Under Curfew: 7
Corona assassinates small businesses, too!

Corona virus effects on employers in small and micro enterprises
In February 2020, the outbreak of the new Corona virus (Covid-19) was announced in Wuhan, central China, and then spread to the world, frustrating the perceptions of the power of its spread, which in March 2020, turned it into an epidemic, causing it to kill thousands and its quickly spread. This prompted the World Health Organization to raise its status from an epidemic to a pandemic.

Subsequently, the majority of the countries of the world took strict measures to control it and limit its movement among its citizens, by putting in place measures such as curfew and quarantine, the closure of border and gathering places; such as markets, theaters, cinemas, neighborhoods, cities, towns, supermarkets, companies and factories, physical spacing, and other strict health measures.

In Jordan, the government made tough decisions, to limit the spread of the virus, and reached the imposition of curfew and movement restrictions between governorates.

The Prime Minister, Dr. Omar Al-Razzaz, announced Defense Order No. (2) for the year 2020, which was issued in accordance with the provisions of Defense Law No.
(13) for the year 1992, on the night of Friday 20 March 2020. After that, the sirens signaled in the country at 7:00 am on Saturday, 21 March, marking the start of the implementation of the curfew at the Kingdom level, to include: stopping congregations, closing markets, companies, factories, schools, universities, official and private institutions, means of transportation, isolating cities from each other, stopping movement between them except in very extreme cases, and closing the borders with neighboring countries and airports.

But the curfew did not stop at disrupting public life and the various sectors of work. Rather, it cast a dark shadow over the living and economic reality of workers and owners of large and small businesses, professionals and craftsmen.

In this regard, Tamkeen presented a report monitoring the conditions of employers in small and micro enterprises in Jordan, their prospects, and the economic and living pressures that occurred on them, in light of the Corona pandemic and the curfew.

The virus that claimed the lives of thousands at the time of writing this report, and was followed by the curfew, completely disrupted production, and forced the government and people to stop, in the face of the urgent and necessary economic embargoes. As a result, tens of thousands of employers and professions in small enterprises were affected, their revenues collapsed, their projects were closed, the demand for their business decreased and production ceased.

Therefore, this sector has fallen between the clutches of preserving the safety of its personnel - the majority of whom are trained, in order for the wheel of production continues in their projects when things return to their former era, with the end of the curfew and the pandemic, and the question of making a living and covering the necessary obligations during this critical period, especially since most of them survive through their daily basis jobs, and once they stop, means their income stops.

Under the pressure of the curfew, and the economic consequences of the virus on this sector, questions, appeals, proposals and initiatives have surfaced to address the situation of various sectors, especially the daily workers and employers of small enterprises, but it did not amount to radical solutions to their cause.

Workers in this sector are beginning to feel the magnitude of the losses they have suffered, and the suffering they have endured, demanding to find mechanisms to protect them and support them, so that their jobs do not collapse, and take them far beyond what they reached in the pandemic.

“Since the beginning of the crisis, not a single Dinar entered my pocket. I closed my barber shop, and it is my only source of living.” This is how Lyad summed up his condition, just like other small business owners.
Iyad works with two workers, each of whom receives a monthly wage of 250 Jordanian dinars, and at the beginning of the outbreak of the virus, conditions began in the barber shop he runs to deteriorate. However, with the announcement of the start of the curfew, and with conditions deteriorating mainly since the virus began spreading, it completely collapsed.

In this situation, he was unable to pay, except for half of his workers' wages, under the size of his compressive obligations, it is the rent of the store, covering electricity and water bills, the needs of his family during the quarantine, and other obligations incurred, the majority of which are subsistence. All this, under difficult circumstances, and the shop closed and stopped working indefinitely.

Projects gone in the wind:

An employer, whose company has 52 employees, whose total monthly salaries amount to about 60,000 dinars, according to what he told “Tamkeen” his work has stopped completely, from the operation and maintenance of implemented projects, and under implementation, and the last need to be handed over to their owners on specific dates, but the curfew stopped the handover process, which results in cumbersome delay fines in this circumstance.

And that his incurring these losses will affect his company, in terms of covering workers' wages, which he is unable to cover, because in the event that he obtains funds from the bodies that implement or are performing maintenance for their projects, he will cover the obligations of his company, such as rents, licenses, electricity, equipment and other requirements, that contribute to the sustainability of the company.

On the parallel side, according to employers, they spoke to “Tamkeen,” the repercussions of the crisis they are going through, forcing them to reduce the salaries of their workers and end the services of some of them to reduce the depletion of their institutions. Considering this as protection for its perpetuation and the persistence of part of its workers, and they do not see - in the event that they end up dismissing their workers, that what they are offered is an arbitrary dismissal, because they do so, under the pressure of exceptional circumstances, that humanity has never experienced the same before.
From here, they see that, on both ends of the production, the employer and the workers, estimating the current conditions and the circumstances they are going through, but this does not prevent them from having to find appropriate solutions and options for such cases.

**Women’s business is on the verge of collapse:**

Small women’s projects fell under the tough hammer of the virus. Besides, they employ thousands of women and girls, the majority of whom contribute to the support of their families, the impact on them as a result of the pandemic was exhausting. Perhaps the most affected projects are women’s salons and beauty centers.

The fear of women attending these salons, from infection with the virus, following the extensive warnings of his infection, by contact, convergence, and the use of personal tools, was a case that prompted a decline in turnout, before the curfew, and reduced its revenues.

With the spread of calls to control or stop gatherings, social activities such as weddings and parties, gatherings, and other activities were canceled, and the matter was aggravated with the announcement of the curfew, which led to the closure of these institutions, and stopped their work.

Female business owners and beauticians told Tamkeen that with the start of the crisis before the curfew, they tried to find other sources of work, but most sectors were stopped, limiting their search opportunities.

In another context, the employers in the productive kitchens, who complained that the pre-curfew period was disastrous for them, were affected by the decline in customer demand to eat ready-made foods outside the homes. But with the start of the curfew, their businesses have tragically collapsed, so there are no longer food orders coming from customers, or from groups working in other institutions.

Just as they suffered heavy losses, their suppliers of raw materials also suffered a loss.

And they point out that they depend on their work on occasions, and the pandemic happened to get worse in the period when they were preparing to celebrate Mother’s Day, but they lost the opportunity to work on this occasion, which was contributing to raising their incomes, and covering important parts of their work expenses.
“Corona” assassinates business

Corona virus did not care about anything, as it attacked humans and their projects, and transformed the whole world into difficulties without solutions, and disrupted projects and businesses, and did not have mercy on even small business owners.

The owners of large and small restaurants, their business deteriorated, but the owners of small restaurants, confirmed to “Tamkeen”, that a small virus like “Corona” assassinated their small business. It started before the curfew, as there was no longer a community acceptance to eat food outside the home, under the awe of infection with the virus, and after the curfew, all their institutions were closed and they stopped working, and their workers as well. Some of them are Jordanian, in addition to the Egyptian, Syrian and Yemeni citizens.

The owner of a restaurant in Azraq, said, “I have a worker, and I am no longer able to pay his wages. We are in these restaurants, work day by day, and if we fail, we get nothing, and with the curfew, there is no longer any financial return that enables me to continue to pay the worker’s salary and cover my family’s expenses.”

And like them, the owners of men’s barbershops, they have suffered from the deterioration of their conditions with the start of the call to beware of the spread of the virus, calls to use the utmost levels of personal care, and to stay away from everything that causes approaching others.

After the announcement of the curfew, the salon owners and their workers lost their only source of livelihood and compounded their poor living conditions, which they do not know when they will return to.

In their meetings with Tamkeen, they indicated that although they are employers, their income depends on daily work, and many of them have no financial savings, especially since their work is semi-seasonal.

Barbers, put this crisis between the jaws of pliers, they are broken, and their salons are closed, and none of them are allowed to move by virtue of the curfew order, which deprived them of the limited incomes from which they and their workers lived from. They fell under the pressure of their obligations as rents, wages and other bills, and their household obligations.

Like them, the owners of small nurseries are affected, and most of their establishments embrace limited numbers of children, not exceeding 35 children, but this number decreases many times, causing losses for them. And with the announcement of the curfew, they are exposed to painful ends, due to the suspension of gatherings, the closure of schools, and other things stipulated in the curfew decision, which they see that its effect will not stop, even after the crisis has ended as parents keep reluctant to send their children to the nursery for a period they do not know how long it will last, but all this, put them in a desperate situation.
A nursery owner told Tamkeen that her income is limited, and the children's parents' fees no longer cover rents, wages, transportation, and bills.

She explained that the limited number of children affects the income of the nursery, especially since it often does not reach the upper limit, noting that she paid half of the workers' wages, with great difficulty, and does not know what the status of her nursery will entail later, due to the accumulation of her obligations.

Tourism offices: the crisis until 2021

The curfew has stopped many small tourism offices from working, and unemployment has threatened half of its workers, and according to their owners, many in the world have canceled their reservations until the beginning of the year 2021, so there are no longer customers who wish to travel in this crisis, and there are no longer countries that open their borders to visitors because of the pandemic.

They stressed that in the event that the crisis does not end, they will be forced to close their offices and lay off their workers, as they mainly depend on their only income on reservations and tourist groups, and stopping them means stopping their work permanently, and their inability to continue opening their offices, because of the financial obligations required to sustain them, such as rents, bills and salaries.
Several sectors were affected by the pandemic and its consequences from governmental procedures and decisions, such as public transportation, which stopped completely from work, building material stores, garages and mechanics, sewing and construction, blacksmithing, candy workshops, clothing, household appliances, and electrical and health connections; and others.

Muhammad an Egyptian tailor, who is both the owner of the sewing shop and the only worker in it. He started sewing in Jordan 22 years ago, said “I have not had such a situation since I came to Jordan. My debts accumulated, and I was forced to stop working. This shop is my only source of livelihood, and closing it throughout the curfew period means that I will live in very difficult days after the curfew, to pay the rent and other obligations of work materials, in case the work returns mainly to its previous era.”

He stressed that today he is unable to provide for his family members, and he suffers from great difficulties in making a living.

In the field of construction work, this sector suffered a blow that almost paralyzed it due to the curfew, although it is one of the sectors with the most employment. It is associated with many auxiliary occupations such as (tiles, painting, loading and unloading workers, electrical installations, gypsum, plastering, and decoration works) and others. Alongside the Jordanians, Egyptian work in this sector.

An Egyptian worker, who said he wished to return to work despite the pandemic, because he lives on his income from working in construction, and after he stopped, he no longer has a source of income, and no money covers his needs during the curfew.

As for the blacksmithing sector, its small facilities have stopped working, and the owner of a blacksmithing facility, located on a main street, in the Al-Dhlail area of Zarqa Governorate, confirms that if the location of his facility was within the residential neighborhood that he inhabits one of his dwellings, he would have worked in it secretly, because he had received projects before the crisis, and he must deliver them on time.

He had agreed with one of his clients, who was expected to prepare steel doors for him, but with the announcement of the curfew, the customer requested the return of the deposit that he had paid to him, despite purchasing the necessary materials for work. But in order to cover his losses, he had to go to the customer’s house, break the curfew, and install the doors.

The owner of a blacksmithing facility in Al-Dleil also revealed that he is suffering “my livelihood and the livelihood of my workers were cut off, and I was no longer able to pay the wages of my daily workers, (The specialist earns 20 dinars, the worker 15 dinars, the trainee 5 dinars). I was unable to manage the facility rent (150 dinars), in addition to the accumulated electricity bills ranging from 70 to 100 dinars.”
Requirements and solutions

The employers of these institutions, through “Tamkeen”, demanded that the government provide their assistance, not in kind, but morally and financially, to overcome the minimum level of this crisis, and the unemployment suffered by them and their workers.

They demanded that the Social Security Corporation cover part of the salaries of their workers, give them facilities to obtain loans, reduce taxes, or stop them for a period of up to 6 months, and postpone bank payments to those who have loans for a year.
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