

## Policy and Institutional Responses to COVID-19 in the Middle East and North Africa: Jordan\*

### Summary

On February 27, 2020, Jordan started COVID-19 screening at airports and implemented a two-week quarantine for positive cases. The kingdom confirmed its first coronavirus case on March 2. On March 16, when Jordan had 30 confirmed cases, the government enacted National Defense Law 13 of 1992. It announced a state of emergency on March 19 when 69 cases were confirmed. The government closed all borders and implemented a national lockdown considered one of the strictest governmental measures to be implemented in any country in response to COVID-19. By mid-April, Jordan started lifting restrictions on economic activity, ultimately lifting them altogether on May 3 while retaining a nightly curfew. Jordan's initial measures to halt the spread of COVID-19 were among most successful anywhere, with the country flattening the curve and limiting the number of infection cases.

As of July 31, Jordan had reported only 1,193 confirmed cases of COVID-19, evidence of the initial success of its approach. However, it has experienced a significant increase in cases, with confirmed cases reaching 265,024 by December 15 and deaths reaching 3,437. The country's fatality rate in mid-December was 340.24 cases per million population, among the lowest in the Middle East and North Africa (MENA). As of December 15, 2,871,550 tests had been carried out, representing 284,264 per million population, among the highest testing rates among middle-income MENA countries, due to a well-managed collaboration between the Ministry of Health and private sector laboratories.

The Jordanian National Committee for Epidemics, a body established in 1984 to research epidemics, spearheads Jordan's COVID-19 response, assessing the epidemiological situation in the country and recommending policy measures. In addition, the Jordanian government has created a Coronavirus Crisis Cell within the existing structure of the National Center for Security and Crisis Management (NCSCM), an umbrella organization under the Royal Court established in 2015 to coordinate and unify the efforts of national institutions during national crises. The Jordanian military also played an important role in coordinating response measures.

Jordan's health sector is relatively advanced and has played a major role in fighting the pandemic. The government has invested heavily in the health sector, as evidenced by the 2017 health expenditure. However, overall health expenditure has followed a downward slope over the past eight years, from 9.5 percent of gross domestic product (GDP) in 2009 to 8.1 percent in 2017. There are concerns that Jordan's capacity to provide public health services could be strained should the virus spread among vulnerable groups, including its large refugee population.

In terms of the pandemic's economic repercussions, experts predict unemployment to soar, affecting mostly workers in the informal economy, which employs about half of the total workforce. Some economists expect the unemployment rate to reach 30 percent by the end of 2020.

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Jordan will also be adversely impacted by the return of Jordanian expatriates working abroad, principally from the six Gulf Cooperation Council (GCC) countries. It has been reported that tens of thousands of Jordanians working in the Gulf have lost their jobs.

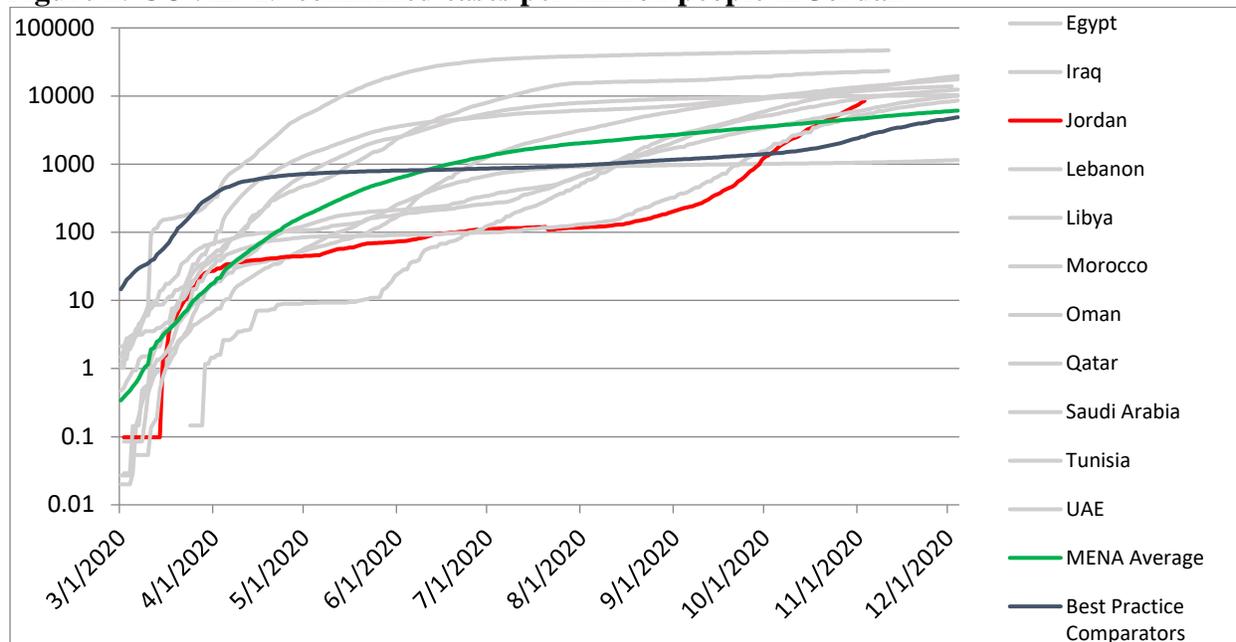
### General Information (as of December 15, 2020)

Indicator <sup>1</sup>	December 15
Confirmed COVID-19 Cases:	265,024
COVID-19 Related Deaths:	3,437
COVID-19 Recovered Patients:	226,245
COVID-19 Tests Administered:	2,871,550

Source: Jordan Ministry of Health

The figures below explore Jordan's efforts to combat the COVID-19 pandemic, providing a comparison of performance and outcomes with other countries reviewed in this series where relevant. Figure 1 and figure 2 compare outcomes in terms of total confirmed cases and deaths over the course of the pandemic. Figure 3 documents Jordan's expansion of testing over time. Figure 4 compares the strictness of governmental responses to the pandemic over time using the Oxford COVID-19 Government Response Tracker's Stringency Index. The index is a composite measure of responses related to school closures, business closures, and travel bans, although it should not be construed as an indicator of the *effectiveness* of the government response. Using this index, figure 5 tracks the strictness of Jordan's policy response against daily confirmed cases, allowing for an analysis of how closure policies have shifted with changes in virus incidence.

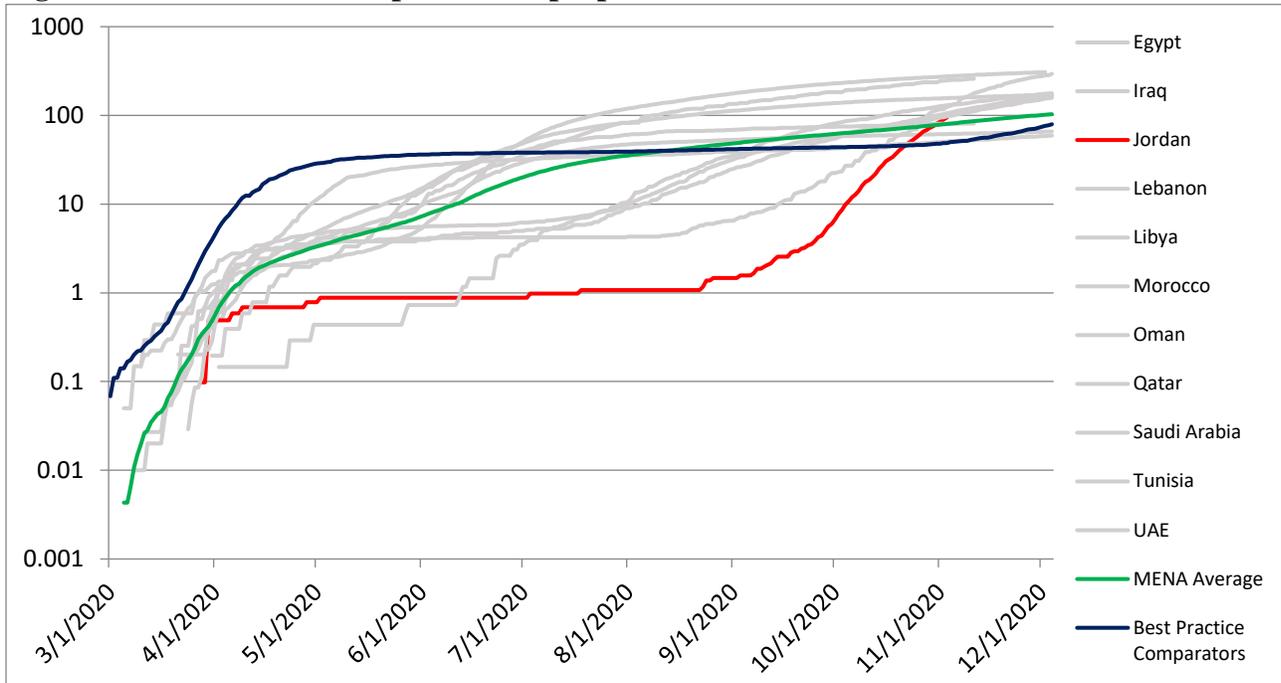
**Figure 1: COVID-19 confirmed cases per million people in Jordan<sup>2</sup>**



Source: Our World in Data

Note: MENA Average is a population-weighted average of MENA countries for which data exists, including Algeria, Bahrain, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Morocco, Oman, Palestine, Qatar, Saudi Arabia, Tunisia, the United Arab Emirates, and Yemen. The Best Practice Comparators average is a population-weighted average of Australia, Denmark, Germany, New Zealand, South Korea, and Vietnam. To compare specific countries identified in this graph, the reader should consult the case studies for relevant countries in this publication series.

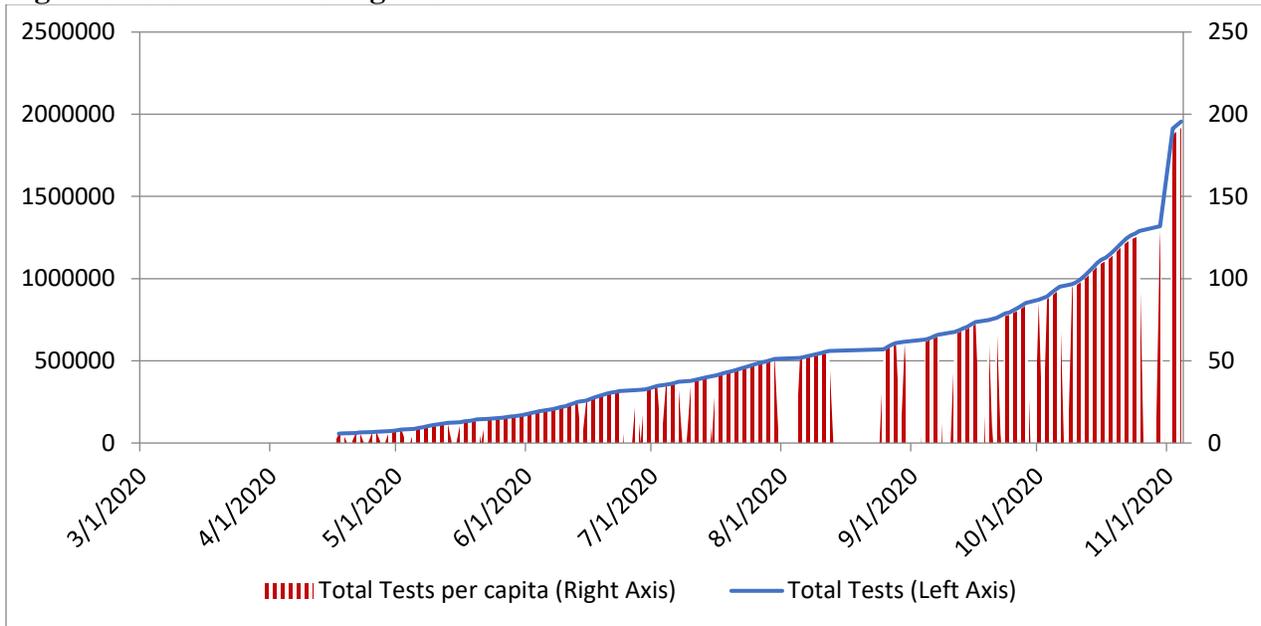
**Figure 2: COVID-19 deaths per million people in Jordan<sup>3</sup>**



Source: Our World in Data

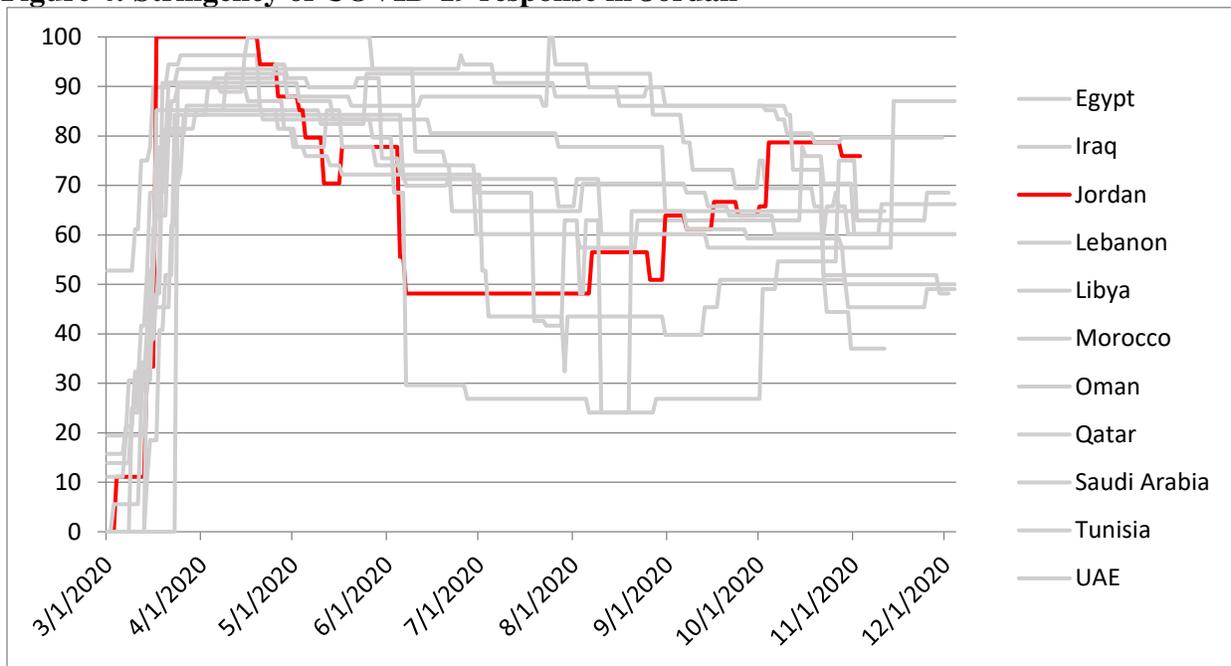
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**Figure 3: COVID-19 testing in Jordan<sup>4</sup>**



Source: Our World in Data

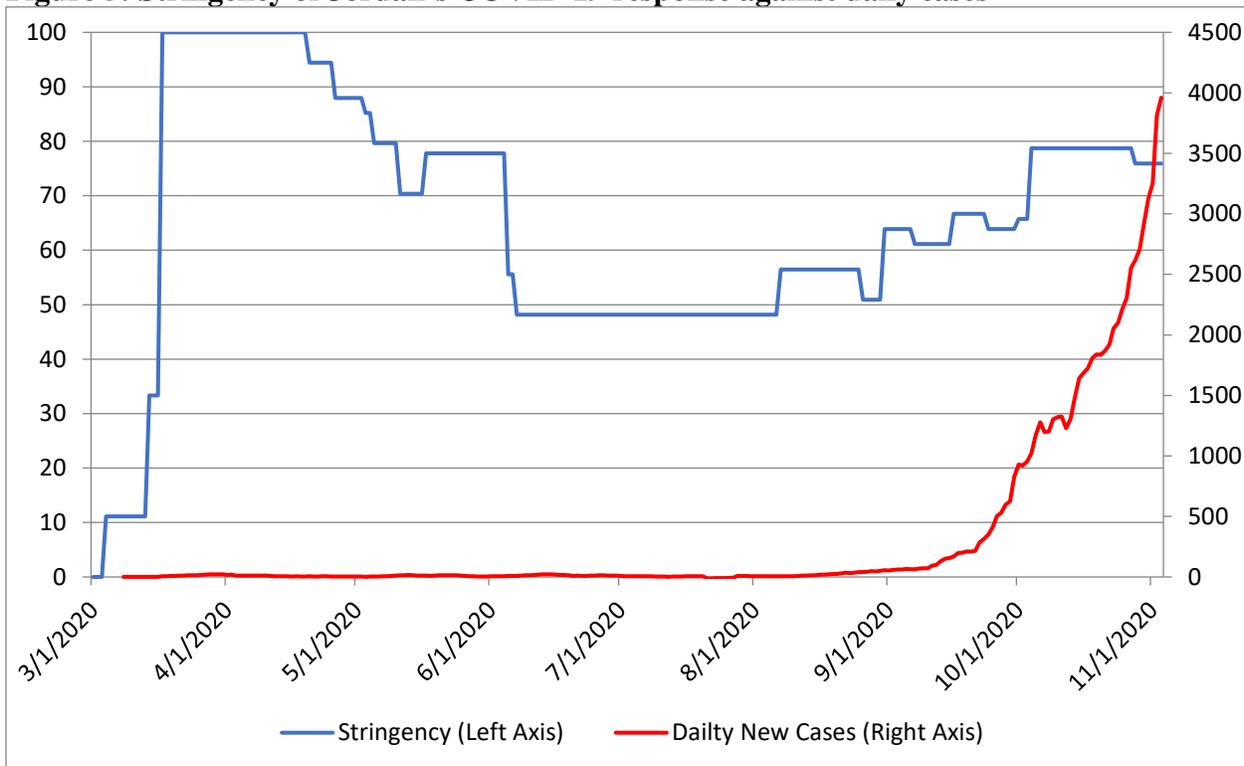
**Figure 4: Stringency of COVID-19 response in Jordan<sup>5</sup>**



Source: Oxford COVID-19 Government Response Tracker

Note: On the Stringency Index, 100 represents the strictest approaches to closures.

**Figure 5: Stringency of Jordan's COVID-19 response against daily cases<sup>6</sup>**



Source: Oxford COVID-19 Government Response Tracker, Our World in Data<sup>7</sup>

Note: On the Stringency Index, 100 represents the strictest approaches to closures. Daily new cases have been smoothed.

### **Increase in unemployment associated with the pandemic:**

According to official statistics, Jordan recorded a total unemployment rate of 16.8 percent in 2019, with a rate of 19 percent among Jordanians and 13.3 percent among non-Jordanians.<sup>8</sup> Unemployment is especially high among youth, reaching nearly 40 percent, which is a pressing cause of grievance and potential unrest.<sup>9</sup> For the first quarter of 2020, the Department of Statistics estimated that the unemployment rate among Jordanians was 19.3 percent. It then further increased 23 percent for the second quarter, while the labor force participation rate dropped by 0.4 percent between the two quarters.<sup>10</sup> Economists expect the unemployment rate to soar to unprecedented levels, affecting mostly workers in the informal economy such as daily wage laborers.<sup>11</sup> The informal economy employs between 45 percent<sup>12</sup> and 52 percent<sup>13</sup> of the total workforce. According to a poll conducted by the Center for Strategic Studies at the University of Jordan between March 29 and April 1, 67 percent of Jordanian employers would consider dismissing some of their employees if the established containment measures were to continue for a longer period.<sup>14†</sup>

The International Labour Organization (ILO) conducted a survey on 1,580 respondents between April 9 and April 14. The sample was not representative of the Jordanian society, but targeted vulnerable workers and was comprised of 56 percent Syrians and 44 percent Jordanians. Among the 52 percent of respondents who were employed before the COVID-19 lockdown, 47 percent reported being out of work for the first two weeks of April, with 13 percent of them being permanently terminated and 18 percent temporarily dismissed. Among those employed at the time of the survey, 52 percent of Syrians and 45 percent of Jordanians anticipated losing their jobs in the coming months if lockdown measures remained in place.<sup>15</sup>

The kingdom will be adversely impacted by the return of Jordanian citizens working abroad, principally in the GCC economies, because of jobs lost due to the pandemic. According to the most recent available statistics, more than 552,000 Jordanians are working in the six GCC countries, with the majority working in Saudi Arabia.<sup>16</sup> It has been reported that tens of thousands of Jordanians working in the Gulf have lost their jobs.<sup>17</sup>

### **Description of government response to the COVID-19 pandemic:**

On February 27, Jordan started COVID-19 screening at airports and implemented a two-week quarantine for positive cases. On March 2, the first case of coronavirus was confirmed in Jordan. March 2, the government enacted the National Defense Law 13 of 1992. Then, on March 19, it announced a state of emergency, when 69 cases were confirmed.

*Border closures:* On March 17, the government imposed travel restrictions, suspending all flights to and from its international airport, Queen Alia International Airport. Starting from March 16, travelers (both citizens and foreigners) arriving in Jordan were mandatorily quarantined for 14 days at the state's expense. Jordan continued to stop all international flights, except for a few repatriation flights from selected destinations through July. The kingdom was expected to resume flights to and from countries with low COVID-19 infection risks on August 5, but it then delayed

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† The poll included a representative sample of 2,225 respondents, 44 percent of them had a permanent job, 31 percent did not work, 16 percent were daily wage workers, and 10 percent were employers. Among the employed respondents, 44 percent reported not receiving their wages for the month of March.

this opening to September 8 after infection spikes in neighboring countries. The Queen Alia international airport initially handled a limited number of flights to be increased gradually as physical distancing measures were implemented. Passengers arriving to Jordan needed to present a negative COVID-19 test within 72 hours of travel.<sup>18</sup> Land borders have remained open for commercial trade only since March, except for border crossings with Syria which were closed for more than a month in mid-August after a spike in Syria's COVID-19 cases.

*Physical distancing:* On March 21, the government implemented a nationwide 14-day general curfew, stopping all activities. This was relaxed on March 23 to allow for necessities such as medical emergencies, visiting grocery stores and pharmacies. The army was deployed to ensure that towns were closed and that all activities were suspended, excluding crucial sectors specified by the prime minister. At the time, public and private sector employees were granted paid leave for a period of 14 days. Additionally, all public gatherings including prayers in mosques and churches were banned. The country also released hundreds of prisoners in pre-trial administrative detention and 1,500 persons awaiting trial for national security offences. Some have considered the implemented a national lockdown one of the strictest governmental measures to be implemented in any country in response to COVID-19.<sup>19</sup> By mid-April, Jordan started lifting restrictions on economic activities and ultimately lifted them altogether on May 3, while maintaining a nightly curfew. On June 6, the government further eased lockdown measures and allowed sports events to be held without spectators. Hotels and cafes reopened, while the evening curfew was shortened. Mosques reopened for communal prayers on June 5 and churches opened for Sunday services on June 7, with both required to enforce strict physical distancing rules. Following the second wave of infections, Jordan renewed COVID-19 restrictions including the closure of worship places, public markets, and restaurants through October 1, imposing a lockdown on the Baqaa camp<sup>‡</sup> and parts of Amman, Jerash, and Mafraq, enforcing a nationwide weekend lockdown starting from October 9, and applying a nationwide lockdown between November 11 and November 15, following the announcement of results of parliamentary elections.

*School closures:* On March 15, all educational establishments suspended classes for 15 days, a suspension which was later extended through May 15. As the date planned for school openings neared, the government decided not to re-open schools and universities until the start of the next school year, indicating that if the epidemiological situation in the kingdom improved, universities would re-open for the summer semester. During the lockdown, university students took online classes and exams. The government provided 1,800 designated locations across the kingdom with free internet services for students with no access to internet services.<sup>20</sup> Amid the spike in new cases, Jordan suspended schools for two weeks on September 17, then closed all schools and nurseries on October 20 and moved to online education through the end of the semester. Parents were dissatisfied with the latter decision and called for the return of in-class education.<sup>21</sup>

*Testing:* Jordan was struggling from a shortage of polymerase chain reaction (PCR) testing kits until Chinese business magnate Jack Ma donated 100,000 testing kits to the Jordanian health care sector in early April, significantly increasing the testing capacity.<sup>22</sup> In addition to testing individuals who have been in contact with infected cases within 14 days, medical teams have carried out random tests on hospital visitors and people at home in all governorates using rapid testing devices and PCR kits. To scale up testing capacity and ease burdens on the public health

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<sup>‡</sup> The camp is one of the largest Palestinian refugee camps in MENA, and it is located near Amman.

care system, the Ministry of Health spearheaded a well-managed effort to collaborate with private sector laboratories. By December 15, 2,871,550 tests had been carried out, representing 284,264 per million of the population, among the highest testing rates among middle-income MENA countries.<sup>23</sup> Some have claimed that used PCR kits have been exposed to coronavirus contamination, resulting in the increase in cases since early September; however, the Jordanian government has rejected such claims.<sup>24</sup>

*Medical supplies:* As the coronavirus hit Jordan, the production of masks and other medical supplies soared, both to meet the surge in domestic demand and in response to the possibility of export. Jordan has received a \$750,000 aid in medical supplies from China.<sup>25</sup> Through a fundraiser, the Qatari Red Crescent provided Jordan with more than 1.5 million Qatari riyals (\$412,000) in medical supplies and equipment.<sup>26</sup> In addition, Fine Hygienic Holding (FHH) donated \$100,000 worth of face masks and hygienic products to government institutions.<sup>27</sup>

### **General assessment of how the response has worked:**

Some describe Jordan's initial measures to halt the spread of COVID-19 as the strictest in the region and among the strictest globally. Initially, these efforts have been successful in reaching the intended effects, flattening the curve with a limited number of infection cases through the end of August.<sup>28</sup> Jordan's COVID-19 fatality rate ranked among the lowest in the MENA region. According to an interview with Faisal Odeh al-Rfouh, former minister of social development, of culture, and of labor and health on April 9, Jordan's initial response has paid off since "southern Jordan is totally virus free; known infections are only present in Amman, Irbid and Zarqa."<sup>29</sup> Later on, the government started easing lockdown measures, resuming all economic activities and re-opening worship places.

By early August, Jordan had begun witnessing a gradual increase in confirmed cases of COVID-19. Total confirmed cases reached 3,852 by September 15. Subsequently, both cases and fatalities have increased rapidly through late September, October, and November, reaching 265,024 total cases and 3,437 deaths by December 15. This resurgence and expansion of the virus in Jordan is due to the government's loosening of the strict measures, particularly control over land border crossings and returning citizens, and physical distancing measures.

### **To what extent have there been protests and/or unrest surrounding the virus outbreak or stay-at-home orders?**

Only limited protests have been reported. This is due both to strict government enforcement of physical distancing mandates and general approval of the government's approach. On the one hand, authorities have strictly monitored lockdown compliance using drones and surveillance cameras. During March alone, Jordanian authorities arrested more than 1,600 persons for violating curfew.<sup>30</sup> Additionally, Jordan issued a decree on April 15 allowing authorities to issue penalties of up to three years in prison to anyone who shares in media or online news "causing panic" about the coronavirus. Accordingly, by May 5, authorities had arrested three individuals sharing "fake news" in addition to a foreign journalist and a former parliament member for public criticism.<sup>31</sup> On the other hand, different polls by research firms show that 78 percent to 84 percent of the population are satisfied and confident in the taken measures.<sup>32</sup> On September 18, the government

announced a prison sentence of up to one year for anyone organizing social gatherings of more than 20 people.<sup>33</sup>

Following the government's decision to freeze all public sector pay increases until the end of 2020 due to the pandemic, the Jordanian Teachers Syndicate, which had negotiated a pay increase following a four-week nationwide strike of teachers in September 2019, announced an action plan to recover the bonuses which included another strike. In response, the Jordanian government took swift action on July 25, arresting 13 board members of the Syndicate's governing council and ordering a two-year closure of the Syndicate headquarters and branches across the country. In return, teachers across the country took to the streets voicing their outrage at such treatment. These strikes were met with a swift government reaction, including street closures, public displays of force, an internet blackout, and arrests of protesters and more syndicate members. These measures were met with further widespread protests focusing on government corruption, the repression of peaceful protests and syndicates, and frustration about the virus's economic repercussions.<sup>34</sup>

**How accurate are the statistics perceived to be by neutral external observers (i.e., WHO, World Bank, etc.)?**

The virus statistics are generally perceived to be accurate.

### **Institutional Response: Health Sector**

**Did the government create special institutions to coordinate its pandemic response (such as a task force), or did it work through existing structures such as the Cabinet?**

The Jordanian National Committee for Epidemics spearheads Jordan's virus response, assessing the epidemiological situation in the country and recommending policy measures accordingly. This body was established in 1984 to research and examine epidemics in the world. The committee includes representatives from the public, military, private, and health sectors to share experiences and work with the epidemiological experts.

In addition, the Jordanian government has created a Coronavirus Crisis Cell within the existing structure of the National Center for Security and Crisis Management (NCSCM). The NCSCM is an umbrella organization under the Royal Court established in 2015 to coordinate and unify efforts by national institutions during national crises.<sup>35</sup> The work was closely supervised and monitored by His Majesty King Abdullah II and Crown Prince Hussein bin Abdullah.

The Jordanian military has played an important role in coordinating the country's response, particularly with regard to early lockdown and curfew measures.<sup>36</sup> Military personnel took on the task of implementing the direction and guidelines of the Defense Law, but also distributed food and medical supplies during curfews. The military's cohesiveness and organization were critical in responding to the pandemic quickly and effectively as other civilian-run state tools may have lacked such capacities. In addition, the military has its own reliable health system which has supported the country's health system during the pandemic. Since a large percentage of Jordanians are in the military or have family members in the military and can access the military's health establishments, the military's logistical and operational participation was reinforced by its health care expertise and capabilities.

**If the former, which ministries and agencies are participating in the task force? How frequently does it meet? Who chairs the meeting?**

The Jordanian National Committee for Epidemics consists of 25 members, including health care professionals and government officials. It consults with specialists from various fields and organizations, including the Ministry of Health, university medical faculties, the World Health Organization (WHO), the Civil Aviation Authority, and the Royal Medical Services, as well as the private sector. It provides policy recommendations for addressing the pandemic. Since January 24, the committee has held successive meetings to follow the spread of the coronavirus and made recommendations to the authorities accordingly. When this report was drafted, the committee was in permanent session and convened every two days.

The Coronavirus Crisis Cell within the NCSCM considers the National Committee for Epidemics' recommendations before issuing policy measures and coordinating implementation efforts. In general, decisions in the NCSCM are taken by the board of directors, headed by the prime minister and including the president of the NCSCM (currently Prince Ali, the commander in chief of the Armed Forces), the interior minister, chairman of the Joint Chiefs of Staff, director of the General Intelligence Department, director general of Public Security, director general of Civil Defense and the director general of the General Directorate of the Gendarmerie Force.<sup>37</sup> The board holds daily virtual meetings, and the minister of health makes daily press releases published on the ministry's social media pages and coronavirus website.<sup>38</sup>

**Have various operational subcommittees been formed addressing specific dimensions of the challenge? What are they, who chairs them, and how often do they meet?**

In March 2020, the Cabinet created 10 inter-ministerial teams that cover different dimensions of the crises such as medical care, border control, crossings and airport affairs, social protection, strategic stockpiles (including food and medication), media follow-up and cultural awareness, remote learning and education, work continuity, national economy protection, and legal affairs. In mid-April, royal directives created a steering committee overseeing three subcommittees working on expanding local production of food, medicine, and medical supplies.<sup>39</sup>

**Is there a secretariat supporting the government's response or a designated ministry that is providing technical support?**

The Ministry of Health and Office of the Prime Minister are designated as lead ministries, and the minister of health reports about the health sector to the Cabinet. The Jordanian National Committee for Epidemics and NCSCM provide expertise and advisory for managing the pandemic response. High ranking military doctors are part of the NCSCM and the National Committee for Epidemics. They are usually represented by the director general of the Royal Medical Services and are part of all the meetings, including those of the epidemiological committee as well as meetings led by the minister of health.

**How is communication taking place with sub-national government entities?**

Jordan has twelve governorates at the sub-national level, with governors reporting to the minister of the interior. Each ministry and ministerial team coordinate with affiliated local agencies to

ensure the implementation of policy measures. For instance, the Ministry of Health communicates with regional health directorates situated in each governorate.

In addition, Jordan's decentralization law has helped in managing the pandemic. For instance, when the governorate of Irbid became an epicenter of COVID-19, the governorate was quarantined. During this period, the governor was the leading head of its pandemic response, while the most senior person on the epidemiological committee from Irbid acted almost like the minister of health.<sup>40</sup>

**How are governments reaching out to external expertise in the medical and scientific communities? Have they developed mechanisms for channeling this expertise into government?**

The crown prince has called for collaboration among all stakeholders to control the epidemiological situation in the kingdom. Among the responding organizations, the Ghiath and Nadia Sukhtian Foundation, in collaboration with Billion to One (an American precision diagnostics company), has conducted research towards developing local COVID-19 testing technology. In addition, the TechWorks Initiative of the Crown Prince Foundation (CPF) has contributed to medical equipment production through 3D printing.<sup>41</sup>

**Has the government taken any decision to ramp up the production of medical supplies and equipment during the crisis? Have procurement rules been waived or modified to facilitate the purchase of supplies?**

At the early stages of the pandemic, Jordan encouraged local manufacturers to increase the production of masks and other medical supplies to meet local demand while targeting exports to neighboring countries. In early March, the Cabinet eliminated sales tax on sanitizers and masks while implementing a price control policy on such items. To ensure local demand was met first, the Jordanian Customs Department tightened its control over border crossings to prevent the export of any of medical supplies without the approval of the Ministry of Health. Meanwhile, some factories have distributed free masks and sanitizers to support the kingdom's efforts in slowing down the spread of the virus.<sup>42</sup>

Additionally, the donor community stepped in, with several Jordanian companies and institutions pledging donations to the Ministry of Health and supporting the purchase and making of personal protective equipment (PPEs) and ventilators. The Red Cross, in coordination with the Royal Medical Services, designed and set up 1,500 intensive care unit (ICU) beds. Furthermore, HIKMA Pharmaceuticals Company donated 2 million Jordanian dinars (\$2.82 million) worth of medication to the Ministry of Health.<sup>43</sup>

**How are health response communications being handled? How frequently do briefings occur?**

Every night at 8:00 pm, the Minister of Health Saad Jaber joins Minister of State for Media Affairs Amjad Adaileh and Brigadier General Mazen El-Faraya, director of the Coronavirus Crisis Cell, for a news conference at the Office of the Prime Minister. They provide daily briefings on coronavirus developments and any policy steps to control the crisis. These updates are published

on the Ministry of Health's coronavirus website, as well as the social media pages of the Office of the Prime Minister and the Ministry of Health.<sup>44</sup>

**Where do these arrangements appear to be working well? Are there any success stories that are particularly relevant?**

Initially, Jordan has been cited as one of the global success stories in terms of controlling the spread of COVID-19, due to the early adoption of strict preventive measures such as total lockdown and curfews, as well as its adoption of broad and diverse testing techniques.<sup>45</sup> For instance, Jordan was able to curb the spike of infections in the northern governorate of Irbid, the epicenter of more than 100 infections. The government quickly isolated the governorate, cutting all routes to Irbid and placing it in total lockdown. Due to the strict measures, Irbid since has had a comparable number of cases to the rest of the governorates.<sup>46</sup>

**What key institutional challenges are being encountered (staffing, finances, supplies, etc.), and how is the government responding to them?**

The government has invested heavily in the health sector, as evidenced by the 2017 health expenditure: At \$757 per capita, it is higher than expenditures in Morocco and Egypt.<sup>47</sup> Despite significant investments in the health sector relative to the neighboring countries, Jordan's health expenditure has followed a downward slope over the past eight years, from 9.5 percent of GDP in 2009 to 8.1 percent in 2017.<sup>48</sup> In addition, despite having 2.3 doctors per 1,000 people, which is higher than the MENA average of 1.3 doctors per 1,000 people,<sup>49</sup> 60 percent of these doctors work in the private sector.<sup>50</sup> There are concerns that Jordan's capacity to provide public health services could be strained should the virus spread among vulnerable groups, including its large refugee population. Due to the health response measures, the government budget is expected to suffer from an additional deficit of 1.7 billion Jordanian dinars (\$2.4 billion) for 2020.<sup>51</sup>

## **Institutional Response: Economic Sector**

**How has the government responded economically to the crisis? Has it shut down all or parts of the country to enforce physical distancing?**

On March 14, 2020, the prime minister announced the closure of all tourist sites, sport facilities, and cinemas. A few days later, the government suspended trading on the Amman Stock Exchange (ASE) and started a lockdown, closing all government agencies, private firms, and shops, except for those selling food and medicine. On March 19, the army sealed off Amman, putting residents under total lockdown and suspending all activities in the capital. A nationwide lockdown followed, restricting all activities and movement beyond emergency and essential services. On March 23, Jordan announced that the curfew was being extended indefinitely and that supermarkets and other stores would be closed while municipal councils delivered food and essentials to homes. A day later, the government eased the strict restrictions allowing citizens to visit nearby grocery stores to obtain essential goods. On April 2, Jordan imposed a 24-hour nationwide curfew bringing public life to a complete stop, including all shops and pharmacies. Throughout the curfew and lockdown, only the food and agricultural sectors and some export-oriented activities such as pharmaceuticals, potash and phosphates were allowed to operate. On April 22, the government started easing

lockdown restrictions in southern governorates with zero coronavirus cases, and it lifted restrictions on all economic activities on May 3.

**Has the country taken any unique or extraordinary economic measures to address the crisis, such as providing support to various sectors, payments to businesses to retain staff, or direct payments to individuals?**

Among the measures taken to limit the economic consequences of COVID-19, the Jordanian government has allowed for tax deferral and a payment holiday for loans of up to three months. The government decided to delay 2020 pay increases for the public sector workers until the end of the year to ease financial budget pressures. It also has permitted companies affected by crisis to cut May and June salaries of their employees by 30 percent. The Jordanian government has coordinated with the Central Bank of Jordan and other banks to launch a loan program benefiting micro firms and small and medium enterprises (SMEs) with interest rates not exceeding 2 percent and a grace period of one year.<sup>52</sup> It also has implemented interest cuts and provided more social assistance for the broader population. It has allocated 50 percent of maternity insurance revenue, equivalent to 16 million Jordanian dinars (\$22.6 million), to the elderly and the sick.<sup>53</sup> According to the prime minister, since April 2020, almost half of the population has received some form of government assistance.<sup>54</sup>

To support the private sector, the government has injected 150 million Jordanian dinars (\$211.6 million) in liquidity to support continuation of the production process and 550 million Jordanian dinars (\$775.7 million), as well as adding liquidity to the banking system by cutting the compulsory reserve ratio from 7 percent to 5 percent. It has also allocated up to 30 million Jordanian dinars (\$42.3 million) to the tourism sector, 5 million Jordanian dinars (\$7 million) to support post-crisis rebuilding activities, and 10 million Jordanian dinars (\$14.1 million) in zero-interest loans to farmers with a five-years grace period. In addition, the Jordanian government dedicated 500 million Jordanian dinars (\$705.2 million) to the Finance Facilitation Program to support SMEs guaranteed by Jordan Loan Guarantee Corporation (JLGC). This program was later extended to support large firms. The Jordan Enterprise Development Corporation (JEDCO) also launched two programs worth 680,000 Jordanian dinars (\$960,000) to support local SMEs in sectors directly affected by the pandemic or involved in responding to it.<sup>55</sup>

On April 8, 2020, the prime minister has issued Order No. 6 for 2020 under the 1992 Defense Law, which stipulates, among others, that all workers are entitled to their full wages for the period between March 18 and March 31. In addition, starting from April 1, private sector workers working full-time from the workplace or home are entitled to full pay, although the order allows firms to reduce a worker's wages by a maximum of 30 percent of usual pay if the worker agrees to the reduction. Private sector entities unable to pay wages may apply to a joint committee of the minister of industry, trade, and supply and the minister of labor to completely stop work and to suspend contracts for all workers. Moreover, the government will grant incentives to employers who are obligated to pay workers' wages in full, in addition to economic protection programs, according to the set conditions. It will also work on providing the needed support to secure the basic needs of Jordanian day workers who are not registered with the Social Security Corporation (SSC). Additionally, the order guarantees that employers cannot coerce the employees to resign and cannot terminate their services or dismiss them.<sup>56</sup>

The Jordanian government also issued Defense Order No. 9 on April 8, outlining programs to support non-working employees, businesses, freelancers, and daily wage workers. The order stipulates that support programs would be implemented in cooperation with the SSC. The first program targets around 400,000 Jordanian households, specifically Jordanians, Gazans, and children of Jordanian women married to non-Jordanians. Employees would receive 50 percent of their salaries, provided the amount ranges between 165 Jordanian dinars and 500 Jordanian dinars (\$233 to \$705), with employers paying 20 percent (not exceeding 250 Jordanian dinars, the equivalent of \$353). For employees working at companies not subscribed to the SSC or whose subscriptions are less than 12 months, they would receive 150 Jordanian dinars as part of a second program. A third program allows subscribers to obtain advance payments and temporary unemployment credits from their companies. Daily wage workers whose jobs have been affected by the lockdown measures would be able to apply for subsidy payments amounting to 70 Jordanian dinars per month (\$99) for families with two members and 136 Jordanian dinars (\$192) for bigger households.<sup>57</sup>

In March 2020, the International Monetary Fund (IMF) approved a \$1.3 billion four-year program for Jordan as the kingdom committed to make structural reforms to ease business and encourage youth hiring. On May 20, the IMF approved another \$396 million loan for the country to address pressing financing needs due to the pandemic.<sup>58</sup>

**Does the government have a plan in place for reopening the economy once the virus passes? What are its key dimensions?**

The Jordanian government has adopted a gradual approach in reopening the economy.<sup>59</sup> Relaxing lockdown measures started by the end of April in regions with low infection rates. On April 27, the government eased curfew and movement restrictions, resumed public transport and taxi services, and allowed the resumption of low-staffed activities such as construction firms, small businesses, and professions like barbershops, beauty salons, and drycleaners. On May 3, the government lifted restrictions on all economic activities, with safety guidelines to be implemented. On May 9, trading on the Amman Stock Exchange (ASE) resumed. Public sector employees started a phased return to work on May 26, with around 60 percent expected to work from workplace while adhering to physical distancing measures.<sup>60</sup> On June 6, Jordan reopened hotels and cafes, allowed sporting events (without spectators), shortened the night curfew to start at midnight instead of 7:00 p.m., and scrapped Friday day-long curfews. In an interview with the prime minister in July 2020, he declared that industry production is back to pre-COVID-19 levels.<sup>61</sup>

**Which ministries and agencies are coordinating the government's economic response to the crisis? Is there a separate task force? How frequently does it meet? Who chairs the meeting?**

A joint committee of the minister of industry, trade, and supply and the minister of labor coordinated efforts of granting business approvals and worker wage exemptions. Meanwhile, the Social Security Corporation coordinated the implementation of Defense Order No. 9 programs. In addition, the Jordan Loan Guarantee Corporation, the Jordan Enterprise Development Corporation (JEDCO) and the Central Bank of Jordan coordinated with the government the implementation of business loan programs.

**Have various operational subcommittees been formed addressing specific dimensions of the challenge? What are they, who chairs them, and how often do they meet?**

In March 2020, the Cabinet created 10 inter-ministerial teams that cover different dimensions of the crisis such as medical care, border control, crossings and airport affairs, social protection, strategic stock (food and medications), media follow-up and cultural awareness, remote learning and education, work continuity, national economy protection, and legal affairs. In mid-April, royal directives created a steering committee overseeing three subcommittees working on expanding local production of food, medicine, and medical supplies.

**Is there a secretariat supporting the government's response or a designated ministry that is providing technical support?**

The Ministry of Health and the Office of the Prime Minister are designated as lead ministries. The Jordanian National Committee for Epidemics and the NCSCM provide expertise and advisory for managing pandemic response.

**How is communication taking place with sub-national government entities?**

Overall, the Cabinet issues orders and guidance, and each minister works with their sub-entities to implement the needed measures.

**How are governments reaching out to external expertise in the business and economic communities? Have they developed mechanisms for channeling this expertise into government?**

The Jordan Strategy Forum (JSF), a Jordanian think tank on economic development, has convened various meetings and organized webinars with experts, government officials, and representatives of international organizations to discuss the economic situation of Jordan and the impact of the COVID-19.<sup>62</sup>

**How are economic communications being handled? How frequently do briefings occur?**

Economic communication has been part of the government press briefings either at the Office of the Prime Minister or the National Center for Security and Crisis Management.

**Where do these arrangements appear to be working well? Are there any success stories that are particularly relevant?**

The minister of finance revealed that local revenues for April have decreased by 602 million Jordanian dinars compared to last year. He also expected a decrease in GDP by 3.4 percent for 2020. Meanwhile, a banking expert estimated that SMEs in Jordan would need at least 1 billion Jordanian dinars (\$1.4 billion) in direct support to survive.<sup>63</sup>

**What key institutional challenges are being encountered, and how is the government responding to them?**

Among the challenges Jordan faces is its unique demographic structure, with refugees representing nearly one-third the population.<sup>64</sup> This puts additional pressure on the country's limited resources, especially considering a significant number of the refugees are unregistered, thus ineligible for foreign aid and unreachable for supply deliveries. In terms of economic challenges, the heavy reliance on the service sector, which represents more than 60 percent of GDP, and global trade multiplies the negative impact of the lockdown. Faced by such challenges, in addition to a large budget deficit, the government would have to implement large austerity measures, which could be met by social unrest as similar austerity measures were in the early 2000s.<sup>65</sup> For the first six months of 2020, Jordan's public debt hit a record of \$45 billion, a 6.6 percent increase than the 2019 levels.<sup>66</sup>

In addition, Jordan depends on more than 552,000 citizens working in the GCC; many of these workers have lost their jobs and have returned to Jordan or intend to return in the near future. This presents an additional pressure on the government to provide employment opportunities and other social security protections. Moreover, the loss of remittance revenue from these workers will have further significant impact on the many Jordanian families that rely on this income. Tens of thousands of Jordanians working in the GCC have been reported to lose their jobs due to the pandemic and decline in oil prices.<sup>67</sup> During the first seven months of 2020, remittances have fallen by 10 percent compared to the same period of 2019.<sup>68</sup>

## Endnotes

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