

# The Effects of the Coronavirus Pandemic on Women Working in the Private Sector: A Study Applied to a Sample of Saudi Women Working in the Private Sector

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**Abstract:** This research paper aims to identify the psychological, social, and economic effects of the Coronavirus pandemic on Saudi women working in the private sector and present many recommendations that contribute to limit these effects. To achieve the objectives of this research, the social survey approach was adopted by using the random sample method. The study was applied to a sample consisting of (395) Saudi women working in the private sector in different small and medium enterprises affiliated with the Ministry of Human Resources and Social Development. A questionnaire was used to collect the necessary information and data. The results revealed that the participants' agreement degree on the social, psychological, and economic effects of the Coronavirus pandemic was high with a mean of (2.38 out of 3) for social effects, (2.65 out of 3) for psychological effects, and (2.34 out of 3) for economic effects. In the light of these results, the researcher recommends regulating the contractual relationship between workers in the private sector and employers, achieving gender equality in the labor market in line with the Sustainable Development Plan 2030, strengthening support programs, and developing the private sector through community partnership to reduce economic effects on the private sector, and developing systems and policies that guarantee the rights of working women socially and economically to reduce the high rates of unemployment during pandemics.

**Keywords:** The Coronavirus Pandemic Effects - The private sector - Working Women.

## 1. Introduction

The Coronavirus pandemic has formed a global event since its emergence in China in late 2019, and after the World Health Organization (WHO) of the United Nations announced a global warning published on its official website on Wednesday, March 11, 2020, about the emergence of the new Coronavirus (NCOV)) When it became clear that the disease had spread at the international level, as this disease was called (Covid 19) due to its spread in various parts of the world and it became a pandemic (global epidemic), according to the estimates of the WHO this year (2020), (6,309,587) confirmed cases, (374,675) deaths, and (2,870,266) recoveries were recorded [1]. These numbers increased exponentially by 2021, as global cases reached (119,223,330) confirmed cases, and (2,643,896) deaths [2].

The Coronavirus is known as one of the viruses that cause disease in humans and results in respiratory infections ranging in severity from the common cold to more severe diseases such as Middle East Respiratory Syndrome and Severe Acute Respiratory Syndrome (SARS). The recently discovered Coronavirus causes disease (Covid-19), which is an infectious disease whose common symptoms include fever, fatigue, and dry cough. The risk of infection increases in the elderly and those with chronic diseases such as high blood pressure and heart disease [3].

Al-Yousifi (2020) [12] stressed that the spread of the Coronavirus pandemic has exposed societies to many social, psychological, economic, and health challenges, as individuals suffered from deteriorating social conditions as a result of the economic challenges that faced many families, and society also suffered from the phenomenon of temporary poverty, which may turn into permanent poverty due to this pandemic. This negatively affected society from a psychological perspective, as fear of the unknown, frustration and constant anxiety spread, domestic violence increased during quarantine, weak social cohesion, a sense of frozen family relations, poor social interaction and communication with relatives, complaining and anxiety about the general situation and increasing family conflicts, which negatively affected psychological health, fear of the future, boredom and nervousness.

This pandemic has caused enormous economic, psychological, and social suffering to all human societies, and thus the pandemic has contributed to draw an unfamiliar and unexpected social reality that makes it difficult to anticipate its

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developments and effects in the future, and in the light of the rapid spread of this epidemic, all developed and developing countries have also taken a number of precautionary measures, as air traffic was stopped, all air, sea, and land flights were canceled, borders between countries were closed, and trade and industry movement almost completely stopped. The states of emergency were declared to prevent citizens from being in places of gatherings in all their forms, and a curfew was imposed, which caused almost complete cessation of the aspects of social and economic life and daily activities.

The Kingdom of Saudi Arabia is not far from these procedures, as entry for Umrah and visiting the Prophet's Noble Mosque has been suspended temporarily from outside the Kingdom, Entry with tourist visas for those coming from countries that pose a threat to the spread of the Coronavirus was also suspended, suspending the use of the national identity of the Saudi citizens and citizens of the Gulf Cooperation Council countries card to move to and from the Kingdom, and Umrah for citizens and residents was also temporarily suspended [4].

In the light of all these emerging circumstances and precautionary measures, the Saudi citizen found himself forced to give up a relatively large part of his freedom in practicing his social and professional life. His social, religious, and leisure habits also changed, in addition to his adherence to the home space for a longer time, and there is no doubt that this affected his life psychologically and socially [5].

Despite the medical and health challenges imposed by the Corona pandemic on all human societies, it is a fatal mistake to describe this challenge as a health crisis only, as it is a widespread humanitarian crisis that leads to the misery and suffering of all humanity and pushes its social and economic well-being to the brink of collapse [6].

From the economic perspective, in the light of the precautionary measures taken by all countries, many crises have emerged, including the economic crisis, which requires parallel and simultaneous efforts to save job opportunities, protect incomes, and ensure that different groups of the population can obtain services, which requires governments, when working to slow the pace of the pandemic and protect lives and livelihoods, to maintain macroeconomic stability, continue to build confidence, and broadcast clear media messages that avoid falling into a deeper recession and provoking social unrest [7].

Nicola, et al., (2020) [8] emphasized that social distancing, self-isolation, and travel restrictions during the Coronavirus pandemic have led to a decline in the workforce in all economic sectors and the loss of many jobs. Schools closed and the need for manufactured goods and products decreased, and in return, the need for medical supplies increased dramatically.

From the social perspective, the spread of the Coronavirus has changed the lifestyle of millions of people around the world and regulated their social interaction with each other, as it imposed social divergence through home quarantine, as well as imposing a curfew to limit the spread of the epidemic, and those measures to combat the emerging virus, in turn, penetrated the threads of the societal fabric, and the social impact appeared clearly, especially on the family, and even social customs were not spared from the impact of "Corona", so the family in this exceptional situation took other forms than it was in the recent past, as social divergence imposed distancing from the extended family, friends, and co-workers, in addition to freezing all family projects such as engagement, marriage, travel, etc..., all occasions were also frozen, even attending the funerals of relatives and friends, which had a clear impact on the process of social communication [7] [9].

Abu Al-Nasr (2020) [10] adds that among the negative social effects of the Coronavirus pandemic are the social distancing between people and relatives, the social stigma in the event of infection, and the increase in marital and family disputes as a result of the presence of all family members for long periods together inside the house, which is often limited in space, which increases the negative interaction among these members and increases the unemployment rate among the various groups of society, especially among informal workers and artisans.

From a psychological perspective, Amer (2020) [11] indicated that the Corona pandemic caused a state of panic, fear, and anxiety among people and changes in lifestyles and social relations. Exposure to stress during that pandemic through what the individual hears daily about the number of infections and deaths may be accompanied by several symptoms such as fear, anxiety, terror, individuals avoiding each other, and other symptoms. Even researchers have indicated that fear of the Coronavirus pandemic is one of the most important predictors of stress, and fear of the Corona pandemic may be called "corona phobia" or Corona anxiety.

Abu Hanoud (2020) [13] added that the Coronavirus pandemic may lead to a state of psychological distress among many members of society, as it can cause a state of psychological suffering and increase the sense of loss of interest, sadness, despair, fear, anxiety, tension and anger, with a feeling of loss of control, panic, and fears related to social roles.

Many studies have confirmed the economic, social, and psychological effects of the Coronavirus pandemic on various

groups of human societies, as Al-Juhani (2021) [18]; Hashem (2021) [20]; Saadi et al. (2021) [21]; Al-Fiqi and Aboul Fotouh (2020) [24]; Roy et al. (2020) [25]; Bayoumi (2022) [15]; and Al-Shalaqi (2021) [5] indicated that there were different levels of anxiety, depression, and psychological stress, in addition to insomnia and distress among parents and children, as well as the feelings of psychological loneliness, the emergence of obsessive-compulsive disorder, and social fears, whether to a moderate degree, with the possibility of existing some symptoms of post-traumatic stress disorder, in addition to social isolation, free time problems, and a decline in direct social communication values, which led the lack of social cohesion, a weak network of social relationships, a decrease in the rate of indifference, and the emergence of some tensions that may be due to the pressures and restrictions imposed by the pandemic. The negative social effects of the pandemic were less harmful than the psychological effects on the family.

From the economic perspective, Al-Badawi (2021) [19]; Heikal, (2021) [23]; Allam (2022) [16]; and Al-Bahri and Al-Shamaila (2022) [17] indicated that a large segment of people - as a result of the precautionary measures for the Coronavirus pandemic - were exposed to profound economic impacts, including the suffering of individuals from destitution due to their loss of their work and the lack of an alternative, the cessation of sources of income, the increase in unemployment inflation, and the deterioration of living conditions, in addition to many private sector institutions reducing the size of their employment. Al-Zamil (2020) [4] showed the different trends among members of Saudi society, between positive and negative towards both the social and economic impacts of the Corona pandemic, while trends were positive towards the precautionary measures followed and the political impacts of the pandemic.

Although all segments of society have been affected healthily, psychologically, socially, and economically as a result of the Coronavirus pandemic; women may be the most affected by this pandemic, as many studies, scientific research, questionnaires, and opinion polls in most countries indicated that women were affected by the repercussions of the pandemic much more than men, and in our Arab world, for example, a report issued by the United Nations, based on the responses to a questionnaire distributed among networks of civil society organizations in the Arab world, revealed early evidence of an increase in domestic violence, as well as violence against women in the public sphere and on the Internet, and the repercussions of the pandemic, had a greater impact on refugee and immigrant women and women with disabilities [26].

Roach (2021) [27] added that the economic distress caused by the pandemic negatively affected many of the gains made by women in recent years in the Middle East region in general, especially with the low participation rate of women in the workforce from the very beginning. The nationwide lockdowns and curfews across the region have been particularly harmful to women in the workplace.

In the same context, Mohammad and Ali (2021) [28] indicated that despite the extension of the social, psychological, and economic effects of the Coronavirus pandemic to include all groups of society, the group of working women is one of the most affected groups by the precautionary measures of the Corona pandemic, especially those working in the private sector as a result of their exposure to many social, personal, family, economic, and work environment problems, as they have many tasks and responsibilities inside and outside the family in the field of work, which may increase with these circumstances.

Maiti, Rai, & Biswas (2020) [29] added that women all over the world have been affected by the Coronavirus pandemic differently, if not more severely, for several reasons, including the multiple roles of women in life and family, and the increase of the homestay for the entire family puts an additional burden on them, in addition to the increased possibility of women losing their jobs or financial independence when resources are limited.

According to the annual report of the United Nations Economic and Social Commission for Western Asia (ESCWA) in 2019, which revealed that the Arab region suffered from job losses at a rate of 3.8 million jobs, which has very serious social and psychological effects, as it increases the rate of poverty and unemployment, and then increases the rate of divorce and physical and psychological violence against women and girls [6].

The Arab Women's Organization also emphasized that the coronavirus pandemic will lead to more poor women in the unregulated labor market as a result of dismissal from the service that employers resort to - as a result of the recession - primarily for women themselves or for their husbands, and will increase the percentage of women who are breadwinners for their families. The crisis resulting from the Coronavirus may also lead to the elimination of "small entrepreneurs", especially since they are struggling in a difficult work environment, in addition to the elimination of a part of the free daily businesses within the framework of the precautionary measures taken against the epidemic, which are mostly simple job that supports entire families [30].

Salem (2023) [14] also indicated that many families lost their jobs due to the precautionary measures to combat the Coronavirus pandemic, especially workers in the private sector or the informal sector, whether by layoffs or by reducing the number, which negatively affected the family's income and the social ties among its members. Many analysts say that families headed by women bear double burdens compared to families headed by men. Moreover, Hashem (2021)

[20] added that one of the most important negative effects of the Coronavirus pandemic on women is the decrease in the income of working women and family income, harm to children, and the increase in the rate of violence that nearly (37%) of women in Arab countries currently suffer from, and the reflection of those effects on families such as poverty, loss of social cohesion and discrimination.

Thus, the suffering of working women has increased during the Coronavirus pandemic, especially women working in the private sector or part-time workers and informal workers. The fact that these types of jobs are the first to be laid off during a crisis, and this is confirmed by El-Sayed (2022) [31], which stated that women during the Corona pandemic have suffered a lot compared to men, as the length of the curfew period, the closure of nurseries, remote work, and the cessation of education, added additional burdens to it, which made it one of the most affected groups by the Coronavirus pandemic, as the interdependence and overlap between the economic and social repercussions as a result of the Coronavirus pandemic formed complex effects on women in society, whose effects are greater among poor, uneducated women, and the heads of their families. Mohammad and Ali (2021) [28] showed that the level of social problems increased among women working in the public and private sectors during the Coronavirus pandemic, and the level of social problems was higher among women working in the private sector. Moreover, Qiu et al. (2020) [32] showed that members of Chinese society suffered from traumatic stress during the spread of the Coronavirus pandemic, females were more likely to have symptoms of traumatic stress than males. Casagrande, Favieri, Tambelli, & Forte (2020) [33] also revealed that in the Italian community, 57.1% of the participants had poor sleep quality, 32.1% had high anxiety, 41.8% had high stress, and 7.6% had symptoms of post-traumatic-stress-disorder related to COVID-19. Young men and women were the most fearful and most at risk of developing sleep disorders, as well as having higher levels of anxiety and stress.

In the light of all these challenges and the multifaceted effects of the Coronavirus pandemic on various societal groups, the current study came in response to the call of many countries of the world for their scientific institutions to monitor and study the effects of the Coronavirus pandemic from different aspects on different groups of society. As the post-Corona world will inevitably differ from the pre-Corona world in many areas, this will require restructuring of many sectors and institutions and new mechanisms in facing such societal issues. From this standpoint and in the light of the lack of scientific studies - within the limits of the researcher's knowledge - In this aspect, especially for Arab societies; The current study is unique in conducting a scientific study to identify the social, psychological, and economic effects of the Coronavirus pandemic on one of the important societal groups (women working in the private sector) and presenting some recommendations that could contribute to reduce the negative effects resulting from that pandemic. This research adopted the social survey method, which is the most suitable method for the nature of the current research, as it aims to describe the phenomenon in a specific period, as well as describe the conditions, relationships, and social behavior and aims to interpret them. The research has spatial delimitations represented in (30) small and medium private sector enterprises in Riyadh, temporal delimitations, where the study was implemented in 2021, and human delimitations, which include Saudi women working in the private sector.

The social effects are defined procedurally in the current research as the social changes that occurred in the life of women working in the private sector as a result of the circumstances or developments of the spread of the Coronavirus pandemic, leaving its effects on the social structure as a whole, and on the life of women working in the private sector in terms of their social interactions and their relationship with those around them. As for the psychological effects, it is defined procedurally as a group of feelings and emotions associated with the psychological aspect, such as distress, boredom, psychological loneliness, compulsive obsessions, and social fears, which dominate women working in the private sector and prevent them from practicing their lives normally. In the current research, it is measured by the degree obtained by the sample members in the used questionnaire. As for the economic effects, it refers procedurally to the economic aspects that women working in the private sector suffer from as a result of the Coronavirus pandemic, such as losing or disrupting work, low income, or incurring additional financial costs and increasing financial burden.

The importance of the current research is that it is one of the first studies in the Arab world - within the limits of the researcher's knowledge - that discusses a topic related to the Coronavirus pandemic and its effects on women working in the private sector in Saudi society as they a huge human force that represents society and an essential partner in the renaissance and development of any human society. The objectives of the current research are consistent with the objectives of the National Transformation Program in empowering Saudi women and raising the rate of their economic participation to achieve the Kingdom's Vision 2030. From the applied aspect, the results of the current research can contribute to help workers in the health, psychological, and social sectors to understand and absorb the psychological and social condition of members of society during periods of epidemics and diseases, enabling them to develop counseling programs aimed at helping and preparing them to deal positively with stressful events and crises.

## 2. The current research problem can be articulated in the following questions

1. What are the social effects of the Coronavirus pandemic on working women in the private sector?
2. What are the psychological effects of the Coronavirus pandemic on women working in the private sector?
3. What are the economic effects of the Coronavirus pandemic on working

women in the private sector?

## 3. The Theoretical Premises Explaining the Research

### Interaction Theory

The interaction theory is one of the general theoretical approaches to study human behavior. It recognizes that the individual formulates and shapes his social reality through the interaction processes that he performs using symbols such as language, signs, and images and that socialization is a lifelong process [7]. Thus, the interaction between people, if it takes a negative direction or is negatively affected as a result of societal conditions, of course, may cause negative effects on the individual's life.

Social interaction is one of the most widespread concepts in sociology and psychology alike, which deals with the study of how the individual interacts with his environment, and the values, habits, and attitudes that result from this interaction. It is the basis for many personality theories, learning theories, and psychotherapy theories. Social interaction refers to what happens when two people or groups communicate with each other, and a change occurs in their behavior [34].

### The Sense of Coherence Theory

The sense of coherence concept appeared in an attempt to answer a number of questions, including why individuals remain healthy despite the presence of many factors threatening their health. What are the characteristics of individuals who do not contract the disease despite being exposed to severe psychological pressures? How can some recover from diseases? Such issues and others constituted a starting point for the theoretical and empirical works of the scientist (Antonovsky), through which he reached the formulation of his new term that expresses these issues and he called it (health origin), although the general health of individuals is exposed to danger as a result of a number of circumstances and external factors such as natural disasters, wars, poverty, hunger, and social problems, there are differences in the general health of these individuals. Therefore, when the external stressful conditions are similar, the differences become clear between individuals in the extent to which they exploit their existing resources in order to maintain health. Through the studies conducted by Antonovsky on people who achieved degrees of psychological health after exposure to pressures and crises, he formulated his theory about a sense of coherence as a concept that expresses one of those psychological resources to maintain health [35].

Antonovsky confirms that feelings of cohesion are not considered a method of coping with pressures, but rather an orientation towards life, which includes an understanding of life events and pressures, and the ability to adapt to pressures through the individual's psychological and social resources and strengths, in addition to the belief that life is useful and valuable and has many possibilities that it can be taken advantage of. Antonovsky defines feelings of cohesion as "an orientation towards life that expresses the extent to which the individual has a continuous, permanent, and dynamic feeling at the same time with the ability to predict the world of his internal and external experience, and that there is a high probability that opportunities will develop in the appropriate way that a person expects [35].

## 4. Methodology

### Research design

This research adopted the social survey method, as it is suitable for the nature of the current research. It aims at describing and interpreting the phenomena, circumstances, relations, and social behavior in a certain period.

### Population and Sampling

The total number of Saudi women working in the private sector in Riyadh is 264,883 according to the latest statistics issued by the General Authority for Statistics [36]. Because of the large size of the study population, a sample was chosen by using the random sample method, and a sample was drawn of female workers in the private sector in Riyadh according to the Richard Geiger equation [37], which is as follows:

$$n = \frac{\left(\frac{z}{d}\right)^2 \times (0.50)^2}{1 + \frac{1}{N} \left[\left(\frac{z}{d}\right)^2 \times (0.50)^2 - 1\right]}$$

Fig 1: Richard Geiger equation

N is the size of the population, Z is the standard score corresponding to the significance level 0.95, it equals 1.96, and D is the error rate. The results of the equation showed that the size of the random sample should be greater than 384 and the study tool was randomly distributed through social media to a sample of 395 Saudi female workers in the private sector in Riyadh (30) small or medium enterprises in the private sector,

### Procedures

To recognize the social, psychological, and economic effects of the Coronavirus pandemic on women working in the private sector, the researcher prepared a questionnaire as a psychometric tool suitable for the nature and the culture of the Arab environment, the objectives, and the sample of the research after reviewing the related literature, in addition, conducting a number of open interviews with many Saudi women working in the private sector to identify the most prominent social, psychological and economic effects facing women working in the private sector in Riyadh during the pandemic. In the light of that, the questionnaire contains four themes; the first theme includes Data on the demographic characteristics of the sample, the second theme includes social effects, the third theme includes psychological effects, and the fourth theme includes the economic effects of the Coronavirus pandemic on women working in the private sector. The final form of the questionnaire consisted of (35) statements, according to Likert's triple scale, which includes three answers (yes, to some extent, no). This scale helps to collect the largest number of statements and classify them into paragraphs [38].

To verify the face validity of the questionnaire, it was presented to a panel of Saudi university professors in the field of social service, some modifications were made according to their comments. The researcher applied it to a pilot sample consisting of 40 women working in the private sector to ensure the internal consistency of the questionnaire by calculating the Pearson correlation coefficient between the score of each statement of the questionnaire and the total score of the theme to which it belongs; Table (1) shows the results:

**Table 1:** The Internal Consistency of the Questionnaire

The first theme "social effects"		The second theme "psychological effects"		The third theme "economic effects"	
Statement No.	Pearson correlation coefficient	Statement No.	Pearson correlation coefficient	Statement No.	Pearson correlation coefficient
1	0.541**	1	0.711**	1	0.736**
2	0.599**	2	0.639**	2	0.639**
3	0.641**	3	0.604**	3	0.791**
4	0.713**	4	0.714**	4	0.526**
5	0.637**	5	0.758**	5	0.702**
6	0.613**	6	0.857**	6	0.589**
7	0.656**	7	0.716**	7	0.803**
8	0.668**	8	0.642**	8	0.765**
9	0.604**	9	0.858**	9	0.765**
10	0.658**	10	0.800**		
11	0.590**	11	0.780**		
12	0.566**	12	0.715**		
		13	0.842**		
		14	0.669**		

\*\* Significant at 0.01

Table (1) shows that all the correlation coefficients are statistically significant at (0.01), which are high values and confirm a high degree of internal consistency of the questionnaire.

To ensure the reliability of the questionnaire, The Cronbach's alpha coefficient was used as shown in Table (2).

**Table 2:** Reliability Coefficient Using Cronbach's Alpha

Theme	Items no.	Cronbach's alpha
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One	12	0.839
Two	14	0.931
Three	9	0.855
Total	35	0.917

Table (2) shows that the values of Cronbach's alpha coefficient are high for the themes and for the questionnaire as a whole; which indicates the reliability of the questionnaire.

## 5. Results

### I- The Social Effects of the Coronavirus Pandemic on Working Women in the Private Sector

To answer the first question which states, “What are the social effects of the Coronavirus pandemic on women working in the private sector? The mean, standard deviation, frequencies, and percentages of the sample's opinions were calculated as shown in Table (3).

**Table 3:** Results of the Study Sample’s Opinions about the First Theme Statements (n = 395)

Statements	Yes		To some extent		No		Means	S.D.	Interpretation	Rank
	F	%	F	%	F	%				
1- Expansion of leisure time	302	76.5	75	19.0	18	4.6	2.72	0.54	Yes	6
2- Spread of rumours among people	269	68.1	103	26.1	23	5.8	2.62	0.59	Yes	7
3-Reducing social relationships	361	91.4	28	7.1	6	1.5	2.90	0.35	Yes	2
4- increasing marital disputes	133	33.7	114	28.9	148	37.5	1.96	0.84	To some extent	10
5- Divorce	45	11.4	57	14.4	293	74.2	1.37	0.68	No	11
6- Social isolation	342	86.6	31	7.8	22	5.6	2.81	0.51	Yes	5
7- Electronic devices and games Addiction.	190	48.1	118	29.9	87	22.0	2.26	0.80	To some extent	8
8- Lack of freedom	339	85.8	39	9.9	17	4.3	2.82	0.49	Yes	4
9- disrupting appointments and reviews	328	83.0	67	17.0	0	0.0	2.83	0.38	Yes	3
10- Family disputes	175	44.3	129	32.7	91	23.0	2.21	0.79	To some extent	9
11- Weak direct social contact	365	92.4	26	6.6	4	1.0	2.91	0.31	Yes	1
12- Domestic violence against women	13	3.3	46	11.6	336	85.1	1.18	0.46	No	12
Means of the first theme							2.38	0.58	Yes	

Table (3) shows that there is a difference in the participants’ responses to the statements of the first theme, as the means for this theme ranged between (2.91: 1.18); The total mean of the first theme (2.38 out of 3.00) reflected a (high) agreement rate by the sample on the statements of this theme. This theme consisted of (12) statements dealing with social effects; seven statements reflecting a high agreement degree (yes), three statements indicating an intermediate agreement degree (to some extent), and two statements indicating a refusal (no).

According to the participant’ responses on the social effects theme, the statement "weak direct social contact" has the highest levels of agreement with a mean of 2.91, a standard deviation of 0.31, and with a high degree of agreement (yes) followed by the statement "reducing social relationships" with a mean of 2.90, a standard deviation of 0.35, and with a high degree of agreement (yes), then the statement “disrupting appointments and reviews” with a mean of 2.83, a standard deviation of 0.38, and with a high degree of agreement (yes), where the statement “domestic violence against women” has the lowest degrees of agreement with a mean of 1.18, a standard deviation of 0.46, and with the degree (no), followed by the term “divorce” with a mean of 1.37, a standard deviation of 0.68, with the degree (no), then the statement “increasing marital disputes” with a mean of 1.96, a standard deviation of 0.84, and with the degree (to some extent).

### II- The Psychological Effects of the Coronavirus Pandemic on Working Women in the Private Sector

To answer the second question which states, “What are the psychological effects of the Coronavirus pandemic on working women in the private sector?” the Mean, standard deviation, frequencies, and percentages of the sample's

opinions were calculated as shown in Table (4).

**Table 4:** Results of the Study Sample's Opinions about the Second Theme Statements (n = 395)

Statements	yes		To some extent		No		Means	S.D.	Interpretation	Rank
	F	%	F	%	F	%				
1- Feeling sad	271	68.6	83	21.0	41	10.4	2.58	0.67	Yes	9
2- Feeling worried about the future	341	86.3	34	10.9	11	2.8	2.84	0.44	Yes	1
3- Quick feeling of anger and excitement	304	77.0	70	17.7	21	5.3	2.72	0.56	Yes	6
4- Feeling of anxiety and tension	333	84.3	51	12.9	11	2.8	2.82	0.45	Yes	2
5- Sleep disturbance	286	72.4	82	20.8	27	6.8	2.66	0.60	Yes	8
6- Feeling bored	334	84.6	31	7.8	30	7.6	2.77	0.57	Yes	4
7- Control some negative thought	249	63.0	121	30.6	25	6.3	2.57	0.61	Yes	10
8- Eating disorder	244	61.08	97	24.6	54	13.7	2.48	0.72	Yes	13
9- Feeling of psychological loneliness	336	85.1	34	8.6	25	6.3	2.79	0.54	Yes	3
10- Feeling depressed	288	72.9	81	20.5	26	6.6	2.66	0.60	Yes	7
11- Feeling of hopelessness	251	63.5	90	22.8	54	13.7	2.50	0.72	Yes	12
12- Feeling of losing control	215	54.4	123	31.1	57	14.4	2.40	.073	Yes	14
13- Feeling emotionally distressed	326	82.5	47	11.9	22	5.6	2.77	0.54	Yes	4
14- Feeling of losing interest	250	63.3	108	27.3	37	9.4	2.54	0.66	Yes	11
Means of the Second theme							2.65	0.13	Yes	

Table (4) shows that the sample agreed with a high degree (yes) on the statements of the second theme (the psychological effects of the Coronavirus pandemic on women working in the private sector), with a general mean of (2.65 out of 3), and a very small standard deviation of (0.13), which indicates that there are no significant statistical differences in the sample's opinions about the statements of the theme, and this theme consisted of (14) statements, their means ranged between (2.40 and 2.84 out of 3), all of them reflect a high agreement degree (yes).

According to the participant' responses to the second theme, the statement "feeling worried about the future" has the highest levels of agreement with a mean of 2.84, a standard deviation of 0.44, and with a high degree of agreement (yes), followed by the statement "feeling of anxiety and tension" with a mean of 2.82, a standard deviation of 0.45, and with a high degree of agreement (yes), then the statement "feeling of psychological loneliness" with a mean of 2.79, a standard deviation of (0.54) and with a high degree of agreement (yes), when the statement "a feeling of losing control" has the lowest agreement degrees of a mean of 2.40, a standard deviation of 0.73, and with a degree of agreement (yes), followed by the statement "eating disorder" with a mean of 2.48, a standard deviation of 0.72, and with a degree of agreement (yes), then the statement "Feeling of hopelessness" with a mean of 2.50, a standard deviation of 0.72, and with a degree of agreement of (yes).

### III- The Economic Effects of the Coronavirus Pandemic on Working Women in the Private Sector

To answer the third question which states, "What are the economic effects of the Coronavirus pandemic on working women in the private sector?" the mean, standard deviation, frequencies, and percentages of the sample's opinions were



**Table 5:** Results of the Study Sample’s Opinions about the Third Theme Statements (n = 395)

Statement	Yes		To some extent		No		Means	S.D.	Interpretation	Rank
	F	%	F	%	F	%				
1- Low monthly income	275	69.6	86	21.8	34	8.6	2.61	0.64	Yes	4
2- Financial losses	187	47.3	173	43.8	35	8.9	2.38	0.64	Yes	6
3- Low living standard.	321	81.3	34	8.6	40	10.1	2.71	0.64	Yes	2
4- job loss	123	31.1	30	7.6	242	61.3	1.70	0.91	To some extent	9
5- Too much debt	112	28.4	208	52.7	75	19.0	2.09	0.68	To some extent	7
6- Monthly income interruption	119	30.1	48	12.2	228	57.7	1.72	0.90	To some extent	8
7- Financial pressures	310	78.5	62	15.7	23	5.8	2.73	0.56	Yes	1
8- Incur additional financial expenses	397	75.2	61	15.4	37	9.4	2.66	0.64	Yes	3
9- Difficulty meeting basic needs	235	59.5	95	24.1	65	16.5	2.43	0.76	Yes	5
Means of the third theme							2.34	0.38	Yes	

Table (5) shows that there is a difference in the participants’ responses to the statement of the third theme, as the means for this theme ranged between 2.73: 1.70, and the total mean for this theme is (2.34 out of 3.00), which reflected a (high) agreement rate. This theme consisted of (9) statements dealing with economic effects; six of them reflected a high degree of agreement (yes), while three statements indicated an intermediate degree of agreement (to some extent).

According to the participants’ responses on the economic effects theme, the statement “financial pressures” has the highest agreement degree with a mean of 2.73, a standard deviation of 0.56, and with a high degree of agreement (yes), followed by the statement “Low living standard.” with a mean of 2.71., a standard deviation of 0.64, and with a high degree of agreement (yes), then the statement “incur additional financial expenses” with a mean of 2.66, a standard deviation of 0.64, and with a high degree of agreement (yes), while the statement "loss of work" has the lowest degree of approval with a mean of 1.70, a standard deviation of 0.91, and with an intermediate degree of agreement (to some extent), followed by the statement " monthly income interruption” with a mean of 1.72, a standard deviation of 0.90, and with an intermediate degree of agreement (to some extent), then the statement “too much debt” with a mean of 2.09, a standard deviation of 0.68, and with an intermediate degree of agreement (to some extent).

## 6. Discussion

### First: The social effects of the Coronavirus pandemic on women working in the private sector.

The results revealed that women working in the private sector were greatly affected socially by the Coronavirus pandemic, and the most prominent of these effects were their suffering from weak direct social contact, reduced social relations, disruption of appointments and reviews, lack of freedom, and social isolation. This can be attributed to what was imposed by the pandemic in terms of precautionary measures, social distancing, and non-mixing, which contradicts the social nature of people. This can also be explained in the light of the assumptions of the social interaction theory, which believes that the individual formulates and shapes his social reality through the interaction processes that he performs and that the process of socialization is a long life process [7]. Therefore, the interaction between people, if it takes a negative direction or is negatively affected as a result of societal conditions, of course, may cause negative effects on the individual’s life.

Also, this can be explained in the light of what Salem (2023) [14] indicated that many families or their heads lost their jobs due to the precautionary measures to combat the Coronavirus pandemic, especially workers in the private sector or

the informal sector, whether by layoffs or by reducing the number, which negatively affected their family income and the social ties among its members. Many analysts suggest that families headed by women bear double burdens compared to families headed by men.

By analyzing the results, it was also clear that the level of negative social effects regarding family relations in terms of family disputes, divorce, or violence against women decreased. This can be explained in the light of the pandemic's social convergence among all family members, the exchange of roles among them, and the solidarity of all as a result of the collective feeling that everyone is exposed to the dangers of the pandemic, and the presence of everyone together for long periods and the convergence of everyone has created a state of familiarity, affection and family warmth among them, in addition to that the attempt of many individuals in times of crisis to pray to God, which contributes to achieving a state of psychological serenity and emotional calmness. Hashem (2021) [20] indicated that the Coronavirus pandemic and its imposition of home quarantine helped in feel psychological calm instead of the hustle and bustle of the daily routine, even the family's thinking pattern began to be characterized by planning for the future, thinking about managing the crisis, and a sense of responsibility for everyone, which was what education theories sought for decades in the family have been achieved in a few months, and the family has plenty of time for its members to gather at home all the day.

This result is consistent with the results of other studies, which indicated a high level the Coronavirus pandemic social effects on various groups of society, especially women including, [28], which indicated a high level of social problems among women working in the public and private sectors during the Coronavirus pandemic and the level of social problems was higher for women working in the private sector, Qiu, et al. (2020) [32], showed that members of Chinese society suffered from traumatic stress during the spread of the Coronavirus pandemic, and females were more likely to experience symptoms of traumatic stress than males, Bayoumi (2022) [15] indicated that the decline in the values of direct social communication as a result of the Coronavirus pandemic, will lead to an increase in general social lack of cohesion and a weakness in social relations network, and Al-Matari, and Al-Harmali (2021) [39] found that one of the most important negative effects of social distancing as a result of the Coronavirus pandemic is the feeling of anxiety about the future, the negative social relations, the feeling of loneliness and frustration, and the low level of direct social interaction.

The result differs from the results of [22], which indicated that the level of the social effects of the Coronavirus pandemic in terms of social isolation, psychological problems, and free time was intermediate, this can be explained in the light of the different nature of work in the government sector from work in the private sector and the care and social security provided by government work to its employees, in the light of clear and binding rules and laws for all.

### **Second: The Psychological Effects of the Coronavirus Pandemic on Women Working in the Private Sector**

The results showed that the Coronavirus pandemic has significant negative psychological effects on women working in the private sector, and the most important of these effects were "the feeling of worried about the future, and the feeling of anxiety and tension, the feelings of psychological loneliness, boredom, and psychological distress, depression, and loss of hope. This can be explained in the light of the precautionary measures imposed - such as suspending work and imposing curfews - to stay for long periods within the walls of the home without contact with others, which is unusual; It caused psychological distress, anxiety, and tension, especially since Arab societies are characterized by family interdependence, intimate family relations, and frequent visits among them. What increases the psychological burden on the working woman is her feeling that she is responsible for all members of her family and that she must take care of and protect them from an unknown danger, both in terms of Source or methods of prevention.

Also, the continuous media coverage, data, and daily statistics on the number of infections and deaths have put additional pressure on all members of society, especially women, where constant thinking about the safety of all family members and the future of children has become a large area of everyone's thinking, especially mothers, which increases anxiety, stress, and psychological pressure. In addition, the working woman's realization and awareness of the economic repercussions as a result of the Coronavirus pandemic and the consequent decrease in income and increase in financial burdens represent psychological pressure and a negative attitude towards the future.

Females in general, when they are exposed to pressures and crises - such as the Coronavirus pandemic - tend to ruminate about their problems, trying to determine whether they are responsible for the losses or not, and they always strive to determine exactly what happened and resulted in the loss, in addition to that, females tend to ask for help from others and discuss their grief in an attempt to solve the problem and get rid of the stress and anxiety that results from it [24].

This result can also be interpreted in the light of what the crisis theory and psychological theories indicated that psychological anxiety and tension are a human reaction towards any threat, especially when it repeatedly threatens a person's life, as the owners of the humanist doctrine see that anxiety is fear of the future and its events that threatens his

existence or his humanity [40].

It is also possible to explain the high level of psychological effects in the sample in the light of what Amer (2020) [11] indicated that the Corona pandemic caused a state of panic, fear, and anxiety among people and changes in lifestyles and social relations. Exposure to stress during that pandemic through what the individual hears daily about the number of infections and deaths may be accompanied by several symptoms such as fear, anxiety, terror, individuals avoiding each other, and other symptoms. Even researchers have indicated that fear of the Coronavirus pandemic is one of the most important predictors of stress, and fear of the Corona pandemic may be called “corona phobia” or Corona anxiety.

Abu Hanoud (2020) [13] added that the Corona pandemic may lead to a state of psychological distress among many members of society, as it can cause a state of psychological suffering and increase the sense of loss of interest, sadness, despair, fear, anxiety, tension and anger, with a feeling of loss of control, panic, and fears related to social roles.

This result is consistent with the results of [5] [17] [20] [21] [24] [25] [32] [33] [41], that all of them indicated the suffering of various societal groups from the psychological effects of the Coronavirus pandemic and differs from the results of [18], which indicated that there was a low level of anxiety in the cognitive and behavioral dimensions and an intermediate level of anxiety in the psychological dimension, and this difference can be explained in the light of the difference like the sample between the two studies, as Al-Juhani’s study included a sample of Males and females of different age groups, some them were over sixty years, and some of them were under twenty years.

### **Third: The Economic Effects of the Coronavirus Pandemic on Women Working in the Private Sector.**

The results showed the suffering of women working in the private sector from the economic effects resulting from the spread of the Coronavirus pandemic, the most important of these effects were financial pressures, a low living standard, incur additional financial expenses, low monthly income, difficulty meeting basic needs, and financial losses. This can be explained in the light of most of the economic and commercial sectors were forced to stop working as a preventive measure to limit the spread of the Coronavirus pandemic, in addition, the Ministry of Human Resources and Social Development imposed a reduction in the presence of employees and workers in the private sector in workplaces and the promotion of electronic work remotely, which resulted in the private sector taking measures to reduce Salaries were halved and a large number of employees were laid off, especially probationary employees, which affected the income of working women and their standard of living, in addition to the Ministry of Human Resources and Social Development imposing a reduction in the presence of employees and workers in the private sector in workplaces and promoting electronic work remotely, which imposed the private sector to take measures to reduce salaries by half and lay off a large number of employees, especially the probationary staff, which affected women’s income and their standard of living.

Also, this can be explained in the light of what Al-Ghuwaili (2022) [42] indicated that the precautionary measures as a result of the Coronavirus pandemic have led to a deterioration in the conditions of workers in the private sector and the unorganized sector, and the loss of their livelihood resources, which is the main resource for meeting their basic needs for them and their families as a result of what Arbitrary decisions and measures taken by businessmen that led to the loss of jobs, such as dismissal or mass layoffs of workers in some companies, or refraining from paying salaries or reducing them.

Nicola, et al. (2020) [8] also added that social distancing, self-isolation, and travel restrictions during the Coronavirus pandemic have led to a decline in the workforce in all economic sectors and the loss of many jobs. Schools closed and the need for manufactured goods and products decreased, and in return, the need for medical supplies increased dramatically.

The Arab Women Organization also emphasized that the coronavirus pandemic will lead to more poor women in the unregulated labor market as a result of dismissal from the service that employers resort to - as a result of the recession - primarily for women themselves or for their husbands, and will increase the percentage of women who are breadwinners for their families. The crisis resulting from the Coronavirus may also lead to the elimination of “small entrepreneurs”, especially since they are struggling in a difficult work environment, in addition to the elimination of a part of the free daily businesses within the framework of the precautionary measures taken against the epidemic, which are mostly simple job that supports entire families [30].

The results revealed the participants’ agreement degree concerning the fear of losing work, too much debt, and low monthly income was intermediate, and this can be explained within the framework of the Kingdom’s keenness to empower the private sector and increase the percentage of its contributions to society according to Vision 2030, where 120 billion riyals (32 billion dollars) was approved to reduce the effects of the Coronavirus on economic activities, as 50 billion riyals (13.3 billion dollars) to support banks, financial institutions, and small and medium-sized companies and 70 billion riyals (18.7 billion dollars) to enhance the economic cycle and create alternative solutions that contribute to prevent private sector workers from losing their jobs and provide an alternative income for those who lose their

income. The Kingdom has paid 60% of the salaries of private sector employees through the (SANED) system, with a total value of up to 9 billion riyals as compensation for more than (1,200,000) Saudi workers [43].

The results of the current research agree with the results of [15] [16] [19][23] [31] [44] [45] [46] that emphasized the economic suffering of different groups of society as a result of the Coronavirus pandemic.

## 7. Recommendations

In the light of the results obtained, the researcher recommends the following:

- Supporting individuals, investigators, and private sector institutions to maintain the continuity of enterprises' participation in the economic system and enhance their role as partners in the development of the Kingdom's economy.
- The General Organization for Social Insurance should disburse monthly compensation to Saudi workers in small and medium private sector enterprises through the Unemployment Insurance System Fund (SANED).
- Forming many ministerial committees (Ministry of Finance, Ministry of Economy and Planning, Ministry of Human Resources and Social Development, and the General Organization for Social Insurance) to study the effects of epidemics on the private sector workers and developing policies and procedures that can contribute to reduce the financial burdens on the enterprise, and provide financial flows to ensure its continuity, and reduce the loss of jobs when the establishment fails.
- Regulating the contractual relationship between workers in the private sector and employers, and achieving gender equality in the labor market in line with the Sustainable Development Plan 2030.
- Developing systems and policies that guarantee the rights of working women socially and economically to reduce the high rates of unemployment during pandemics.
- Broadcasting educational programs through the media that work to limit the psychological effects resulting from the spread of epidemics.

## 8. Limitations

It was difficult to communicate with the sample, especially when conducting open interviews, in addition to some cultural legacies that prevented some participants from talking about their suffering. In addition, there are some routine obstacles associated with obtaining official approvals to apply the study tools, and the study tool was applied individually due to the difficulty of gathering the participants at one time.

## 9. Conclusion

Human societies, especially developing ones, have faced many psychological, social, and economic challenges due to the Coronavirus pandemic, especially with applying many precautionary measures to confront its rapid spread. All groups of society have been affected by these measures and women were the most affected especially those working in the private sector. Therefore, the current research tried to identify the psychological, social, and economic effects of this pandemic on women working in the private sector (Saudi women as an example) through a scientific tool (the questionnaire), which its validity and reliability were ensured. The results revealed that the participants' agreement degree on the social, psychological, and economic effects of the Coronavirus pandemic was high and the study presented many recommendations and suggestions that would reduce these effects.

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## 11. Conflicts of Interest Statement

*The authors certify that they have NO affiliations with or involvement in any organization or entity with any financial interest (such as honoraria; educational grants; participation in speakers' bureaus; membership, employment, consultancies, stock ownership, or other equity interest; and expert testimony or patent-licensing arrangements), or*

non-financial interest (such as personal or professional relationships, affiliations, knowledge or beliefs) in the subject matter or materials discussed in this manuscript.

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