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The American University in Cairo
School of Global Affairs and Public Policy

**Lockdown Challenges and Policy Response to the COVID Pandemic
for Female Domestic Workers in Egypt**

A Thesis Submitted to the
Public Policy and Administration Department
in partial fulfillment of the requirements for the degree of
Master of Public Policy

By Rafia Mazen

Supervised By

Dr. Ghada Barsoum

Spring 22

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Abstract

The swift widespread of the Covid-19 virus forced many governments to impose restrictions on movement early in 2020. The unique composition of the informal labor market leaves it vulnerable in face of economic shocks. The fragility of work conditions in the informal market and the absence of social insurance among its participants, left them fending to make ends meet. Paid domestic workers carry the double burden of engaging in the informal market while performing a job that is traditionally associated with women's unpaid labor. The pandemic has had unprecedented economic implications; uninsured, unprotected and out of the policy formulators' radar, paid domestic workers had little social security nets to fall on during this period. Egyptian paid domestic workers were exposed to the socioeconomic impact of the pandemic with little government protection leading to the intensification of the results. In order to understand the gravity of the situation, this qualitative research aims to examine the extent to which the COVID-19 pandemic affected paid female domestic workers in the Egyptian informal labor market. Concluding that despite experiencing different work conditions, the pandemic had a devastating financial impact reflecting on all aspects of life including family dynamics, psychological wellbeing, and educational performance. The weak social policies barely cushioned the effect of the pandemic while offering informal workers the chance to find work opportunities.

I. Introduction

1.1 Study Overview

The lockdown imposed due to the COVID 19 pandemic in 2020 has had a devastating impact on economies all over the world pushing millions into poverty. Due to the grave economic fallout, many enterprises closed down, leaving millions of jobless people seeking refuge in the informal economy. Despite the economic improvement and high growth that the Egyptian government has achieved by 2018, job creation remained a major struggle what expanded the informal labor market reaching 50% of the GDP (OECD, 2018) and 63% of all employment in the country (OECD, 2020). On account of the grinding conditions of the informal labor market and the vulnerability of its workers, many are facing unprecedented difficulties to make ends meet.

The swift global widespread of the COVID-19 virus led the World Health Organization to declare it a pandemic in March 2020 (WHO, 2020c). Starting March 11th, 2020, Egypt gradually implemented restrictive measures hoping to reduce the spread of the virus (Reuters, 2020) including the closure of nurseries, schools, universities, mosques, churches, restaurants, and cafes, suspended air travel on both the national and international levels, and decreased the number of workers belonging to the public sector (OECD, 2020). On June 27th, the government took successive steps to lift the lockdown (Reuters, 2020). Meanwhile, Egypt's confirmed cases reached 382,194, and deaths reached 21,639 in December 2021 (Statista, 2021). The hike in mortality rate during the summer of 2020 suggests that the actual figures are higher than the officially announced (Abutaleb, 2020).

The lockdown had a global impact on the economy. The United Nations predicts a four-year economic setback caused by the negative impact of the pandemic (Elmjid, 2020). On the Egyptian level, 73.5% of families endured a loss of income, while 26.2% lost their jobs during the lockdown (CAPMAS, 2020a). By June 2020, the unemployment rate rose by 8% affecting low-

skilled workers the most (ILO, 2021). Two-thirds of informal and self-employed workers lost their source of income compared to 21% of their formally employed counterparts (ILO, 2021). While 64% of informal workers suffered from a decrease in wage between the months of February and June 2020 (ILO, Baseera, & Adwa, 2021).

Furthermore, it is expected that Egypt's national GDP would decrease by at least 0.7% every month of the lockdown while household expenditure and consumption will plummet by 153 EGP for the same period (Breisinger, 2020). The International Food Policy Research Institute (IFPRI) attributes these losses to the slowdown in the global economy reflected in the drop in revenue from the tourism sector and the Suez Canal along with the sharply decreased remittance sent by Egyptians living abroad (Breisinger, 2020).

The situation is even worse for women (The National Council for Women, 2020). While only 23.8% of women participate in paid labor, only half of them are present in the formal economy (OECD, 2020). Low skill-sets and high illiteracy rates are two main drivers for women to join the informal labor market (World Economic Empowerment Study, 2018). Leaving them vulnerable in front of economic shocks with significantly low wages and almost no social insurance.

Egypt signed many international treaties organizing labor and protecting vulnerable workers; most importantly, the International Labour Organization's forced labour convention 1930 and its ratification in 1957 abolishing forced labor, and the United Nation's Palermo convention in 1999 aiming to put an end to human trafficking (Halim et al., 2010). In parallel, the new social insurance law 148/2019 entered into force on January 1st, 2020, extending social insurance to new categories including informal workers and self-employed individuals (Youssef & Abouzekry, 2019). On the contrary, the Egyptian labor law 12/2003 continues to not incorporate domestic

workers in its ruling (Halim et al., 2010) reflecting on the government's intention to formalize them without protection.

To mitigate the effect of the pandemic, the government allocated 100 billion Egyptian pounds to face the pandemic including social security nets (OECD, 2020). That encompassed two main policies affecting paid female domestic workers. The 500 EGP special grant for informal workers who lost their jobs during the lockdown with a total of 50 million EGP, and increasing the number of beneficiaries in the Takaful and Karama program by 60,000 households (OECD, 2020).

Therefore, this research seeks to address the factors and stakeholders affected by the pandemic especially those in the informal market in order to assist governmental bodies along with non-governmental organizations in their policy shaping. By examining the struggles of female domestic workers in the informal sector during the period of the lockdown in 2020 and looking into the socio-economic challenges they confronted.

1.2 Policy Relevance

Domestic workers in Egypt continue to struggle while confronting the implications of the lockdown and the pandemic with almost no social protection. With little data on the size and conditions of domestic work, unprotected by the labor law, having limited access to social security nets, being unable to organize, and being invisible to lawmakers leaving them vulnerable in face of shocks. The frail structure of the informal market makes it most vulnerable in the face of the Covid-19 pandemic. In addition, understanding the exceptional conditions of the pandemic and the urgency of an abrupt action plan is a key factor for the mobilization of state actors and resources which in turn have the ability to formulate effective policies and implement interventions to cushion the shocks of the pandemic.

1.3 Research Question

The informal economy is home to 50% of the female workers in Egypt (World Bank, 2018) with low skills and high illiteracy rates. Paid domestic workers is an immense territory fostering many of these laborers. Paid domestic workers are a deeply vulnerable category especially while facing financial shocks as usually they do not have any social insurance to rely on, have fragile jobs, and have scarce opportunities to find new jobs. Therefore, this study aims to look into the impact of the COVID 19 pandemic on the Egyptian informal economy especially targeting female domestic workers. This category generally does not have contracts and is uninsured making them the most vulnerable while facing such shock. Due to the pandemic, many of these workers lost their source of income or had to work under extreme conditions just to survive. The circumstances and safety measures are taken to face the pandemic are unprecedented for most of us. Therefore, it is important to study their effect and evaluate the policies implemented during this period.

Due to the Covid-19 pandemic governments all over the world had to impose strict safety measures including lockdowns and curfews hoping to slow down the rate of infection. These measures came with heavy economic and social prices. In order to understand the implication of such safety measures, the research intends to examine to what extent, did the COVID-19 pandemic have a socio-economic effect on paid female domestic workers in the Egyptian informal labor market? This could be answered by looking into each worker's individual experience during the lockdown and how they were able to overcome this period's hardship.

To paint a clearer picture, the research will also attempt to answer the sub-question: What are the short-term effects of the pandemic on domestic workers' family dynamics and social lives? This question is designed to examine the short-term changes in family dynamics and spending habits. In addition to the work-family balances and compromises, the workers had to make.

In order to further understand these changes, the researcher poses the question: If the changes in family dynamics and social lives of these domestic workers had financial motives? And what are the workers' coping mechanisms? This question looks into the driving factors that led to the new family work dynamics along with the actions they had to take to mitigate the situation.

And finally, the sub-question: To what extent were the government's policies able to impact the challenges that domestic workers faced during the pandemic? Aiming to understand how the policies set by the government affected the lives of informal workers in order to come up with recommendations for future policies.

The study will seek to investigate the conditions paid domestic workers encountered since the beginning of the pandemic. Offering the chance of digging deep into the challenges in their daily interactions and their routines, and the adequacy of the policy response during these difficult times.

1.4 Research Outline

The rest of this research paper is divided into 5 sections. The following section explores the literature covering the informal economy, paid domestic workers, and the effect of the Covid-19 pandemic on paid domestic workers while investigating the government policies aiming to protect these vulnerable workers. Followed by a section presenting the conceptual framework. Then a section explaining the research methodology. Afterward, a section presents the research findings while highlighting the important themes of the research. Finally, a section concludes the research findings and offers recommendations.

II. Literature Review

2.1 The Informal Economy

2.1.1 The Landscape of the Informal Economy

The informal economy encompasses goods and services trading activity that is not “covered by formal arrangements” (Bangasser, 2000). The informal labor market follows the same guidelines and is characterized by the absence of any binding contracts and lack of social insurance umbrella (Gatti et al., 2014). Informal labor markets are usually the result of poor policies and development strategies (Elbadawi & Loayza, 2008), scarcity of new employment opportunities in the formal market (Kim, 2005), and as a survival mechanism for the poor and unskilled (Portes, 1978; Gatti et al., 2014, Kim, 2005). Besides, this parallel economy remains unrecognized, unprotected, and unregulated by the government (Gatti et al., 2014; ILO, 20002). Hence, workers belonging to this segment of the economy are exposed to horrible working conditions and usually are uninsured, as they are “not recognized, registered, regulated nor protected under labor legislation and social protection” (Bangasser, 2000), do not pay income tax and are not covered by employment benefits (DCS, 2019; Gatti et al., 2014). These conditions include low pay, volatile employment, physical, emotional, and verbal abuse, and being paid per task just to name a few (Scott, 2017). Furthermore, the scarcity of parental leave makes it difficult to juggle paid and unpaid domestic work (OECD, 2018) leaving them more vulnerable to shocks. The combination of these conditions entraps workers, strips them from any opportunity of developing their skills and in return keeps them in the informal labor market (Tansel& Ozdemir, 2019). Unfortunately, informal workers remain invisible to policymakers despite their fast-expanding labor market (Lund, 2012) which adds to their suffering.

Participants of the informal economy are heterogeneous, the drivers to the conditions of work and the reason for their engagement in this parallel market differ dramatically from one to the other, ergo it wouldn't be wise to gather them under the same umbrella. While some participants are not covered by the law others are kept in the informal economy just because the law is not adequately enforced (ILO, 2002). The informal economy offers a chance for creativity, entrepreneurship, and poverty reduction while it could also offer harsh employment conditions (ILO, 2002). The ILO (2002) divides participants in the informal economy into wage workers and own-account workers who legally produce goods and services. The wage workers category encompasses workers who are employed at informal enterprises or even workers informally employed in the formal sector at a cheaper rate (Porters, 1978). While own-account workers could be described as entrepreneurs. In addition, 90% of the small and micro companies choose the informal market which leaves them more vulnerable to shocks (The Egyptian Center for Economic Studies, 2020). Finally, informal transactions could be a means of overcoming bureaucratic obstacles, reducing costs, or even avoiding taxes by reaching out to informal enterprises or workers (Ibid).

The absence of regulations directly ties informality and underdevelopment; countries with large informal markets tend to have a low GDP (Gatti et al., 2014) and increased poverty (Elbadawi & Loayza, 2008). For instance, informal markets could be associated with low productivity, tax evasion, and various illegal activities (Gatti et al., 2014) leading to a decrease in productivity. On the other hand, the informal labor market could capitalize its benefits by giving firms the flexibility of hiring and firing their employees according to periods of high/low economic activities (Assad, 2002) which could be beneficial to small enterprises in the informal economy but remains highly damaging to individuals in this market.

By examining the Egyptian case, we could identify many reasons that lead to the creation of such a vast informal sector including changes in economic systems, poverty rates, inadequate formal sector, complicated laws, political and economic shocks, and rigorous taxation. Poverty could coerce laborers to work under any circumstances just to secure any kind of income. With a 32.5% poverty rate in 2017 (World Bank, 2020) more and more workers find refuge in the informal economy where labor laws are rarely enforced (Tansel& Ozdemir, 2019) leaving workers exposed to its harsh conditions. Also, for decades, Egyptians depended heavily on the public sector to provide and secure jobs for the masses but due to El Sadat's Infitah and Mubarak's privatization efforts the informal sector grew stronger and larger in Egypt. At this point, Egyptians could not depend any longer on the government's guaranteed employment as the country started shifting towards capitalism. Furthermore, the complicated laws that govern enterprises and the high taxes that they are faced with push many small businesses to join the informal market (The Egyptian Center for Economic Studies, 2020). Economic transition and adjustments are often the main drivers for the expansion of the informal economy (WEIGO, 2012). For example, economic and political shocks like the 2008 financial crisis and the 2011 revolution contributed to the increase of the informal economy by 1.6 million workers (The Egyptian Center for Economic Studies, 2020). That could be traced to the fact that loss of income would drive individuals to join the informal economy.

Even though men dominate employment in the Egyptian informal labor market; the majority of working women in the informal economy belong to the field of domestic work. This could be explained by the difference in employment rates between the two genders (ILO & WEIGO, 2013). In addition, due to the high poverty rates and widespread illiteracy among women, many are forced to join the informal labor market leaving them vulnerable to harsh conditions

associated with the job. Female workers in the informal labor market, and the informal labor in general, could be classified under two categories; entrepreneurs and women forced into the informal labor market (Chen, 2012; Johnston-Anumonwo et al., 2011; IOM, 2020). Even though the informal market offers a refuge for the low-skilled individual with open arms, it traps them while cruelly crushing them with its barbarous work conditions and lack of social security nets (Wahba, 2009). Finally, Gatti and colleagues (2014), argue that unforeseen health risks and retirement needs, and lack of knowledge about the benefits of joining the formal economy keep many from seeking formal employment. Generally, blue-collar workers living on a paycheck-to-paycheck basis, prioritize fulfilling their current needs disregarding any future hurdles. Consequently, Johnston-Anumonwo and colleagues (2011) stressed the importance of a collaboration of efforts between governments, NGOs, and local communities to offer women the needed support, skills, and education to withstand the harsh conditions of the informal market.

To further understand the factors that drive individuals into the informal economy, Martha Alter Chen describes the dynamics of the informal economy through four different schools of thought: dualist, structuralist, legalist, and voluntarist theories. Firstly, the dualist theory separates between the formal and informal market where the informal economy forms the social security net for the poor (Chen, 2012). Secondly, the legalist theory regards actors in the informal market as entrepreneurs trying to escape the binding legality of the formal market while seeking the benefits of the informal economy (Chen, 2012; Gatti et al., 2014). Thirdly, structuralist theory sees the informal economy as a result of competitive capitalism (Chen, 2012). Fourthly, the voluntarist school of thought assumes that individuals seek refuge in the informal economy to get away from taxes and legal fees (Ibid). The careful observation of this categorization offers an explanation of

the different dimensions of the informal economy which helps to identify its attractiveness and the challenges accompanying it.

Governments around the world are concerned with attaining the United Nation's 17 sustainable development goals (SDGs). For this reason, examining the impact that the informal labor market on these goals was the concern of many. The Informal labor market comes with baggage; long working hours, extended physical labor, no access to healthcare, and low wages which have an impact on the quality of life of informal workers. That being said, informal labor could also attribute to the deterioration of health conditions (SDG3) as it is linked to increased infant mortality rate, maternal mortality rate, and decreased access to drinking water (SDG6) (Özgür et al., 2020). Additionally, as stated earlier, the informal labor market has the ability to positively affect poverty (SDG1) and women's participation (SDG5) as it has the capacity of absorbing the unskilled (Özgür et al., 2020). In consequence, it is safe to state that the informal labor market has both a positive and a negative impact on the UN's SDGs.

After identifying the components of the informal economy, its different players, and identifying its impact on the SDGs, we move towards inspecting the effect of political and economic shocks on the informal economy and its participants.

2.1.2 Political and Economic Shocks and The Informal Economy

The economy often confronts unexpected obstacles that impede its development, such obstacles could have a direct impact on the informal economy. For instance, the 2008 global financial crisis had an impact on the informal workers. A study by the World Bank (2014) showed the impact of the 2008 "Great Recession" on women in countries where the authors anticipated might have been facing great challenges like Southeast Asia, Africa, and Eastern Europe. Many women were forced to seek paid labor to compensate for the lost income their families have been

witnessing due to the male providers' decrease in income, or job loss. That also meant grinding labor conditions including long hours, abuse, and low wages. The long-term impact of the economic crisis included an increase in school dropouts and a decline in quality of life and health, all factors that kept vulnerable women's skillsets, and capabilities at a low level making it hard for them to find jobs outside the informal labor market. Coping mechanisms to the economic crisis are fundamental to understanding the situation. Therefore, by examining the impact of the economic crisis in Asia, Latin America, and Sub-Saharan Africa, Horn advised that governments should not depend on the informal market as a "cushion" describing it as an "illusion" as it is already saturated with participants (Horn, 2010).

Economic shocks, political unrest, wars, and health crises often harm the economy and are pushing more and more people into poverty. The Covid-19 pandemic is no exception; the pandemic had a great impact on participation in the informal sector. In Brazil, the lockdown imposed by the global pandemic caused a decrease in productivity of the service sector, a drop in the rate of formal employment and a plunging GDP all are reasons to push people to seek informal employment (Ferriera et al., 2020). Moreover, it was detected that the "essential sectors" were less affected by the lockdown as opposed to the service sector (Ibid). That is true for other countries around the globe including Egypt.

In addition, due to the vulnerability of the informal economy, any sudden substantial economic changes reflect negatively on it. By examining the effects of the 2008 economic crisis on construction workers and gem polishing workers in Rajasthan, Mohanakumar and Surjit (2011) explained that work conditions got worse and the pay decreased, and workers had to adjust to the wage loss by cutting back on important items like education and health expenditures but as the situation continued to worsen they had to cut back on necessities like food and shelter.

Moreover, the lockdown has an impact on the economy especially the informal labor market. Restricted mobility, increased health bills, and forced closures of enterprises for the period of the lockdown have immediate economic effects. The International Labour Organization expected that such measures will result in an increase of relative poverty by 56 points in lower- and low-income countries (ILO, 2020b). It also argues that annually, 100 million people fall into poverty due to health expenses, the lockdown year, even more, will fall below the poverty line due to the Covid-19 virus. Ultimately, leading to revenue loss to the informal sector and the struggles of the small and medium-size enterprises will cause unemployment to increase causing damage to the fabric of the economy (ILO, 2020b).

Furthermore, both the formal and informal markets are closely linked and affect each other; when the formal labor market started laying off workers, they found refuge in the informal labor market. The history of economic shocks shows a hike in unemployment rates and a reduction in salaries (Heltberb et al., 2012). Accordingly, the pandemic helped expand participation in the informal economy along with the expansion of the informal labor market. Webb et al. (2020) explain that the extreme reduction in jobs in 2020 due to the lockdown, raised doubts about the future, and has fundamentally shifted the balance of costs and benefits involved in informal employment which drove individuals to join the informal market. Meanwhile, the pandemic had a positive impact on remote work opportunities. Therefore, the authors also predict that the dynamics of the labor market will shift as a result of the pandemic (Webb et al., 2020).

By reviewing the literature, patterns of the effect of shocks, such as the global financial crises and wars, reflected on the socio-economic lives of workers in the informal economies. These patterns include harsher work conditions and lower pay which influences their social lives and their ability to meet their usual standard of life (Jureidini, 2009). At least 73.5% of Egyptian

families suffered from a fall in income while 26.2% lost their jobs due to the pandemic (UN, 2020a). In addition, the lockdown drove millions into the informal economy searching for a means to live which makes it even more important to highlight the struggles of this segment of the society and evaluate the performance of governments to reach policy recommendations that would benefit them.

Also, swift and effective policies are needed in order to mitigate the negative impact of the lockdown on workers in the informal economy Williams et al. examine the effects of the temporary businesses assistance by most European countries. This assistance excluded the informal economy which forms 15.8% of the GDP. The author proposes a “voluntary disclosure initiative” aiming to offer the chance to informal enterprises and workers to join the formal economy and benefit from the temporary relief the governments are offering (Williams et al., 2020). Such initiatives could be beneficial for both the government and members of the informal economy by attracting more and more to be documented, and join the formal economy.

2.1.3 Informal Economy and Social Insurance

Traditionally, governments set labor regulations such as minimum wage, maternity leave, paid vacations, healthcare, and social insurance to protect the vulnerable and to protect their workers (Lindert et al., 2020; Sieverding & Selwaness, 2012; Wahba & Assad, 2016). Social insurance is a contributory social protection scheme shielding participants from risk and distress throughout their life cycle (Prasad, 1973). While social insurance could be viewed as a contract to guarantee the protection of employees against old age, work injury, disability, it supports them through major events (like maternity leave) and provides them with a chance to improve their quality of life (ESCWA, 2019). Many of these programs are usually employment-based aimed to protect workers, alleviate poverty, cushion economic shocks, create social justice, and in return

contribute to the UN's SDGs (ESCWA, 2019) by contributing directly to the decrease of poverty and hunger and indirectly to health and wellbeing, ensuring equality including gender equality, and promoting decent work, and economic growth.

Many developing countries approach social protection as a necessary instrument to ensure political stability, economic security, and basic human rights among workers of the informal economy (Loewe & Westemeier, 2019; Unni & Rani, 2003). On the same note, it is believed that in the Middle East and North Africa (MENA) region social protection programs are offered to the people as compensation for their weak political participation and lack of accountability resulting in weak, inefficient, and unsustainable programs (Loewe & Jawad, 2018). Leading some countries, including Egypt, to seek reform.

Most governments depend on an intricately designed contributory and non-contributory based system where they combine techniques like saving up during a period of high-income productivity and redistributing it to low productivity periods (intrapersonal programs) or gathering taxes from the rich to provide the poor with goods and services (interpersonal programs) (Falkingham & Harding, 1996). Alfery and colleagues (2017) promote social insurance programs derived from productivist and universal human rights program theories as productivist theory failed to recognize the role of the untraditional labor in a community where the productivity of informal workers contributes to the extension of protection to the members of this market regardless of their employment status.

Generally, social insurance is offered only to those employed in the formal economy (Lund, 2012). While informal workers are rarely incorporated in social insurance laws and as a trade-off, they are under-reporting their income or do not even pay taxes (Hamid, 2006; Roushy & Selwaness, 2019; Van Ginneken, 2002) which jeopardizes funding social protection programs

covering informal workers (Unni & Rani, 2003). These individuals often prefer to cater to their current needs rather than worry about their future (Van Ginneken, 2002). Commonly, individuals prefer non-contributory social insurance schemes, compared to contributory which keeps them in the informal market (Sojo, 2016) deferring any efforts of formalization. This has led many to believe that their actions harm social insurance (Sojo, 2016; Winkler et al., 2017) and economic inclusion (Meagher, 2021). In some cases, rigid social insurance laws and labor laws can hurt employment levels too (Lazear, 1990), increase inequality (Christensen & Wibbels, 2014), and boost participation in the informal economy (Wahba & Assad, 2016). Some economists would argue that the firm structure of the formal economy reduces its ability to grow, ergo, favoring the informal market. These economists clarify that in order to maximize profit, the formal market tends to discourage hiring, misallocate labor, waste resources, and be biased against women (Wahba & Assad, 2016). On the other hand, weak law enforcement pushes workers and employees to abstain from participating in social insurance programs (Roushy & Selwaness, 2019).

Women's participation in contributory social insurance reflects gender inequalities in society. First, women's increased participation in the informal economy keeps them underrepresented in social insurance coverage (Holmes & Scott, 2016). Second, contributory social insurance schemes expose inequalities reflected in unequal pay and widen gender pay gaps (Holmes & Scott, 2016). To illustrate, women receive lower wages leading to a lower contribution which leads to lower benefits compared to their male counterparts. Third, health insurance schemes lack coverage of reproductive expenses which solely affects women.

Hence, the emergence of the term "inclusion", a term symbolizing pro-poor attitudes while hiding the fact that growth is unequitable (Meagher, 2021). Inclusion is at the heart of the United

Nations' sustainable development goals (SDGs) aiming to provide informal workers productive employment, social protection, and equality.

While formalizing the labor market could have a positive impact on social insurance, and quality employment leading to decreasing inequality, vulnerability, and poverty (Sojo, 2016), Lund (2012) argues that formalizing informal labor is unattainable due to the complicated nature of the situation. Therefore he advises looking at it sector by sector and calls for the collaboration of local governments, trade unions, and informal worker's organizations to organize informal labor (Ibid). On a similar note, Egypt introduced a new social insurance law that offers informal workers protection rather than trying to formalize their work. Therefore, local governments, informal workers' organizations, and trade unions are key players in the formulation of more inclusive and efficient policies to regulate informal labor and protect its workers (Ibid). Bringing to attention the importance of creating laws and policies that look at informal labor as workers, and that organize their work not only as vulnerable individuals in need of poverty-oriented social security nets (Ibid) ensuring the attainment of a system that incorporates basic human rights at its core (Alfers et al., 2017). Furthermore, unionizing and organizing domestic workers is key to pushing for reform (Maaroufi & Löw, 2019) that could create, improve, and sustain a safe environment for domestic workers (Jhabvala, 2013; Jokela, 2017).

Unfortunately, other than the special grant for informal workers who lost their jobs during the pandemic, Egypt does not have any other policies that specifically target informal workers. Moreover, informal workers have the chance to benefit from programs like Takaful and Karama (if they meet the criteria), food ration cards, and health insurance (Aran NGO Network for Development, 2021).

2.2 Paid Female Domestic Workers

Many households around Egypt depend on paid domestic workers to help with house chores. Helma Lutz (2011) describes paid domestic work as the outsourcing of the house chores to paid individuals. The number of paid domestic workers has rapidly increased with the emergence of women into the work sphere leaving the burden to care for the household to unskilled workers (Das Gouptas, 2008; Grant, 1997), which gave more women the chance to join the workforce. To illustrate, the number of domestic workers increased by 19 million workers from 1995 to 2012 (ILO, 2013).

The ILO defines paid domestic workers as “any worker engaged in domestic work within an employment relationship” while it describes domestic work as “work performed in/for a household/s” (ILO, 2011). Furthermore, the 20th International Conference of Labour Statisticians (2013) definition offers a statistical description of domestic work as “all workers engaged directly as employees of households to provide services mainly for consumption by the household members, irrespective of the nature of the services provided; domestic workers employed by service providers; and domestic service providers employed for profit.” To simplify, paid domestic workers are tasked to replace the role of their employers around the household by cleaning, organizing, cooking, taking care of children, caring for the elderly, gardening, and driving (Anderson, 2000; Grant, 1997; Guarnizo & Radriguez, 2017).

It is difficult to pinpoint the job description of paid domestic workers as their tasks could vary and overlap (Anderson, 2000). For example, a domestic worker could be in charge of cleaning the house while tending to a baby. Furthermore, these tasks are not clearly defined (ILO, 2010). For instance, caring for a child could mean babysitting or could incorporate cleaning after, or cooking for that child too. Moreover, cultural norms and gender roles define these tasks; to

illustrate, more intimate tasks inside the home of the employer are performed by female domestic workers while fewer intimate tasks are performed by their male counterparts like driving and gardening (Guarnizo & Radriguez, 2017). Therefore, despite the informal nature of employment of domestic workers, female domestic workers often have an intimate relationship with their employers given they work in close proximity (Ibid). On the other hand, the lack of legislation to protect and organize domestic workers creates an underclass of unprotected workers (Grant, 1997) facing discrimination based on sex, race, and caste (ILO, 2010).

Domestic workers have a great impact on their communities and the economy; their presence allows more and more women, and even men with caring and household responsibilities, to join the labor force by carrying the burden of these responsibilities themselves (ILO, 2011; Oelz, 2011; Simonovsky & Luebker, 2011). In addition, they play an important role in caring for the elderly, and individuals with disabilities (Ibid).

Paid female domestic workers could be classified into two categories: live-in and live-out. Even though both categories share similarities in their duties and work conditions, there are a few major differences. Live-in domestic workers are usually young in age with little care responsibilities towards their families, and/or those migrating from rural areas or abroad who find refuge at their employers' place while providing for their families back home (Hobden, 2013). The main challenge facing live-in domestic workers is defining their work hours because they live at the place of their employment which makes them always on call (Ibid), even though the ILO set a maximum of 48 hours per week as the acceptable limit (Hamandia-Güldenbergl, 2004). This brings the average of work hours higher compared to live-out workers with no overtime compensations (Hobden, 2013). In addition, always being on call makes it hard for them to plan their breaks and organize their tasks (Ibid). Finally, residing at their bosses' home could have a restrictive effect on

their movement and freedom in general (De reget, 2009; ILO, 2010). Even though the demand for domestic workers is rising over time, the demand for live-in domestic workers, both national and foreign, is falling (Hobden, 2013). This could be attributed to the change in culture where the demand for help around the household around the clock has decreased or where men and women share the responsibilities around the house, along with the decline in employers' ability to pay for live-in domestic workers' salaries (Ibid).

On the other hand, live-out domestic workers commute daily to work which offers them the chance to work for multiple households. They might have little control over their work hours, but the time spent on their daily commutes is not accounted for within their salaries (Guarnizo & Radriguez, 2017). In addition, their workload surges as they care for two households; where they work and their own (Ibid).

Due to the scarcity of data on paid domestic workers, the ILO estimates that the number of domestic workers around the world reached 100 million by 2010 (Simonovsky & Luebker, 2011) 81% of which belong to the informal economy (ILO, 2021). Paid domestic work represents 4 - 10% of employment in developing countries (ILO, 2013b; Schwenken & Heimeshoff, 2011), while paid female domestic workers reached 31.8% of the total employed women in the Middle East (Simonovsky & Luebker, 2011).

To truly understand the struggles of domestic workers, we need to have an in-depth look at the different aspects affecting their employment.

2.2.1 Work Conditions of Paid Domestic Work

After exploring these numbers, we need to understand that these statistics are rough estimations of the situation. According to the ILO, paid domestic work is the least paid occupation with an average of 50% to 20% of the average pay of other jobs in a given labor market (Olez,

2011). A few factors are contributing to the low pay of domestic workers. First, the stereotypical assumptions regarding women's abilities, skills, and preferences. In other words, domestic work is dominated by women, with 83% (ILO, 2013), who are paid to complete tasks that are traditionally linked to a gender stereotype and dubbed as unproductive (Olez, 2011). The lonely nature of the job where individuals work in separate households away from their counterparts (Das Gouptas, 2008) unable to organize (Grant, 1997), unable to educate and inform each other of their rights, and impotent to offer each other support (Das Gouptas, 2008; Olez, 2011). Furthermore, the unique power dynamics, the employer controls all aspects of the worker's life including the termination of employment and logistics, working in the boss' home limits their freedom of movement (Mann, 2015). These factors combined with the lack of collective bargaining power of domestic workers keep them away from the radar of policy formulation in many countries and force them to settle for harsh work conditions (Boris, 2014; Olez, 2011; Vasanthi, 2011). In return, exposing domestic workers to extreme work conditions including long work hours, restricted movement, lack of social insurance, sexual, physical, and emotional abuse, no guarantee of a weekly day of rest, lack of paid vacations, low wages (ILO, 2020a), unpaid overtime, in-kind remuneration, late wage payment, deduction from the salary without prior notice (Olez, 2011), and the double burden of caring for their own homes after tending for their employers' (Guarzino & Rodrigez, 2017).

Furthermore, the ILO labels workers as "informal" if their employers do not contribute to social security on their behalf and if they are not guaranteed paid sick and annual leaves (ILO, 2011a). Leading 81.2% of domestic workers around the world to fall under this category of informal workers (ILO, 2011b) and surpass any other form of employment in Arab states by three times (ILO, 2011a). In addition, the amount of informality among domestic workers increases in

low-income countries with 94.7% informal domestic workers compared to 61.8% in high-income countries (ILO, 2011a).

Guarnizo & Rodriguez, (2017) attribute the informality of domestic work to the lack of enforced legislation regulating the work conditions of domestic workers, gender norms, and the fact that a domestic worker's office is his/her employer's home (ILO, 2011a), not their employers trying to decrease their wages. In many, cases domestic workers are paid above the national minimum wage (Guarnizo & Radrigez, 2017). Therefore, governments should join the civil society along with the different stakeholders (employers, workers, and intermediaries) to formalize domestic work (Pérez & Gandolfi, 2020). While governments adopt legislation and ensure their enforcement of laws formalizing domestic work (Undurraga, 2016).

It is safe to assume that informality attracts the vulnerable; low skills, lack of documentation, family commitments (Cox & Watt, 2002) and financial need (Williams & Winderbank, 2003) drive individuals to engage in informal domestic work and to accept its difficult conditions. In addition, the low national minimum wage in some countries is another reason why some women put up with the harsh conditions and informality associated with this job (Schwenken, H., & Heimeshoff, 2011). Along with language barriers for immigrants (Cox & Watt, 2002). Furthermore, during a crisis, demand for informal domestic workers decreases which forced them to accept even worse labor conditions (Fernandez, 2010). Additionally, illiteracy and having low skill sets are often forcing power pushing women to engage in paid domestic work where they receive lower pay than their male counterparts (Aghajabian, 1981; Ramirez-Machado, 2003).

Informality is a great contributor to the extreme work hours facing domestic workers; either too short or too long. Informally employed domestic workers have double the chance to work less than 20 hours per week compared to any other job minimizing their income (ILO, 2011a). While

42% of informally employed domestic workers endure more than 48 working hours per week for a very little wage (ILO, 2011a). Most importantly, informality keeps paid domestic workers from being protected by any social security nets (Sojo, 2015; Razavi et al., 2020).

Paid domestic work and foreign workers are often interconnected. The demand for immigrants/ refugees to participate in paid domestic work increased on account of their low wages and their dedication to the job while accepting harsh conditions including irregular work hours, lack of family support (Flores-Gonzalez et al., 2013). To the extent that there are some recruitment offices around the Middle East (Sabban, 2001). On the other hand, some countries encourage their citizens to seek domestic work abroad aiming for their economic support through the remittance that the workers will send to their families (ILO, 2010). The migration policy institute reported a flow of \$280 billion worth of remittances across the globe in 2006 (ILO, 2010) and continues to grow (OECD, 2005).

Schwenken & Heimeshoff (2011) divide migrant domestic workers into two categories: those migrating to the global north and Gulf countries and those migrating to neighboring countries either legally or illegally. Workers belonging to the second category are usually low-skilled and illegally residing in their host country (Schwenken & Heimeshoff, 2011). Just like their national counterparts, foreign domestic workers are not allowed to self-organize and create unions which keeps them under the mercy of their employers (Sabban, 2001). The vulnerability of these workers puts them at risk for abuse from their employers to the extent that Jureidini and Mabrouk (2004) describe it as “Contract Slavery.” These work conditions vary depending on the tasks of the worker, but the majority reported common challenges including denial of holidays, increased work hours, and working in an aggressive environment (Ibid).

Meanwhile, the Arab Gulf enforces a “Kafala” system, a labor sponsorship, where paid female domestic workers are granted, residency supported by her sponsor, where the employer has the upper hand one as he/she must permit them to terminate their contracts (Longva, 1999; Pande, 2012; Mahdavi, 2013). Leading to extreme work conditions (Longva, 1999; Pande, 2012) which led Jureidini & Moukarbel to describe the Kafala system as slavery (2004).

The demographics of domestic workers, dominated by low-skilled illiterate women, kept them away from legislative protection (Magwaza, 2015). What entrapped them in a hard-to-break cycle of low skills, low income, and harsh work conditions. Therefore, binding legislation that organizes and/or formalizes domestic work ensures freedom of association, setting a minimum wage, and defining work conditions along with other aspects of work (Vasanthi, 2011) complemented with trade unions (George, 2013) could have a positive effect on domestic workers.

Flores-Gonzalez and comrades (2013) describe migration as a “survival strategy” that many follow to escape the hardship afflicted by neoliberalism. Free markets, lack of governmental regulations, privatization, and high competition are the roots of the neoliberal economy (Harvey, 2007), which the Guardian associated with “all evil” (Monibet, 2017). In other words, many women move away from their place of residence hoping to secure a better future and to ameliorate their standard of living (IOM, 2019).

As described earlier, the work conditions of both local and migrant domestic workers are pretty similar, with the difference of having an abiding contract that makes it difficult for formal immigrant workers to quit their jobs. Therefore, it is important to support these workers to self-organize (Sabban, 2004). Such attempts of professionalization of domestic work would increase productivity, and quality of services provided while legalizing their work (Lutz, 2011). Along with drafting and implementing laws to protect these workers (Jureidini, 2009).

2.2.2 The Egyptian Case

In addition, In Egypt, just like any Arab country, participants in paid domestic labor are a classified hierarchy. For instance, Asian workers are on top of the Pyramid with the highest salaries followed by Ethiopians then come other African nationalities and locals (Ahmed, 2003; De Reget, 2009). Furthermore, in some cases, ideologies, and religion also play an important role in classifying the workers within this hierarchy (Ray, 2000). By putting them in these classifications based on stereotypes, employers have better control of their employees (De Reget, 2009). Meanwhile, finding a balance between professional and personal life remains a struggle for female workers. Due to the scarcity of data on paid domestic workers in Egypt we need to identify their demographics and the main drivers for their employment in the informal economy. Paid female domestic workers in Egypt are young, with an average age of 31 years old, illiterate, low-skilled (Mansour, 2015), and the burden of being the sole provider for the household. The illiteracy rate among Egyptian women aged 15 and higher is 34% compared to 24% among their male counterparts (World Bank, 2021). Meanwhile, the unemployment rate among Egyptian women reached 42% in 2020, while at least half of the working women are engaged in the informal economy (Danish Trade Union Development Agency, 2021). The gender gaps could be attributed to the patriarchal nature of the Egyptian society (Islamic Development Bank, 2019; International Center for Development and Decent Work, 2011; Saad Zaghloul, 2014). Contrastingly, the number of female-headed households reached 12.9% of the total Egyptian households in 2014 (World Bank, 2014).

Egyptian paid domestic workers to share the harsh work conditions with their global colleagues, but what adds to their vulnerability is being unprotected by the law (Halim et al., 2010). The Egyptian labor law does not require equal pay among genders for the same tasks (Danish

Trade Union Development Agency, 2021) while completely ignoring domestic workers. On the other hand, the inauguration of the first trade union concerning domestic workers in 2012 under the name “syndicate of monthly-paid workers” (Abo Alabass, 2012) aimed to protect and regulate domestic workers. But the new labor union law no. 213/2017 entailing the expansion of participants in the trade union organization threatened many union organizations (Riad & Riad, 2018). On a more positive note, the Egyptian parliament is reviewing a draft of a law organizing domestic workers (Youssef, 2021) hoping to address minimum wage, work hours, health insurance ...etc (Egyptian Streets, 2021). As stated earlier, the new social insurance law has incorporated paid domestic workers (Youssef & Abouzekry, 2019).

2.2.3 The Everyday Struggles of Paid Domestic Workers

Despite living in a patriarchal society, the bleak economic conditions led to increased participation of women in the labor market in order to generate income (Heltberb et al., 2012; Stichter, 1990). Following the global trend of increased female employment, these women were left facing the dilemma of balancing between paid work and family obligations. In spite of the hiked participation in the workforce, many women still carry the burden of raising the children and maintaining the house. On average, women are more invested in their children’s education and carry out more household chores than men (Yavorsky et al., 2021).

There is no denying that work-life balance is harder to achieve for working mothers (Balaji, 2014) but the support of their family members and partners in childcare could ease achieving a work-life balance (Schueller-Weidekamm & Kautzky-Willer, 2012). Therefore, grandmothers offering a helping hand in childcare is popular as it offers the mother the chance to join the labor market (Gattai & Mussati, 1999, Lee & Bauer, 2013) while it has shown a positive effect on the

child's emotional wellbeing (Gattai & Mussati, 1999). Meanwhile, financially capable families depend on external childcare services (Xu, 2005)

Likewise, the literature identified many factors influencing the attainment of work-life balance including, the flexibility of employers, work conditions, organizational culture, work schedule (Balaji, 2014, Hill et al., 2001), and low-income hours (Madipelli, 2013). The conflict between work and family responsibilities depends on the amount of engagement of the worker on both levels (Balaji, 2014). Trade unions have the ability to advocate for women's rights and negotiate those conditions which would reflect on their work-life balance (Rigby, 2010).

Economic and health shocks often cause work-family imbalances; women are forced to either focus on their work or take care of their families. Consequently, during the Covid-19 pandemic, the increased workload among domestic workers inversely affected their role around their households (Del Boca et al., 2020). In other words, workers had to choose between providing for their families or being physically present at home on a regular basis (Giordano, 2020; Majekodunmi, 2017). To the extent that some women were forced to reduce their paid work in order to concentrate on family chores (Yavorsky et al., 2021) and avoid family conflict (Chee et al., 2009). While others prioritized the economic stability of their families to ensure their survival (Giordano, 2020). Consequently, it is important to look at the devastating effect of the pandemic on personal and professional spheres.

2.3 The Covid-19 Pandemic

The pandemic exposed weak social policies (Razavi et al., 2020) creating a stress load on unprepared governments all over the world who were obliged to make swift decisions (Barberia, 2021; Bouckaert, et al, 2020). These decisions were painted by each government's political strategies and policy characteristics (Capano, 2020). These characteristics often included the

quality of the healthcare system, governmental capabilities, and resilience (Barberia, 2021; Capano, 2020).

The first attempt to control the spread of the novel Coronavirus was imposing restrictions on the movement of individuals and encouraging the citizens to focus on personal hygiene (Anyanwu & Salami, 2021). Even though lockdowns are effective non-pharmaceutical tools to slow down the spread of the virus, they come with a heavy economic price (Beschel, 2021; Murray & Jilany-Hyler, 2021; Shen et al., 2021; WEF, 2020; Wong et al., 2020). A cross-sectional study conducted in Egypt by Bakry and Waly explains that 70% of its 1,036 participants understood the importance of social distancing in avoiding contamination while only 18% strictly abided by social distancing guidelines (2020). Meanwhile, such a measure has a devastating effect on non-health aspects of life (Murray & Jilany-Hyler, 2021). Therefore, despite having a good understanding of the importance of social distancing, many Egyptians did not comply with it (Bakry and Waly, 2020).

That being said, the Egyptian government had to improvise a policy that would better fit its circumstances and capabilities (Anyanwu & Salami, 2021; Kassa et al., 2020; Sharma et al., 2021) by opting for barely restrictive closure policies incorporating a partial lockdown, from April to June, in order to keep the economy running even at a slower pace, at least 600,000 jobs were estimated to be lost (Krafft, 2021). Furthermore, by losing 9.7% of their income, the urban poor were the most affected by the slow moving economy (Breisinger et al., 2020). The fear of starvation drove many to risk contamination for economic survival (Rutayisire et al., 2020) especially among lower social classes (Moaddel, 2021) leading to intensified contagion levels during the pandemic (Lotta & Kuhlmann, 2020). Therefore, it is important to raise awareness about

proper measures that individuals need to take to protect themselves including wearing masks, the use of hand sanitizers, frequent hand washing, and keeping a safe distance from others.

The lockdown came along with a bundle of socio-economic policies designed to decrease contagion while minimizing the economic impact of the outbreak. Suspension of international flights, cultural and touristic events got canceled, closure of universities, schools, nurseries, churches, and mosques, imposed a curfew (UN, 2021), a 1500 EGP grant to informal workers, increased healthcare budget.

On the economic level, the pandemic is expected to cause a recession worse than the one caused by the Great Depression (Valensisi, 2020). By pushing around 100 million individuals under the poverty line globally (Ibid). Likewise, the pandemic is expected to hinder the efforts to eradicate poverty by 2030 (Anyanwu & Salami, 2021; Sumner & Ortiz-Juarez, 2020) sending Middle Eastern and North African countries to poverty levels approaching those in the early 1990s (Anyanwu & Salami, 2021). Furthermore, it is expected that developing countries will carry a heavier share of increased poverty (Valensisi, 2020). Egypt witnessed a surge in the unemployment rate especially among informal workers (Krafft, 2021). Reflected in 22%, of the Egyptian participants of the Economic Research forum MENA monitor survey, reporting a decrease in income 49% of which come from the lowest income quartile (Ibid). According to CAPMAS, 55.8% of urban women reported job loss while 60.1% of them blame their job loss on social distancing measures (CAPMAS, 2020c).

2.3.1 The Pandemic and Paid Domestic Workers

The pandemic has affected the lives of every person on the planet; its impact exposed the vulnerability of the informal sector (Kassa, 2020). As one of the most vulnerable groups in the informal economy, paid domestic workers, carried the heaviest share of income loss during the

lockdown by either losing their jobs or witnessing a dramatic decrease in their working hours. Domestic workers suffered wage loss 5 times greater than any other sector (ILO, 2021). Concurrently, those who were able to maintain their jobs, even partially, endured deterioration in work conditions that were already appalling, to begin with. Prolonged work hours, increase in chores, delayed wage payment combined with the absence of protective gear (Amdeselassie et al., 2020; ILO, 2021; Sumalatha et al., 2021) while risking their health.

With the widespread of the virus, demand for services has decreased (Abay et al., 2020). Abay and colleagues (2021) attribute this trend to both the fear of the virus and the decreased purchasing power. By observing the pandemic's microeconomic impact on vulnerable households, it is clear that the economic instability led to a weakened purchasing power (Gupta et al., 2020). Due to the heavy loss of income, households had to improvise coping mechanisms including decreasing consumption, borrowing money, selling belongings, spending savings, and depending on government support and grants. Reducing food consumption was the most popular measure with 30% of the respondents to the International Labour Organization survey having adapted it (2021; Palma & Araos, 2021; Gupta et al., 2020). While 26% relied on governmental support, 14% decreased non-food consumption and 6% sold assets (ILO, 2021). Meanwhile, in order to compensate for the added expenses on disinfectants, protective gear, and medical supplies, households substituted expensive food with less expensive ingredients (Yassa, 2020). In addition, Kansime and colleagues (2021) argue that the degree of poverty has a direct effect on the coping strategy chosen by the household. In other words, they pointed out that blue-collar families relied on altering food consumption behavior while better-off families depended on savings (Kansime et al., 2021; Gupta et al., 2020).

Working mothers depended on different coping mechanisms in order to survive the new conditions. Cooperation between family members and embracing new gender roles away from stereotypes eased the transition into a new family dynamic (Llanos et al., 1999; Wierda et al., 2008). Additionally, to be able to make such sacrifices without jeopardizing the conditions around their households, women often depend on the support of their relatives (Llanos et al., 1999), neighbors, or friends (Adisa et al., 2016). This support came in many forms and sizes encompassing emotional support, financial assistance, daily childcare, and cohabitation with other families (Geinger et al., 2017).

On the other hand, the pandemic had a substantial impact on the social aspect of life. The closure of educational institutions, financial disparities, restriction on movement, and fear of contamination led to an increase in domestic violence, psychological issues, added the burden of homeschooling on women, increased unpaid domestic work, and an overall plunge in the quality of life. After reviewing the effects of global crises Sumner et al. (2020) expect an increase in malnutrition and mortality rates among children and a decrease in educational accomplishments.

Furthermore, the new conditions imposed by Covid-19 left women struggling to find a new work-family balance. Women endured harsher work conditions including longer hours, increased tasks, and even blackmail to compensate for income lost by the layoff of their spouses (Pérez et al., 2020). Consequently, an increased feeling of guilt rose among working women (Llanos et al., 1999) who had to sacrifice their role as mothers for the role of the breadwinners (Kwon et al., 2004). Working long hours has harmed the relationship between mothers and their children (Heinrich, 2014) and their relationship with their spouses (Adams et al., 1996). Therefore, having supportive spouses and flexible bosses compose a support system for women and a booster to

achieve work-family balance (Uddin, 2021). While social stereotypes and social obligations obstruct working women's versatility (Uddin, 2013).

In addition, the relationships between members of the same household, between spouses, or between parent and child, get affected by external factors. Stress has a great effect on family dynamics especially in struggling families (Sheidow et al., 2013). The stress created by the uncertainty of the situation, fear of getting sick, and fear of unemployment increased spousal conflict (Kwon et al., 2004). Catherine Cohen (2010) proposes that stress associated with extreme life events could highlight existing marital problems that could even lead to divorce. On the other hand, children's behavior got negatively affected by the mother's new work conditions (Anna Gassman-Pines, 2011) which consequently would increase the women's feeling of guilt and increase family conflict (Chee et al., 2009). With families confined to their homes, levels of violence within the household sore during the period of the lockdown (Abdel Rahman, 2021). That incorporated all types of violence; between spouses, siblings, and parents to a child (Abdel Rahman, 2021). Furthermore, 33% of the 1518 female respondents to the poll conducted by the United Nations reported an increase in problems among family members of the same household, while 19% witnessed family violence within the household (*UN Women*, 2020).

The burden of childcare and household chores falls heavily on women despite the slight shift in gender roles (Frize et al., 2021). Besides, 9% of the respondents to the UN survey invested more time helping their children with school work, 61% increased efforts of childcare, with 51% reported an increase in house workload (The National Council for Women, 2020; *UN Women*, 2020). Therefore, women had to find a balance between their work and home duties (Frize et al., 2021). Especially after the closure of educational institutions and the move towards distance learning which came with its baggage of internet connectivity, material accessibility, and the

negative effect on the students' performance (Fauzi & Sastra, 2020; Wu, 2021). The transition towards distance learning was not easy for both students (Adnan & Anwar, 2020), teachers (Mukhtar et al., 2020), and mothers alike (Anyanwu & Salami, 2021).

The pandemic had an overwhelming effect on the well-being of individuals; mothers struggling to juggle childcare, homeschooling, work, and tending for their household were most affected (Möhring, et al., 2020). A survey by İlkkaracan & Memiş (2021) examines Turkish men and women's use of time during the lockdown showed that 67% of female participants with young children reported an increase in unpaid work compared to 47% to their male counterparts. Additionally, 51% of mothers of young children connected this increase to school closure while 52% of women linked it to the increased household tasks related to hygiene (Ibid). In spite of the increased participation of men in unpaid labor, the gender gap widened from 2.58 hours/day to 3.36 hours/day during the pandemic (Ibid). In accordance, Toumoum (2021) highlighted that among her participants, married women from the MENA region engaged in more household labor compared to those from North America. She also linked the surge of household labor and childcare to increased anxiety, and depression especially amongst Middle Eastern mothers (Toumoum, 2021). In conclusion, the pandemic brought a toll on the medical, economic, and psychological aspects of life (Zacher, 2021).

Furthermore, not only did the Covid-19 pandemic threaten the physical health of the global community, but it also posed a psychological burden on many (Avsec et al., 2021; Sümen, & Adibelli, 2020) including children (Yanaz et al., 2021). Physical health, fear of contamination, social distancing, restriction on movement, and financial concerns were among the stressors that threatened psychological health around the globe (Avsec et al., 2021; Brailovskaia & Margraf, 2020; Park et al., 2020; Sümen, & Adibelli, 2020).

Branje and Morris (2021) detected a polarizing effect of the pandemic on psychological health; those who have strong support systems were more resilient to the effects of the pandemic while those with weaker support systems crumbled in the face of the adverse circumstances (Ibid) showing signs loneliness, anxiety, depression and low engagement (Avsec et al., 2021; Qui et al., 2020; Thakur et al. 2020). While Sümen and Adibelli (2020) argue even though 84.9% of the 116 cross-sectional questionnaire study participants are anxious due to the pandemic, one's perception of his/her health affects his/her well-being during the pandemic. Youth below 31 with no chronic disease had better mental health and well-being than women with at least one chronic disease who showed signs of anxiety and fear of being infected by the Covid-19 virus (Ibid). In other words, lockdown circumstances and the environment where one is self-isolating have a great effect on one's psychological wellbeing (Avsec et al., 2021). In addition, 50.4% of the 2530 participants of Odriozola-González and colleagues' online survey showed signs of anxiety, depression, and stress during the period of the lockdown. While 50% of Petzold et al.'s (2020) 6509 online survey participants in Germany showed increased anxiety and psychological distress related to the Covid-19 pandemic and experiencing long periods thinking about the pandemic and its consequences.

Withal, Zuckerman and colleagues (2017) argue that women are more susceptible to changes in their environment while the difference in subjective well-being to structural inequalities, gender roles, and social norms would explain women's inability to fulfill psychological needs (Batz & Tay, 2018; Meisenberg and Woodley 2015). Correspondingly, Tesch-Römer and teammates (2008), added that gender inequality would only harm women's subjective well-being only in cultures where gender equality is highly regarded. Meisenberg and Woodley (2015) added that engagement in paid labor has a negative impact on women's perception of well-being. At this stage, individuals who relied on social and emotional support,

and religious beliefs to cope with the emotional stressors of the pandemic showed positive effects on their well-being (Zacher, 2021). In other words, those who have an outlet to vent their emotional baggage or depend on their faith had a positive view of their wellbeing.

Looking at the previously mentioned challenges through the gender lens, we find that health shocks differentiate between genders in their impact and widen the gap between them (WHO, 2020d). Gender inequalities have long been an issue in both the professional and personal lives of women. The impact of the pandemic has gravely affected already existing gender gaps on both the economic and personal levels. While women's participation in paid labor is significantly lower than men's; women take the lead in unpaid labor (Madgavkar et al., 2020). The pandemic intensified the economic instability of women, especially those in the informal economy exposing them to poverty (Nanthini & Nair, 2020). Women holding informal jobs were at a higher risk of losing their jobs (UN, 2020b); globally, women are 19% more likely than men to lose their jobs during the pandemic (Madgavkar et al., 2020). From the month of April to June 2020, the number of unemployed women grew to times more than the number of unemployed men in Egypt, the numbers tripled in the following three months (MEI, 2021). Globally, women, between the age of 25 and 34, are 25% more likely than men to fall into extreme poverty expanding gender gaps wider and wider (UN, 2020b).

On the social side, Egyptian women were tasked with unpaid labor around the household three times more than men (Morse & Anderson, 2020); by cleaning, cooking, tending for the elderly, and caring for youth especially after the school closure (OECD, 2020; UN, 2020b). While at home, women are facing gender-based violence which is expected to intensify due to the fact that they spend more time at home with their abusers (UN, 2020b). These trends intensify gender gaps and shows the amplification of the effect of the pandemic on women. Therefore, gender

sensitive policies and laws are needed in order to mend this gap and levitate some of the damage caused by the pandemic (Ibid)

2.3.2 Governmental Response

For the first seven months of the Covid-19 pandemic, \$800 billion have been deployed globally in the form of social protection programs proving the effectiveness of such programs in alleviating poverty, ensuring food security, improving healthcare, and building human capacity during a crisis (Yassa, 2020). In addition, the International Food Policy Research Institute (IFPRI) attributes the 73% decrease in household income in Egypt to the lockdown, precautionary measures imposed by the government, and the job losses caused by them (Yassa, 2020). In addition, 50% of the Egyptian population felt a drop in their income (Selim, 2020) with the service sector losing 10.9% of its productivity (Breisinger, 2020). Furthermore, the Central Agency for Public Mobilization and Statistics (CAPMAS) estimates that 61.9% of irregular workers witnessed hardship due to the pandemic to the extent that 20% lost their jobs (2020b; Jr., 2021). Therefore, governments raced to prove themselves as the protector of the poor by preserving income and investing in public health (Razavi et al., 2020).

In hopes of minimizing job losses and in return salvaging individuals from falling under the poverty line (Breisinger et al., 2020) gaining control of the length of the pandemic (Sumner, 2020) the Egyptian government started to implement a new set of policies including lifting the already lenient restriction on movement believing in the importance of adapting with the new normal life (Beschel, 2020; Suleiman, 2020, IMF, 2020). By June 14th, 2020, the government announced the reduction of the curfew (US Embassy, 2020a) and completely lifted it by June 27th (US Embassy, 2020b). By the autumn of 2020, only 40% of women returned to their jobs compared to 96% of men going back to work (CAPMAS, 2020a).

The two main responses to the pandemic were the expansion of the already implemented conditional cash transfer programs Takaful and Karama to include 100,000 new households (Breisinger et al.,2020; Salem, 2021; Yassa, 2020). and the exceptional monthly 500 EGP grant over 3 months for irregular workers (Breisinger et al., 2020; Yassa, 2020). In the meantime, 40% of these applicants were women (Salem, 2021). Participants must register online, must have lost a job due to the pandemic, and can't be beneficiaries of other social protection programs (Khalil & Megahed, 2021). Only 1.6 million irregular workers, out of the 2.5 million applicants who registered on the ministry of manpower's website, received the grant (Khalil & Megahed, 2021; Wu, 2021).

While Takaful and Karama could have a long-term impact on the quality of life of their participants, it remains inadequate in lifting them out of poverty. In other words, Takaful is a monthly cash transfer targeting families with children attending schools aiming to invest in their health, nutrition, and education. This would be ensured by the conditions that the participants should enroll their children in schools with a minimum of 80% attendance, to provide them health checkups including receiving required immunization shots up to the age of five years old, and prenatal checkups for expectant mothers. (World Bank Group, 2018). On the other hand, Karama is a cash transfer program aiming to provide elderly above the age of 65 and citizens with severe disabilities with a monthly pension (Ibid). The monthly transfers keep participants trapped under the poverty line with less than \$1.5 per day. The 500 EGP grant can only cushion the hardship caused by the pandemic (Elkhashen et al, 2020; Khalil & Megahed, 2021). The grant failed to adverse the effect of the pandemic because of its short outreach (Krafft, 2021). Therefore, it is important to eliminate the conditionality of programs in times of crisis, expand target groups, and strengthen delivery systems (Yassa, 2020). In addition, Takaful and Karama programs, along with

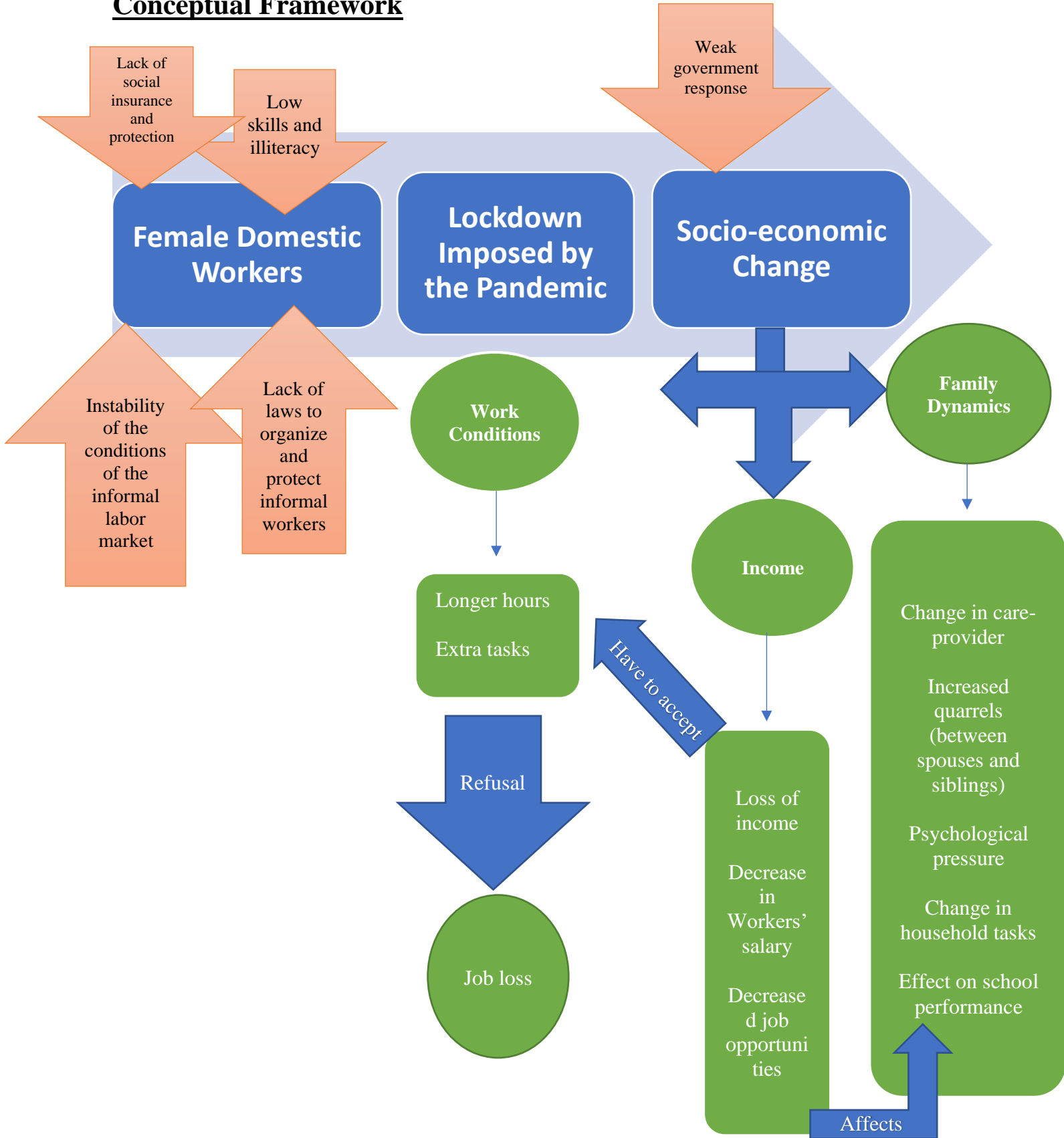
the special grant share targeting similarities, they all depend on self-targeting, which could decrease the number of applicants as it depends on both their awareness of the program and their perception of themselves and their economic situation (Korashi, 2020). While the special grant comes with the struggle of an online application; this grant is designed for informal workers who lost their jobs during the pandemic, a segment of the community that doesn't necessarily have steady access to the internet, technology, and online platforms. Finally, Takaful and Karama programs use Proxy Means Testing techniques in order to evaluate the profiles of applicants. A technique believed to be keeping many vulnerable out of the program (Korashi, 2020). On the other hand, despite the shortcomings of these policies targeting techniques, their inability to counter or cushion the economic effect of the pandemic (Elkhashen et al, 2020) registration-based applications are considered to be beneficial as they offer the state information regarding registered informal workers (Wu, 2021).

Two years after the Covid-19 pandemic, the global economy has witnessed divergent economic recovery trends; Job formality was crucial in maintaining steady wages during the lockdown imposed by the pandemic. In Egypt, 11% of informally employed workers lost their jobs between the months of February and June of 2020 compared to 4% of those in the formal labor market during the same period (ILO et al., 2021). At least, two-thirds of participants in the informal sector lost their wages. Leaving young women, a group heavily affected by the pandemic, to continue their struggle to find employment (ILO Monitor, 2021) due to increased gender gaps under the current circumstances (Sumalatha et al., 2021) and seeking governmental interventions.

Finally, the government's move towards gender-sensitive policies, investment in the healthcare system that could be built on in the future (Elkhasen et al., 2020), and gathering data on informal workers (Suleiman, 2020) have the ability to lead to sustainable social security programs

and in return have a positive impact on the society. On the other hand, Sharma and associates, call governments to focus on increasing the public's purchasing power to maintain the supply chain and keep the economy going attempting to reduce the socio-economic effect of the pandemic (2020).

Conceptual Framework



The different Factors that the research will focus on are the informality of the domestic jobs, the financial burden imposed by the lockdown on members of the informal economy, the changes in social ties between the workers and the members of their households, and how these variables got affected by the lockdown imposed by the government to minimize the spread of the virus given the informal setting where they work. This conceptual framework was designed with inspiration from the literature available on the informal workers during the pandemic and other economic shocks.

Female domestic workers, with a limited skill-set, are forced to deal with the volatility of the informal economy (Cox & Watt, 2002; Williams & Winderbank, 2003). The informality of paid domestic work exposes them to harsh work conditions (ILO, 2011a; ILO, 2020; Olez, 2011). These conditions are amplified by the lack of social insurance (Hamid, 2006; Roushy & Selwaness, 2019; Van Ginneken, 2002) and legislative protection (Bangasser, 2000; Gatti et al., 2014; Wahba, 2009). The lockdown imposed due to the Covid-19 pandemic came with a bundle of socio-economic changes to the lives of paid domestic workers. With weak government response and protection (Anyanwu & Salami, 2021; Kassa et al., 2020; Sharma et al., 2021; Ravazi, 2020) and being the most affected sector by wage loss (ILO, 2021) paid domestic workers had to endure harsher work conditions in order to ensure a source of income (Amdeselassie et al., 2020; ILO, 2021; Sumalatha et al., 2021). On the social side, the lockdown influenced many changes within the household; change roles and tasks within the household (Llanos et al., 1999; Wierda et al., 2008), change in care providers for younger offspring by depending on family and friends (Adisa et al., 2016; Llanos et al., 1999), some witnessed increased family violence amongst members of the household (Abdel Rahman, 2021), a change in roles of members of the household, a rise of psychological issues (Avsec et al., 2021; İlkkaracan & Memiş, 2021; Sümen, & Adibelli, 2020;

Toumoum, 2021; Yanaz et al., 2021; Zacher, 2021), and a decreased school performance (Adnan & Anwar, 2020; Fauzi & Sastra, 2020; Wu, 2021).

This conceptual framework offers a chance to comprehend the conditions that drove domestic workers to join the informal economy and its crushing nature that got amplified by the pandemic while pinpointing the socio-economic changes that they had to go through. The conceptual framework helped understand the situation by summarizing the findings of the literature review, accumulating the different theories related to it which helped with the preparation for the interviews. Finally, it identified the different patterns and gaps in the literature which in turn helped to understand the situation.

IV. Research Design

4.1 Methodology

For further exploration of the topic, this research depends on qualitative research to explore and understand the relationship between the lockdown and socio-economic changes in domestic workers' lives, and the factors influencing these changes.

Qualitative research offers a unique chance to understand these socio-economic dynamics and to identify any changes, struggles, and even the coping mechanism that rose to the scene due to the pandemic. The lockdown is an exceptional phenomenon that influenced the lives of billions of people around the globe therefore qualitative research is the best way to closely examine these effects. Qualitative research presents the chance to explore how these domestic workers got influenced by the lockdown, describe the situation and the socio-economic changes they had to endure in order to survive (Lune et al, 2017). This will be realized through interpretivist theory's observation, and data collection to reach deep insight into the socio-economic effects of the restriction on movement imposed due to the Covid-19 pandemic on female domestic workers (Neuman, 2009). Using semi-structured one on one interviews with live-out female domestic workers in Egypt as the main research strategy. By engaging with these participants, it aided in the comprehension of the changes in socio-economic dynamics imposed by this period through triangulation and the examination of the changes in gender norms represented in breadwinners and caretakers of children and elderly within the household. This design will offer a chance to reach thick, descriptive, and informative data that will help in identifying the struggles and coping mechanisms of these domestic workers (Neuman, 2009). The chosen techniques offer the chance to meet the participants in their natural settings in order to observe them and obtain even richer information, revealing undetected links, and capturing the workers' personal experience.

In addition, secondary data will play an integral role in answering the research question by supporting or refuting the findings of the research. This data was sought from different sources including the Central Agency for Public Mobilization and Statistics (CAPMAS) online database, International Labour Organization, documents published by the United Nations, and other online databases and reports.

4.2 Sample

The research depended on 13 semi-structured one-on-one interviews as a means to collect data. The interview took place from the month of September to the month of November. All of the thirteen live-out domestic workers are Egyptians, live and work around Cairo, have at least one child enrolled in schools or university, and were employed before the pandemic. The sample is designed in a way that offers in-depth information along with the chance to verify the data through triangulation by comparing different stakeholders' views.

Moreover, as the primary focus of the study, female domestic workers were the center of the interview process. Selected participants must have been in this field for at least a year before the start of the pandemic in order to be able to point out the changes that they endured during this period. In addition, they must be cohabiting with their families. This criterion ensured that the participants offered an insightful look into the situation. As the main focus of the research, it was important to interview enough domestic workers (thirteen) who offer enough data and diverse opinions. Furthermore, female workers form a majority in this field with 80% (International Labour Organization) and most of them engage in unpaid labor around their homes making them the most vulnerable while confronting the shocks caused by the lockdown. Therefore, it was dire to review the conditions they were obliged to confront. To get a sense of the situation, the interview questions revolved around their personal experiences, what are the challenges they faced? What

are the changes that occurred to their work conditions? What are the challenges they faced within their households and their family? How do they overcome these struggles? And if they benefited from any of the government security nets?

4.3 Ethical Consideration

Lune and Berg identified several ethical issues that could compromise the integrity of research including failing to abide by the International Review Board's (IRB) guidelines, to protect their identity anonymous, informing the interviewees of their rights, and failing to get voluntary consent from participation, and maintaining objectivity during the analysis phase (2017).

Receiving the IRB approval in the early preparation phase for the research kept it from falling into these pitfalls. Furthermore, before each interview, the interviewer explained to each participant that her identity will remain anonymous, that she can skip any questions she feels inappropriate, and that she can stop the interview at any time. Then, the interviewer got the oral consent of every participant before beginning the interview. In addition, this research depended on referral to reach interviewees thus it was of high importance to make sure that they approve sharing their contacts before receiving them. In addition, in case the referral was through the employer, it was of high importance that the participant's employer was not closely connected to the researcher. For example, reaching out to colleagues in the MPP program or neighbors to get referrals and make sure that each person gave the prospective participant an idea about the research and asked her permission to share her contact information with the researcher. That way potential interviewees do not feel obliged to participate and had the chance to refuse participation even before the interviewer received their contacts.

Lastly, during the analysis phase, all interviews remained anonymous in order to ensure the objectivity of the research and to eliminate any biases that could come up at that point. Finally,

each interview was transcribed and numerated, at the final writing phase, each number was given a pseudo name.

4.4 Limitations

Accurate data on informal workers are hard to reach given the lack of documentation and organization. Therefore, the research had to rely on estimates from different sources both domestic and international to draw the best possible picture of the situation. It is important to note that this data was used to generally understand the situation and not to draw conclusions.

Another limitation could be that the study looks into the social and professional life of the domestic workers within the boundaries of their families and workplace. Furthermore, it depends on the participants' own perspective of the situation and themselves. In some cases, interviewees tend to exaggerate or downsize a problem according to their own view or how they would like to be perceived. Therefore, the research is using an adequate sample in order to draw a balance between the narratives and extract themes from shared experiences.

Despite what was anticipated, the snowballing technique was not successful. In accordance with the literature, the distinct nature of domestic work keeps them separated in different households, minimizing their interaction with each other based on their professional background. In many cases, they do not have colleagues and friends from work. After only getting two contacts through snowballing, the researcher had to resort to referrals from colleagues, neighbors, and others in order to reach participants.

The issue of representation is another limitation that faced this research. The findings of this research might not be generalizable due to its design especially given the relatively small size

of the sample and the technique in which their contact was reached; a combination of referrals and snow-balling techniques. Even if these participants are not directly linked, they still belong to the same community (Neuman, 2009). This non-random technique belongs to qualitative research which in nature aims to identify patterns and explore the meaning behind them (Lune et al, 2017). Therefore, this limitation will not affect the integrity of the research.

Moreover, participants' fear of taking part in the research is another hurdle, as in some cases they feared any negative consequences that might follow their participation, fearing that it would affect their employment. Consequently, the dependence on referrals from employers, despite its limitations, in order to form a culture of trust within the participants. this offered the chance to create a sense of trust especially after being ensured that their employers will not have access to this data and that they will remain anonymous.

The Covid-19 virus itself formed a limitation to the study as with high infection rates face to face interviews at times were difficult to conduct. For example, two interviews were canceled due to contracting the virus. Due to time constraints, the interviewer had to move forward and find new participants. By taking all the safety measures possible to ensure the safety of the interviewer and the interviewees including keeping the required two meters, conducting interviews in outdoor settings if possible, and wearing masks. Finally, In some cases, the researcher depended on virtual interviews.

V. Findings

The data collection process showed that paid domestic workers witnessed challenges on both the economic and social levels. They have also identified depending on savings, selling belongings, borrowing money, and rationing spending as the four main economic survival techniques during their period. While they also pointed out the frail government support which forced domestic workers to seek any possible job opportunity. In addition, they named a number of social challenges including homeschooling, increased housework, change in family dynamics, and psychological stress caused by the pandemic.

5.1 Work and the Economic Situation

5.1.1 Interruption of Labor, Interruption of Life

As the situation around the world started to get direr and direr, the Egyptian government introduced some restrictions on movement and encouraged social distancing (Breisinger et al., 2020). Informal workers around Egypt were first to suffer the financial repercussion of such policies. The new situation resulted in contrasted reactions among employers towards seeking the services of domestic workers. Fear from contagion drove many employers to let go of their live-out domestic helpers especially since live-out domestic workers use public transportation every day. Nourhane, a 33 years old mother of two, recalls that “the world stood still” during this period due to the lack of job opportunities.

“Look, at the beginning work was easy, we would come and go every day, but when Corona hit, the places we worked at closed their doors for a long time. Due to Corona, not everyone will allow workers to commute every day, everyone was scared, everyone was worried, it was hard to find a job and salaries decreased due to Corona” Nourhane, interview, October, 2021.

Once a formal employee at a real estate company, Nourhane went into the informal labor force knowing the volatility of working without a contract after the real estate company she worked at letting her go. But she never thought that she would be spending four months without any income which left her looking for a job anywhere possible. To illustrate, the scarcity of employment possibilities in the formal labor market pushed her into the unstable informal market. Highlighting the challenges that women are facing in the labor market.

Meanwhile, others preferred to keep the services of domestic workers during these uncertain times. As long as they were allowed to work, four participants reported that they continued to work during the early stages of the pandemic “depending on God’s protection”. While all the other participants were willing to work if they were offered the chance. Despite retaining their jobs, given that stay-out domestic workers tend to work for multiple households, some of them faced a decrease in employment.

Unprepared for the unique circumstances of the new situation domestic workers felt the need to improvise techniques in order to survive. The scarcity of work opportunities was one of the main challenges that almost everyone faced during this period. As stated earlier, the International Labour Organization reported that domestic workers either completely lost their jobs or witnessed a huge plunge in their work hours (2021). All participants reported financial distress due to loss or decrease in income combined with a hike in prices and an increased medical financial burden.

Hoda, a 36 years old mother of two, described the period as the hardest to pass while Nagwa recalls feeling helpless especially that she cared for her sick mother. The situation was catastrophic in that, 46 years old mother of 2, Sanaa was only hoping to find a job to provide for her family.

“During the period of Corona we were crying (due to the lack of work), everyone was social distancing, the situation was very bad, we were dreaming of a day of work” Sanaa, interview, September, 2021.

Sanaa, with a sick husband, is the sole provider for her family, staying home meant starvation for her and her family of four. Sanaa is an example of women forced into labor participation after becoming the main provider of the family explaining the decline in male-headed households (Janssenes, 1997).

During that period, participants longed for any job opportunity. Before the pandemic, Hoda had it all organized; she worked a full week, she sent her daughter to school and her son to a nursery. But her world turned upside down the first few months of the pandemic both Hoda and her husband could not find a job.

“I was always trying to find a job, always asking people that I know for a job, they would all say that they are not getting anyone to clean, they are not letting anyone in (their houses) because of Corona” Hoda, interview, October, 2021

The soaring number of contagions and hospitalization spread fear amongst people which drove many to choose to strictly abide by the social distancing code. By the end of April 2020, Egypt reported 1874 confirmed cases, and 108 deaths (WHO, 2020b). While the Egyptian government is accused of underreporting Covid-19 cases, the fear of the Covid-19 virus left many informal workers without any source of income. The thing that led them to improvise survival techniques.

5.1.2 Coping Mechanisms

Forty-eight years old Nadia linked the state of fear and confusion amongst employers to her job loss. Depending on her daily work to provide for her family, the pandemic rendered Nadia both scared for her future and unable to provide for her family.

“Unfortunately, I couldn’t (work), I stayed home, it affected us all. Everyone was scared, everyone stayed home, no one left their house, there was no work”

recalls Nadia, mother of two. “The biggest problem was the household expenses. Of course, work (opportunities) decreased while our expenditure increased, we had no income to cover our expenses” Nadia, interview, October, 2021.

Collectively, the special circumstances of live-out domestic work, lack of a contract, and being uninsured, forced domestic workers to depend on a day’s work in order to secure their living. With the interruption of job opportunities, domestic workers had no income and almost no social security net to fall on (Gatti et al., 2014). Therefore, the restriction on movement affected domestic workers’ employment status the most (ILO, 2021) which meant starvation for them and their families.

Lack of income disturbed all households leaving them out of equilibrium. Nadine, a divorced mother of two, explained that before the pandemic she was able to plan her finances and implement a system in order to optimize her spending to cover her and her children’s needs. Unfortunately, the pandemic shattered that system. Before the lockdown, Nadine had a routine that she could rely on. But confining to her home brought extra expenses

“When the children went to the nursery I had a daily system, you plan accordingly, this money is for this, that money is for that, I will put this, I will take part in a gameya (a savings technique where a group of people pays a monthly sum while each one collects this sum once), you have a system in place. When Corona hit, you spend all the time, I literally spent everything” Nadine, interview, October, 2021.

Before the lockdown, Nadine had a routine that she could rely on; she would send her children to the nursery while she worked. But confined to her home, with two children, her parents and her sister meant increased expenditure. Nadine detected an increased food consumption along with a rise in her children’s demand for recreational items.

In order to compensate for the hike in expenses, for the first time in her life she resorted to rationing her spending. Nadine had to assign a certain quantity of food for each member of the

family. What left her feeling guilty as she understand her children's need for proper food consumption in order to grow.

“The Corona period was the worst of my whole life probably, it is the first time I would say each one takes one egg... during the Corona time the egg was for two pounds, and we are five, that means 10 pounds for eggs only, you will still add bread, beans, tameya, and potatoes. You want to fill up grown-ups and little children who need to eat well to grow up” Nadine, interview, October, 2021.

Despite being one of the luckiest domestic workers during the pandemic by maintaining her salary while social distancing, Nadine noticed an increase in household expenditure. Many participants detected a hike in prices, while three of them linked these new prices to their financial hardship.

In an attempt to “adapt” to the new condition, to “coexist with the new environment”, and to mitigate the loss of income, and the hike in prices during the pandemic, our sample resorted to a collection of survival techniques. While decreasing consumption was the technique followed by all participants it came in a combination with either borrowing money, selling assets, dipping into their savings, or trying to benefit from any social security nets available.

“I decreased (my spending), I bought less stuff and the cheaper things that would suit me. For example, if tomatoes (the good quality that she used to buy) were for 10 pounds, I would buy those for five pounds (for worse quality). Do you understand what I mean, that's how we do it. We had to make it work according to our circumstances” Hoda, interview, October, 2021.

Hoda, who attributes joining the informal labor market to not having a degree, has always put up with any harsh work conditions coming her way in order to provide for her family. Therefore, being unable to find a job was hard on her. To compensate for her lost income, Hoda had to rationalize her spending while borrowing money in order to get through this period.

Meanwhile, Nadine followed a similar strategy during this rough period. Eliminating “unnecessary” items from her family’s meals was her go-to technique to compensate for her lost income.

“I started to try to squeeze and decrease my expenses to survive. In the past, we would make tang juice with the food, now, I would tell them let’s not have it, it has food coloring, sugary water is healthier. I tell them those things so life would go on, to decrease the expenses” Nadine, interview, October, 2021.

As if the life of a single mother was not hard enough, unfortunately, the pandemic added to Nadine’s troubles. Being the main supporter of her two children with no contribution from her former husband exacerbated the economic impact of the pandemic. Therefore, she had to resort to such tricks in order to decrease spending without having her children feel deprived.

Many followed similar strategies; Nourhane had to cut off unnecessary items in order to compensate for the loss of income that she and her husband endured during the first months of the pandemic.

“Honestly, we stopped getting everything at home, we would only buy according to our personal use, we no longer buy extra stuff, we gave up a lot of things that we use around the house, we only buy the necessary stuff in order to survive during these months” Nourhane, interview, October, 2021.

Nourhane remembers that combined, her salary with her husband’s, was enough to cover their expenses and even save a little. But unfortunately, the pandemic brought a long work drought period, she recalls spending four months looking for any job opportunity while her husband’s work was interrupted for at least eight months. In comparison, since the Covid-19 pandemic hit Nourhane had to stick to the necessities around the house excluding any “recreational items like chocolate and going out” for her kids. The pandemic forced millions into unemployment leaving

them struggling to secure the necessities of their families. Half of the participants declared that they lost their jobs while only two suffered from a decrease in work opportunities.

Furthermore, the pandemic came with the added expenses of precautionary equipment and medical bills. While the WHO recommends wearing a face mask and the constant washing of the hands to stay protected from the virus (WHO, 2020a), the Egyptian government announced that wearing masks in public places including public transportation became mandatory with the risk of 4000 Egyptian pounds fine for non-compliance (Alaa El-Din, 2020). In order to gain the trust of her employees, to protect herself from the virus, and to secure a paycheck, Nadia, happily abided by the necessary precautionary measures despite being expensive and forming a burden given their small salary.

“I buy them (masks), this is an extra expense, I move around with a mask and alcohol. I have to refill the bottle when it gets empty. This is an added expense to the transportation expenses. These expenses are exhausting” Nadia, interview, October, 2021.

Six participants reported buying their own precautionary gear which added to their financial trouble while Nadine explained that she spent all her savings to pay for her father’s Covid-19 medical bills. The unprecedented circumstances created an environment of chaos introducing a black market for medical supplies adding to the vulnerability of the situation. While public hospitals were at capacity (Raghavan, 2020), the government announced a daily cap of 10,000 Egyptian pounds per night at private hospitals (Wahba, 2020). Moreover, others resorted to borrowing money for survival; Hoda attributed her need to borrow money during the pandemic to the long period she and her husband had to stay without work. While Farah, 42 years old widowed mother of two, added that the money that she had borrowed was her biggest stressor.

In order to compensate for the lost income, participants resorted to different survival strategies that complemented their capabilities. While almost all decreased their spending, seven

borrowed money, four dipped into their savings, and only one depended on her husband's pension while another depended on the Takaful and Karama benefits. Despite having a steady pension, Nagwa, 46 years old mother of three, resorted to borrowing in order to cover for her mother's medical needs.

"We tried, as much as possible, to live on our pension, but the medication, my mother is an old lady and she uses medicine, so I had to borrow money, I depended on borrowing during this period until God helped me (she found a job), that's it" Nagwa, interview, September, 2021.

Nagwa's employer had to travel 20 days before the imposition of a curfew leaving her and her family of 6 depending only on her husband's pension which wasn't enough to cover the basic needs of her family along with her husband and mother's medication. Just like many in her situation, Nagwa accumulated a heavy debt. Many participants agreed that the accumulated debt was one of the main drivers that pushed them to go back to work during the pandemic.

Meanwhile, just like all informal workers, Nadia lived on her day's earnings. Therefore, spending a month without any source of income forced her to "use what is available at home," and dip into her savings to cover her family's expenses.

"I had some savings but of course, it disappeared quickly, the expenses were high, the prices were very high, so of course, the money was not enough. That's why we started going (to work) once or twice per week, I was scared while going (to work) too" Nadia, interview, October, 2021.

Even after returning to work, Nadia could not work every day, at this point Nadia would only work two or three days per week causing a huge decrease in her income. The thing had her reminiscing about the security of her old formal job where she could have retained her full salary during the pandemic.

In addition, Sanaa, forced to go back to work when her husband lost his leg and was not able to work, used to see the volatility of the job as flexibility that complemented her family obligations. After losing her source of income during the pandemic, she changed her mind. Fortunately, she accumulated some staples that she relied on during unemployment days.

“Honestly, I am the kind of person if I have an extra 100 pounds I like to buy some pasta, extra rice, I would stock on salsa in the freezer, so this is what we used along with some beans, mashed potatoes, we buy bread with the ration card and thank God we are covered. Also, I would spend the money we get every month (pension) on necessities. The stomach eats anything and when one plans his/her spending right, God protects them” Sanaa, interview, September, 2021.

Before the pandemic, Sanaa stocked on groceries, with a long shelf-life, as a saving technique, that helped her during the harsh period of income dry spell. An intricately designed budget was an important component of Sanaa’s survival technique complementing other approaches, giving her the chance to optimize her shrunken income.

Furthermore, participants depended on liquidating their valuable belongings in order to meet the needs of their families. After spending all her savings, Nourhane resorted to her mother’s support in order to compensate for her loss of income.

“I resorted to my mother, she had some gold jewelry that she kept, so she told me that I can take a piece and sell it and to keep the money. Of course, that was at the beginning when we stayed from work for two months.... She would sell a piece and give me the money to keep at home, spend it on daily basis, and we started to calculate our spending” Nourhane, interview, October, 2021.

Many families found themselves in need to liquidate their assets; Nourhane depended on both rationing her family’s spending and selling assets. At least four more participants joined Nourhane in relying on their savings and/or selling valuable savings.

These findings came in accordance with the literature. Informality attracts instability and wage loss (Nanthini & Nair, 2020). The coping mechanism adopted by blue-collar workers across

the board showed similarities including borrowing money, reducing expenditures, liquidating assets, and dipping into their savings (Kansiime et al., 2021; Palma & Araos, 2021; Gupta et al., 2020). All participants divulged being financially crippled during the first few months of the pandemic due to the fall in income and rise in prices leading them to improvise survival techniques and seek governmental support.

5.2 Governmental Support

While all interviewees reported financial distress, most of the participants did not apply for the informal workers' special grant. Some heard rumors that it wasn't real, others were confused about the process, and some did not meet the criteria set by the government. Reasons for disqualification varied among participants between receiving a pension, being a beneficiary of the Takaful and Karama program, and her spouse working a formal job. To the extent that only one person received the grant.

Ingie and Nagwa did not qualify as their spouses are engaged in formal work and receive pensions respectively. While Ingie's husband retained his job, he only received his main salary without any bonuses or incentives which formed a huge drop in the family income. Such drop compelled them to seek any support possible.

“My husband is insured at work because he is a driver, he has a driving license (professional), so he is insured, so we do not qualify even if his income is low, they do not care, he is insured,” Ingie. Interview, September, 2021.

The 500 LE grant was offered to beneficiaries who register online and fall under several criteria including, losing a job during the pandemic, not benefiting from other social protection programs, having children enrolled in school just to name a few (Khalil & Megahed, 2021). These criteria were seen by many as a means to keep individuals from benefiting from the programs.

On the other hand, Salma, 42 years old mother of 3, was told that she did not qualify because of the age of her children. Despite the fact that both she and her husband are engaged in informal work. In addition, two of her three children were enrolled in school; one was in middle school and the other was in his last year of high school.

“I applied but they said it won’t work. They told me that I must have young children.... I have one in 3rd preparatory, but they said we did not qualify, other people got it and my sister got it, but I didn’t” Salma, interview, November, 2021.

Such examples reflect the nature of exclusion of the program and its short outreach. About half of the 2.5 million applicants of the program did not qualify (Wu, 2021; Khalil & Megahed, 2021). Leaving millions of informal workers out of coverage fighting the adverse conditions of the pandemic.

The value of the grant could barely cover the bare minimum for the majority of participants, it would compensate for less than three days’ work. Despite holding such small value, the 500 LE grant was sought after by many hoping to secure an income to compensate for their lost one. Spending a month without any source of income left Farah desperate.

“I tried to apply but couldn’t, the government here is very hard, it is complicated to apply.... I completed all the paperwork they required but did not receive the grant” Farah, interview, November, 2021.

After a long and confusing process to prepare all the necessary documents, Farah did not qualify to receive the grant. Three more participants shared Farah’s frustration from the online application process, especially that it ended up in vain, leading many to doubt the whole program.

The high rejection rate and the long-complicated process drove many to doubt the credibility of the grant. Only 7 out of a sample of 13 applied, the rest opted out either due to the long, complicated, and confusing process, or they were told by the operators that they didn’t qualify.

“We heard about it and honestly, we applied but I do not know, it was a lie, not true. We applied, (they said) OK we will call you, we will let you know and in the end, we didn’t receive anything and did not benefit from anything. We didn’t receive it; I applied, my husband applied, my mother applied. Everyone who was laid off work applied, it would at least cover our expenses. None of us got it, none of us received it. We can’t even say that it is luck, no one received it” Nourhane. interview, October, 2021.

That being said along with the low acceptance rate, only one participant reported receiving the grant, exposing the weakness of the program and reflecting on a belief among many that this grant is only propaganda.

The financial distress and absence of social support from the government forced many to benefit from the loosened social distancing policies and went back to work disregarding any possible threats.

5.3 Difficult Decision: Contagion Versus Starvation

5.3.1 Motives for Going Back to Work

By June of 2020, the Egyptian government started to lift its restriction on movement, then people started to realize that they needed to adapt to the “new normal.” Informal workers were the first to risk contracting the virus in order to provide for their families. Karima relied on God’s protection while venturing to secure her family of four.

“If I do not work, I won’t eat, I depend on God. If it is my destiny to contract the virus I will even if I am staying at home” Karima, interview, October, 2021.

Almost all participants mentioned their willingness to go back to work while having faith in God to protect them from contagion in order to provide for their families. Spiritual beliefs played an integral role in domestic workers’ return to work. The majority of participants showed signs that God’s protection offered them confidence in their decision to return to work.

In addition, the accumulated debt during the period of the curfew and meeting her family's needs were the main reasons Sanaa went back to work even if it meant risking contagion. Claiming that she is willing to work in a household where Covid-19 patients are residing just to provide for her family.

“I wasn't afraid of Corona, I would work for any sick person if they ask me, because my fear for my children, our source of income, and to meet the needs of my house is much bigger than my fear of Corona” Sanaa, interview, September, 2021.

As exhibited, financial need drove many to risk their health. This mindset was demonstrated by many of the interviewees who were desperate to find a job during this difficult time.

Farah and Nour confessed to being afraid while going to work during the early stages of the pandemic but being forced to work to support their families. Moreover, Salma understands that she is risking her health but that's a risk she is willing to take in order to have an income at the end of the day.

“I don't want to stay from work because I need the money, staying from work even for one day makes a huge difference. My children need every piaster that I can bring in,” explained Salma. “Yes, I am taking a risk but what can I do? I am risking to contract Corona but I am obliged to go out in order to earn the day's ends meet, what can I do?” Salma, interview, November, 2021.

With no savings to rely on and with a husband engaged in informal work, Salma had to cautiously continue to work during the lockdown. She was never confined to the rules restricting movement as long as her employers were welcoming her she was ready to work unalarmed by the possibility of contagion. But to return to work she had to ensure her safety through following the WHO recommendations and the use of personal protective gear. There is no denying that the nature of paid domestic workers puts them at risk of contracting the novel Coronavirus, especially that they depend on public transportation, sometimes work for multiple households, and if they tend to

a sick person (ILO, 2020a). Despite these conditions, many chose to return to work as social distancing meant loss of income, therefore, the ILO recommends the use of precautionary measures for domestic workers including masks, gloves, and hand sanitizers to protect them while working (2020).

5.3.2 Masks Offered a Chance for Work

At this point, masks, and alcohol became everyone's best friends. The added expense of using precautionary gear did not stop domestic workers from relying on them, as they contributed to their safety giving them a chance to stay employed during this dire period.

"I kept myself safe. In order to work, I had to keep myself safe. First I was afraid for my health, second, I would not afford to stay from work" Farah, interview, November, 2021.

The urgency of maintaining work drove Farah to be extra diligent. Getting sick meant that she would lose her source of life. Being a single mother of two, she had to continue working therefore resulting in her dependence on precautionary gear.

Meanwhile, Ingie had a similar motive to the use of precautionary gear. She explained that the main reason to use precautionary gear was to protect her children while being able to proceed with work.

"I used to wear masks, the alcohol bottle always in my bag, everything, I am being careful because I have children. I would take everything off and get sterilized, even before going up to my apartment. I had a welcome mat that I had soaked in alcohol. I was careful but I had to work too. I couldn't stop." Ingie, interview, September, 2021.

Domestic workers were forced to find a balance between providing for their families and protecting them. In many cases, using precautionary gear was to maintain their jobs while protecting their families.

Similarly, as stated earlier, Salma was not obliged to wear a mask at work, but she wore one in public transportation to protect herself, her family, and her employer. Salma and her employer found this balance early on as they both needed each other. Salma continued to work disregarding the restrictions on movement, imposed by the government, which cushioned the impact of the pandemic on her. In return, she had to keep herself safe and protected in order to maintain this chance.

“They didn’t ask me at work (to wear a mask) because I was cautious, every time I rode public transportation, I took public transportation to work, I would wear a mask, for me, for my safety” Salma, interview, November, 2021.

Notwithstanding her employers’ initial attitude towards keeping Salma’s services during the early stages of the pandemic, her employers asked her to quarantine for 14 days after visiting her family’s home village.

Meanwhile, Hoda returned to work after accumulating a heavy debt. Therefore, she was keen to follow her employer’s advice to protect herself in public transportation in order to maintain her job, especially since she was never forced to wear one at work.

“I do not wear it (mask) at work, they just want me to wear it when I leave so I wouldn’t carry the microbe (Covid-19 virus) to my children, just wearing it in public transportation” Hoda, interview, October, 2021.

This proves that most participants abided by the health ministry’s protocol to minimize the spread of Covid-19 which included wearing masks, using hand sanitizers, and frequently washing hands. With at least six participants disclosing that they bought their own precautionary gear.

But abiding by the use of precautionary gear came with an added cost in a time domestic workers were barely surviving financially. At the beginning of the pandemic, personal protective gear was scarce and in return expensive. Nadia was in dire need of a job after spending all her

savings during the first month of the pandemic. Therefore, she had to invest in personal precautionary equipment to secure any chance of work.

“I buy it on my own, this is an added expense. I always have on me a mask and alcohol, and the alcohol needs to be refilled. This is an added expense to the expense of transportation to go to work. This added expense is exhausting, and at the beginning, those things were expensive. We used to buy the mask for five pounds” Nadia, interview, October, 2021.

Nadia represents informal workers everywhere who were keen to figure out a way to get back to work. Additionally, she resorted to the precautionary gear in order to balance between her fear of the virus and the implications of remaining jobless.

Employers had conflicting reactions to the use of precautionary measures too. While some advised their employees on the importance of precautionary measures, others had stricter rules regarding wearing masks at work. Karima revealed that her employers were strict about precautionary measures because they were afraid of contamination especially because she rides public transportation.

“I have to wear a mask on my way to work, so they wouldn’t be afraid of me...they think that because we ride public transportation, we meet people so we can be carriers of Corona. So we wear masks and we are careful as much as possible” Karima, interview, October, 2021.

In order to retain her job, Karima felt the need to use precautionary gear so that her employer would feel safe and retain her services. Equivalently, her employer was calm about her return to work knowing that she doesn’t work for any other households which minimizes the chances of carrying the virus.

In addition, Nourhane pointed out that her employers do not stay in the same place where she is working in an attempt to minimize direct contact. Also, she had to follow some precautionary measures including disinfecting her hands before getting to start working.

“They stay in a different area then return (when I leave). Before entering (the house) I have to wash my hands with soap in the sink after taking off my gloves, before touching anything and using sanitizer, then wait for a bit before starting to work” Nourhane, interview, October, 2021.

When Nourhane got a chance to get back to work twice a week, she was willing to conform to any employers’ demands just to return to work. Such practices were common amongst employers who were willing to welcome domestic workers into their homes in hopes of controlling contagion.

Finally, vaccines emerged as an important precautionary measure attracting the attention of many. Nevertheless, the long waiting list Sanaa and Nagwa rushed to get vaccinated in order to protect themselves from the virus while Hoda recalls being advised to take it by her employers. This draws a picture of the different attitudes of both domestic workers and their employers towards the use of personal protective gear. Whether they carried the expense of this equipment, were forced to use them, or had the freedom of depending on them or not, all participants realized their importance. In the end, they all relied on personal protective gear, or any other measures to find their new normal. This comes in compliance with the literature detecting the awareness amongst Egyptians about the importance of social distancing measures (Bakry & Waly, 2020) and the abundance of individuals of wearing protective gear on public transportation (Dzisi & Dei, 2020).

The interruption of work combined with the instated curfew led to a series of social changes that the participants emphasized. Interviewees demonstrated their enthusiasm to return to work and their willingness to make use of any means that would allow them to realize that goal. In hopes of mitigating some of the social implications of the financial situation.

5.4 Social Effect

5.4.1 Effect on Living-Standard

There is no doubt that financial troubles dominated the scene during the pandemic masking up some of the social implications that domestic workers endured. Finances have always been the root of social interruption. Financial distress contributed to the change of standard of living of some participants, affected them psychologically, had an impact on their children's education, and even impacted the dynamics within their households.

Financial distress combined with being confined to one place, and the fear of the virus aggravated stress among individuals. Nourhane explained that being locked at home affected her children as much as other adults within the household. The inability to provide for her children was one of the main stressors especially since they had to cut back on most of the children's recreational activities and items like candy and sweets.

“It was a very bad period, it affected us greatly, increased our duties, our home got affected in many ways, to be honest, the standard of our place declined dramatically” Nourhane interview, October, 2021.

The pandemic brought substantially brusque changes to the lives of many, especially women in the informal market. The increased workload around the house, tutoring their youngsters, financial organization and astringency measures, and caring for other members of the household while confined to the same place.

Ingie shares the same feeling. The abrupt change drove Ingie to make a number of compromises, drove her to accept any job opportunity even if that meant jeopardizing her mental and physical health. But the scarcity of opportunities forced Ingie to decrease her spending and prioritize her needs. Unfortunately, Ingie carried the psychological burden of not being able to provide for her three children the living standard they were used to enjoying.

“It (the pandemic) affected us, of course, there was no money, so the mood was not good, there was some disturbance, the children are used to a certain standard, they are thinking it’s not their fault. That’s why one is always carrying the burden, always overthinking which has a negative (psychological) effect” Ingie, interview, September, 2021.

The pandemic’s effect on purchasing power (Vázquez-Martínez, 2021) along with the fear of the unknown (Di Crosta, 2021) impacted consumers’ attitudes around the globe cutting off any unnecessary items. Prioritizing spending and eliminating leisure items was a common technique followed by all participants, impacting both parents and children alike. Parents felt helpless for not providing for their children at the same time the children cannot fully digest the situation. Furthermore, distance learning is another challenge that faced mothers during this period.

5.4.2 Distance Learning

The new situation introduced a novel challenge for mothers around the globe; distance learning was a struggle for students and their parents everywhere. School interruption created a tense environment between Nourhane and her two children who were constantly bickering and struggling with online learning.

“The children were fighting all day long; they are young and always fighting and we were afraid to send them to nurseries. Schools were closed and I was tutoring them at home. It was very difficult. Online learning was a huge problem.” She described. *“The children are studying online, of course, that affected their performance, they don’t understand anything, they do not care anymore. The internet is weak, the internet is not working, it all went wrong”* Nourhane, interview, October, 2021.

Nourhane benefited from the extra time she had due to the curfew by going over the material with her children; that was only possible because her children are young, and the curricula were simple. Mothers reported an increase in time spent taking care of their younger children (Del Boca et al., 2020), especially since they were primarily responsible to handle their children’s distance learning (Carino, 2020). Parents, students, and faculty members were not prepared for

distance learning (Anyanwu & Salami, 2021; Mukhtar et al., 2020; Fauzi & Sastra, 2020; Adnan & Anwar, 2020). Scarpellini and colleagues identified challenges like unorganized lessons, and the routine being unsuitable for young students which could potentially cause educational deprivation (2021). On the same note, respondents identified challenges including both students and teachers being unprepared for the new test, bad internet connectivity, lack of educational support outside the classroom which burdened parents' educational assistance to their children.

Online learning was not an option for all participants, Salma explained that her children's school did not offer this service. In addition, Salma could not afford to get them tutors which affected their academic performance.

“Yes their performance decreased dramatically, my daughter got a really bad grade in 3rd preparatory, and my son too. Going to school every day makes a difference” Salma, interview, November, 2021.

Salma attributes her children's bad school performance to having no external support and depending on the material they got from school.

Likewise, Farida explained that her son's future was completely altered due to the pandemic. Once, he was hoping to join the general secondary education, the school interruption and lack of external resources tarnished that dream.

“The boy was supposed to qualify to general secondary education this year, but he got into vocational school... his score did not allow him to join Thanaweya Amma” Farida, interview, November, 2021.

Farida attributes this failure to not being able to pay 5000 LE for her son to attend private lessons to prepare for the exams. Moreover, Farah recalls that her children formed small study groups with their friends in order to help one another. All participants and their offspring felt the need to improvise in order to keep up with the heavy load of distance learning adding to their social, psychological, and economic troubles. The failed experience of distance learning during

the pandemic had an effect on their academic progress, affected their cognitive and emotional development to the extent that it could have created gaps between the development of students (Scarpellini, 2021). Distance learning joined with increased house chores, caring for family members while confined to one place, and the added burden of sanitizing surfaces and products increased to women's unpaid work (Asriani, 2021; Nanthini & Nair, 2020). The weight of the new unpaid workload combined with struggles survival and financial stress had an augmented effect on the mental wellbeing of the majority of participants.

5.4.3 Mental Well-Being

Austerity measures had a great effect on the mental well-being of many. Feeling incapable and helpless had an impact on Salma's psychological health.

"I was very angry, the lack of money makes one always irritated, always bored, the children want things that you can't provide them which keeps you always under pressure. It even affected me psychologically, I felt stressed, I need the money any way possible, I am used to working every day and earning money. For me, this was a crisis" Salma, interview, November, 2021.

Salma is no exception; all participants identified a negative impact of the financial problems on their quality of life and psychological health which left them longing for any job opportunity.

The financial stressors could also result in marital disputes. Hoda explained that the financial pressure derived from her inability to meet her two children's needs often resulted in marital problems. She also recalls urging her husband to seek any source of income.

"Of course, the financial issues create problems, even if I do not ask for anything, the boy asks for things, the girl too, and I am not able to get them what they want, which leads to problems between me and their father" Hoda, interview, October, 2021.

This is a recurring problem among our participants especially those with young children who do not fully comprehend the full dimensions of the pandemic and its repercussions. In a

culture where seeking psychological help is taboo and inaccessible, individuals had to improvise to fulfill their psychological needs. Therefore, they had to invent a new outlet to overcome this period. Interviewees also resorted to close relatives and friends as an outlet for their trouble, especially in a culture where seeking psychological help is almost fiction.

Whilst Nourhane resorted to her sister as an outlet for her psychological troubles, Ingie pointed out that financial issues kept her from seeing a specialist. Explaining that she always puts her children's needs above her physical and psychological needs; a strategy that she believes most Egyptian women follow.

“It's true, I need to talk to a psychological specialist, but I never tried to see one because of money. I might ignore my needs when it comes to medical and psychological issues for the sake of my children” Ingie interview, September, 2021.

Women are more prone to suffer psychologically due to the changes in their environment, especially if they care for young children (İlkkaracan & Memiş, 2021). Being confined in one place increased women's total work hours (İlkkaracan & Memiş, 2021) exposing them to a higher risk of anxiety and depression (Tomoum, 2021). There is always an economic side to the equation; while decreased financial resources affect mental well-being, it is also an obstacle in the road of seeking help too.

Family support could be seen as the only resort for many with limited resources and limited access to professional support. Farah's special dynamics with her daughters and the continuous support they have for each other brought them closer. In a time of financial distress, they shared the burden and the university students started looking for jobs. Similarly, they share the psychological burden and share their problems.

“My daughters are the closest to me, if I have a psychological issue I would talk to them,” she said. “We were stuck together, but we are friends, not

mother and daughters, friends, we are three friends. The one who has a problem tells me about it and if I have a problem I tell them about it” Farah, interview, Novemberr, 2021.

Being a single mother, helpless, and with a limited skill-set, Farah had no one other than her daughters to rely on. Therefore, the trio formed a great support system that protected them through this tough period.

The pandemic poses a great threat to mental health and psychological wellbeing. It is clear that financial distress, the fear of contamination, and being confined to one place had the most effect. The impact on mental health was particularly stronger on unemployed individuals and those experiencing food insecurities (Hewelett et al., 2021). The truly alarming issue is that none of the six participants communicating phycological concerns sought or had access to professional health and resorted to family and friends to levitate the stress caused by the challenging new circumstances. It is also important to demonstrate that support systems came in many forms; some depended on each other to vent about their mental concerns while others collaborated to maintain their household or care for children.

5.4.3 Change in Family Dynamics

Similarly, families showed solidarity, supported each other, and shared household chores during the pandemic. Many participants illustrated that they depended on the support of their offspring to maintain the household, especially when they started going back to work.

“Each one was carrying her weight, each one was helping in a way, I would go do something, Habiba, for example, was taking care of the house” Nour, interview, November, 2021.

The disability of Nour’s husband obliged her to rely on her daughter’s help around the house. Forcing her daughters to substitute their schoolwork with house chores.

On a similar note, in spite of having two boys, Nagwa revealed that they helped her maintain the house and care for her sick husband and mother. In order to levitate the double burden of caring for the house after her paid job, the three boys divided chores amongst them and were looking for work.

“When it comes to constantly cleaning the house, my children and I work hand in hand. If one of them makes a mess, he tries to fix it as they both know it could exhaust me,” she recalled. “If we need something, they go down to buy it, if they need bread Ahmed (her son) would purchase it,” she added. “My children were helping me as much as possible, they looked for jobs during the interruption of school, the one who couldn’t find a job was helping around the house” Nagwa, interview, September, 2021.

Nagwa’s three sons are another example of a family coming together and cooperating while going through tough times.

Furthermore, the few participants who retained their jobs during the pandemic had to resort to their relatives and communities in order to care for their young offspring. Dina left her daughter at a local nursery (open illegally during the pandemic), concurrently Nadine felt that the conditions were unsanitary so she had to resort to her mother for help especially when she contracted the virus.

“They were on a break, there were no schools, there were no nurseries, I would leave my youngest daughter Istedafa (taking care of other people’s children for a fee), my older son was studying from home, and my eldest daughter was taking private lessons” Dina, interview, September, 2021.

Istedafa, taking care of other people’s children at your home without registering as a nursery facility, is common in low-income neighborhoods. It particularly thrived during the lockdown due to the closure of formal nurseries. It offered working mothers a chance to carry out their work outside the household. This comes in line with Michelle Brady’s view of the importance of informal childcare in supporting single mothers’ employment as it works as a safety net offering mothers the chance to work longer hours (2016).

Ingie started to send her daughter to a nursery when she was only five months old. With current circumstances inclusive of the closure of nurseries, minimal support from her husband, and a need for income, she had to improvise.

“I left my youngest daughter with her siblings, they are old enough” Ingie interview, September, 2021.

Depending on close relatives was the most popular that working mothers relied on especially with the closure of nurseries. This could be safer, more convenient, and less expensive than sending the child to a nursery. Before the pandemic, working mothers depended deeply on family members as caretakers for their young children (Low & Spindler, 1968). In many cases, the grandmother plays the role of caretaker for younger grandchildren offering the mother a chance to join the workforce (Bordone, 2017) especially within low-income families (Liu & Anderson, 2012). Understandably, the social distancing measures impacted such arrangements, where mothers had to depend on members of the same households to care for their children. While Nadine was self-isolating along with her family during the first few months of the pandemic, she contracted the virus. Therefore, she had to leave her two children in her mother’s care.

“My mum was the one taking care of my children, we live together in the same apartment, I live with my mother and my two children. She was the one taking care of them when I was quarantining. It was terrifying, I can’t express how It felt” Nadine interview, October, 2021.

Being a single mother of two kindergarteners meant that Nadine had to depend on her mother to care for her two children. The pandemic created an environment that amplified reliance on family members in caring for young children. Such changes can be credited to the instability of paid domestic work associated with weak legislative protection.

5.5 Informality Translates into Instability

Most of the participants attributed the social and financial turbulence that they endured during the pandemic to the informality of their jobs and expressed their hope to receive social insurance along with laws and policies to organize informal work. Nadia tried both formal and informal work rendering her an expert on both cases. Before getting married she used to work at a hotel and left this job to care for her family. But after about 18 years of being a stay-at-home mum, Nadia was forced back into the informal labor market to compensate for her husband's wage loss after the 25th of January revolution.

“They should come up with laws for those who work without contracts, something to protect them. Not just because they get paid by the piece so if they do not show up on a given day that means there is no money. There should be something to support them” Nadia interview, October, 2021.

After experiencing both worlds, Nadia dreams of a secure monthly paycheck and a contract to protect her. A dream that she shares with many informal workers especially after experiencing the shortcomings of the informal economy in the time of the pandemic.

Meanwhile, Sanaa's experience with formal labor was on the opposite side of the spectrum. In the past, when She had to take some time off to care for her sick mother, Sanaa found that the deduction from these days was almost as much as the pay she received from her work. Hence the flexibility of informal work lured her in, where she can maintain her own household while providing for her children. After joining this field, she started to comprehend that this flexibility comes with a price.

“Now if I do not show up for work, are you going to pay me? You pay me for my effort, so how will you pay me if I do not give you effort? So the state is obliged to help people in such circumstances” Sanaa, interview, September, 2021.

Sanaa understands that she gets compensated for the manual labor she performs and fears the day that she is no longer capable of turning her services into an income. Unaware of the introduction of the new social insurance law, Sanaa believes that government intervention is needed to protect informal workers in periods of distress or low productivity.

Despite dreaming of the social protection offered by a formal contract, participants pointed out that these jobs are usually low-paying. The reason that many ditched their university degrees and opted for a job requiring a low skillset in the informal market. Nourhane described her informal job as “uncertain” as she expressed her fear of being let go in case of any crisis.

“A contract means a salary, even if we are staying home. For example, public companies paid their employees two months’ worth of salary during Corona, these two months made a difference for them. We did not receive anything. we were told goodbye” Nourhane interview, October, 2021.

Participants debated back and forth about the benefit of a formal job and the flexibility and good pay generated from informal work. But in the end, they all agreed that the lack of social insurance remains the biggest obstacle they are facing.

Finally, the interviews showed that participants were not aware of the presence of a new social insurance law that covers domestic workers. What led one like Ingie, who worked with a broken hand and even during early labor, to fear the day she is no longer able to work.

“It would be great if I could work with a contract. At least one would have a guaranteed job, and one would be sure if any harm happens to him/her, he/she will maintain a salary. So, he/she would not go to work with a broken hand or right after giving birth” Ingie interview, September, 2021.

To compensate for not having social insurance and having no prospect for a pension, the mother of three plans to start preparing and selling home-cooked meals at home when she is no longer able to go to work. Across the globe, the pandemic altered the lifestyle of billions of people forcing them to innovate new survival techniques and create social support systems in hopes of

survival. As a vulnerable group, paid domestic workers had limited abilities and resources to protect them which led them to forge new systems and devise new techniques for survival. The instability associated with informal labor (Alam, 2021) and the lack of social protection (Malik & Naeem, 2020; Rasul et al., 2021) increased the vulnerability of domestic workers. Since social insurance has the ability to provide participants with economic stability and protect them from acute poverty (Tan et al, 2021). All participants aspire for inclusive and effective social insurance in Egypt.

VI. Discussion of Findings

The interviews generated rich data describing the struggles that paid domestic workers endured during the lockdown. It is clear that the pandemic had a negative impact on female domestic workers on both the financial and social levels. The abrupt social distancing measures including the imposition of a curfew left many without a source of income and almost no security nets or social insurance to fall into. The financial burden threw other aspects of life out of balance affecting the lives of these workers and their families. For example, the financial burden and the closure of educational institutions created an environment where offspring, of a certain age, either started looking for jobs or caring for the household or younger siblings.

There is no doubt that the informal nature of domestic work along with the lack of legislative support amplified the effect of the pandemic on domestic workers. The absence of social insurance exposed domestic workers to a world of insecurity and vulnerability. Despite being included in the social insurance law that entered into force on January 1st, 2020 (Youssef & Abouzekry, 2019), just a few months before the pandemic, none of the participants had heard of it. This could be associated with the lack of publicity or the weak media attention that it got.

Within the household, the situation was hard too. Along with financial issues hovering over their heads, women were faced with increased housework, the burden of helping their offspring with their education, and increased quarrels within members of the household which acted as psychological stressors. What drove them to improvise survival techniques including the dependence on their relatives as their support system. Members of the household divided housework amongst themselves took care of younger children, some started to look for jobs, and in the end, they listened to each other's problems forming support groups within the family.

The government's effort to mitigate the financial effect of the pandemic was so frail that only one participant detected its effect. Despite the expansion of Takaful and Karama and the introduction of an emergency grant of 500 pounds for informal workers (Mourad & Lewis, 2020), their impact remained minimal. Furthermore, only one participant benefited from the special grant. The specificity of the eligibility criteria and procedure kept 12 of the 13 vulnerable participants from benefiting from these social security nets. The participants must apply online, to have lost their job during the pandemic, and do not benefit from any other state social security programs (Khalil & Megahed, 2021). This exclusion trend is also true within the whole population of informal workers exposing the weakness of the reach of social security programs. Causing the program to have a weak impact as a social protection program and for individuals to lose faith in the program. What kept many vulnerable individuals from applying to the program. In addition, the small amount of

If we look from a policy perspective, despite the government's weakly implemented policies to support the informal workers, quickly lifting the lockdown and being lenient in applying it, allowed informal workers to survive. Egypt only applied a curfew while closing governmental offices, private enterprises around the country, mosques, churches, restaurants, cafes, and keeping

shops open combined with minimal testing and under-reporting Covid-19 cases (Medhat, 2020). Unlike what was expected before the data collection phase and from reviewing the literature, six out of the thirteen participants continued to work during the first few months of the pandemic. While the rest attributed the scarcity of job opportunities to the state of fear amongst employers, not the curfew. In addition, the government gave them a breather by ignoring the small informal nurseries dubbed as “Istedafa” even after closing all educational institutions. The fact that these nurseries continued to receive children gave working mothers, who had no one to tend to their children, a chance to fight for survival during this uncertain period offering their children refuge while mothers headed to work.

Meanwhile, participants resorted to many coping mechanisms in order to survive during this period. Despite being an economic burden, personal hygiene and masks formed another coping mechanism adapted in order to secure job opportunities for domestic workers; they needed to stay safe and healthy in order to continue to work and generate revenue. Moreover, by demonstrating to their employers that they are taking adequate precautionary measures they gained the trust of their employers, were welcomed into their employers’ homes, and in return were able to provide for their families.

By comparison, the Egyptian and the Indian case are very similar; in both nations, domestic workers are excluded from labor protection laws leaving them vulnerable especially in the face of shocks (WIEGO, 2020). By 2022, domestic workers, in India, are expected to reach 10.88 million in India (Srivastava, 2021). WEIGO reported that 80% of domestic workers in Delhi are facing intense to moderate economic troubles due to the Covid 19 pandemic while being excluded from any social insurance programs (2020). India has a federal-state system therefore this research will

review the measure taken by the central government; these measures were extended to all states with a combination of other policies. On March 21st, 2020, India imposed its first lockdown; a strict measure that left many informal workers worrying about their livelihood (Estupinan & Sharma, 2020). By March 27th, the Indian government had allocated \$22.6 billion in in-kind transfers, rice, wheat, and pulses, along with a \$6.5 cash transfer to female beneficiaries of the state financial inclusion program, Pradhan Mantri Jan Dhan (Summerton, 2020). While registered domestic workers were insured by the national health insurance, Rashtriya Swasthya Bima Yojana (Yadav & Jacob, 2021). India uses a mixture of a citizen-based approach and a work-based approach for social insurance. Unfortunately, informal workers do not qualify for social insurance schemes as it is conditioned by an employer-employee relationship (Jhabvala, 2013). Meanwhile, labor laws like Employee Compensation Act, 1923 and the Equal Remuneration Act, 1979 extend their protection to domestic workers (Mann, 2015). In 2008, The central government launched a social security scheme offering health insurance coverage to informal workers (National Portal of India, 2008).

The main difference is the presence of trade unions in India, like the National Domestic Workers Platform and the National Domestic Workers Movement, that promote domestic workers' rights (Sumalatha, 2021) along with stronger social security nets mentioned before. Despite being a little bit better protected than their Egyptian counterparts, Indian domestic workers were left fending for themselves. With 70% of the labor force in India shoved into unemployment (Parvathamma, 2020). Moreover, a study by Shiney Chakraborty showed that 83% of the respondents reported a dramatic income loss due to the pandemic (2020b). The grave economic implications forced domestic workers to rely on their savings and decrease their sending to compensate for the dramatic income drop (Chakraborty, 2020b). While on the social side, women

reported an increase in household chores including tending for children and the elderly (Chakraborty, 2020a).

By examining both cases, it is clear that the absence of protective social insurance and the weak representation of paid domestic workers in legislation organizing their work puts them in a vulnerable position especially while facing shocks. The presence of trade unions and social security nets might levitate some of the burdens, but social insurance is a stronger guarantee for stability. This could explain the longing of almost all participants to have a binding contract that organizes their work and protects them from the volatility associated with it. Calling attention to the importance of an in-depth look into the situation and engaging with the different stakeholders to propose solutions that suits them all.

The Examination of this data paints a clear picture of the struggles of paid domestic workers during the early stages of the pandemic offering the chance to evaluate their position and devise some recommendation to ease their struggles.

VII. Conclusion and Recommendations

In conclusion, Covid-19 proved to be a threat to different aspects of life along with health. There is no denying that the health implications of the pandemic are enormous, but the economic and social aspects are great too, especially when it comes to informal workers. The pandemic crushed vulnerable groups including domestic workers, pushing millions under the poverty line and forcing even more into unemployment. Furthermore, the social implications of the pandemic were also detected among domestic workers and their families.

The absence of proper social insurance and security nets left domestic workers more sensitive to the economic implications of the pandemic which reflected on their social lives. Along with the economic burden came changes in family dynamics within the household, regression in

the quality of life, deterioration in children's education, and increased psychological stressors. The government's economic response aimed towards informal workers was frail leaving millions unprotected in the face of the pandemic. While the new social insurance law was weakly advertised and the criteria of eligibility of the social security nets kept many vulnerable unprotected. Furthermore, weakly implemented restrictions of movement offered these informal workers a fighting chance of survival.

The socio-economic implications of the pandemic made it clear that domestic workers, and informal workers in general, are in need of inclusive social security nets to confront the adverse effects of any shocks. The introduction of new programs is not enough as the previously implemented programs proved to be inefficient due to their small outreach. Hence, ditching the means testing and introducing a more inclusive categorical mechanism that has the ability to cover more beneficiaries could improve the impact of these programs.

The nature of the job and condition of employment makes it hard to organize domestic work. Therefore, we need to educate domestic workers about their rights and include them in the formulation of new legislation and policies covering them, while formalizing domestic work under labor laws. Such measures could offer domestic workers and their employers a framework to organize their relationships and regulate their employment dynamics. Ergo, it is of great urgency to include all stakeholders in the formulation of these policies.

Egypt signed many treaties organizing and protecting paid domestic labor and enacted social insurance laws that include them, but the application of such regulations remains weak creating huge gaps in the protection of domestic workers. Voiceless and unrepresented in the law formulation process, domestic workers remain a vulnerable group with feeble social security nets to rely on. Such conditions had a devastating effect on domestic workers and their families during

the pandemic. On that account, it is important to give them the chance to form trade unions in order to represent them in the law formulation process and have control over these unions and their elections.

Additionally, for domestic workers to be heard, we need to ensure domestic workers' freedom of association, create trade unions, and have collective bargaining powers. Being heard would contribute to enhancing their work conditions. In order to realize such a goal, domestic workers need to be educated about their rights and the different laws and regulations that organize their field of work.

As stated earlier, organizing and protecting paid domestic workers is a great contributor to multiple SDGs including ending hunger, eradicating poverty, reducing gender inequalities, and improving health. Hence, by working on ameliorating work conditions and protecting these workers through gender-sensitive policies, the government would have cemented great improvement towards achieving these SDGs.

Creating a unified database of informal workers would improve targeting and reaching the most vulnerable and would also decrease the delivery time of these programs. This could be beneficial for the government in the future design of programs and policies as this database will provide detailed information on the vulnerable population. In addition, it is cost-effective as it will reduce the amount of research associated with every program as the data will be available, saved, and updated on the main database.

Furthermore, informality keeps millions out of social security schemes. Thus, a simple, diversified and flexible social security scheme (ILO, 2009) while offering incentives, like carrying some of the weight of the participation fees, could increase participation in social insurance schemes (Barsoum, 2015). Such measures along with combining contributory and non-

contributory social protection schemes and income support have the ability to alleviate some of the economic burdens on participants in the informal economy during a crisis like the pandemic (Barsoum, 2020).

Moreover, to ensure the enforcement of legislation protecting and organizing domestic work it is urgent to put in place a system to receive complaints from paid domestic workers, evaluate the situation, monitor the execution of the different policies/ programs, and follow up with beneficiaries.

In addition, the data from this research shows that all participants never heard about the new social insurance law. Therefore it is important to raise awareness about the new scheme and its benefits while offering information about enrollment through both traditional media outlets and social media. Along with awareness campaigns and visits conducted by local social workers.

On top of that, the special grant for informal workers who lost their jobs during the pandemic was also designed to exclude many vulnerable groups. Starting with the fact that applicants must submit an online application to the fact that eligible beneficiaries cannot be enrolled in any other government programs (Khalil & Megahed, 2021). Such criteria kept the majority of the participants of this research out of the program despite their needs and vulnerability.

On a similar note, the criteria of eligibility of the Takaful and Karama programs proved to be exclusionary. The criteria set for these programs proved to keep the majority of the participants of this research out despite their vulnerability. While Takaful's beneficiaries must have children under the age of 18 enrolled in school, Karama's beneficiaries vary from elderly, disabled, or families providing for orphans (World Bank, 2018). These criteria keep vulnerable families with children younger than the school-age, with offspring older who graduated from school, or even families with no offspring at all from qualifying to the Takaful benefits. Similarly, the criteria of

the Karama program keep vulnerable groups other than those who fall under these set criteria from benefiting from the program. This leads us to the need for a set of inclusive criteria or lifting them all together.

While universal basic income (UBI) is criticized for being expensive and could cause a decrease in productivity, it showed great success in Mexico with the introduction of two programs, a universal pension for the elderly and a universal scholarship program (Barsoum, 2020). Universality proved to have a great impact on poverty during a crisis while eliminating implementation costs (Ibid). Consequently, moving towards UBIs could mean extending these benefits to those who are suffering from poverty but do not meet the criteria of the current programs.

Additionally, the conditions and struggles of paid domestic workers need further evaluation and continuous investigation due to the gravity of these conditions. The sensitivity of their work situation might be an obstacle facing such intervention. Ergo, it is of high importance to work with paid domestic workers by continuously offering them support and allowing them to express their issues, extending them with legislative support and social security nets to ensure their protection and safeguard their equitable and sustainable development.

Finally, the scarcity of data regarding paid domestic workers and the challenges they are facing is a great contributor to their vulnerability. On that account, it is important to offer access to all stakeholders to the needed information, especially in the law formulation process. Along with the continuous investigation of their conditions, challenges, and the impact of the security nets, policies, and laws on their citation. Exploring the realm of foreign paid domestic workers could be a great continuation of this research paper.

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Appendix

Interview Guide

- What do you do? Can you explain the tasks you are required to do? How do you get paid?
- How did the Covid 19 pandemic affect you?
- Did you have the chance to meet your family during the lockdown?
- Did this affect your relationship with your family?
- Were you able to take your regular vacation days?
- If not, were you able to send them money? How?
- What were your biggest challenges during that period? What would you constitute as the main three challenges?
- How were you able to overcome these challenges?
- Do you have children? If yes, how did you manage to balance between work and your children, given that schools, nurseries and any other activities were closed? Where do you usually leave them while you are at work? How did these arrangements change?
- What were the techniques you used to overcome the challenges that you were facing during the pandemic?
- Overall, how do you feel about this experience?
- What would you do differently in order to make it easier for yourself and your family?
- Do you think that having an informal job had an effect on your situation? If so, how?
- Would you seek a formal job if you have the chance?
- Do you think that your job could form a threat to your health and family's health?
- From your point of view, how do you evaluate your employer during this pandemic?

- Were you forced not to take time off work or to take extra tasks? Do you think this could be related to being an informal worker?
- Did you get compensated for not taking time off work or for taking extra tasks during the lockdown?
- What was the main motive that kept you in this job during this hard period of time?
- Did you get affected financially due to the lockdown? If yes, then how?
- How did this financial change affect your life (life standard and social life)?
- Did you seek support from the ministry of social solidarity? If yes, What was it?
- Did you face any psychological challenges? How were you able to overcome them?
- Did you seek help? If yes, Where and how do you evaluate it?

In General

- Why did you choose this job? Does the informality bother you?
- Do you wish for a job with a steady salary, social insurance, and pension?
- Have you ever been exposed to physical assault? If so, what did you do?
- Have you ever been exposed to emotional assault? If so, what did you do?
- Did anyone negotiate the salary after having agreed on it and after finishing the job?
- Do you ever stay later than the agreed upon time? Do you get paid extra-time?
- In this case what do you do with your family?
- What if you go to work late, or leave early, do they deduct from your salary?
- Do you get sick leave? If you are sick, or have a valid reason, and you can't go to work, do you get paid?
- Do they help you with the medical bills?
- Do you know of the new social insurance law? Would you like to participate?

- What are your plans for the future?