

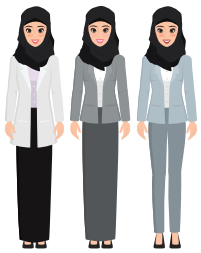
Rapid Assessment: Impacts of COVID-19 on Gender Equality and Business

JORDAN VALLEY LINKS

CONTEXT

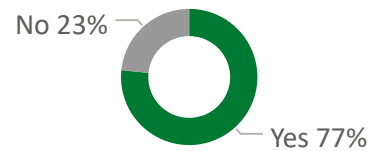
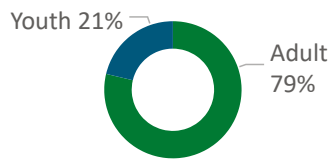
In March 2020, after Jordan confirmed its first cases of COVID-19, the Government implemented a nation-wide lockdown to mitigate the spread of the virus, preventing all citizens from freely leaving their homes. For some, this was an opportunity to work from home and reconnect with family, but for others, especially micro entrepreneurs working with the Jordan Valley Links (JVL) project, this presented significant challenges to their business operations and overall finances.

In late April 2020, the project undertook a rapid assessment of women entrepreneurs to better understand any changes in their business operations and relationships within the family.

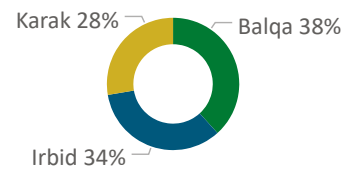
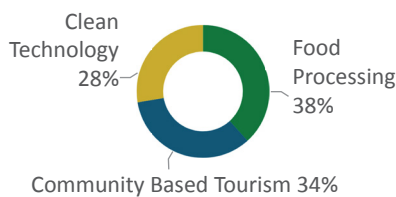


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RESPONDENTS

ABOUT THE RESPONDENTS % WITH BUSINESSES



INDUSTRY SECTOR LOCATION



STATE OF GENDER EQUALITY

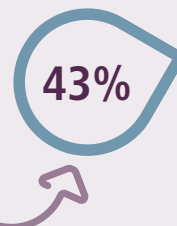
This report shares findings on the lock-down's impact on family relations and business operations and makes recommendations for recovery post COVID-19.



HOUSEHOLD RESPONSIBILITIES

64%

of respondents stated that family members are supporting them with household responsibilities during this time. **OF THOSE**



stated that their husbands are stepping into this supportive role.



RELATIONS WITHIN THE HOME

87%

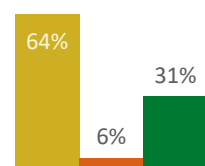
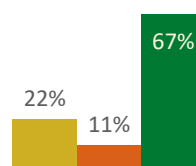
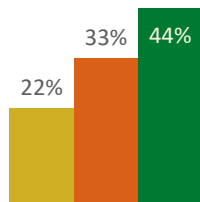
of respondents stated that relations have changed at home, specifically in the following three areas:

Motivational and general positivity

Communication

Arguments and fights

■ No change
■ Decreased
■ Increased



Because he stayed at home for a month now, he understood what burdens I have and how I spend the whole day working at home and taking care of the kids. This has made him appreciate me more.

- Woman from Ghour Al Safi

This curfew was a turning point in my life. My husband got back to his old bad personality, and I need support in formatting him again! Everything has changed, I can't even use my cell phone now. This happened because I am not making my own money anymore!

- Woman from Shouneh

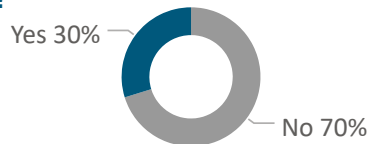
Unfortunately, however, a small number of respondents reported worsened relations. The team is prioritizing provision of timely and appropriate support, including direct, ongoing contact with families and targeted communication planned with men (some of whom are themselves part of JVL activities) who are struggling to stay positive within their families during this period.

STATE OF BUSINESS AND FINANCES

Is your business still operational?



of businesses that are still operational



57%

of those have adapted their product or service for a different customer base

I used to make and sell organic butter. The milk supplier stopped providing me with milk due to the lock-down and other suppliers are more expensive. At that time, I noticed the high demand on the oriental sweets during the curfew while all sweet shops are closed, so my sister and I started producing oriental sweets in my home and delivering directly to the local community.

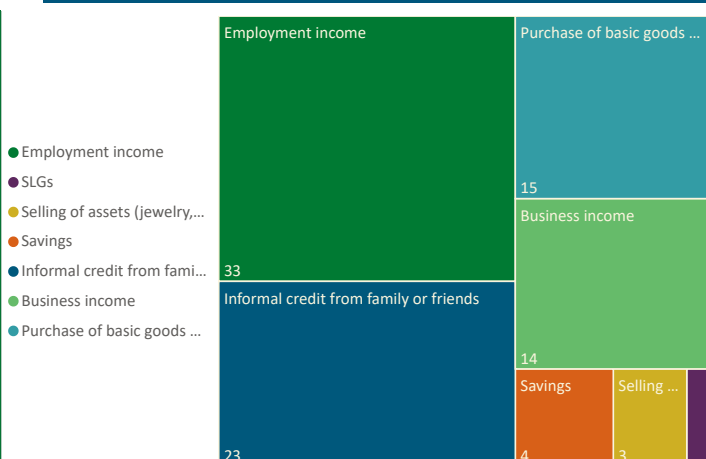
- Woman from Balqa

There are no orders on pickles anymore. My community is focusing on the necessities, therefore, I shifted to dairy processing (making cheese, etc.) and my sister joined me. It is helping me to sustain my home-based business during such hard time.

- Woman from Deir Alla

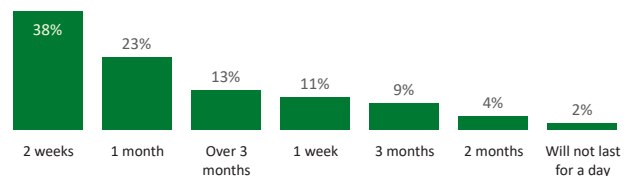
Businesses in the food processing sector have managed to adapt their products, revealing more resiliency and rebound potential in this sector, compared to tourism and clean technology.

Sources of Income



With households struggling from the economic repercussions of the lock-down, families have used multiple strategies to afford basic necessities, with most relying on spousal employment income and/or informal credit from family and friends.

How long do you think these funds will help to cover your basic living expenses?



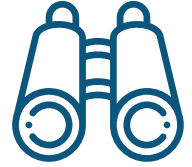
The majority of those surveyed estimate that they can only last two more weeks before they run out of money, with only one in five able to survive three months or more.

Government Support



Almost two-thirds of respondents (62%) have received government support, but in the form of services such as remote education for children; none have received government support for their home-based micro enterprise. In fact, the Government of Jordan has announced assistance packages for SMEs but nothing yet for unregistered home-based and/or micro enterprises.

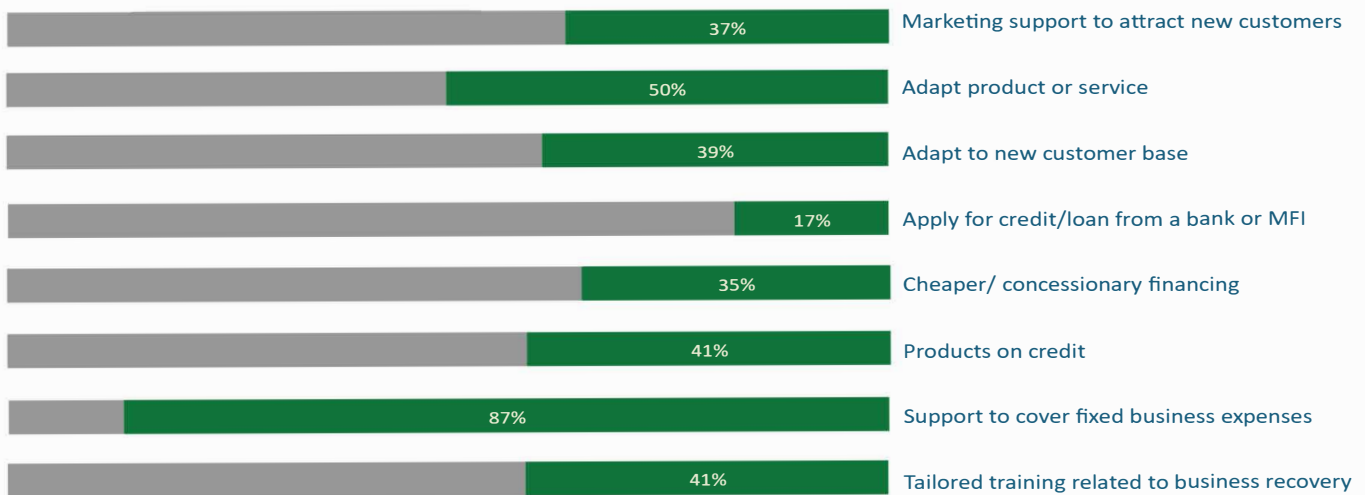
Looking forward to post-COVID19



Women were asked how they plan to re-start their businesses once restrictions are lifted. Responses ranged from renewed marketing efforts to product/service adaptation to seeking recovery financing. The most frequently stated need was immediate cash flow for fixed business expenses, followed by product/service adaptation. These two needs match the finding of other assessments, including a recent global assessment by [WEConnect of the impact of COVID-19](#) on 590 women business owners.

There are differences among the sectors, with more tourism-related businesses planning marketing/advertising to attract new customers (specifically domestic tourists), as compared to food processing businesses.

What is your plan to re-start your business post-COVID19?



RECOMMENDATIONS



1 Further assess changes in gender relations for women entrepreneurs during the lock-down to better understand what changed and why



2 Support home-based and micro-enterprises with market linkages and technical assistance once the lock-down ends



3 Layer market systems support with innovative post-recovery humanitarian assistance

4 Support inclusive and innovative financing



5 Promote and facilitate linkages for improved markets





1 Further assess changes in gender relations for women entrepreneurs during the lock-down to better understand what changed and why.

Although a rapid assessment provides useful information, it does not allow for in-depth analysis of the exact reasons for the changes. It is necessary that programs follow up with respondents to ascertain the reasons contributing to change to reinforce positive changes through ongoing programming. With respondents reporting increased men's engagement in household chores and childcare, development programs need to learn how to maintain this momentum and ensure that men continue supporting women entrepreneurs post COVID-19



2 Layer market systems support with innovative post-recovery humanitarian assistance.

Development programs should consider immediate and short-term humanitarian interventions, such as cash transfers for business cash flow, while simultaneously supporting the market system with as little distortion as possible.



3 Support home-based and micro-enterprises with market linkages and technical assistance once the lock-down ends.

While businesses in sectors such as food processing will likely be able to recover from the economic losses resulting from the lock-down, others in sectors such as tourism may not recover as quickly or at all. Development programs should explore multi-pronged support to re-establishing market linkages for businesses, including advertising support and technical assistance in product/service adaptation. For example, tourism companies could shift to domestic clients in the immediate term.



4 Support inclusive and innovative financing.

Development programs should partner with financial services providers such as microfinance institutions to explore new and adapted financial services to help businesses kick-start operations. Support to these providers should include increased outreach to new communities and clients, as well as product adaptation technical assistance to help their portfolios recover from economic losses sustained during the lock-down. Increased outreach should include digital fund transfers and e-wallets to allow for quick and safe payments. Financial product adaptations could include restructured loan payment schedules, low interest working capital with flexible terms, and postponed or canceled interest charges.



4 Promote and facilitate linkages for improved markets.

Leveraging larger SME partnerships to improve access to markets for home-based micro enterprises would create a win-win solution for all. Development programs with extensive outreach to communities can link SMEs to more diverse supply chains and customer bases. For example, linking Bookagri (a tourism company working with farmers) to Bilforon (a food delivery app) ensured a continued market for the farmers' products, in spite of the farms having to close to tourists.

