



COVID-19 crisis in the MENA region: impact on gender equality and policy responses

10 June 2020

Like women all around the globe, MENA women are at the frontline of the COVID-19 response and also suffer from expanding unpaid care burdens and gender-based violence. However, region-specific restrictive social norms and legal frameworks exacerbate the obstacles faced by women in the MENA region. This brief takes stock of the impact of the COVID-19 pandemic on gender equality in the region and highlights gender-sensitive measures and initiatives taken by governments, the private sector and civil society to mitigate the impact of the crisis on women. It asserts that the COVID-19 crisis is a watershed moment for gender equality in the MENA region and an opportunity to rethink women's role in the economy and society. The region's long-term recovery will depend on its ability to fully leverage the potential of both its men and women.

The outbreak of the coronavirus (COVID-19) pandemic has different implications for men and women around the world. While globally, fatality rates are higher for men, the socio-economic impacts of the crisis are particularly severe for women (OECD, 2020^[1]). Specifically in the Middle East and North Africa (MENA)

COVID-19 CRISIS IN THE MENA REGION: IMPACT ON GENDER EQUALITY AND POLICY RESPONSES



region¹, the impact of the COVID-19 outbreak risks further exacerbating existing fragilities and inequalities, including gender inequalities. In particular:

- As in many regions of the world, MENA women are at the **core of the health emergency response** as they make up the majority of workers in the healthcare and social services sector across the region, thus exposing them to greater risks of contracting the virus. Containment measures implemented in most MENA countries to curb the spread of the pandemic will increase **women's unpaid care work** as they will have to shoulder the additional burden of home schooling and taking care of the sick and the elderly.
- Due to regional-specific structural barriers related to unequal economic opportunities, coupled with prevalent gender biases, women's jobs, businesses and incomes are likely to be more exposed than men's to the **economic fallout from the crisis**. These risks are particularly acute for certain categories of informal workers who lack job, income and social security, including domestic workers, agricultural workers and small traders, among whom women are over-represented, as well as refugees.
- Lockdowns and curfew measures are likely to exacerbate the already high rates of **domestic violence** across the MENA region, not only due to factors such as mounting concerns over job insecurity, cramped living spaces for large families, reduced services and difficulty to report violence in conditions of lockdown, but also to restrictive social norms that see men as heads of household and responsible for the family income. If the crisis prevents men from upholding this role, frustrations may be vented in the form of violence against women and girls.

These issues are compounded by the prevalence of restrictive social norms in the region, sometimes also enshrined in the countries' legal frameworks, which continue to constrain women's agency and position in the social and economic lives of their country.

As governments are putting together important economic and social programmes to counteract the impact of the pandemic and preparing their post-crisis relaunch, the COVID-19 pandemic represents also an opportunity for MENA countries to address the structural issues facing women and girls in the region, which have been exacerbated by the crisis. Several MENA governments² have been taking important steps to integrate a gender perspective in the elaboration of their COVID-19 immediate responses, working closely with national women's organisations and international organisations. These efforts could pave the way for the systematic adoption of gender mainstreaming in social and economic policies across the region in the long-term. This is important not only for furthering women's economic empowerment, but can also greatly benefit MENA economies. Achieving gender equality in earnings over the lifetime of the current generation of working-age women in MENA could add as much as USD 3.1 trillion to regional wealth³, according to the World Bank (World Bank, 2018^[2]).

¹ The MENA-OECD Initiative covers Algeria, Bahrain, Djibouti, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Palestinian Authority, Qatar, Saudi Arabia, Syria, Tunisia, United Arab Emirates and Yemen.

This brief covers all MENA-OECD Initiative countries with the exception of Djibouti and Mauritania.

² In particular, Algeria, Egypt, Jordan, Lebanon, Morocco and Tunisia.

³ The World Bank's 2018 report on the cost of gender inequality focuses on the losses in national wealth due to gender inequality in earnings. Instead of measuring losses from inequality as annual flows (the GDP approach), this approach measures losses in human capital (the wealth approach). This is done by measuring lifetime losses in earnings. It accounts for human capital (measured by earnings), as well as produced capital coming from investments in assets and natural capital such as land and natural resources. The report covers 141 countries. Estimates of losses from gender inequality in labour markets based on human capital wealth are substantially larger than those based on GDP alone (USD 2.7 trillion against USD 3.1 trillion in MENA) because wealth is larger than GDP.



Since the beginning of the pandemic, the MENA-OECD Competitiveness Programme (with the support of the Swedish International Development Cooperation Agency SIDA) has been monitoring and assessing the impact of the crisis on MENA economies and societies and people's lives. This policy brief provides an analysis of the intersection between the pandemic and the existing gender gap in MENA in several areas including education, employment, social protection, care work and gender-based violence, as well as an overview of the measures that MENA governments have been taking to respond to the crisis. The last section of the brief introduces considerations on gender equality to further crisis response and recovery.

This brief was developed using a participative approach based on extensive consultations with key stakeholders from the MENA region. A detailed list of the resource persons who provided valuable insights for this brief can be found in Annex 2.

Impact of the Coronavirus (COVID-19) crisis on gender equality

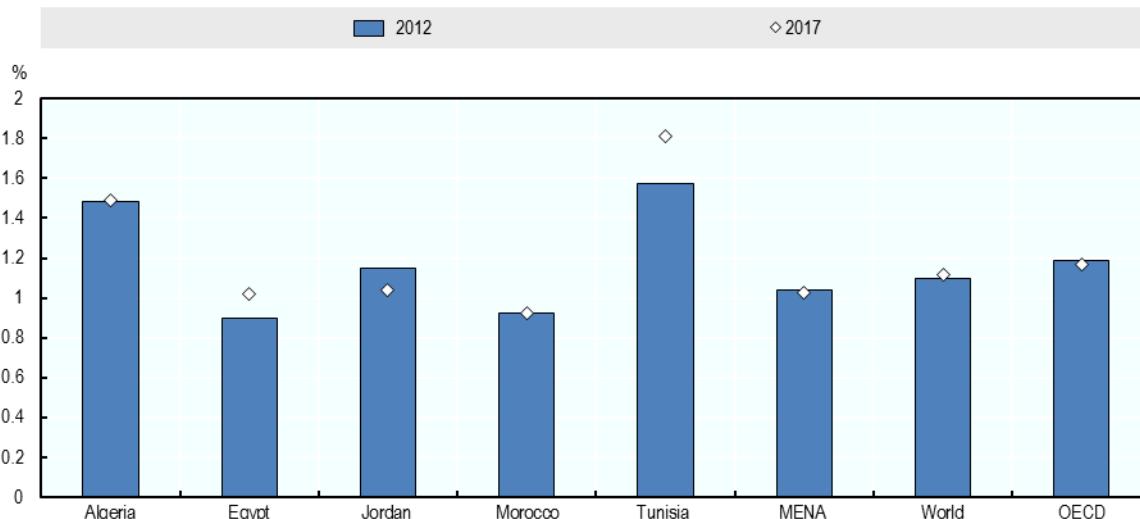
School closures and drop outs

Drop-out rates disproportionately affect girls, as they may take on extra care responsibilities instead of going to school or engaging in home-schooling activities

The MENA region has made great strides in closing educational gender gaps over the past two decades. Gender gaps are closing in primary (3 percentage points in favour of men), secondary (5 percentage points in favour of men), and tertiary education enrolment (1 percentage point in favour of women) (UNESCO, 2019^[3]).

Figure 1. Women's rates in tertiary education are increasing and are exceeding men's rates

Ratios of women to men in tertiary-level education, gross, 2012 and 2017



Note: This figure presents gaps between women's and men's access to education through ratios of women to men in tertiary-level education in 2012 and 2017. The gross enrolment ratio is the ratio of total enrolment, regardless of age, to the population of the age group that officially corresponds to the level of education shown. The female gross enrolment ratio, for example, is women's total enrolment in tertiary education expressed as a percentage of the eligible official school-age population corresponding to tertiary education.

Source: Authors' calculations, based on (UNESCO, 2020^[4]), *Education: February 2020 release* (database), <http://data UIS.unesco.org/>.



The current crisis, however, risks affecting this progress. The economic impacts of the pandemic may disproportionately affect girls' drop-out rates (UNESCO, 2020^[5]). A study from Care on the Ebola outbreak in West Africa found that during the health crisis, girls whose mothers were infected were forced to take over their care-giving responsibilities (Care, 2020^[6]), which may hinder their possibility of returning to school. Girls' educational outcomes in general may also suffer if girls are asked to contribute to household activities more than boys at the expense of their home-based learning.

Digital gender divides could further widen learning inequalities

Currently, an estimated 110 million school-aged students are not in school due to temporary school closures occurring across the region (UNICEF, 2020^[7]). While MENA governments have stepped up their efforts to provide effective remote learning conditions, significant gaps remain in terms of availability of and access to online learning tools, especially in remote and rural areas.

Girls risk facing disproportionate difficulties in accessing ICT-based learning due to their overall lower levels of digital inclusion. According to the International Telecommunication Union (ITU), the internet penetration rates⁴ for MENA women stands at 44.2%, compared to 58.5% for their male counterparts, and this gap has been growing over the past years (ITU, 2019^[8]). In this context, the shift to remote learning during the COVID-19 crisis may exacerbate learning inequalities if targeted efforts are not made to ensure that girls fully benefit from online learning tools. A rapid needs assessment (UNHCR, UNICEF, WFP, 2020^[9]) conducted by UN agencies in Jordan in early April 2020 revealed that, while 23% of respondents did not have access to Internet at home, this figure reached 35% among female-headed households. More specifically, only 41% of female-headed households reported that their children had access to Darsak, the website launched by the Ministry of Education to support continuity of learning, compared to 56% of male-headed households.

Teaching professions in the region have been increasingly feminised over the past decades (see figure 4 below), which put women at the forefront of the educational challenges linked to the crisis. These issues may be compounded if teachers lack the necessary digital skills to offer optimal learning conditions online. Since the outbreak of COVID-19, while half of MENA countries have been providing guidance and training to teachers on how to engage with students during the crisis, only 18% have included training on remote teaching (Vegas, 2020^[10]). Ensuring women have the necessary skills and tools to perform their work will be crucial to prevent a widening of learning inequalities during the crisis.

Unemployment, income loss and poverty

The spread of COVID-19 represents not only a public health crisis, but also an economic and social one. In the MENA region, it is estimated that the outbreak will result in a loss of USD 42 billion in regional GDP (UNESCWA, 2020^[11]). While all workers and businesses will suffer from the economic consequences of the COVID-19 outbreak, evidence from previous infectious disease-driven crisis points to sharper effects on women than on men (OECD, 2020^[11]). While the regional female formal labour force participation rate of 20% is already the lowest worldwide (Figure 2), the UN Economic and Social Commission for West Asia (ESCWA) estimates that women in the Arab World will lose approximately 700,000 jobs as a result of the outbreak (UN Women, 2020^[12]). Young women face a double challenge, as the economic slowdown resulting from the crisis will further exacerbate youth's vulnerability in the labour market. The MENA region has the highest rate of youth unemployment (aged 15-24) worldwide, at 26.9% on average in 2019, and as high as 42.8% for female youth (World Bank, 2019^[13]). Moreover, it is estimated that over 75% of youth

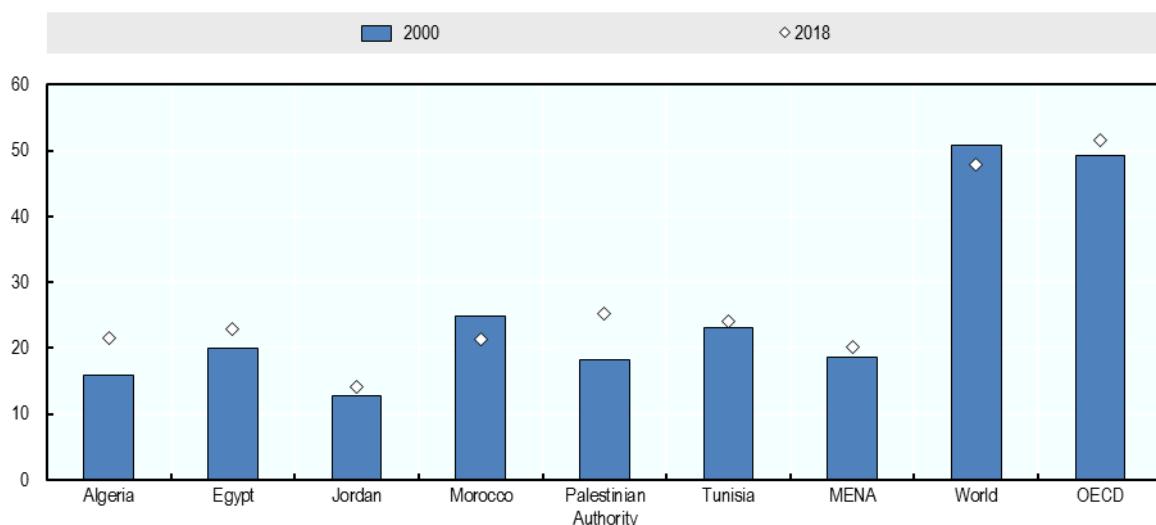
⁴ Internet penetration rates refer to the number of men/women that use the Internet, as a percentage of the respective total male/female population.



in the region work informally (ILO, 2016^[14]). The issue of female vulnerability in the informal sector is covered below.

Figure 2. The female-to-male labour force participation gap is slowly closing but female labour force participation rates are still among the lowest worldwide

Female-to male-ratios of labour participation rates of women and men older than 15 years, 2000 and 2018



Note: The ratio of female to male labour force participation rate is calculated by dividing the female labour force participation rate by male labour force participation rate and multiplying by 100.

Source: Authors' calculations, based on (ILO, 2019^[15]), ILO Modelled Estimates, Population and Labour Force (dataset), https://www.ilo.org/shinyapps/bulkexplorer24/?lang=en&segment=indicator&id=EAP_2WAP_SEX_AGE_RT_A.

Sectoral and occupational segregation and women's overall lesser status in the labour market may make them more vulnerable to unemployment and job insecurity

In the MENA region, a sizeable number of women are employed in the public sector. According to the International Labour Organisation (ILO), three quarters of public sector employees in Egypt were women in 2014, while in Bahrain, Morocco, and Saudi Arabia, women accounted for half of the public sector workforce in 2010 (ILO, 2016^[16]). While public sector employment generally provides higher levels of job security, a considerable share of women work in the public health care and education sectors, where they face particularly harsh conditions during the crisis (see sections on care workers and care givers and education and learning).

In the private sector, MENA women represent a significant share of the manufacturing industry workforce, which will likely be affected by disruptions from both the supply and demand side during the crisis. In Tunisia, for example, 26% of women are employed in the manufacturing sector, where they are over-represented in low-skilled and low-paying sectors such as the textile sector⁵ (Economic Research Forum, 2017^[17]).

⁵ Women make up 70% of employment in the textiles sector in Tunisia.



Part-time employment is also more prominent among women than men in all MENA countries. Almost half of employed women⁶ in Morocco and the Palestinian Authority hold part-time jobs (ILO, 2020^[18]), putting them at higher risk of job loss due to legal frameworks allowing easy lay-off of part-time employees. Furthermore, women in the MENA region tend to enjoy less job security than men and will be more vulnerable to worsening working conditions during the crisis. In Egypt, 33% of females' employment is vulnerable employment (World Bank, 2019^[19]). In the Palestinian Authority, it is estimated that one fourth of women employed in the private sector work without an employment contract (Palestinian Central Bureau of Statistics, 2020^[20]). This situation raises important concerns in terms of women's access to equitable labour rights during the crisis. In Jordan, it has been reported that some companies still operating, including in the manufacturing, food, and pharmaceutical industries, have started to cut women employees' wages and/or benefits.⁷

These concerns are compounded by the prevalence of discriminatory social norms in the region supporting the belief that men, as head of household, should have greater access to jobs than women when work opportunities are scarce (UN Women/Promundo, 2017^[21]). Similarly, social expectations on women's caring responsibilities stigmatise female workers: two-third of the North African population declares children will suffer with working mothers, and one-third think this is not acceptable for women to work outside home for pay (OECD, 2019^[22]). In some countries, including Egypt and Jordan, the wife's duty to obey the husband in exchange for financial maintenance is enshrined in the family law (OECD, 2017^[23]). Conversely, traditional gender roles create expectations that, in times of crises, women prioritise their family responsibilities. In Jordan and Lebanon, for instance, when initial government measures were announced to close schools and restrict movements in both public and private sectors, employers sent home women employees first to complete their domestic care duties (UN Women, 2020^[24]). Similarly, despite the gradual reopening of economic activities as of early May, day care centres in Jordan have remained closed, forcing many women to remain home to take care of their children.

Because of their greater caring responsibilities (see section on unpaid care work), it is often more difficult for women to find alternative employment and income streams (such as piecemeal work) following lay-off. This imposes high risks on female-headed households in the region, which are compounded by the underlying gender biases of government policies that tend to target male-headed households (UN Women, 2020^[12]).

Self-employed women and women-led SMEs face severe challenges, but also opportunities

In the MENA region, the largest impact of the crisis is likely to be felt by SMEs, which account for over 90% of all businesses and provide a major source of job creation (IMF, 2019^[25]). A study conducted by Institut Arabe des Chefs d'Entreprises (IACE) finds that 96% of enterprises in Tunisia foresee a negative impact of the outbreak on their business, while a majority of firm managers (61%) expect they may have to resort to temporary suspension or termination of contracts to face the crisis (IACE, 2020^[26]).

While the majority of entrepreneurs in the region are men (Global Entrepreneurship Monitor, 2019^[27]), women-owned businesses in the MENA region are likely to be particularly vulnerable to the current crisis, for several reasons. Across the region, women have lower rates of financial inclusion than men. Only 38% of women in MENA have a bank account, compared to 57% of men (World Bank, 2017^[28]) and much fewer women than men have bank loans (Figure 3). Moreover, in some countries such as Jordan, it has been reported that, even when women do take out loans, they are not necessarily injected into their own

⁶ 47% and 48% of women hold part-time jobs in Morocco and the Palestinian Authority, respectively.

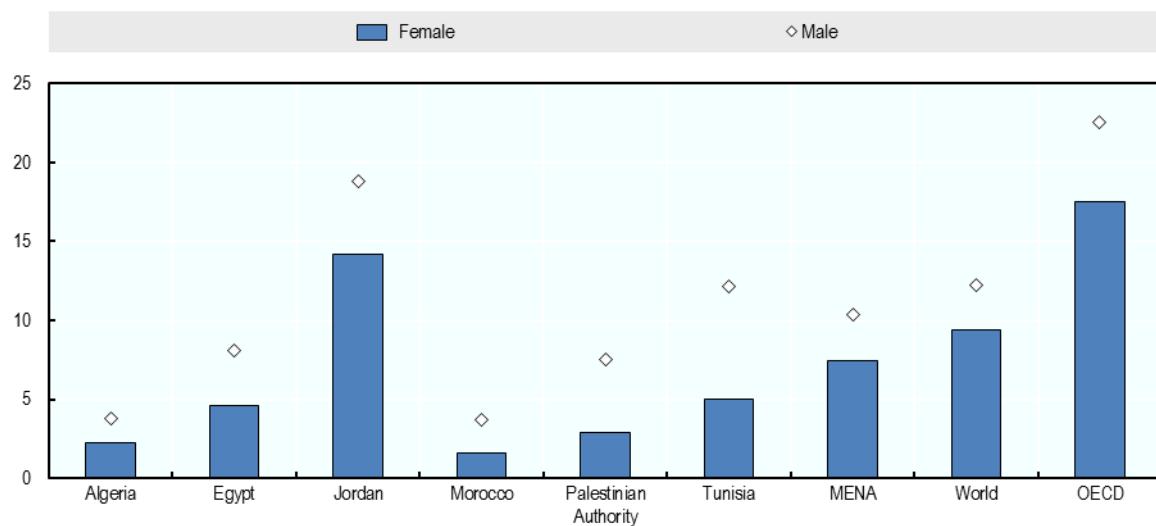
⁷ Interview with Sanaa Qasmieh, gender expert and consultant for UNIDO in Jordan.



business but often used by their husbands.⁸ Low access to financial services makes it more difficult for women to leverage loans to sustain their business in economic contraction. As a result, women-owned businesses may be at greater risk of closure during extended periods with reduced or no revenue. According to a recent survey in the Palestinian Authority⁹, 27% female Micro, Small and Medium Enterprises (MSME) owners had to shut down their business as a result of the outbreak (UN Women, 2020^[29]). In Tunisia, it has been reported that most women-led SMEs are closed because of the crisis.¹⁰

Figure 3. Much fewer women than men have bank loans

% of women and men borrowing from financial institutions (2017)



Note: This figure shows percentages of women or men who borrow from financial institutions out of all women or all men aged 15 or over. Data for OECD only include high-income OECD countries.

Source: Authors' calculations, based on (World Bank Group, 2018^[30]), *The Global Findex Database 2017. Measuring Financial Inclusion and the Fintech Revolution*, https://globalfindex.worldbank.org/sites/globalfindex/files/2018-04/2017%20Findex%20full%20report_0.pdf.

At the same time, the crisis could also represent an opportunity for the emergence of new women-led micro-businesses. This has been seen in Lebanon, where many new businesses have appeared in the social and solidarity economy (e.g. cooking and distribution services), mostly set up by women who lost their jobs because of the (pre-) COVID-19 crisis¹¹. In Tunisia, women have started sewing blouses and masks for the Ministry of Health in exchange for a small amount of money¹². This could trigger some longer-term reflections on the possibility for these subsistence activities to evolve into more remunerative

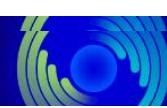
⁸ Information provided by Nickie Monga, OXFAM Jordan.

⁹ UN Women Palestine Office conducted a flash online survey on the impact of COVID-19 on women-led MSME's employing up to 95 employees. The online survey was administered between 17-27 March 2020. In total, 301 women entrepreneurs from the West Bank and the Gaza Strip responded to the survey.

¹⁰ Interview with Ms. Hayet Khaled, Responsible for Multilateral Cooperation, Gender National Focal Point and Advisor, Tunisian Ministry of Women, the Family, Children, and Seniors.

¹¹ Interview with Dr. Fouad Zmokhol, President of the 'Association of Lebanese Business People in the World' and Chief Executive Officer of Zimco Group.

¹² Interview with Ms. Hayet Khaled, Advisor, Tunisian Ministry of women, the family, children and seniors.



forms of work for women. However, attention should be paid that there is enough diversity as to not cement gender labour segregation by confining women entrepreneurs to certain sectors such as cooking and sewing.

Many women-led home-based businesses across the region have also been able to leverage the opportunities offered by e-commerce to continue their activity.¹³ With COVID-19 moving many businesses online, which will likely continue after the crisis, this is also a great opportunity for the development of IT-related women-led SMEs, as women, and young women specifically, have particularly good educational outcomes in STEM across the MENA region.

Women in the informal economy are bearing the brunt of the economic downturn

Almost 62% of women in the region are informally employed¹⁴ in unregistered jobs generally lacking basic social or legal protection and employment benefits (ILO, 2018^[31]). While on average more men than women are informal workers in the MENA region, women's position in the informal sector remains very different from men's. Informally employed women often work in lower-paid jobs and sectors, thus earning less than men. In Egypt, for example, women in the informal sector work longer hours and more days per week but earn on average half as much as their male counterparts (AfDB, 2016^[32]). Interruption in activity resulting from the crisis will, thus, disproportionately affect women's income security.

In particular, MENA women are over-represented in the two most vulnerable categories of informal employment: the agriculture sector and domestic workforce. Most female refugees and migrants also work informally when they have access to work. These women are facing an increasingly precarious situation as confinement measures jeopardising their ability to work may reduce them to impoverishment, with especially high risks for female-headed households.

¹³ Information provided by Muna Zalzala, CIPE Country Director for Iraq.

¹⁴ This figure includes both women in informal employment (unprotected jobs in formal enterprises) and women employed in the informal sector (in unregistered and unregulated enterprises).

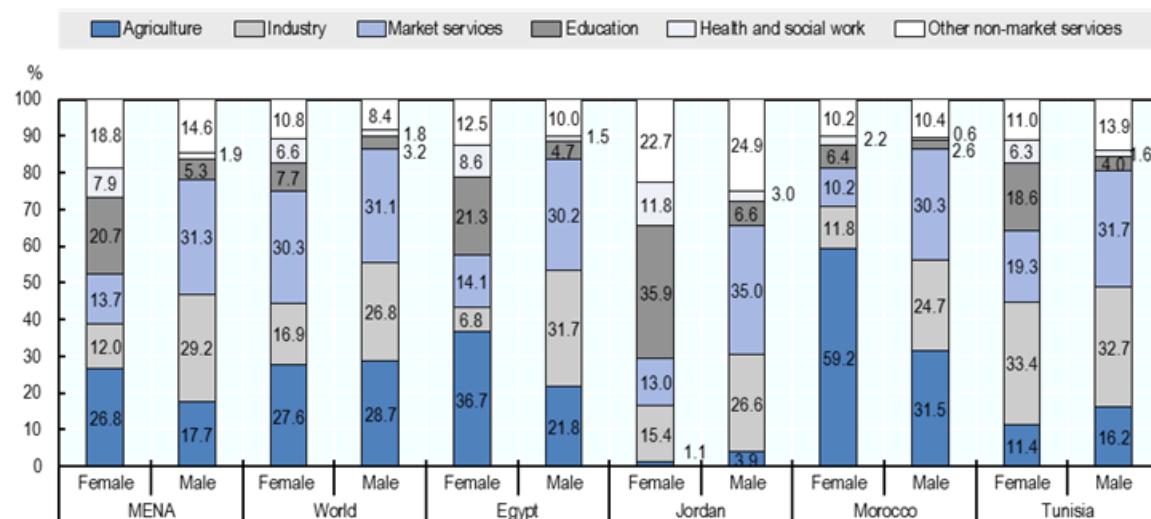
The ILO defines informal employment as working arrangements that are de facto or de jure not subject to national labour legislation, income taxation or entitlement to social protection or certain other employment benefits (advance notice of dismissal, severance pay, paid annual or sick leave, etc.).

The OECD 2019 report *Tackling Vulnerability in the Informal Economy* provided international and operational definitions of the informal economy, informal employment and employment in the informal sector (OECD/ILO, 2019^[33]). Globally, informal employment accounts for more than four out of every five own-account workers, one out of every two employers, two out of every five employees and all contributing family workers.



Figure 4. Women are over-represented in the health, education and agriculture sectors

Employment distribution by gender and economic activity (2018)



Note: Data allocated to economic activity based on the 4th revised version of International Standard Industrial Classification of All Economic Activities (ISIC) (2008) (ILO, 2008^[33]). Agriculture/forestry/fishing refers to ISIC rev.4 A; public administration/defence/social security refers to ISIC rev.4 O; education refers to ISIC rev.4 P; human health/social work refers to ISIC rev.4 Q; other consists of aggregate categories of D, E, R, S, T and U and includes mining/quarrying (ISIC rev.4 B), manufacturing (ISIC rev.4 C), construction (ISIC rev.4 F), transport/storage/communication (ISIC rev.4 H and J), wholesale/retail trade/accommodation (ISIC rev.4 G and I), and finance/insurance/real estate (ISIC rev.4 K, L, M and N). Categories under "other" which are not displayed in detail involve more male participation than female participation.

Source: Authors' calculations, based on (ILO, 2019^[34]), *ILO Modelled Estimates, Employment Distribution by Occupation* (dataset), https://www.ilo.org/shinyapps/bulkexplorer12/?lang=en&segment=indicator&id=EMP_2EMP_SEX_OCU_DT_A.

Women in agriculture

Figure 4 shows that MENA women are more concentrated in the agriculture sector than men. Around 27% of women and 18% of men are working in agriculture and up to two-thirds of women work in agriculture in countries with a large rural economy, such as Morocco¹⁵. In Tunisia, 70% of the agricultural workforce is female.

Being food producers, rural women often face extremely heavy workloads since they combine physically demanding farm work with unpaid care work. Female farmers also often lack income security since women working in family businesses are often 'invisible' workers, doing much of the work without being paid.¹⁶ In some countries such as Jordan, many rural women are precarious daily wage workers working on large farms. Moreover, despite some promising initiatives to facilitate rural women's social protection coverage (OECD, forthcoming^[35]), rural women generally lack access to social protection and have very limited access to quality healthcare facilities, making them particularly vulnerable in the context of COVID-19.

If provided with proper support, female farmers could play an important role in maintaining food supply chains in the region during the economic shutdown. This requires overcoming significant structural barriers

¹⁵ Author's calculations based on ILO (2018), *ILOSTAT*, <https://www.ilo.org/shinyapps/bulkexplorer2/>.

¹⁶ Information provided by Frances Guy and Rania Tarazi, UNDP Regional Bureau for Arab States.



in some countries where women's work in agriculture is under-valued and small farm holders are confined at the very end of supply chains.

Domestic workers

The concentration of migrant domestic workers is high in the Gulf countries as well as Jordan and Lebanon, while in North Africa the share of migrant workers as a proportion of all workers is below 1.5%. The vast majority of these domestic workers are informally employed, and over 60% of them are female (ILO, 2015^[36]). These women and girls are extremely vulnerable and at high risk of harassment, often sexual (OECD, forthcoming^[35]). While some countries in the region have put in place legislation¹⁷ to regulate the relation between domestic workers and their employers, the implementation and enforcement of these frameworks remains challenging.

In the context of COVID-19, with the increasing amount of housework, and restrictions on leaving the house, domestic workers may be requested to work around the clock and take on additional workload, including caring for infected people and accepting additional cleaning tasks. They can also be more exposed to sexual abuse and gender-based violence (GBV).

At the same time, due to movement restrictions and families facing income or job loss during the crisis, domestic workers' pay and job security may also be at risk. In Algeria, for example, many families have revised their domestic workers' working schedule as a result of their confinement situations. This raises concerns in terms of guaranteeing income security for domestic workers if they are forced to reduce or interrupt their activity. In Tunisia, many domestic workers are being deprived of income and have to live in cramped apartments with higher risks of infection. Since most of them are active in the informal sector, they are not entitled to receive any kind of assistance from the government.

Domestic workers, as many vulnerable groups of women, often also lack access to relevant information on COVID-19. For example, many migrant domestic workers in Jordan do not speak Arabic (UN Women, 2020^[24]). Limited access to health information further increases the risks borne by these vulnerable groups of women. The International Labour Organisation and Amnesty International have expressed serious concerns about the situation of domestic workers in the MENA region¹⁸.

Women in conflict-affected areas

The current crisis puts women in conflict-affected areas at particular risk. In Libya, where the ongoing conflict has already largely restrained women's economic opportunities and livelihoods, the outbreak of the pandemic risks further exacerbating these vulnerabilities. Results from a flash survey conducted by UN Women indicate that 52% of Libyan women have seen their work affected by the COVID-19 crisis, while 26% foresee an impact on their livelihoods if the lockdown is extended (UN Women, 2020^[37]).

The vast majority of refugees work in the informal sector, and more specifically in jobs where they earn their income on a daily basis. Movement restrictions and lockdowns preventing refugees from working raise important concerns as to their ability to provide for their basic needs. In Jordan's Za'atari refugee

¹⁷ Kuwait has introduced a law on domestic workers and a minimum wage in 2015-16. Qatar has recently adopted laws on the protection of domestic workers. UAE recently published new rules for hiring domestic workers. Morocco and Jordan have recently issued specific legislation covering domestic workers. Tunisia's recent law on violence prohibits economic exploitation, which can take form of hazardous and degrading work.

¹⁸ These concerns were reported by *The Guardian* on 16 April 2020, in an article available at: <https://www.theguardian.com/global-development/2020/apr/16/pandemic-raises-fears-over-welfare-of-domestic-workers-in-lebanon>



camp, which is the largest in the country, one in five households were headed by women, while only an estimated 5-10% of women worked (Ritchie, 2017^[38]). Work opportunities in the camp are limited, and a number of women would normally find work outside the camp in nearby farms or factories. As a result of confinement measures in the Za'atari camp, refugees, including women, found themselves unable to access their livelihood outside the camp. This makes refugee households particularly vulnerable to income loss resulting from the crisis. These risks are compounded by the potential disruptions in humanitarian assistance in the camps due to the confinement measures. Oxfam reported that aid provision to refugees in Jordan had been affected in the early days of the lockdown as staff faced difficulties in entering refugee camps to distribute cash transfers, food and hygiene kits.¹⁹ Non-camp refugees are also particularly vulnerable. Results from a survey conducted among refugees living in host communities in Jordan indicate that the curfew in place has affected the work of 95% of respondents and that 90% of them lacked sufficient money to cover basic needs (Care, 2020^[39]).

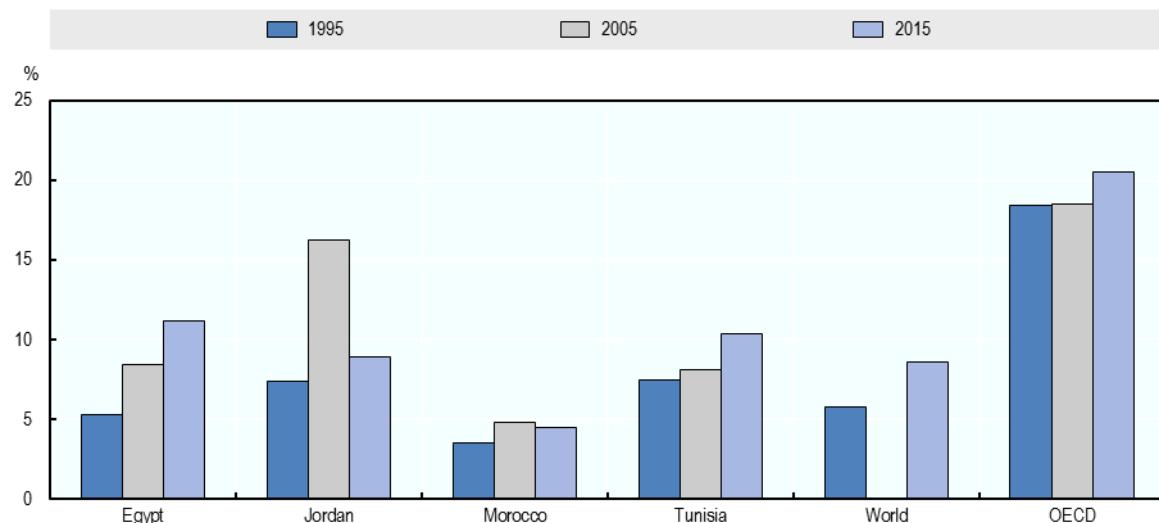
Social protection

MENA women are often excluded from social protection schemes, essential for cushioning income loss

Despite progress, social protection systems are not well developed in the region (Figure 5). Given the low participation of women in the labour force, and a large proportion in the informal sector, women are often excluded from contributory social security schemes (including old-age pensions, health insurance, disability, maternity and sick leave), which further increases their vulnerability in times of crises. Efforts undertaken in recent years by many MENA countries have allowed an increased number of disadvantaged women in the region to benefit from some form of social safety net. This includes reforming the social security systems and in particular developing non-contributory targeted public social protection schemes (such as cash transfer programmes) (UNESCWA, 2019^[40]). These will be of particular importance to mitigate the impact of the crisis on the most vulnerable segments of the population.

Figure 5. Social protection expenditure lags behind OECD levels

Public social protection expenditure as a % of GDP, 1995, 2005 and 2015



¹⁹ Interview with Nickie Monga and Jean-Patrick Perrin, OXFAM Jordan.



Note: Reference year is 2010 instead of 2015 for Morocco. Reference year is 2011 instead of 2015 for Tunisia. The expenditure in Jordan refers only to the central government sector.

Source: Authors' calculations, based on (ILO, 2017^[41]), *ILO World Social Protection Report 2017-2019*, https://www.ilo.org/wcms5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_604882.pdf; (OECD, 2019^[42]), *Social Expenditure Database (SOCX)*, <http://www.oecd.org/social/expenditure.htm>.

The severe effects of COVID-19 on the elderly may further exacerbate the existing vulnerabilities of elderly women in the MENA region. Poverty in old age is more common among women than men in the region since elderly women in the region have less access to old-age pensions (27%, compared to 47% for their male counterparts) (ILO, 2017^[43]). This issue is of particular concern for widows or divorced women who may not have access to the pension benefits of male family members.

Very few countries in the region have unemployment benefit programmes in place. Countries including Bahrain, Egypt, Jordan, Kuwait and Saudi Arabia have established contribution-based unemployment insurance schemes, but often have restrictive conditions on obtaining such benefits (ILO, 2017^[43]) (World Bank, 2013^[44]). Moreover, in some countries where benefits are limited to citizens, non-nationals may fall through the cracks and not benefit from such schemes. Conditions such as having contributed to the scheme for a certain period or having been registered at an employment office, and being capable of and available for work may not be in favour of unemployed women, in part due to domestic and family responsibilities keeping them from the labour market. Saudi Arabia and Bahrain introduced non-contributory unemployment benefit programmes whose beneficiaries are predominately women (International Policy Centre for Inclusive Growth, 2018^[45]). This type of programme mainly targets first-time job seekers. However, unemployment benefits are mostly paid for a period of up to six months, which may not be enough to survive the unemployment resulting from containment measures.

In addition, most MENA countries lack effective health insurance protection (OECD, forthcoming^[35]), which makes high health expenditure during the crisis a critical factor contributing to vulnerability and poverty. Compounded with women's higher infection risks due to their disproportionate exposure as front-line health workers and caregivers, this will represent an important strain on women's economic security throughout the crisis.

Care workers and caregivers

Female health and social service workers face higher risks of infection, exacerbated inequality at work, and challenging conditions to balance work and family life

In the MENA region, the majority of health and social services workers are women (WHO, 2019^[46]). Most of the female medical workforce is in nursing, with low representation in senior or leadership positions in the health sector. In Egypt and Lebanon, women make up respectively 90% and 80% of the total nursing staff (UN Women, 2020^[47]) (UN Women, 2020^[48]). This overexposure of women among front line health workers considerably increases their risk of infection with COVID-19.

Beyond health, the crisis risks exacerbating the existing gender pay gaps in the health care sector, estimated at 28% in the MENA region (UN Women, 2020^[12]). Nursing staff in some countries such as Lebanon already reported working longer hours and with reduced salaries (UN Women, 2020^[47]). The outbreak of the pandemic is likely to put an even bigger strain on nurses' situations.

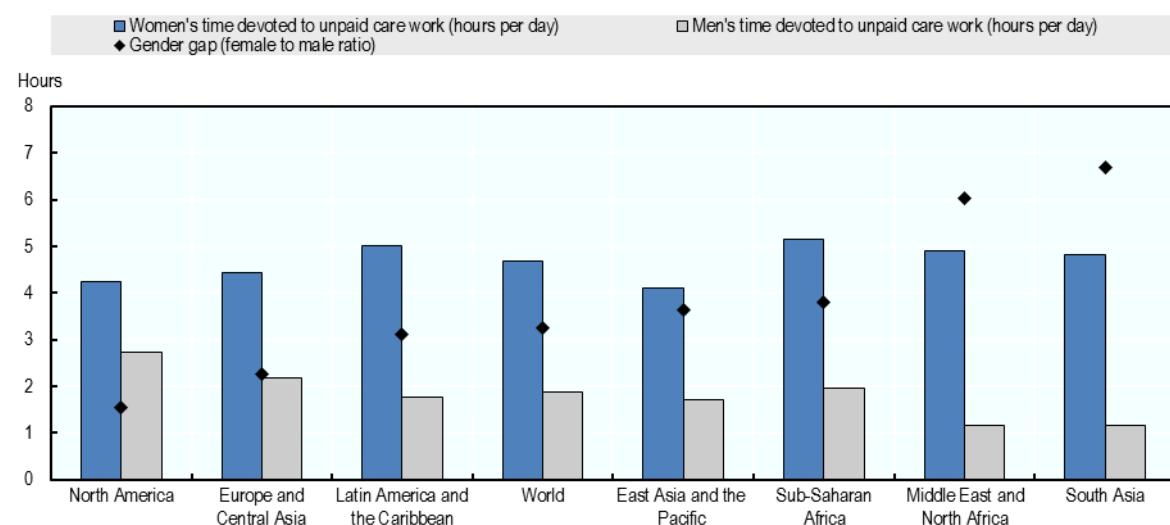
The exceptional demands health care and social workers face during the crisis will be particularly felt by women, who will also have to deal with increased responsibilities at home as a result of confinement measures and school closures (see below).



Amplified care work during the crisis represents an additional burden for women

The MENA region has the second largest gender gap in unpaid care and domestic work worldwide. On average, women spend six times more on unpaid care and domestic work compared to men (Figure 6). In Tunisia and Morocco for instance, the female-to-male ratio of unpaid care and domestic work reaches seven to one (OECD, 2019^[49]). On average, MENA women allocate 89% of their working day to unpaid care work, leaving them barely any time to work for pay, compared to 20% for their male counterparts (Charmes, 2019^[50]).

Figure 6. Time spent daily in unpaid care and domestic work, by gender and gender gaps (2019)



Note: This graph shows regional gender gaps in time devoted in unpaid care and domestic work.

Source: OECD Gender, Institutions and Development Database (GID-DB), 2019. <https://stats.oecd.org/Index.aspx?DataSetCode=GIDDB2019>.

COVID-19 is likely to further amplify women and girls' unpaid care work burden. Closures of education and care facilities will require parents to spend more time on child care, supervising home schooling, and taking care of the sick and the elderly, alongside sanitising responsibilities and routine housework (L'OBS/AFP, 2020^[51]). The Rapid Gender Analysis conducted in the Palestinian Authority (UN Women, 2020^[52]) suggests that this is compounded by the lack of support, resources, and guidance provided to household members in implementing e-learning. As social norms in the region already uphold the traditional roles of men and women within the household prior to the outbreak, much of this additional burden is likely to fall on women. According to recent surveys, the vast majority of men in the MENA region still believe that a woman's primary role is to care for the household, with respectively 87% and 72% of men in Egypt and Morocco holding this view (UN Women/Promundo, 2017^[21]). Similarly, the Social Institutions and Gender Index (SIGI) 2019 showed social norms act as a powerful contributing factor, with 67% of the MENA population believing the children will suffer when a woman works for pay (OECD, 2019^[22]). The mounting unpaid care work risks further confining women to their reproductive role and entrenching the current gender norms in the region. A recent survey²⁰ conducted by the Arab World for Research and Development

²⁰ The survey was conducted online on a sample of 650 socially and economically active Palestinians, between 13-17 April 2020. Results from the survey are available at: <http://www.awrad.org/en/article/10707/Coping-with-COVID-19-Pandemic-Impacts-and-Coping-Strategies-among-Palestinians>



(AWRAB) showed that 68% of women respondents reported a significant increase in household duties, compared to 44% of men in the Palestinian Authority.

At the same time, as confinement measures will increase men's exposure to the burden of household chores, this could potentially represent an opportunity for a more equal distribution of domestic work between the sexes. Interviews with stakeholders from the region suggest that, while lockdowns may have led men and boys to take on more unpaid work, this phenomenon is largely restricted to urban, upper-class and more educated families²¹.

Gender-based violence

Official figures indicate that around 35% of married women in the MENA region have experienced intimate partner violence at some point in their lives, which is slightly higher than the world average at 33% (UN Women/ESCWA, 2017^[53]). A study by UN Women and Promundo suggests that there is a strong belief by both women and men in some countries of the region that women should tolerate violent treatment by their spouse to keep the family together²² (UN Women/Promundo, 2017^[21]). Prior to the COVID-19 outbreak, 34% and 29% of women aged 15 to 49 from Northern Africa and the Middle East, respectively, justified the use of domestic violence under certain circumstances (OECD, 2019^[22]). Gender-based violence (GBV) also comes with high economic costs. In Egypt, costs emerging from marital violence for survivor women and their families were estimated to be at least EUR 127 million annually, based only on the cost of the most recent severe incident the woman faced (CAPMAS, NCW and UNFPA, 2016^[54]).

Confinement measures paired with economic slowdown will increase women's vulnerability to domestic violence

Emerging findings suggest that confinement measures increase women's vulnerability to gender-based violence (GBV). For survivors trapped at home with their abuser, lockdowns also increase the likelihood of episodes of violence. Since the beginning of the crisis, NGOs and governments across MENA countries have noted an increase in calls through hotlines for reporting domestic violence (Oxfam, 2020^[55]), as well as in the number of reported cases (Terriennes/AFP, 2020^[56]). In Jordan, the Family Protection Department announced a 33% increase in reported domestic violence cases during the first month of the lockdown. In Tunisia, as of 3 May and since the beginning of the confinement, 6693 cases of violence have been reported through the national domestic violence hotline including instances of verbal, moral, physical and sexual violence.

The socio-psychological consequences of the outbreak – which include pressure and stress within families, loss of social interaction and tensions within the household – can mount significantly and constitute ways of justifying additional episodes of violence. Economic factors might also play out as men, who are socially – and in many cases legally²³ – recognised as head of household, may feel challenged in their position due to job or income loss.

²¹ For example, in Algeria, many stories of boys helping their mothers and sisters with cooking have been posted on social media platforms. Men have also been posting pictures of themselves cooking on social media, however, it was reported that this was done as a joke rather than to genuinely help in the household.

²² This opinion is not only shared by men (90% in Egypt and 60% in Morocco), but also by women (70% in Egypt and 46% in Morocco)

²³ Countries that legally recognise men as heads of household are: Bahrain, Iraq, Jordan, Lebanon, Palestinian Authority, Oman, Qatar, Saudi Arabia, United Arab Emirates, Yemen, Kuwait, Syria, Mauritania, Tunisia, Algeria, Djibouti, Egypt, Libya, and Morocco. This list is based on the [Gender, Institution and Development database](#) used to inform the 2019 Social Institutions and Gender Index (SIGI) results.



This increased vulnerability to GBV is compounded by the fact that access to support for GBV survivors may be challenged by movement restrictions and curfews. According to the Jordanian Women's Union (JWU), the three clinics JWU uses to help violence survivors across the country have been closed, and staff at women's shelters has been reduced by 70% since the beginning of the crisis (Oxfam, 2020^[55]). This is accompanied by a hindrance in access to justice mechanisms, which is crucial to ensure effective redress and prevent further abuse, due to the peculiar nature of intimate partner violence. While continuity of services is often being provided online or through hotlines, women, especially the most vulnerable, may not have access to internet or phones, nor the privacy needed to benefit from those services while in confinement.

Vulnerable women including rural women, refugees, domestic workers and women in conflict-affected areas, are most likely to be exposed to sexual exploitation due their generally weaker financial status. Findings from the Ebola outbreak in West Africa suggest that female-headed households are at additional risk of gender-based violence (Care, 2020^[6]). UN Women warns that sexual harassment in the public space may also increase as streets and public transportation are more deserted due to lockdowns (UN Women, 2020^[48]).

Sexual and reproductive health of women and girls

The mobilisation of resources for the COVID-19 health emergency response may lead to disruptions in the provision of key health services for women and girls, including reproductive and sexual health. Evidence from previous disease outbreaks, such as Ebola and Zika, has shown that when health services are overloaded, women's access to pre and post-natal health care and contraception is restricted (UN Women, 2020^[57]). According to the UN Population Fund (UNFPA), there are currently 8 million pregnant women in the MENA region and 15.5 million women of reproductive age in need of humanitarian assistance, for whom pre-existing risks will be magnified by the COVID-19 crisis (UNFPA, 2020^[58]). Moreover, in Northern Africa, 13% of women had unmet needs for family planning before the crisis (OECD, 2019^[22]). This raises concerns regarding the likely increase in teenage pregnancies and maternal mortality if sufficient resources are not maintained for sexual and reproductive health services throughout the crisis. UNFPA has already reported supply shortages and disruptions in service provision as a result of closures across the region (UNFPA, 2020^[58]). A survey of midwives in Tunisia revealed that approximately 50% of sexual and reproductive health services had reduced or suspended their operations since the beginning of the COVID-19 crisis (UN Women, 2020^[59]).

Policy responses in MENA countries

Across the MENA region, governments have taken economic measures aimed at mitigating the socio-economic consequences of the crisis for both households and businesses. This section aims at analysing policy responses from a gender perspective. It looks at the extent to which women have been included in the decision-making processes for the elaboration of the COVID-19 response, highlighting selected countries' efforts in coordinating with national women's machineries to mainstream women's needs in the economic relief measures. It also highlights measures and initiatives specifically targeted at supporting women throughout the crisis, and provides an overview of how the more general socio-economic responses implemented in MENA countries may impact women in particular.

Ensuring women's equal participation in crisis responses

Even though women make up the majority of health workers in many countries of the world, women have little presence in decision-making bodies in response to the health and social crisis globally. Women represent 20% of the members of the taskforce in the WHO Emergency Committee on COVID-19 and 16%



of the members of the WHO-China joint mission on COVID-19 (Women in Global Health, 2020^[60]). Due to the time-sensitive nature of the crisis, it becomes vital to include national gender institutions in the decision-making process of emergency responses to avoid side-lining of gender concerns and key processes like gender impact assessments. The failure to include women in the decision-making table could result in governments and international organisations missing out on critical expertise that is needed to emphasise a gender equality perspective and guide the integration gender mainstreaming processes in the crisis response (OECD, 2016^[61]; OECD/CAWTAR, 2014^[62]).

Several MENA governments have taken steps to include women in decision-making concerning the COVID-19 response. There are concerns, however, regarding other countries where little or no consideration has been given to including women in decision-making processes.

- A national crisis committee was set up in Algeria which includes representatives from different Ministries, including the Ministry of National Solidarity, the Family and Women's Affairs. This will allow the committee to mainstream a gender equality perspective into its reflections. Cross-sectoral crisis units have also been set up at the governorate level to implement and monitor the crisis response, which include stakeholders representing all the concerned sectors.
- In Tunisia, the Ministry of Women, the Family, Children and Seniors works closely with the Ministry of Finance in its crisis response activities targeting women and vulnerable groups
- In Egypt, the National Council for Women (NCW) is part of the committee in charge of designing tailored measures to mitigate the impact of the crisis on informal sector workers. NCW has issued a policy brief outlining suggestions on how to mainstream the needs of women in health, social protection and economic measures in response to the current crisis, including a pillar on gender-disaggregated data related to the crisis (NCW, 2020^[63]). The NCW recently launched a policy tracker to monitor, on a weekly basis, the policy measures taken by the government to respond to the needs of women in the context of the COVID-19 outbreak. The president of the NCW is also part of the government's emergency committee created to prevent the spread of the pandemic.
- In Lebanon, UN Women is working with a number of Ministries to ensure that women are adequately targeted in the different components of the COVID-19 response, including social protection, cash transfer programming and domestic violence issues.
- In Morocco, existing inter-ministerial coordination structures have been mobilised to support gender-sensitive policy responses to the crisis.
- The Jordanian National Committee for Women, in collaboration with UN Women, has issued a policy brief providing recommendations regarding the integration of gender-related concerns in the response (JNCW/UN Women, 2020^[64]). However, this has not yet been reflected in the government's strategy. UN Women Jordan is providing technical assistance and strategic guidance to national stakeholders in charge of designing and implementing the government's response on integrating a gender perspective, collecting sex-disaggregated data and analysing macroeconomic indicators through a gender lens.

In some countries, women are also playing an important role in the leadership of other institutions involved in the crisis response, such as Central Banks or professional unions.

- In Egypt, the corporate social responsibility (CSR) Department of the Central Bank, which is headed by a woman, has launched a joint initiative with the Federation of Egyptian Banks to support the government in funding monthly cash transfers for irregular workers. Considering that 80% of CSR managers in Egyptian banks being women, this represents a key area in which women leaders can actively contribute to shaping and supporting financial responses to the crisis.



Measures specifically targeted at women

Only a few public policy actions to date have focused specifically on supporting women in dealing with the **economic repercussions** of the crisis.

- Several governments have taken targeted action towards women working in the public sector, including granting them full paid leave, as has been the case in Iraq.²⁴
- In Egypt, the government has increased monthly payments to women community leaders in rural areas from EGP 300 (USD 22) to EGP 900 (USD 57).
- In the Palestinian Authority, measures have been taken to support working women with childcare responsibilities as schools and nurseries were forced to close. In particular, the government has instructed companies to allow women employees with children below the age of 10 years old to take exceptional paid leave or offer them flexible working arrangements. Similar measures have been implemented in Egypt, where pregnant women or mothers of children under the age of 12 have been granted exceptional leave, pursuant to a ministerial decree aimed at enabling all working mothers to perform their family duties without losing their job. However, such measures may also be perceived as reinforcing gender stereotypes whereby childcare responsibilities fall solely on women, even when both parents are working.
- In Tunisia, the Ministry of Women, the Family, Children and Seniors has reached an agreement with the Tunisian Solidarity Bank to offer domestic workers the possibility of contract loans worth up to TND 1,000 (USD 345) and repayable on preferential terms, in an effort to limit the economic repercussions of the crisis on women in this vulnerable category.

Support to **women entrepreneurs** is being delivered in MENA countries in several ways by governments with the support of international organisations.

- In Egypt, the Ministry of Trade and Industry, in partnership with NCW and UN Women, is providing financial and technical support to women-led businesses, including through consultancy services and the development of online platforms. Particular focus has been placed on developing support mechanisms for women entrepreneurs to access e-marketing to sell their products from home. The Egyptian Ministry of Information and Communication Technology (ICT) is in the process of digitalising its entrepreneurship training programme targeted at women entrepreneurs to allow sustained access to training materials throughout the crisis. The Ministry of ICT also launched a package of educational programmes to support women in the areas of e-marketing and e-commerce.
- In Morocco, the European Bank for Reconstruction and Development (EBRD) has launched an online training programme targeted at women entrepreneurs as part of the EU Initiative for Financial Inclusion. The training sessions will provide women with crisis management and digital marketing tools to strengthen their resilience and prepare for the post-crisis. In addition, the Association of Women Entrepreneurs in Morocco (AFEM) launched a platform, "Together against the Covid", which provides information on the basic tools to better manage businesses led by women during the period of crisis, including risk prevention, support measures for employees as well as information on training platforms online.
- In Tunisia, the United Nations Industrial Development Organisation (UNIDO) is providing training and coaching to women entrepreneurs using online platforms. UNIDO is working in close collaboration with national stakeholders to adjust their technical assistance work plans and priorities to respond to the changing needs in light of the crisis.
- In the Palestinian Authority, UN Women has been actively working with the Ministry of Economy and the Palestinian Monetary Authority to collect macro-level data on the economic impact of the

²⁴ Information provided by Muna Zalzala, CIPE Country Director for Iraq.



crisis on women entrepreneurs to inform policies and programming in support to women-led MSMEs. It is also facilitating meetings between the government and businesswomen's associations to ensure better inclusion of women entrepreneurs' needs in the crisis response. UN Women and civil society organisations are providing technical advice to women-led MSMEs on digital marketing during crisis and business continuity planning to ensure their sustainability during and after the crisis.

- Several international organisations, including ILO, UNIDO, IFC and UN Women, are gathering sex disaggregated data through surveys on how MENA women entrepreneurs and their businesses are affected by the crisis as well as on their needs and demands to help them cope with the crisis.

Most of governments' targeted efforts towards women have focused on addressing the surge in **gender-based violence** and providing support to victims during the pandemic. Civil society and international organisations are playing a prominent role in supporting and complementing these efforts.

- In Tunisia, where confinement measures and movement restrictions prevent women victims of domestic violence from accessing traditional support structures, including women shelters, the Ministry of Women, the Family, Children and Seniors opened a new centre where GBV survivors will have the possibility to self-quarantine for 14 days before integrating traditional shelters. In parallel, the operating hours of the national domestic violence helpline have been extended to 24/7, and a free psychological support service via phone was launched for victims of violence. In addition, the National Union of Tunisian Women (UNFT) launched a legal assistance phone service for women at risk or survivors of gender-based violence during the confinement period.
- In Morocco, the National Commission for the Support of Women Victims of Violence (CNPCFVV) of the Ministry of Justice has developed, in cooperation with the European Council, a short awareness film on violence against women in the context of the COVID-19 confinement measures. The National Union of Moroccan Women (UNFM) has designed a downloadable application on smartphones that allows to locate the address of a victim of violence in the event of a distress call. This platform works in partnership with the Department of Justice, as well as with the national gendarmerie and the police. In the city of Guelmim, the royal prosecutor announced the creation of an online platform enabling women and children victims of violence to file complaints remotely during the confinement period.
- In Lebanon, the National Commission for Lebanese Women, in cooperation with the Internal Security Forces (ISF), have set up a new domestic violence hotline following a surge in domestic violence claims reported since the beginning of the lockdown. The phone line, directly linked to the ISF's operations room, aims at facilitating a quick response to cases of domestic violence. This has been accompanied by a circular of the Attorney General of the Court of Cassation requesting the judicial police to open immediate records for all reported domestic violence cases, including those without witnesses. Human rights NGO Abaad has been working with the government to distribute kits containing basic necessities, support leaflets and helpline contact information to support and inform women facing risks of domestic violence (Trevo, 2020^[65]). The UNDP office in Lebanon has also teamed up with several civil society organisations to launch a digital messaging initiative aimed at spreading relevant information on the support options available to women victims of GBV.
- In Jordan, following the closure of UNHCR Women and Girls Safe Spaces and suspension of activities in community centres, UNHCR is adapting its programme modalities to continue providing protection and support to women refugees victims of GBV.
- In the Palestinian Authority, the Cabinet issued a decision composed of 13 measures to ensure women victims and survivors of violence safety during the crisis. The measures included the call upon the government to consider services for women victims and survivors of violence essential services, the Ministry of Health (MoH) to conduct COVID-19 testing for women and their children



before referring them to shelters, the Police to ensure women victims of violence safety until the test result is issued, and the Shelter and the MoH to cooperate to provide quarantine sites inside existing shelters²⁵.

Special measures have also been implemented in relation to **women's reproductive health**.

- The Lebanese Ministry of Public Health, in partnership with UNFPA, has set up a committee to address issues related to pregnancy in the context of the COVID-19 pandemic. The committee will establish a system to monitor pregnant women's health, elaborate specific operating protocols for healthcare providers and produce awareness material targeted at pregnant women.
- The Egyptian government has implemented measures prioritising maternal needs of women, particularly pregnant women and mothers of children with disabilities. In particular, the Ministry of Health and Population has taken steps to dispense family planning methods (e.g. contraceptives) for three months, as well as reproductive healthcare services for women.
- UNFPA has also stepped up efforts to sustain sexual and reproductive health services in conflict-affected areas (UNFPA, 2020^[58]). In Syria, it is coordinating with the Ministry of Health to maintain pre- and post-natal care, including by supporting the establishment of dedicated mobile clinics to meet pregnant women's needs. In Yemen, UNFPA is providing support to the Reproductive Health Department of the country's main referral hospital for the treatment of COVID-19 cases.

General economic responses

Along with public health measures, most MENA countries have adopted a range of fiscal and monetary policies to help ease the negative socio-economic impacts of the pandemic on businesses and households. This section aims at analysing how the implementation of these general measures may impact women across the region. Although these measures are not directly targeted at women, they do have gendered implications. Governments could take this opportunity to mainstream such gender considerations in the update and review of these measures, in particular for the economic recovery phase.

Support to SMEs and sectors with high shares of female employment

MENA governments have taken steps to support entrepreneurs and SMEs. Such measures may be of particular importance for women, as the vast majority of female private sector employment in the region is concentrated in small-sized businesses.

- **Dedicated financial facilities** have been set up in several countries to help small business address the short-term consequences of the outbreak and increase chances of business survival. In the UAE, government guarantees have been deployed for SMEs, while in Tunisia, a TND 300 million (USD 103 million) fund was set up for financial facilities to support and promote SMEs. In most countries, repayment of loans and credits has also been postponed by 3 to 6 months for SMEs. In Egypt, the Micro, Small and Medium Enterprise Development Agency (MSMEDA) launched an **exceptional loan to help small projects survive the crisis** and support liquidity needs to cover operating and production costs. This may be of particular importance for women-led initiatives, which represented 69% of projects supported by the MSMEDA in 2019.²⁶
- Efforts have also been made to **enhance refinancing opportunities** for SMEs. This is the case in Morocco, where the Central Bank has taken measures to reinforce the specific refinancing

²⁵ Palestinian Council of Ministers, Decisions on referral procedures of women victims/survivors of violence during emergency, 28 April 2020.

²⁶ Information provided by El Sayed Torki, Federation of Egyptian Industries.



programme for the benefit of MSMEs by integrating operating credits in addition to investment credits and increasing the frequency of their refinancing.

- In Egypt, the Financial Regulatory Authority (FRA) announced a set of measures to aid micro-finance activity, including introducing free financial services for regular clients, postponing 50% of payments with no penalty, and reducing administrative fees for current finances. These measures will primarily benefit women, who make up 70% of microcredit beneficiaries in 2018 (Alliance for Financial Inclusion, 2019^[66]).

In addition, the economic stimulus packages announced in several countries provide targeted assistance to **sectors with a large female workforce**. In particular, in the manufacturing sector, which has been severely impacted by the crisis, some subsectors employ a highly feminised workforce, such as the garment industry. The most common forms of support for companies in these sectors have been tax relief measures. In Saudi Arabia, a 30% discount on utility bills has been granted to the manufacturing and agricultural sectors. Oman has also suspended municipal taxes, government fees and rent payments for all companies in industrial zones for three months. Such measures are expected to help firms avoid having to resort to excessive lay-offs, which would likely disproportionately affect women employees. This is due to existing gender biases shaping companies' policies towards which workers to prioritise, but also characteristics of female employment which may make women's jobs more dispensable (see section on employment). However, not all economies in the region are in a position to introduce such tax relief measures, irrespective of their gender-responsiveness. In certain countries, such as Lebanon, which were experiencing a severe economic crisis prior to the COVID-19 outbreak, room for fiscal solutions is significantly burdened.

Support for workers facing job and income loss

The first part of this paper shows that women are particularly vulnerable to job and income loss as a consequence of the crisis. Therefore, policies aimed at protecting workers and maintaining standards of living in cases of income loss are likely to be particularly important for women. **Income support measures** have been adopted by several governments to cushion wage losses.

- In Bahrain, private sector employees registered with the national Social Insurance Organisation will have their salaries paid through end of June 2020.
- In Jordan, two programmes have been implemented to sustain employees' wages both in companies subscribed and not subscribed to the Social Security Corporation (SSC). The first programme covers 50% of the salaries of workers in firms registered under the SSC, up to JOD 500 (USD 705). Employers are required to continue paying 20% of wages, with a maximum of JOD 250 (USD 352) per employee. Under the second programme targeting companies that are not subscribed to the SSC, employees will receive JOD 150 (USD 211).
- In Morocco, formal employees registered with the national pension fund who have lost their job in the crisis will receive a monthly allowance of MAD 2,000 (USD 200) for three months, provided by the Special Fund for the Management of the Coronavirus Pandemic. These employees will also be able to benefit from the postponement of the repayment of the maturities of bank credits (consumer credit and buyer credit) until 30 June 2020. In addition, for individuals who have seen their income decrease as a result of the crisis, the State and the banking sector will take care of all of the interim interest, generated by the postponement of credit maturities regarding housing and consumption for the period from March to June 2020.

Unemployment and sick leave benefits have also been extended in several countries.

- In Jordan, employees of the tourism, transport and trade sectors on unpaid leave due to interruption of activity can apply for disbursement of unemployment benefits.



- In Lebanon, where women make up 80% of the nursing staff, the government has granted paid sick leave to medical personnel in hospitals.

Restrictions on dismissals have been implemented in some countries to protect employees amid the crisis. Such measures may be key in protecting women's employment, as women's jobs are more likely to be affected by cuts and lay-offs in times of crises.

- In Saudi Arabia, companies benefitting from any kind of government subsidies are not allowed to terminate employees' contracts on the grounds of the occurrence of a force majeure.
- In Jordan, Defence Order no.6 issued by the government sets strict rules regarding the circumstances under which an employer is permitted to terminate an employment contract during the lockdown.²⁷
- In Qatar, the Ministry of Administrative Development, Labour and Social Affairs is also regulating contractual arrangements to protect workers. While employers are allowed to end employees' contracts during the crisis, they are subject to a number of obligations including respecting the mandatory notice period, paying all their dues, as well as continuing to provide housing and/or food and/or cash allowances to employees under the terms set by the employment contract and covering the costs of migrant employees' return to their country.

Some countries have also introduced and/or extended **flexible working arrangements** to continue offering workers, including women, job security. The adoption of flexible working practices both in the public and private sector, if sustained after the crisis, could represent an opportunity for women's economic empowerment in the long-run as women across the region would have more flexibility in participating in the workforce.

- In Egypt, where one in every two women is employed in the public sector (World Bank, 2018^[67]), the government has announced that remote working would be applied to public sector employees.
- Similar steps have been taken in Oman, where 70% of government employees were working from home during the confinement period.
- The Tunisian government has also adopted new working hours for the public sector in the form of a "single session" with five working hours from either 8 am-1pm or 9:30am-2:30pm in order to avoid overcrowding in the administration and in public transportation.
- In Morocco, following the announcement of the lockdown, the Ministry of Economy, Finance and Administrative Reform issued a circular facilitating the use of teleworking and other flexible working

²⁷ According to Defence Order no.6, termination of an employment contract is permitted during the lockdown in the following instances only:

- a. death of the employee or the employee's inability to perform work, provided the same is supported by a medical report;
- b. the employee fulfills the requirements of retirement under the Social Security Law;
- c. the employee impersonates another individual or presents false certificates or documentation with the purpose of procuring a benefit himself/herself, or brings detriment to another;
- d. the employee is convicted, by a judicial ruling of final degree, of a felony or misdemeanour, violating public honour and morals;
- e. the employee is found in a state of intoxication or other psychotropic substance, or commits an act violating public morals in the workplace;
- f. the employee assaults his/her employer, responsible manager, any of his/her superiors, another employee or any other person during work or, as a result thereof, by battery or insult.



arrangements in order to remain public administrations open with only essential physical presence on site.

- The UAE has issued a regulation limiting the physical presence of private sector companies' employees to 30% of the total workforce. The regulation also mentions specific groups of employees to whom teleworking arrangements should be offered in priority, including pregnant women and women who have young children.

Trade unions across the region are also playing an important role to protect workers throughout the crisis. These initiatives are of particular relevance for women, whose rights and needs are most at risk of being overlooked by employers during the crisis.

- In Tunisia, the major workers' and employers' organisations (UGTT and UTICA) reached an agreement with the government to continue paying full wages to employees in several sectors²⁸ where women make up an important share of the workforce, including agriculture and garment manufacturing.
- In Jordan, following the government's decision to suspend all private and public enterprises, the Teachers' Union set up a fund of approximately USD 705,000 to support workers who lost income due to the pandemic.
- In the Palestinian Authority, the Palestinian General Federation of Trade Unions is working closely with the Ministry of Labour and contributed to the National Fund to provide financial assistance to almost 40,000 female and male workers affected by the pandemic.
- In Kuwait, the Kuwait Trade Union Federation (KTUF) is working closely with the Public Authority for Manpower to address the specific issues facing migrant workers during the pandemic, including expired residence permits, late payment of wages, and overcrowded living conditions (Connell, 2020^[68]).
- Trade unions and NGOs have called upon the governments of Bahrain, Kuwait, Oman, Saudi Arabia and the United Arab Emirates, to ensure adequate protection of migrant workers (including domestic workers) in their COVID-19 response (Business & Human Rights Resource Centre, 2019^[69]). Demands include providing workers with adequate protective equipment and ensuring that they continue receiving a minimum wage and have equal access to testing and medical assistance.

Support to informal sector workers

Providing and reinforcing income support for workers facing job loss is challenging in a region where 68% of employment is informal (Bonnet, 2019^[70]). While informal employment is a greater source of jobs for men (69%) than women (62%) (Bonnet, 2019^[70]), the over-representation of women in the most vulnerable categories of informal employment highlights the need for more tailored measures to ensure that women are sufficiently included in the economic response.

Several governments have taken steps to provide **social assistance to informal workers**.

- In Egypt, the Ministry of Manpower has allocated EGP 50 million (USD 2.9 million) for irregular workers who lost their job due to COVID-19. Under this initiative, approximately 1.5 million workers across the country have been found eligible to receive a monthly financial assistance of EGP 500 (around USD 32) in cash. According to the Ministry, 40% of eligible workers are women. This initiative has been further supported by a joint initiative of the Central Bank of Egypt and the Union

²⁸ Under the agreement, the government will pay TND 200 (approximately USD 70) per worker, and the rest of the salary will be covered by the employer. The agreement covers the fishing and agriculture, construction, metal, garment and shoe manufacturing, transportation, and hotel sectors, among others. Information provided by Pamela Beecroft, Senior Programme Officer, CIPE Maghreb.



of Banks to mobilise EGP 530 million (USD 33.7 million) as part of banks' corporate social responsibility (CSR) budgets to fund these monthly allowances.

- In Jordan, JOD 27 million (USD 38 million) have been allocated to the National Aid Fund to implement a temporary cash assistance support programme for daily wage workers. Over 200,000 families of daily wage workers have benefited from this initiative as part of the first phase of the programme.
- Morocco and Tunisia have approved one-off compensation packages to provide relief to households working in the informal sector. In Morocco, benefits range from MAD 800 (USD 78) for households of two people or less to MAD 1,200 (USD 117) for households of more than four people. The programme also targets informal workers who are not affiliated to the national social assistance scheme. In Tunisia, households not covered by any social insurance programme will receive a payment of TND 200 (USD 68), while households registered under the social security system will be allocated TND 50 (USD 17).
- In the Palestinian Authority, the government has created a national fund to support daily wage earners and informal sector businesses. It is estimated that 9,000 informal businesses have registered and that 200,000 families will be helped through this programme.²⁹

Support to the most vulnerable populations

While the outbreak of the pandemic endangers the livelihoods of many segments of society, women's lower average incomes, lower average wealth, greater caring responsibilities and over-exposure to job loss makes them more likely to find themselves in vulnerable positions. Public policy actions directed at low-income households will therefore be of particular importance to mitigate the economic impact of the COVID-19 crisis on women and girls.

MENA governments have taken steps to provide easier access to benefits to low-income families, including refugees. One strategy has been to expand the reach of **social assistance programmes** or put in place ad-hoc social assistance measures. A number of countries in the region have targeted cash transfer programmes for the most vulnerable households. Most of these programmes use some form of targeting, often to identify families without a male breadwinner or whose adult members are unable to work (elderly, disability and widows) (IPC-IG, 2019^[71]).

- In Jordan, 25,000 new households have been enrolled in the Takaful social insurance programme. In addition, the Jordanian government has taken measures to ensure continued access to national health services for refugees who are not covered by the national social protection mechanisms. The government is also working with UNHCR to create a "safety net" monetised assistance package for refugee families in line with the priorities and eligibilities of the Ministry of Social Development's emergency response (UNHCR, 2020^[72]).
- In Egypt, the Takaful and Karama cash transfer programmes have been extended to an additional 160,000 households. This will most likely benefit women, who already represent 88% of the programmes' beneficiaries in Egypt. The Ministry of Social Solidarity is also in the process of launching a gender vulnerability assessment across its social assistance programmes³⁰.
- The Tunisian Ministry of Social Affairs announced, at the end of March, the launch of exceptional social assistance measures targeting the most disadvantaged households. Beneficiaries include households responsible for foster children, elderly persons or disabled persons, and households registered in the needy families benefits programme.

²⁹ Information provided by Karim Shaaban, CIPE Programme Director, Levant region.

³⁰ Information provided by Sherihan Habib, UNIDO Egypt.



- In Saudi Arabia, the Ministry of Human Resources and Social Development has allocated SAR 500 million (USD 133 million) to the Saudi Fund for Development to help people struggling with the impact of the crisis, including the elderly, widows, disabled people, families of prisoners and divorced women.
- In the Palestinian Authority, the Ministry of Social Development and the private sector launched an ILS 17 million (USD 4.85 million) national Fund, *Waqfet Izz*, to provide financial assistance to support the most vulnerable families, including refugees and workers affected by the pandemic.

Technology can play a key role in facilitating exceptional cash transfers to households and/or workers who are not registered under traditional social protection schemes.

- In Morocco, an electronic platform has been set up to enable informal workers not affiliated to the national medical assistance plan RAMED to apply for financial compensation under the COVID-19 response plan.
- Jordan is also considering online enrolment to accelerate the registration of the additional 25,000 households under the Takaful social assistance programme. The government is also actively exploring the use of e-payments and e-wallets, which is particularly important during such crises.
- Initiatives using digital technology to facilitate access to social protection schemes had already been implemented in Tunisia, where a mobile application called “Ahmini” was set up in 2019 to enable the integration of 500,000 rural women in the National Social Security Fund coverage (Tiss, 2019^[73]). However, there is still room for improvement to leverage the potential of digital technologies. As to date, only 15,000 of the targeted women have registered with Ahmini.
- In Jordan, international organisations operating in the Za’atari and Azraq refugee camps are relying on technology to continue reaching refugee populations during the lockdown. An example is UN Women’s blockchain cash-disbursement system, which has enabled over 200 refugee women involved in cash-for-work programmes to continue receiving cash.

Other strategies adopted include **in-kind support for families in urgent need**. Distribution campaigns of basic necessities (food, hygiene products, etc.) have been launched in several countries. While women are not explicitly targeted by these measures, it is likely that they will largely benefit from them as they are over-represented among vulnerable households.

- In Jordan, the Social Security Corporation announced it would provide food parcels to an additional 100,000 vulnerable households that include a member above 70 years old and/or casual workers. In addition, under the “Their Daily Payment is on Us” campaign launched by Naua, an initiative of the Crown Prince Foundation, 63,000 food parcels have been distributed to families of daily wage workers.
- A similar initiative was launched by the Iraqi Ministry of Labour and Social Affairs to provide poor households registered in the main Cash Transfers Programme database with food baskets of an estimated value of USD 15.

Beyond public policy measures, several initiatives have been initiated by the **private sector, civil society organisations and women’s organisations** to support vulnerable populations, including women, to cope with the consequences of the crisis. In particular, the pandemic has prompted business associations in MENA countries to partner with local and international development stakeholders to reach the most vulnerable populations.

- In Egypt, the Federation of Egyptian Industries (FEI) is supporting an UNFPA initiative targeting 50,000 women and aimed at providing protective medical equipment to frontline (female) health workers, as well as dignity kits to women and girls in quarantine or isolation, and high risk and vulnerable populations including refugees and asylum seekers. As part of this drive, the FEI has pushed its members to re-allocate part of their corporate social responsibility budgets to this initiative.



- In Tunisia, the National Union of Tunisian Women (UNFT), in cooperation with other women's NGOs, has launched in-kind aid distribution campaigns for most in-need households in several governorates in the country, including sub-Saharan migrant workers. UNFT is also providing masks and protective gear to highly exposed categories of women, such as those working as cleaners and in the agricultural sector. In addition, UNFT has launched awareness campaigns targeted at women in remote areas who lack access to information on the pandemic, in order to provide them with timely and precise health information and encourage them to comply with the confinement measures.

Considerations going forward

The crisis has accentuated the **pre-existing restrictive social norms** defining women and men's roles in MENA societies. It has intensified the perception that men's jobs (as head of household) should take priority over women's jobs in times of crisis. Women's already heavy unpaid care burden has even further increased with the COVID-19 pandemic, as men's employment is privileged and women must manage out-of-school children and increased household responsibilities. Moreover, girls that no longer have access to education may never go back to school, as their brother's education may take preference.

The crisis has also shed light on the **high levels of informality** in the region and the fact that many categories of workers are not covered by social protection schemes. Countries are putting in place ad hoc social protection measures such as cash transfers. This could be an opportunity to stimulate long-term reflection on the need to reform countries' social protection schemes and eliminate discriminatory provisions in social security legislation that hinder women's access to social protection.

While the crisis has highlighted existing vulnerabilities, it has also contributed to showcasing **the major role and potential of women in MENA societies**. Women not only represent the majority of front-line emergency responders in the health, social, teaching and care sectors, but have also been very active in setting up initiatives and businesses to support crisis response. In almost all MENA countries, women-led NGOs have been mobilising to help vulnerable groups cope with the crisis. Governments should adopt the necessary mechanisms to support such women-led initiatives to **enable women to fully engage in the economic recovery of their countries**.

The following considerations are based on discussions held with stakeholders in different MENA countries and the challenges they identified for both the crisis response and the post-crisis recovery phase. These considerations reflect the specificities of the region.

- There is a pressing need for producing **gender and age-disaggregated data** on the crisis. Therefore, all institutions collecting data on the crisis should integrate a gender equality perspective, alongside other intersected elements of vulnerability (e.g. rural-urban disparities). This should be done on two different levels. First, collecting data on the impact of the crisis on women is key to effectively target the economic and social measures aimed at supporting enterprises and households throughout the crisis. Second, analysing how the general fiscal and monetary measures implemented by governments may affect women entrepreneurs and women-owned businesses differently from men will allow to identify unintended gaps to inform gender-responsive medium and long-term economic recovery strategies.
- Reflections on the impact of the crisis on gender equality and women's empowerment should also include a long-term perspective on how countries are making progress against the Sustainable Development Goals and whether new ways of working and implementation strategies should be adopted. The COVID-19 crisis has amplified the vulnerability of some groups of women in society as well as highlighted the gaps and weaknesses in socio-economic systems and can stimulate reflection about the **situation of women post-COVID-19**.



- MENA governments have a number of tools and mechanisms at their disposal to bounce forward on gender equality. The crisis offers governments the opportunity to do things differently and implement response and recovery measures that help bring a more equitable economy and society. A **gender equality perspective should be systematically adopted in the crisis response and recovery measures**. To do so:
 - In the short-term, it is critical to pursue gender mainstreaming efforts during the design and implementation of emergency measures and service delivery. Using pre-existing consultation mechanisms and leveraging the expertise of the central gender equality institutions can facilitate action in this regard. The integration of gender institutions into national crisis response task forces can facilitate the identification of gender-sensitive policy responses.
 - In the medium and long-term, it is important to continue forecasting the emerging challenges to gender equality. The crisis has revealed that a well-functioning and formalised system of gender budgeting and gender impact assessments can help ensure ready access to information on how potential measures impact gender equality. Going forward, it is important to ensure that all policy and structural adjustments to support sustainable recovery go through robust gender analysis.
 - Gender-balanced leadership and decision-making play a crucial role to ensure that policies and responses of governments to the crisis are gender-sensitive as well as to foster sustainable and inclusive recovery.
- To alleviate the impact of breakdown of movement and services on women facing **violence**, it is vital to ensure continued access by declaring these services “essential”. Coordination between different agencies and services can be boosted to facilitate survivor-centred justice pathways. Assistance and redress for victims can be strengthened through sensitisation and training for the police and legal actors. In order to facilitate access to justice, given the peculiar nature of intimate partner violence, applications and hearings in such cases could be prioritised to effectively tackle and prevent further abuse. In the medium and long-term, public action on tackling violence against women should adopt a whole-of-government perspective, so that all public agencies are engaged in this issue in a closely co-ordinated manner.
- The crisis response measures taken by national actors are also supported by international development cooperation partners. The focus of many existing **development cooperation programmes on gender equality** and women’s empowerment has been shifted towards supporting beneficiaries to deal with the immediate effects of the crisis. Many development cooperation partners have also started more long-term reflections on how to best provide support in the aftermath of COVID-19. It is expected that Official Development Assistance (ODA) will decline as a result of the crisis. However, it would be important to maintain the percentage of ODA focused on gender equality and women’s empowerment. Donor countries could further support these efforts by providing development cooperation partners with stand-alone funding specifically targeted to women and girls.
- A number of global and regional events on gender equality and women’s empowerment have either been held in a very reduced format (for example the 64th Commission on the Status of Women) or have been postponed (for example the celebration of the 25th anniversary of the Beijing Platform for Action). While these measures were necessary in order to respect the lockdown measures, regional and global dialogue are of critical importance, especially in times of crisis where countries may have the tendency to focus on national interests. **Multi-stakeholder dialogue at regional level** would allow countries to share experiences, build further integration and create a counter-movement against self-isolation. Countries should therefore consider how to best increase coordination efforts and develop a **common regional approach** to such unexpected shocks, while international stakeholders could facilitate the process by offering a platform for exchange of experiences and peer-learning.



- There is a need to bring **different actors** to the table when designing crisis response and recovery measures. Actors such as civil society organisations and trade unions should be consulted as they are at the forefront of dealing with the crisis and represent the interests of certain groups of women and workers on the ground. In particular, women's rights organisations, who have the best understanding of the realities, needs, and priorities of women in their communities, should be given representation in coordination and decision-making spaces at national, regional and global levels. These institutions also play an important role in reminding governments of their international commitments on gender equality and labour rights that may take a back seat in times of crisis.
- The **private sector** can play an important role in short and medium-term responses. Business associations across the region have demonstrated the private sector capacity to react effectively in support of the most vulnerable groups and women. By implementing gender sensitive policies, including in terms flexible working and childcare arrangements, companies can support women and families throughout the crisis, but also contribute to greater participation of women in the economy during the recovery phase. The Women's Empowerment Principles (WEPs) developed by UN Global Compact and UN Women provide a valuable framework to support businesses in adopting proactive policies to support women's economic empowerment. Public-private dialogues should be strengthened to integrate the interests and role of women-owned businesses in preparing countries' recovery.
- **Technology** is playing an important role in crisis response, and women and girls' access to and use of technology should be taken into account.
 - In the context of school closures across the region, digital technologies are key to enable continuity of education and learning for students. However, particular attention should be given to girls' effective access to and use of digital tools to ensure that they can equally benefit from the opportunities offered by e-learning.
 - Digital technologies can also help governments reach remote groups traditionally excluded from social assistance schemes (i.e. through the introduction of e-wallets and mobile applications for money transfer), enable the delivery of technical support and training for entrepreneurs, and offer opportunities for MSMEs, especially women-led MSMEs, to adapt their operating modes and business models.
 - Technology can also play a role in improving GBV survivor reporting in a period where discrete reporting has proved difficult.
 - While this can contribute to alleviating burdens on fragile households and businesses, the **gender digital gap** must be taken into consideration when designing technology-driven initiatives to ensure that they can effectively target those who need them the most. There is a need to improve women and girls' access to technology across the region and specifically target training to skill-up women and girls in digital technologies.



Annex 1. Methodology

This brief was developed in the framework of the MENA-OECD Competitiveness Programme, with the support of the Swedish International Development Cooperation Agency (SIDA) using a participative approach based on extensive consultations with key stakeholders from the MENA region. A detailed list of the resource persons who provided valuable insights for this brief can be found in the Acknowledgements section below.

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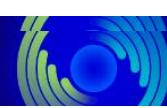
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