100%

Table A10: Continued

Demographic Characteristics		February 2021				June 2021				August 2021			
		Decreased	Stayed the same	Increased	Total	Decreased	Stayed the same	Increased	Total	Decreased	Stayed the same	Increased	Total
Sector Type													
Government/ public sector	N	19	380	7	406	5	361	0	366	14	391	3	407
	%	5%	94%	2%	100%	1%	99%	0%	100%	3%	96%	1%	100%
Private sector/ NGO	N	79	385	8	472	67	294	4	365	50	297	6	353
		17%	81%	2%	100%	18%	81%	1%	100%	14%	84%	2%	100%
Formality													
Informal	N	54	224	3	281	32	171	2	205	29	149	4	182
	%	19%	80%	1%	100%	16%	83%	1%	100%	16%	82%	2%	100%
Formal	N	44	540	13	597	40	484	2	526	35	539	4	578
	%	7%	90%	2%	100%	8%	92%	0%	100%	6%	93%	1%	100%
Total	N	162	667	50	878	130	558	43	731	64	688	9	760
	%	18%	76%	6%	100%	18%	76%	6%	100%	8%	90%	1%	100%

Table A11: Percentage distribution of enterprises, by number of workers in February 2020

Number of Workers at the end of Feb 2020	n	%
Only one	55	30%
2 to 5	99	55%
6 to 10	17	9%
more than 10	11	6%
Total	182	100%

Table A12: Percentage distribution of enterprises, by Status of the enterprises that were working in February 2020, in February 2021 - August 2021

Household enterprise	Wave					
	February 2021		June 2021		August 2021	
	N	%	N	%	N	%
What is the current status of your business						
Temporary closed	6	5%	7	5%	6	4%
Permanently closed	21	17%	3	2%	6	4%
Open no change	45	37%	78	58%	91	62%
Reduced working hours	30	24%	39	29%	41	28%
Don't know	22	17%	7	5%	2	1%
Total	124	100%	133	100%	146	100%

Table A13: Employers' or business-owners' most-requested policy support for COVID-19 (%), by Wave

What would be the most needed policy to support your business over the COVID-19	Wave					
	February 2021		June 2021		August 2021	
	n	col%	n	col%	n	col%
Business loans	11	9%	11	9%	20	13%
Loan payment deferrals	3	3%	5	4%	0	0%
Partial or total salary subsidies	6	5%	0	0%	3	2%
Cash transfers or unemployment benefits	3	3%	6	4%	3	2%
Rental or utilities subsidies or deferrals	9	7%	7	5%	0	0%
Subsidized provision of specific products, inputs or services	9	8%	7	5%	8	5%
Reduction or delay in taxes	9	7%	9	7%	23	16%
Others (specify)	18	14%	29	22%	28	19%
Nothing	55	44%	59	44%	62	42%
Total	124	100%	133	100%	146	100%

Table A14: Sales expectations for 2021 compared to 2019

Sales expectations for 2021 compared to 2019	Wave					
	February 2021		June 2021		August 2021	
	n	col%	n	col%	n	col%
Increase	24	20%	29	22%	14	10%
Decrease	66	54%	76	57%	97	66%
No change	33	27%	28	21%	35	24%
Total	124	100%	133	100%	146	100%

Table A15: Ability to work from home, by demographic characteristics and wave

Demographic Characteristics		February 2021					June 2021				August 2021			
		Yes	No, not allowed or not possible to the job off site	Lack technology/internet connection	Other	Total	Yes	No, not allowed or not possible to the job off site	Lack technology/internet connection	Total	Yes	No, not allowed or not possible to the job off site	Lack technology/internet connection	Total
Place of Residence														
urban	N	179	598	5	3	786	169	473	3	646	159	509	7	675
	%	23%	76%	1%	0%	100%	26%	73%	1%	100%	24%	75%	1%	100%
rural	N	22	69	1	0	92	24	55	0	79	23	53	0	76
	%	24%	75%	1%	0%	100%	31%	69%	0%	100%	30%	70%	0%	100%
Camp	N	0	0	0	0	0	0	6	0	6	3	6	0	9
	%	0%	0%	0%	0%	0%	0%	100%	0%	100%	30%	70%	0%	100%
Sex														
Male	N	103	574	5	0	682	108	469	3	580	101	507	1	610
	%	15%	84%	1%	0%	100%	19%	81%	1%	100%	17%	83%	0%	100%
Female	N	99	94	1	3	196	85	65	0	151	83	61	6	150
	%	50%	48%	1%	1%	100%	57%	43%	0%	100%	55%	41%	4%	100%
Level of Education														
Less than basic	N	1	70	0	0	70	0	59	0	59	1	57	5	62
	%	1%	99%	0%	0%	100%	0%	100%	0%	100%	1%	91%	7%	100%
Basic	N	6	220	1	0	226	14	196	1	212	12	193	1	207
	%	2%	97%	0%	0%	100%	7%	93%	0%	100%	6%	93%	1%	100%
Secondary	N	12	140	1	0	153	9	110	0	119	10	119	0	129
	%	8%	91%	1%	0%	100%	8%	92%	0%	100%	8%	92%	0%	100%
Higher education	N	183	238	4	3	428	170	169	3	342	161	199	1	362
	%	43%	56%	1%	1%	100%	50%	49%	1%	100%	44%	55%	0%	100%

Table A15: Continued

Demographic Characteristics		February 2021					June 2021				August 2021			
		Yes	No, not allowed or not possible to the job off site	Lack technology/internet connection	Other	Total	Yes	No, not allowed or not possible to the job off site	Lack technology/internet connection	Total	Yes	No, not allowed or not possible to the job off site	Lack technology/internet connection	Total
Economic Activity														
Agriculture, fishing or mining	N	1	7	0	0	8	0	8	0	8	0	8	0	8
	%	15%	85%	0%	0%	100%	2%	98%	0%	100%	0%	100%	0%	100%
Manufacturing	N	3	43	2	0	49	2	46	0	48	2	51	0	53
	%	7%	89%	4%	0%	100%	3%	97%	0%	100%	3%	97%	0%	100%
Construction or utilities	N	2	60	0	0	62	8	36	1	45	3	40	0	42
	%	4%	96%	0%	0%	100%	18%	81%	1%	100%	6%	94%	0%	100%
Retail or Wholesale	N	10	115	0	0	125	10	72	0	83	7	71	5	82
	%	8%	92%	0%	0%	100%	13%	87%	0%	100%	9%	86%	6%	100%
Transportation and storage	N	5	66	0	0	70	0	59	0	59	1	46	1	48
	%	7%	93%	0%	0%	100%	1%	99%	0%	100%	1%	95%	3%	100%
Accommodation and food services	N	6	47	0	0	53	4	34	0	38	9	40	0	49
	%	11%	89%	0%	0%	100%	10%	90%	0%	100%	19%	81%	0%	100%
Other	N	174	331	4	3	511	170	278	3	450	162	314	1	478
	%	34%	65%	1%	0%	100%	38%	62%	1%	100%	34%	66%	0%	100%
Total	N	201	668	6	3	878	193	534	3	731	184	569	7	760
		23%	76%	1%	0%	100%	26%	73%	0%	100%	24%	75%	1%	100%

Table A16: Percentage distribution of respondents, by main job/activity, as of February 2020

What was your main job/activity as of the end of February 2020?	N	col%
Farmer (owns a farm/self-employed on a farm)	1	0%
Business owner/self-employed (but not a farmer)	41	9%
Unpaid family worker on a farm	0	0%
Unpaid family worker (but not a farmer)	1	0%
Wage worker for Government / public sector	1	0%
Wage Worker for a private sector /NGO	95	21%
Unemployed and looking for work	49	11%
Housewife	216	47%
Full Time Student	7	1%
Retired	18	4%
Other, not employed and not looking for work (e.g. taking care of family members)	31	7%
Total	457	100%

Table A17: Percentage distribution of labour market status, by sex and educational attainment, February 2021–August 2021

Demographic Characteristics		February 2021				June 2021				August 2021			
		Employed	Unemployed	Out of labor force	Total	Employed	Unemployed	Out of labor force	Total	Employed	Unemployed	Out of labor force	Total
Sex													
Male	N	124	56	92	272	108	66	45	220	121	32	49	202
	%	45%	21%	34%	100%	49%	30%	21%	100%	60%	16%	24%	100%
Female	N	17	61	215	293	25	71	161	257	24	50	154	228
	%	6%	21%	73%	100%	10%	28%	63%	100%	11%	22%	67%	100%
Level of Education													
Less than basic	N	55	44	118	217	47	56	78	181	46	21	76	143
	%	25%	20%	54%	100%	26%	31%	43%	100%	32%	15%	53%	100%
Basic	N	52	43	112	207	53	40	83	176	70	57	78	206
	%	25%	21%	54%	100%	30%	23%	47%	100%	34%	28%	38%	100%
Secondary	N	27	25	33	84	27	16	26	69	28	22	26	75
	%	32%	29%	39%	100%	39%	24%	38%	100%	37%	30%	34%	100%
Higher education	N	8	4	21	33	18	12	8	37	25	4	14	43
	%	23%	13%	64%	100%	48%	31%	21%	100%	60%	8%	32%	100%
Total	N	144	117	304	565	135	138	204	477	148	82	200	430
		25%	21%	54%	100%	28%	29%	43%	100%	34%	19%	46%	100%

Table A18: Percentage distribution of households' total monthly income change, compared to February 2020, by wave

Household's total monthly income changed compared to Feb 2020	Wave					
	February 2021		June 2021		August 2021	
	N	%	N	%	N	%
Decreased by more than 25%	163	32%	219	44%	137	30%
Decreased by 1-25%	157	30%	142	28%	138	30%
Stayed the same	175	34%	126	25%	138	30%
Increased by 1-25%	16	3%	11	2%	41	9%
Increased by more than 25%	5	1%	1	0%	3	1%
Total	516	100%	499	100%	457	100%

Table A19: Percentage distribution of households' total monthly income in February 2020, by wave

Household monthly income in February 2020	Wave					
	February 2021		June 2021		August 2021	
	n	col%	n	col%	n	col%
Less than 260 JOD	302	59%	300	60%	259	57%
Between 260 and less than 420 JOD	169	33%	159	32%	142	31%
Between 420 and less than 660 JOD	25	5%	25	5%	34	8%
660 or more JOD	5	1%	2	0%	6	1%
I don't know (Don't read)	12	2%	9	2%	13	3%
Refused (Don't read)	3	1%	4	1%	3	1%
Total	516	100%	499	100%	457	100%

Table A20: Percentage distribution of households' total monthly spending on food, goods, and sanitizers change, compared to February 2020, by Wave

Households' total monthly spending on food, goods, and sanitizers change, compared to February 2020		Change in spending on food		Change in spending on goods and services other than food		Change in spending on cleaners and sanitizers	
		N	col%	N	col%	N	col%
February 2021	Decreased by more than 25%	133	26%	149	29%	82	16%
	Decreased by 1-25%	177	34%	114	22%	84	16%
	Stayed the same	160	31%	196	38%	191	37%
	Increased by 1-25%	25	5%	22	4%	91	18%
	Increased by more than 25%	20	4%	34	7%	68	13%
	Total	516	100%	516	100%	516	100%
June 2021	Decreased by more than 25%	147	30%	143	29%	73	15%
	Decreased by 1-25%	184	37%	136	27%	113	23%
	Stayed the same	99	20%	166	33%	144	29%
	Increased by 1-25%	38	8%	32	6%	98	20%
	Increased by more than 25%	31	6%	22	4%	71	14%
	Total	499	100%	499	100%	499	100%
August 2021	Decreased by more than 25%	117	26%	80	17%	99	22%
	Decreased by 1-25%	148	32%	119	26%	73	16%
	Stayed the same	143	31%	178	39%	160	35%
	Increased by 1-25%	34	7%	32	7%	68	15%
	Increased by more than 25%	14	3%	48	11%	58	13%
	Total	457	100%	457	100%	457	100%

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