



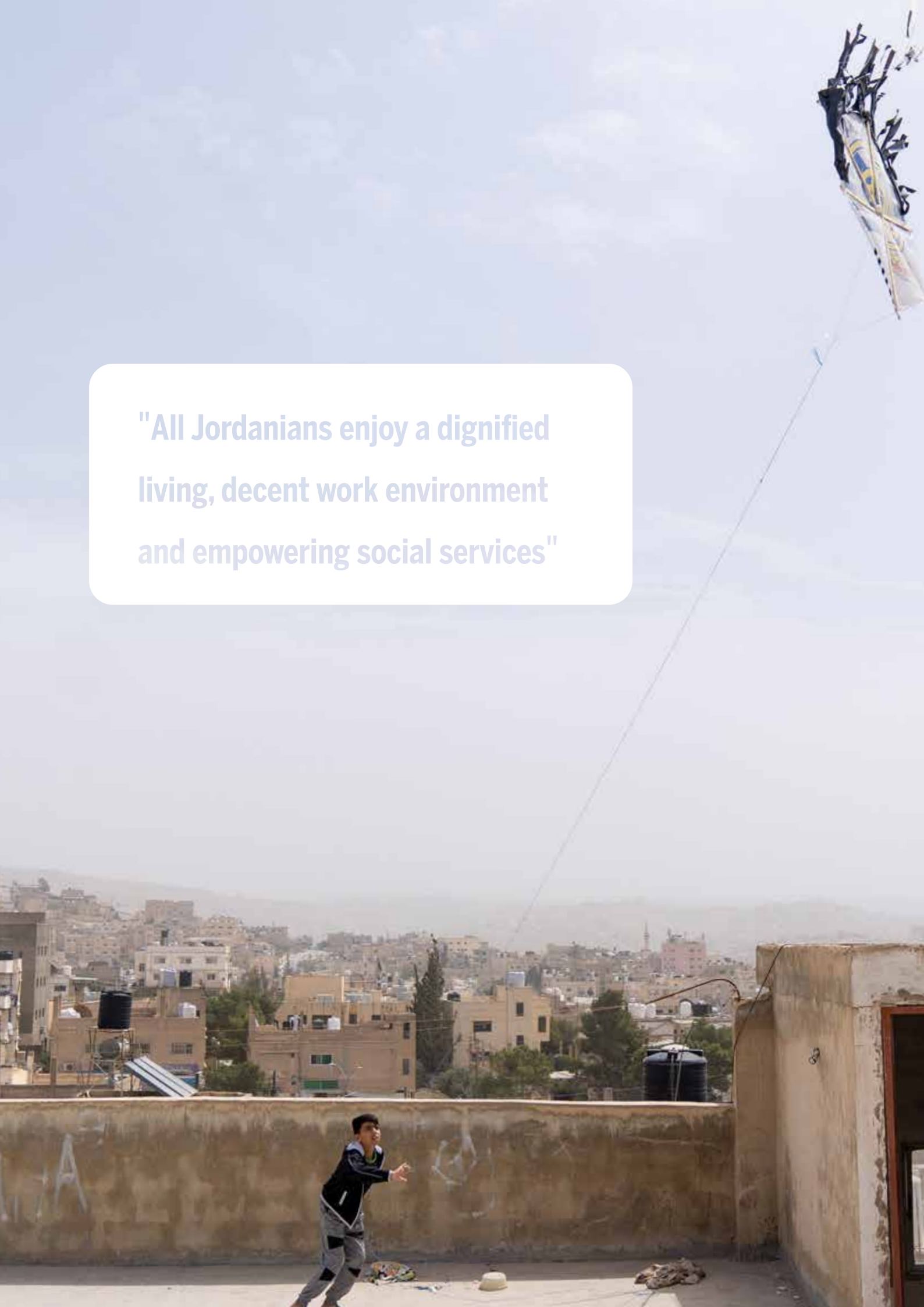
Hashemite Kingdom of Jordan

# National Social Protection Strategy

**2019 - 2025**



**"All Jordanians enjoy a dignified living, decent work environment and empowering social services"**



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# FOREWORD

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The vision of the strategy – that “all Jordanians enjoy a dignified living, decent work opportunities and empowering social services” – is at the core of the Government’s mandate. I am proud of Jordan’s long history of programs designed to support citizens to meet their basic needs and to deal with poverty-related risks. In many cases, Jordan has pioneered new approaches and provided extraordinary levels of access by global standards.

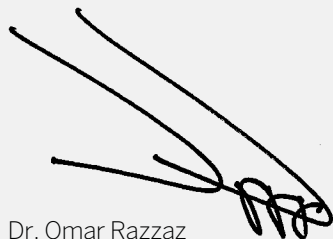
In the present challenging situation, it is particularly urgent that our social protection programs are addressing issues of equity and fairness, and make the most efficient use of our available public budget. This requires that government be increasingly transparent and accountable to its citizens. As we said in Al-Nahda program, we must make citizens grasp the fact that the government works for them and that they, as citizens, have certain rights and services that they can expect from the government.

The strategy was prepared over the past 18 months through the enormous efforts of the Steering Committee (chaired by Minister of Planning and co-chaired by Minister of Social Development), a Technical Committee and a Working Group – all three of which included representatives of the various ministries as well as civil society organizations. The Department of Statistics played a crucial role given the importance of the Household Income and Expenditure Survey 2017–2018 in analyzing the current situation of Jordanians in terms of poverty, employment and working conditions, education, health, and existing social assistance programs.

I am grateful to UNICEF for providing technical and financial assistance to support this process. Also, I would like to thank everyone – in advance – for their efforts in the successful implementation of the strategy.

This document is by no means an end point. It is the beginning of our work to ensure all Government programs and policies make the most efficient use of resources with transparency and accountability to achieve the vision of the strategy.

Prime Minister

A handwritten signature in black ink, appearing to be 'Omar Razzaz', written over a faint, illegible stamp or watermark.

Dr. Omar Razzaz

# **National Social Protection Strategy**







**BACKGROUND**

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**BACKGROUND**



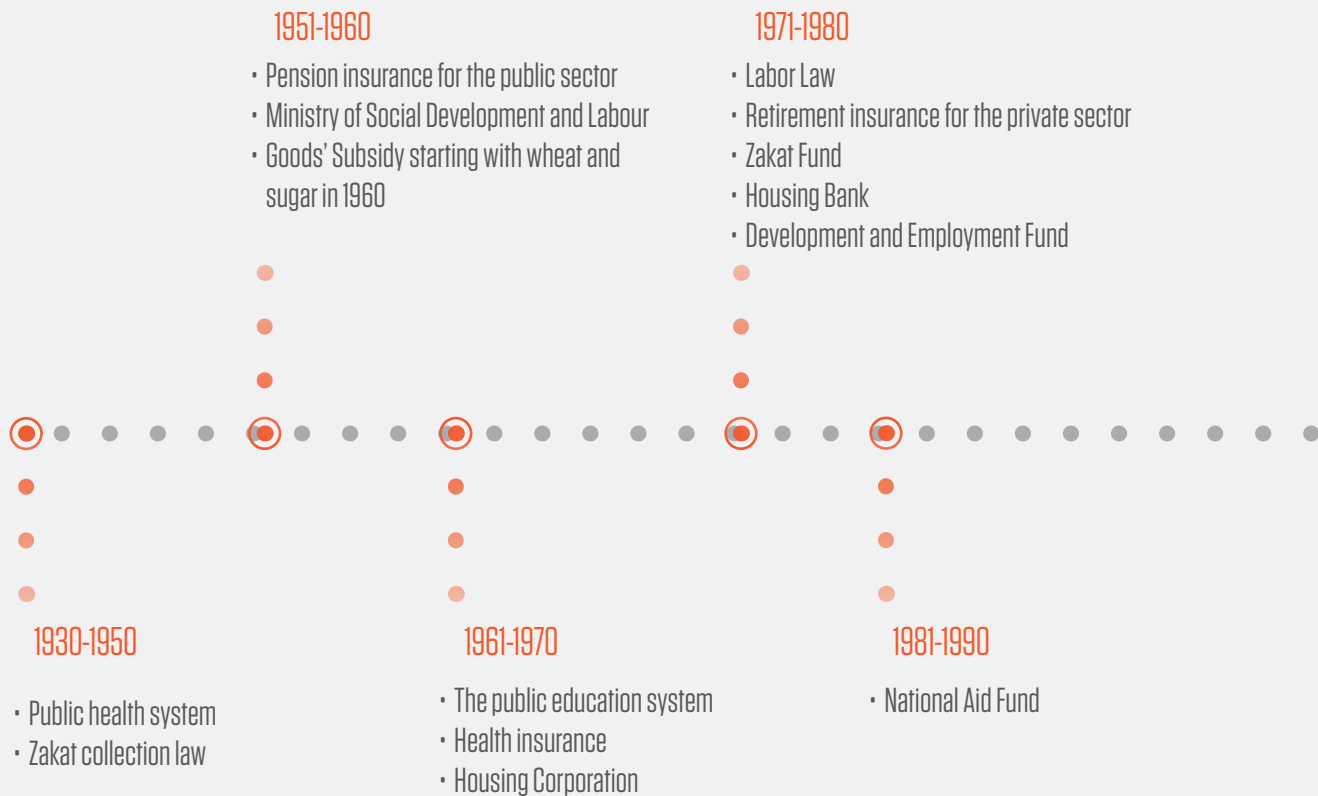


# BACKGROUND

## Introduction

Jordan has a long history of programs designed to support its citizens to meet their basic needs and to deal with poverty-related risks; in many cases pioneering new approaches and providing extraordinary levels of access by global standards.

Figure 1: History of Social Protection Programs in Jordan



The present review and realignment of our social protection programs is especially timely for three reasons:

**First**, having largely succeeded in providing access, Jordan needs to turn its attention to the quality and equity of social protection programs.

**Second**, over the years we have accumulated a jumbled plethora of separate programs with similar goals, impeding transparency and accountability and resulting in inefficient spending on duplicated efforts; with an increasingly tight public budget, there is an urgent need for simplification and prioritization.

**Third**, the availability of new data allows us to assess existing programs and to understand the population's evolving needs.<sup>1</sup>



1991-2000

- Social safety net
- School feeding program
- Direct housing programs for low and middle income citizens

2011-2017

- Social Security Reforms
- Cash transfers instead of fuel subsidies
- Health insurance expansion

2001-2010

- Strategy for Combating Poverty, 2002
- Official poverty data
- Poverty pockets
- Additional Social Security benefits
- Student Support Fund

2018-2019

- Cash transfers instead of bread subsidies
- Updated data and methodology on poverty
- National Strategy for Social Protection (2019-2025)

1. The primary survey used to analyze poverty – the Household Income and Expenditure Survey – was conducted in 2017/2018.

# BACKGROUND

Accordingly, a comprehensive strategy for social protection has been developed to articulate the government's commitment to Jordanians, to break the intergenerational cycle of poverty and to provide a "social protection floor" in the context of the Kingdom's vision for a state of solidarity, production and justice. The specific actions that comprise the strategy were developed by the Steering Committee, based on detailed review of existing strategies and analysis of administrative and survey data and assessment of policy options.<sup>2</sup>

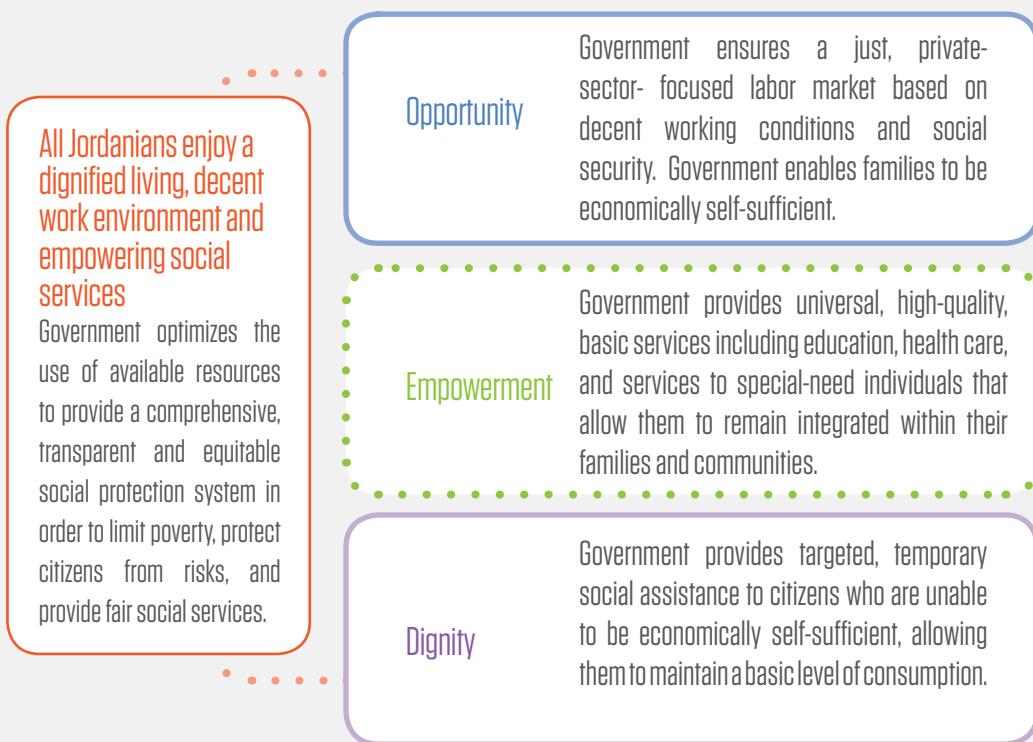
The development of strategy involved participatory work and close coordination with the various concerned ministries and institutions during the different stages of the preparation of the strategy over a whole year to ensure that the proposed procedures are harmonized with existing strategies and that institutions are able to implement them and provide the necessary

financial resources. Hence, many of the actions mentioned in the strategy have already been initiated.

The strategy is organized around three pillars – collectively directed at a decent life for all Jordanians – through the provision of a comprehensive, transparent and equitable social protection system.<sup>3</sup>

The first pillar focuses on opportunities for families to be economically self-sufficient through the labor market. The second pillar focuses on empowerment of the population through education, health care and social services that support those with special needs to remain integrated within their families and communities. The third pillar focuses on targeted social assistance that allows the poor to maintain a basic level of consumption with dignity.

Figure 2: The National Social Protection Strategy Pillars



2. The Steering Committee, co-chaired by the Minister of Planning and Development Cooperation and the Minister of Social Development, included representatives from government ministries and agencies as well as civil society. The Steering Committee appointed a Working Group, which held 18 workshops to discuss the relevant sectors, programs and policies. A Jordanian team of experts provided technical support to the Steering Committee and Working Group, funded by UNICEF.

3. The Steering Committee considered several options for the scope of the NSP Strategy and decided to focus this year on the core issues related to the three pillars identified above. At the same time, the Steering Committee acknowledged that several issues, while important, would not be included in the scope; it is anticipated that these issues – personal, political and religious freedoms, and a detailed examination of specific sectors such as agriculture, and social protection for non-Jordanians – would be included in the next version of the strategy. (Note that all data presented in this document refers only to Jordanians, except where explicitly stated otherwise.) Moreover, the Steering Committee agreed that the focus of this first version of the strategy would be on Government's accountability for social protection, that is programs and projects that receive public funding. The crucial role of civil society and NGOs is recognized in the analysis and many of the actions include a role for NGOs in the implementation of Government commitments using public budget. The Steering Committee agreed that a more comprehensive strategy should be developed in the coming years once implementation has begun on the core issues addressed in the present NSP Strategy.

## Characteristics of Poor Jordanians

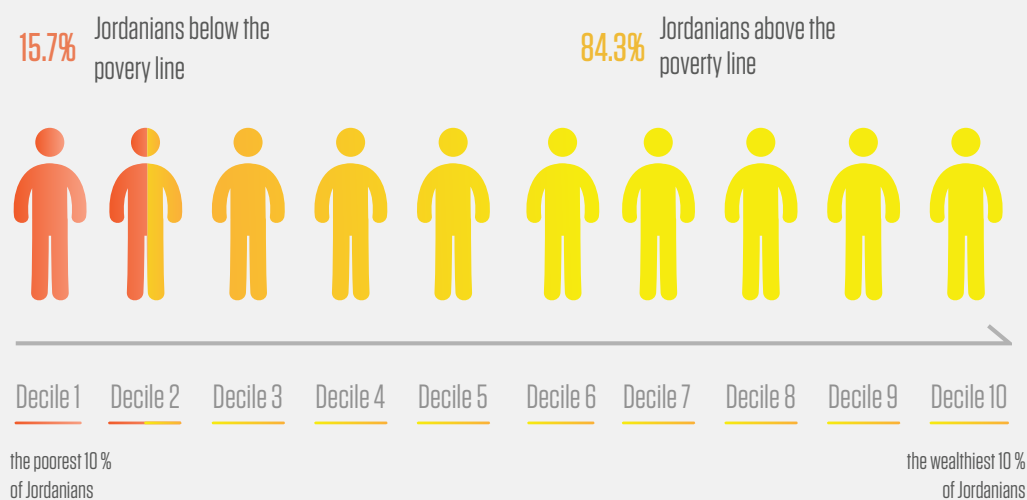
In order to analyze the situation in sufficient detail, many of the figures in this document disaggregate the Jordanian population into 10 equally sized groups on the basis of their consumption levels, with decile 1 being the poorest tenth of the Jordanian population, decile 2 being the next poorest and so on, up to decile 10 which is the wealthiest tenth of the Jordanian population.

The decile grouping and the official poverty line are based on the same ranking of individuals. Based on the official poverty line, the 15.7% of Jordanians with the lowest consumption levels are categorized as poor. In other words, all

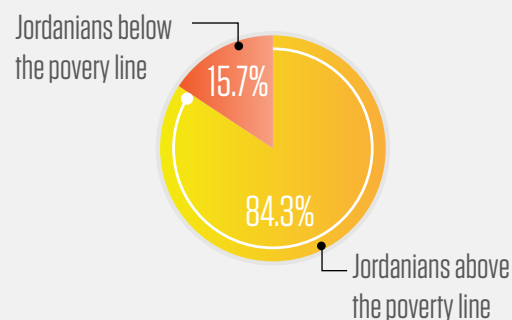
those in decile 1 are poor as well as slightly over half of those in decile 2. Relying only on the poor versus non-poor disaggregation, 84.3 percent of the Jordanian population are grouped together into a single category: the non-poor.

Analysis on the basis of deciles not only allows us to distinguish between the poorest of the poor (decile 1) but also to examine the situation of those living only slightly above the poverty line (decile 3) as distinct from the middle class (deciles 5 and 6) and the wealthiest (decile 10). See figure 3.

Figure 3: Population Deciles per Consumption Levels



One of the most visible patterns is the tendency for the poorer segments of society to live in larger households. The average individual in the poorest decile lives in a household of 7.7 persons,<sup>4</sup> of which 4.6 are below the age of 20.<sup>5</sup> It is also noteworthy, that individuals in wealthier deciles are more likely to live in households containing elderly members.

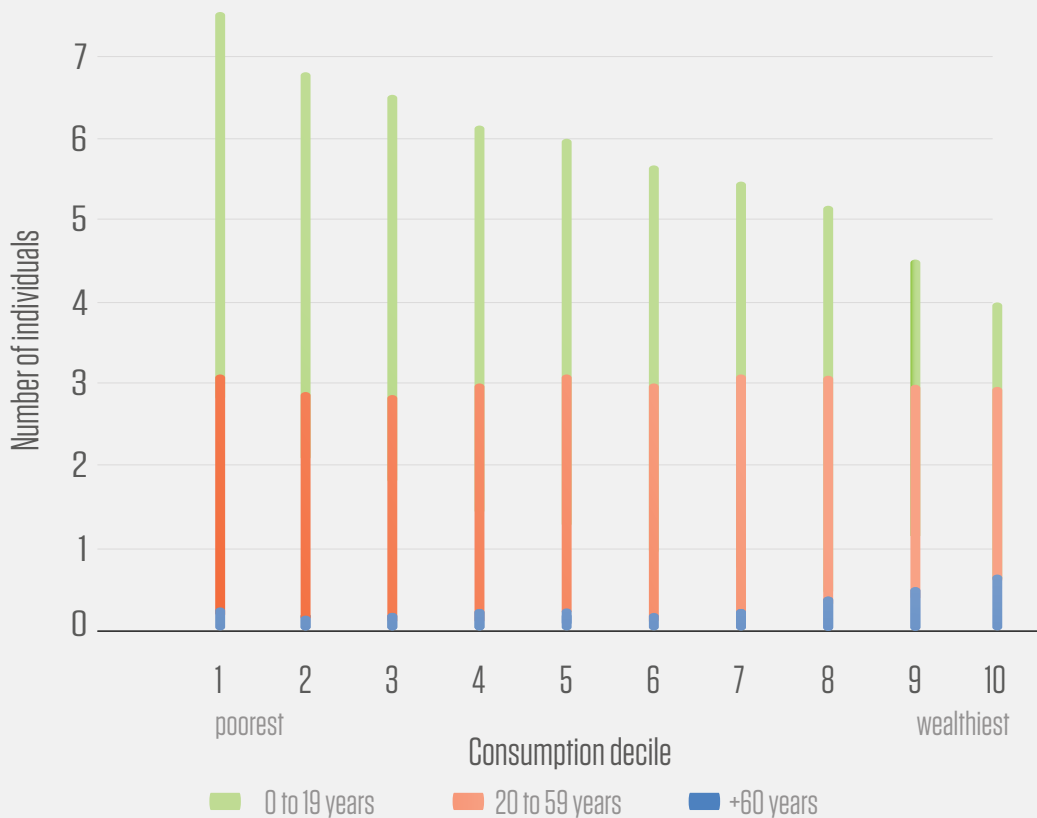


4. Each decile contains approximately 650,000 Jordanian individuals. To be consistent with this approach, all calculations in this document are weighted by individuals, except where noted otherwise. The individual-weighted calculations indicate the share of individuals in each decile who have the relevant characteristics. On this basis, we calculate that the average individual in the poorest decile lives in a household of 7.7 persons. An alternative approach is to create deciles by households (rather than individual). If this approach is used, each decile represents approximately 34,000 Jordanian households and the size of the average of the bottom decile of households is 7.1 persons.

5. By comparison, the average individual in the wealthiest decile household lives in a household of 4.0 persons, of which 1.0 is below the age of 20.

# BACKGROUND

Figure 4: Household Composition



Source: HIES 2017/2018

As with other segments of society, the poor rely on multiple sources of income of which employment income is only one component. As expected, those with higher per capita consumption also have higher household income.

Measured in Jordanian Dinars, the poorest decile has lower income than the wealthiest decile in every category except government transfers (cash compensation for reduced bread subsidy and transfers from National Aid Fund, Zakat Fund, Ministry of Health and the Royal Court). Several sources of income – including remittance and rental/ownership income (e.g., income from business partnerships, stocks,

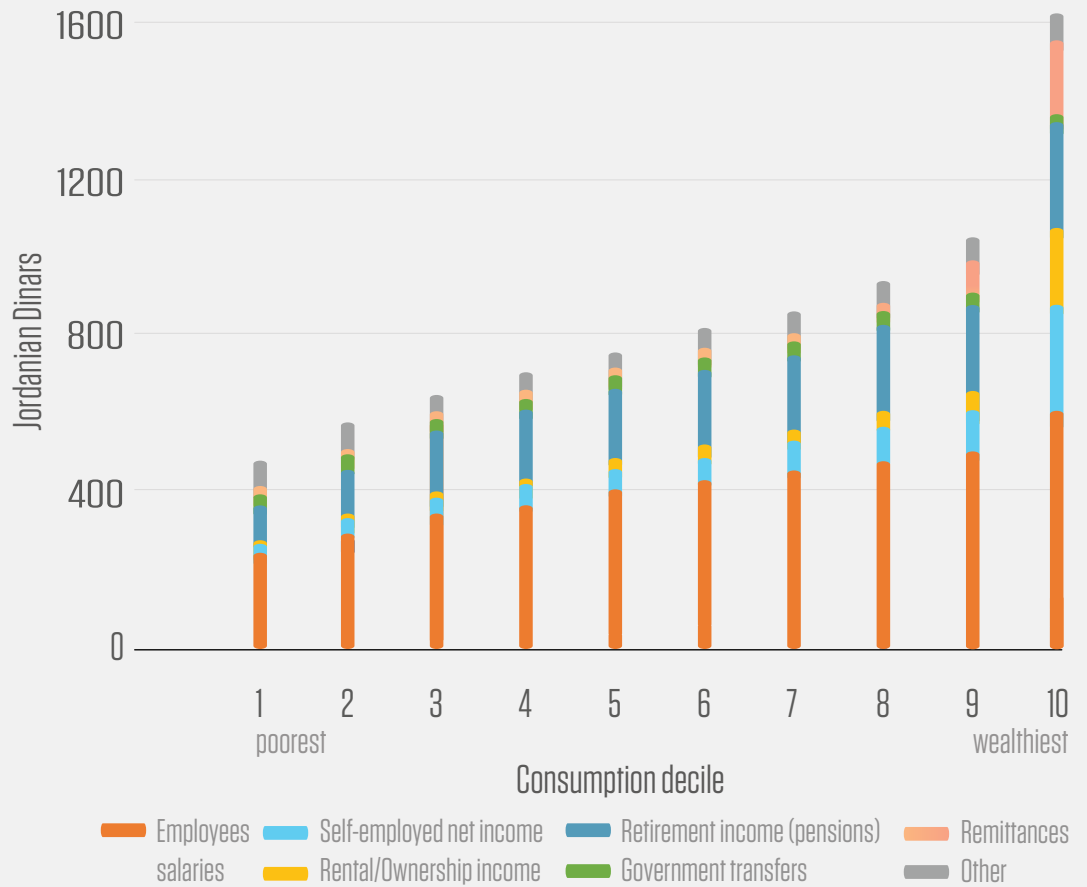
or renting out buildings or land) – are almost completely exclusive to the wealthy.<sup>6</sup>

In addition to differences in absolute levels of income, there are significant differences between the poorest and the wealthiest in the composition of income. Although the share of income from work is similar, the poorest rely more heavily on employment income. Government transfers are significantly more important as a share of income for the poorest than for the wealthiest (8% of total income among the poorest versus 2% among the wealthiest).

6. Fourteen percent of the poor own agricultural land, compared to 29% among the wealthiest decile. Only 4% of agricultural income (including wages, profits and rental income) accrues to the poorest decile.



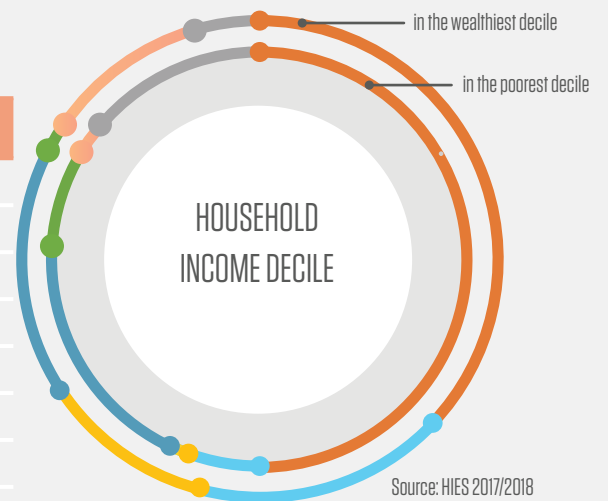
Figure 5: Monthly household income



Source: HIES 2017/2018

Figure 6: Household income wealthiest and poorest decile

	Poorest	Wealthiest
Employees salaries	50%	37%
Self-employed net income	4%	17%
Rental/owner income	0%	12%
Retirement income (pensions)	20%	16%
Government transfers	8%	2%
Remittances	2%	11%
other	16%	5%



Source: HIES 2017/2018

# BACKGROUND

The combination of low salaries – often without social security benefits – and many children means that the poorest households must spread their tight incomes very thinly to support the basic consumption needs of a large number of people.

Naturally, the consumption patterns of poorer segments of society are more strongly focused on basic needs than are the consumption patterns of wealthier segments. Jordanians in the poorest decile surveyed in the HIES

2017/2018 reported consuming 1JD/person/day worth of food, accounting for about a third of their total consumption. Consumption patterns are also driven by the lack of asset ownership among the poorest. Poorer segments rely heavily on public transportation, as the majority do not own cars. And, whereas a third of the wealthiest decile are able to save on electricity bills thanks to owning solar water heaters, less than 4% of the poorest decile have such cost-saving assets.

Figure 7: Linkages between Poor and Family Size, Work, and Wages

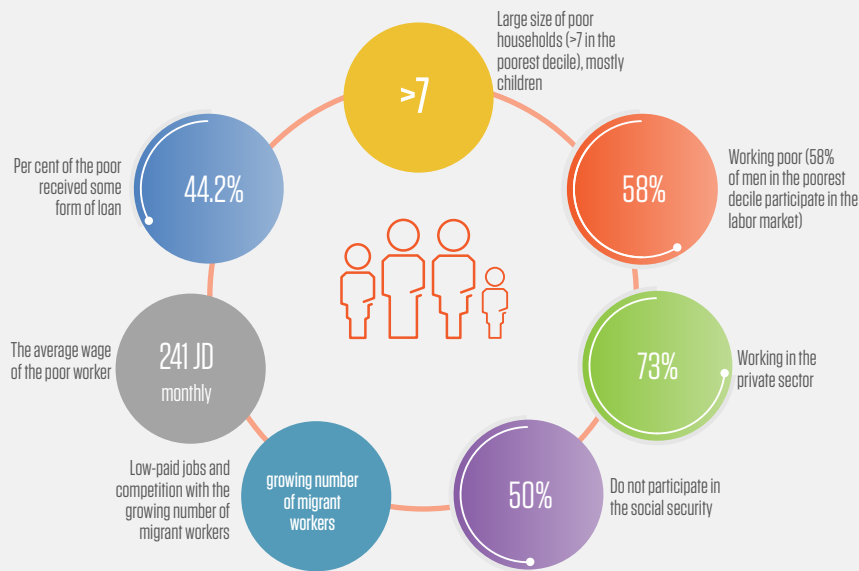


Figure 8: Car ownership

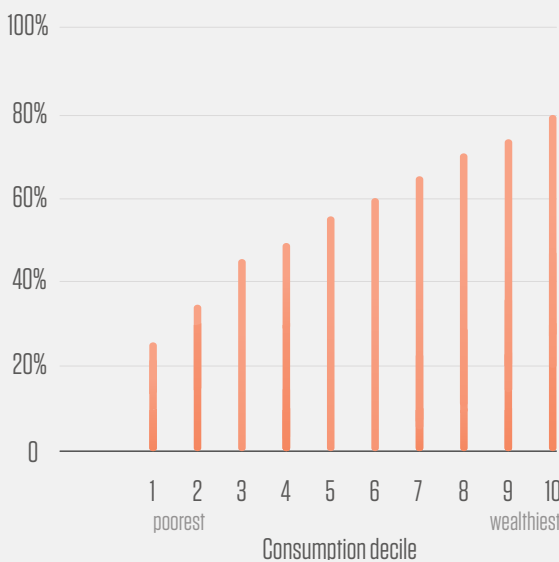
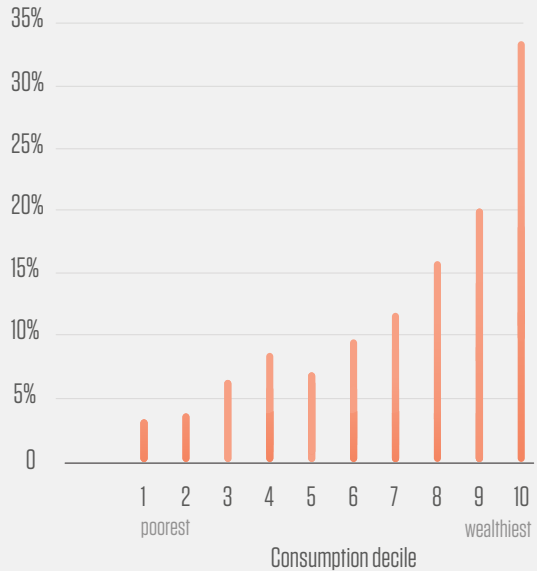


Figure 9: Ownership of energy saving (solar heating) equipment



Source: HIES 2017/2018





A woman wearing a light-colored hijab and a blue patterned top is focused on working with a large piece of dough. She is in a kitchen setting with white tiled walls. In the foreground, there is a white tray containing several small, round pieces of dough. The entire image has a blue tint, and the text 'STRATEGY PILLARS' is overlaid in white, bold, sans-serif font.

# STRATEGY PILLARS



A blue-tinted photograph showing a person's hands working with dough on a wooden surface. The dough is being shaped into a flat, circular form. The background is a wall of light-colored square tiles. The word "OPPORTUNITY" is overlaid in white, bold, uppercase letters, centered horizontally and partially obscured by a white horizontal line.

**OPPORTUNITY**

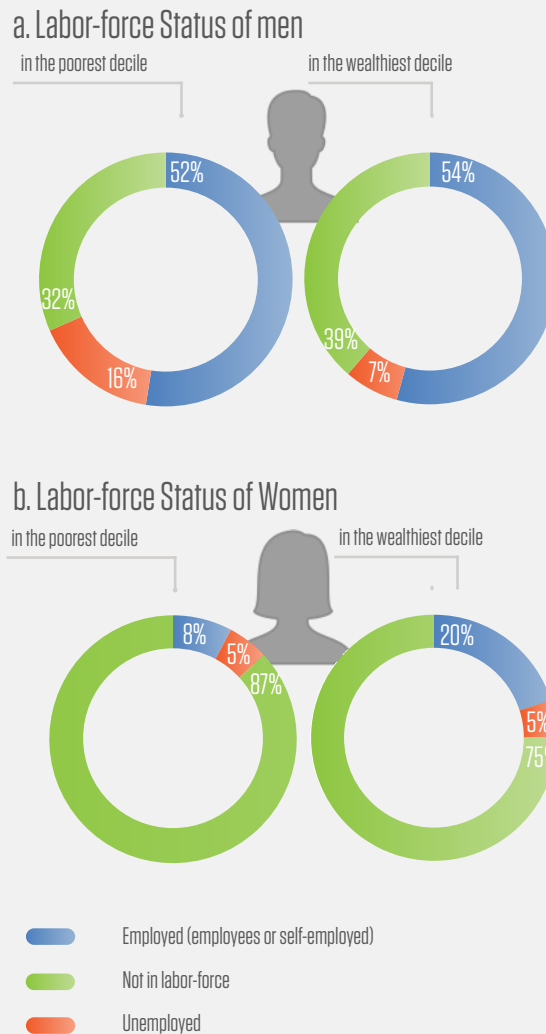
## OPPORTUNITY – DECENT WORK AND SOCIAL SECURITY<sup>7</sup>

### Existing Situation and Challenges

The majority of the poor are able to work. Sixty eight percent of men in the poorest decile participate in the labor market – higher than the 61% of men in the wealthiest decile that participate in the labor market.<sup>8</sup> Unemployment rate among men in the poorest decile is (24%) twice as high as those of men in the wealthiest decile (12%).<sup>9</sup>

Very few women in the poorest decile participate in the labor market (13%) and more than half of these are unemployed.<sup>10</sup> Jordanian women make labor market decisions by weighing the benefits of job opportunities against the “costs” of working – including alternative uses of her time. As with men, the level of wages is prime consideration.<sup>11</sup> Women often put particularly strong emphasis on other factors as well, including (i) hours of work and of commuting (in

Figure 10: Labor-force Status of men and women



**“Jordan moves with persistence and determination towards a culture of making opportunities and self-reliance ”**

His Majesty King Abdullah II, at the inauguration of the 3rd ordinary session of the 18th Parliament

Source: HIES 2017/2018

	Men	Women
<b>Poorest decile</b>		
Employed (employees or self-employed)	52%	8%
Unemployed	16%	5%
Not in labor-force	32%	87%
<b>Wealthiest decile</b>		
Employed (employees or self-employed)	54%	20%
Unemployed	7%	5%
Not in labor-force	39%	75%

7. “Decent work” is effectively defined in the International Covenant on Economic, Social and Cultural Rights Article 7, which recognizes the right of everyone to “just and favorable” working conditions. These are in turn defined as fair wages with equal pay for equal work, sufficient to provide a decent living for workers and their dependents; safe working conditions; equal opportunity in the workplace; and sufficient rest and leisure, including limited working hours and regular, paid holidays. “Social security” is defined as a system of contribution-based health, pension and unemployment protection, along with tax-financed social benefits. For more information, see [www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms\\_067588.pdf](http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_067588.pdf).

8. An individual is considered to participate in the labor market if they are in paid employment, are self-employed, or are unemployed. An individual is considered unemployed if they are: (i) of working age; (ii) neither in paid employment nor self-employed; (iii) available to work; and (iv) actively seeking work. See [www.ilo.org/ilostat-files/Documents/description\\_LFPR\\_EN.pdf](http://www.ilo.org/ilostat-files/Documents/description_LFPR_EN.pdf).

9. The unemployment rate is defined as the ratio of the unemployed to labor-force participants. For example, the unemployment rate of men in the poorest decile is = 16% ÷ (52%+16%).

10. There is a large literature addressing the many factors related to female labor-force participation. See, for example: Ragui Assaad, Caroline Krafft, and Caitlyn Keo (2018), “The Composition of the Labor Supply and Its Evolution from 2010-2016 in Jordan” Economic Research Forum Working Paper 1183; Assaad, Ragui, Hendy, Rana, Lassassi, Moundir, Yassin and Shaimaa (2018), “Explaining the MENA Paradox: Rising Educational Attainment, Yet Stagnant Female Labor-force Participation,” IZA Discussion Papers 11385; Ragui Assaad, Caroline Krafft and Irene Selwaness (2017), “The Impact of Early Marriage on Women’s Employment in the Middle East and North Africa,” GLO Discussion Paper Series 66; Ragui Assaad, Rana Hendy and Chaimaa Yassine, “Gender and the Jordanian Labor Market” in Assaad (2014), The Jordanians Labor Market in the New Millennium; Phenix Center for Economics and Informatics Studies (2017) “The Economic Participation of Women in Jordan;”.

**“Social security must be compulsory for everyone! Every Jordanian needs social insurance”**

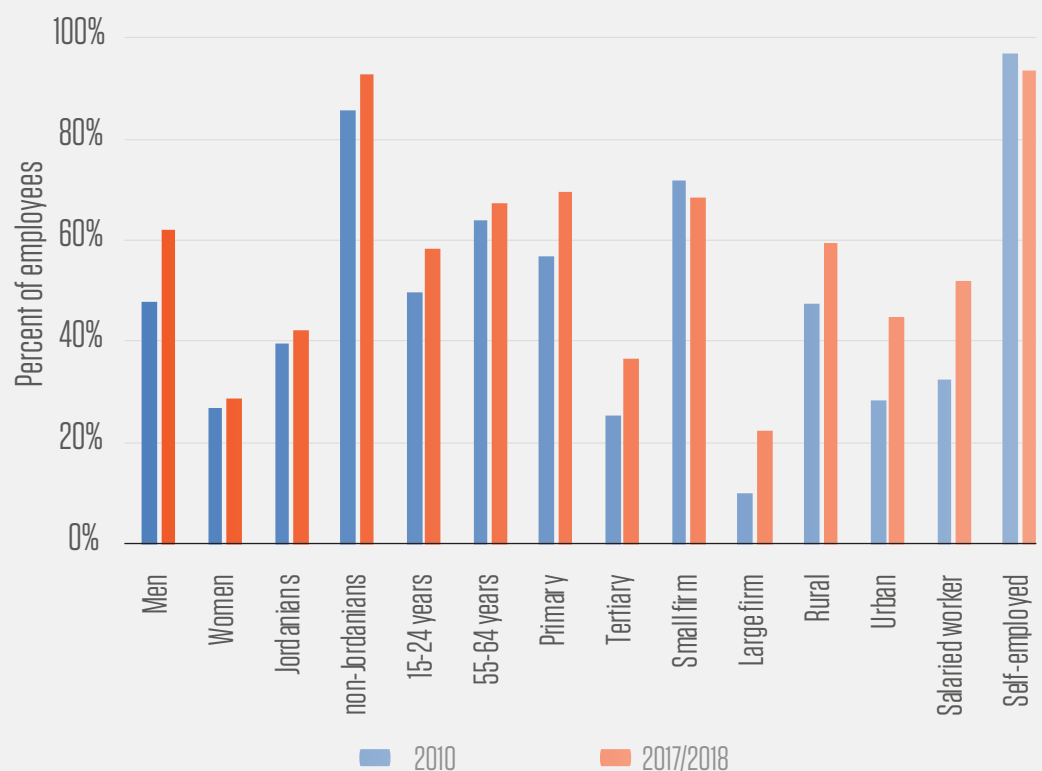
Director of the Jordanian Women Solidarity Institute

relation to responsibilities at home for cooking, cleaning and childcare) and (ii) physical and emotional safety (concerns about harassment at work during the commute).<sup>12</sup>

The average working person in the poorest decile earns 241 JD/month including overtime and bonuses – often spending a significant share of their salary on public transportation for commuting. The vast majority of the poor work in the private sector, primarily in services (75% among the poorest decile). The poor are less likely to be self-employed than wealthier

Jordanians, due in part to the high risk involved in entrepreneurship and the already increasing levels of debt. Half of poor workers are in the informal sector (not registered with Social Security), reflecting the broader trend of increasing informality. Between 2010 and 2016, stable-but-informal employment (subject to the Social Security Law) increased from 20% to 24% of employment while irregular employment (not subject to the Social Security Law because the work is temporary) increased from 1% to 8% of employment.<sup>13</sup>

Figure 11: Informal employment



**“The problem in Jordan is the high rate of informal work (especially among the poor). Many of the workers are not covered by the labor law and have no social security. This requires urgent government intervention.”**

Economist and Labor Rights Activist

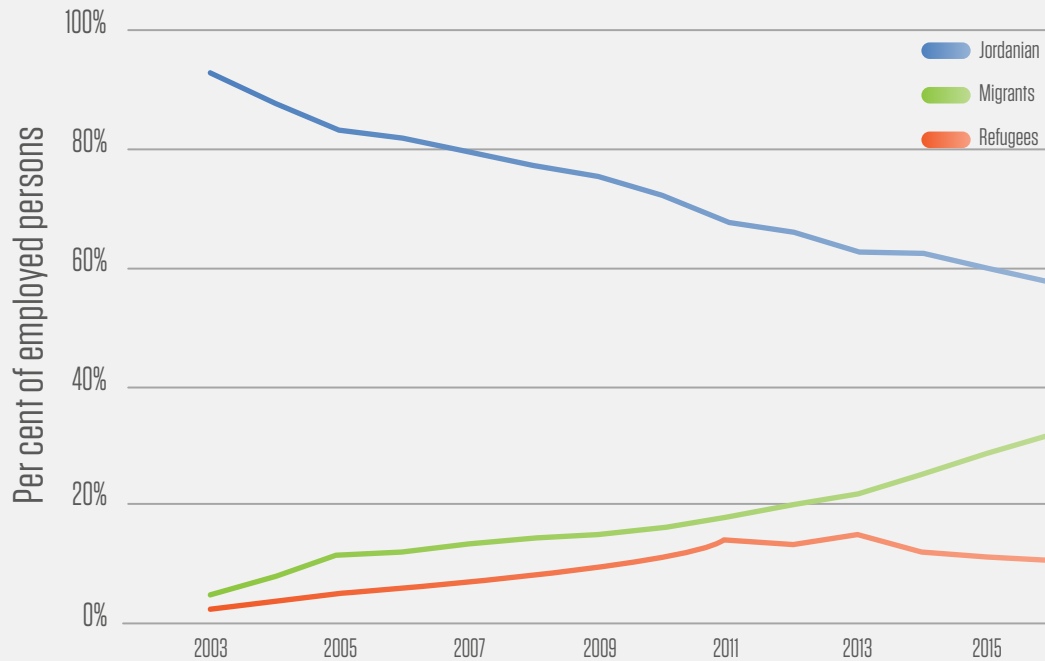
Source: World Bank (2019) Jobs Diagnostic based on Jordan Labor Market Panel Survey.

11. The relationship between women’s labor-force participation and economic development often has a “U” shape. Women’s participation declines during urbanization and industrialization, then rises again when jobs become knowledge-based, white collar and high paying. Based on the education levels of Jordanians, we would expect to see significantly higher levels of female labor-force participation. The economy of Jordan, however, has remained heavily focused on low-skilled, low-wage work due to employers’ easy access to migrant labor which has suppressed wages and working conditions. World Bank (2019) “Jobs Diagnostic”.

12. There is a strong correlation between Jordanian female labor-force participation and marital status, job sector and education. Married women have much lower rates of labor-force participation, which studies have linked to home responsibilities and fertility. Jordanian women express a strong preference for work in the public sector, which studies have linked to the shorter hours of work and the perception of greater physical and emotional safety in the public sector compared to the private sector. Women with a university education have much higher rates of labor-force participation than women with secondary or lower levels of education, which studies have linked both to the greater potential for educated workers to work in the public sector as well as to the more general fact that educated workers earn higher salaries.

13. Ragui Assaad and Collette Salami. “The Structure of Employment and Job Creation in Jordan: 2010-2016,” Presentation in the Seminar on the Jordanian Labor Market, Amman Jordan May 14, 2018. Analysis based on the Jordan Labor Market Panel Survey conducted by the Economic Research Forum and the Department of Statistics.

Figure 12: Composition of Employment in Jordan by Nationality 2003-2016



Source: Assaad, Krafft and Keo based on Population and Housing Censuses and Employment and Unemployment Surveys.

The increase in informality has coincided with the continued loose policy supporting migration of less-educated workers from low-income countries.<sup>14</sup> (The share of migrant workers in employment increased from 16% in 2004 to 36% in 2015.) Because migrant workers are nearly always in Jordan without their families, they are often able to work long hours and live at their workplace, in contrast to Jordanian workers.<sup>15</sup> In addition, the existing work permit system makes this group especially vulnerable to violations of Labor Law. More generally, the presence of large numbers of migrant workers puts downward pressure on wages and job quality.

The Government and donors spend significant amounts on labor market programs (mostly training, wage subsidies, and micro-lending).<sup>16</sup> The few existing evaluations show that these programs rarely provide significant benefits in terms of long-term employment or increases in income.<sup>17</sup> Reasons for the low success rate of labor market programs in Jordan are similar to those around the world: short-term training cannot compensate for skills that should be learned in school; wage subsidies are distortionary; and fundamentally labor market programs cannot compensate for systemic problems such as excess supply of labor.

14. Ragui Assaad, Caroline Krafft and Caitlyn Keo. "The Composition of Labor Supply and its Evolution from 2010 to 2016 in Jordan", Presentation in the Seminar on the Jordanian Labor Market, Amman Jordan May 14, 2018. Analysis based on Population and Housing Census and Employment and Unemployment Surveys.

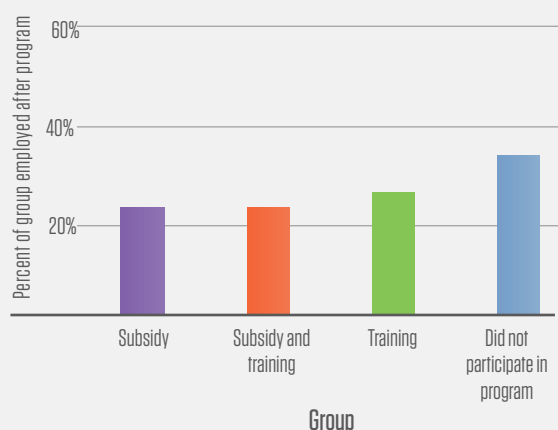
15. Although non-Jordanians are more likely to have informal employment and to work longer hours than their Jordanian counterparts, these differences have receded over time. In 2016, non-Jordanians were 17% more likely to be in informal employment than Jordanians, down from 26% in 2010. In 2016, non-Jordanians worked an average of 15% more hours per week (equivalent to 7 more hours per week) than Jordanians, down from 17% in 2010. See World Bank "Job's Diagnostic" (2019), based on Department of Statistics and Economic Research Forum's Jordan Labor Market Panel Survey.

16. See GIZ (2019) "Impact Evaluation of the Expansion of Training and Employment Programme". The evaluation examined government-supported workplace-based training programs that reached 5,761 secondary-school graduates, university graduates and the unemployed, implemented by the Ministry of Labor between 2009 and 2017 with funding through the E-TVET Fund. The evaluation study which is available at [www.giz.de/Jordan](http://www.giz.de/Jordan) stated that the average cost per beneficiary trained is 320 JD. However, the analysis of the team of experts who worked on the preparation of this strategy estimated the cost of some programs to be 850 JD per beneficiary trained.

17. Zafiris Tzannatos, (2019), "An Evaluation of the Job Readiness and Placement," Component of the Government of Jordan/World Bank Project "Support to Building Active Labor Market Programs" 26 November 2013 (mimeo). Contrary to expectations, the control group of youth (who did not receive training or wage subsidies through this program) were more likely to be employed after the program ended than those who participated in the program. Those who did not receive training or wage subsidies also had higher wages than program participants.



Figure 13: Training Programs and Subsidy Impact on Employment



Source: Zafiris Tzannatos, (2019). "An Evaluation of the Job Readiness and Placement" Component of the Government of Jordan/World Bank Project "Support to Building Active Labor Market Programs" 26 November 2013 (mimeo).

## High priority actions related to decent work and social security<sup>18</sup>

### Strategic objective 1:

**Government ensures a just, private-sector-focused labor market based on decent working conditions and social security. Government enables families to be economically self-sufficient.**

#### 1. Increase work-related protection

- The Ministry of Labor (MOL) –together with the Ministry of Planning and Development Cooperation, the Social Security Corporation, the Department of Statistics, and the National Center for Human Resource Development– presents to Cabinet analysis of the main challenges associated with informal employment. This analysis should include self-employment, stable-but-informal employment<sup>19</sup> (subject to the Social Security Law), and irregular employment (not subject to the Social Security Law because the work is temporary), as well as challenges related to specific occupations and segments of society, and the impacts of the recent flexible working hours bylaw. The Ministry of Labor submits to the Council of Ministers an

action plan to reduce informal employment (including employment relationships that are not subject to national labor legislation, not covered by social security or for which there is no contract. Social Security Corporation operationalizes mechanisms to expand social security coverage to temporary and part-time workers. Expanding coverage of part-time workers is expected to have a particularly positive impact on women (for whom working hours is a major factor in employment decisions).

- The Ministry of Labor (together with the relevant institutions) introduces focused programs to combat the worst forms of child labor, including through increased inspections. In identified cases of child labor, the Ministry of Social Development examines the family situation and determines appropriate interventions. The Ministry of Labor, together with the Ministry of Social Development, develops an accurate and updated database on child labor in Jordan to monitor the situation and assess the impact of

18. The actions presented here are highlights from the more detailed Action Plan. The complete Action Plan, along with the Monitoring and Evaluation Plan, is available at [www.mop.gov.jo](http://www.mop.gov.jo)

19. MOL in cooperation with the International Labour Organization (ILO) prepared the "National Framework for Transiting from Informal to Formal economy." However, this framework needs to be updated.

# OPPORTUNITY

the various interventions on the children and their families. Awareness raising about the harmful impacts of child labor is needed (e.g., through mosque sermons). The Department of Statistics, and the Ministry of Labor revises the Labor-force Survey and its published tabulations to identify child labor; harmonizing age categories with Labor Law and ensuring questions/tabulations allow identification of the worst forms of child labor.

## 2. Expand employment opportunities, accessibility and the quality of jobs

- Cabinet issues decree requiring all publicly funded procurement to use 100% Jordanian labor that is registered with the Social Security Corporation and paid electronically (including workers on short-term and part-time contracts). If any exceptions are permitted, these should be limited and a rigorous process should be articulated in the decree.
- Incentivize employers to hire Jordanians and reduce existing incentives for employers to hire non-Jordanians. (Existing incentives include lower minimum wage for non-Jordanians, working conditions that preclude Jordanians from working in specific occupations, and work permit procedures that reinforce vulnerability to exploitation.)
- Prior to providing services to any employer (e.g., issuing or renewing work permits), MOL verifies that the employer is in compliance with Labor Law and relevant regulations for all current employees (e.g., Ministry ensures that evidence is on file demonstrating that the employer is up to date on social security contributions and that contracts exist). The Ministry of Labor revises existing regulations to ensure working conditions in all sectors are appropriate for Jordanian workers (e.g., acceptable working hours including conditions for overnight work, payment mechanisms, and overtime pay) and reduces the incidence of informal employment, including through the issuance of bylaws for agriculture or other sectors as needed. The Ministry of Labor issues instructions regarding non-discrimination in wages, including harmonized

wage across all nationalities and requirement that work permit holders are paid through electronic transfers (to allow the Government to verify that Jordanians do not face unfair wage competition in the labor market). The Ministry of Labor develops and implements mechanisms for employer and employee awareness on the rights and duties included in Labor Law.

- The Ministry of Labor presents to Cabinet alternative work permit mechanisms and procedures that allow non-Jordanians to obtain their own work permits directly from the Ministry of Labor (i.e., “Al-hur” work permits) and holds non-Jordanians directly responsible for their own residency and work permit status, so that Jordanians are not competing with more vulnerable workers in the labor market.
- The Ministry of Transportation expands affordable, safe public transportation for the poor and residents of remote areas. This includes: (i) provision of free licenses for non-profit organizations that provide transportation services;<sup>20</sup> (ii) subsidizing public transportation for the working poor (targeted through Takaful) through the electronic bus payment system when it becomes operational; (iii) provision of travel allowance vouchers for eligible families according to the results of the ‘Takaful’ Family Needs Assessment (on bus routes without an electronic payment and tracking system, until direct targeting of poor workers is possible).

## 3. Reduce worker preference for public over private sector employment.

Avoid creating expectations of public sector jobs for life, using the following strategies::

- The Council of Ministers adopts a plan of action to harmonize working conditions between the public and private sector, including actions and targets for each year. The plan includes actions and targets for each year and is endorsed by the Cabinet. The Civil Service Bureau manages the waiting list of applicants so that the validity of the

20. As a positive move in this direction, the Ministry of Transport has recently provided licenses to several NGOs including women’s organizations such as that in al Rageb.

application for employment becomes only three years for new applicants with the option of reapplying at the end of this period (those currently on the list would not be impacted). The Civil Service Bureau publishes an annual report analyzing the demographic data of job applicants on the waiting list (e.g., the average waiting period on the list and the percentage of those currently employed), and submits to the Council of Ministers an annual analysis of wage rates in the public sector and other non-wage benefits to allow comparison of working conditions.

- The Council of Ministers asks the tripartite committee<sup>21</sup> concerned with the study of the minimum wage to propose transparent criteria for annual review of the minimum wage (e.g., cost of living indicators, worker productivity and public sector wage rates).

#### 4. Increase efficiency of government spending on labor programs

- The Ministry of Labor submits to the Council of Ministers a plan linking funding of work programs (from the public budget and donor support, including the E-TVET Fund)

to transparent criteria based on efficiency, monitoring of costs and outcomes, and independent evaluation of cost, outcome and impact. The plan includes a standardized list of cost, outcome and impact indicators that are used for all programs to allow comparisons.<sup>22</sup> The Ministry of Labor and the Ministry of Finance include indicators for all programs in the annual budget and recommend cancelation of programs that do not have evidence of positive impact on sustained employment and effective use of budget.

- The Ministry of Labor presents to the Cabinet a range of options for active labor market programs. Examples of options include: (i) expansion of publicly funded or donor funded workfare programs (i.e., programs that pay beneficiaries for performing work that is in the public interest);<sup>23</sup> (ii) further development of regulatory support for home-based businesses (including childcare); and (iii) programs to encourage informal sector workers to participate in Social Security. Where relevant, programs make use of funds from E-TVET and Social Assistance Budgets).

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**“There are many donor-funded programs in the areas of training and financing, but what are the results and what is the impact? We do not know! There are no mechanisms to evaluate those programs!”**

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Social and Population  
Policy Expert

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21. Article 52 of the Labor Law specifies the following. “The Council of Ministers shall, upon the recommendation of the Minister, form a Committee comprising an equivalent number of Representatives for the Ministry, Employees and Employers. The Council shall appoint a Chairman thereto from amongst its members to undertake the fixing of the minimum wages estimated in Jordanian currency in general or with respect to a certain area or to a certain profession. The period of membership thereon shall be two years, renewable. The Committee shall hold its meetings whenever necessary upon the invitation of its chairman. It shall submit its resolutions to the Minister if they are not unanimous in order to transmit same to the Council of Ministers for decision in respect thereof provided that consideration is given by it (the committee) upon estimating the wage, to the cost of living established by the competent authorities and the resolutions issued pursuant to this article shall be published in the official gazette including the date of commencement of its operation.”

22. Because the factors impacting male versus female labor-force participation are somewhat different, the indicators should be disaggregated by gender.

23. For example, a workfare program could use E-TVET resources to pay targeted beneficiaries to perform tasks such as secretarial work in underserved Primary Care Centers, tutoring in schools, distributing materials to raise awareness about social issues, providing home-based care for poor elderly and disabled persons, etc. These types of programs are expected to have a positive impact on social protection services as well as on female employment.

# DIGNITY

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## DIGNITY – SOCIAL ASSISTANCE

### Existing Situation and Challenges

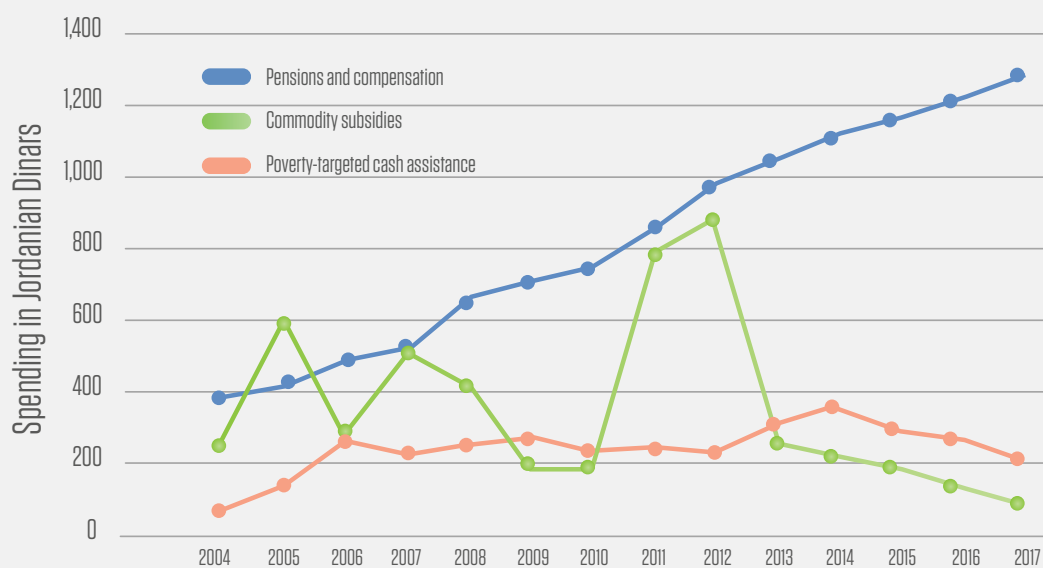
Jordan has a long history of support to help the population maintain a basic level of consumption, through a variety of mechanisms including commodity subsidies, in-kind provision of food and housing, and cash transfers. Historically, social assistance in Jordan has concentrated on publicly subsidized commodities (e.g., benzene, water and wheat). Subsidies are a very inefficient mechanism for supporting consumption, both because of the economic distortions they create and because

only a small portion of the resources reach poor Jordanians. Over the past two decades, Jordan has made significant progress in shifting social assistance resources away from inefficient subsidies towards poverty targeted programs. Despite the progress, further efforts will be needed to ensure the poor are able to maintain a basic level of consumption within the limited available public budget. Overall spending on social assistance (subsidies and poverty-targeted programs) has declined over time.<sup>24</sup>

#### Between 2012 and 2017:

- Targeted social assistance decreased by 9% or JD21 million
- Non-targeted subsidies decreased by 88.4% or JD788 million

Figure 14: Distribution of current social protection spending in Jordanian Dinars



Source: General Budget Department/ Monthly bulletins.

**“Because Jordan is a human-centered country, it is keen on social solidarity and that all policies, projects and plans should be aimed at the Jordanian person, his/her service, protection, and ability to continue role in building his/her homeland and prosperity”**

His Majesty King Abdullah II, inaugurating the 3rd ordinary session of the 18th Parliament

24. The figures show spending in current Jordanian Dinars.

Only a minority of poor Jordanians receive targeted benefits from the Ministry of Social Development, the National Aid Fund, the Zakat Fund or the Royal Court. There are several reasons for this fact related to budget allocation, budget efficiency and targeting.

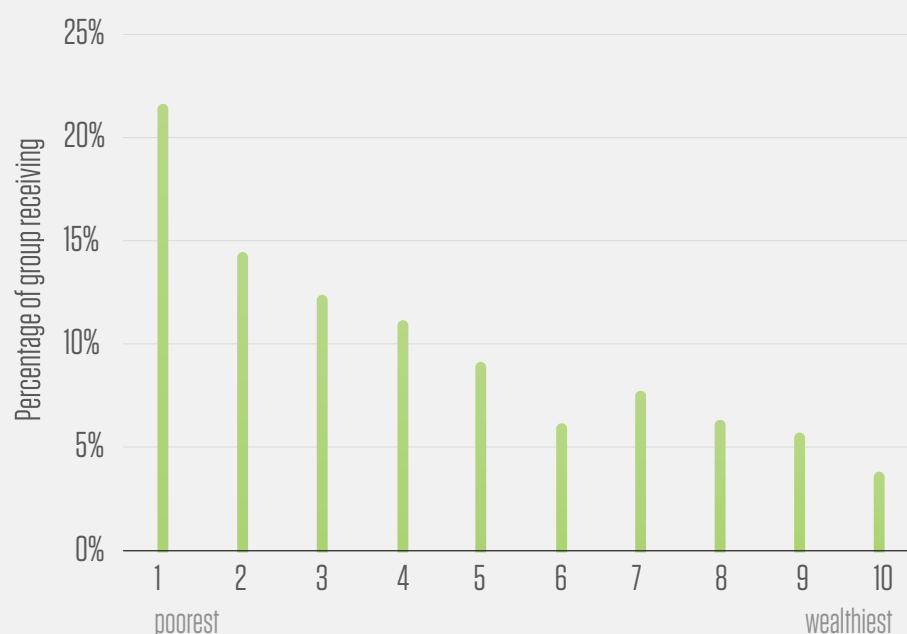
- Consider first the budget allocation issue. By international standards, Jordan spends a lot on non-targeted commodity subsidies while spending relatively little on poverty-targeted social assistance programs.
- Second, over the years Jordan has accumulated a jumbled plethora of separate programs with similar goals, resulting in inefficient spending on duplicated efforts (as well as impeding transparency and accountability.)<sup>25</sup>
- Third, until 2019, criteria for targeting cash assistance has been focused on those who are unable to work due to disability or old age. By definition, this practice has excluded

the majority of poor households, who are sometimes referred to as the working poor, and those unable to find work despite their best efforts.<sup>26</sup> (As shown previously, labor-force participation is approximately 70% among men in the poorest decile.) See footnote 26.

- Fourth, targeting has relied largely on unverified (and often unverifiable) criteria. As in other countries, poor Jordanians acquire a substantial part of their income from informal sources. In this context, approximately half of their income cannot be verified. Until recently, the technology for inexpensive and rapid access administrative records from relevant ministries did not exist.

Jordan's largest poverty-targeted social assistance program – the Recurrent Cash Assistance Program operated by the National Aid Fund – currently reaches approximately 240,000 individuals, providing an average cash transfer of 28 JD/person/month. In addition to the cash

Figure 15: Beneficiaries of targeted public social assistance



Source: HIES 2017/2018

25. The National Aid Fund (under the Ministry of Social Development) operates 5 recurrent (monthly) cash programs and 3 one-time cash programs. The Zakat Fund (under the Ministry of Awqaf) operates 2 recurrent (monthly) cash programs and 2 one-time cash programs.

26. Focus on those unable to work is common across the world because of concerns that generous assistance could create a disincentive to work and because of difficulties in verifying that all those able to work are in fact working or actively seeking work.

provided, beneficiaries of the program often receive benefits from a wide range of other public and NGO programs (e.g., health insurance, in-kind food assistance from Tikiyet Um Ali).

Although the quality of targeting is good by international standards,<sup>27</sup> beneficiary households are smaller and less likely to include working members than the average poor household. Actions have been taken in 2019 to develop targeting criteria that better reflects the characteristics of poor households and a mechanism that verifies these criteria, as well as to tailor the type of benefit provided (e.g. energy saving equipment, reduced-cost transportation, etc.) based on the characteristics of the beneficiaries.<sup>28</sup>

The Zakat Fund is another critical institution that provides assistance to the poor. Operated as a government institution under the Ministry of Awqaf, committees of the Zakat Fund collect private donations and provide assistance to beneficiaries within their local geographic areas. Building on its local presence, Zakat Committees have established highly successful community-level facilities and programs, such as al Maqased Hospital. The Zakat Fund also provides cash transfers, primarily targeted to households hosting orphans.<sup>29</sup>

Despite a general shift toward cash transfers, which allow beneficiaries to purchase their basic consumption needs through the market, two significant programs continue to provide consumption support in-kind. The first of these is the School Feeding Program, which was introduced in light of evidence from several other countries showing that a nutritious breakfast is crucial to student attention during class and to learning in general, as well as that poor families are more likely to send their children to school if a meal is provided. As a practical matter and in order to avoid stigma, the School Feeding Program is available for all students in the targeted schools. In other words, the School Feeding Program is targeted to communities (rather than individuals or households) based on the poverty rate in the community as a whole. In 2018, the School Feeding Program reached

approximately 355,000 students in 1,760 schools using budget from both public funds and donations from the World Food Programme.

The second type of in-kind support is for housing. Housing programs for the poor are operated by the Housing and Urban Development Corporation (under the Ministry of Public Works), the Ministry of Social Development and other institutions. The bulk of these programs provide government-constructed houses for poor households that own land or government-funded purchase and maintenance of homes. The limited number of beneficiaries reached is a result of the high cost of government-constructed housing per beneficiary – 25,000 JD/household in the case of the Housing for the Poor Program – as well as the fact that the majority of the poor (like the non-poor) live in apartments.<sup>30</sup> It is worth noting that the cash transfers provided by the National Aid Fund to its beneficiaries implicitly include financial support for housing-related expenses.

27. In terms of poverty incidence, NAF ranks 12th out of 63 countries compared in World Bank (2018).

28. The new program is described in more detail in the following section of this document.

29. The cash transfer to families hosting orphans reaches approximately 43,000 households with a budget of approximately 13 million JD/year.

30. Among the poorest decile, less than 1% lives in another form of housing like slums/huts or housing provided by an employer.

Figure 16: Status as home owner or renter

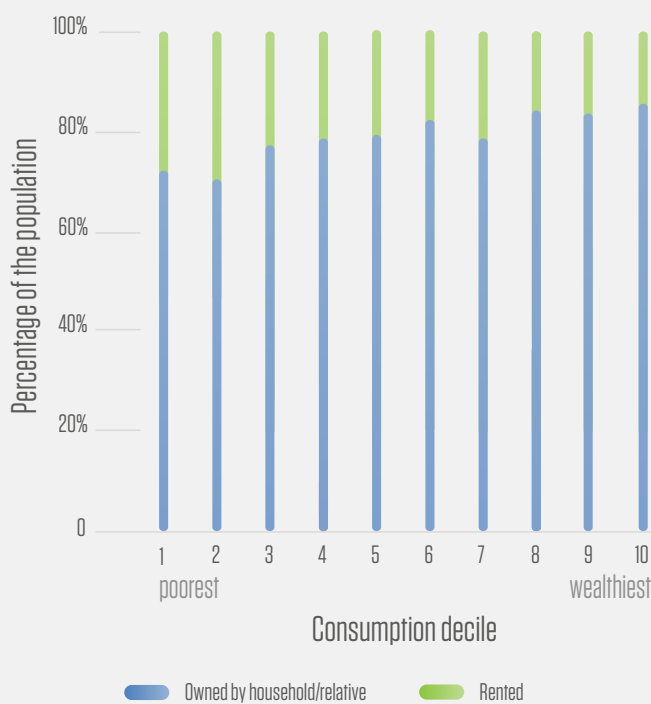
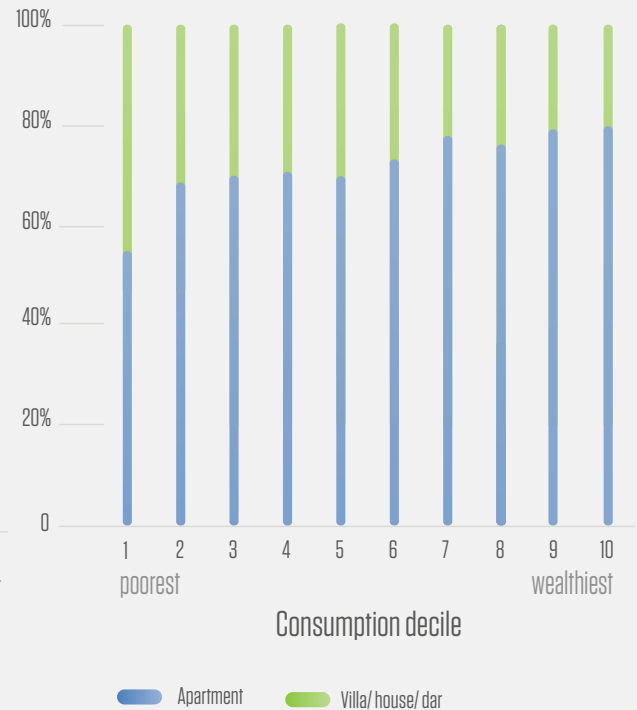


Figure 17: Type of housing



Source: HIES 2017/2018

## High priority actions related to social assistance<sup>31</sup>

### Strategic objective 2:

**Government provides targeted, temporary social assistance to citizens who are unable to be economically self-sufficient, enabling them to maintain a basic level of consumption.**

**1. Improve social assistance programs coordinated by National Aid Fund and Zakat Fund to ensure effective performance and efficient spending.**

- Simplify and consolidate the existing social assistance programs provided by the National

Aid Fund / Ministry of Social Development in a unified program, and develop the mechanism of the Fund's work to maximize coverage of the poorest households and to minimize leakage to other households.

» Ministry of Social Development / National Aid Fund introduces Takaful program in manner that: expands coverage of the poorest Jordanians including those who are able to work through a transparent mechanism - provides assistance through a range of mechanisms (e.g., electronically-distributed

31. The actions presented here are highlights from the more detailed Action Plan. The complete Action Plan along with Monitoring and Evaluation Plan, are available at [www.mop.gov.jo](http://www.mop.gov.jo)

cash, health insurance, renewable and efficient energy, transportation, labor market programs); and encourages work, healthy behaviors and good nutrition (e.g., through incentives to work, services of social workers, transferring funds to women rather than men.<sup>32</sup>) The Ministry of Social Development / National Aid Fund re-evaluates beneficiaries' needs annually with a view to graduation from the program.(The Takaful program is expected to expand, reaching 85,000 households with a budget of JD 100 million per year by 2021.)

- » The Ministry of Social Development / National Aid Fund presents to Council of Ministers a report on the Takaful program prior to the 2020 budget submission. The report should include: an independent evaluation of the 2019 experience; a graduation plan; and options for additional mechanisms of support developed in collaboration with other relevant Ministries. The graduation plan may include, for example, making cash support conditional on accepting job offers identified by Ministry of Labor Job Counsellors. Additional mechanisms of support may include, for example, electronic bus tickets, incentives for enrollment in Social Security, and adoption of conditionalities (e.g. enrollment of children in school).
- » National Aid Fund channels all new beneficiaries through Takaful program only in order to gradually unify all programs while emphasizing on household-level programs.
- » The National Aid Fund continues to provide monthly cash assistance to families currently benefiting from its existing programs, and re-evaluates beneficiaries' needs annually with a view to graduation from the program or providing them with social care services within their families by social worker.
- Enhancing social assistance programs provided by the Ministry of Awqaf and Islamic Affairs and Holy Sites. The Zakat Fund electronically links with all committees, using harmonized and verifiable eligibility criteria, enhancing transparency and accountability

of the M&E system, and promoting targeted assistance programs at the community level (to reduce duplication with NAF household-level programs). The Zakat Fund improves its targeting mechanism for poor orphans and provides, in cooperation with the National Aid Fund, appropriate and integrated social assistance.

## **2.The Council of Ministers develops a plan to improve poverty targeting of social assistance spending** as a whole, and takes the necessary measures to allocate financial resources accordingly.

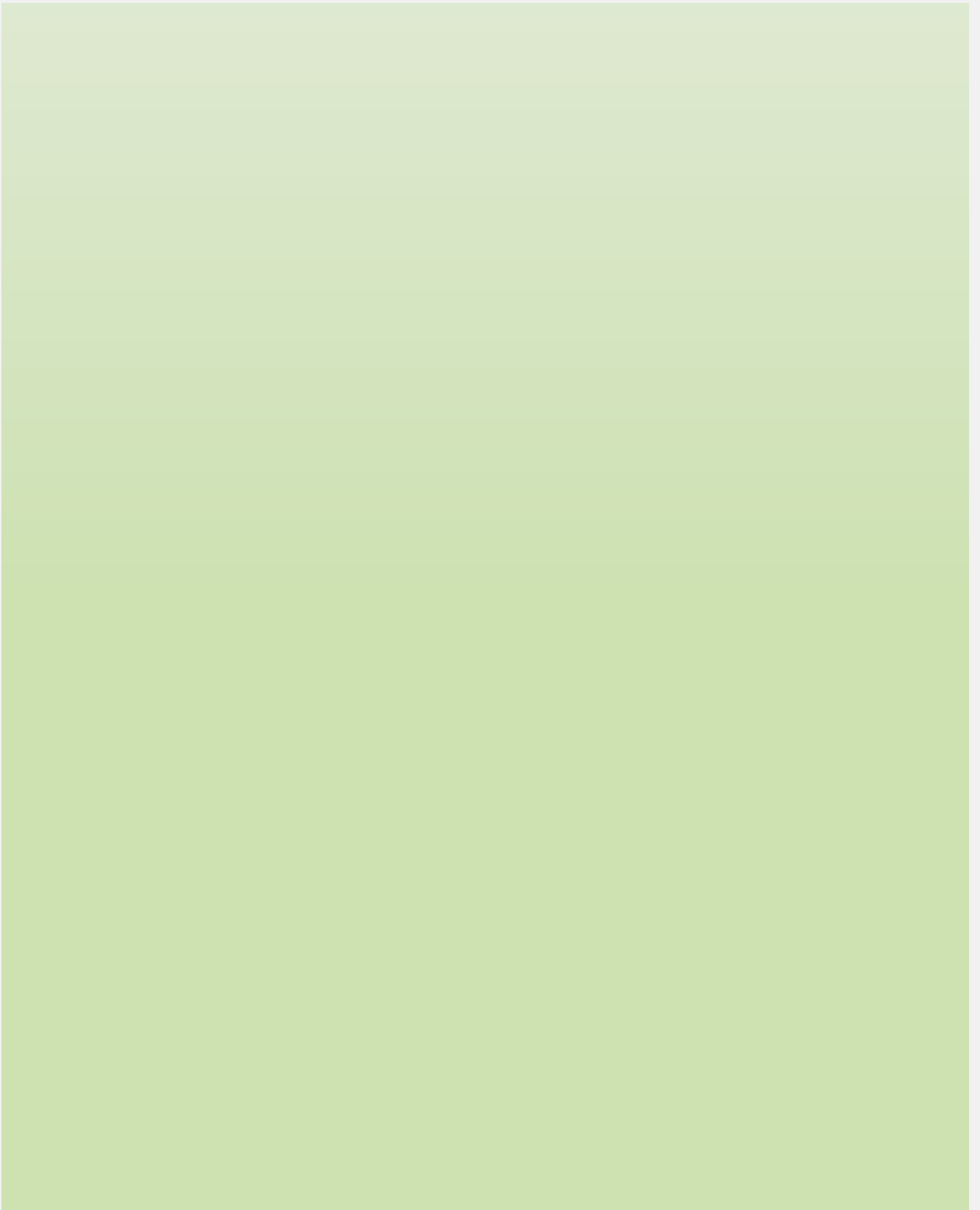
the Ministry of Energy and the Ministry of Water make subsidies explicit and visible (on electricity bills, gas canisters, water bills, etc.). The Ministry of Energy provides incentives for the use of renewable and efficient energy (e.g., expansion of the "solar systems for the poor" program, targeted through the Takaful program). Relevant Ministries and public institutions redirect housing programs for the poor to focus on cash assistance and support for renewable and efficient energy.

## **3.The Ministry of Education assesses and modifies the existing School Feeding Program** to: improve the quality of the service provided; to enhance poverty-targeting of beneficiary schools in cooperation with the relevant institutions; to raise awareness of healthy nutrition; and to utilize non-governmental and community-based services (within specific qualification conditions).

to: improve the quality of the service provided; to enhance poverty-targeting of beneficiary schools in cooperation with the relevant institutions; to raise awareness of healthy nutrition; and to utilize non-governmental and community-based services (within specific qualification conditions).

32. World Bank, 2011, World Development Report 2012: Gender Equality and Development (Washington). <http://www.usc.es/economet/journals1/aeid/aeid14213.pdf>









# TAMKEEN

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## Tamkeen – social services

### Existing Situation and Challenges

Although early childhood education is recognized as essential to success in basic education, lifetime earnings and ultimately to breaking the intergenerational cycle of poverty, young children in poor households are far less likely to be enrolled than are their wealthier counterparts.

On the other hand, Jordan has made important strides in achieving universal basic education. Ninety percent of Jordanians – both poor and wealthy – live within 2 kilometers of a public school.

The challenge facing Jordanians today is that the quality of basic education provision is inequitable, with quality being particularly low in poor and remote areas, and especially for boys. The low quality is a consequence of inadequately trained and poorly incentivized teachers as well as an outdated curriculum that does not provide the practical skills needed in the labor market.

There is an overemphasis on theoretical and academic subjects in basic education and at the university level. Parents and educators continue to disproportionately value a small number of

Figure 18: Enrollment in Early Childhood Education

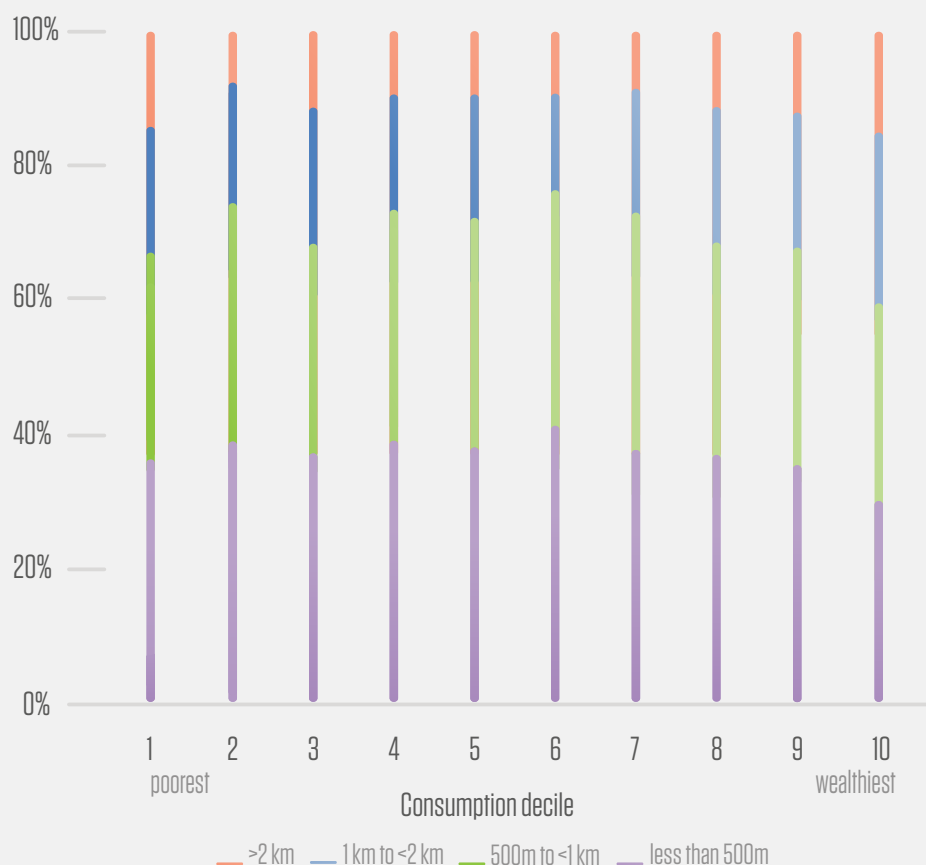


**“Jordanian women and men deserve a lot, especially in the areas of health, education and transportation. Therefore, the government must work to develop the quality of these services, and everyone working in public institutions should boast that his/her work is the service of the Jordanian human”.**

His Majesty King Abdullah II, inaugurating the 3rd ordinary session of the 18th Parliament

Source: HIES 2017/2018

Figure 19: Distance to primary school



Source: HIES 2017/2018

fields such as engineering. Budget allocations also contribute to the problem, with enormous public resources going to scholarships and subsidized loans in saturated fields, leading to graduates whose increasingly high expectations are frustrated as they remain unemployed and unable to repay loans. Around 43 thousand students benefited from the Student Support Fund for the academic year 2018/2019, with a total value of about JD 47 million.

The situation of the health sector closely mirrors that of education in achievement of nearly universal access, but with an overemphasis on higher (secondary and tertiary) levels at the

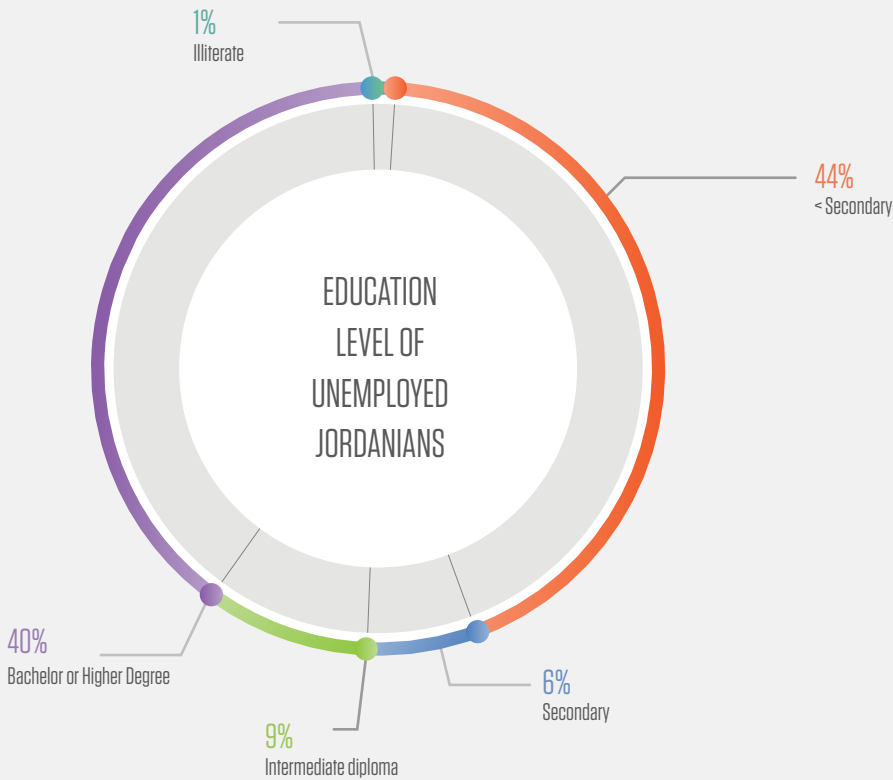
expense of lower (primary) levels of service provision. Public budget allocated to health is higher in Jordan than in most comparable countries and Jordan was an early achiever of the Sustainable Development Goals related to access.<sup>33</sup> More than 90% of Jordanians – poor as well as wealthy – live within 4 kilometers of a primary health care center.

Although geographic access is good, lack of attention to primary care has led to shortages of staffing, equipment and medicines in parts of the country, inadequate accountability and a deterioration in public confidence in primary care. As a result, many circumvent primary

33. The World Health Organization's Global Health Expenditure Data is the reference source for international comparison. It uses the revised System of Health Accounts 2011 which clarifies the financing mechanisms and introduces new dimensions which improve the comparability of health expenditures. Estimates of current health expenditures include healthcare goods and services consumed during each year. This indicator does not include capital health expenditures such as buildings, machinery, IT and stocks of vaccines for emergency outbreaks. Data was extracted from World Development Indicators database, available at <https://data.worldbank.org/indicator/SH.XPD.CHEX.GD.ZS?locations=XM-JO>.



Figure 20: Education level of unemployed Jordanians



Source: Labor-force Survey, 2018

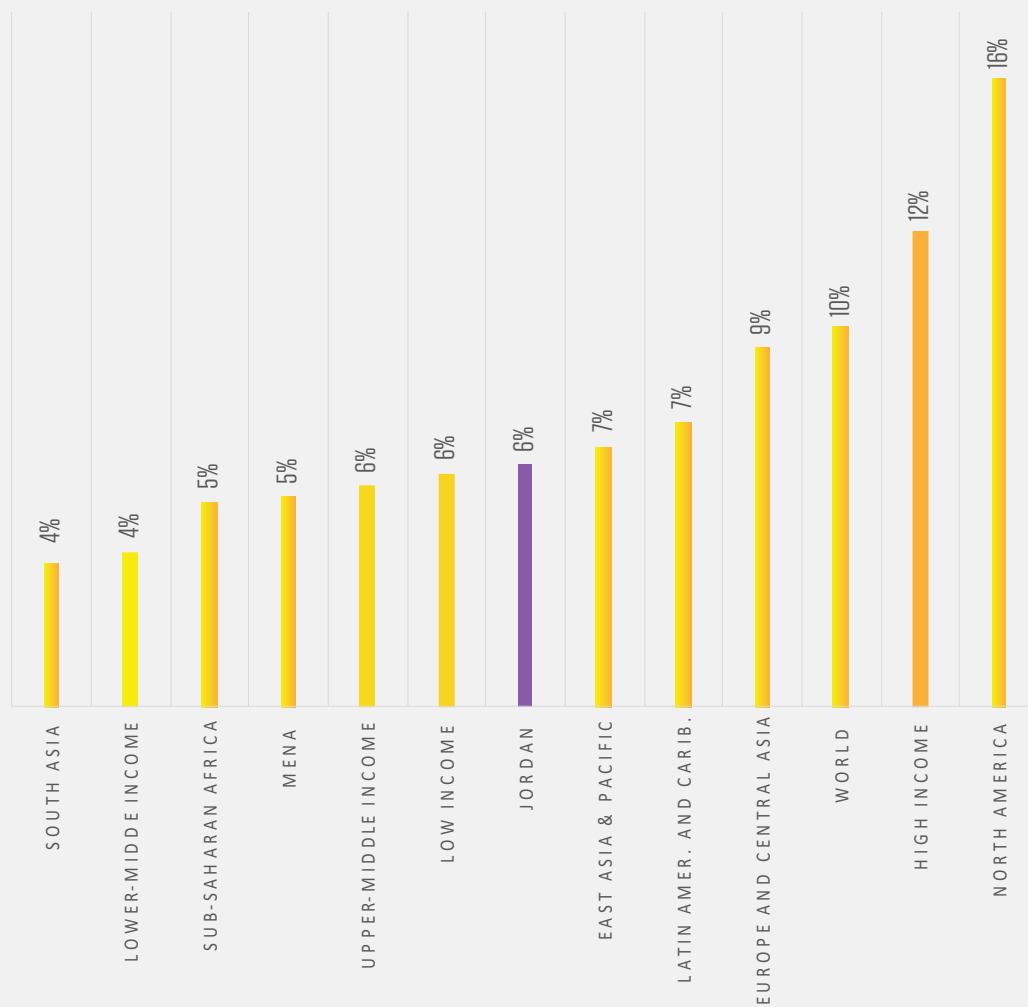
**“Honestly, the results of higher education are questionable ... Today we find that many university graduates do not have the necessary work skills and are not active in their field. Also, technical and vocational education is marginalized in favor of an overemphasis on academic education. Where is the technical and vocational education support?”**

Founding member, Sadaqah Association

care and go directly to hospitals (which is far more costly to the public budget), or they turn to private medical care.

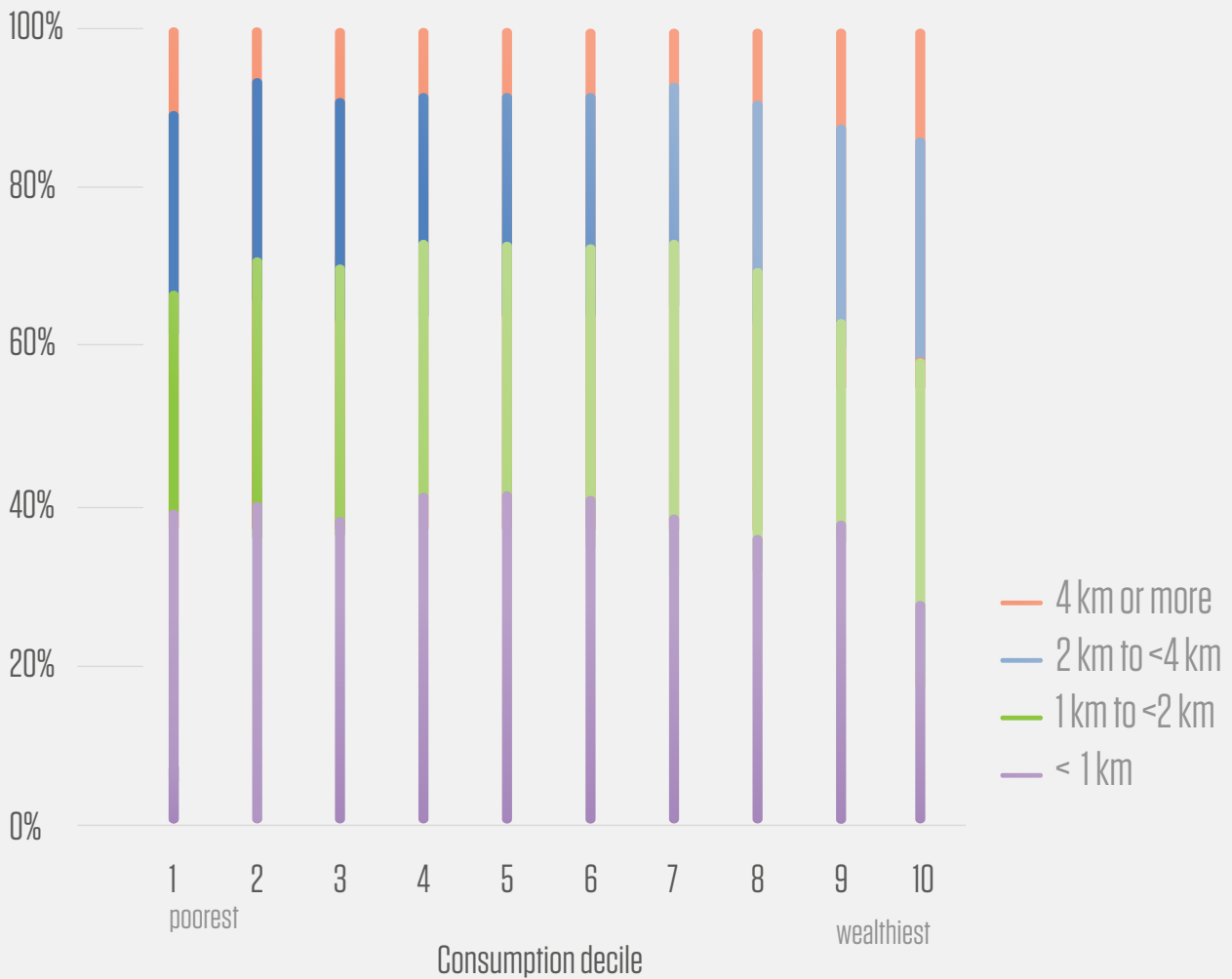
Referrals and fee exemptions (for which no transparent criteria exist) are often used by patients as a way to directly access specialist private care paid by the public budget.

Figure 21: Spending on health as share of GDP



Source: World Development Indicators, based on WHO Global Health Expenditure Data

Figure 22: Distance to primary health center



Source: HIES 2017/2018

Thanks to expansion of the public system, most poor Jordanians are covered by health insurance. Nevertheless, more than a quarter remain uncovered. As with the social assistance system, the public health insurance system suffers from a profusion of similar programs which have accumulated over time and result in inefficiencies, confusion about benefit entitlements and insurance contributions, and medical fee structure that is neither aligned with true cost of service nor ability-to-pay.

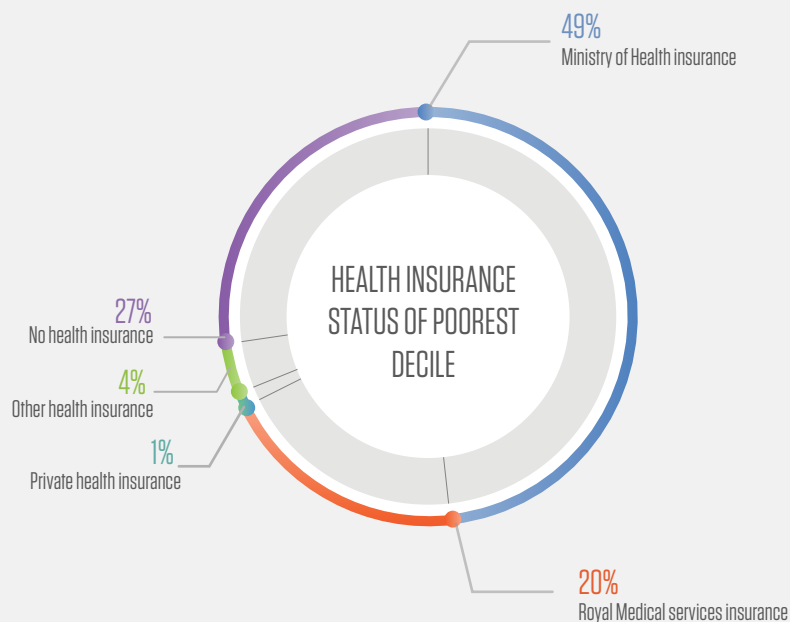
In many respects, the specific health issues facing poor Jordanians are similar to those of their wealthier counterparts: increasing

incidence of lifestyle-related issues like smoking-related cancer, diabetes, traffic accidents. In addition, the poor also face a high unmet need for family planning. Although 64% of women in the poorest two deciles want to use family planning, only 35% use modern methods of contraception and 17% do not use any method at all.<sup>34</sup>

Public education and health services are used by the majority of Jordanians – with only the wealthiest opting out in favor of private education and health services. The Jordanian system of social services also includes special types of support to specific segments of the population including victims of domestic violence, juvenile

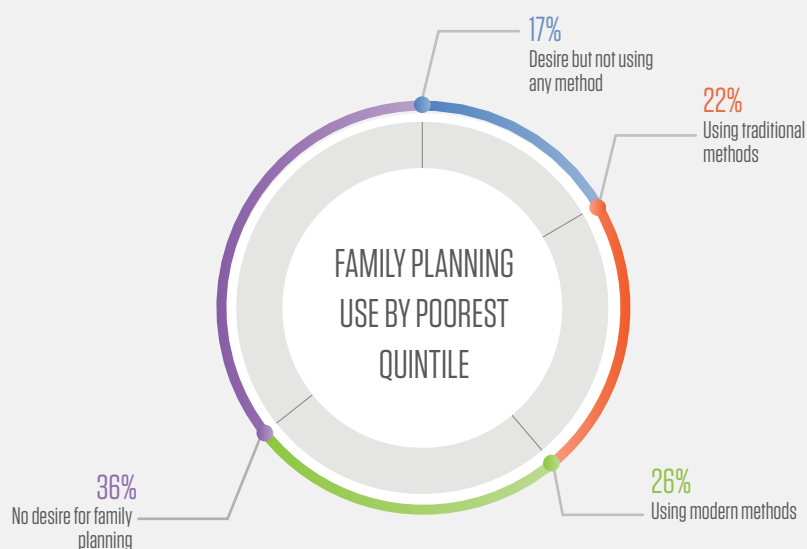
34. Jordan Population and Family Health Survey 2017/2018. Note that the Jordanian Population and Family Health Survey disaggregates the population into 5 equal sized groups on the basis of an index of assets. For our purposes, we consider the poorest of these 5 groups to be similar to the poorest 2 deciles used elsewhere in the NSP Strategy.

Figure 23: Health insurance status of poorest decile



Source: HIES 2017/2018

Figure 24: Family planning use by poorest quintile



Source: Jordan Population and Family Health Survey 2017/2018

delinquents, and persons with disabilities – especially those whose families are unable to properly care for them. Jordan is gradually shifting to an approach that addresses special needs within the context of the family and the

community, and based on customized support from trained social workers. Nevertheless, Jordan continues to rely on traditional, often institutional, mechanisms that provide support but also isolate these groups.





## High priority actions related to social services <sup>35</sup>

### Strategic objective 3:

**Government provides universal, high-quality, basic services including education, health care, and services to special-need individuals that allow them to remain integrated within their families and communities.**

#### 1. Ensure equitable educational services for all. The Ministry of Education:

- Announces transparent criteria for the expansion of Early Childhood Education with a focus on access for the poor and residents of remote areas.
- Implements the comprehensive integration plan for children with disabilities; clarifying types of disability and services offered to each; including standards for accessibility and inclusion in nursery, and school licensing requirements.
- Adopts operational responsibility for education at Al Manar Educational Centers and all programs serving juvenile delinquents (gradually over a three year period action plan).
- Implements an incentive program to encourage excellent teachers to serve in poor and remote schools; allows qualified female principals and teachers to work in boys' schools after coordinating with local communities, to ensure boys' and girls' schools have a similar quality of teaching.
- Continues to identify small remote schools that could be consolidated without adverse impacts on students; raises awareness among communities about the trade-offs between physical accessibility and the quality of education.

#### 2. Align the education system with the labor market.

- The Ministry of Education incorporates "employability skills" into the curriculum from the youngest ages. Relevant skills include: team work, setting and following through on goals/objectives, English language, articulating career options based on personal talents and passions. In addition, practical training and volunteering are integrated into the curriculum and made compulsory in cooperation with civil society organizations, associations and the private sector.

- The Ministry of Finance and Prime Ministry consolidates all publicly funded educational grants into a single system that awards grants on the basis of transparent criteria and excludes specializations for which there is already an oversupply of graduates; requires all recipients of publicly funded grants to work in jobs that advance the goals of the NSP Strategy for an established period after graduation; consolidates all publicly funded educational loans into a single independently-managed system that includes enforcement mechanisms for repayment of loans. The Ministry of Finance includes reporting of publicly funded grants and loans (including demographics of recipients and repayment rates) in the annual budget submission.

#### 3. Reach to comprehensive and equitable health insurance by enhancing the efficiency and transparency of government spending on the health sector and utilizing financial resources to achieve this:

- The Ministry of Health gradually expands coverage of Civil Health Insurance based on contributions, starting from providing free health insurance to poor Jordanians (with the Takaful program determining entitlement and paying the participant contribution to the Civil Health Insurance). The Ministry of Health

35. The actions presented here are highlights from the more detailed Action Plan. The complete Action Plan along with Monitoring and Evaluation Plan, are available at [www.mop.gov.jo](http://www.mop.gov.jo)

issues instructions specifying transparent eligibility criteria to be used in determining all medical fee exemptions, based on ability to pay and verified through the Takaful program.

- The Civil Health Insurance system offers a voluntary program through which any worker registered in social security, who does not have health insurance and is not exempted by the employer from the health insurance of his/her organization, can participate in civil health insurance based on the (subsidized) contribution rate applied to public employees; allows civil health insurance for institutions participating in social security and for individuals and families outside social security to be encouraged to participate optionally, in accordance with articles 30 and 31 of the Civil Health Insurance Scheme.
- The Civil Health Insurance system consolidates publicly funded insurance programs to harmonize basic benefits and align beneficiary contributions with ability to pay, while specifying additional voluntary packages at the beneficiaries' expense.
- The Royal Medical Service program and the Civil Health Insurance Program present a time-bound action plan, integrating their services into a unified program in order to enhance expenditure efficiency and the quality and effectiveness of preventative and curative health care (especially in the governorates).
- The Ministry of Health and other concerned institutions issue fee schedules reflecting the true cost of services and products, based on a system of service and product codes used consistently in the public and private sectors. The Ministry of Health shall adopt the "ICD10" coding for disease diagnosis. All bills of insured patients shall indicate the true cost of services and products (according to the fee schedule) and any discounts given (e.g., payments made through insurance or fee exemptions). This measure is intended to raise awareness of the actual costs of health care and the extent of support through the public budget.

#### 4. Improve primary health care services and reduce over-use of secondary<sup>36</sup> and tertiary<sup>37</sup> care services:

- Prioritize spending, development and health accreditation to primary health care centers (subsidiary, primary and comprehensive). The Ministry of Health develops a plan (in cooperation with local communities) to improve equitable access to quality services by upgrading and merging facilities ; disseminate service standards (hours, services and medications provided, etc.) for primary health facilities; implement cell-phone based application through which patients and health care providers can report shortfalls in the service standards (e.g., broken equipment) to encourage accountability and fair allocation of resources. Shortfalls are linked to a database that tracks staffing and inventory for each facility. The Minister of Health reports quarterly on service standard shortfalls and actions taken to address them.
- The Ministry of Health verifies that all primary care facilities provide reproductive services (including family planning), care for chronic diseases and support for stopping smoking and drug abuse. The Ministry of Health develops a system of home nursing services in collaboration with qualified NGOs and under the supervision of the Ministry. (In addition to improving the quality of health care, home nursing services are expected to create new job opportunities, especially for women.) The Ministry of Health implements annual public information campaigns regarding reproductive health, chronic diseases, and smoking and drug addiction.

#### 5. Ministry of Social Development ensures affordable social care and protection programs:

- Social care and protection programs emphasize integration into the family and community (rather than institutional care) through: raising awareness of the benefits of integration and the responsibilities of family and community to all members; increased training for families

**“Poverty and ignorance are two inseparable syndromes! We need to improve the education system and ensure that it is available and inclusive to all”**

Lawyer and human rights activist

36. Secondary care: Healthcare services provided in hospitals; including cases requiring short-term but serious treatment such as delivery, intensive care and medical imaging services.

37. Tertiary care: Specialized health care services such as advanced medical examination, cancer treatment, neurosurgery, heart surgeries, severe burns treatment, advanced pediatric care and other complex medical and surgical interventions.

**“The government should pay particular attention to non-communicable diseases and provide more preventive health programs. Unfortunately, today’s focus is on curative health care rather than preventive care. Most diseases in Jordan are non-communicable diseases.”**

President of an NGO on smoking control and misconduct

and social workers geared toward home-based support for the disabled, elderly and orphans; provision of community-based group homes through associations; gradual reallocation of resources from institutional care towards home-based care (expansion of public funding for non-profit associations that provide home-based care – if adequately trained workers are not available, relevant labor market funding can be used for training and workfare programs).

- Modernize the Ministry’s Law No 14 (1956) and Article 13 in particular to reflect the current roles, goals and principles of the ministry (e.g., case management, integration into family and community); issue legislation to professionalize the role of social workers.
- The Ministry of Social Development provides services (e.g., community service programs and supervision) needed to implement alternative penalties for non-criminal violations of the law (especially non-payment of loans and non-criminal judgments against juveniles) in coordination with the Directorate of Community Punishment in the Ministry of

Justice. (Alternative penalties are expected to be imposed within local communities, in fields such as school maintenance, and in coordination with the provincial councils.)

## **6. Consolidate all housing-policy programs under the framework of Housing and Urban Development Corporation**

Housing and Urban Development Corporation presents to the Cabinet an analysis and market-based options for increasing the supply of affordable housing (including rentals), reducing residential environmental problems (e.g., sewage in overcrowded neighborhoods), and enforcing national building codes that cater for persons with disabilities. The analysis should include: (i) the impact of mortgage debt and housing finance risks on poor and middle-class homeowners; (ii) the impacts of the existing Landlord and Tenants Law on both landlords and tenants; (iii) accessibility in building codes; and (iv) all other housing-related issues identified in the Al-Nahda Government Program.

# HIGH PRIORITY INSTITUTIONAL ACTIONS

## HIGH PRIORITY INSTITUTIONAL ACTIONS <sup>38</sup>

**“The government must allocate more resources to fight poverty!”**

President of an NGO

**The following measures shall be implemented in order to ensure the proper implementation of the strategy towards the vision of a comprehensive, transparent and equitable social protection system:**

1. In order to ensure commitment and coordination of all public agencies, and the **effective implementation and achievement of strategy goals:**

- The Cabinet approves the incorporation of the NSP Strategy action plan into the Executive Development Program.
- The Cabinet appoints a high-level advisory committee to oversee NSP Strategy implementation including annual monitoring of the measures contained in the Action Plan for the period 2013-2025, and the development of a new NSP Strategy to be implemented starting in 2025. The Institutional Development Unit at the Prime Ministry will ensure the committee has access to the information necessary to achieve its task (for more details, see the Monitoring and Evaluation framework, available at [www.mop.gov.jo](http://www.mop.gov.jo)).

**2. Implementation at the level of specific public agencies.** The strategy was built on a holistic approach, in terms of the complementarity of roles between its three main pillars. In order to promote effective and efficient implementation by the relevant agencies:

- The Council of Ministers issues decisions linking the executive development program with the general budget and directing the Ministry of Finance to report any discrepancy between the executive development program and budget allocations in the annual budget law.
- Coordinate social protection programs to avoid budget shortfalls as a result of duplication, and to improve overall expenditure effectiveness:

» The Ministry of Social Development, Planning and International Cooperation and the Ministry of Digital Economy and Entrepreneurship operationalize the National Unified Registry<sup>39</sup> as a platform so that participating entities use standardized definitions (e.g., “poverty” and “the needy”) and verifiable criteria for determining eligibility (e.g., social security, tax records and vehicle registration). The National Unified Registry will include a well-articulated role for social workers and will serve as the portal for citizens to apply for all publicly-funded family-targeted social assistance programs.

» The Ministry of Social Development shall work with all relevant institutions to clarify and activate the role of social workers in representing poor families (case management) and linking them to the services of all public institutions and associations. This will require an increase in the number of social workers in the Ministry of Social Development.

» The Ministry of Planning should work with the Department of Statistics (DOS), the Ministry of Social Development, the Ministry of Labor and other relevant institutions as needed, to harmonize terms and indicators in line with various policies and legislation (e.g., age of work, age of marriage and minimum wage); the DOS can provide the information needed by policy makers in the areas of social protection and poverty; and the DOS can prepare a statistical map to determine the areas of poverty for various stakeholders in programs targeting poverty by geographic regions.

» The Ministry of Planning presents NSP Strategy to the donor community and works with the Ministry of Finance to ensure appropriate mechanisms to receive and direct funds (e.g., the “Social Endowment Fund”).

38. The actions presented here are highlights from the more detailed Action Plan. The complete Action Plan along with Monitoring and Evaluation Plan, are available at [www.mop.gov.jo](http://www.mop.gov.jo) website.

39. The National Unified Registry (NUR) is a shared electronic platform that enable the relevant public institutions (as NAF) to exchange information and validate its beneficiaries information



# MONITORING AND EVALUATION FRAMEWORK

## Summary of Monitoring and Evaluation Plan<sup>40</sup>

The strategy action plan has been linked with a series of measurable indicators across different levels (impact, results, outputs) in order to strengthen the effective and efficient implementation of the strategy to achieve the desired goals, ensuring transparency in implementation and commitment from the various partners. These indicators provide the necessary base on which the evaluation will be conducted during and after the strategy's implementation. In addition, these indicators allow for the periodic monitoring of progress across the different pillars of the strategy.

The Monitoring and Evaluation (M&E) framework is composed of the following components: multi-level indicators, timeframes for monitoring, and source of data for indicators. The plan also identifies baseline values for the majority of indicators for the years 2017/2018, as well as some available targets for 2020 which were derived from the Executive Development Plans and National Strategies. To achieve the desired outcomes, targets should be reviewed during the implementation phase. Such work should be conducted in coordination with the upcoming Executive Development Plan preparation, after harmonizing and merging the activities stipulated in the strategy with the Plan.

The responsibility for collecting and monitoring the indicators falls to the various stakeholders

tasked with implementing the activities mentioned in the strategy action plan. The monitoring process should be aligned with the methodology used in monitoring the Executive Development Plan which is supervised by the Ministry of Planning and International Cooperation, whereby the Ministry sends the Plan's monitoring reports periodically to the Follow-up and Oversight of Government Performance Unit at the Prime Ministry. This would enable the appointed committee to oversee the implementation of the strategy and provide a yearly brief on the progress of the strategy's implementation to the Prime Ministry.

Furthermore, the strategy will undergo two evaluations to be carried out by a neutral external party under the supervision of the appointed committee and based on the indicators across the various activities and goals. The first evaluation will be a mid-term evaluation to be conducted 3 years after beginning the implementation; the second evaluation will be a final evaluation to be conducted after the implementation is complete. The evaluations aim at investigating the extent to which the intended results have been achieved and shedding light on the achievements and lessons learned for the coming period.

40. In accordance with the scope of work for the preparation of this strategy, an M&E framework (a list of indicators associated with the action plan) was prepared and can be accessed on [www.mop.gov.jo](http://www.mop.gov.jo) website. This M&E framework doesn't include a comprehensive M&E system which include performance cards, targets, matrix of responsibilities, measurement instruments, and type of required reports, etc.

# KEY PERFORMANCE INDICATORS MAP<sup>41</sup>

## All Jordanians enjoy a dignified living, decent work environment and empowering social services

Government optimizes the use of available resources to provide a comprehensive, transparent and equitable social protection system in order to limit poverty, protect citizens from risks, and provide fair social services.

### DIGNITY

Government provides targeted, temporary social assistance to citizens who are unable to be economically self-sufficient, enabling them to maintain a basic level of consumption.

Percentage of poor receiving targeted government social assistance

The proportion of recipients who exited / graduated from the targeted social assistance programs

### EMPOWERMENT

Government provides universal, high-quality, basic services including education, health care, and services to special-needs individuals that allow them to remain integrated within their families and communities.

The enrollment rate of poor children in early education

Percentage of improvement in student achievement for mathematics and science (TIMSS & PISA)

Percentage of students who are working from those who obtained higher education loans or grants

Percentage of Jordanians with health insurance

The use rate of primary health facilities

Percentage of individuals who were merged within families / communities from those who are receiving institutional care

### OPPORTUNITY

Government ensures a just, private-sector-focused labor market, based on decent working conditions and social security. Government enables families to be economically self-sufficient.

Unemployment rate among Jordanians

Percentage of working Jordanians enrolled in the social security

Percentage of working Jordanians in the private sector

Percentage of Jordanians maintaining continuous work for at least 12 months from those who graduated from the labor market programs.

Impact Level Indicators

Results Level Indicators

41. The complete Monitoring and Evaluation Plan is available at [www.mop.gov.jo](http://www.mop.gov.jo) website.

# ANNEX

## NAMES OF PARTICIPANTS IN PREPARATION OF THE NATIONAL SOCIAL PROTECTION STRATEGY

(In alphabetical order and with all titles preserved)

# APPENDIX A.

## LIST OF PARTICIPANTS

### MEMBERS OF WORKING COMMITTEES

#### » A. HIGHER STEERING COMMITTEE

##### » Committee Heads

Title
Minister of Planning and International Cooperation
Minister of Social Development

##### » Committee Members

Title/Organization
Secretary General of the Ministry of Awqaf Islamic Affairs and Holy Places
Secretary General of the Ministry of Planning and International Cooperation
Secretary General of the Ministry of Social Development
Secretary General of the Ministry of Labor
Secretary General of the Ministry of Health
Secretary General of the Ministry of Finance
Secretary General of the Ministry of Public Works and Housing
General Director of the National Aid Fund
General Director of the Social Security Corporation
General Director of the Department of Statistics
General Director of Zakat Fund
Secretary General of the Jordan Investment Commission
Secretary General of the National Council for Family Affairs
Secretary General of the Higher Council for the Rights of Persons with Disabilities
Secretary General of the Higher Population Council
Secretary General of the Jordanian National Commission for Women
Jordan River Foundation
Tkiyet Umm Ali
Jordan Chamber of Industry

##### » Committee Former Heads

Name
Hala Lattouf
Imad Fakhoury
Mary Kawar



» **B. TECHNICAL COMMITTEE**

Name	Organization
Ahmad Abu Haidar	Ministry of Social Development
Enas Nasren	Ministry of Labor
Hadram Al Fayez	Ministry of Planning and International Cooperation
Hamzeh Alrbaihat	Jordan Investment Commission
Hana Kharabsheh	National Aid Fund
Jamal Abu Eid	Ministry of Public Works and Housing
Khadija Alaween	Jordanian National Commission for Women
Maha Dawas	Department of Statistics
Mu'tasim al-Kilani	Ministry of Planning and International Cooperation
Nema Barawi	Ministry of Health
Raed Alhzaima	Social Security Corporation
Rania Al Abadi	Higher Population Council
Reem Al Nimri	Ministry of Public Works and Housing
Saleh al-Mashkaba	Ministry of Social Development
Samir Ramadan	The Higher Council for the Rights of Persons with Disabilities

» **C. TASK FORCE**

Name	Organization
Ahmad Abu Haidar	Ministry of Social Development
Ahmad Awad	Phenix Center for Economics & Informatics Studies
Barakat Al-Shunaq	Ministry of Social Development
Bassem Kanaan	Ministry of Planning and International Cooperation
Elham Khraisat	Health Insurance Fund
Hadram Al Fayez	Ministry of Planning and International Cooperation
Hana Kharabsheh	National Aid Fund
Khaled Jaradat	Development & Employment Fund
Mona Idris	Demographic Policy Expert
Omar Hamza	Ministry of Social Development
Raed Alhzaima	Social Security Corporation
Saleh al-Mashkaba	Ministry of Social Development

# APPENDIX

## LIST OF PARTICIPANTS

### Consulting Team

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Zeina Al-Aqaileh

### UNICEF Representing Team

Robert Jenkins

Ettie Higgins

Manuel Rodriguez Pumarol

Muhammad Hamza Abbas

Nayef Ibrahim Alkhaldeh

## INDIVIDUAL CONSULTATION MEETINGS

### » A. Government Officials

#### Minister

Minister of Awqaf Islamic Affairs and Holy Places

Minister of Education / Higher Education & Scientific Research

Minister of Energy and Mineral Resources

Minister of Finance

Minister of Health

Minister of Planning and International Cooperation

Minister of Social Development

Minister of State for Media Affairs

Minister of Transport

### » B. Ministries and Government Institutions

#### Name

#### Organization

Abd Samairat

Zakat Fund

Abla Amawi

Higher Population Council

Amani Azzam

Ministry of Energy and Mineral Resources

Ammar Al Shurafa

Ministry of Health

Aref Abu Shehab

Zakat Fund

Bashar Al-Dalla'in

Ministry of Social Development

Farhan Khawaldeh

Healthy Villages Program – Ministry of Health

Farouk Al Hadidi

Development & Employment Fund

Ghaliyah Arabiat

Ministry of Education

Hadeel Abu Sufah

The Higher Council for the Rights of Persons with Disabilities

Name	Organization
Haitham Khasawneh	Employment, Technical and Vocational Education Training (E-TVET) Fund
Hala Jweinat	Housing & Urban Development Corporation HUDC
Hazem Rahahleh	Social Security Corporation
Hussam Abu Ali	Income & Sales Tax Department
Ibrahim Al Abed	Ministry of Planning and International Cooperation
Ibrahim Kanaan	Healthy Villages Program-Ministry of Health
Karim Al Ragad	Ministry of Planning and International Cooperation
Khaled Al-Hissi	Ministry of Agriculture
Maha Al Baho	Central Bank of Jordan
Mahmoud El Harout	Ministry of Social Development
Majdi Al-Shuraiki	General Budget Department
Mohammed Adaylah	Ministry of Planning and International Cooperation
Mohammed Al-Ashebat	Ministry of Social Development
Mohammed Al Nabulsi	Economic & Social Council
Mohammed Al - Sawalqah	Ministry of Social Development
Mohammed Ayasra	Zakat Fund
Mouayad Ghneim	Ministry of Planning and International Cooperation
Muhannad Al Azza	The Higher Council for the Rights of Persons with Disabilities
Najwa Obeidat	Ministry of Education
Nedal Al Batainah	Civil Service Bureau
Ola Arafat	Ministry of Social Development
Omar Mashagbeh	National Aid Fund
Rami Al Khatib	Social Security Corporation
Rami Al - Nasser	Ministry of Planning and International Cooperation
Sameh Al-Nasser	Civil Service Bureau
Samer Almfleh	Social Security Corporation
Shaalán Al Majali	Social Security Corporation
Shareehan Abu Hasweh	Ministry of Transport

# APPENDIX

## LIST OF PARTICIPANTS

### » C. Other Institutions

Name	Organization
Abeer Nabulsi	Tanmeyah (Jordan Microfinance Network)
Ahmed Mari	Independent Electricity Workers Union
Amr Mubarak	World Bank
Asma Khader	Sisterhood is Global Institute – SIGI
Cristopal Asda	World Bank
Daniel Sinclair	U.S. Agency for International Development
Ghassan Awmet	Jordan Strategy Forum
Hafez Nino	International Youth Foundation
Haneen Odeh	Royal Health Awareness Society
Laila Naffa	Arab Women Organization of Jordan
Lana Bani Hani	Amman Chamber of Commerce
Larissa Al Werr	Tobacco Free Jordan (Laliltadkheen) organization
Maha Al Homsy	UNICEF
Mohamed Bani Taha	Legal Expert
Mohammed Kharabsheh	Social Protection Expert
Mohammed Khatayba	King Hussein Foundation
Mohammed Alkhasawneh	Social Development Expert
Naghham Abu Shakra	U.S. Agency for International Development
Narmeen Barakat	Social Development Expert
Rana Dajani	Education Expert
Randa Nafaa	Sadaqa: Towards a Friendly Working Environment for Women
Reem Aslan	Sadaqa: Towards a Friendly Working Environment for Women
Reem Walid	U.S. Agency for International Development
Salma Al Ja'ouni	Health Care Accreditation Council – HCAC
Sami Halaseh	Infrastructure and Public Works Expert
Sarah Ababneh	Center for Strategic Studies
Sawsan Majali	Senate Member
Shatha Obaid	International Youth Foundation
Tuqa Al Majali	Legal Expert for Persons With Disabilities

» **D. Strategy Logo Designers**

Name	Organization
Ameer Barakat	Volunteer from the Jordan University of Science and Technology
Bader Sounnoqrot	Volunteer from the German Jordanian University

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