

ERF Policy Brief

The Impact of COVID-19 on Middle Eastern and North African Labor Markets: Vulnerable Workers, Small Entrepreneurs, and Farmers Bear the Brunt of the Pandemic in Morocco and Tunisia

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In a nutshell

- Due to COVID-19, wage workers in Morocco and Tunisia have lost jobs, been temporarily laid off, experienced reduced hours, reduced wages, and delays in pay
- The impact of COVID-19 on wage workers has been minimal for public sector workers, but substantial in the private sector, and especially for informal workers, irregular workers, and those working outside establishments
- Farmers, the self-employed, and employers have experienced particularly sharp decreases in their revenues
- Although some workers and families are receiving government support, many in MENA are falling through a sparse safety net and experiencing large decreases in their income
- Additional social protection, as well as better targeting of support, will be needed to cushion the economic impacts of the pandemic and ensuing economic challenges

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COVID-19 and the policy response in Morocco and Tunisia

The COVID-19 pandemic is still devastating countries across the world as of January 2021, with over 100 million confirmed cases and 2.2 million deaths to date globally (Dong, Du, and Gardner 2020). Morocco and Tunisia were somewhat spared by the first wave of COVID that hit in the spring of 2020 (Dong, Du, and Gardner 2020). By the end of July 2020, Morocco had a total of 23 thousand cases and 346 deaths, but both cases and deaths started growing rapidly in August and continued to accelerate through November. The number of daily cases peaked above six thousand per day in mid-November and had fallen to under a thousand per day by the time of writing in late January 2021. Cases remained low in Tunisia through early September, with only four thousand confirmed cases recorded through September 1st. The case count then accelerated rapidly, going from about 200 cases per day on September 1st to a first peak of three thousand cases per day in mid-October, dropping back briefly to just under two thousand cases per day in mid-December, before spiking again to a new peak in mid-January (Dong, Du, and Gardner 2020). Thus, at the time of the November wave of the COVID-19 Middle East and North Africa (MENA) Monitor Survey that we report on here, both Morocco and Tunisia were at or close to the peak of their COVID health crises. In fact, daily deaths due to COVID peaked in Morocco around November 20th, whereas in Tunisia there were two peaks, the first on the 11th of November and the second the 21st of January (Dong, Du, and Gardner 2020).

Before the implementation of the ERF COVID-19 MENA Monitor Surveys, the main sources of data on the socio-economic impact of COVID-19 in Tunisia were the second and third wave of the Labor Force Survey run by the Tunisian Institut National de la Statistique (INS 2020) and the INS/World Bank rapid phone surveys on the impact of COVID-19 on households from April to October 2020 (INS and World Bank 2020).¹ These data capture the effect of the lockdown but likely do not capture the effects of the recent tightening of restrictions by the government, which started in October. In addition, a Business Pulse Survey on a representative sample of 2,500 enterprises was conducted by INS in cooperation with the International Finance Corporation (IFC) with results from two waves completed to date. The first wave took place in May/June 2020 and the second wave in September/October (IFC and INS 2020). The surveys found that 5.4% of private sector enterprises had permanently closed between the 2nd and 3rd quarter of 2020, with the highest rates of closure being among micro-enterprises and service sector enterprises.² In

Morocco, there was also a COVID-19 Enterprise Follow-up Survey conducted by the World Bank in July and August 2020 on a representative sample of 1,096 firms that were first interviewed in December 2019 (World Bank 2020a). The results suggest that 6.1% of Moroccan firms had ceased operations from December 2019 to July/August 2020, with the most impacted being small enterprises of 5-19 employees and firms in the service sector.³

Even though Morocco and Tunisia were affected fairly mildly in the early stages of the pandemic, their governments adopted very stringent response measures. Table 1 shows the timeline of government responses to COVID-19 in Morocco and Tunisia. The data we rely on from the COVID-19 MENA monitor surveys was collected primarily between October 21 and November 30 in Tunisia and October 27 to November 25 in Morocco. Thus, respondents in Tunisia were experiencing rising restrictions while those in Morocco were in a less stringent period.

While governments tackled the health threat posed by COVID-19 with a variety of restrictions, they also attempted to provide social protection in response to the economic challenges created both by COVID-19 itself and health policy responses. In Tunisia, cash support to households and firms was focused on the spring confinement period (April-May) (World Bank 2020b). Additional cash assistance (equivalent to around US\$19) was provided to those 260,000 poor households (7.9% of the population) already enrolled in the government cash transfer program (PNAFN) twice, in April and May. Households eligible for subsidized health care (470,000 households) received two payments (worth around US\$74 each) in April and May and a further 300,000 vulnerable households received one such transfer in May. One-time additional pension payments, temporary unemployment payments, and temporary cash transfers to the self-employed were offered in mid-May. Firms faced postponed taxes, the central bank reduced interest rates, and firms were able to request loan payment deferrals through September 2020, and again starting in January 2021 through September 2021 (FitchRatings 2021; World Bank 2020b). Support funds for small and medium enterprises as well as companies in financial

¹ Five waves of this survey were carried out from end of April to early October on a panel of 1,339 households.

² A set of surveys on the impact of COVID-19 was carried out by The Institut Arabe des Chefs d'Entreprises (IACE) in Tunisia among enterprises and young graduates in December 2020. See IACE (2020).

³ This survey did not cover micro-enterprises with fewer than 5 workers.



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

	Morocco	Tunisia
Late March	<ul style="list-style-type: none"> • School closings at all levels • Closing all but essential workplaces • Canceling public events • Restrictions on gatherings of 10 or fewer people • Stay at home requirements with some exceptions • Restrictions on internal movements • International border closures 	
May		<ul style="list-style-type: none"> • Restrictions begin easing
Early June	<ul style="list-style-type: none"> • Restrictions begin easing 	
Mid-June		<ul style="list-style-type: none"> • One of the world's least restrictive regimes
October 3		<ul style="list-style-type: none"> • Reduction of public administration working hours/work from home recommended • Public events canceled • Strict restrictions on gatherings
October 8		<ul style="list-style-type: none"> • Curfew in Greater Tunis at 9pm weekdays and 7pm weekends
October 28		<ul style="list-style-type: none"> • Schools closed for two weeks
October 29		<ul style="list-style-type: none"> • National curfew at 8pm • Travel between governorates forbidden except for work purposes • Closure of restaurants and cafes at 4pm
Fall	<ul style="list-style-type: none"> • Schools, businesses can be open • Locally targeted closures 	
December 23	<ul style="list-style-type: none"> • Broader restrictions 	

Sources: (Hale et al. 2020; Le Monde with AFP 2020; The New Arab 2020; WebManagerCenter 2020a; b)

difficulties were established and continue into 2021 (International Monetary Fund 2021; World Bank 2020b), and exporting companies were allowed to sell all their output locally in 2020 (World Bank 2020b).

The social protection and economic support granted during the first wave in Tunisia was not renewed with the second wave because of limited fiscal space (World Bank 2020b). The country was already facing low growth and large budget deficits before the pandemic hit, which increased its economic vulnerability to the shock (World Bank 2020b). The stringency of measures applied in the spring contributed to their large negative impact on the economy (a 22% contraction in GDP in the second quarter of 2020 (Dubessy 2020)) and may have also reduced the government's margin to maneuver when the second wave hit.

Beside some monetary and macro-financial easing, the Moroccan government introduced a number of economic measures to mitigate the economic impact of the COVID-19 crisis and the associated closures. It established a special fund equal to about 3 percent of GDP to address medical needs as well as business and

household impacts of the crisis. The fund was financed by the government and voluntary contributions from public and private entities (International Monetary Fund 2021). The fund included business loans guaranteed by the state as well as deferral of social insurance contributions, under certain conditions. Starting in April 2020, laid off employees covered by social insurance were allowed to collect a cash transfer of 2,000 dirhams (US\$224) per month, with coverage currently extended through March 2021 (International Monetary Fund 2021). Informal workers who benefited from the non-contributory health insurance scheme (RAMED) received a monthly cash transfer of 800-1200 dirhams (US\$94-134) a month, ongoing since April 2020, depending on household composition. Others not benefiting from RAMED could claim similar support by registering online (International Monetary Fund 2021).

⁴Taxes were initially postponed from March to May 2020 (World Bank 2020b). Further tax payment delays have been more targeted to the most affected sectors (e.g. tourism) and firms with potential rescheduling of tax debts over a period of up to seven years (World Bank 2020b).



In what follows, we examine the impact of COVID-19 on MENA labor markets, with a particular focus on vulnerable workers and social protection responses. We draw on the data of the November 2020 COVID-19 MENA Monitor for Morocco and Tunisia and the June 2020 Poll of Effects of COVID-19 on Egypt (only available for limited topics).

Labor market outcomes before and during COVID-19

In response to the COVID-19 shock, workers may have changed or lost jobs. Private sector wage workers, followed by the self-employed and employers, experienced the highest rates of transition between February 2020⁶ and October 2020⁷ (Figure 1). Of those who were private sector wage workers in February 2020, 10% in Morocco and 16% in Tunisia became unemployed (self-reported, using a broad definition of unemployment that does not require search) by October 2020. As well as transitioning to unemployment, some workers switched positions. In Tunisia, 8% of those who had been employers or self-employed as of February 2020 switched to wage work. Some of those who had been unemployed in February 2020 did find employment by October; 5% (Tunisia) to 7% (Morocco) became self-employed or employers and 9% (Morocco) to 12% (Tunisia) became private sector wage workers. Public sector wage workers had low rates of transition to any other status (4% in both countries). We would expect some transitions to occur even in the absence of the pandemic and crisis, and rates are generally higher for those in non-wage and private wage employment (Assaad and Krafft 2016; Yassine 2015). Yet the rates we observe of transition out of employment and particularly into unemployment are high, as well as the persistence of unemployment. The COVID-19 pandemic and economic crisis have likely contributed to persistence in unemployment, job loss, and sudden transitions between positions.⁹

The pandemic has contributed to job loss, reducing employment and increasing unemployment, as well as leading to exits from the labor force entirely. Figure 2 explores the resulting labor force participation and employment rates. The figure focuses on the status in the week preceding the survey. Results distinguish between broad unemployment – wanting to work and being available to start within two weeks – and standard unemployment – which adds a search criterion (search in the past four weeks). It is important to keep in mind that the universe of the figures is mobile phone owners, who are a selected group, especially among women. Statistics

may therefore differ from official labor force surveys that include those who do not own mobiles.

Overall labor force participation rates under the standard definition were similar in Morocco (61%) and Tunisia (64%). Egypt's participation rates were lower at 54%. Employment rates were highest in Tunisia (50%) followed closely by Egypt (49%) and Morocco (43%). Among men, all three countries had very similar standard labor force participation rates (78-80%). Employment rates for men were highest in Egypt (74%), followed by Tunisia (69%) and Morocco (59%). Among women, participation was highest in Tunisia (47%), followed by Morocco (31%) and Egypt (19%).⁹

In Figure 3 we explore unemployment rates (as a share of the labor force) for men and women. Total unemployment rates using the broad definition are highest in Tunisia (38%, 35% in Morocco, and 14% in Egypt) but using the standard definition highest in Morocco (30%, 22% in Tunisia, and 9% in Egypt). The gap between the two rates, the discouraged unemployed, may be particularly large in Tunisia because the implementation of restrictions right around the date of the start of the survey limited and discouraged search. Although Tunisia has historically had a slightly larger gap between the two unemployment rates than other countries such as Egypt, the gap we observe is much larger than past differences (Assaad, Ghazouani, and Krafft 2018; Krafft, Assaad, and Keo 2019). Unemployment rates for men are lower than for women,

⁵ Data publicly available at www.erfdataportal.com. Data are from mobile phone surveys, and it is important to keep in mind that, although results were weighted on observable characteristics to ensure comparability to mobile phone users in in-person surveys, unobservable non-response bias may persist, and results only generalize to the universe of mobile phone users, who are disproportionately higher income, male, and more educated.

⁶ The survey collected retrospective data on labor market status in February of 2020.

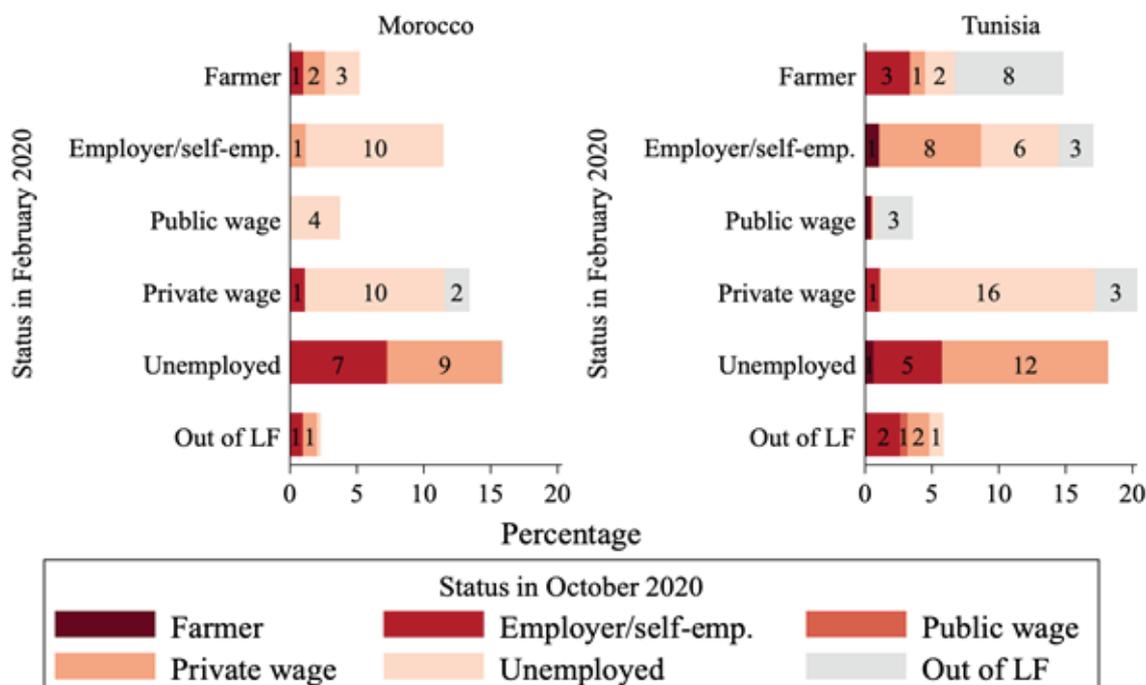
⁷ The survey, fielded primarily in November, asked for the labor market status in the past month.

⁸ The October wave of the INS/World Bank rapid phone survey in Tunisia reports that 5% of those who were working prior to the pandemic had not resumed their activity by early October, but that 15% had not received the full wages and a similar proportion had not resumed their full working hours (INS and World Bank 2020).

⁹ The female labor force participation rates reported here are higher than official figures for all three countries. In Morocco, the official rate was reported at 22% in the 4th quarter of 2019 for women 15+ (HCP 2020), whereas in Tunisia it was reported to be 27% for the 3rd quarter of 2020 (INS 2020). In Egypt the rate for women 15+ in the 2nd quarter of 2020 was 12% (CAPMAS 2020). While part of the difference is due to the fact that our data covers the population 18-64 rather than 15+, it is also likely due to the selectivity of women who own mobile phones who are more likely to be economically active than the population as whole.



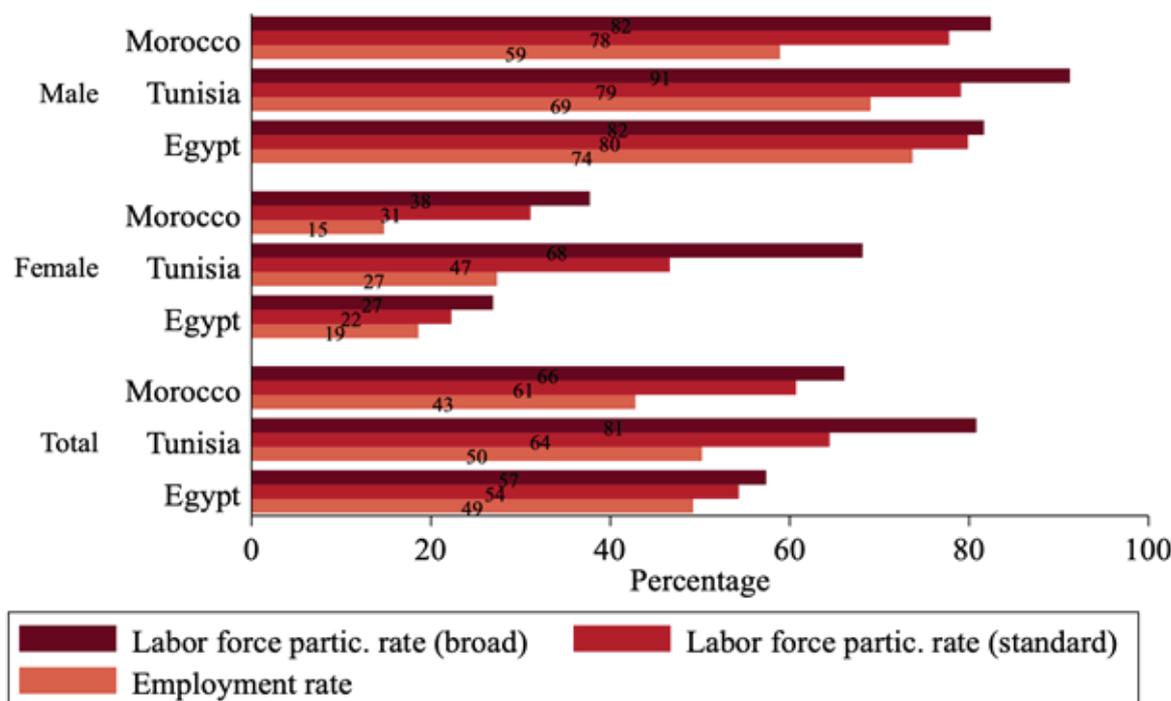
Figure 1. Changes in labor market status in October 2020, by status in February 2020 and country (percentage of February 2020 status)



Notes: Individuals who remained in the same status not shown. Labels less than one suppressed. Unpaid family workers classified with farmers or the self-employed depending on whether agricultural.

Source: Authors' calculations based on November 2020 COVID-19 MENA Monitor

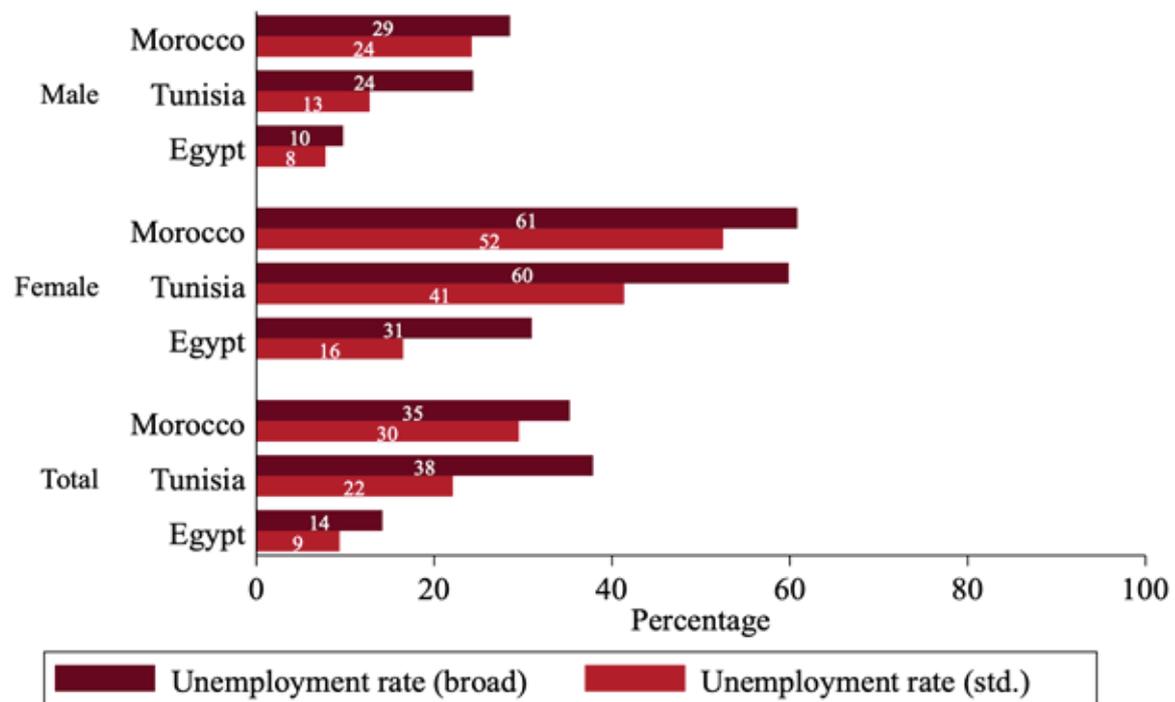
Figure 2. Labor force participation and employment rates (percentages), week preceding the survey, by country and sex



Source: Authors' calculations based on November 2020 COVID-19 MENA Monitor (Tunisia, Morocco) and June 2020 Poll of Effects of COVID-19 on Egypt



Figure 3. Unemployment rates (percentage of the labor force), week preceding the survey, by country and sex



Source: Authors' calculations based on November 2020 COVID-19 MENA Monitor (Tunisia, Morocco) and June 2020 Poll of Effects of COVID-19 on Egypt

but still substantial (24% under the standard definition in Morocco, 13% in Tunisia, and 8% in Egypt). Women's unemployment rates, using the standard definition, are as high as 52% in Morocco, 41% in Tunisia, and 16% in Egypt. Women's unemployment tended to be high in the region, and their participation low, even pre-pandemic (Assaad et al. 2020; Assaad, Ghazouani, and Krafft 2018).

The impact of COVID-19 on wage workers depends on their type of work and the time frame

Informal wage workers (those without social insurance) and especially those working outside establishments or irregularly were particularly impacted by the pandemic. Figure 4 shows wage workers' experiences in the 60 days prior to the survey by country and the type of work they were doing in February 2020. Because of the different timing of fall/second wave government responses, with Tunisia implementing many further restrictions at the end of October, impacts are much more modest in Morocco than Tunisia. Public sector workers were the least affected, and primarily by a decrease in hours (21% Morocco, 18% in Tunisia) or delays in wage payments (35% in Tunisia). Focusing on Tunisia, formal wage workers were the least likely to be temporarily (26%) or permanently (8%) laid off, with higher rates of layoffs for regular informal workers in establishments (35%

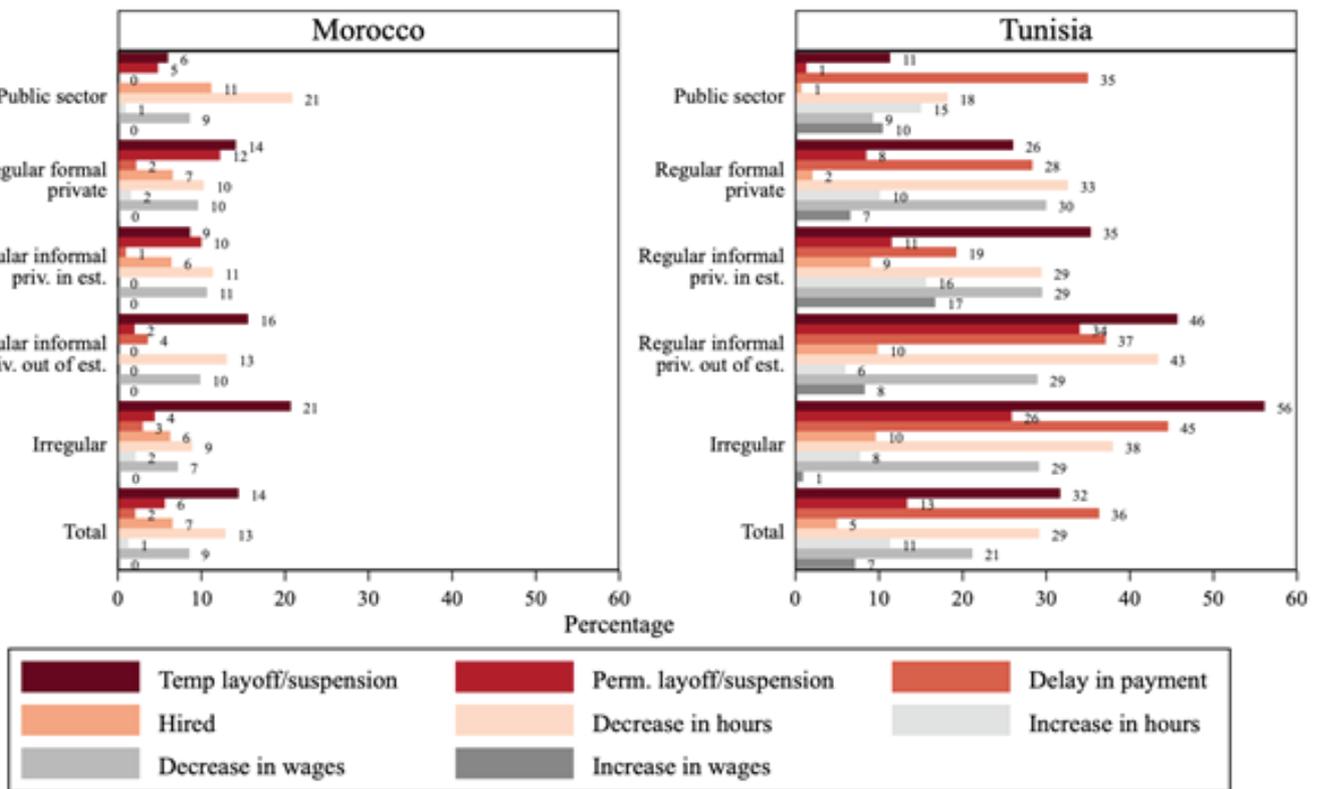
temporary, 11% permanent), regular informal workers out of establishments (46% temporary, 34% permanent) and irregular workers (56% temporary and 26% permanent). Decreases in hours and wages along with delays in payment were also common experiences among private sector wage workers in Tunisia. Additional analyses (not shown) demonstrate that in Tunisia it was particularly workers outside of services (in manufacturing, and especially construction, accommodation, and food services) that were laid off. Retail and transportation industries also had substantial impacts, but workers in service sectors felt relatively fewer impacts. In Morocco, 20% of workers could work from home, compared to 15% in Egypt and 14% in Tunisia. As well as the formality of different industries, their work-from-home potential may have helped limit the harms to workers in sectors such as information and communication technologies, finance, and real estate.

Farmers struggled to work and harvest their crops

Although wage work is the most common employment status in Morocco and Tunisia, 15% of Moroccan workers and 7% of Tunisian workers were farmers in February 2020. Although we cannot disentangle the impacts of COVID-19 from the simultaneous drought (Karam and

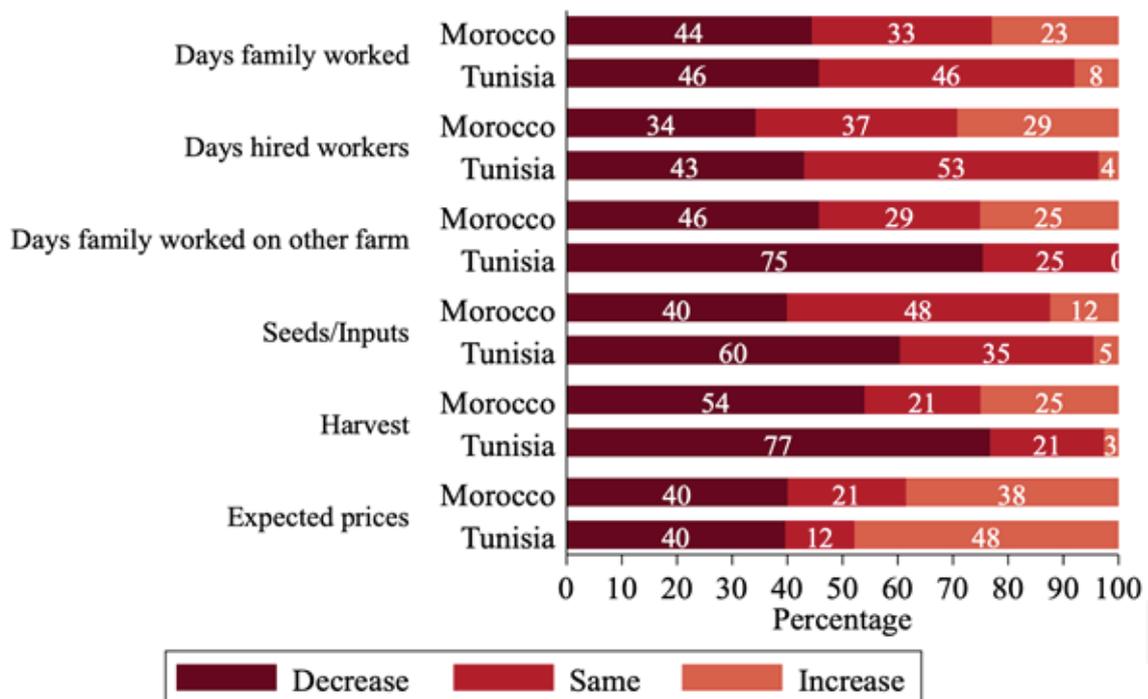


Figure 4. Wage workers' experiences (past 60 days), by type of wage work in February 2020



Source: Authors' calculations based on November 2020 COVID-19 MENA Monitor

Figure 5. Farmers' experience as of November 2020 compared to the previous season (percentages), by country



Source: Authors' calculations based on November 2020 COVID-19 MENA Monitor



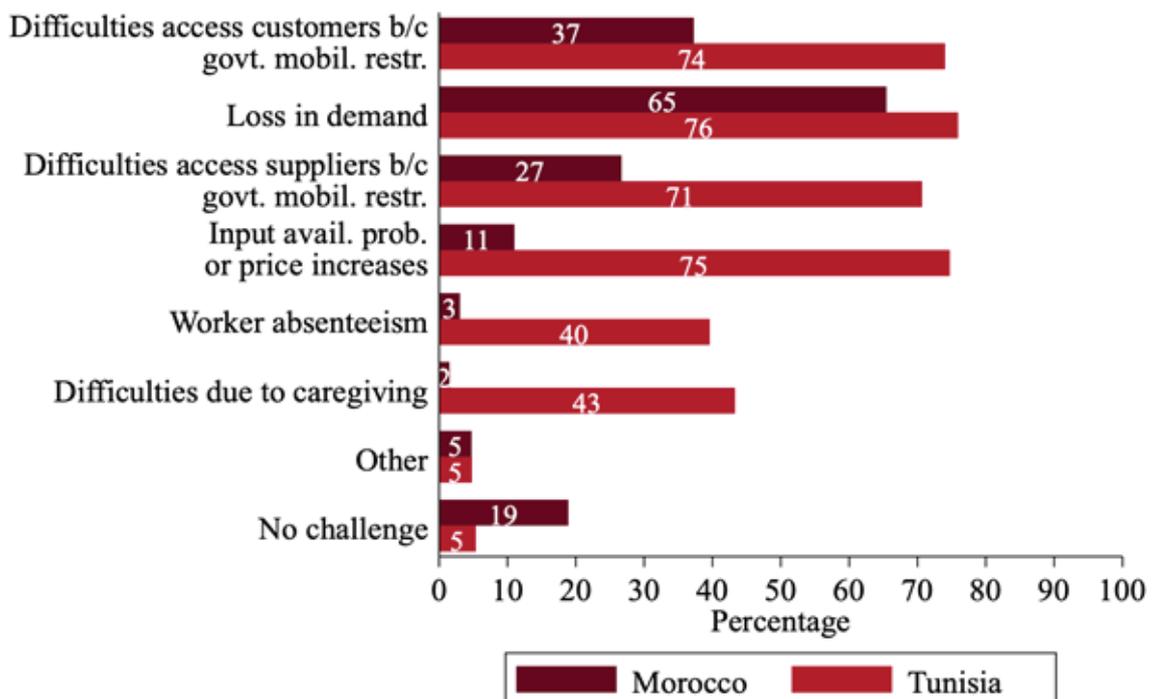
Durisin 2020), as Figure 5 shows, farmers experienced a number of challenges, comparing the current growing season as of November 2020 to the previous season. There were decreases in the days the family worked on the farm (44-46% across countries), the days they hired workers (34-43%), the days they worked on other farms (46% in Morocco and 75% in Tunisia), seeds and input use (40% in Morocco and 60% in Tunisia). These decreases in farm inputs, compounded by drought (Karam and Durisin 2020), led to lower harvests, with 54% of farmers in Morocco and 77% in Tunisia experiencing or expecting lower harvests. The share expecting prices to change showed fairly similar expectations for increases and decreases, but with the much lower harvests farmers' incomes have surely dropped, and there has been little policy response targeted to this already vulnerable group.

COVID-19 created an array of challenges for employers and the self-employed

Self-employment can be a survival strategy in challenging economic times (Naudé 2008, 2010), but the self-employed and employers faces substantial challenges during the COVID-19 pandemic. In Morocco, as of February 2020, 29% of the employed were employers or self-employed. The corresponding figure in Tunisia was

15%. While 41% of this group had no employees and thus were self-employed in Morocco, 34% were so in Tunisia. Those who had employees typically had one (20% in Morocco, 28% in Tunisia) and very few had ten or more employees. These employers and self-employed workers were asked about the difficulties their enterprises faced in the 60 days preceding the survey (Figure 6). The loss of demand was reported by 76% in Tunisia and 65% in Morocco.¹¹ Closely related were difficulties in accessing customers because of government mobility restrictions (74% in Tunisia and 37% in Morocco) and difficulties in accessing suppliers for the same reasons (27% in Morocco, 71% in Tunisia). Input availability and prices were particularly a problem in Tunisia (75%), and only 5% in Tunisia and 19% in Morocco faced no challenge. While the recent increase in restrictions in Tunisia clearly contributed to the high rates of difficulties there, relatively similar rates of decreased demand suggest that underlying demand as well as policy plays a critical role in the persistent challenges facing MENA economies and labor markets. Additional questions (not shown) demonstrate the economic consequences of these challenges for employers and the self-employed; 79-80% across countries reported a decrease in revenues in the past 60 days compared to the same period in 2019. This substantially exceeds the levels of challenges reported by most wage workers and even the most vulnerable wage workers (Figure 6).

Figure 6. COVID-19 difficulties experienced in the past 60 days (percentages), employers and self-employed in February 2020, by country



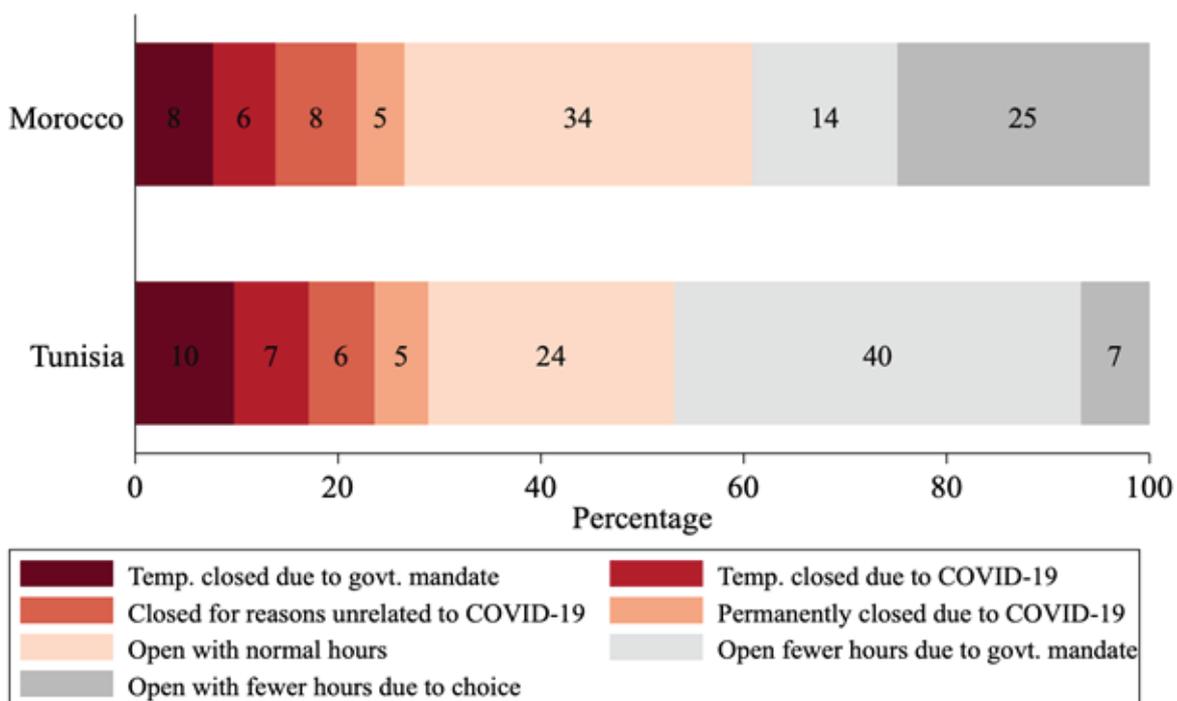
Source: Authors' calculations based on November 2020 COVID-19 MENA Monitor



Among those who were employers or self-employed in February 2020, many had shut or reduced the hours of their enterprises (Figure 7). In Morocco, only 34% were open with normal hours and in Tunisia 24%. Tunisian businesses were often operating with reduced hours due to government mandate (40%) while in Morocco fewer hours were due to choice (25%), likely driven by reduced demand. Temporary closures due to government mandate (8-10%) or COVID generally (6-7%) were common. Few had permanently closed (5%), which is a promising sign for future economic recovery, although this may change as the pandemic persists.¹² Further analyses of the household enterprises that were closed showed that their future prospects were uncertain. In Morocco, 64% of business owners stated that they did not know or were uncertain when their business would reopen and 31% in Tunisia. The next most common answers were between two and six months (13%) in Morocco and one to two months (25%) in Tunisia.

Employers and the self-employed were asked if they had applied for or were receiving any government assistance for their business (could be multiple forms of assistance) or what the most needed policy was (nothing/none not shown) to support their business during COVID-19. In Morocco, relatively few had applied for or received assistance (4% salary subsidies, 2% business loans). In Tunisia, 17% had applied for or received business loans, 8% cash transfers or unemployment benefits, 7% salary subsidies, and 7% loan payment deferrals. Businesses in Morocco were less likely as well to state that they needed any assistance, but the most common responses for assistance needed were business loans (19% Morocco, 34% in Tunisia), reduced or delayed taxes (13% Morocco, 11% Tunisia), or subsidized products (6% Morocco, 12% Tunisia). Tunisians also thought cash transfers or unemployment benefits were needed frequently (10%).

Figure 7. Operational status of enterprises in November 2020 (percentage), employers and self-employed in February 2020, by country



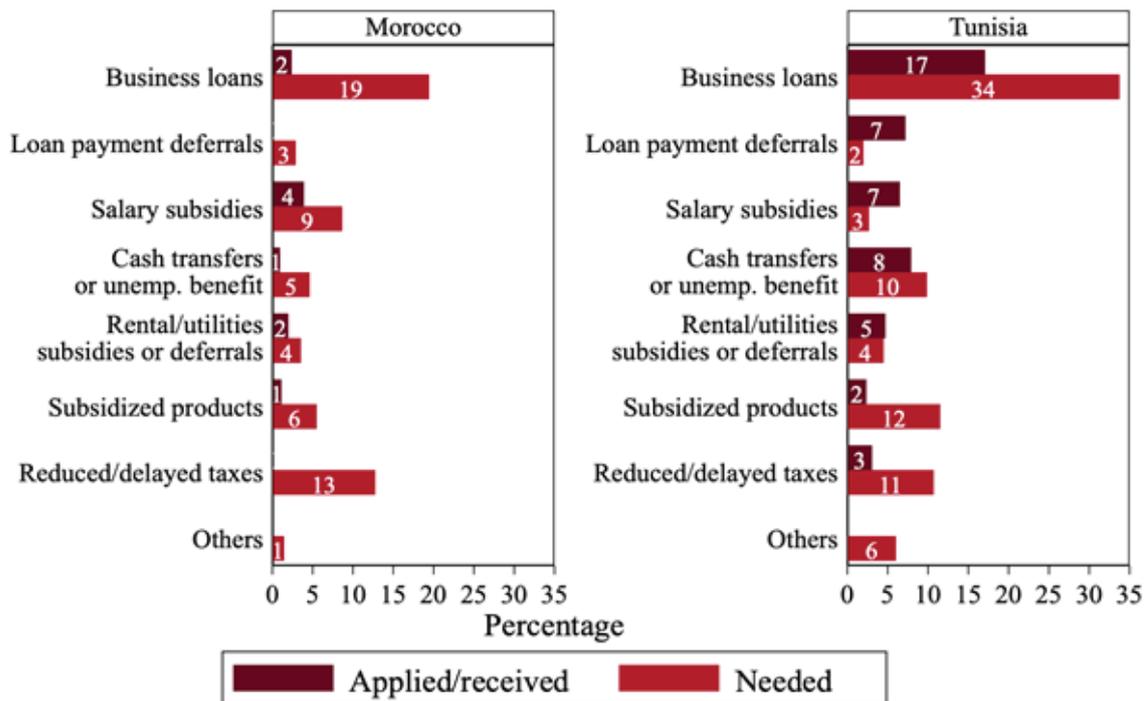
Source: Authors' calculations based on November 2020 COVID-19 MENA Monitor

¹¹This compares to 80% of enterprises experiencing a loss in demand according to the July wave of the INS/IFC Business Pulse Survey in Tunisia (IFC and INS 2020), keeping in mind the major differences in the universe and timing of the two surveys.

¹²This figure is similar to that reported by enterprise surveys in both Morocco and Tunisia (IFC and INS 2020; World Bank 2020a).



Figure 8. Government assistance applied for/received by November 2020 and most needed (percentages), employers and the self-employed in February 2020, by country



Notes: Multiple types of assistance possible for assistance applied for/received. Only one type possible for most needed. No assistance received and none needed/don't know not shown. Other was only available for most needed responses.

Source: Authors' calculations based on November 2020 COVID-19 MENA Monitor

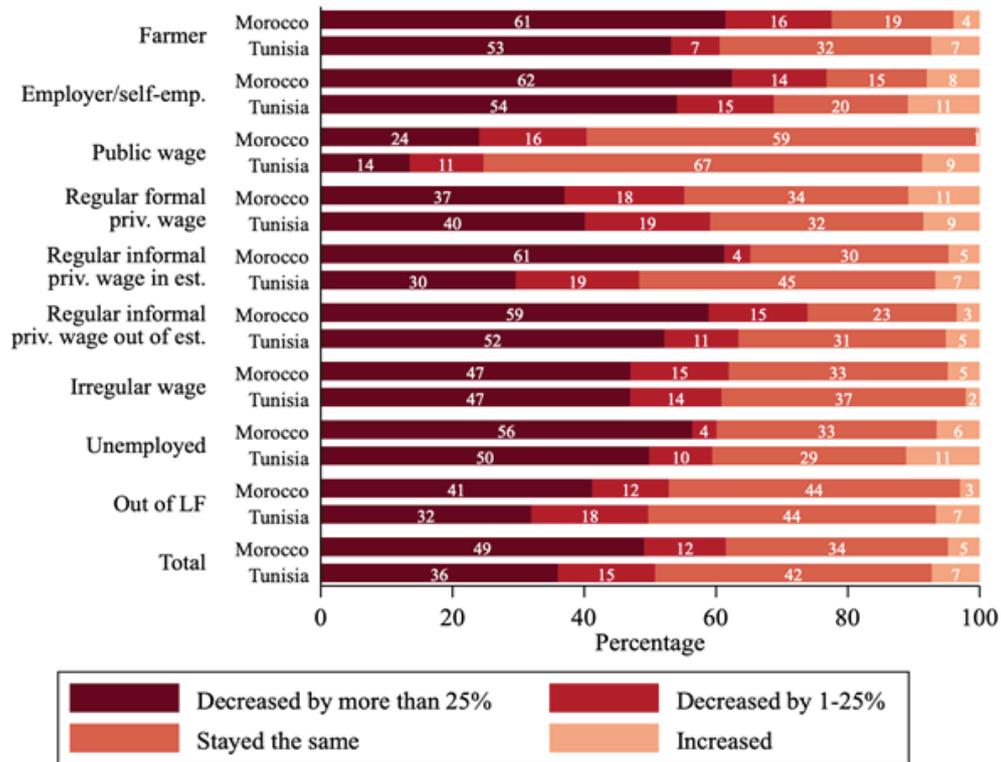
COVID-19 has led to income losses in the face of a sparse safety net

As a result of the economic challenges faced by wage workers, farmers, the self-employed, and employers, MENA households have experienced serious declines in income (Figure 9). Comparing income in October 2020 to February 2020, 49% of those in Morocco and 36% of those in Tunisia experienced a decrease of more than 25%. In Tunisia 15% experienced a decrease of 1-25% (12% in Morocco). Only 34% had the same and 5% a higher in income in Morocco, as well as 42% the same and 7% an increase in Tunisia. Farmers and employers/the self-employed (who together are 44% of the employed in Morocco and 22% in Tunisia) had particularly frequent large decreases (more than 25%) in household income, between 53-61% experiencing these steep declines across statuses and countries. Consistent with layoffs and other patterns, households with informal wage workers experienced frequent steep income declines (30%-61% across countries and types of informal work). Only public sector wage workers most commonly had the same income (59-67% across countries).

The COVID-19 pandemic has created immense challenges that have been met by existing government social safety net programs as well as new responses to COVID-19. Yet these responses are not widespread or well-targeted. Figure 10 shows the percentage of respondents who report receiving either regular government assistance or newer assistance the past month, by labor market status in February of 2020. In Morocco 26% and in Tunisia 18% of respondents had received some form of government assistance. Private formal regular wage workers (42%) were the most likely to receive assistance in Morocco, primarily cash the past month, likely because of the cash transfer program for laid off workers covered by social insurance. In Tunisia, regular informal private wage workers outside of establishments were the most likely to be receiving assistance (35%), primarily because they were already in Tunisia's PNAFN or subsidized health care programs. Farmers, despite experiencing harsh economic effects from the pandemic, were less likely to receive assistance than the overall average.

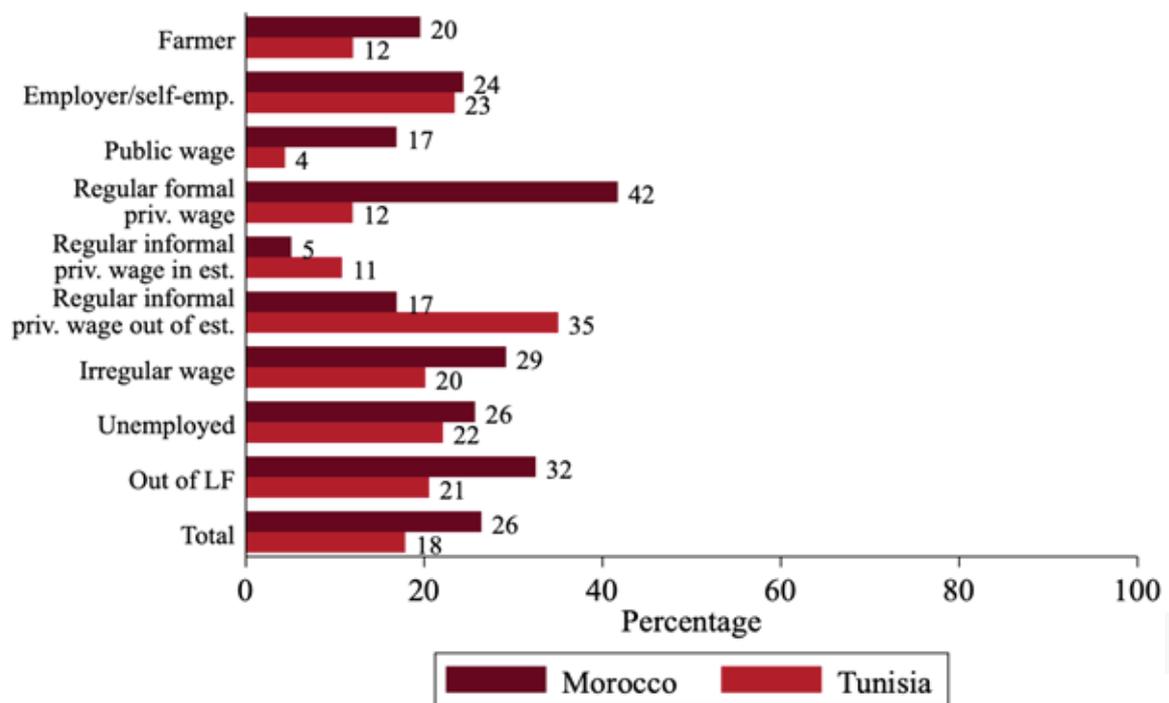


Figure 9. Changes in household income from February 2020 to October 2020 (percentages, by country and February 2020 labor market status



Source: Authors/ calculations based on November 2020 COVID-19 MENA Monitor

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



Source: Authors' calculations based on November 2020 COVID-19 MENA Monitor



Rather than relying on social protection to cope with economic challenges since February 2020, respondents more commonly relied on savings and social networks. When asked how they had coped since February 2020, respondents said they spent savings (46% in Morocco, 50% in Tunisia), relied on family and friends in the country (31% Morocco, 45% Tunisia) or abroad (4% Morocco, 10% Tunisia). Some went back to their village or family (2% Morocco, 11% Tunisia). Others borrowed money from banks, employers, or lenders (6% Morocco, 14% Tunisia) or sold assets (9% Morocco, 15% Tunisia).

Expanding and Targeting the Safety Net

The COVID-19 pandemic and ensuing challenges have created enormous health and economic difficulties for MENA countries. In the labor market, these challenges are hurting the workers who already were the most vulnerable, especially informal workers, farmers, the self-employed, and employers in micro-enterprises. In addition to job losses, workers face temporary layoffs, reduced wages, reduced hours, and delays in pay. Farmers and those running businesses face losses in demand as well as problems with inputs. Yet the social safety net and existing programs to support businesses have limited reach and are not well-targeted to those most in need. Relying on savings and family were much more common than receiving social assistance.

Increasing the reach of the safety net and its financing is a challenging but critical task, both to prevent a spiral of income losses that further depresses demand and to prevent deep poverty and its inevitable harms. Targeting the workers who are struggling the most is challenging, because these informal workers are the ones who are not registered in social insurance systems. Models such as Egypt's irregular worker program, giving financial assistance to irregular wage workers during the pandemic, are promising (Organisation for Economic Co-operation and Development (OECD) 2020). However, countries also need to think beyond the most vulnerable wage workers to consider designing policies and measures providing support to the self-employed, those running micro-enterprises, and farmers who are facing income losses comparable or worse than those of informal workers.

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