



Jordan Emergency Cash Transfer Project Additional Financing
Rapid Social Assessment - Version 2 (July 2021)

Table of Contents

1. Introduction	6
1.1. Purpose and scope of the assessment.....	6
1.2. Study limitations	7
2. Background	7
2.1. Context Overview.....	8
2.2. Pandemic Impact and Governmental Response.....	9
3. Project Description.....	12
Table 1. Budget reallocation of parent project and additional financing	12
3.1. Objectives.....	13
3.1.1. Project Development Objective	13
3.1.2. Selection of Beneficiaries.....	13
3.2. Project Components and Activities.....	14
3.2.1. Components.....	14
3.2.3 Roles and Responsibilities for Project Implementation.....	18
4. Consultations	20
4.2. Consultations supported by the Project	22
5. Impacts and Benefits' Accessibility assessment	25
5.1. Potential Socio-economic risks from COVID-19 (Contextual Risk)	25
4.2. Social tension and cohesion (Potential Risk of Project Implementation).....	28
4.3. Community Health and Safety	28
4.3.2. Risk of Gender-Based Violence (GBV).....	39
4.4. Barriers to access project benefits for vulnerable groups:.....	41
4.4.1 Barriers to access project benefits for vulnerable groups for Component 1	41
4.4.2 Barriers to access project benefits for vulnerable groups for Component 4	53
5. Capacity Assessment of implementing agencies	56
6. Grievance Mechanism.....	59
6.1 NAF Grievance Mechanism.....	59
6.2 SSC Grievance Mechanism.....	64
8. Recommendations Summary.....	72
Annexes.....	78
Annex 2. Rapid Social Assessment Survey	80
Annex 3. List of Consultations/FGDs Moderators:.....	84

5.2. Consultations supported by the Project 84
Annex 4. Agenda and List of Participants in Project Consultations 86
Annex5. Desk review resources 89

ABBREVIATIONS AND ACRONYMS

FHH	Female Headed Household
CHS	Community Health and Safety
GBV	Gender Based Violence
GoJ	Government of Jordan
GRM	Grievance Redress Mechanism
HQ	Head Quarters
IBRD	International Bank for Reconstruction and Development
JFA	Joint Financing Agreement
KYC	Know Your Customer
LMP	Labor Management Procedures
MHH	Male Headed Household
MIS	Management Information System
MoH	Ministry of Health
NAF	National Aid Fund
OHS	Occupational Health and Safety
PSP	Payment Service Provider
SSC	Social Security Corporation
WFP	World Food Program

The phone survey with project applicants and beneficiaries was conducted by UNICEF (May 2020)



1. Introduction

1.1. Purpose and scope of the assessment

In response to COVID-19 Virus outbreak in Jordan, the Government of Jordan (GOJ) has introduced measures to protect workers and households, including launching an Emergency Cash Transfers (ECT) Project, to provide support to vulnerable households affected by the pandemic. The parent project (Emergency Cash Transfer Project) is funded by the World Bank, through an IBRD loan with co-financing from a DFID grant and other donors under the Joint Financing Agreement (JFA).

The project has provided cash support to more than 240,000 poor and near poor households in 2020, focusing on those that derive their labor income from informal sources. The National Aid Fund (NAF) is the implementing agency for the Emergency Cash Transfer Parent Project (ECTP).

The GOJ requested an additional financing (AF) and a restructuring of the parent project to support the Government's COVID-19 response programs. The proposed AF and restructuring of the parent project will entail the following changes: (i) revision of the Project Development Objective (PDO) to include "workers"; (ii) revision to project components, including the cancelation of sub-component 1.3 (Temporary benefit top-up for Takaful-1 beneficiaries); (iii) addition of a new component (Component 4) "Support to workers in firms affected by COVID-19"; (iv) addition of Ministry of Planning and International Cooperation (MOPIC) as a new implementing agency, with the Social Security Corporation (SSC) as implementing partner, to implement Component 4; (v) reallocation of loan proceeds across categories and components; and (vi) extension of the original loan closing date by 18 months (from June 30, 2022 to December 31, 2023) to align it with that of the AF.

Both parts of the projects (cash transfers for households affected by COVID-19 and wage subsidies to individuals in firms affected by the project) are under implementation by the GOJ. The AF responds to the evolving needs arising from the COVID-19 crisis. The Takaful-3 program responds to the reality that the COVID-19 crisis and its impact on households relying on informal work are lasting longer than originally expected. The GOJ's decision to secure the financing of and continue the Takaful-1 in 2021 and 2022 despite the challenging fiscal situation reflects the GOJ commitment to protect the poor during the COVID-19 crisis and beyond. The "Estidama" program is a reflection of the protracted effects of the COVID-19 crisis on firms and their ability to continue to pay wages and even stay open, as well as the need to bring in substantial government resources to finance wage subsidies. Hereby, this assessment uses real data (Grievance Redress Mechanism "GRM" data and statements of project beneficiaries that have already received their payments) including consultation sessions with beneficiaries; the advantage of this is that it allows for evidence-based results assessment of the impact of the project. Moreover, the SSC has also shown resilience in adopting technology and responding to applicants of the "Estidama" program and payments to beneficiaries was dispensed in a timely manner.

As the project is implemented under the World Bank's Environmental and Social Framework, this Social Assessment (also referred to as the Rapid Social Assessment-RSA), is connected to the Government of Jordan's obligation to assess the social risks and impacts of the project throughout the project life cycle.

The purpose of the assessment is to identify social risks and impacts, including: (i) risks that project impacts fall disproportionately on individuals and groups who, because of their particular circumstances, may be disadvantaged or vulnerable; and (ii) any risks of excluding or discriminating against individuals

and groups because of their particular abilities, circumstances or vulnerabilities; (iii) Risk that program activities expose beneficiaries to negative health, safety and well-being effects including those related to gender-based violence.

This assessment is an update to the original Rapid Social Assessment that was conducted for the Emergency Cash Transfer Parent Project, in June 2020. This update includes the newly added wage subsidy under component 4 of the Project Additional Financing, in addition to updated feedback from stakeholders around the implementation of program activities. The results and recommendations of the assessment will inform the project updated protocols and operational manual.

The assessment investigates the systems and tools used in the project and their effects on the most vulnerable individuals and groups through the project main processes: outreach, registration, validation, enrollment, payment and GRM. Nonetheless, this assessment does not cover the targeting formula because a separate evaluation for the formula will be held by the Bank (originally planned for June 2020 but has been postponed due to the COVID-19 outbreak). The formula will afterwards be revised based on the targeting evaluation recommendations.

The assessment team used a mixed-method including; (i) a full-scope desk review and analysis of previous evaluations and progress reports that National Aid Fund (NAF) partners have produced on NAF programs and one assessment produced on SSC systems; (ii) GRM data analysis; (iii) Key Informative Interviews with NAF and SSC program focal points; and a (iv) a phone survey has been conducted, with applicants to NAF programs and NAF beneficiaries for the parent project; to assess challenges in accessibility to benefits, the survey was conducted by UNICEF for the additional financing, a consultation session has been held with NAF and SSC Stakeholders, which included participants from both entities, MOPICMOPIC, civil society organizations and project beneficiaries, including households benefiting from cash transfers for vulnerable households under NAF as well workers benefiting from the wage subsidy program, through SSC and affected firms by the pandemic that employs beneficiary workers.

1.2. Study limitations

Parent Project: Due to the emergency context in which the COVID-19 parent project was designed and implemented and the resulting time constraints, the GOJ conducted a “Rapid” Social Assessment. Thus, the sample size of beneficiary households was small (450 households for the parent project survey of beneficiaries) and was limited to NAF applicants (households that have submitted a complete application to benefit from the program in addition to those who started the online application process but did not finish it); this sample was extracted from NAF’s Management Information System (MIS) and does not capture households that have failed to access the online application (e.g., households that might have been unaware of the application method).

For the additional Financing, this assessment (version 2) has been updated to include component 4: wage subsidies to informal workers in firms affected by the pandemic and to provide updates on the implementation of recommendations provided in version 1.

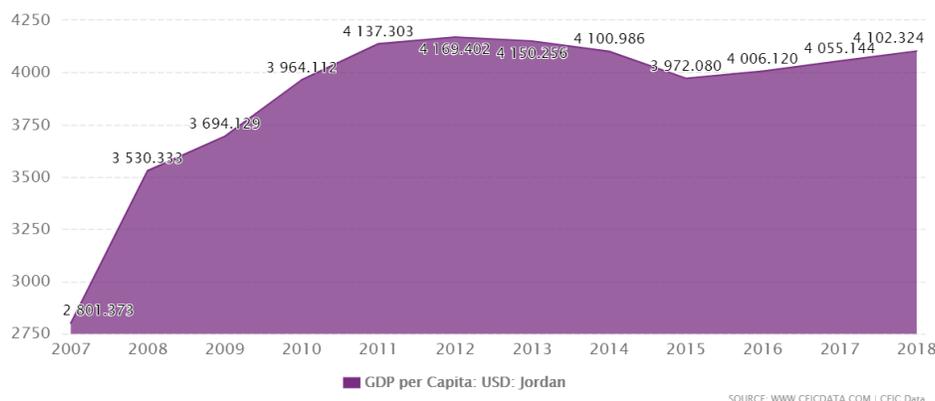
2. Background

2.1. Context Overview

Jordan has a population of 10,458,413, out of which; 34.14% are between 0 and 14 years old, 19.98% are between 15 and 24 years old, 37.72% are between 25 and 54 years, 4.64% are from age 55-64, 3.51% 65 years and over. The population growth rate is 2.02%, as of 2018.

Most of the Jordanian population is centered in urban areas, with 60 per cent living in the capital (Amman) and the three main governorates adjacent to it¹.

Jordan's GDP Per Capita data is updated yearly, available from Dec 1957 to Dec 2018, with an average of 1,594.309 USD ².



The minimum wage is 260 JOD (366 USD). In terms of Human Development Index (HDI) ranking (2019), Jordan has ranked as 102 out of 189 countries. Furthermore, the country's HCI score (2017) was 0.6 on a scale from 0-10³.

Absolute poverty rates were also relatively high (15.7%) before the pandemic. It is stated in the National Social Protection Strategy that 10% of the Jordanians belong to the poorest decile, based on their consumption level⁴. According to UNICEF data, one in five children are multi-dimensionally poor. If it wasn't for governmental support, the poverty rate would have reached 19.2 per cent (National Social Protection Strategy, 2019)⁵

Jordan's unemployment rate reached an all-time high of 24.7% during 2020, with the female unemployment rate soaring to 32.8%, compared to 22.6% for males. When it comes to labor force participation, Jordan has one of the lowest rates in the world, with an average of 36.2 percent, and is particularly weak for females (14.6%).

¹ https://www.indexmundi.com/jordan/demographics_profile.html

² <https://www.ceicdata.com/en/indicator/jordan/gdp-per-capita>

³ HCI Data: <https://databank.worldbank.org/source/human-capital-index>

⁴ <http://hdr.undp.org/en/content/2019-human-development-index-ranking>

⁵ National Social Protection Strategy (2019); Ministry of Planning, Ministry of Social Development and UNICEF

To address the above, the government of Jordan has included the below reform priorities, in its latest five-year matrix (2018 - 2022); figure 1.

Figure 1. Reform Priorities in the five-year matrix (2018 – 2022)

HORIZONTAL REFORM PILLARS	VERTICAL REFORM PILLARS
<ul style="list-style-type: none"> • Pursue Macroeconomic Adjustment, narrow imbalances, manage risks, and improve public sector efficiency • Reduce Business Costs, Improve Regulatory Quality, and Increase Competition • Drive FDI and Promote Export Development of Products, Services, and Markets • Deepen Access to Finance from Banks and Non-bank Financial Institutions • Create More Flexible Labor Markets for Job Creation • Expand and Improve Social Safety Nets to Better Protect the Poor and Vulnerable 	<ul style="list-style-type: none"> • Improve Public Transport Efficiency and Access • Increase Energy Efficiency and Access • Promote Water Security and Agribusiness

The National Social Protection Strategy (2019 -2025) which consists of three pillars: (i) Opportunity: Decent Work and Social Security; (ii) Dignity – Social Assistance; and (iii) Tamkeen – Social Services has included specific measures and interventions that aim to enhance to “provide a social protection floor in the context of the Kingdom’s vision for a state of solidarity, production and justice” Under the Dignity pillar, the GOJ launched the “Takaful; Solidarity” Cash Assistance Program, in May 2019 which aims to expand the cash assistance provided by National Aid Fund, to reach around 185,000 poor households by 2022.

2.2. Pandemic Impact and Governmental Response

On March 11, 2020, the World Health Organization (WHO) declared a global pandemic as the coronavirus rapidly spread across the world. Globally, as of June 2021; there have been 177 million confirmed cases of COVID-19, including 3.8 million deaths, reported to WHO. This includes 743,877 confirmed cases in Jordan with 9,602 deaths. The GOJ started its vaccination program in January 2021; 2,007,821 in Jordan, from 3 January 2020 to 23 July 2021, there have been 762,706 confirmed cases of COVID-19 with 9,922 deaths, reported to WHO. As of 13 July 2021, a total of 4,451,563 vaccine doses have been administered.

The COVID-19 pandemic has taken a toll on the country’s small and open economy with strong linkages with the rest of the world. Jordan’s real Gross Domestic Product (GDP) contracted by 1.6 percent in 2020, compared to 2.0 percent growth in 2019. The pandemic has had particularly profound impacts on the

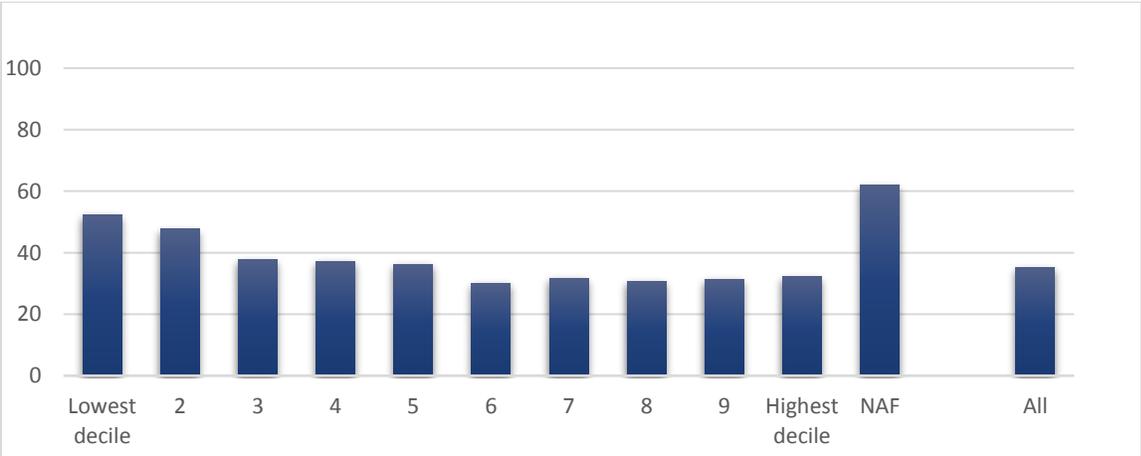
service sector, travel receipts, and tourism, key sectors of growth for the Jordanian economy. World Bank projects real GDP in 2021 to increase by 1.4 percent, mainly due to slower-than-anticipated global vaccination rollout and expected delays in travel and tourism recovery.

After the pandemic-induced jump in the second quarter (Q2) of 2020, the unemployment rate continued to increase during the year, and in Q4-2020, reached 24.7 percent, 5.7 percentage points higher than the rate in Q4-2019.

Informal worker, who form 35% of the workforce, are specifically vulnerable as they do not have access to SSC protection measures or unemployment insurance. Additionally, informal workers are disproportionately concentrated in poor and near poor households as about half of workers in the poorest 20% are informal. Almost 80% of households benefiting from NAF’s quarterly support “Takaful” have at least one working member, of which 64 percent derive all their labor income from informal sources and 36 percent from a combination of informal and formal sources (figure 2).

Defense Orders No.6 and No.1 prevented private firms from laying off formal sector workers and temporarily lowering social security contribution rates. However, many workers have experienced significant wage cuts as their companies struggle with reduced activity, while others stopped receiving payment altogether as their companies ceased operations. Shortly after Defense Order N.6 was issued, around 3,700 firms applied to the Ministry of Labor (MOL) to reduce their workers’ wages by 50 percent, affecting over 100,000 workers.

Figure 2. Percentage of Workers Who Are Informal by Household Consumption Decile



Source: 2017-18 Household Income and Expenditure Survey (HEIS)

The Government of Jordan (GOJ) has been taking decisive actions to contain and mitigate the effects of COVID-19. Jordan’s National Defense Law No. 13 of 1992 has come into force as of 17th of March 2020 following a royal decree issued upon the recommendation of the Council of Ministers. The law grants the Prime Minister wide powers to undertake all necessary measures to combat the COVID-19 outbreak in the Kingdom, including the temporary suspension of ordinary legislation. As of June 2021, the Council of

ministers issued a total of thirty defense orders; in relation to social security, employment conditions, payment of wages, temporary closure of institutions, economic protection programs, regulation of distance learning in schools and universities, and public health measures.

In response to the deteriorating situation, the GOJ announced two new programs in December 2020 to support households and workers affected by the pandemic and reaffirm its commitment to Takaful-1, the first program. Takaful-3 (duration of 12 months), aims to support 100,000 households of informal workers affected by the pandemic. Takaful-3 was designed in close collaboration with the World Bank and will be implemented by NAF. The second program, Estidama, aims to subsidize wages and social security contributions of 100,000 formal workers employed in firms most affected by the COVID-19 pandemic over six months. The program is also designed in close collaboration with the World Bank and will be implemented by the SSC. In March 2021, the GOJ announced a new set of COVID-19 response measures, including (i) the expansion of Takaful-3 to about 60,000 additional households and, (ii) the extension of Estidama's program duration period from May 2021 to December 2021. In addition, the Government has committed to continue the implementation of the Takaful-1 in 2021 and 2022.

More than 240,000 households benefited from the emergency cash transfer in 2020, out of which 10% are female headed households. Most of the household heads are between 30 and 40 years old. More than 80% of beneficiaries reporting owning a smartphone⁶.

Based on National Aid Fund calculations, the poverty rate could have increased to about 20% (From 15.7%) if it wasn't for the cash support that was provided in response to the pandemic. The Government of Jordan aims to prevent poverty rates from rising in high percentages because of the pandemic's effect on the socioeconomic situation.

In addition to preventing the poverty rate from increasing due to the pandemic, NAF also aims to reduce the poverty rate by 1.2 percentage points in the upcoming years.

⁶ Result extracted from an enrollment session, not cumulative of all NAF beneficiaries.

3. Project Description

Under the proposed AF, (i) the current Project Development Objective (PDO) will be revised as follows: to provide cash support to poor and vulnerable households and workers affected by the COVID-19 pandemic in Jordan, (ii) sub-component 1.3 will be canceled, (iii) a new Component 4 (Support to workers in firms affected by COVID-19) will be introduced, additional funds will be added, and existing project funds will be reallocated across components. The revised components and their targets and timeline are presented in the table 1 below.

Table 1. Budget reallocation of parent project and additional financing

Component	Parent Project		Additional Financing	
	target beneficiaries	duration	target beneficiaries	program duration
Component 1: Cash support to poor and vulnerable households affected by COVID-19 pandemic	270,000 households (HH)			
<ul style="list-style-type: none"> Subcomponent 1.1: Temporary CTs to vulnerable households (Takaful-2 and Takaful-3) 	190,000 HH by design 246,000HH (reached)	6 months by design (revised to 3 during implementation)	160,000HH	12 months
<ul style="list-style-type: none"> Subcomponent 1.2: Takaful-1 Cash Transfer Program 	55,000 beneficiaries in 2020 and 25,000 out of 85,000 beneficiaries in 2021.	2020 + 2021	85,000	2021 + 2022
<ul style="list-style-type: none"> Subcomponent 1.3: Temporary benefit top-up for Takaful-1 beneficiaries 	55,000 beneficiaries in 2020	6 months	Cancelled	
Component 2: Project management, monitoring and evaluation	PMU for NAF and implementation support to NAF		PMU to support NAF and to provide partial support to SSC + no change on evaluations and other implementation support activities for NAF (refer to section 3.2.1. project components)	

Component 3: Contingent Emergency Response Component (CERC)			
Component 4: Support to workers in firms affected by COVID-19 (newly added component)		100,000 beneficiaries	13 months

3.1. Objectives

3.1.1. Project Development Objective

The Project Development Objective for the additional financing is to provide cash support to poor and vulnerable households and workers affected by the COVID-19 pandemic in Jordan. The indicator to measure this PDO is “Number of households receiving cash support (245,000 in 2021) (disaggregated by number of individuals, and number of female-headed households)”. The number of formal workers that the project will finance wage subsidies for (approximately 100,000 workers).

3.1.2. Selection of Beneficiaries

For the cash transfer (CT) component, support focuses on poor and near poor households, including households that derive their labor income from informal sources. Temporary cash transfers will be provided to households of informal workers. Consistent with that principle, only households that meet the following criteria will qualify for temporary CTs: (i) household head is not working in the formal sector and not receiving pensions, formal income per capita (from other household members) is below 100 Jordanian Dinars “JODs” per person per month, and no household member’s formal income is larger than JOD 350 per month; and (ii) the monetary value or number of assets (properties, financial assets, livestock, vehicles) owned by the household is below a set thresholds. Households that pass these criteria will be ranked according to the Takaful formula score for the purpose of selecting beneficiaries.

For the wage subsidies component, the eligible private sector establishments whose formal workers will be supported under the project are defined as those that: (i) are not authorized to operate (Category 1); (ii) operate in sectors specified by the SSC as severely affected by the crisis (Category 2a). These are sectors that are allowed to operate, nevertheless, the demand on their services was severely impacted; or (iii) operate in sectors specified by the SSC as not severely impacted by the crisis and are able to demonstrate that they have been considerably affected financially (Category 2b).

3.2. Project Components and Activities

3.2.1. Components

Component 1: Cash support to poor and vulnerable households affected by COVID-19 pandemic, through Takaful; Solidarity Programs (1, 2, and 3)

Subcomponent 1.1: Temporary CTs to vulnerable households: Temporary cash transfers were provided to 246,000 households of informal workers, in 2020 (Takaful 2 program). In 2021, temporary cash transfers will be provided to 100,000 vulnerable households of informal workers who have been affected by the pandemic (Takaful 3 program).

Sub-component 1.2: Takaful Cash Transfer Program: this sub-component provides regular cash support to the poorest households in Jordan, under the (Takaful 1 program). The amount under this sub-component will be increased to finance the entire Takaful-1 program in 2021 and 2022 for 85,000 poor households.

Table 2: Description of NAF Takaful-1, 2, and 3 Programs (financed through component 1)

Program Name	Project sub-component	Description and Target Group	Duration	Number of Beneficiaries	Benefit Amount
Takaful-1 (NAF Expansion CT Program)	Subcomponent 1.2: Takaful-1	Regular CT program targeting the poorest 85,000 households in Jordan	Ongoing program launched in 2019. Project to finance Takaful 1 in 2021 and 2022. Payment is made quarterly	85,000 poor households	Calculated based on a benefit-calculation formula with a cap of \$192
Takaful-2 (ECT 2020)	Subcomponent 1.1: Temporary CTs to vulnerable households	Emergency (temporary) CT in response to the first wave of COVID-19 in year 2020, targeting households with informal workers that have been pushed into poverty by the pandemic	Q2, 2020. Payments were made on a monthly basis Concluded	246,000 households of informal workers	US\$70-US\$192
Takaful-3 (ECT 2021)	Subcomponent 1.1: Temporary CTs to vulnerable households	Emergency (temporary) CT in response to the second wave of COVID-19 in year 2020, targeting households affected by the COVID-19 pandemic, in	12 months, 2021. Payment is made every two months	100,000 households of informal workers	US\$55 -US\$192

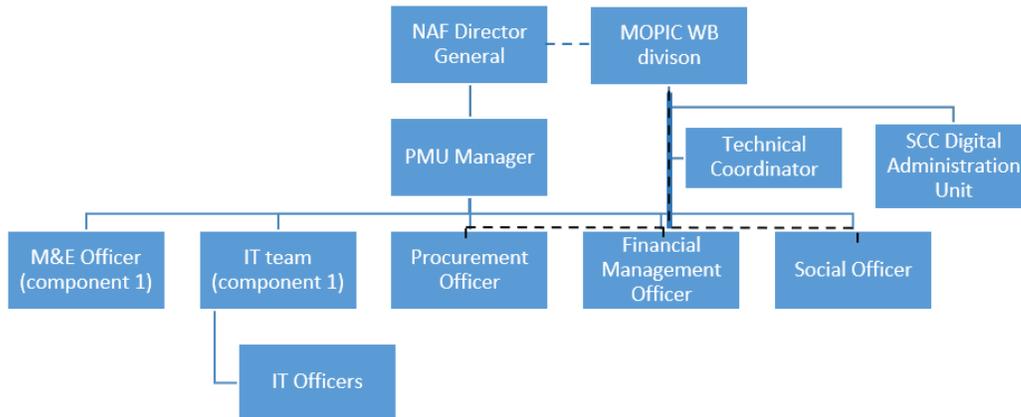
Program Name	Project sub-component	Description and Target Group	Duration	Number of Beneficiaries	Benefit Amount
		specifically informal workers households			

Component 2: Project Management, Monitoring and Evaluation

This component will continue to support NAF with the management, monitoring and evaluation (M&E) of project activities. It will finance a fully staffed and equipped Project Management Unit (PMU). The PMU is responsible for all fiduciary aspects of the project, the daily management of project activities, M&E of project interventions against results indicators. This component also finances the overall Project Operating Costs, audit costs, including independent verification of the CTs, monitoring and compliance with Environmental and Social Commitment Plan (ESCP).

A Technical Coordinator will be hired within MOPIC to be responsible for overall implementation of Part 4 of the Project, and coordination of Part 4 activities with the SSC. In addition, NAF will maintain, throughout Project implementation, a Project Management Unit (“PMU”) in charge of overall coordination of Components 1 and 2 of the projects. Additionally, a financial officer, procurement officer and a social officer are to be hired by the PMU to be responsible for supporting the Technical Coordinator in implementing Part 4 of the Project. For purposes of carrying out Part 4 activities, the financial officer and procurement officer will report directly to the Technical Coordinator, while continuing to report to the PMU Project Manager for purposes of Parts 1 and 2 of the Project. Likewise, the social officer will be responsible for supporting the Technical Coordinator in implementing Part 4 of the Project, while reporting to the PMU Project Manager in NAF, for purposes of Parts 1 and 2 of the Project.

Figure 1. Project Management Unit (PMU) Organogram



Additionally, the SSC will utilize the existing structure to manage the program, through the newly formed committees in the SSC and the automated processes (e-services). Most of the requests submitted to the SSC are handled in a fully automated manner, for firms that do not require submitting financial documents: a) the request is submitted through the MIS, b) referred through the system to the “Digital Administration” which handles all received cases through an e-service, c) cases are then referred through the system to the “Virtual Treasury Administration” which has pre-programmed validation roles and eligibility criteria, cases are filtered through this administration d) eligible cases are afterwards referred automatically to the payment module in the MIS which transfers the payment to Bank accounts. The Digital Administration is the only managerial administration that is physically established and staffed within the SSC to manage “Estidama” (non-virtual), it consists of three directorates: The Beneficiaries Directorate, the Contributors Directorate, and the Attainment Directorate. The Beneficiaries’ Directorate manages the Estidama program, by 70 Civil Servants. In the case of firms under category 2, which have to submit financial documents, The Technical Committee (formed from Ministry of Labor, Social Security Corporation, Ministry of Industry Trade and Supply, Tax Department) reviews the financial requirements submitted by each firm and advises on their eligibility, the outcome of the review process is then submitted to the Defense Order Committee, which may endorse or revise the results. The entire process is automated using the SSC automated system; additionally, the SSC will assign two focal point to manage Project coordination with the Bank: the head of the Digital Administration Services Directorate (responsible of processes) and the Head of Operations (responsible of instructions).

Component 3: Contingent Emergency Response Component (CERC)

This component would provide an immediate response to an Eligible Crisis or Health Emergency and would draw from uncommitted funds under the project from other components to cover the emergency response. To facilitate a rapid response, in case the CERC is activated, the restructuring of the project is deferred to within three months after the CERC is activated.

Component 4: Support to workers in firms affected by COVID-19

This component will be implemented by the Social Security Corporation (SSC). The component will finance temporary wage subsidies covering formal Jordanian workers in eligible private sector establishments. The objective is to ensure that formal workers are paid at least part of their wages and help in keeping establishments solvent and ultimately preventing massive layoffs operational once the Defense Order no. (6) is no longer in place.

Table 3: Description of Estidama Program (financed through component 4)

Firm category	% of wage covered by the program ⁷	% of wage covered by employer	SS contribution covered by the program	SS contribution covered by employers	SS contribution covered by the workers
Category 1: <i>Firms in sectors not authorized to work</i>	50% with a maximum of JOD 500 (\$705) and minimum of JOD 220 (\$310) (minimum wage of 2020).	Remaining amount to reach 50% of a wage that is greater than JOD 1000 (\$1410).	21.75% of up to basic wage that is up to JOD 1000 (\$1410).	14.25% of the remaining basic wage above JOD 1000 (\$1410).	7.5% of the remaining basic wage above JOD 1000 (\$1410).
Category 2a: <i>Firms in affected sectors</i>	37.5% with a maximum of JOD 500 (\$705) and minimum of OD 220 (\$310) (minimum wage of 2020).	37.5% and any remaining amount to reach 75% of a wage that is greater than JOD 1335 (\$1880).	None. Firms have possibility to fully or partially suspend old age pension, decreasing contribution rates.	% depends on whether firms suspend old age pension ⁸ .	% depends on whether old-age pension is suspended/workers voluntarily contributing to SSC.
Category 2b: <i>Firms in severely affected sectors</i>	56.25% with a maximum of JOD (\$700) and a minimum of JOD 220 (\$310) (the minimum wage of 2020).	18.75% and any remaining amount to reach 75% of a wage that is greater than JOD 1335 (\$1880).	None. Firms can fully or partially suspend old age pension, decreasing contribution rates.	% depends on whether firms suspend old age pension.	% depends on whether old-age pension is suspended/workers voluntarily contributing to SSC.
Category 2c: <i>Firms that can demonstrate they have been affected</i>	37.5% with a maximum of JOD 500 (\$705) and minimum of OD 220 (\$310) (minimum wage of 2020).	37.5% and any remaining amount to reach 75% of a greater wage than JOD 1335 (\$1880).	None. Firms have possibility to fully or partially suspend old age pension, decreasing	% depends on whether firms suspend old age pension.	% depends on whether old-age pension is suspended/workers voluntarily contributing to SSC.

⁷ Two thirds of the program costs will be covered by government funds and one third by SSC.

⁸ If old age pension is fully suspended, firms pay 4.25% and workers 1% of the wage in SSC contributions. In that case, workers have the option to voluntary contribute and pay 16.5% of their wage. If partial suspension is requested, firms pay 13.5% and workers 8.25% of the wage.

Firm category	% of wage covered by the program ⁷	% of wage covered by employer	SS contribution covered by the program	SS contribution covered by employers	SS contribution covered by the workers
			contribution rates.		

3.2.3 Roles and Responsibilities for Project Implementation

The project is implemented by National Aid Fund (Component 1) and the Social Security Corporation (Component 4). The social officer, under the PMU will be responsible of implementing the social assessment.

The project is funded by the World Bank, through an IBRD loan with co-financing from a DFID grant and other donors under the Joint Financing Agreement as explained in section 3.2.2.

For component 1, NAF also coordinates and works closely with multiple international development partners (i.e. WFP, UNICEF, UNHCR and EU). The mentioned agencies have been working closely, alongside the Bank, in supporting NAF in designing and implementing the Takaful program. Their support included technical assistance (TA) and funding selected program processes. The engagement of these partners during the design and implementation of Takaful is summarized under section 8 of this Rapid Assessment. Continuous coordination amongst partners who are supporting NAF is key to avoid duplication of services and to maximize the added value of the support provided. Regular meetings and consultations between partners, under the lead of NAF provides a platform to discuss challenges and mitigate all programmatic risks, including social risks. Structured monitoring tools should be produced, including indicators on social aspects. In addition, monitoring indicators under each program pillar should take into consideration the effect of project activities on extremely vulnerable beneficiaries (e.g. female heads of households)

The SSC is the implementing agency for **Component 4: Support to workers in firms affected by COVID-19**. This component will finance temporary wage subsidies, in 2021, covering formal Jordanian workers in eligible private sector establishments. The objective is to protect workers while keeping establishments solvent and operational.

On the government’s side, the Central Bank of Jordan (CBJ) and the private sector payment service providers play a critical role in the delivery and advocacy of automated payments. Other private sector contractors are involved in the process. The below table 4 shows the roles and responsibilities of various entities that are directly involved in the project⁹.

⁹ Besides WB, DFID and JFA members; the contribution aspects mentioned in this section are still under discussion between NAF and its partners.

Table 4: Roles and responsibilities of entities involved in the project

Component	Entities	Roles and Responsibilities in the Project	Type of involvement
Cross - cutting	WB and Project Donors (DFID and JFA members)	Project Funding and processing; for direct cash transfers to beneficiaries in addition to the second component (management, monitoring and evaluation) Project design, alongside the government	Design, Funding and TA
	The Ministry of Planning and International Cooperation (MoPIC)	<ul style="list-style-type: none"> Represents the Government of Jordan in all legal aspects, responsible for overseeing the overall project implementation and recruiting workers inside MoPIC and the implementing entities, to support project implementation 	Legal and Implementation supervision
Component 1: Cash support to poor and vulnerable households affected by COVID-19 pandemic	NAF	<ul style="list-style-type: none"> Implementing Agency; representing the Government of Jordan Overseeing the implementation of component 1 (Takaful programs) 	Design and Implementation
	World Food Program (WFP)	<ul style="list-style-type: none"> Will continue to support selected Takaful streams, including, field verification, payments, GRM, and MIS enhancements Planning to assess NAF's M&E systems supports NAF in filling gaps of hardware/software needs, and human resources 	TA/ procurement support
	UNICEF	<ul style="list-style-type: none"> Will continue to support selected Takaful streams, including, registration, communication (e.g. NAF's website), and MIS enhancements Planning to support the high frequency monitoring activity of the new project supports NAF in filling gaps of hardware/software needs, and human resources 	TA/ procurement support
	CBJ	Provides guidance to GoJ entities (NAF), private sector parties, and NAF partners on the payment methods and tools. The CBJ has introduced the Basic Bank Accounts (BBAs) option, relaxed the KYC regulations for e-wallets to enable online registration and authorized NAF to open wallets on behalf of beneficiaries during lockdown, taken that it done through a documented consent from the beneficiary.	Regulator/ Advocacy on financial inclusion and payments digitization

Component	Entities	Roles and Responsibilities in the Project	Type of involvement
	Payment Service Providers; E-wallet companies and Banks;	Payments are provided to NAF beneficiaries using e-wallets and Basic Bank accounts	Implementation
Component 4: Support to workers in firms affected by COVID-19	Other Government Agencies	Ministry of Labor, Ministry of Finance, Ministry of Planning and International Cooperation, Ministry of Tourism and Antiquities, Ministry of Digital Economy and Entrepreneurship, Ministry of Industry Trade & Supply, Ministry of Social Development, Companies Control Department, Income and Sales Tax department participate in the design of SSC “Estidama” program	Design and Implementation of SSC programs
	Employee and Employer Representatives	Chambers of Commerce, Professional Syndicates, representatives of employers and economic sectors participate in the design of SSC “Estidama” program	Design and Implementation of SSC programs
	SSC	<ul style="list-style-type: none"> Implementing Agency; representing the Government of Jordan Overseeing the project implementation through the internal structure if the organization	Design and Implementation

4. Consultations

4.1. Government Programs Consultations (Design Phase)

This section includes a summary of consultations that happened with Stakeholders as part of the **design process** of each Governmental Programs (Takaful and Estidama), which are retroactively financed by the Parent Project and the Additional Financing.

During the Takaful 1 Regular Cash Transfer design (September 2018 – March 2019), NAF has engaged many stakeholders; including beneficiaries, target beneficiaries and development partners, through:

- **Technical collaboration with development partners on project design and Preparations:** A technical working group was formed of NAF development partners (WB, UNICEF, UNHCR, WFP and the EU). Regular meetings were held to support NAF staff in mapping the project cycle, developing the program’s design parameters, and planning the implementation processes. After endorsing the design parameters. Afterwards, a smaller working group was formed, of NAF heads of units, concerned technical focal points and a representative of each development partner; for each program stream (registration, targeting, enrollment and payment, communications

and GRM). An Operational Manual was developed, circulated, and later informed the development of the program tools, including data collection forms and the MIS automated modules. NAF has worked with partners on developing key communication messages that were disclosed through mass media and social media.

- **Pilots and FGDs with poor population** were conducted; to test the produced tools and apply enhancements based on the received feedback from the beneficiaries' side
 - Piloting the registration form pre-launch, with 300 beneficiaries. This included piloting both self-entry through the online form and assisted registration, from NAF staff. Beneficiaries provided feedback regarding (i) the technical usage and functionalities, and (ii) clarity of messages and questions. The feedback was compiled, reviewed, and reflected in the enhanced form.
 - Pilots conducted for the field verification form in three governorates and to more than 50 households. Amendments were reflected on the form based on the results.
 - Testing the GRM process flow internally in NAF through hypothetical cases.
 - A pilot for digitized payments conducted in Jarash governorate for 1000 households. The results of the pilot were documented in a report and have impacted the design parameters of the digitization of NAF payments

- **Capacity Building Programs for NAF staff** were conducted by development partners, through trained staff members on the new program processes.

Throughout the piloting and implementation phases, NAF partners have worked closely with NAF on the implementation through providing technical assistance and contracting private-sector parties to undertake big-scale activities. All the activities conducted included capacity building and engagement of NAF staff as a core component.

NAF's Technical Working Group also met, including new project donors (JFA members); to discuss how technical and budget support to the project will be coordinated.

Post implementation of the first phase of the Takaful 1 program (2019), NAF partners have supported NAF through evaluating the first phase of the project implementation and processes. This included the Takaful, Phase I Process Evaluation (PE) that was conducted by the World Bank (October 2019) and Takaful Technical Payment Assessments (PA), conducted by each of the World Bank and the World Food Programs (October 2019). The Process Evaluation followed a participatory approach that NAF partners as well as NAF beneficiaries and target population. Key recommendations from the evaluations included:

- Strengthen NAF's staff capacity to carry out Program operations according to its new features and design parameters and the social protection framework
- Define which processes currently handled by contracted firms (e.g., Optimiza) should be managed by NAF, e. g. databases processing, payment list processing

- Targeting formula needs to be assessed in its performance to achieve its double purpose: select poorest households as beneficiaries and determine specific amount of benefit for each household according to severity of poverty
- Implement and enforce protocols that create a flow and timeline with a detailed “blind decisions” tree. Eliminate last minute changes that go against the original design
- Every step in the process from application to payment should be traceable in MIS, according to protocols and based on planned timeframe
- Link NAF MIS with other systems; to establish a fully automated payment process
 - Interfacing with CBJ/ACH
 - Interfacing with the PSPs
- it is recommended that the three functions (creation, verification and authorization) are managed in different units/departments within NAF to ensure transparency and enhance quality of payment instruction before submission.
- Claw Back Elimination: the payment should not be retrieved from beneficiaries’ accounts if they don’t use it

The status Quo on implementing these recommendations and the way forward are stated in Annex 1.

The Estidama Program was designed by the Social Security Corporation (2020), in consultation with the Ministry of Labor (MOL), the Ministry of Industry, Trade, and Supply (MOITS). The lists of most affected sectors and priority area, the target sectors were determined based on the analysis of the Department of Customs data and the Income and Sales Tax Department (ISTD) data and updated regularly throughout the pandemic. SSC conducted continuous coordination meetings throughout the pandemic, with the prementioned entities as well as with private sector representatives. Enhancements to project implementation processes were conducted post-launch, in line with the feedback received from SSC’s stakeholders, this included enhancements on the forms and on communication messages.

4.2. Consultations supported by the Project

Consultations on the Project social aspect were conducted by the implementing agencies before the appraisal of Additional Financing (AF). In consideration for COVID-19, two consultations were held virtually (May 2021), and two consultations were held in person (September 2020 and June 2021). In addition, a stand-alone meeting was held with a gender-focused entity. The consultations held with National Aid Fund beneficiaries were held in person, while maintaining social distancing and applying the needed precautions (use of face masks, and disinfectants).

The project realized that beneficiaries of Component 1 are more vulnerable by nature, as the component targets poor and near poor households in Jordan. Thus, it made sure to conduct more than one consultation session and provide face to face moderation by NAF. The objective was to ensure that beneficiaries can express their opinions in a comfortable environment. An additional discussion was held

with a representative from a Jordanian Union for Women, with specific focus on the experience of vulnerable women in poor households, as part of the SSN.

Feedback from stakeholders and beneficiaries was documented and reflected in this section and in the annexes. This Social Assessment will be disclosed on the World Bank and GOJ websites prior to program appraisal.

In total, five consultations were conducted as follows:

- **Consultation session (A)** on Component 1 of the project (Cash transfers to vulnerable households), in May 2021: this session included participation from Civil Society Organizations (CSOs) and NAF partners.
- **Consultation Session (B)** on component four of the project (wage subsidies)
- **Consultation Session (C)** on NAF Processes, in September 2020: this session included 8 participants (two females) from NAF beneficiaries who benefited for the Emergency CT in 2020. Discussion included (communication, outreach, registration, enrollment, payment and GRM). Participants were sampled from NAF data base, from nearby geographic locations as the session was conducted in person. The sample included beneficiaries using various payment methods (Bank accounts and e-wallets).
- **Consultation Session (D)** A Focus Group Discussion with beneficiaries of component 1 (Cash transfers to vulnerable households), who benefited from the emergency cash transfer in 2020, 2021 and beneficiaries of regular cash transfers for vulnerable households
- **Consultation Meeting (E)** A consultation meeting regarding component 1, with the National Commission for Women

Attendees consisted of government representatives implementing entities including appointed Social Officers in NAF and SSC, CSOs, private sector associations, and beneficiaries. The two largest CSOs in the country that work on poverty alleviation (including women focused initiatives) were present in NAF consultations. As for SSC, the program targets all Jordanians registered under beneficiary companies and is benefiting females at a rate of 50%. The lists were put by NAF and SSC, in coordination with the Bank team. Sessions were moderated by NAF and SSC (the list of moderators is available in annex 3). The Agenda, lists and characteristics of participants are available in Annex 4.

All feedback aspects related to targeting (inclusion or exclusion), payments, financial inclusion, and gender-focused experience will be further examined, through adding relevant indicators to project assessments (e.g. Targeting evaluation, payments assessment, gender review, ... etc.)

Participants and beneficiaries of both entities expressed their appreciation for having the opportunity to express their opinions.

The recommendations are integrated in section 8; main highlights include the following:

Component 1 (Cash support to poor and vulnerable households affected by COVID-19)

NAF partners praised coordination meetings as a good practice that allows the Government and its partners to discuss programs' progress and key challenges. Nonetheless, the regularity of updates by NAF

should be increased during project implementation. In response, weekly written updates/newsletters will be shared by the PMU.

Additionally, beneficiaries of NAF provided detailed feedback around the program implementation. One of the participants lives alone (in a household of one person) and has demonstrated appreciation for the program's inclusive targeting and that the program has not excluded individuals who do not live in family units. One of the participants was a refugee from Gaza and expressed appreciation for the project inclusive approach, during 2020. On the other hand, a Jordanian female married to a non-Jordanian stated that, although the project doesn't exclude her households, the benefit received is calculated based on number of Jordanian members rather than the total size of household.

Beneficiaries mostly learnt about the NAF program through mass media, which is aligned with the social assessment recommendation on focusing on the use of mass media for emergency response programs, beneficiaries felt that more materials could be produced on the use of e-wallets. Some beneficiaries (3 out of 8) needed support from individuals outside of their household in filling the registration form. In response, the project will focus on producing visual materials for all program processes, this could include leaflets, videos, and info-graphs on social media; existing materials should be utilized more. Support on the field level through enumerators will be maintained as a good practice. The use of SMS in communication was rated as a good practice by participants but shortening text messages was mentioned as a needed action, most participants highlighted that the SMS should be clarified to mention that the SMS recipient is deemed eligible.

NAF beneficiaries mentioned that digitized payments are more efficient in terms of practicality and the ability to cash out payments without waiting in long queues; additionally, some beneficiaries managed to use the wallet to transfer money to peers and to pay digitally for purchases. Some beneficiaries faced challenges in scanning and uploading their ID on electronic wallets applications. Hereby, support from the project field staff or contracted enumerators is key. In case of curfew, the project will continue to use alternative accounts opening measures through the call center and service providers' agents.

However, NAF beneficiaries highlighted the variation in the quality of services between different electronic wallets firms; the project will maintain a high level of coordination with PSPs, to ensure equity in services quality provided to beneficiaries. All participants mentioned the need to have easier access to the cash-out points; the project will also liaise with payment service providers around this.

Almost all NAF beneficiaries were aware of the call center as a GRM update channel, 7 out of 8 have contacted the call center at some stage. On the other hand, only 2 out of 8 were aware of the online intake GRM form. The project will focus on communicating all GRM channels as part of the communication messages. Reaching call centers (NAFs and the National Call Center) and receiving timely feedback was challenging during the first wave of the COVID-19, as stated by the participants. The project has since then expanded the call center capacity and started using a working from home arrangements for agents when needed.

In terms of what is expected from the project moving forward, the beneficiaries participating in the focus group discussions expressed their hope for support continuation, noting that the economic effects of the project are still evident on their households. Many participants expressed their hope to be linked to economic empowerment or income generating activities. The Government responded by saying that this point is well taken, an Economic Empowerment Program was launched in March 2020 in cooperation

between NAF and the Ministry of Labor, which aims to connect vulnerable households to training and work opportunities. The implementation of the program was delayed due to COVID-19 but has recently started. On a more strategic level, this motive that beneficiaries have to be linked to economic opportunities should be noted in the design of any future projects or initiatives.

On the gender aspect of the cash transfers, a consulted specialized agency highlighted the need to further assess the experience of women in each one of the program processes and to focus on linking female beneficiaries to economic empowerment opportunities, while providing a package of incentives. The project will support the assessment process. While economic empowerment is not part of the project's scope. It has been noted for linkages with other existing or future programs.

Support to workers in firms affected by COVID-19 (Component 4) Participants mentioned that the processes were very smooth from a user perspective and that the SSC had engaged private sector counterparts in the design process which they highly appreciated. An area for enhancement around systems was mentioned which is that the SSC could add features that facilitate easier reporting, in specific private sector firms requested adding a feature that allows them to generate a list of individual beneficiaries, this feature was added by SSC accordingly.

Individual beneficiaries (workers) raised some questions in relation to benefits calculation during the session, which shows that communication messages to workers could be further clarified and strengthened; the project will respond by facilitating easier access to project information through maintaining an updated FAQ sheet online and through exploring the possibility of sending notifications in relation to benefit disbursement and important announcements through text messages.

The ongoing coordination with private sector unions and chambers was highlighted by participants as a good practice that should continue throughout the program implementation.

The payment method itself (through bank accounts) was rated positively by participant firms and workers, who appreciated that the government program and the project are utilizing the existing payments structures which they are familiar with and have been using for years to pay and receive wages.

5. Impacts and Benefits' Accessibility assessment

5.1. Potential Socio-economic risks from COVID-19 (Contextual Risk)

As stated above in section 2.1 Jordan is a middle-income country with 15.7% poverty rate and 24.7% unemployment rate. Thus, the COVID-19 pandemic is adding to an already challenging situation. Based on the World Bank Project Appraisal Document "Jordan Emergency Cash Transfer"¹⁰, Jordan's near-term growth prospects have substantially weakened due to the COVID-19 pandemic. The lockdown measures, the disruption in regional and global markets, and the deterioration of the global economic outlook will

¹⁰ Link to Project Appraisal Document: <http://documents1.worldbank.org/curated/en/488131593396075008/pdf/Jordan-Emergency-Cash-Transfer-COVID-19-Response-Project.pdf>

have a significant impact on the Jordanian economy in the near term. Whilst there has not been an official update of the poverty percentage, post COVID-19, the Department of Statistics will start collecting data on the household income and expenditure survey for the year 2021/2022, the final figures for poverty indicators will not be available until 2022.

The COVID-19-induced shock is adding to an already challenging macroeconomic situation characterized by slow growth, high unemployment, as well as large fiscal and external imbalances. In 2019, Jordan’s GDP only grew by 1.9 percent, almost the same level as 2018. While economic growth benefited from rising net exports thanks to positive terms of trade, it was constrained by weak domestic demand. Furthermore, economic growth has been insufficient to alleviate pressures on the domestic labor market. As a result, unemployment continued to rise, standing at 24.7 percent in 2021, compared to 19 percent in 2019¹¹. Jordan’s real Gross Domestic Product (GDP) contracted by 1.6 percent in 2020, compared to 2.0 percent growth in 2019¹².

In specific, the crisis will have a greater effect on poor and vulnerable households in the country. Informal workers, who are disproportionally concentrated in poor and near poor households,¹³ are more vulnerable as they do not have access to social security protection measurements or unemployment insurance. Almost 80% of households benefiting from NAF’s quarterly support (“Takaful 1”) have at least one informally working member. Additionally, 64% of Takaful ‘1’ households depend completely on informal income and 36% derive their income from a combination of formal and informal sources. These workers have suffered a loss of part of their income due to loss of income of their companies and defense orders which protected them from losing their jobs but mandated a partial pay of their salaries.

Additionally, a study by UNICEF in 2020 showed that more than half (57 per cent) of the households during the COVID-19 Crisis adopted a crisis-level coping mechanism, followed by stress (15 per cent) and emergency (8 per cent) coping strategies. Female-headed households adopted more severe coping strategies (78 per cent crisis or emergency strategy compared to 62 per cent for male headed households)¹⁴.

Negative Coping Strategies Classification

Negative Coping Strategies

- Purchasing food on credit or borrowing money to purchase food
- Sent households members to eat elsewhere
- Sold household assets (TV, radio, furniture)
- Changed the place of residence or type to reduce rent expenses.
- Sold means of production or sources of income
- Sold house, land or car
- Stopped children’s education
- Sent children (less than 18 years) to work in order to provide resources for the household
- Reduced expenses on health treatment
- Reduced expenses on education
- Sent children under 18 to beg
- Adult members of the households accepted socially degrading, exploitive, high risk or illegal temporary jobs

Severity



¹¹ Department of Statistics

¹² Department of Statistics

¹³ About half of workers in the poorest 20% are informal

¹⁴ “Socio-Economic Assessment of Children and Youth in the time of COVID-19 – Jordan”, UNICEF (2020)

The project supports the most affected households by the pandemic, being poor households and households who deprive their income from informal work (facing income loss or reduction due to the repercussions of the crisis). The aid in the form of Cash Transfers under this project would offset the shock from the COVID-19 pandemic on beneficiary households.

Based on National Aid Fund's data, the poverty rate could have increased to about 20% (From 15.7%) if it wasn't for the cash support that was provided in response to the pandemic. The Government of Jordan aims to prevent poverty rates from rising in high percentages because of the pandemic's effect on the socioeconomic situation. In addition to preventing the poverty rate from increasing due to the pandemic, NAF also aims to reduce the poverty rate by 1.2 percentage points in the upcoming years.

Generally, the provision of cash transfers has internationally been proven as a cost-efficient method that also provides beneficiaries the freedom to spend the money in any way they see fit to meet their needs. Cash Transfers (CTs) help build household resilience to climate related shocks and worsening livelihood conditions through facilitating a diversification of livelihoods, building savings and avoiding negative coping strategies. By giving beneficiaries predictable CTs, households can afford a wider variety of food; diversify crops in case the main livelihood fails; use better/more resilient seeds¹⁵. In the case of the COVID-19 crisis, shock responsive CTs will be triggered through the project with the aim to provide early support to an expanded number of affected households. The specific criteria of selecting the most affected poor households is explained in Section 3.1.2.

In summation, the Project has noted the impact of the pandemic on the welfare of poor households in Jordan. The project has been designed to address this risk and partially mitigate the impact of the COVID-19 crisis on poverty; through provision of cash support to poor and vulnerable households affected by the crisis. Cash based transfers are a cost-efficient and effective shock responsive method that will support the poorest households and protect them from resorting to negative coping strategies.

The project has also noted the increasing impact that the pandemic is having on formal workers. Shortly after Defense Order N.6 was issued, around 3,700 firms applied to the Ministry of Labor (MOL) to reduce their workers' wages by 50 percent, affecting over 100,000 workers¹⁶. A World Bank survey of 564 firms in Jordan conducted in August 2020, indicated that 5.1 percent of firms have permanently closed since the COVID-19 pandemic was declared. The survey also confirmed that 92.5 percent of firms experienced decreased liquidity/cash flow. A United Nations Development Program (UNDP) and International Labor Organization (ILO) survey of 1,190 enterprises showed that half of the enterprises could only pay wages for, at most, a month. Nearly 40 percent of the enterprises stated that they stopped paying social security contributions. The situation is dire today, as economic activity is not picking up, particularly in sectors most affected by the pandemic. To date, a total of 1,528 firms, employing 4,678 workers, of whom 63 percent are women, are not authorized to operate. Further 19,429 firms, employing 201,734 of whom 45 percent are women, have been categorized as operating in sectors most affected by the pandemic.¹⁷The

¹⁵ Cash transfers: what does the evidence say? ODI, July 2016

¹⁶ World Bank Emergency Cash Transfer Additional Financing Project Paper (2021)

¹⁷ World Bank Emergency Cash Transfer Additional Financing Project Paper (2021)

project is expected to partially mitigate the impact of the pandemic on formal workers through supporting the “Estidama”; Sustainability Program”. “Estidama” provides wage subsidies to formal workers in firms severely affected by the pandemic and thus at risk of closing down and having to lay off workers.

4.2. Social tension and cohesion (Potential Risk of Project Implementation)

Research by IDS on “the Social Impact of Crisis” suggests that social cohesion appears to weaken overall during crisis. Whilst social relationships are getting “repaired” in communities that recover from economical or food crisis. Building on this research, amongst other international examples that demonstrate the effect of economic crisis on political pressure and social tensions, the program aims to mitigate the effect of this crisis on the social cohesion aspect in the Jordanian community, through providing shock-responsive cash transfers that will partially eliminate the economic impact on poor household, thus eliminating the negative social impact on relationships.

In addition to the overall effect of this crisis on social relations, the benefit distribution could potentially create social sensitivities between project beneficiaries and non-project beneficiaries within the same community, or generate critique toward the government, if the targeting mechanism is not transparent enough. Thus, the project will mitigate this risk through:

- Producing a structured communication plan with clear and precise messages around the targeting criteria. Including informing applicants whether they will benefit from the assistance of not a timely manner and making the reason of exclusion accessible through the helpline and the online platform. This is key to ensure transparency and avoid assumptions of subjectivity. NAF will also inform all applicants who were found ineligible that they may submit a grievance through the GRM channels
- Inquiries and complaints from non-beneficiaries should be received and handled in a timely manner, based on well-established GRM flows. Feedback on the result of the GRM should also be communicated to beneficiaries in a transparent and timely manner. Under the ECT Project, a Stakeholder’s Engagement Plan (SEP) was produced which includes messages and activities on stakeholder’s engagement and information disclosure to the public, throughout the project cycle. SEP is a live document that should be updated as needed and implemented, to ensure transparency and adequacy of communication messages/channels. Activities in the communication strategy should be linked to SEP activities.

4.3. Community Health and Safety

The World Bank’s Environmental and Social Framework (ESS4¹⁸), recognizes that project activities can increase community exposure to health and safety risks. In relation to implementing the Jordan

¹⁸ Environmental and Social Standard 4 on Community Health and Safety

Emergency Cash Transfer Project in a pandemic situation, activities under the project may cause the COVID-19 contagion to spread, if not sufficiently mitigated.

Based on World Health Organization's reports, the disease "spreads primarily from person to person through small droplets from the nose or mouth, which are expelled when a person with COVID-19 coughs, sneezes, or speaks. These droplets are relatively heavy, do not travel far and quickly sink to the ground. Individuals can catch COVID-19 if they breathe in these droplets from a person infected with the virus or by touching contaminated surfaces, then touching their eyes, nose or mouth".

Infection preventive measurements include maintaining a physical distance of at least 1 meter between individuals and washing hands regularly with soap and water or clean with alcohol-based hand.

In line with WHO's regulations, and as the GOJ reduces curfew procedure, the Government issued Defense Order No. (11) around health preventive measurements, shown in Box (1) below. Additionally, the Civil Service Bureau and the Central Bank of Jordan have issued detailed regulations on returning to work after the Corona Pandemic and on the use of Electronic Payment Services during the Corona Virus Pandemic¹⁹.

¹⁹ "Roadmap to return to work after the Corona pandemic (Civil Service Bureau); <http://www.pm.gov.jo/upload/files/Returning-Work.pdf> Payment Systems and the use of Electronic Payment Services during the Corona Virus Pandemic, (Central Bank of Jordan); <https://www.cbj.gov.jo/EchoBusv3.0/SystemAssets/PDFs/2020/April/CBJ%20Procedure%20E.pdf>

Box.1: Defense Order No 11

First:

- a) 1 - Every person must adhere to the prescribed distancing space, and commit to wearing a face mask and gloves, prior to entering public entities, including ministries, government departments, official and public institutions, or entities where services are provided directly to the public, including companies, institutions, establishments, malls, shopping centers and commercial stores, medical clinics and health centers.
- b) 2- Health service providers and service providers in the entities referred to in paragraph (1) of this clause, their co-workers, and workers in delivery services are requested to wear masks and gloves and to deny entry of visitors to these entities without wearing face masks or gloves.

Second:

- a) Whoever violates the provisions of paragraph (1) of the (First) Clause shall be punished with a fine of no less than JOD 20 and not exceeding JOD50.
- b) Whoever who violates the provisions of Paragraph (2) of (First) Clause shall be penalized with a fine of no less than JOD100 and not exceeding JOD200, and the entity where the violation has taken place will be closed for a period of (14) days.
- c) The implementation of the penalty mentioned in this clause does not block the implementation of any more severe punishment stipulated in any other legislation.

Third:

No prosecution shall be pursued against any of the persons mentioned in the (First) Clause if he/she pays the minimum fine within a week from the date of the violation.

Based on the mentioned above causes of COVID -19 and the preventive measurements announced by WHO and the GOJ, the below Community Health and Safety (CHS) plan includes potential exposure risks, in each of the project processes and demonstrates prevention and precaution methods that will be taken into consideration by NAF and other stakeholders; to reduce as much as possible practices that could cause transmission of infection amongst beneficiaries or the public. The key prevention measurement is the project's dependency on automated and digitized systems that limit face to face interactions while still meeting the project's objectives. Extensive support should be provided beneficiaries to guide them around the use of these tools and methods, in line with the communication messages in the Stakeholders Engagement Plan, using communication and GRM channels.

Additional health and safety measures will be applied through the Occupational Health and Safety Plan (OHS), which is part of the Labor Management Procedures (LMP) of the project. The OHS and the CHS plans should be implemented in parallel and in a complementary manner; by NAF and concerned stakeholders.

All COVID-19 related risks in the below list have a high probability of spreading infection, noting the high contagion nature of the virus. The below measures should be implemented alongside the preventive

methods mentioned in OHS section of the Project’s Labor Management Plan, which includes the preventive and protection measurements that should be undertaken for staff members. The listed below reporting indicators should be captured in the Project Management’s Unit (PMU).

4.3.1. ECT Community Health and Safety Plan

Process	Type of CHS risk faced by project beneficiaries	Causes of risk ²⁰	Preventive measurements	Responsible entity	Reporting Indicators (to assess HS performance)
Registration	Health (Exposure to COVID-19)	The unified registration form for NAF cash support is accessible online. During phases one and two of Takaful, applicant could either a) access the form and register on their own, or b) get assistance in filling the online form from trained enumerators and NAF staff in pre-set. Through the COVID-19 outbreak, the latter would include face-to-face interactions within enclosed spaces, which increases disease transitioning risks.	NAF has limited the registration for sub-component 1.1 (temporary ECT) to online applications only. It’s important to provide support to beneficiaries who have challenges in accessing the form through call centers. For the registration of Takaful phase three, NAF is providing support through mobile registration stations , where enumerators could help applicant to fill the	National Aid Fund, in liaison with partners who will support the registration process Social Security Corporation (SSC)	<u>If applicable:</u> Percentage of mobile registration stations that have enough supply of hand sanitizers, masks, shoes covers; to be used by enumerators and applicants. (Target: 100%) Percentage of enumerators who have been trained on OHS measurements, in line with the LMP and national/international health guidelines (Target: 100%)

²⁰ Description of Takaful processes under this category is done based on the Takaful Process Evaluation; World Bank 2019, unpublished

		<p>The registration form of “estidama” is online. Help is provided to beneficiaries in the registration process via call centers and other means of communication. Visits to the SSC branches are very limited to reduce the risk of infections.</p>	<p>form in front of their houses using 4G connection.</p> <p>SSC has limited the registration for Component 4 “estidama” to online applications only. Support is provided to beneficiaries who have challenges in accessing the form through call centers.</p>		
Admin Data verification (Cross-check)	None	NA	<p>NA</p> <p>For “estidama” all beneficiary data are pre-registered at the SSC prior to the program launch. Data modification is not accepted unless verified by a committee formed for that purpose.</p>	<p>NA</p> <p>SSC</p>	
Field Verification	Health (Exposure to COVID-19)	<p>Verification for Takaful phase one was done home visits carried out by enumerators using tablets to confirm the</p>	<p>Takaful: depending on the epidemiological situation and MoH’s guidance, NAF conducts both</p>	<p>National Aid Fund, in liaison with partner/s who will support the field</p>	<p><u>If applicable:</u></p> <p>Percentage of enumerators who have been trained on HS measurements, in line with the LMP and national/</p>

		<p>data provided during registration.</p> <p>Which increases the risk of exposure to COVID-19 due to social interaction with enumerators.</p> <p>No field verification is required by the SSC for “estidama” program.</p>	<p>face-to-face verification field visits and virtual verification activities. For field-level verification, supply of hand sanitizers, masks, shoes cover, and specialized trainings is provided to enumerators as described in the project’s LMP. This will ensure that visited households and workers are protected against potential COVID-19 exposure.</p>	<p>verification process.</p>	<p>international health guidelines (Target: 100%)</p> <p>Percentage of Households who reported that preventive measurements were taken into consideration by the enumerator and that they felt safe during the visit, assessed through a phone survey.</p>
Enrollment	Health (Exposure to COVID-19)	<p>Enrollment for Takaful ‘1’ phase one was conducted through “awareness sessions”, at specific venues and times; to provide essential information about the program and finalize accounts opening. This process projects the highest risk of exposure to COVID-19 as enrollment involve</p>	<p>NAF is not conducting enrollment sessions during the global pandemic, even if the epidemiological situation in Jordan specifically becomes better. Alternative ways of conducting the sessions virtually have been applied</p>	<p>National Aid Fund, in liaison with partners who will support the enrollment process, CBJ and PSPs</p>	<p>No. and percentage of beneficiaries who were supported through virtual enrollment sessions (FHHs, MHHs)</p>

		gathering a group of people in a contained location for at least an hour, in addition to distributing and filling paper forms.	for the temporary emergency support through phone calls and virtual gatherings. It's recommended that NAF applies the same arrangement for Takaful. . Additionally, CBJ is making sure that MoH's regulations are properly applied by all service providers, including banks and e-wallet companies.		
Payment Receipt and Cash out	Health (Exposure to COVID-19)	Beneficiaries could cash-out the payment and/or use digital payment transfers. The cash-out processes exposes beneficiaries to interacting with Payment Service Providers agents (i.e., workers in cash-out points) and to the use of cash in hand.	CBJ has issued regulations to encourage the use of digital cash transactions as opposed to cash-in-hand. NAF will provide clear messages to its beneficiaries on digitized transfers and will conduct virtual financial inclusion activities that introduce P2P and G2P transfers, as one of the topics. NAF should also communicate to	NAF, SSC, CBJ and PSPs	No of beneficiaries (HHs) that received awareness raising messages on the use of digitized financial transfers. (FHH, MHH)

			<p>its beneficiaries all the protective measurements that they should take in place if they still decide to cash-out the payment.</p> <p>Additionally, CBJ is making sure that MoH's regulations are properly applied by all service providers.</p> <p>Payments for "estidama" program are done through the online banking system. Beneficiaries are requested to provide their IBAN number through an online form in order to receive their payments</p>		
GRM	N/A	N/A	<p>GRM used uptake channels (call centers and online forms) do not present and OHS related risks. Nonetheless, GRM uptake channels are the primary method available to beneficiaries to report any concerns they have on the</p>	<p>National Aid Fund, in liaison with partner/s who support the GRM</p>	<p>Number of cases received on OHS-related categories (FHH, MHH), (by Governorate), (by type) and (by status; resolved, open, referred)</p>

application of OHS measurements by NAF or other stakeholders in the project.

NAF will ensure that its GRM form includes, in clear language i) a category on applying COVID-19 preventive measurements (by NAF and other stakeholders) ii) GBV related concerns in relation to project stakeholders.

Referral pathways for GBV complaints that are not related to project stakeholders will be referred to specialized national institutions.

For further details on GRM, refer to section No. (6)

In the SSC, dedicated section of the e-services portal for the electronic services have been established

SSC

			through which a grievance request can be submitted for the purposes of benefiting from the “Estidama” program.		
Other (Cross-cutting)	Health (Exposure to COVID-19)	Beneficiaries waiting areas in NAF and SSC HQ and in branches (When applicable): NAF and SSC beneficiaries who approach HQ or branches, to inquire about NAF and SSC services/programs might be at risk of contracting the COVID-19 virus, if sanitization and social distancing measures are not applied.	NAF and SSC will apply all the social distancing regulations, including rearranging the seating arrangements in waiting areas; based on the issued guidelines by the Civil Service Bureau “Roadmap to return to work after the Corona pandemic”, which include detailed procedures for seating arrangements, in addition to sanitization (regularity and inspection). Beneficiaries will be provided with disposable face masks and hand sanitizers upon entering the	National Aid Fund SSC	No of measures applied in line with national guidelines (sanitization of surfaces, provision of hand sanitizers and face masks to beneficiaries and applying social distancing rules for queuing and seating arrangements).

building (see figure 5 below).

Figure 5. Santinization Devices/Room that has been installed in NAF, as part of the preventive measurments



4.3.2. Risk of Gender-Based Violence (GBV)

In 2017, the percentage of ever married women who have ever experienced physical or sexual violence committed by their husband or partner in Jordan was 18.9%.²¹ There were 21 killing crimes against women by a family member in 2019, 20 crimes in 2020 and 11 in the first and second quarter of 2021. Domestic violence increased by 33% in Jordan, as reported by the Secretary-General of the Higher Population Council, in November 2020, compared to its rates in the same period last in 2019, according to the Family Protection Department."

International evidence confirms that GBV cases worldwide have increased during COVID-19 lockdowns. A report by UNDP has stated that pre-existing gender inequalities, social norms along with the distress that the pandemic has caused, coupled with restricted movement, have led to an exponential increase in GBV. In France, for example, cases of domestic violence have increased by 30%. Helplines in Cyprus and Singapore have registered an increase in calls by 30% and 33%, respectively. In Argentina, emergency calls for domestic violence cases have increased by 25% since the lockdown started.²² Building on this global pattern and the prementioned national evidence, there is an elevated risk of increased GBV in the country due to the social distress during COVID-19 and in relation to the broader context of inter-partner violence in Jordan.

While recognizing this context affecting women in beneficiary households, the direct GBV risks associated with the project are assessed as low. Key mitigating factors are; the strong oversight, and established digitized systems of both NAF and SSC for selection of beneficiaries and transfer of benefits. This Rapid Social Assessment (RSA) has also been consulted with women's rights organizations, who advised on the need to assess the beneficiary experience in operational processes depending on the gender of the head of the household, the project will hire a consultant to conduct an extensive desk review of processes, from a gender lens. In addition, the Bank has added gender focused indicators to the targeting evaluation and to a consumer survey around "Assessing Barriers to Adoption of Digital Financial Services by Social Protection Payments Beneficiaries in Jordan". Findings from analytical assessments will be considered by NAF for design and implementation enhancements.

²¹ The DHS Program, Development and Health Survey 2017-18

²² Gender-based violence and COVID-19, UNDP (May 2020)

A few areas that have been identified for direct enhancement include: a) improving the channels to capture/report gender violence or assault cases and refer them to the specialized national entities as a measure to support cash transfer beneficiaries; b) contracted workers (PMU workers) signing codes of conducts, that include articles in relation to accountability against sexual harassment.

Directly resolving GBV cases, that are identified during any of the project processes and that don't involve project/NAF workers, is not part of NAF's mandate. However, NAF has formed a Gender Group, which includes focal points from NAF, NAF partners, and national specialized agencies. The technical working group kicked off its work by drafting a ToR for a review of all processes, from a gender angle, in order to advise on a) aspects that could provide accessibility to women in NAF beneficiary households to specialized protection services b) document best practices in NAF programs and recommend enhancements towards a gender inclusive program, ;c) include gender focused trainings in the annual training plan of the NAF, and ;d) systemize the continuous use of existing national referral pathways for GBV cases. This practice will provide a referral channel for NAF beneficiaries that submit GBV complaints to specialized case management agencies. It's also recommended that any upcoming situation monitoring survey²³ conducted by the project or NAF partners includes an indicator around GBV, with specific focus on the effect of the pandemic on the GBV situation in the household. This will provide some insight to national agencies on the relation between crisis' and GBV in the Jordanian context, which should feed into embedding a gender lens to any national crisis management plan. During verification field visits (if any), the project staff and any contracted firm will continue to follow the current practice of sending a team of one male and one female to the visited household. In addition to calling the household prior to the visit (the call to be done by the supervisor of the field team or a trained call center) to explain the purpose of the visit (conducting a survey), the expected duration, and providing the number of the call center. Additionally, NAF will connect its Takaful database to the family protection department to identify beneficiary households that have reported cases of GBV or domestic violence and monitor the case, in cooperation with specialized agencies.

The Social Security Corporation is ensuring that no discrimination based on gender occurs. The access to project benefits is mandated for all Jordanian workers, regardless of their gender. The inclusion of eligible workers by employers is monitored by the Government and is also covered by a verification agent that will be hired by the Project. In addition, any workers that wants to submit a complaint or grievance regarding access to project benefits may submit a grievance or complaint to SSC (refer to section 6.2, for further details on GRM).

As for the wider context of workplace harassment, which is not directly covered under the project, the Government of Jordan is making important steps towards enhancing protection in the workplace and enhancing equity. An instruction has been enacted as well to expand the modalities for the provision of workplace-

²³ This includes the high frequency survey: The Project will support a high frequency phone survey to monitor the socioeconomic impacts of COVID-19 crisis and the mitigating effects of project interventions on beneficiary households. Data will be collected from beneficiary and non-beneficiary households and allow a disaggregated analysis by type of household, including by gender of the household head. All individual level data and analysis will be disaggregated by gender.

based childcare services, in accordance with Article 72b of the Labor Law. Finally, the government is planning on establishing a hotline and portal for receiving workplace Sexual Harassment complaints in a confidential and effective manner. It also committed to remove occupational, sector and other restrictions to women in the workplace so as to ensure equal access to the labor market (Table 25).

4.4. Barriers to access project benefits for vulnerable groups:

While the project's objective is to target those Jordanian households and workers that are most vulnerable to the economic effects of COVID-19, it is important to understand whether project benefits will be fully understood and accessed by disadvantaged or vulnerable individuals or groups, who often do not have a voice to express their concerns or understand the benefits, and to ensure that awareness raising and stakeholder engagement be adapted to take into account such groups or individuals particular sensitivities, concerns and cultural sensitivities and to ensure a full understanding of project activities and benefits. The vulnerability may stem from person's origin, gender, age, health condition, economic deficiency and financial insecurity, disadvantaged status in the community.

4.4.1 Barriers to access project benefits for vulnerable groups for Component 1

For Component 1 t, barriers to access project benefits may stem from the following:

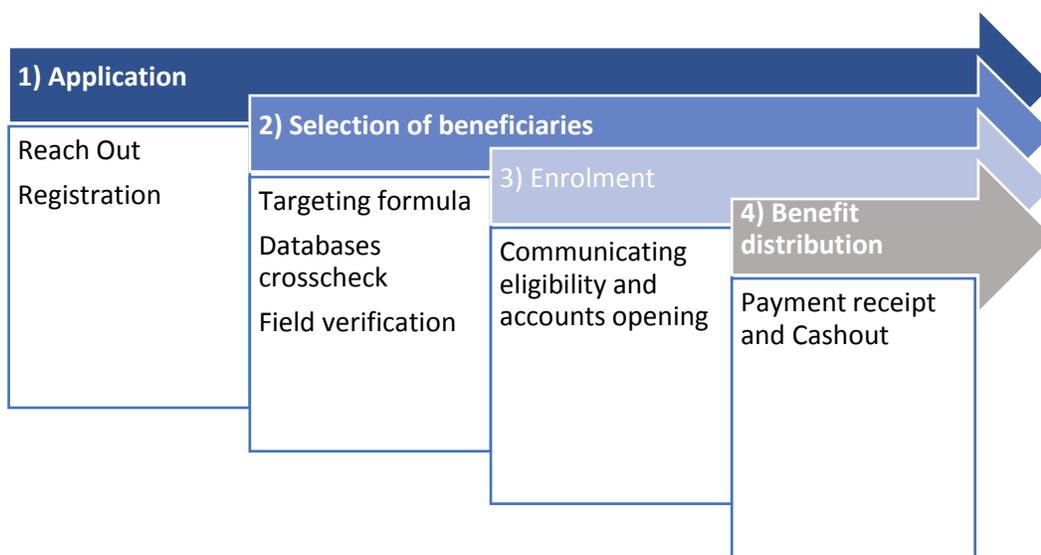
- **Targeting exclusion errors;** exclusion errors are always present in social assistance programming (refer to section 4.4.2 for further details)
- **Groups with accessibility challenges,** which include:
 - o Lack of accessibility to NAF written communication messages and enrollment SMS (i.e. illiterate beneficiaries)
 - o Lack of accessibility to online enrollment forms and e-wallet applications which is the used payment mechanism by NAF (i.e., beneficiaries who don't have access to internet, do not own smart phones or the required devices to access e-wallet applications, lack the required technical skills to fill online forms)
 - o Lack of physical accessibility to cash-out points (e-wallet agents). This includes people with disability or chronic diseases, geographical distance from the closest cash-out point, and imprisoned/ absent heads of households.

In addition to the above, the limited budget may disallow the government to include all the poor households, who are eligible to benefit from the project. After three months of payments, NAF may recertify beneficiaries of temporary CTs, to exclude households that no longer need the support and provide slots to new poor households.²⁴

²⁴ NAF applies specific eligibility filters to exclude households that are "not eligible" as they don't meet the main criteria. Afterwards, NAF ranks all households based on their poverty and selects the poorest households to benefit from the program, based on the available funds. The remaining households after the ranking are "not selected" but will be considered if any of the beneficiary households stop being poor and leave an empty slot.

The “project benefit is defined as the cash assistance support that will be provided to beneficiaries under component one of the projects; the temporary 6-months assistance will be JOD 136 per month, for households with three or more members, JOD 70 for households with two members and JOD 50 for households with one member. Nonetheless, project beneficiaries must move through the project’s application, selection processes, and enrollment processes before they receive the project benefit. Thus, accessibility barriers will be identified for each one of the sub-processes listed in figure 6 below and should be equally addressed, by the National Aid Fund Management and the Project Management Unit. Where particular vulnerabilities (e.g. illiteracy) present specific challenges in the process, these are highlighted in Sub section x-x. Recommended mitigation measures to address identified barriers will be explained under section 8 of this Rapid Assessment.

Figure 6. ECT Project Processes

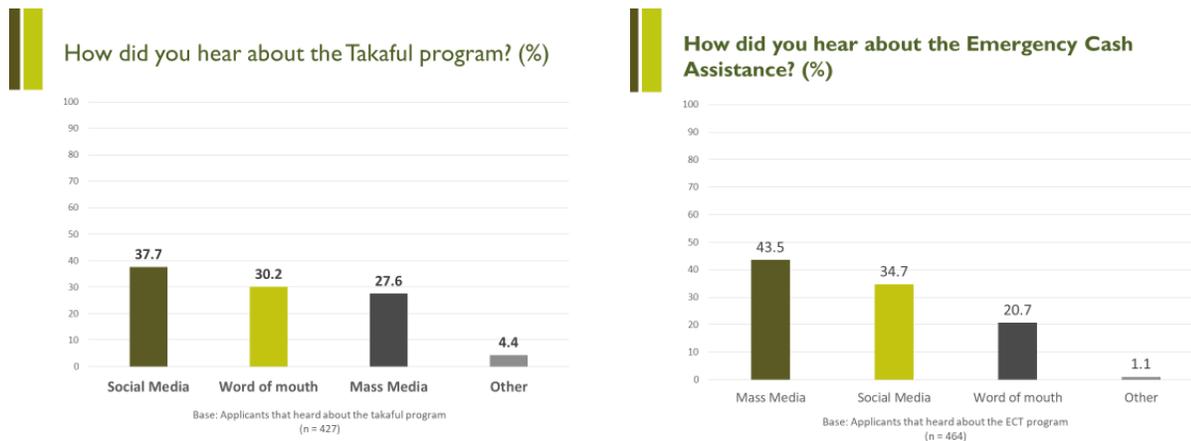


1. Application process for the CT component (Component 1)

- a) **Outreach** This process refers to reaching the potentially eligible households, through media communication and various forms of “outreach” that are used in social protection programs, such as door to door. The risk in this process is linked to beneficiaries who do not learn about the program due to not being connected to social media, mass media etc. or being illiterate so they don’t receive written messages (e.g., brochures, text messages). Owing to the COVID-19 outbreak, NAF is restricted in its ability to conduct mass community-based outreach and will limit outreach to digital communications through mass-media and social media (figure 7 below). However, NAF branches who are aware of vulnerable households in their communities are encouraged to contact them and inform them about the project application process, as word of mouth was reported as the second and third method of hearing about the programs, by survey respondents. Its therefore important to maintain the effective participation of NAF branches. Additionally, working with community organizations and NGOs for last mile outreach should be used, when possible during the pandemic and for

Takaful beneficiaries. When asked how they heard about the Emergency Cash Assistance, 43% of respondents reported that they learnt about it through mass media (TV, Radio, Newspapers), whilst only 27% of respondents heard about Takaful through mass media VS 38% who heard about Takaful through mass media and 30% who said word of mouth. This result could be linked to the fact that the public tend to follow mass media more in time of crisis. The project should always balance between the use of various communication channels for the project while focusing on the most used channels for each component.

Figure 7. Reported outreach channels/program²⁵²⁶



b) **Registration in the project (application submission):** This section aims to explain the application submission process and identify risks related to technical accessibility and risks of exclusion of illiterate households (noting that the percentage of female headed households that are illiterate is disproportionately higher). The application submission is done online through National Aid Fund’s established platform for social assistance applications, the platform has a rich database of around one (01) million households (around 5M individuals which counts for almost half the Jordanian population) that applied to various assistance projects including the recent bread subsidy program launched in 2019. The database is connected to the National Unified Registry (NUR) is a real-time- updated database, that is directly connected to several governmental entities that have data of Jordanian households. Although the NUR itself is kept updated, residual risks related to databases are mentioned in section 4.4.2.

NAF has opened the registration for the temporary CT program, allowing new households to register and households already registered in the database to update their information. Due

²⁵ Rapid Social Assessment Survey, conducted by UNICEF

²⁶ Rapid Social Assessment Survey: conducted by UNICEF

to COVID-19 regulations, NAF has not been able to provide face to face support in the registration process which presents a barrier for households that do not have sufficient technical capacity or the required tools to apply through the online platform; this might cause this category to refrain from applying or to start the application process but not be able to complete the application²⁷. Based on the phone survey, around 19% of respondents received support in filling the application from a non-family member.

It's important to highlight that the household data in Jordan, in all governmental databases; are based on the head of the household which is the husband (male), in exception for cases where the woman is a divorcee or a widow. The head of the household (whether male or female) is identified in the Civil Status Registry database; other members of the household are enlisted under the name of the head and a family booklet is issued on the household level; identifying the head and other family members. Thus, NAF is obliged to build the application and data verification section using the same mechanism; to be able to verify the socioeconomic status of the household in the National Unified Registry. Both male and female headed households can apply to the program. This might cause exclusion of females, within the household, who wish to apply to the program, but the male head of the household does not want to. This structural challenge should be discussed and handled at a national level, outside of the scope of this project. However, women are given the opportunity to submit grievances in such cases which could be investigated and handled on case by case. The Project (through the Social Officer) will monitor measures taken by NAF to address this issue.

Most of the respondents reported that the form was "easy to fill". There isn't any noted difference between how various sample groups rated the form (figure 8), nonetheless; 41% of respondent female-headed households are illiterate in comparison with 5% of male headed households (Figure 11) which indicated that FHH might face more challenges in submitting an application which means that NAF should mitigate this by providing additional support to this category. In addition, 14% of respondents mentioned that they received support from someone out of the household in filling the form; the project should make sure to provide alternative support mechanism to households who are facing challenges and may not be able to get support in filling the form, especially during lockdown (figure 9 below); the Project (through the Social Officer and the Monitoring and Evaluation Officer will closely monitor this during project implementation and will include it in the project progress report. 82% of respondents accessed the form using a smart phone that is owned by the head of the household or one of the household members.

27 The online application consists of 7 sequential steps that are explained in the Takaful Process Evaluation 2019, P.18

Figure 8. Feedback on Registration Form²⁸

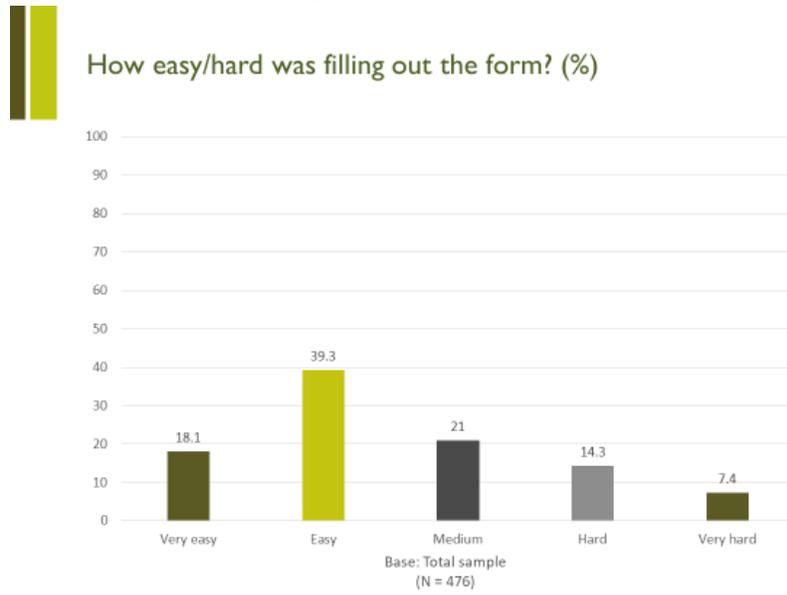
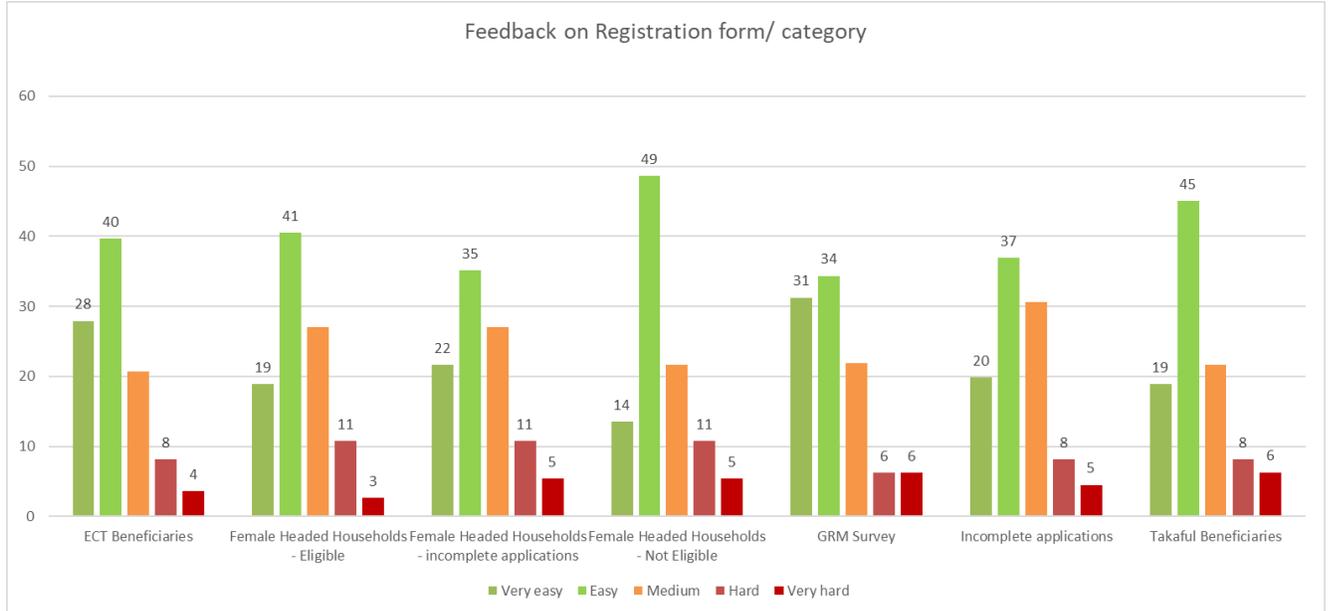


Figure 9. Feedback on How difficult to fill Registration Form per Beneficiary Category



²⁸ Rapid Social Assessment Survey, supported by UNICEF

Figure 10. Application Accessibility (Family member who filled the form)

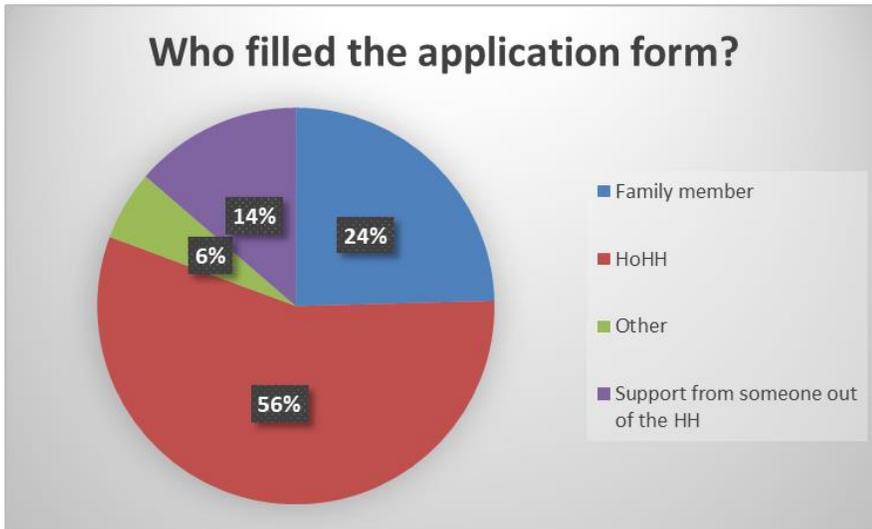


Figure 11. Education Level per Gender (Heads of Households)

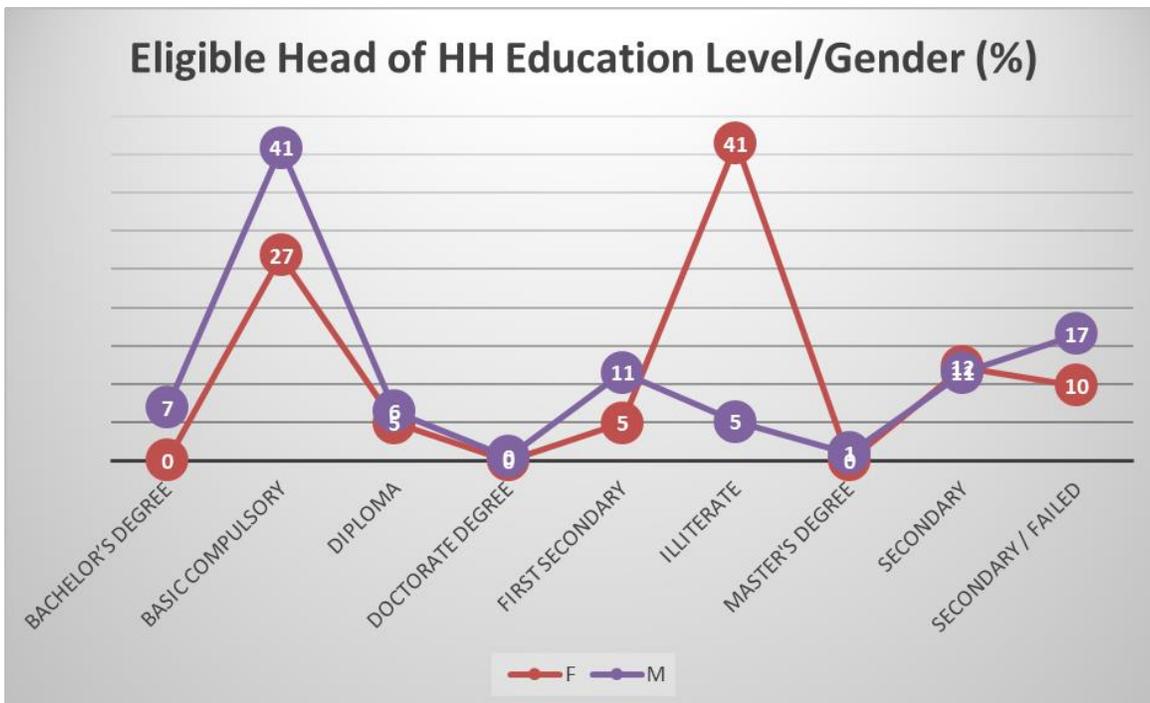
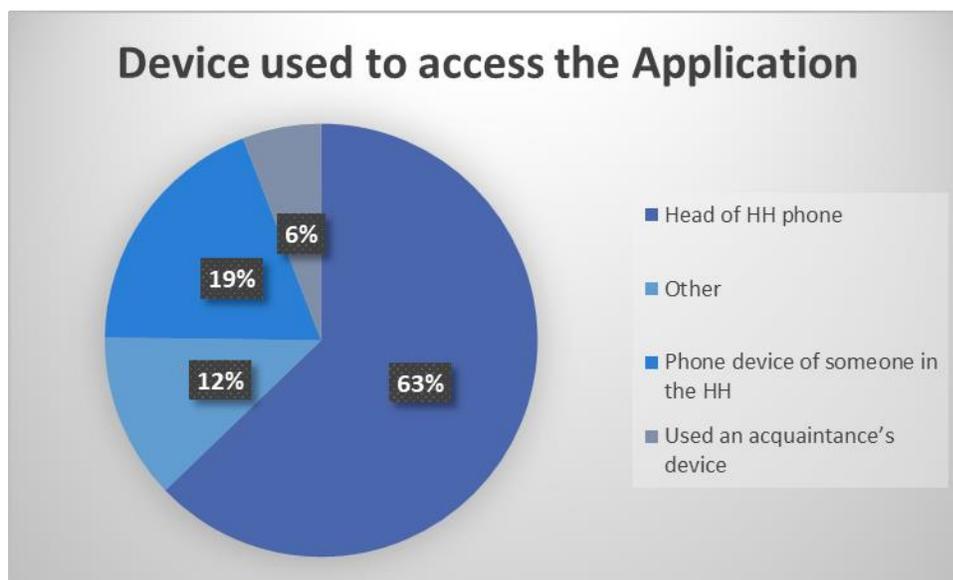


Figure 12. Application Accessibility



2. Targeting Formula and Selection of Beneficiaries for the component 1

- a) **Targeting Formula:** Takaful formula score uses 57 socioeconomic indicators related to the welfare status and deprivations on the households' level, including the gender of the household head, recognizing the additional vulnerabilities FHHs face. The methodology categorizes poor households to 10 layers, starting from the poorest to the least poor, then each layer includes 100 sub-layers, using statistical analysis. Thus, resulting in 1000 readings that differentiate amongst households' unique welfare status and needs.

This targeting mechanism has been reviewed by the Bank and approved by the GOJ. A technical simulation by the Bank team, using data from the Household Income and Expenditures Survey (HIES); shows that Takaful's targeting methodology approximates well the poverty level of households. Nonetheless, NAF has slightly amended the targeting variables, to better address the crisis response, this included amending the assets thresholds and the informal income value. These changes have been reflected on the automated targeting formula in the MIS.

Inaccuracy of any targeting methodology could present an exclusion risk for households who are not "selected" based on the set criteria. Thus, it's key that the targeting methodology of Takaful gets evaluated and detailed technical enhancement be made, as needed. This Social assessment is not meant to evaluate the targeting formula in itself as a thorough evaluation for the formula will be held by the Bank (findings will be available during Q3 of 2021 (this evaluation will be built on a sampled data collection exercise, to assess the accuracy of the targeting formula, including inclusion and exclusion. The formula will afterwards be enhanced based on the recommendations from the evaluation,

The temporary cash transfer will be open to Jordanian families, households with Jordanian women married to non-Jordanian men and Gazan families. In except for Gazans, refugees are not included in the program as they are included in other assistance projects by UNHCR and other NGOs. Refugees from Gaza have arrived in Jordan in 1967 and have a permanent residency. Hence, the Government has decided to include them in the project. This category has been reported to be specifically poor by as 53% of residents in Gaza camp reported an income below the national poverty line. Takaful in itself is only targeting Jordanian households which might be excluded the two other mentioned above categories.

The proposed operation is expected to significantly mitigate the effects of the crisis caused by the pandemic on poor and vulnerable households. To determine the potential effect of the emergency response, the unmitigated effect on households described above is compared to that after the Project's interventions response is implemented. The combined cash support to households (sub-components 1.1 to 1.2) is estimated to mitigate 20 percent of the poverty increase due to the income and remittances shock (or around 3.2 percentage points). The Project's interventions would alleviate nearly one-third of the effect on the poverty gap (or 2.1 percentage points).

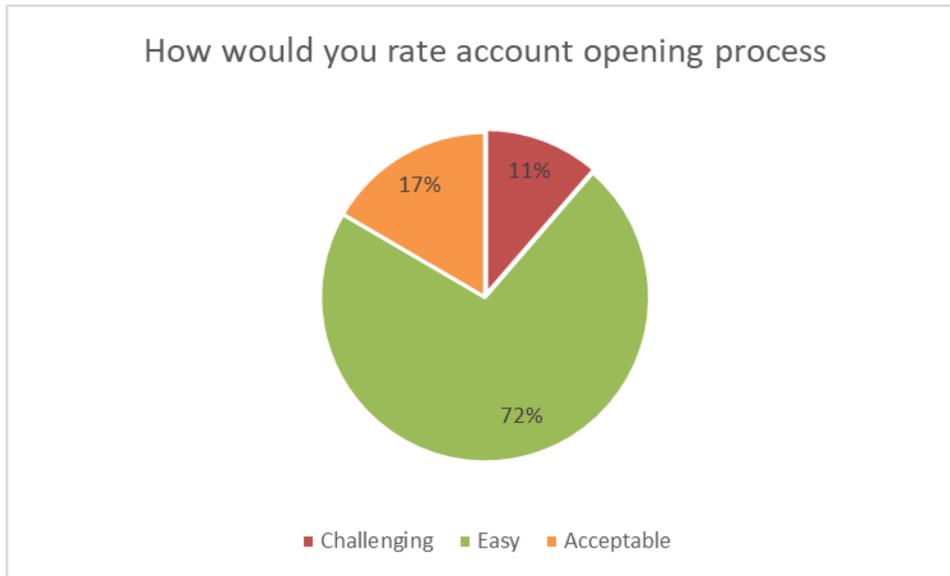
- b) **Database Cross-check:** the selection process includes cross-checking the data of applicants against the national data bases, using the National Unified Registry; which inform the filtering of households. The National Unified Registry (NUR) is a real-time updated database, as its directly connected to the governmental entities that contain the data of Jordanian households. Although NUR itself is updated,²⁹ risks of exclusion are expected in cases where the household has not updated their data at the respective institutions (e.g. owned a supermarket that has been closed but did not update this in information in the data base of the Ministry of Industry). To mitigate this, the project implements an effective GRM mechanism to resolve such cases. This mechanism resolves potential exclusion errors that occur when applicant do not update their data at governmental entities, NAF informs beneficiaries that they will need to update this information at the concerned governmental entities and bring a documented proof when needed.
- c) **Field verification:** as part of the Takaful program processes (applicable to subcomponent 1.2); field verification of the shortlisted applicants' data "potential beneficiaries" is conducted through home visits carried out by enumerators using tablets to confirm the data provided during registration. This process increases risk of exposure to COVID-19 causes and must be highly monitored and/or replaced with virtual verification methods. It has also been noted in the Takaful Process evaluation (2020) that some households were excluded due to being unreachable via phone calls, in order to arrange for the home visits.

3. Enrollment of beneficiaries for Component 1:

²⁹ Includes; Social Security Corporation, ISTD, MOICT, MOF–Pensions Department, Civil Status Department, the Drivers and Vehicles Licensing Department.

This process aims to inform eligible beneficiaries that they have been accepted into the program and support them in opening bank accounts and e-wallets, in order to receive the benefits. As the account opening process is done remotely during the crisis, the risk is mostly linked to beneficiaries who face technical challenges in opening the accounts, are illiterate or do not own the needed technological devices to facilitate the process. Communicating eligibility and accounts opening pre-COVID-19, NAF with support from partners and contracted third parties; used to conduct face to face information and enrollment sessions, at specific venues and times. These sessions were meant to deliver basic and essential information for beneficiaries about the program (e.g. duration, rights, responsibilities) and to guide beneficiaries on opening bank and e-wallet account; in order to get the cash transfer benefit. As information sessions are hard to implement due to mobility regulations and increase the risk of exposure to COVID-19 virus; NAF replaced them with virtual communication methods using interactive text messages, virtual online sessions, and phone calls. The phone calls provide assistance to households that are illiterate and need audio explanation and, also do not have access to online platforms to attend the sessions. Text messaging presents a risk of excluding illiterate individuals whilst the virtual online sessions might exclude the technologically illiterate. Steps on using the three methods in a complementary manner to ensure reaching all beneficiaries are explained under section 8. In addition, households that are already enrolled in Takaful, who will be eligible for a benefit top-up might assume that the increase in their benefit amount is permanent and start planning financially accordingly. Accounts opening is also done online, which presents the same risk of excluding the technologically illiterate. Data from one of NAF enrollment sessions shows that on average 75% of beneficiaries own a smartphone. 82% of respondent to the phone survey reported that they used a smart phone of a family member to apply. For beneficiaries who do not own a smartphone, NAF will provide enrollment sessions over the phone, support in opening accounts, and will explain the cash-out mechanism using SMS messages to e-wallet owners that don't have a smartphone. When asked how they managed to open the e-wallet account, 51% of surveyed beneficiaries responded that they managed to open it on their own after receiving the text message, whilst others needed additional guidance which was received through enrollment sessions. 72% of respondent rated the account opening process as "easy" of "very easy" vs. 11% rating it as challenging, or very challenging process and 17% rating it under an "acceptable level of challenge", Figure 13.

Figure 13. Account Opening process rated by beneficiaries



4. Benefit Distribution for component 1

Payments are processed through NAF MIS, which has been enhanced based on recommendations from the payment assessments, conducted by the Bank and WFP teams; to ensure increased transparency, accuracy, and efficiency. Payments could be cashed out using ATMs and at e-wallet agents. Risks include: lack of knowledge on the cash out mechanism, lack of knowledge on the locations for cash out, and accessibility challenges for persons with disabilities. Noting that the authorized person to cash out the payment is the head of the household; this presents an obstacle for women in households where the head is absent (missing, imprisoned).

Upon payment disbursement, 85% of surveyed beneficiaries confirmed that they received an SMS to inform them that the payment has been deposited in their accounts, which indicates that there is a risk of the SMS not being delivered to the beneficiary. To mitigate this risk, it is important to track the receipt of SMS or send follow up SMS' to check if beneficiaries have managed to successfully cash-out or use the benefit amount. The follow up SMS will help NAF detect cases of beneficiaries who are facing challenges in cashing out the payment or those who did not take note of the first notification SMS regarding payment.

83% of survey respondents reported withdrawing the payment as opposed to paying for bills using the online application or doing any online transfers using the e-wallet app. Only 11% used e-payments or a combination between cash withdrawal and e-payments. In addition, 6% faced challenges in accessing the benefit. The project will provide support, through the grievance redress mechanism, to beneficiaries who face challenges in accessing their benefit. Additionally, the pre-mentioned follow up SMS will also identify such cases. Figure 14 below shows that 80% of beneficiaries rated the cash-out process either easy or very easy, as opposed to 10% rating it challenging and 9% rating it acceptable; there isn't evident variation

between female headed households and male headed households in how they rated the payment experience. Respondents who found the benefit cash out challenging either faced issues in reaching the cash out point (e.g. Bank office, ATM or E-wallet agent), had a long waiting duration in front of the cash out point, or faced technical challenges. The project should make sure that information about the closest ATM/cash out point and e-payment services are clearly communicated to beneficiaries during the enrollment sessions or by the Payment Service Provider in a systematic approach (e.g. customizable SMS') additionally, heads of households who have a physical disability might face challenges in accessing cash out points, to mitigate this; NAF provides the households with the choice to select another adult from the household; to cash out the payment as needed. Furthermore, messages around the use of digital payments to pay bills or purchase items online (e.g. groceries) should be clearly communicated to all households, especially households that have individuals that face physical mobility challenges.

Figure 14. Benefit Utilization by Sampled beneficiaries

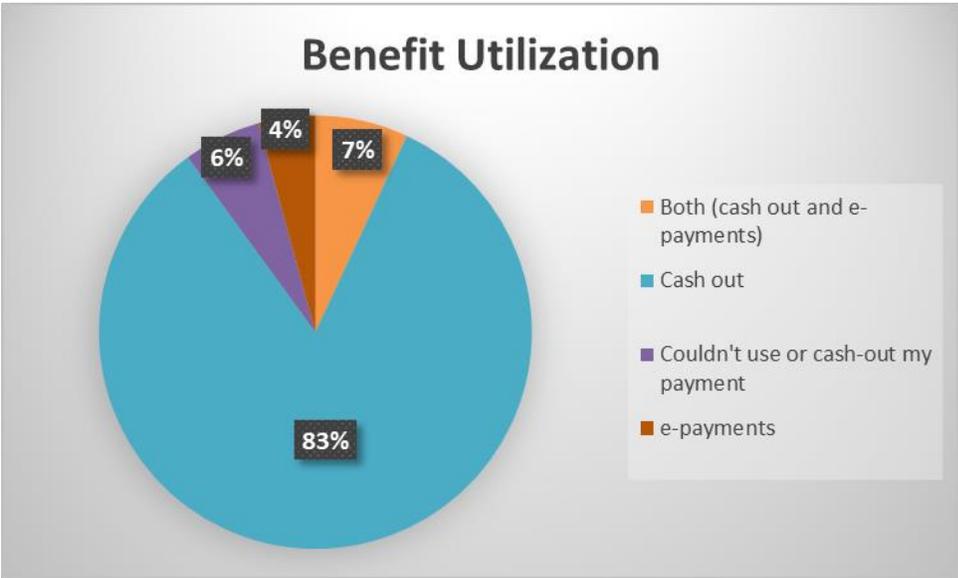


Figure 15. Cash-out Process as rated by beneficiaries

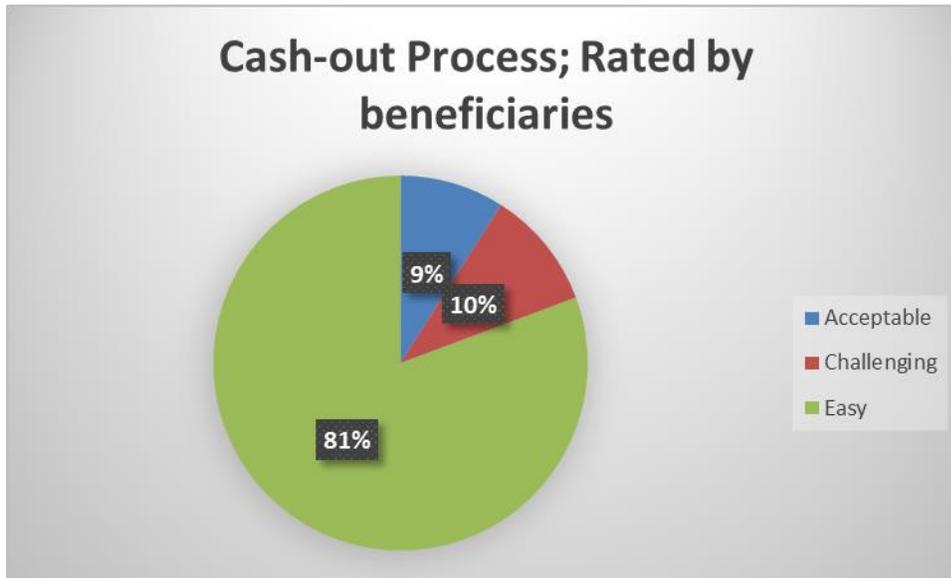
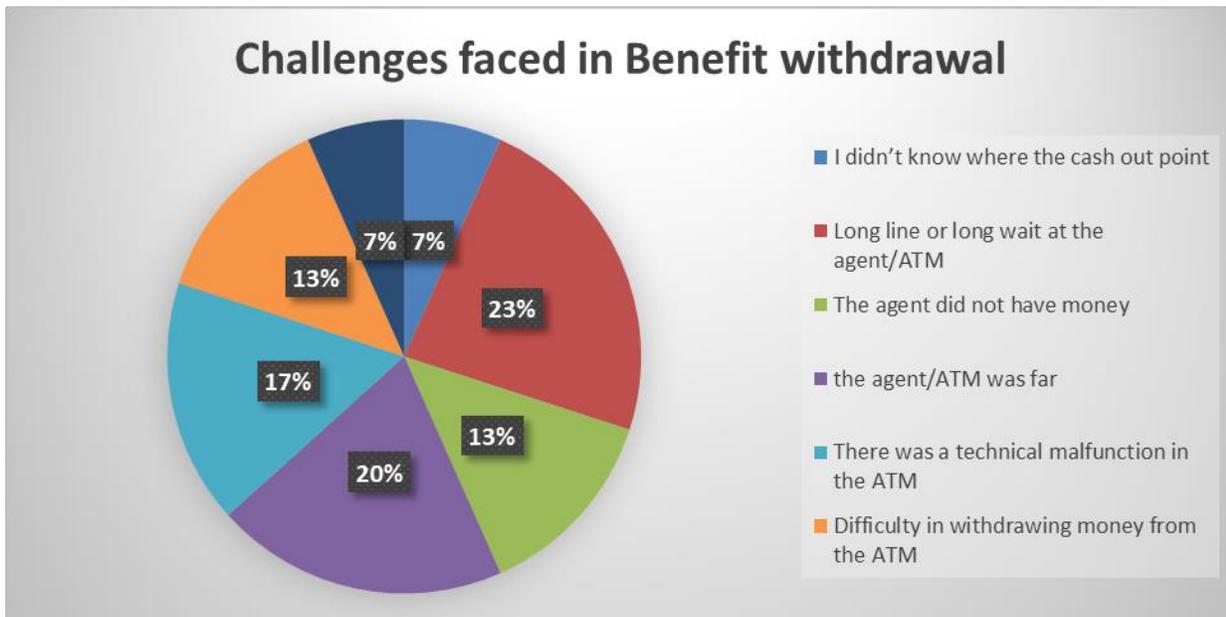


Figure 16. Challenges faced in benefit withdrawal

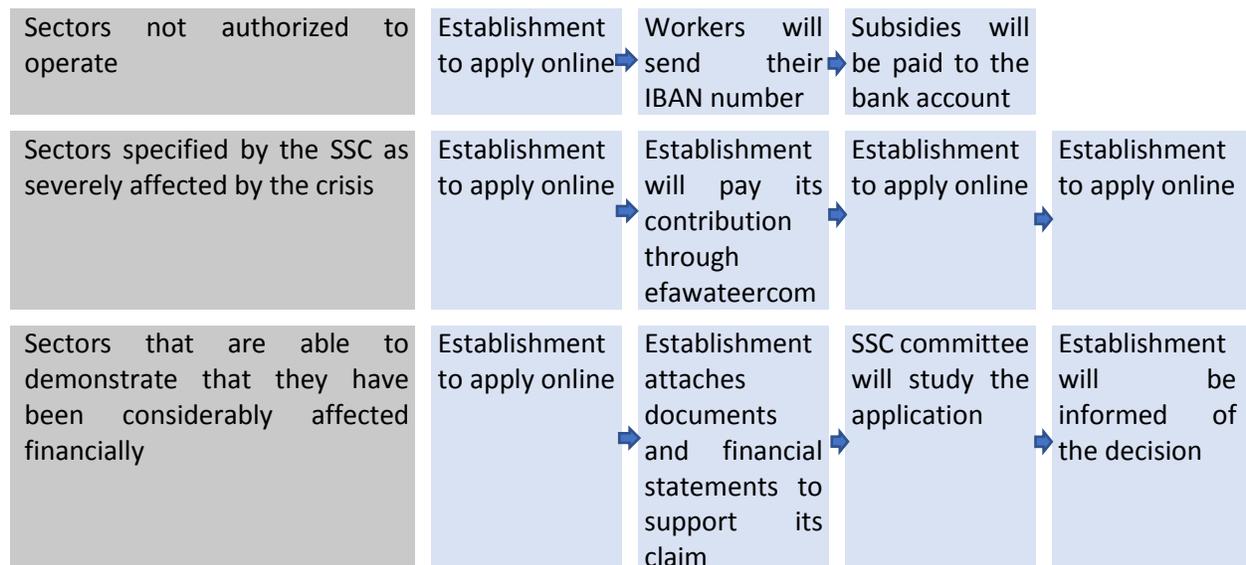


4.4.2 Barriers to access project benefits for vulnerable groups for Component 4

Component 4 provides wage subsidies to individuals who are already working formally and received their salaries through bank accounts. Thus, beneficiaries of this component are less vulnerable, by definition. Applications under this component are submitted by the firms themselves; workers within eligible firms receive their wages (partially subsidized by SSC) to their regular bank accounts. The targeting mechanism is applied on the company level and inclusion of individuals is done regardless of gender. If an employer has informal workers in their company, they wouldn't be able to benefit from this component. However, the project supports this category under component (1). Eligible private sector firms whose formal workers will be supported under the Project are those that: (i) are not authorized to operate (Category 1); (ii) operate in sectors specified by SSC as most affected (Category 2a) or continuing to be severely affected by the crisis such as tourism (Category 2b); or (iii) operate in sectors not specified by SSC as severely impacted but can demonstrate they have been considerably affected financially (Category 2c). The lists of most affected sectors and firms that are not authorized to work set by the SSC and the Ministry of Labor (MOL) in coordination with the Ministry of Industry, Trade, and Supply (MOITS) guides the specification of sectors in Categories 1, 2a and 2b. The lists of affected sectors are based on an analysis of the Department of Customs data and the Income and Sales Tax Department (ISTD) data and updated regularly throughout the pandemic. SSC may require financial documentation from some firms in categories 2a and 2b despite operating in sectors listed as most affected.

To mitigate any exclusion errors in the program targeting, companies that are not under Category 1 or Category 2a/2b and want to be considered under Category 2c need to provide financial evidence showing reduced production, collection, and unit price between 2019 and 2020; request are submitted through the Grievance Redress Mechanism of the program.

Figure 17. Estidama Project Processes



1. Application process for Component 4: Support to workers in firms affected by COVID-19

- a) **Outreach** This process refers to reaching the potentially eligible firms, through media communication and various in the form of defense orders. The risk in this process is linked to beneficiaries who do not learn about the program due to not being connected to official media, or social media etc. However, this risk is minimal since most business owners have a vested interest in benefiting from the program.
- b) **Registration in the project (application submission):** The application submission is done online through SSC website and e-service is comprehensive. Firms under need to apply electronically to the program every month³⁰. Financial data related to the eligibility criteria is reviewed by a technical committee reviews financial data related to the eligibility criteria in the SSC, then sent to a specialized committee (Defense Order Implementation Committee at SSC) that endorses the decision³¹. All Jordanian workers that work in selected firms will be automatically covered under the program, provided they have contributed for at least one month to SSC during the period March 2020- October 2020 (subject to change to account for new hires).

2. Selection of Beneficiaries for Component 4

Beneficiaries of the program are the establishments that are not authorized to operate under COVID-19 restrictions and/or whose activities have been suspended by government decisions. In addition, the most affected establishments specified in the instructions issued by the Director General of the General Insurance Corporation. During the months of lockdown, establishments were allowed to submit a request to stop their activities and release their workers subject to approval from the Ministry of Labor, these establishments will be excluded from the program unless they have been reactivated and included their employees in the social security by 01/12/2020.

The GOJ has defined clear criteria for beneficiary selection for the establishments that are not authorized to operate and whose activities have been suspended by government. Additionally, establishments in sectors that were allowed to operate, but have suffered loss of income or profitability due to the pandemic are allowed to submit an application to be included in the provided that they submit documented evidence of the lost income or profitability. Establishments that are unable to prove loss of income or profitability due to their incoherent accounting practices will lose the opportunity to benefit from the program. In cases where small firms in Jordan do not have the adequate financial reporting practices to allow them to prove to the SSC their eligibility for the program, SSC allows them to submit financial reports using their existing reporting tools, take that it is endorsed by a financial auditor. This

³⁰ A hotline is available for companies who do not have the digital expertise of applying online. The hotline will be advertised through different modes of communication. According to a World Bank study (2020), there is a gender gap of 10 percent when it comes to Internet use, to the disadvantage of women.

³¹ The Director General of SSC forms one or more technical committees. Each committee is headed by one of the SSC employees, but may include staff as well from other government entities.

measure is applied to facilitate the registration process for all firms using their existing tools, while also ensuring that the process is legally transparent.

Estidama is under implementation with more than 100,000 individual beneficiaries. Beneficiaries are mostly low earners, where 44 percent were earning below JOD 300 per month. About half of the beneficiaries are women, as many were employed in sectors that are severely affected by the COVID-19 crisis. For instance, around 32 percent of firms availing to Estidama belonged to the education sector, which employed 40 percent of Jordanian women in 2020. These initial numbers indicate that the program is inclusive of the poor and of women.

3. Enrollment of beneficiaries for component 4

This process aims to inform eligible beneficiaries that they have been accepted into the program and provide their International Bank Account Number (IBAN), in order to receive the benefits. The SSC has mandated all the banks in Jordan to add electronic services for their clients that enable the client to send his/her IBAN number directly to the SSC. All banks have complied with the request.

4. Benefit Distribution for the wage subsidy component

Payments are directly made by the SSC to the beneficiary bank account. Depending on the bank of the beneficiary, an SMS will notify the beneficiary of the transfer. The number of working days required to process the payment may vary from bank to bank.

5. Capacity Assessment of implementing agencies

5.1 The National Aid Fund

The National Aid Fund is an administratively and financially independent organization, established in 1986. It's the biggest national entity for safety nets and has a long experience in managing cash assistance programs in Jordan. NAF cash assistance programs have undergone multiple enhancements, in terms of targeting, processes, delivery chain and systems; the most significant enhancements being those applied as part of Takaful's design:

- Enhancing the targeting mechanism; to include more specific indicators on socioeconomic status of households, assess applicants' welfare, and rank households based on a calculated poverty "score".
- Systems Automation: all NAF processes have been automated through an MIS that is used across all the projects processes for data collection, automated data verification, selection of beneficiaries using a programmed formula, generating the payroll, documenting grievances and complaints, and handling received GRM cases. The MIS is connected to more than 15 entities through the National Unified Registry and its data is automatically updated. NUR provides a secure, reliable, and automated mechanism for data exchange mechanism between government agencies to support better targeting of social safety net programs. As per August 2020, there are 15 participant institutions connected to NUR and around 400,000 registered households. Households are identified through the national ID of the head of the household in the case of Jordanians and the "ID number" of non-Jordanians. The availability of all household's data in the country is an added value of the Jordanian context that eases the process of data collection, data compiling and services delivery. This aspect is one of the factors that enable quick identification of households that are eligible for social assistance in times of crisis, as it leveraged on through the national registry and well-established systems.
- Digitization of payments to beneficiaries: NAF moved from using cash-in-hand delivery through post offices to using Basic Bank Accounts and E-wallets.
- Introduction of a strong grievances and redress mechanism through online uptake channels and online forms; all documented, handled and resolved through the MIS

These reforms have enhanced the efficiency and transparency of NAF's projects delivery, according to the Takaful Process Evaluation Report. NAF is now leveraging on Takaful's established systems and processes to target and deliver assistance to ECT project beneficiaries, which proves the scalability of NAF's programs and systems, for emergency response.

Assessing Systems Readiness in the preparation Phase: during the Takaful design phase, NAF has worked with its partners on testing all the systems and conducting pilots with beneficiaries.

- Piloting the registration form pre-launch, with 300 beneficiaries. This included piloting both self-entry through the online form and assisted registration, from NAF staff. Beneficiaries provided feedback regarding (i) the technical usage and functionalities, and (ii) clarity of messages and questions. The feedback was compiled, reviewed, and reflected in the enhanced form.

- Pilots conducted for the field verification form in three governorates and to more than 50 households. Amendments were reflected on the form based on the results.
- Testing the GRM process flow internally in NAF through hypothetical cases.
- A pilot for digitized payments conducted in Jerash governorate for 1,000 households. The results of the pilot were documented in a report and have impacted the design parameters of the digitization of NAF payments

Post-Implementation Assessment and Enhancement Recommendations: NAF’s systems have been thoroughly assessed after the first year of Takaful implementation through the “Takaful Process Evaluation” that was held by the World Bank, the results of the assessment and recommendations were put in a reported and discussed with NAF. Additionally, the payments delivery chain was assessed by the each of the World Bank and WFP’s technical teams; then both entities joint efforts to produce enhanced cash cycle protocols.

The key enhancement aspects that the mentioned above assessments recommended have been mostly applied by NAF but there is still room for improvement. The below table includes a summary of the most critical and relevant to the ECT recommendations from the PE and the Payments assessment; status update as per June 2020 is provided along with the recommended way forward through this Rapid SA;

5.2 The Social Security Corporation

The Social Security Corporation was established to protect and take care of the workforce socially and economically. It is a socio-economic integral umbrella to protect the workforce social and economic rights, provides insurance benefits and privileges to the insured persons and their family members at the time of entitlement for such a pension whether owing to reaching the old age, disability, death, or work injuries.

“Estidama” program has gone through many enhancements in terms of beneficiary selection, automation, and grievance mechanism. The most significant enhancements being those applied as part of “Estidama” design:

- Beneficiary selection: continuous updates were made to the list of sectors affected by the pandemic to cover as much beneficiaries of the program.
- Systems Automation: all SSC processes have been automated through e-services on the SSC website and mobile application. These e-services are used across all the projects processes for registration, application review and communication with beneficiaries.
- Digitization of payments to beneficiaries: all payments to beneficiaries are made through the banking system directly to the bank accounts of beneficiaries.
- introduction of a strong grievances and redress mechanism through online uptake channels and online forms; all documented, handled and resolved through the e-services of the SSC.

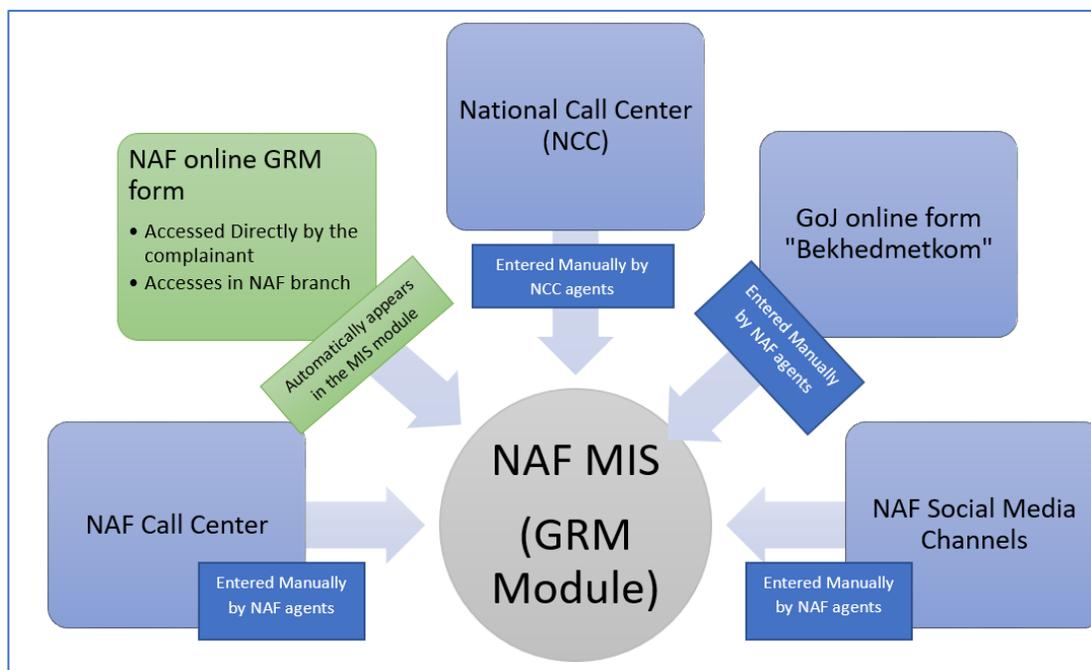
SSC systems are deemed effective and sufficient for program implementation, noting the high level of systemization and digitization applied in place. SSC has already started the Estidama program implementation; as of May 2021, 105,148 formal workers have benefited from Istidama for at least one month, accounting for 8 percent of workers registered with SSC. They work in 6,755 firms in 106 different sub-sectors. In consultations, SSC beneficiaries stated that the project processes and tools were interactive and easy to use, with specific examples mentioned of cases that used the GRM tools successfully. Responsiveness rate was rated very high by beneficiaries; grievances were addressed in timely manner. During consultations, firms suggested that SSC enhances its MIS, by adding user friendly features for data categorization and extraction. SSC enhanced the MIS accordingly and provided feedback to the firms that raised this.

6. Grievance Mechanism

6.1 NAF Grievance Mechanism

NAF has established processes and protocols for GRM that have been updated to include the new categories under the ECT project and are handled based on clear protocols that are described in the project's operational manual. Cases are received through one of the uptake channels clarified in figure 18 below, classified as one of the following; Inquiry, Update Complaint, Suggestion, Compliment or Grievance; then either entered manually in the MIS by a call center agent or it gets reflected automatically on it. Cases in the MIS get assigned to concerned focal points in NAF that resolve them based on established protocols.

Figure 18. GRM Uptake channels and connectivity to NAF MIS



In preparation for the project, NAF made significant enhancements to the GRM form and backend processes in the MIS; type of cases (inquiries, complaints, grievances, compliments, and suggestions) are programmed which enables for each case to get automatically assigned to the specialist within NAF who is responsible of handling this case type (e.g., cases related to eligibility are directly referred to the eligibility section); NAF's team may also refer the cases internally to other sections with a written note through the system, all referrals are documented on the system and the case status (open, referred, or resolved) is tracked with a timeline. Enhanced offline and online process were established, in preparation for the project, and shared with the concerned focal point within NAF and the National. NAF has requested that most of the cases get referred automatically to the eligibility section. A list of immediate action/response on some types of cases has been developed jointly by WB and WFP, and NAF approved and used it as part of the closure process for received cases. This included:

- Amending the categories in the MIS module to be in line with the project processes and design parameter.
- Changing the referral process, sorting the tickets, through which immediate action/response on the cases can be made.
- A list of program FAQs was developed and shared with the National Call Center and NAF Call Center staff.
- Grant access to National Call Center agents to the MIS.

Additionally, WFP is supporting NAF with a Call Center that distributes all incoming calls to the call center staff, track the number of all answered and abandoned calls, with an embedded function of generating regular reports on calls status, including peak hours.

During COVID-19, NAF are operating their helpline from home (SIM cards and phones were distributed to each call center staff and calls were transferred to these SIM cards using call divert option).

When asked about additional capacity building exercises that are needed and mechanisms to ensure knowledge institutionalization in NAF; WFP's focal point who has been supporting the stream advised on:

- Continue enhancing the GRM module and automating new features such as notification alarms for open cases and escalation of unresolved cases and an enhanced visualized dashboard.
- To include the complaints history as part of the beneficiary profile.
- To have admin access for dedicated NAF staff on the GRM system be able to do the following customization inside the GRM, the authorization for this access needs to be clearly defined and limited to certain users (Ex: head of the program):
 - The GRM intervention set-up: This will include amending the CHM categories and sub-categories according to the parameter and the design of the program
 - FAQs: To be able to prepare and include the FAQ list for each program directly to the GRM system.
 - Referral process: to be able to define the units that need to be included in the referral queue, Ex: eligibility, payment, or field verification.
 - Have more filters to sort out the tickets: to add filter according to eligibility (beneficiary /non-beneficiary), payment enrollment (in the payroll/not in the payroll), and registration status(incomplete registration form/ No- registration form), included in other programs (Takaful-1, Takaful-2...etc.).
 - To have access to close the tickets in bulk-- the closure process needs to be as per the GRM case management flow and governmental flows.
 - To have the option to send a bulk of customized SMS as part of the closure process of the tickets.
- Additionally, the following challenges should be tackled:
 - Lack of continuous communication between concerned staff, which makes the work on closing on some tickets a bit confusing.

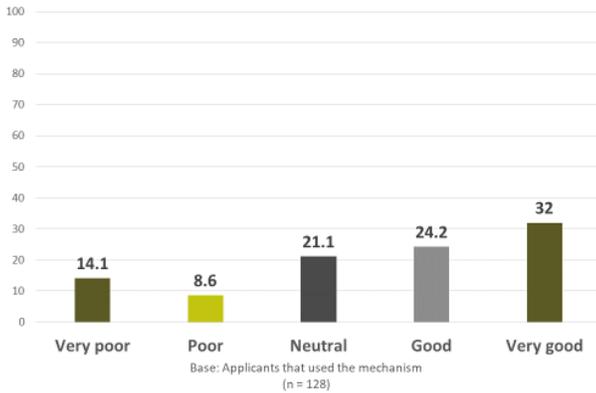
- Last-minute changes on the time/date of closing registration and grievances door.
- lack of NAF capacity to close the massive number of requests received, additional HR capacity is needed in the GRM team

The assessment team has reviewed the GRM form, protocols and surveyed individuals who have submitted complains through any of the platform, to assess how adequate the complainants found the GRM process in terms of i) accessibility, ii) timely solutions, iii) clarity of answers; in addition to iv) their level of confidence in the system.

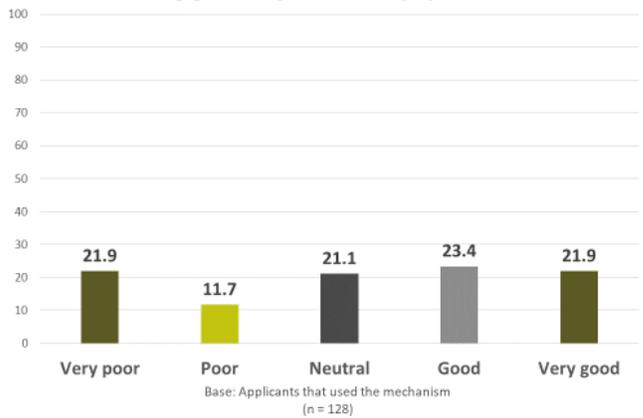
- **GRM Categories:** all project processes and sub-processes are well captured in the GRM form, which enables complainants to specify which aspect of the project they are challenged by, have questions about, or feel is unfair. Each type is also programmed to be shared with the concerned focal point in NAF; to be resolved through the system.
 - Its recommended that the GRM officer reviews the categories structure and the assigned focal points on semi-annual basis and submits a proposal to the PMU manager of all aspects that should be improved, in line with project updates (if any).
 - There is a complaint category on breaching the code of conduct (by a project worker); this category would include any harassment or GBV actions; amongst other types of conduct beach. Nonetheless, the definition of the category should be further clarified as the wording is vague.
- **Ability to Raise anonymous complaints:** NAF allows for anonymous complaints in all categories that don't require follow up on the specific case of the individual or the household. For example, exclusion complaints and delay in payment complaints could not be submitted anonymously as that would not allow NAF to check the individual's data and resolve their cases.
 - The anonymity categorization is adequate, the GRM officer should monitor the categories in which anonymous cases are not accepted and make sure that this function is only applied for programmatic reasons, to enable cases resolution.
- **Protocols for referring cases that fall outside of NAF's direct scope of work:** NAF staff do refer cases that fall out of the agency's mandate to other institutions, including GBV cases that get referred to the Family Protection Department. However, this process is done on ad hoc bases and there aren't any written referral pathways or specialized training on identification of GBV cases.
 - **NAF to establish written referral pathways and train its staff on identification of potential GBV cases.** NAF will not resolve any of the cases or interfere in any as it falls out of its mandate and shall only be referred to specialized entities.
- **Adequacy of the GRM process:**
- 73% of surveyed respondents have never used any of NAF GRM tools. More than half of them (60%) weren't aware of the tools or how to use them. Most said that they would use them if they knew about them (80%)

- Out of the beneficiaries that did use GRM tools, 72% reported contacting the call center as opposed to filling the online form. Half of these respondents rated GRM tools as “easy” or “Very easy” to use. Whilst 21% were neutral and around 26% found them hard to use.
- The figures below show case the respondents’ answers regarding clarity and timeliness of the answers/solutions they were provided with when submitting the complaint; in addition to their level of confidence in the system (i.e. confidence that the complaint will be addressed in a discreet, transparent and fair manner).

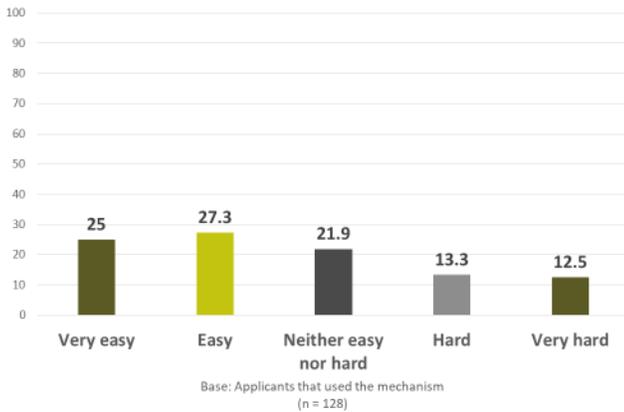
Rate the clarity of answers provided? (%)



Rate the timeliness of answers provided from the support systems? (%)



How easy/hard was it to reach or use of the mechanism? (%)



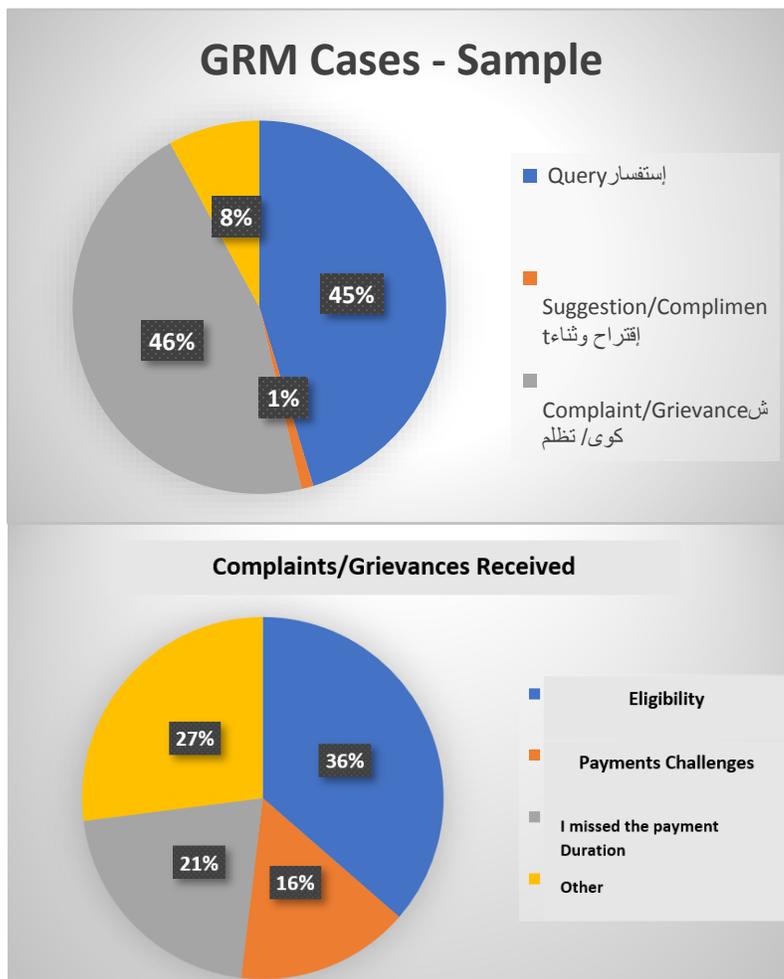
How confident are you that your complaint will be addressed in a discreet, transparent (%) and fair manner



- The above results demonstrate a need to better communicate the availability and the links/contact info to target population (including beneficiaries and non-beneficiaries).
- The highest portion of surveyed beneficiaries expressed their confidence in the process and their satisfaction with the timeliness and clarity of answers. The GRM officer should arrange for FGDs or further assessments to explore the reasons behind the answers of non-satisfied respondents. This is not of urgency noting that the majority were content with the process.

Most of the cases received through the GRM system are usually inquiries (general questions about the program, usually addressed right away through the FAQ list), followed by complaints and data update request. The dissemination between cases differs depending on the phase during project cycle; for example, inquiries and data updates are usually higher during the registration whilst grievances and complaints are higher when eligibility is communicated to beneficiary households.

Figure 19, Sampled GRM cases results



6.2 SSC Grievance Mechanism

Dedicated section of the e-services portal (<https://eservices.ssc.gov.jo/DefenseOrder/EstidamaObjection;appType=100>) for the electronic services have been established through which a grievance can be submitted in relation to the Estidama program. The grievances are either to the classification of the economic activity that the facility falls under, as being approved for the purposes of determining whether it is among the activities most affected, or whether it was not authorized to operate. The other grievance aims to approve the establishment among the establishments most affected by the pandemic, and in this case the establishment must attach the reinforcements and evidence that proves this (financial statements, trial balance, budgets, sales statement from the sales tax department, and others). All current and potential beneficiaries, as well as the public, has access to SSC GRM tools. The use of this has been widely explained and advertised as part of the program communication campaign.

The grievance is automatically transferred to the technical committees formed for that purpose, the committees are formed by employees from within the SSC and others from outside of it to ensure the availability of knowledge and specialized diversity and to enhance the participation and transparency of the decisions taken, the committee reaches its decisions by accepting or rejecting the grievance and then referring it after studying the Higher Committee for Defense Order No. (9), which includes in its membership a number of employees of the institution and representatives of a number of ministries and departments.

Through the portal of the Defense Order Committee No. (9) of 2020, the higher committee examines the grievances, decisions, and reports of the technical committees. The committee either confirms the decision or rejects it, and in the event that the decision is confirmed and there are no notes on the study and placement of the technical committees, the decision is automatically returned to the classification committee to add the facility to the establishments benefiting from the program, and e-services are opened for them to submit their request electronically and are informed of the decision electronically, but in the event that the grievance is rejected, the establishment is electronically notified of the decision with the reasons for rejection.

In the event that the Defense Order Committee No. (9) contradicts the decision of the technical committees, the matter is automatically referred to the Director General to take the appropriate decision. Establishments are informed electronically of the final decision.

Establishments whose grievance is rejected due to the lack of reinforcements can submit an objection once again and attach the necessary reinforcements/evidence, and it will be presented to the relevant committees as shown above.

Below are screenshots of the automated grievance application system:

Figure 20: Notification of non-eligibility and request for grievance



Figure 11: Grievance application form

طلب الشمول باستدامة

- إرفاق معززات تدل على تأثر المنشأة بالجائحة بالإضافة الى وثيقة من العرفة الصناعية او التجارية التي تتبع لها المنشأة تبين النشاط الاقتصادي الفعلي الذي تدرج تحته أعمالها، والنسبة للمدارس الخاصة إرفاق الرخصة السنوية المؤقتة لعام ٢٠٢١.
- في حال عدم توفر معززات لدى المدارس الخاصة الأساسية والثانوية تدل على تأثرها بالجائحة فإن مكانها ولهايات الاستعادة من البرنامج، تقديم إقرار/ تعهد بتخفيض جديد على رسوم جميع الطلبة وبعض النظر عن إبه خصومات أخرى تم تقديمها سابقا وإبها إرفاق الرخصة السنوية المؤقتة لعام ٢٠٢١/٢٠٢٠.
- بإمكانك رفع أكثر من وثيقة بحجم لا يزيد عن 2 ميجا بايت لكل وثيقة.
- المعززات المطلوب تقديمها

رقم الوثيقة للمنشأة	رقم المنشأة	اسم المنشأة
200148045	10885100	شركة مركز الحصول للبيته
تاريخ اليوم	سبب الاعتراض	
19/04/2021		

رفع الملف	عرض	حذف
إرفاق الملف		
<input type="checkbox"/> بصفتي مفوضا عن المنشأة أقوم المؤسسة الفعلة لضمان الاضمان بالحصول على كافة البيانات المتعلقة بالمبالغ المحفوظة من المنشأة لأخوة قرية الدخل والمبيعات وغيرها يرجى إرفاق المعززات.		
<input type="checkbox"/> أقر بأن كافة البيانات والمعلومات المدخلة من قبلي صحيحة وواقع المنشأة واتعهد بتحمل كامل المسؤولية القانونية في حال طرأ عليها اي تغيير يؤثر على شروط الاستفادة من البرنامج.		
يرجى اختيار احد القرارات التالية:		
<input type="radio"/> المبيعات تراجمت بنسبة 40% فأكثر مع وجود معززات من دائرة قرية الدخل والمبيعات وغيرها يرجى إرفاق المعززات		
<input type="radio"/> بالنسبة للمدارس الخاصة للتقدم بطلب الاستفادة على خيار تقديم خصم لثاني 15% عن الرسوم الدراسية لعام 2020/2021 (يرجى إرفاق التعهد وفقا للنموذج المعتمد موقعا حسب الأصول)		
<input type="radio"/> اعتراض على تعميم النشاط الاقتصادي للمنشأة كونه لا يتوافق مع الواقع		
<input type="radio"/> المنشأة تعرضت بالجائحة مع وجود معززات التي تدل على ذلك، والنسبة للمدارس بتوجب إرفاق كشف بالرسوم المستحقة عن كل طالب قبل الخصومات وبعدها (الوجبات) والمبالغ المحملة فعلياً عن كل طالب وإرفاق هواتف اولياء امور الطلبة		
إرسال		الرجوع

Figure 22: Attachment of reinforcements and evidence

Figure 23: SSC Employees' access menu

Figure 24: Report of all grievances applications

WINDOW1

المؤسسة العامة للضمان الاجتماعي
بيانات المنشآت التي تقدمت بالإعراض للشمول ببرامج إستدامة

٢٠٢١-٠٤-١٩

رقم المنشأة: الفرع: الفرع من الفروع: حالة الطلب قيد المعالجة:

بيانات المنشآت

حالة الطلب	رقم المنشأة	اسم المنشأة	نشاط المنشأة الفرعي	الفرع	جهة التحويل أمر الدفاع	تسبب لجنة أمر الدفاع	سبب التحويل من لجنة أمر الدفاع	نوع الأقرار
تفاصيل								
تفاصيل								
تفاصيل								
تفاصيل								
تفاصيل								
تفاصيل								
تفاصيل								
تفاصيل								

Figure 25: Technical Committee Decision Portal

الرجوع الى الصفحة السابقة
الاجراء على الاعتراض
WINDOW1

لا توجد غاية

الغاية: _____

رقم المنشأة	اسم المنشأة	نوع الاستدانة	الى المدير العام	تسبب لجنة امر الدفاع	قرار المدير العام	تسبب اللجنة الفنية	تاريخ الاعتراض	شهادة الوثائق
٩٤٩٩٣٠٠	شركة احمد خالد محمد الرشدان وشركاه	الائتمار تضاريا					٢٠٢١/٠٤/١٦	١٩١٠٢
٩٤٩٩٣٠٠	شركة احمد خالد محمد الرشدان وشركاه	الائتمار تضاريا					٢٠٢١/٠٤/١٥	١٩٣٨١

موافقته على الاعتراض **البرنامج الذي اعتمدته اللجنة**

سبب الموافقة

السبب

السبب

موافقته على الاعتراض

رئيس الاعتراض

تحويل الى اللجنة الفنية

قطاع التطعيم			ادخال البيانات من قبل اللجنة الفنية			قطاع المبيعات			
نسبة الانخفاض %			٢٠٢٠	٢٠١٩	نسبة الانخفاض %			٢٠٢٠	٢٠١٩
عدد الطلاب									
نسبة التحصيل									
معدل الرسوم									

تسبب اللجنة الفنية

السبب	تحويل الى لجنة امر الدفاع /قبول الطلب	قبول الطلب	السبب	تحويل الى لجنة امر الدفاع/رفض الطلب	رفض الطلب
السبب	تحويل الى لجنة التصفيف /قبول الطلب	قبول الطلب	السبب	تحويل الى لجنة التصفيف /قبول الطلب	قبول الطلب

Figure 26: Defense Order (9) Committee Decision

المؤسسة العامة للضمان الاجتماعي
بيانات المنشآت التي تقدمت بالاعتراض للشمول ببرنامج استدامة

٢٠٢١-٠٤-١٩

اسم المنشأة الرقم الوطني للمنشأة رقم المنشأة

البحث عن طريق : %

خروج **طباعة كئف** **مسح** **إستفسار**

بيانات المنشآت

حالة الطلب	رقم المنشأة	اسم المنشأة	نشاط المنشأة الرئيسي	سبب التحويل من اللجنة الفنية	نوع الإقرار	نسبة الانخفاض
م	٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	صنع الآلات كهربائية أخرى (مولدات كهربائية، محولات، مفاتيح كهرباء، أسلاك وكابلات، مصابيح كهرباء)	١٠٠	تراجع الإيرادات	تفاصيل
م	١٠٢٨٤٤٠٠	شركة الوعد للوظيفة والطويات	البيع بالجملة للاغذية والمشروبات والتبغ	قبول الطلب: تم الموافقة على الطلب سابقا	تصنيف	تفاصيل
م	١٠٢٨٤٤٠٠	شركة الوعد للوظيفة والطويات	البيع بالجملة للاغذية والمشروبات والتبغ	قبول الطلب: تم الموافقة على الطلب سابقا	تراجع الإيرادات	تفاصيل
م	٧٤٠٥٤٠٠	شركة الإرنيه للصناعات التكميلية	صنع منتجات المعادن من خزانات واللازم المعنیه للعارات (البوب نوافذ،...) إطني المعادن	رفض الطلب : تنسب اللجنة فنية برد الاعتراض لعدم تآثر مبيعاتها بحسب المعزرات المقدمة	تصنيف	تفاصيل
م	٧٤٠٥٤٠٠	شركة الإرنيه للصناعات التكميلية	صنع منتجات المعادن من خزانات واللازم المعنیه للعارات (البوب نوافذ،...) إطني المعادن	رفض الطلب : تنسب اللجنة فنية برد الاعتراض لعدم تآثر مبيعاتها بحسب المعزرات المقدمة	تراجع الإيرادات	تفاصيل
م	٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	صنع الآلات كهربائية أخرى (مولدات كهربائية، محولات، مفاتيح كهرباء، أسلاك وكابلات، مصابيح كهرباء)	١٠٠	تراجع الإيرادات	تفاصيل

Figure 27: Director General Decision

الإجراء على الاعتراض

القيام: لا توجد عليه

الرجوع الى الصفحة السابقة

رقم المنشأة	اسم المنشأة	نوع الاستدامة	تسبب لجنة التصنيف	ملاحظة الوثائق
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	الأكثر تحضرا	للفراسة	١٧٣٧٨ مشاهدة الوثائق
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	غير مصرح لهم	للفراسة	١٧٠٣٩ مشاهدة الوثائق
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	الأكثر تحضرا	للفراسة	١٧٣٣١ مشاهدة الوثائق
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	الأكثر تحضرا	للفراسة	١٦٤٠٥ مشاهدة الوثائق
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	الأكثر تحضرا	للفراسة	١٦٣٠٤ مشاهدة الوثائق

تحويل الى لجنة التصنيف تصنيف المنشأة سبب الموافقة

رفض الاعتراض السبب

تحويل الى عطوفة المدير العام /موافقة التسبب

تحويل الى عطوفة المدير العام / رفض التسبب

7. Stakeholder Engagement

During the Takaful program design (September 2018 – March 2019), NAF has engaged many stakeholders; including beneficiaries, target beneficiaries and development partners, through;

- **Technical collaboration with development partners on project design and Preparations:** A technical working group was formed of NAF development partners (WB, UNICEF, UNHCR, WFP and the EU). Regular meetings were held to support NAF staff in mapping the project cycle, developing the program’s design parameters, and planning the implementation processes. After endorsing the design parameters. Afterwards, a smaller working group was formed, of NAF heads of units, concerned technical focal points and a representative of each development partner; for each program stream (registration, targeting, enrollment and payment, communications and GRM). An Operational Manual was developed, circulated and later informed the development of the program tools, including data collection forms and the MIS automated modules. NAF has worked with partners on developing key communication messages that were disclosed through mass media and social media.
- **Pilots and FGDs with poor population** were conducted; to test the produced tools and apply enhancements based on the received feedback from the beneficiaries’ side
 - Piloting the registration form pre-launch, with 300 beneficiaries. This included piloting both self-entry through the online form and assisted registration, from NAF staff. Beneficiaries provided feedback regarding (i) the technical usage and functionalities, and (ii) clarity of messages and questions. The feedback was compiled, reviewed and reflected in the enhanced form.
 - Pilots conducted for the field verification form in three governorates and to more than 50 households. Amendments were reflected on the form based on the results.
 - Testing the GRM process flow internally in NAF through hypothetical cases.
 - A pilot for digitized payments conducted in Jerash governorate for 1000 households. The results of the pilot were documented in a report and have impacted the design parameters of the digitization of NAF payments
- **Capacity Building Programs for NAF staff** were conducted by development partners, through trained staff members on the new program processes.

Throughout the piloting and implementation phases, NAF partners have worked closely with NAF on the implementation through providing technical assistance and contracting private-sector parties to undertake big-scale activities. All the activities conducted included capacity building and engagement of NAF staff as a core component.

NAF’s Technical Working Group also met, including new project donors (JFA members); to discuss how technical and budget support to the project will be coordinated.

Post implementation of the first phase of the Takaful program, NAF partners have supported NAF through evaluating the first phase of the project implementation and processes. This included the Takaful, Phase I Process Evaluation (PE) that was conducted by the World Bank (October 2019) and Takaful Technical Payment Assessments (PA), conducted by each of the World Bank and the World Food Programs (October 2019). The Process Evaluation followed a participatory approach that NAF partners as well as NAF beneficiaries and target population. Key recommendations from the evaluations included;

- Strengthen NAF’s staff capacity to carry out Program operations according to its new features and design parameters and the social protection framework
- Define which processes currently handled by contracted firms (e.g. Optimiza) should be managed by NAF, e. g. databases processing, payment list processing
- Targeting formula needs to be assessed in its performance to achieve its double purpose: select poorest households as beneficiaries and determine specific amount of benefit for each household according to severity of poverty
- Implement and enforce protocols that create a flow and timeline with a detailed “blind decisions” tree. Eliminate last minute changes that go against the original design
- Every step in the process from application to payment should be traceable in MIS, according to protocols and based on planned timeframe
- Link NAF MIS with other systems; to establish a fully automated payment process
 - Interfacing with CBJ/ACH
 - Interfacing with the PSPs
- It is recommended that the three functions (creation, verification and authorization) are managed in different units/departments within NAF to ensure transparency and enhance quality of payment instruction before submission.
- Claw Back Elimination; the payment should not be retrieved from beneficiaries’ accounts if they don’t use it

The status Quo on implementing these recommendations and the way forward are stated in Annex 1.

This Rapid Social Assessment will be disclosed on World Bank website and the English and Arabic translation will be disclosed on NAF and SSC websites.

8. Recommendations Summary

This section aims to summarize the mitigation measures to address project social risks covered in the previous sections of the report). The Social Officer in the PMU has the responsibility to monitor the implementation of these recommendations and ensure that all processes are in line with the project design and the legal agreements; the PMU M&E officer should report against the listed recommendations. Many of the recommendations will be implemented jointly by the PMU and NAF sections and are supported by international donors/partners (refer to the entities engagement table, Page 15). The project is, by design, meant to address the effect of the COVID-19 crisis on the most vulnerable households in Jordan. The targeting methodology, which is used for the selection of the households is not assessed under this Rapid Social Assessment. Nonetheless, the World Bank plans to conduct a technical evaluation of the targeting formula; and provide solid recommendation to the GOJ around needed enhancements. The evaluation is included in the recommendation' table below (Table Five).

For the National Aid Fund, recommendations from previous technical assessments are also accessible in Annex 1, and should also be monitored and implemented by the PMU.

Table 5. Summary of Mitigation Measures

Social Section	Assessment's	Risks Area	Mitigation Measure
4.1.	Socio-economic	Impact of the COVID-19 Crisis on poor households and on formal workres	<p>It's expected that the project and its additional financing will provide a layer of protection and eliminate the drastic increase in poverty rates. The AF will also provide protection to formal workers, which is expected to mitigate drastic wage cuts or suspension of businesses that would result in stopping wage payments.</p> <p>The project is expected to partially mitigate the impact of the pandemic on formal workers through supporting the "<i>Estidama</i>; Sustainability Program". "<i>Estidama</i>" provides wage subsidies to formal workers in firms severely affected by the pandemic and thus at risk of closing down and having to lay off workers.</p>
4.2.	Social tension and cohesion	Social tensions amongst communities	<p>Implementing the Stakeholder Engagement Plan including developing and disseminating structured communications that are clear and precise about the eligibility and the targeting criteria (NAF & SSC)</p> <p>-Operate an effective GRM: Households and workers may submit a grievance, through the GRM channel if they were not found eligible, timely feedback should be provided</p>
4.3.	Community Health and Safety	Exposure to COVID 19	- Implementing the mitigation measures/process in the Community Health and Safety plan (section 4.3.1). (NAF and SSC)

Social Assessment's Section	Assessment's	Risks Area	Mitigation Measure
			<ul style="list-style-type: none"> - ECT CHS Plan should be embedded in each of the project processes; performance indicators related to CHS implementation in each process to be added to the project's regular reports. (NAF and SSC) - The CHS plan in this RSA and OHS plans from LMP should be implemented in a complementary manner. (NAF and SSC).
4.3.1		Risk of exposure to GBV	<ul style="list-style-type: none"> - The project is connecting to national efforts, focus groups and committees in Jordan working on gender, collaboration areas have been generally identified, to assess processes then enhance the programs towards gender equity. - trainings to NAF HQ and field workers on promoting awareness and detection of cases of gender-based violence will be added to the governmental training plan, to be delivered with support from partners. - systematize the continuous use of existing national referral pathways for GBV cases, this practice will provide a referral channel for NAF beneficiaries that submit GBV complaints to specialized case management agencies. - GBV risk prevention during field verification: During verification field visits (if any), the project staff and any contracted firm will continue to follow the current practice of sending a team of one male and one female to the visited household. In addition to calling the household prior to the visit to explain the purpose of the visit, set the expectations of the household and provide the call center number. - Monitoring and Evaluation (GBV): it's recommended that any upcoming situation monitoring survey conducted by the project includes an indicator around GBV, with specific focus on the effect of the pandemic on the GBV situation in the household - Support to formal workers (component 4): The access to project benefits is mandated for all Jordanian workers, regardless of their gender, targeting and selection mechanisms have been fully automated to ensure transparency.

Social Assessment's Section	Assessment's	Risks Area	Mitigation Measure
4.4.1	Application process	Outreach and communication about the program	<ul style="list-style-type: none"> - NAF is using field-level registration centers in the most vulnerable and rural areas in Jordan. This includes static and mobile centers. Mobile centers are equipped with field officers who do door-to-door outreach and support households in vulnerable areas to fill the registration process. - For NAF Programs, it's important to balance between the use of various communication channels to inform the public about the project, while focusing on the most used channels for each component (e.g., mass media for emergency assistance and outreach/social media for Takaful). NAF is applying this recommendation through using mass media announcements during the pandemic. - For wage subsidies through SSC, the project will focus on the use of mass media and online processes, noting that business owners are familiar with the process. Support will also be provided through the national call centers and SSC sections to applicants that seek it. - Communication messages to formal workers, in relation to benefit disbursement and important announcements through text messages, will be further clarified and strengthened; the project will response by facilitating easier access to project information through maintaining an updated FAQ sheet online and through exploring the possibility of sending notifications.
		Registration and Verification	<ul style="list-style-type: none"> - Support provision to applicants(NAF): NAF provides "outgoing" support to households that started an application but didn't complete it, through two-way SMS. - Registration support(NAF) the project will continue to provide structured support mechanism to households who are facing challenges and may not be able to get support in filling the form, through registration centers and mobile teams. - Administrative data inaccuracy(NAF) to be handled through adequate GRM categories and flows <p>Wage Subsidies (SSC): In cases where small firms in Jordan do not have the adequate financial reporting practices to allow</p>

Social Section	Assessment's	Risks Area	Mitigation Measure
			<p>them to prove to the SSC their eligibility for the program, SSC will allow them to submit financial reports using their existing reporting tools, take that its endorsed by a financial auditor. This measure is applied to facilitate the registration and eligibility process for all firms using their existing tools, while also ensuring that the process is legally transparent.</p>
4.4.2.	Targeting Formula and Selection of Beneficiaries	Exclusion Errors	<p>-The Bank is supporting NAF in conducting a full technical assessment of the accuracy of the targeting formula, including inclusion and exclusion, findings will be available in Q3 2021. The assessment will meet the below objectives (NAF)</p> <ol style="list-style-type: none"> (1) Measure the accuracy of the current model and identify sources of error and propose improvements. The TE will indicate the amount of the targeting error the targeting formula produces and - conversely - the accuracy, with which benefits are reaching the intended beneficiaries. It will also show where the benefit incidence is concentrated. The targeting diagnostic exercise will provide the basis for updating the current targeting approach. (2) Examine the ability of the CT to reach and address the vulnerabilities and needs of informal workers. Informal workers and their family member tend to be vulnerable in the face of shocks and are often missed by social safety nets. The TE will assess CT's ability to protect informal workers and their households and propose improvements. (3) Identify bottlenecks in the implementation of <u>outreach, registration, data verification, enrolment processes, and grievance redress.</u> The effectiveness of implementation of these processes has implications for the accuracy of targeting. For instance, if outreach fails to reach the poor, or if the poor face barriers to registration, they will not enroll resulting in exclusion error. By the same token, gaps in grievance and redress mechanism (GRM) may undermine the ability of deserving households to claim their right to participate in the CT and result in perception that the program is unfair, which might also weaken enrollment, and so on. (4) Understand the uses of the cash transfer funds by the beneficiaries.
4.4.3	Enrollment of beneficiaries		<p>- Enrollment support: NAF assists eligible beneficiaries who are unable to enroll online, through a call center. Beneficiaries without existing e-wallets are referred to mobile payment providers to open e-wallets online.³² For households without a smartphone, or those who are unable to open an account online, NAF may open e-wallets on their</p>

³² Beneficiaries will be provided information relevant for the selection of payment providers, such as the presence of agents from the various payment providers in their localities, as well as information on how to open an account and the use and use of e-wallets for everyday transactions, like the payment of utility bills.

Social Section	Assessment's	Risks Area	Mitigation Measure
			<p>behalf with support from the Payment Service Providers (PSPs) and will be facilitated through a call center.</p> <ul style="list-style-type: none"> - During consultations, some NAF beneficiaries mentioned that more detailed information around the presence of agents from the various payment providers in their localities is needed, this indicator has been added to the payments assessment that the Bank is conducting, for more representative and detailed findings -
4.4.4	Benefit Distribution		<ul style="list-style-type: none"> - Using follow-up SMS to identify cases that do not access their benefit, in addition to GRM channels (recommended for implementation as part of AF) - Raise Awareness regarding e-payments and e-transfers features, using e-wallets. NAF development partners could explore how to increase financial literacy around this aspect (recommended for implementation as part of AF)
5.	Capacity Assessment of implementing agencies	Coordination, Monitoring and Evaluation	<ul style="list-style-type: none"> - Conduct a thorough assessment of NAF capacity needs in both HQ and branches then develop and deliver a training plan accordingly. Topics covered could be generic and not just related to the program operations. - Structured monitoring tools should be produced, including indicators on social aspects. In addition, monitoring indicators under each program pillar should take into consideration the effect of project activities on extremely vulnerable beneficiaries (e.g., female heads of households) - NAF will continue to leverage on automated systems, while providing extensive support to beneficiaries to guide them around the use of these tools and methods, in line with the communication messages in the Stakeholders Engagement Plan, using communication and GRM channels. - NAF should start building the capacity of its staff to be ready for managing the MIS when the handover is finalized, the M&E officer in the PMU and the IT team will be responsible of this item. - A technical working group on M&E has been formed inside NAF, with representation from key partners, NAF, and the PMU M&E officer.

Social Assessment's Section	Risks Area	Mitigation Measure
6.	Grievance Mechanism	<ul style="list-style-type: none"> - NAF will better communicate the availability of GRM services, the links, and numbers of uptake channels to target population. GRM communication will be monitored by the Social Officer and the M&E Officer and will include: enhancing GRM awareness through adding it to all communication materials that target beneficiaries and non-beneficiaries; conducting additional capacity building sessions for NAF staff in the branches; and conducting satisfaction surveys around GRM - Producing referral pathways for cases that fall outside of NAF's capacity and training staff on identification of such cases. - Continue enhancing the GRM module and automating new features such as notification alarms for open cases, escalation of unresolved cases, enhanced visualized dashboard, and including the complaints history as part of the beneficiary profile - Provide admin access for dedicated NAF staff on the GRM system be able to do the following customization inside the GRM the authorization for this access needs to be clearly defined and limited to certain users - Grant access to National Call Center agents to the MIS. <ul style="list-style-type: none"> ▪ expand HR capacity in NAF call center during peak times ▪ It's recommended that the social officer reviews the categories structure and the assigned focal points on semi-annual basis and submits a proposal to the PMU manager of all aspects that should be improved, in line with project updates (if any).
7.	Stakeholder Engagement	<p>Coordination</p> <ul style="list-style-type: none"> - Continuous coordination amongst partners who are supporting NAF required; to avoid duplication of services and to maximize the added value of the support provided. Regular meetings and consultations between partners, under the lead of NAF provides a platform to discuss challenges and mitigate all programmatic risks, including social risks. - The ongoing coordination with private sector unions and chambers should continue throughout the program implementation.

Annexes

Annex 1. Recommendations Summary of Previous Assessments (National Aid Fund)

oints).

Recommendation from previous assessment	Status (June 2021)	Way forward
<p>Strengthen NAF’s staff capacity to carry out Program operations according to its new features and design parameters and the social protection framework</p>	<p>Ongoing Process, NAF HQ has rolled out multiple training on program design and implementation, for its field staff in branches.</p> <p>A technical M&E working group was formed by NAF, a ToR is under development.</p> <p>NAF is receiving support from WFP in strengthening the capacity of the M&E unit</p>	<p>There is a need to conduct a thorough assessment of NAF capacity needs in both HQ and branches then develop and deliver a training plan accordingly. Topics covered could be generic and not just related to the program operations.</p> <p>The following to be included under component 2 of the ECT Project - AF</p> <p>a) A consultation workshop with NAF DPs, to discuss needs based on experience, assessment results, PE results, etc.</p> <p>b) Brief Capacity Assessment development and roll-out, HQ level</p> <p>c) A comprehensive capacity building Plan produced, based on the results of the workshop. Could be outsourced to a specialist/firm with relevant experience</p> <p>D) Capacity building package/ material production; the training materials for each of the topics should be developed by an expert/company; in liaison with partners</p>
<p>Define which processes currently handled by contracted firms (e.g., Optimiza) should be managed by NAF, e. g., databases processing, payment list processing</p>	<p>Done (decision made); large scale data collection activities will still be outsourced as NAF doesn’t have the logistical capacity to conduct them in house. However, handover is planned for the MIS by the end of the project duration</p>	<p>IT officers will be hired under the PMU and will start building the capacity of NAF staff to be ready for managing the MIS when the handover is finalized</p>
<p>Targeting formula needs to be assessed in its performance to achieve its double purpose: select poorest households as beneficiaries and determine</p>	<p>Targeting evaluation is ongoing, findings will be ready in Q3, 2021</p>	<p>Evaluation report to be produced and discussed with NAF then inform enhancements on the formula.</p>

Recommendation from previous assessment	Status (June 2021)	Way forward
specific amount of benefit for each household according to severity of poverty	Enhancing the formula based on the results of the evaluation has been added to the project's Performance Based Conditions	
Every step in the process from application to payment should be traceable in MIS, according to protocols and based on planned timeframe	Done	Any new modules that are added to the MIS for the ECT project should be traceable, in line with project design and processes
Link NAF MIS with other systems; to establish a fully automated payment process a. Interfacing with CBJ/ACH b. Interfacing with the PSPs	Done	Technical challenges in ACH connection to be resolved. Item to be monitored by the PMU
it is recommended that the three functions (creation, verification; and authorization) are managed in different units/departments within NAF to ensure transparency and enhance quality of payment instruction before submission.	Done, protocols produced, and MIS programmed accordingly	None
Claw Back Elimination	Done	None

Annex 2. Rapid Social Assessment Survey

Rapid Social Assessment Survey

Total Sample Size = 450 answered surveys

Sample One: Female Headed Households (Size: 105 answered surveys: 35 of each sub-category)

Data Base: 300 Households that have a female head of household; 100 incomplete applications/ 100 eligible households for CT/ and 100 ineligible households.

Sample Two: incomplete applications (Size: 105 answered surveys: 35 of each sub-category)

Database: households that have incomplete applications (other than the ones in category 1); 100 from the north region/100 from the central region/ 100 from the south.

Sample Three: ECT Beneficiaries (Size: 105 answered surveys: 35 of each sub-category)

Database: beneficiary households that have been paid for the informal workers program; 100 from the north/ 100 central/ 100 south.

Sample Four: Takaful Beneficiaries (Size: 105 answered surveys: : 35 of each sub-category)

Database: beneficiary households that have been enrolled and paid in Takaful phase two; 100 from the north/ 100 central/ 100 south.

Sample Five: Beneficiaries who submitted complaints of cash out through the GRM survey (30 answered cas

Validating Identity: Are you (Name)

Introductory statement to be included in the standard introduction: “this is a survey to assess the program processes and does not affect the inclusion or exclusion in any of NAF programs, we would like your support by sharing your thoughts and experiences on the program but you may approve or refuse to participate; your answers will only be used for analytical purposes and your identity will not be included in the shared results”

Question	Sample One FHH/eligible	Sample One FHH/ineligible	Sample One FHH/Incomplete	Sample Two incomplete	Sample Three ECT	Sample Four Takaful	Sample Five GRM
Q1: How did you hear about the program (Social Media/ Mass Media/ word of mouth/ other?)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q2: Who filled the online registration form (HoHH, family member, support from someone out of the HH, other?)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q3: How did you access the online form (head of HH phone, phone device of someone in the HH, used an acquaintance’s device, other?)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q4: How easy/ hard was the form (very easy, easy, medium, a bit challenging, very challenging) - if challenging or very challenging, please tell us which part was the hard part? Free text – mandatory to fill	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q5: have you contacted NAF call center, he National call center, or filled an online complaint? Yes/no - If yes, what mechanism did you use (NAF call center, National Call center, online application)?	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Question	Sample One FHH/eligible	Sample One FHH/ineligible	Sample One FHH/Incomplete	Sample Two incomplete	Sample Three ECT	Sample Four Takaful	Sample Five GRM
<ul style="list-style-type: none"> - how easy/hard was it to reach or use this mechanism? (V. easy, easy, acceptable, challenging, V. challenging)? - if yes, how would you rate the clarity of answers provided? (not good, acceptable, good, very good) - if yes, how would you rate the timeliness of answers provided? (time required to resolve the case and provide feedback) (not good, acceptable, good, very good) - How confident are you that your complaint will be addressed in a discreet, transparent, and fair manner? (V. confident, somewhat confident, I don't know, slightly skeptical, V. skeptical) - If no, are you aware of how to access these services? - Would you use them? - If no, why not? 							
Q6: For FHHS only: as a woman, what additional challenges that you think you face in the process which male heads of households might not face?	Yes	Yes	Yes	No	No	No	No
Q7: How did you open the wallet? (on my own after receiving the SMS/ I received assistance through a phone call/ I received assistance through a virtual session)	Yes	No	No	No	Yes	Yes	No
Q8: Please assess the wallet opening process (V. easy, easy, acceptable, challenging, V. challenging)	Yes	No	No	No	Yes	Yes	No

Question	Sample One FHH/eligible	Sample One FHH/ineligible	Sample One FHH/Incomplete	Sample Two incomplete	Sample Three ECT	Sample Four Takaful	Sample Five GRM
<ul style="list-style-type: none"> - If challenging; what was the challenging part? <ul style="list-style-type: none"> ➤ Opening the wallet online ➤ Activating the Wallet ➤ Other + Free text available for all of the above (please fill) 							
Q9: For eligible beneficiaries: Did you receive an SMS of Payment Disbursement (Yes/No)	Yes	No	No	No	Yes	Yes	No
Q9: For eligible beneficiaries: Did you cash out the payment of use online payments (cash out, online payment, both)	Yes	No	No	No	Yes	Yes	No
Q10: If cash-out, please assess the cash out process V. easy, Easy, acceptable, challenging, V. challenging - If challenging please select the reason <ul style="list-style-type: none"> - I didn't know where the cash out point was - Using the application or the SMS function was challenging - Long line or long wait at the agent/ATM - the agent/ATM was far - the agent did not have money - Other, please explain 	Yes	No	No	No	Yes	Yes	No

Annex 3. List of Consultations/FGDs Moderators:

- Ali Foda, Head of Operations, SSC
- Ali Smadi, Head of Finance, SSC
- Feras Shatnawi, Head of Communications, SSC Hanaa Al-Kharabsheh, Head of Institutional Development
- Mohammad Al Sutari, Appointed Social Focal Point in NAF and IT Officer

Consultations were also attended and supported by the Ministry of Planning, National Aid Fund Management, World Bank team

5.2. Consultations supported by the Project

Consultations on the Project social aspect was conducted by the implementing agencies before the appraisal of Additional Financing (AF). In consideration for COVID-19, two consultations were held virtually (May 2021), and two consultations were held in person (September 2020 and June 2021). In addition, a stand-alone meeting was held with a gender-focused entity. The consultations held with National Aid Fund beneficiaries were held in person, while maintaining social distancing and applying the needed precautions (use of face masks, and disinfectants).

The project realized that beneficiaries of component '1' are more vulnerable by nature as the component targets poor and near poor households in Jordan. Thus, it made sure to conduct more than one consultation session and provide face to face moderation by NAF. The objective was to ensure that beneficiaries can express their opinions in a comfortable environment. An additional discussion was held with a representative from a Jordanian Union for Women, with specific focus on the experience of vulnerable women in poor households, as part of the SSN.

Feedback from stakeholders and beneficiaries was documented and reflected in this section and in the annexes. This Social Assessment will be disclosed on the World Bank and GoJ websites prior to Program appraisal.

In total, five consultations were conducted as follows:

Attendees consisted of government representatives implementing entities including appointed Social Officers in NAF and SSC, CSOs, private sector associations, and beneficiaries. The two largest CSOs in the country that work on poverty alleviation (including women focused initiatives) were present in NAF consultations. As for SSC, the program targets all Jordanians registered under beneficiary companies and is benefiting females at a

rate of 50%. The lists were put by NAF and SSC, in coordination with the Bank team. Sessions were moderated by NAF and SSC (the list of moderators is available in annex 3).

All feedback aspects related to targeting (inclusion or exclusion), payments, financial inclusion, and gender-focused experience will be further examined, through adding relevant indicators to project assessments (e.g. Targeting evaluation, payments assessment, gender review, etc.)

Participants and beneficiaries of both entities expressed their appreciation for having the opportunity to express their opinions.

Annex 4. Agenda and List of Participants in Project Consultations

- **Consultation session (A)** on Component 1 of the project (Cash transfers to vulnerable households), in May 2021: this session included participation from CSOs and NAF partners:
 - Jordan Hashemite Charity Organization, NGO
 - Tkiyet Um Ali, NGO
 - FCDO, NAF Partner
 - UNICEF, NAF Partner
 - USAID, NAF Partner
 - World Food Program, NAF Partner
 - 20 Beneficiaries of NAF cash transfer programs (two focus group discussions)

- **Consultation Session (B)** on component four of the project (wage subsidies), in May 2021;
 - Amman Chamber of Industry
 - Jordan Chamber of Commerce
 - Jordan Chamber of Industry
 - Rotana Hotel, Private Sector
 - Royal Jordanian Airlines, Private Sector
 - A private School Representative, Private Sector
 - Formal Workers (one Male and One Female), Program Beneficiaries

- **Consultation Session (C)** on NAF Processes, in September 2020: this session included 8 participants (two females) from NAF beneficiaries who benefited for the Emergency CT in 2020. Discussion included (communication, outreach, registration, enrollment, payment and GRM). Participants were sampled from NAF data base, from nearby geographic locations as the session was conducted in person. The sample included beneficiaries using various payment methods (Bank accounts and e-wallets).

- **Consultation Session (D)** A Focus Group Discussion with beneficiaries of component 1 (Cash transfers to vulnerable households), who benefited from the emergency cash transfer in 2020, 2021 and beneficiaries of regular cash transfers for

vulnerable households. This session included 13 participants (5 women), including beneficiaries of regular cash transfers, emergency cash transfers, female heads of households, and youth. The FGD also included beneficiaries who received their support using e-wallets and others using Bank accounts.

- **Consultation Meeting (E)** A consultation meeting regarding component 1, with the National Commission for Women Jordanian National Commission for Women (Standalone meeting)

AGENDA Venue: ZOOM		
Item	Duration	Presenter
Introduction: Interpretation and Q&A Protocol	5 Min	Moderator
Foreword by MoPIC: <ul style="list-style-type: none"> - Welcoming note - Quick background about the project: Objectives, implementing entities, duration, target group, and financing entities 	10 Min	MoPIC
<ul style="list-style-type: none"> - The Objective of the consultations (overview on WB ESF requirements) 	10 – 15 Min	Project team/WB
Program Overview by the National Aid Fund/ Social Security Corporation <ul style="list-style-type: none"> - Welcoming note - Overview Presentation about the project - Q&As 	20 Min	NAF/SSC
Project Consultations <ul style="list-style-type: none"> - SEP: Who are the Program Stakeholders, Engagement Framework and Program GRM - LMP: Overview PPT - Rapid SA: Overview on findings PPT 	30 Min	NAF/SSC/ support from project team (WB)
Consultations Session	30 Min	Moderator

Annex5. Desk review resources

- Takaful Process Evaluation (October 2019); conducted by Bank consultants and used a mixed method that included (a) a desk review of the program documents for all the processes and sub-processes; in addition to focus group discussions (FGDs) and key informative interviews (KIIs) with NAF partners, beneficiaries, and staff members. It also did a small sampled survey with project beneficiaries. The process evaluation (PE) described the main activities and their outputs then assessed the adequacy, reliability and timeliness of each macro- process based on its' objective and in relation to the international practice.
- Takaful Technical Payment Assessment (October 2019); conducted by the Bank, to assess NAF cash delivery cycle. The consultant held several meetings with NAF, the Central Bank of Jordan (CBJ) and NAF contracted Payment Service Providers (PSPs), as well as NAF's Management Information System (MIS) developer; to understand the challenges, constraints, and risks associated with the current process of payments to the beneficiaries then provided technical recommendations to enhance NAF's cash cycle and to link NAF systems with the systems of the Central Bank of Jordan
- NAF GRM Reports
- Operations Manual
- Stakeholder Engagement Plan
- SSC GRM guidelines
- SSC MIS
- SSC instructions for "Estidama Program"