

**Jordan Emergency Cash Transfer COVID19 Response Project - Additional
Financing**

**LABOR MANAGEMENT PROCEDURES
November 2021**

Definitions

- “Estidama Program” is a national program, established in December 2020 within the Social Security Corporation to provide Estidama Benefits to eligible formal sector workers.
- “Estidama Benefits” mean a set of safety net transfers combining wage subsidies and social security contributions paid to eligible employees of eligible enterprises (under component 4 of the Project).
- “National Aid Fund” (NAF) is a national safety net fund established in accordance with National Aid Fund Law No. 36 of 1986, as amended, or its legal successor.
- “PMU”: The Project Management Unit within NAF
- “Social Security Corporation” (SSC) is an autonomous government institution, established in accordance with the Provisional Law No. 30 of 1978 and Law No. 19 of 2001, with the mandate to protect and support the workforce socially and economically.
- “Takaful-1 Cash Transfer Program” is a national targeted program launched in May 2019 by NAF to provide unconditional cash transfers to beneficiaries. The program aims to provide income support for the protection and inclusion of poor households using a pro-poor targeting criteria.
- “Takaful-2 Cash Transfer Program” is an emergency national cash transfer program designed in April 2020 and launched in the second quarter of the same year, targeting households with informal workers adversely affected by the COVID-19 pandemic.
- “Takaful-3 Cash Transfer Program” is an emergency national cash transfer program designed in December 2020 and implemented in 2021, targeting households with informal workers adversely affected by the COVID-19 pandemic.

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1. INTRODUCTION

These Labor Management Procedures (LMP) are applicable to the Jordan Emergency Cash Transfers Project. The Procedures were drafted, published and adopted in November 2020 for the Emergency Cash Transfer Parent Project. These LMPs apply to the Parent Project, the first Additional Finance and the Second Additional Finance; they cover both implementing entities (National Aid Fund and the Social Security Corporation) through signed subsidiary agreements between each entity, the Ministry of Planning and International Cooperation (MOPIC) and the Social Security Corporation (SSC). The procedures set out the way in which project workers are managed in accordance with the national labor law requirements and the World Bank's Environmental and Social Standard 2 on Labor and Working Conditions (ESS2). They will be reviewed and updated during Project implementation as needed.

The LMPs aim to facilitate project planning and implementation through the identification of main labor requirements and risks associated with the project, including maintaining a safe working environment for workers in view of the COVID-19 pandemic.

The Emergency Cash Transfer COVID-19 Response Parent Project has been supporting the GOJ cash support package to poor and vulnerable households. The Parent Project supports the GOJ's COVID-19 response cash support program as well as the regular Takaful CT program. The parent project provides cash support to about 270,000 poor and vulnerable households affected by COVID-19. Its components included: (i) households of informal workers receiving temporary cash transfers; (ii) Takaful cash transfers to poor households; and (iii) top-up payments to Takaful beneficiary households. The Parent project's development objective (PDO) is "to provide cash support to poor and vulnerable households affected by the COVID-19 pandemic in Jordan".

Under the parent project, a total of 246,000 households received emergency CTs (Takaful-2). During Q2 of 2020, NAF also enrolled and paid out 54,000 regular cash transfers to beneficiary households.

The Government of Jordan has requested additional funding and a restructuring of the Parent Project to continue its support in 2021 to informal workers and poor households, and to finance wage subsidies to formal workers in enterprises affected by the pandemic. These enterprises include tourism facilities, restaurants and sweet shops, recruitment companies, domestic worker recruitment agencies, public transport, newspapers, conference, exhibition and festival organizers, aviation companies, land and sea transport, wedding halls and wedding planners. They also include gyms, swimming pools and baths, cultural centers, clothing, shoes and accessories shops, schools and kindergartens, vehicle rental companies, fitness centers, vocational training centers, recreational and public parks, cinemas and theatres, coffee shops and cafes, advertising and TV production companies, social and charitable associations, private-sector museums, private sector care centers and real estate companies, and legal and financial audit companies. The proposed Additional Financing (AF) and restructuring of the Project would entail: (i) revising the PDO to include "workers"; (ii) revising project components, including the elimination of subcomponent 1.3 (Temporary benefit top-up for Takaful-1 beneficiaries); (iii) adding a new component (Component 4) "Support to workers in enterprises affected by COVID-19"; and (iv) adding a new implementing agency, MOPIC, with SSC as implementing partner, for Component 4.

In 2022, the Government of Jordan is focusing on recovery. To support poor and vulnerable households post-pandemic, the GOJ envisions consolidating all cash transfers under its regular CT program "Takaful",

for improved efficiency and greater poverty impact. With the aim of consolidating all CT programs under one umbrella, the government decided to discontinue emergency programs in 2022 while increasing the budget and number of beneficiaries under the Takaful program (regular cash transfer) by 30,000 households.

To support workers, the Government of Jordan has also amended “Estidama” Program so that workers in recovering sectors receive 100 percent of their pre-COVID wages. This new category, which was added in August 2021, is called “Ta’afi” (Recovery). Under Ta’afi, insured workers who benefit from the Estidama program and work on recovering sectors will receive what amounts to 100 percent of their recognized wage.

The GOJ requested additional financing and a restructuring of the parent project and first additional financing to support the government’s COVID-19 response programs.

1.1 Project Description (additional financing and restructuring)

The Jordan Emergency Cash Transfer COVID-19 Parent Project was approved by the Board on June 25, 2020, and came into effect on November 11, 2020. The parent project had the following components/sub-components:

Component 1: Cash support to poor and vulnerable households affected by the COVID-19 pandemic

- Subcomponent 1.1: Temporary CTs to vulnerable households; to provide temporary cash transfers to approximately 190,000 vulnerable households (informal workers) that were affected by the pandemic
- Subcomponent 1.2: Takaful Cash Transfer Program; to finance the cash transfer support to NAF’s regular CT beneficiaries for at least 55,000 beneficiaries in 2020 and 25,000 out of 85,000 beneficiaries in 2021.
- Subcomponent 1.3: Temporary benefit top-up for Takaful beneficiaries

Component 2: Project management, monitoring and evaluation: to support NAF with the management, monitoring and evaluation (M&E) of project activities, in addition to financing a fully staffed and equipped Project Management Unit (PMU) in NAF.

Component 3: Contingent emergency response component (CERC).

Component 4: Support to workers in enterprises affected by COVID-19. This component will finance a six-month extension of ‘Estidama’ program, until June 2022. The number of formal worker beneficiaries after the extension is 44,000. The main design and implementation feature of ‘Estidama’ remains largely unchanged under AF2. Formal workers employed in enterprises that have been affected by the COVID-19 crisis continue to be eligible to receive wage subsidies under ‘Estidama’. The amount of wage subsidy remains dependent on how severely the enterprise has been affected by the COVID-19 crisis. However, the main change under AF2 is the revision of enterprise categories and corresponding benefit levels in August 2021. The revision was done to

ensure that workers employed in recovering sectors get paid their full salary and to account for the slow economic recovery of other sectors.

The below table shows the difference between the parent project, the first additional financing and the second additional financing.

Component/Sub-Component	Parent Project	First Additional Financing	Second Additional Financing
Component 1: Cash support to poor and vulnerable households (and workers) affected by the COVID-19 pandemic			
Subcomponent 1.1: Temporary CTs to vulnerable households;	To provide temporary cash transfers to approximately 190,000 vulnerable households (informal workers) that were affected by the pandemic in 2020 (Takaful 2 Program)	To provide temporary cash transfers to approximately 160,000 vulnerable households (informal workers) that were affected by the pandemic in 2021 (Takaful 3 program)	This subcomponent will be discontinued in 2022. To support the transfer from the “emergency response” to the “recovery” stage, the government decided to consolidate all CTs under one regular cash transfer program. This will be achieved by transitioning the old caseload of NAF to Takaful 1, in addition to adding more beneficiaries to Takaful 1 starting in 2022.
Subcomponent 1.2: Takaful Cash Transfer Program;	To finance the cash transfer support to NAF’s regular CT beneficiaries for at least 55,000 beneficiaries in 2020 and 25,000 out of 85,000 beneficiaries in 2021.	To finance the entire Takaful 1 program in 2021 and 2022 for over 85,000 poor households.	To also finance the entire 2023 for over 150,000 poor households including those who will be transitioned from the Regular Monthly Cash Transfer Program.
Subcomponent 1.3: Temporary benefit top-up for Takaful beneficiaries	Available sub-component was not implemented	Canceled	Remains Canceled
Component 2: Project management, monitoring and evaluation:	To support NAF with the management, monitoring and evaluation (M&E) of project activities, including financing a fully staffed and equipped Project Management Unit (PMU) within NAF.		

Component/Sub-Component	Parent Project	First Additional Financing	Second Additional Financing
Component 3: Contingent Emergency Response Component (CERC)			
Component 4: Support to workers in enterprises affected by COVID-19	Not available under parent project	To finance <i>Estidama</i> : temporary wage subsidies and social security contributions covering 100,000 formal Jordanian workers in eligible private sector enterprises. The objective is to protect workers while keeping enterprises solvent and operational.	To finance the extension of 'Estidama' program for six months, until June 2022. 1. Number of formal worker beneficiaries after the extension is 44,000.

2. Overview of Labor Utilization on the Project

2.1. Overall Summary

The project will utilize a combination of direct workers and contracted workers, in both implementing entities (National Aid Fund and Social Security Corporation). Additionally, one technical coordinator (direct worker) will be hired at the Ministry of Planning and International Cooperation and will be responsible of the overall implementation of component 4 of the project.

The total number of direct project workers hired under the project management unit is 10, as indicated in Figure 1: PMU Organogram. There are also 138 direct workers on the project (70 in SSC and 68 in NAF) outside of the PMU. The project will partially finance these direct workers in NAF while SSC workers that are not part of the PMU will not be financed under the project.

The Parent Project has not hired PMU staff yet so far (delayed action). Nonetheless, NAF has, as the implementing entity of the Parent Project, appointed a focal point to coordinate with the Bank and with FDCO. It also appointed a Social Focal Point to oversee the implementation of social elements. These two civil servants were acting as an interim measure.

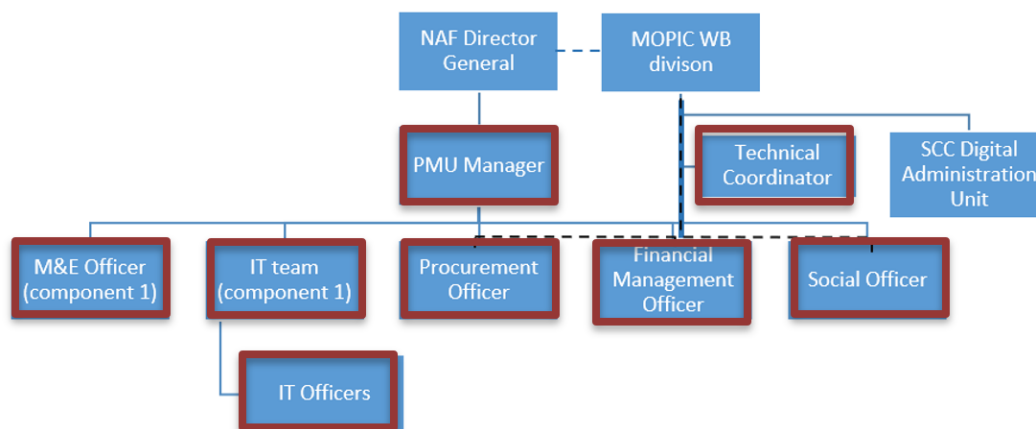
As part of the Additional Financing (AF), the Government is committed to hiring a Project Manager as an effectiveness condition. Moreover, no later than (30) days from the Effective Date, a Technical Coordinator will be hired within MOPIC to be responsible for overall implementation of Part 4 of the Project, and coordination of Part 4 activities with the SSC. A Social Officer will also be hired within (30)

days from the Effective Date. The rest of the PMU staff will be hired no later than (60) days from effectiveness, including a financial management officer and a procurement officer.

Table 1. Summary of Direct and Contracted Project Workers

Category	Project Workers			Other Employees		Total Implementing Agency Employees	
	NAF	SSC	Total	NAF	SSC	NAF	SSC
Direct Workers: PMU Workers	10		10	-	-	-	-
Project Direct Workers (not including PMU)	68	70	138	-	-	-	-
Contracted Workers	210	-	210	-	-	-	-
Primary Supply Workers	-	-	-	-	-	-	-
Community Workers	-	-	-	-	-	-	-
Total	288	70	358	376	1410	664	1480

Figure1: Organogram of Project Management Unit and Technical Coordination Workers



2.2. NAF Workforce

The project workforce at NAF includes:

- (i) Direct workers, including PMU staff and workers whose salaries are funded the project or by other development partners.
- (ii) Contracted workers including third-party enterprises that support the implementing agency's capacity to deliver the project.

The project also relies on civil servants that work in various sections of NAF (68 employees) and SSC (70 employees). These workers remain subject to the terms and conditions of their existing public sector

employment arrangement. Nonetheless, their occupational health and safety are considered in this LMP, and the measures adopted by the project for addressing occupational health and safety issues, including those specifically related to COVID-19, will apply to them.

2.3. SSC Workforce

The Parent Project and Additional Financing are recruiting a technical coordinator who will be responsible for overseeing the implementation of component 4 of the project. The financial and social officers will also be supporting the technical coordinators on managing component 4. These workers will be hired by MoPIC.

The Project and Additional Financing will not hire any direct or indirect workers within SSC. Nonetheless, SSC assigned two focal points to liaise with the technical coordinator: Director of the Digital Services Directorate and Head of Operations. One Social Focal Point within SSC has been assigned and will be retained throughout the Project’s implementation. This Focal Point will liaise with the Social Officer that will be hired within the PMU. SSC will utilize the existing structure to manage the program, through permanent employees working in its existing sections. The Digital Administration is a managerial administration that is physically established and staffed within SSC to manage “Estidama”. It consists of three directorates: The Beneficiaries Directorate, the Contributors Directorate, and the Attainment Directorate. The Beneficiaries Directorate manages the Estidama program through 70 permanent SSC staff.

Additionally, the Finance Department tracks the project in terms of everything related to financial payments to beneficiaries, while the Operations Department works to simplify the procedures for the purposes of program automation and follow-up of any modifications to processes and procedures, while the Information Systems Department prepares automated systems and electronic services for the purposes of implementing the project. These modus operandi apply to the rest of the central departments, branches and committees, each according to their duties within the scope of the project.

Number of Project Workers, Characteristics and Timing of Labor Requirements:

This section includes a summary of the number of NAF and SSC workers, including civil servants not financed by the project, and for whom the LMPs only apply in terms of COVID-19 requirements.

Table 1. Summary for NAF Workers

NAF Workers’ Category	No.
- Direct Workers: Civil Servants at NAF	376
- Direct Project Workers at the Project Management Unit (PMU)	10
- Direct Project Workers out of PMU; 50 at NAF Branches and 18 in HQ	68
Contracted Workers	210
Community Workers	-
Primary Supply Workers	-
Total	664

Direct Workers (Categories B and C): The Emergency Cash Transfer program will staff a total of 79 direct workers; both in National Aid Fund (NAF) Headquarters (HQ), located in Amman, and in NAF branches across Jordan’s 12 governorates. Currently, 44% of NAF direct workers hold a bachelor’s degree or higher and 13.33% of the total direct workforce is female.

A PMU will be established by MoPIC, which will be responsible for all aspects of executing the Additional Financing, including fiduciary and daily management of project activities to ensure implementation in accordance with the Project document and compliance with the legal documents.

The total number of staff under the PMU is 10, recruited through a competitive selection process. The project covers the salaries of non-civil service staff only.

Table 2. Summary table on SSC Workers

SSC Workers’ Category	No.
- Direct Project Workers in the related directorates	70
- SSC civil servants and workers that support the overall functions in SSC	1410
Contracted Workers	-
Community Workers	-
Primary Supply Workers	-
Total	1480

A Technical Coordinator will be hired within MOPIC to be responsible for overall implementation of the activities related to wage subsidies for formal workers in affected enterprises (Component 4), and coordination of activities with the SSC.

At the SSC, the project utilizes the existing internal structure to manage the program. Currently, 67% of SSC workers hold a bachelor’s degree or higher and 36% of the total direct workforce is female.

The Information Systems Department is a managerial administration that is physically established and staffed within SSC to manage “Estidama” (non-virtual). It consists of three directorates: Beneficiaries Directorate, Contributors Directorate, and Attainment Directorate. The Beneficiaries Directorate manages the Estidama program with 70 civil servants. In the case of enterprises under category 2, which are mandated to submit financial documents, the Technical Committee (formed of representatives from the Ministry of Labor, Social Security Corporation, Ministry of Industry Trade and Supply, and Tax Department) reviews the financial requirements submitted by each enterprise 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 system. Additionally, SSC has assigned two focal points to manage Project coordination with the Bank: Director of the Digital Administration Services Directorate (responsible for processes) and Head of Operations (responsible for instructions). This is in addition to the Social Focal Point within SSC who will be retained throughout implementation.

Full time workers will follow public sector working hours (8:00am to 3:30pm) and will have a permanent office/working station at NAF HQ and/or branches. Part time workers are expected to be present at NAF for a minimum of two days per week and to join meetings with NAF management/staff as needed. NAF will also provide a working station for part time workers. All project workers will be above 18 years old

and either nationals (Jordanians) or Arabic speakers residing in Jordan during the project’s duration; with a minimum of 40% of the overall project workers expected to be females. Table (2) below outlines the cumulative number of positions and workers, locations, work arrangements, characteristics of the project workers, and skill levels for each project job type.

Table 3. NAF Project Workers Key Information

ESS2 Category	Description of Activities	Estimate Numbers	Characteristics	Timeframe
Direct Project Workers at the PMU (Category B)	<p>PMU staff including project managers and officers representing various disciplines and performing management and technical tasks.</p> <p>Based at HQ, technical and project management tasks, desk based.</p>	11 Direct workers, HQ/PMU	<p>Direct workers will be placed at NAF HQ, for either part time or full-time arrangements. Their work will be mainly desk-based. If the COVID-19 situation and governmental regulations allow, the M&E officer and the project manager are encouraged to conduct occasional field visits to oversee the implementation of activities. The PMU will have at least 3 women (27%)</p> <ul style="list-style-type: none"> - Will be technically skilled experts in their respective fields, responsible of managing the project and undertaking financial, operational and programmatic responsibilities. - Bachelor’s degree holders with previous experience working in the development field and fluent in Arabic - 2 part time workers (twice a week at NAF and upon request) and 9 full time workers at NAF HQ hired by the project - 2 of the above will be internally assigned civil servants to the PMU (allowances not supported by the project) 	PMU staff will be hired upon commencement of the project and are eligible to work for a fixed period not to exceed the project’s timeframe
Direct Workers outside the PMU (Category C).	Takaful Case Workers at HQ and branches performing core project tasks under components 1.2 and 1.3 pursuant to existing contracts signed with NAF. The project will finance a portion of	57 workers (7 at HQ and 50 in branches)	<p>Takaful direct workers at HQ and branches are responsible for coordinating implementation of various Takaful program processes at HQ and at the branch level. In branches, worker roles include both deskwork and field visits. During the pandemic, the majority</p>	Staff were recruited at NAF in 2019 and the project will continue to pay for their salaries

	<p>their salaries and international donors will finance the outstanding amount.</p> <ul style="list-style-type: none"> - At HQ, work is desk-based - In branches; field work, including household assessments. 		<p>of NAF branches will remain closed or will operate with limited capacity; based on Ministry of Health regulations. Essential work tasks will be conducted remotely, as needed. At HQ, Takaful employees will oversee project implementation at the field level, alongside any third-party contractors (e.g., data collection)</p> <ul style="list-style-type: none"> ● Jordanian nationals ● 13% females ● 100% full time workers <p>Skilled workers, bachelor's degree holders, Arabic speakers with basic to intermediate IT skills.</p>	<p>throughout the project's timeframe.</p>
	<p>Help Line Agents. These workers are supporting core project functions under components 1.1, 1.2 and 1.3 pursuant to existing contracts signed with NAF. The call center staffing is funded by the World Food Program (WFP). Work at HQ central call center. Worked from home during the COVID-19 lockdown.</p>	<p>11 agents; NAF HQ</p>	<p>Helpline agents will be responsible for receiving and documenting complaints, inquiries and grievances using the available GM uptake channels (NAF online MIS, NAF call center and social media). They will either resolve them directly or refer them to the competent NAF staff, based on the GRM referrals flow in the Project Operational Manual. 72% of these agents are females.</p> <ul style="list-style-type: none"> - Jordanian nationals - 100% fulltime workers - Semi-skilled workers - Bachelor's degree holders, Arabic speakers with good intercommunication skills. 	<p>Staff have been recruited at NAF in 2019 and the project will continue throughout the project's timeframe</p>
<p>Contracted Workers</p>	<p>Third-party contractors to perform the following:</p> <p>a) Data collection: conduct large scale data collection from households, file-level verification, and information sessions</p>	<p>a) Around 200 workers including: appointment takers, enumerators, supervisors</p>	<p>It is anticipated that the project will contract third-party firms (i.e., intermediaries) to conduct large scale activities, including: large scale data collection or verification, information sessions for project beneficiaries or building/programming new MIS modules. The number of staff hired</p>	<p>Will be contracted based on the implementation timeline of each activity</p>

	<p>for project beneficiaries. Contracted by NAF</p> <p>b) Programmers, at the IT firms that will be programing new MIS modules. Contracted by the Bank directly</p> <p>c) Auditors, hired by the project as needed</p>	<p>s, and office auditors</p> <p>b) Around 10 programmers to be assigned on the task by the IT firm.</p>	<p>by each contractor and their skills will depend on the scale of the activity and the duration. They will always be overseen by the PMU and NAF management. As an estimate, NAF is expected to hire (i) a data collection and verification firm that will conduct either physical or virtual data collection activities for around 50,000 households (TBC)¹, in addition to organizing information sessions for beneficiaries; (ii) an IT firm to develop new MIS modules.</p> <p>Full time workers Distributed at 12 Jordanian governorates At least 50% female</p>	
Direct Workers: Civil Servants at NAF	Managers of NAF branches and program officers for other programs at NAF, not covered within the scope of the project	376	<ul style="list-style-type: none"> - Not directly responsible for project implementation - Financed by the project or its partners 	
Non-Project Workers	<ol style="list-style-type: none"> 1) Workers at payment service providers (banks and e-wallets companies) 2) Staff members with NAF development partners (e.g. agencies) 3) National Call Center employees (government body supporting NAF) 	N/A	These workers are not considered project workers as their salaries are not supported by the project, by NAF, or by any contractual agreement that NAF/the project directly pays for.	

¹ The nature of the data collection activities will depend on the COVID-19 pandemic situation and the Ministry of Health regulations

Table 4. SSC Project Workers Key Information

ESS2 Category	Description of Activities	Estimate Numbers	Characteristics	Timeframe
SSC Direct workers involved in the project	<p>Information system team modifies the online application forms related to the project (application forms). Receive applications from enterprises that meet the program's conditions to include their employees in Estidama. Verify transactions, study grievance requests and submit them to the competent committee automatically. Verify the account balances and feed them in proportion to the exchange and cash management policy at the institution. Follow up on complaints from the public in the event of non-compliance by the enterprises with the conditions.</p>	500	Permanent employees (civil servants) of the different directorates at the SSC who are involved in the project's activities. Jordanian nationals and 100% full time workers.	Current SCC staff.
Partners from government institutions who are committee members	Review grievances submitted by the enterprises and the insured.	N/A	Their work with the committees continues until all grievances are settled. If the project is extended beyond that, the work of these employees continues.	Their role will expire by 31/12/2021

COVID-19 CONSIDERATIONS:

The Project supports the COVID-19 response by providing social assistance in the form of financial payments to beneficiaries. COVID-19 exposure concerns for all types and categories of workers identified above are considered in these LMPs. Front line workers (either direct or contracted workers) who are conducting field activities (data collection from households and field-level verification at households) might be at a higher risk of COVID-19 exposure. NAF will, to the extent possible, replace physical data collection activities with virtual exercises (using phone calls and online data collection applications). If the government decides at any stage to conduct activities in the field, NAF management will ensure that additional protection measures are applied, in line with the LMP Occupational Health and Safety (OHS) section.

3. ASSESSMENT OF KEY POTENTIAL LABOR RISKS

This section describes the type and location of the project, the different activities the project workers will carry out, and the potential risks associated with project activities.

3.1. Project Activities

This section describes the different activities the project workers will carry out and their location. The information is summarized in Table (5). There is no physical work associated with the project.

Table 5: Project Worker Activities

Component	Project Processes	Activities by Project Workers
Component One: Cash support to poor and vulnerable households affected by COVID-19	Registration	Helpline Agents will support applicants over the phone. In the process of filling out the online form, they will operate from NAF HQ. In the exceptional case of a lockdown, they will be asked to work remotely from home.
	Verification	Data verification will be conducted virtually to the extent possible by Takaful case workers and/or contracted workers with a data collection firm. Large scale data collection exercises will be outsourced to third parties. Depending on the COVID-19 situation, verification exercises could be either virtual (e.g., over the phone) or in the field (home visits). For virtual verification, enumerators will work from the offices of the contracted firms. If the government decides to conduct field-level verification of households; protective and preventive measures will be applied in line with the OHS section.

	Enrollment	<p>The PMU/GM Officer is responsible for the electronic notification of beneficiaries of their eligibility by sending an automated text message and referring cases that are not responding to the helpline to call them.</p> <p>A third-party contracted worker will conduct virtual enrollment sessions with beneficiaries through online platforms and phone calls to fill out the enrollment forms on behalf of illiterate beneficiaries or others in need.</p> <p>Enrollment workers will operate from the offices of the contracted firm.</p>
	Payment	<p>Takaful case workers at HQ are responsible for generating the payroll using Takaful MIS and processing the payment through the system based on the established protocols.</p> <p>Cash-out by beneficiaries is done at pre-selected cash-out points, agents or at Bank branches. This process is not directly supported by project workers.</p>
	Grievance Mechanism	<p>Helpline agents receive and resolve cases using MIS through the call center, online form and social media.</p> <p>When NAF branches are operational, beneficiaries can ask for support from branch staff in filling out the online GRM form, which is later automatically referred to the NAF helpline team at HQ through the MIS to be resolved and inform complainant of the feedback.</p>
Component Two: Project management, monitoring and evaluation	Staffing Hiring Process	<ul style="list-style-type: none"> • Planning and hiring will be done by NAF HR at NAF HQ (desk-based activity)
	Planning and Reporting	<p>All planning and reporting activities are desk-based activities at NAF HQ and include:</p> <ul style="list-style-type: none"> - Annual plans by the Project Manager in coordination with NAF Director General. - Quarterly and semi-annual technical reports, drafted by the M&E Officer - Financial reports drafted by the Finance Officer and procurement reports drafted by the Procurement Officer.
	Software and hardware requirements for NAF and relevant institutions necessary for the expansion of the data	<ul style="list-style-type: none"> • Mapping of software and hardware needs are desk-based activities that require consultations and meetings with stakeholders institutions and NAF

	exchange platform of National Unified Registry (NUR)	
	Monitoring the Project's key performance indicators and periodic evaluation	The M&E Officer/PMU will monitor project implementation through field-level monitoring visits and desk-based report preparations
	Communication and outreach	A desk-based activity; the communication officer at the PMU will be responsible for managing project communications
	Auditing	Will be outsourced to a third party by the project
Component Four: Support to workers in enterprises affected by COVID-19	Registration	Online registration only
	Verification	Data verification will be conducted online to the extent possible; by SSC employees.
	Enrollment	The automated system will notify beneficiaries of their eligibility electronically by sending an automated text message and referring cases that are not responding to the helpline to call them.
	Payment	Electronics payments are made through the Jordanian banking network to beneficiary accounts.
	Grievance Mechanism	A section of the e-services portal (https://eservices.ssc.gov.jo/DefenseOrder/EstedamaObjection;appType=100) has been dedicated for electronic services through which a grievance request can be submitted for the purposes of benefiting from Estidama

3.2. Key Labor Risks

OHS Risks²

NAF Project Workers

Front line project workers who interact with the public and beneficiary households may face physical risks of retribution from disgruntled individuals who are informed that they are not eligible to benefit from cash support. Such incidents could occur at NAF branches as they are in direct contact with project applicants. Additionally, when visiting homes in low-income areas, workers may be increasing their exposure to exposed wires, nails, warped steps, floorboards, etc. This increases the risk of injury.

SSC Project Workers

The program application process either to register for the program or submit a grievance is done electronically. Beneficiaries who claim that they are unable to use the electronic channels can visit SSC offices but must abide by COVID-19 safety protocols. The cases of physical visits by beneficiaries to SSC offices has been minimal.

Exposure to Workplace Violence or Harassment

Pursuant to the International Labor Organization, the risk of experiencing working place harassment refers to “a range of unacceptable behaviors and practices, or threats thereof, whether a single occurrence or repeated, that aim at, result in, or are likely to result in physical, psychological, sexual or economic harm, and includes gender-based violence and harassment”. Gender-based violence and harassment means “violence and harassment directed at persons because of their sex or gender or affecting persons of a particular sex or gender disproportionately and includes sexual harassment”. Project workers, particularly female workers, may be at risk of gender-based violence or harassment from co-workers.

Stress Related Illnesses

Common stress-related illnesses among workers in the social assistance field include chronic fatigue, PTSD, generalized anxiety disorders, and depression. Social workers and workers in general might face stress related to work pressure and daily interactions with vulnerable households, especially during COVID-19. Home visits to low-income households could also have a negative effect on contracted enumerators as well as NAF staff. This aspect is also applicable to helpline agents.

² For measures on handling occupational health and safety risks in relation to COVID-19, refer to section 7, COVID-19 Considerations.

COVID-19 Considerations

Project workers face health risks related to COVID-19 exposure, due to field work that requires social interaction with project beneficiaries in their place of residence. Workers, once infected, may then become vectors for the disease. Due to COVID-19 risks, field work is not currently planned.

During project preparation, human resources have been carefully assessed to ensure that the project has adequate staffing to fulfill its objectives. Depending on the COVID-19 outbreak level, NAF & SSC HQ and branches could be receiving walk-in visits from beneficiaries or the public, which raises the concern about virus exposure.

4. BRIEF OVERVIEW OF LABOR LEGISLATION: TERMS AND CONDITIONS

Labor terms and conditions for this project are governed by the Jordanian Labor Law No. 8 of 1996 and its amendments thereafter. All references below are relevant to this law, unless otherwise noted. The summary of key terms and conditions below is non-exhaustive.

The Labor Law applies to all types of workers under the project. Depending on resource arrangements, some direct workers of the PMU at NAF may be considered civil servants, while all project workers at the SSC are permanent employees of the Corporation (i.e. civil servants governed by the Civil Servants Bureau Regulations versus consultants). Article 3 of the Labor law states:

Article (3): With due observance to the provisions of paragraph (c) of article (12) of this law, the provisions of this Law shall apply to all employees and employers with the exception of: a) Civil servants and municipal employees.

4.1 Documentation of Terms and Conditions of Employment

Article 15 requires a work contract to be drafted in Arabic and both the employer and employee shall retain copies. As per Article 4 of the Labor Law, a work contract or other agreement may establish better rights than those provided for in the Labor Law. All direct project workers should sign a code of conduct, including articles on prevention of sexual exploitation, sexual harassment and gender based violence.

Terms and conditions of employment include hours of work, overtime, benefits remuneration, termination of employment disciplinary measures and grievance procedures.

a. Wages and deductions

As per Chapter 7 (Article 45), wages shall be fixed in the contract. The wage shall be paid within a maximum period of seven days from the date of its entitlement. Only those wage deductions permitted by law are allowed (Articles 46 and 47). Minimum wage is set by a tripartite committee appointed by Cabinet (Article 52) in Jordanian Dinar, either generally or for a particular area or trade.

An employer who has paid a worker less than the minimum rate of remuneration shall be punishable by a fine of no less than twenty-five and no more than one hundred JDs in respect of each offense and shall also be ordered to pay the worker the difference. The penalty shall be doubled every time the offense is repeated.

Remuneration is specified in the contract. In the absence of such a provision, the worker shall be paid the remuneration that would be assessed for work of the same type, if such type of work exists. Otherwise, remuneration is assessed in accordance with common practice. In the absence of such practice, payable remuneration is assessed by court in accordance with the provisions of the Labor Law, considering the case as a labor dispute over remuneration. Remuneration shall be paid within a period not exceeding seven days from the date on which it becomes payable. An employer may not make any deductions therefrom other than those authorized by this Law.

b. Working Hours:

The ordinary working hours shall be eight hours per day provided that the total working hours do not exceed forty-eight hours per week over a maximum of six days (Article 56). The legal working time excludes meal breaks and rest periods. The seventh day is a paid weekly holiday. A worker may be employed, with his/her consent, in excess of normal working hours, provided that he/she is paid overtime at a minimum rate of 125% of regular remuneration. If a worker works on his/her weekly rest day or on religious or official holidays, he/she shall be paid overtime at a minimum rate of 150% of the regular remuneration.

The project does not finance overtime. Consequently, direct project workers will not be obliged to work overtime. The project staff allocation is planned against the workload.

If the workload exceeds the available HR capacities at the third part contracted agencies, contracted workers will either be paid overtime, or the agency will recruit additional workers. The PMU will make sure that this condition is stated clearly in the contractor contracts and will be monitored accordingly.

c. Leave and Rest Days

Leave and rest days as per Articles 19-61. Hours of work and leave are:

- i. NAF operates five days a week and project staff will have to comply with NAF regulations as well as the working hours of the Jordanian law, as stated in section b above.
- ii. SSC operates five days a week and project staff will have to comply with SSC regulations as well as the working hours of the Jordanian law, as stated in section b above.
- iii. Paid leave: Every worker is entitled to annual leave with full pay for a period of fourteen days for every year of employment. This leave is extended to twenty-one days where the worker has been in the employment of the same employer for five consecutive years. Official and religious holidays and weekly rest days shall not be counted as part of a worker's annual leave unless they fall in its course. There are also clauses for sick leave and pilgrimage, as well as grievance leaves and spouse relocation accompaniment leaves. Maternity leave is three months.

d. Termination and Disciplinary Action:

Article 48 restricts **disciplinary actions** that can be taken by the Employer. The Employer may terminate employment of employee without notice in certain cases outlined in Article 28 (e.g., if the employee violates the organization's internal rules including in work safety or safety of workers despite being twice warned). Details of severance payments owing are also included. Referring to ESS2, Paragraph 12, the

Law appears silent regarding the requirement to provide written notice of termination and details of severance payments in a timely manner.

Remedies in case of unjustified dismissal: A worker who intends to challenge the validity of his/her termination must file a petition before the competent court within sixty days of dismissal. If the court finds the dismissal arbitrary and in violation of the provisions of the Law, the employer may be ordered to reinstate the worker or pay damages, in addition to compensation in lieu of notice and all other entitlements stipulated by the Labor Law (sections 32 and 33), provided that the total amount awarded shall not be less than the worker's remuneration for three months and not more than his remuneration for six months, and shall be calculated on the basis of the last remuneration he received. In case of the worker's death, all end of service entitlements stipulated by the Labor Law shall revert to the worker's legal heirs, as if worker employment has been terminated by the employer.

e. Social security benefits and pension contributions:

Article (62 -64) of the Social Security Law defines the social security benefits and contributions required by the employer. **The Social Security Law of 2010 and its amendments and articles 4, 24, 29, 42, 45, 48, 59** state that workers who are subject to the Labor Law are also subject to Social Security regulations, regardless of nationality or type or term of employment contract, so long as the worker is paid at least minimum wage. Overtime payments or the value of meals are not subject to deductions for Social Security.

f. Maternity leave, Labor Law Articles 67 and 70 Social Security Law Article 44

Women workers are entitled to 10 weeks fully paid maternity leave, six weeks of which must occur after delivery. An enterprise employing 10 or more workers must allow women to take up to one year of unpaid leave post-delivery, so long as they do not work for another employer during that time.

Maternity leave may be paid by social insurance if the worker has been covered by social insurance for at least 9 months preceding the entitlement.

g. Breastfeeding breaks, Labor Law Article 71

During the first year after giving birth, women workers may take up to one paid hour off per day to breastfeed their babies.

h. Employer-provided childcare, Labor Law Article 72

An enterprise that employs 20 or more women must provide childcare during working hours for children under four years of age, if there are 10 or more children in that age group.

i. Limits on working hours for women, Minister of Labor decision in respect to activities and times during which it is prohibited to employ women, 2010

Under Jordanian law, women may not work between the hours of 10:00 pm and 06:00 am. Exceptions require a decision by the Minister of Labor. The rest period for women must be at least 10 hours between each working day.

j. Non-discrimination and equal opportunity

The Labor Law is not explicit regarding non-discrimination and equal opportunity. However, Article 6 of the Constitution of the Hashemite Kingdom of Jordan states that all Jordanians are equal before the law, and prohibits discrimination on the grounds of race, language or religion. Jordan has ratified the two core ILO conventions addressing discrimination in respect of employment and occupation: 1) the Equal Remuneration Convention No. 100 of 1951 (C100) and 2) the Discrimination (Employment and Occupation) Convention No. 111 of 1958 (C111).

The Jordanian Labor Law protects women from discrimination during pregnancy and while on maternity leave. Employers may not terminate women starting from the sixth month of pregnancy or during maternity leave. The Labor Law however is not explicit regarding measures to prevent or address sexual harassment, intimidation or exploitation in the workplace.

COVID-19 CONSIDERATIONS:

General overview

The Jordan National Defense Law No. 13 of 1992 came into force on 17 March 2020 following a Royal Decree issued upon the recommendation of the Cabinet. 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. The project and all workers will adhere to all effective defense orders throughout project implementation. The PMU is responsible for ensuring that all effective defense orders applicable to the project are adhered to.

NAF will keep all direct workers updated regarding any legislation that affects their daily work using emails. In urgent cases, NAF will send an SMS to its direct workers to inform them of governmental measures that must be adhered to. NAF will also ensure that any contracted enterprises abide by these requirements.

The Cabinet, in its session held on 17 March 2020, decided to implement a set of precautionary measures to stop the spread of COVID-19. These included the suspension of work and closure of all ministries and official/public authorities; the suspension of the private sector (excluding the health sector and other vital sectors as determined and recommended by the Minister of Industry, Trade and Supply); and the adoption of the decisions of the Ministry of Labor regarding employee matters (Lockdown Decision). This lockdown is no longer valid as of 8 June 2020; nonetheless, project employees are expected to adhere to any similar lockdown directions in the future.

The Cabinet issued a total of nine defense orders. Defense orders number 1, 2, 3, 6 and 8 have been listed below as they are most relevant to the LMPs.³

Defense Order No. (1) Issued 19 March 2020 - Temporary Amendments to Social Security Law

- The obligatory social security insurance contribution ratio payable to the Social Security Corporation has been amended, for the three months of March, April and May 2020, as follows:
 - o Disability and death (excluding old age) insurance shall become 1% of the employee's wage, which is subject to deduction, payable by the employer.
 - o Work injury insurance shall become 2% of the employee's wage, which is subject to deduction, payable by the employer.

³ Defense Orders are accessible at <https://www.dentons.com/en/insights/articles/2020/april/21/covid-19-related-legislation-in-the-hashemite-kingdom-of-jordan>

- Maternity insurance shall become 0.75% of the employee's wage, which is subject to deduction, payable by the employer.
 - Unemployment insurance shall become 1.5% of the employee's wage, which is subject to deduction, payable as follows: 0.5% payable by the employer; and 1% deducted from the employee.
 - As such, the total monthly contribution is 5.25% of the employee's wage, which is subject to deduction, with 4.25% payable by the employer and 1% deducted from the employee (as opposed to the original contribution equivalent to 21.75% of the employee's salary subject to deduction, with 14.25% payable by the employer and 7.5% deducted from the employee).
- Further items to note under the Defense Order No. (1) in relation to social security are as follows:
- The employer may continue payment of the old age insurance in full, pursuant to the ordinary percentage as determined under the Social Security Law, prior to the coming into effect of the National Defense Law, and may pay such insurance via instalments to the Social Security Corporation without any penalties being imposed thereon, provided the insurance is paid in full by the 31 December 2023 deadline.
 - All employees are entitled to continue payment of the old age insurance provided the employee pays an amount equivalent to 16.5% of his/her salary, subject to deduction.
 - Penalties on late payment and on contributions which have been amended, shall be suspended for the months of March, April and May 2020.

Amendments to Defense Order No. (1):

On December 13, 2020, the Prime Minister amended Defense Order No. (1) in Defense Order No. (24); as follows⁴:

Reestablish the suspension of old age insurance issued under in accordance with the mechanisms and periods determined by the Social Security Corporation according to instructions issued by the General Director of the SSC.

Defense Order No. (2) – Ineffective – Curfew and Lockdown

Defense Order No. (2) was issued on 20 March 2020, imposing a curfew and lockdown on citizens, with some exceptions for certain persons/sectors. The lockdown/curfew is no longer in effect as of June 11, 2020. If order, or parts of it, is reinforced once again, NAF and SSC project workers must adhere accordingly.

Defense Order No. (3) – Ineffective – Penalties in relation to Curfew and Lockdown

Defense Order No. (3) was issued on 25 March 2020, providing for a number of penalties for those individuals who violate the provisions of Defense Order No. (2) in relation to the lockdown. First: Any individual who violates the provisions of Defense Order No. (2) which prohibits the movement of people in all regions of the Kingdom, shall be subject to the following:

⁴ <http://www.pm.gov.jo/upload/files/Order-Defense-24.pdf>

- a fine ranging between JOD100 and JOD500 for first-time violations; imprisonment for a period not exceeding one year or a fine ranging between JOD100 and JOD500, or both penalties, for any repeated violation; seizure of any vehicle used during the 30-day curfew period.
- Any person authorized to open his/her business, but who opens his/her business outside the permitted hours, shall be subject to a fine of not less than JOD1,000, and ordered to close his/her business for a period of 14 days.

Amendments to Defense Order No. (3)⁵:

On May 20, 2020 in Defense Order No. (12); the Prime Minister amended the punishment provided for in Defense Order No. (3) as follows:

1) A fine of not less than JD100 and not more than JD500 if the violation was committed for the first time. There will be no prosecution if the violator pays the minimum value of the fine within a week of the date of the violation.

2) A fine of not less than JD200 and not more than JD1000 if the violation was repeated.

Defense Order No. (6) issued on April 8, 2020 – Employment Conditions, including Remote Work, and Payment of Wages

Defense Order No. (6) was issued on April 8, 2020, outlining certain measures relating to employment conditions, payment of wages, temporary closure of entities/institutions unable to cope under the current circumstances, and referencing government’s Economic Protection Programs. This Defense Order was amended on May 31, 2020. Below is a summary/overview of the contents and the amendment:

- All employees in the private sector, or any other establishment subject to the provisions of the Labor Law No. 8 of 1996 (the Labor Law), shall receive their full wages for the period between 18 March 2020 until 31 March 2020. This applies to all establishments whether subject to the Lockdown Decision or otherwise.
- Employees excluded from the Lockdown Decision shall not be entitled to overtime work during the period between 18 March 2020 until 31 March 2020, unless they were asked to perform overtime work, pursuant to Article 59 of the Labor Law. The Defense Order No. (6) explains the payment for overtime work as follows: the employee is entitled to 125% of his/her hourly wage for every hour of overtime work performed during ordinary business days, and 150% of the employee's daily rate for every day worked during religious holidays and weekends, with the exception of public holidays (such as this lockdown period).
- Authorization for the Minister of Labor, the Minister of Industry, Trade and Supply, the Minister of Health, and any respective competent minister, to jointly lay the foundations and conditions required for any establishment in the private sector or any other entity subject to the provisions of the Labor Law, to be excluded from the Lockdown Decision, and be permitted to resume work. The mechanism of submission for such request shall be laid out in instructions issued by the aforementioned ministers. To date, such instructions have not been issued.

⁵ <https://en.royanews.tv/news/21080/2020-05-21>

- In the event that any institution, which is encompassed under the Lockdown Decision, resumes operation without obtaining the necessary approval according to the above principles, it is liable to the penalty of closure for a period of 60 days.
- Suspension of the enforcement of certain provisions under the Remote Working Regulation No. 22 of 2017 (the Remote Working Regulation). Institutions which are able to carry on work remotely, whether wholly or partially, shall be considered excluded from the Lockdown Decision, and employers are able to obligate their employees to work remotely if this serves the interest of the establishment.
- Authorization of the Minister of Labor to undertake the necessary measures to regulate remote working pursuant to instructions to be issued in this regard. These instructions were issued on 13 April 2020 (Instructions regarding Remote Working) No. 3 of 2020.
- Institutions subject to the Lockdown Decision: Employees therein shall be regarded as under official holiday with full pay.
- Amended wages for employees required at the workplace: where an establishment decides for the continuation of work that its employees must be present at the workplace, such employees are entitled to their full wages. However, it is permissible to reduce the salary of employees therein, provided such reduction does not exceed 30% of the ordinary wage, and provided the following conditions are met:
 - employee's free consent to the proposed reduction;
 - such reduction to also apply to the salaries of higher management employees in the institutions (such as general manager, finance manager, etc.);
 - the reduction to apply to all employees equally;
 - salary after reduction to not fall below the minimum statutory wage; and
 - in any case, if the employee is requested to work overtime, the employee is entitled to 125% of his/her hourly wage for every hour of overtime work performed during ordinary business days, and 150% of the employee's daily rate for every day worked during religious holidays and weekends, with the exception of public/official holidays.
- For remote workers: Full-time employees: If such employees are working full time (eight hours daily), then they are entitled to full pay. The salaries of full-time remote workers are also subject to the 30% reduction in salary as detailed in item 7.5.2 above. The Instructions regarding Remote Working stipulate that if the employer imposes such a reduction in salary, and the employee does not object thereto before the Ministry of Labor within a period of seven days from the effective date of reduction, then this shall be considered as free consent on the part of the employee.
- Part-time employees: Such employees are entitled to their wages for actual hours worked, provided the pay does not fall below the minimum rate per hour, or does not fall below 50% of his/her usual wage, whichever is higher.
- In any case, if the employee has been asked to work overtime, the employee is entitled to 125% of his/her hourly wage for every hour of overtime work performed during ordinary business days, and 150% of the employee's daily rate for every day worked during religious holidays and weekends, with the exception of public holidays.
- Employees not required to work: The Defense Order No. (6) has granted establishments subject to the Lockdown Decision, or those establishments which are only partially authorized to work, the right to submit a request to the Minister of Labor, seeking to reduce the salaries of employees who are not required to work by 50%, provided the salaries thereof do not fall below the statutory minimum wage. If such request is rejected, the establishment is obliged to continue payment of such wages in full. The mechanism

thereof shall be further explained by instructions to be issued by the Minister of Labor. To date, these instructions have not been issued.

- Establishments unable to continue payment of employee salaries: the Defense Order No. (6) granted establishments in the private sector or those entities subject to the provisions of the Labor Law (whether subject to the Lockdown Decision or otherwise) which are unable to continue payment of employee salaries, even after the aforementioned reduction in salaries, the right to submit a request to a committee (comprised of the Minister of Labor and the Minister of Industry, Trade and Supply) to cease the entire operations of the establishment, and to suspend the employment contracts of all employees therein. Such request shall be submitted through the website: www.hemayeh.jo.
- An employer must not undertake any related action until the request is approved by the committee. If such request is accepted, those employment contracts will be suspended, noting the following:
 - the establishment must enclose with the request a list of the names of the employees, their respective nature of work, type of employment contract, term, working hours, and salaries, pursuant to what is registered with the Social Security Corporation;
 - the establishment must not carry out work throughout the requested suspension period;
 - the suspension of the employment contracts does not cancel or terminate the employment relationship. However, during the suspension period, the employer shall not pay wages to its employees;
 - the suspension period shall not count towards the term of employment;
 - the establishment continues to be liable towards employees in regard to all contractual and financial obligations, excluding the payment of wages;
 - a disposal ban shall be placed on all movable and immovable property owned by the establishment throughout the suspension period.
- Government Incentive: the government will grant incentives to establishments committed to payment of employee salaries in full throughout the enforcement of the National Defense Law, and establishments subject to the Lockdown Decision and prohibited from work during the lockdown period may also benefit from economic protection programs. The Defense Order No. (6) noted that instructions will be issued outlining such programs and the requirements thereof. To date, no instructions have been issued.
- Termination of employment contracts: The termination of an employment contract is permitted, during the lockdown period, in the following instances only:
 - death of the employee or the employee's inability to perform work, provided the same is supported by a medical report;
 - the employee fulfils the requirements of retirement under the Social Security Law;
 - the employee impersonates another individual or presents false certificates or documentation with the purpose of procuring a benefit himself/herself, or brings detriment to another;
 - the employee is convicted, by a judicial ruling of final degree, of a felony or misdemeanor;
 - the employee is found in a state of intoxication or other psychotropic substance, or commits an act violating public morals in the workplace;

- the employee assaults his/her employer, responsible manager, any of his/her superiors, another employee or any other person during work or, as a result thereof, by battery or insult.
- As for the employees who are absent from work for a period of 20 intermittent days or 10 consecutive days in one year, and the employer wishes to terminate such employment, this matter is left to the discretion of the Minister of Labor who is authorized to undertake the necessary measures and procedures to deal with such instances.
- Defense Order No. (6) obliged each establishment which has forced an employee to resign or terminated the employment of an employee outside the instances outlined in item 7.9.1 above, during the period between 18 March 2020 and 8 April 2020, to reinstate the employee to his/her position, within one week from 9 April 2020. Pursuant to guideline explanations from the Ministry of Labor, employees who are under limited term employment contracts and the terms of which have expired, as well as employees under probation, are excluded from this item.
- Defense Order No. (6) also decided to nullify any commitment, agreement or document in which an employee waives any of his/her rights as of 18 March 2020, and obligated the establishment to take the necessary measures to cancel the same within one week from 9 April 2020.
- Penalties: Defense Order No. (6) imposed a penalty of imprisonment for a period up to three years and a fine of JD 3,000 for any person who violates its provision and any other relevant announcement. The imposition of these penalties does not affect employees claiming their rights in accordance with the provisions of the Labor Law.

Amendments to Defense Order No. (6):

On May 31, 2020; the Prime Minister amended Defense Order No (6) as follows:

- Sectors most impacted by COVID-19 can deduct 30% of workers' salaries based on a mutual agreement involving the consent of employees working full-time both on-site and remotely.
- The "most affected sectors" announced by the decision also stipulates that workers who are not performing any work can have 60% of their salaries deducted, with no consent required by the worker or the Labor Ministry, on condition that their salaries do not fall below JD 150 once the deduction is implemented.
- Employers of the "most affected sectors" can task their employees who are not working to do remote work for four hours without being paid any more than the percent of their salaries that they receive.
- For sectors not listed by the Prime Ministry and the Ministry of Industry, Trade and Supply on the "most affected sectors" list, employers can still deduct 50% of the salaries of employees who have not been working since the defense order was issued, with no need for their consent, granted that the remaining amount is not less than minimum wage.
- Employers can deduct 50% of the annual leaves of employees not performing any work in the field or remotely, under the condition that they have not worked for 30 days, consecutive or not, from when Defense Order No. 6 came into effect until the announcement on Sunday.
- To protect employees' jobs, any employee whose contract ended by April 30 must have their employers automatically renew it for them, cancelling any prior decisions and ensuring that the contract remains valid until the defense order is no longer in effect. After this, renewals can only be made by agreement between employer and employee. A condition for renewal is that the contract must have been renewed three times before April 30. Otherwise, employers can end the services of their employees as per Article 28 of the Labor Law. Employees are permitted to submit

a complaint to the Ministry “if they feel their services were unjustly ended”, according to the announcement.

- The list of the most affected sectors for May of 2020 includes tourism facilities, restaurants and sweet shops, recruitment companies, domestic worker recruitment agencies, public transport, newspapers, conference, exhibition and festival organizers, aviation companies, land and sea transport, wedding halls and wedding planners. They also include gyms, swimming pools and baths, cultural centers, clothing, shoes and accessories shops, schools and kindergartens, vehicle rental companies, fitness centers, vocational training centers, recreational and public parks, cinemas and theatres, coffee shops and cafes, advertising and TV production companies, social and charitable associations, private-sector museums, private sector care centers and real estate companies, and legal and financial audit companies.

The announcement stated that the list will be reviewed for June’s salaries based on developments.

Defense Order No. (8): Defense Order No. (8) was issued on 15 April 2020 and relates to protecting public health and limiting the spread of the coronavirus. It outlines several actions to be carried out by all Jordanians and foreign residents alike, currently present in the Kingdom, including:

- all individuals must immediately notify the competent authorities if they are infected by the coronavirus. They must also inform the authorities if they have come into close contact with an individual who has contracted the virus, and disclose any infection they are aware of
- all individuals must adhere to the decisions, measures and procedures laid out by the competent authorities and the Epidemic Investigation Committee, including medical quarantine and home quarantine
- all individuals must respect the privacy of patients infected by the virus or those being suspected of having the virus, and refrain from sharing any private information relating to any COVID-19 patients or take part in disseminating such information through social media or otherwise.

Defense Order No. (8) imposes an obligation on all hospitals, medical centers and medical laboratories to disclose to the competent authorities the presence of any COVID-19 cases within them.

Failure to adhere to the provisions of Defense Order No. (8) may subject the person to imprisonment for a period up to three years or a fine of JOD3,000, or both penalties.

Amendments to Defense Order No. (8)⁶:

On September 30, 2020, in Defense Order No. (17), the Prime Minister amended Defense Order No (8) as follows:

- Increase fines against violators to be no less than JD 500 and no more than JD 1,000, for a first-time offence.
- For a repeat offence, violators will face a maximum one-year jail term or a fine of no less than JD 1,000 and no more than JD 3,000, or both penalties.

⁶ <https://www.jordantimes.com/news/local/prime-minister-issues-defence-order-no17-stiffening-penalties-health-violations>

- The new Defense Order carries a one-year imprisonment or a fine of JD3,000, or both penalties against hospital administrations, health centers or medical laboratories if they fail to report COVID-19 infections. Violators will face a 14-day closure in the event of repeat offences.

Defense Order No. (9): Defense Order No. (9) was issued on 17 April 2020, in which the government introduced several measures to safeguard the economy and workers alike through symbiotic programs.

Amendments to Defense Order No. (9):

On October 5, 2020, in Defense Order No. (18), the Prime Minister amended Defense Order No (9) as follows⁷:

- The insured has the right to benefit from the Musaned Program 1, in accordance with the conditions outlined in Defense Order No. (9), even if he has previously benefited from the other programs stipulated thereunder.

On December 13, 2020, in Defense Order No. (24); the Prime Minister amended Defense Order No (9) as follow⁸:

- Expand the implementation of the Social Security Corporation's (SSC) programs, which include support, economic empowerment and protection.

Defense Order No. (11): Defense Order No 11 was issued on 3 May 2020 in light of the government's decision to gradually ease curfew restrictions and allow various sectors to resume operations in May. The order highlights measures to be taken by entities, citizens and residents “to reduce as much as possible practices that may cause transmission of infection among people⁹.”

Defense Order No. (14): Defense Order No. (14) was issued on 14 June 2020, and included programs that protect workers in the tourism sector and ban the termination of employees¹⁰.

Amendments to Defense Order No. (14):

On October 5, 2020, in Defense Order No. (18), the Prime Minister amended Defense Order No (14) as follows¹¹:

- Extending the period of benefiting from the economic empowerment program (1) decided under Defense Order No. (14) for the year 2020 for a period not exceeding May 31, 2021.
- Paragraph (1) of Clause (Fifth) of Defense Order No. (14) for the year 2020 shall remain valid until December 31. Establishments are included in the provisions of the Social Security Law from the date on which you apply for inclusion or from the date of the inspection report, whichever is earlier, during the period from 1/4/2020 to 9/30/2020. Inclusion is effective from the beginning

⁷ <http://www.pm.gov.jo/upload/files/Order-Defense-18.pdf>

⁸ <http://www.pm.gov.jo/upload/files/Order-Defense-24.pdf>

⁹ https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_749136.pdf

¹⁰ https://en.royanews.tv/news/21254/2020-06-15?fbclid=IwAR0r0A9dGQLB8spJ0xinNoSC4tgd3Al2e7zKuv_8W4DFIN_OaWS1GyELHX8

¹¹ <http://www.pm.gov.jo/upload/files/Order-Defense-18.pdf>

of the month, regardless of the date of the establishment's activity, and in If the insured working in the facility covered by this program submits a complaint regarding the date of his/her inclusion, it will be considered in accordance with the provisions of the Social Security Law.

On December 13, 2020, in Defense Order No. (24), the Prime Minister amended Defense Order No (14) as follows¹²:

- Expand the implementation of the Social Security Corporation's (SSC) programs, which include support, economic empowerment and protection.

Defense Order No. (24)¹³: Defense Order No. (24) was issued on 13 December 2020, to maintain the stability of Jordanian employment in the private sector, reduce the economic burdens of private sector establishments affected by COVID-19, and support workers in the sectors and establishments most affected by the pandemic and the sectors and establishments that are not authorized to operate as follows:

- 1- Establish a program to preserve employment opportunities in the private sector, called "Estidama", through cooperation between the government and the Social Security Corporation. The contribution of the SSC in this program is from surplus work injury insurance.
- 2- Wages subject to withholding in accordance with the provisions of Social Security Law No. (1) of 2014 in January 2021 may not be less than the wages subject to withholding in the month of January of 2020 in the same establishment for the insured working in the establishments benefiting from this defense order.

Defense Order No. (25)¹⁴: Defense Order No. (25) was issued on the 27th of January 2021 to ensure compliance with the preventive measures to combat COVID-19.

The provisions of Paragraph 2 of the Second Clause of Defense Order No. 11 of 2020 are voided and replaced by the following:

A. Workers in any entity mentioned in First Clause of Defense Order No. 11 of 2020, who fail to abide by physical distancing, wearing face masks and preventive measures will face a fine of no less than JD 20 and no more than JD 50.

B. Private entities that violate Paragraph A of this clause shall be penalized with:

1. A fine of no less than JD500 and no more than JD 1,000, in case the violation reported for the first time.
2. Repeat violations bring a fine of JD1,000 and a seven-day closure for the entity.

The entities mentioned in First Clause of Defense Order No.11 of 2020 include: Public entities, including ministries, government departments, official and public institutions and entities where services are provided directly to the public, including companies, institutions, establishments, malls, shopping centers and commercial stores, medical clinics and health centers.

¹² <http://www.pm.gov.jo/upload/files/Order-Defense-24.pdf>

¹³ <http://www.pm.gov.jo/upload/files/Order-Defense-24.pdf>

¹⁴ <http://www.pm.gov.jo/upload/files/Order-Defense-25.pdf>

Defense Order No. (26): Issued on 24th of February 2021 to review the procedures and measures to maintain public health. It states the following:

First: 1. Every person must adhere to the established physical distances and adhere to wearing a mask before entering public places, including ministries, government departments, official and public institutions, or places where services are provided directly to the public or that deal with the public, including companies, institutions, establishments, malls, shopping centers and shops and medical clinics, health centers, private educational institutions, and private higher education institutions.

2. Health service providers and service providers in the places referred to in Paragraph (1) of this Article, their workers and those working in delivery services are obligated to adhere to the established physical distances, to wear a mask, to work procedures protocols and preventive measures decided by the Ministry of Labor and approved by the Ministry of Health, and to not allow visitors to these sites to enter without wearing a mask.

Second: 1.A. Whoever does not abide by the physical distances stipulated in Article (First) of this Defense Order shall be punished with a fine of not less than JD 20 and not more than JD 100.

B. Anyone who does not comply with wearing a mask among persons stipulated in article (First) of this defense order shall be punished with a fine of not less than JD 60 and not more than JD 100.

C. No prosecution shall take place against any of those mentioned in clauses (A) and (B) of this paragraph if they pay the minimum fine within a week from the date of the violation.

2. Without prejudice to what is stated in articles (A) and (B) of Paragraph (1) of this article, a private sector establishment that violates or any of its employees commits a violation shall be penalized with what is stated in Paragraph (2) of Article (First) of this Defense Order shall face the following penalties: A- A fine of not less than JD 500 and not more than JD 1000 if the violation is for the first time. B- A fine of JD 1000, and the violating facility shall be closed for seven days in case of the violation was recurrent.

3. Private educational institutions and private higher education institutions that violate the provisions of Article (First) of this Defense Order shall be penalized with a fine of JD 3000, and the private educational institution in violation shall be closed by a decision of the Minister of Education and the private higher education institution in violation by a decision of the Higher Education Council and for the period specified in the decision.

Third: The text of Article (Third) of Memorandum No. (15) of 2020 shall be voided and replaced with the following text: Article (Six) of Defense Order No. (19) of 2020 shall be amended by deleting the texts of Paragraphs (2) and (3) contained therein and replacing them with the following: 2. Serving Shisha shall be forbidden in tourist and popular restaurants, cafes, and any other facility.

3. The owner and / or manager of a restaurant, cafe or establishment that violates the provisions of Paragraph (2) of this Article shall be punished by the following penalties: A - Imprisonment for a period not exceeding (6) months or a fine of not less than JD 500 and not exceeding JD 1000, or with both

penalties. B - Closing the restaurant, cafe or facility for a week if the violation is for the first time and for a period of two weeks in case of the violation was recurrent.

Fourth: The application of the penalties mentioned in this Defense Order does not preclude the application of any more severe penalty stipulated in any other legislation.

Fifth: The Prime Minister may amend any of the provisions of this Defense Order in light of the epidemiological situation, according to reports or decisions he issues for this purpose.

Sixth: Defense Order No. (11) of 2020, Article (Second) of Defense Order No. (17) of 2020, Article (Fourth) of Defense Order No. (19) of 2020 and Defense Order No. (25) of 2021 are voided.

Seventh: This Defense Order takes effect as of Thursday morning, February 25, until further notice.

Defense Order No. (32)¹⁵ of 2021 aimed to regulate the work of employees who have not received the COVID vaccine in the public and private sectors was issued on the 17th of July 2021. Following are relevant excerpts from the text of Defense Order No. 32:

First: 1- Any public sector employee who has not received the first dose of the COVID vaccine or failed to receive the second dose must submit a negative PCR test 72 hours prior to Sunday and Thursday of every week and submit it to his/her direct superior at their department.

2- Public sector employees who violate provisions of Article 1 of the first clause are not allowed to join work. The days that they are not allowed to work shall be deducted from their annual leave. If the annual leave days are exhausted, those days will be deducted from their salaries and allowances.

Defense Order No. (35)¹⁶ of 2021, regulating entry to public and private institutions was issued on November 25, 2021.

Following are relevant excerpts from the text of Defense Order No. 35:

First: Public and private sector employees are not allowed to join work unless they have received two shots of a COVID-19 vaccine. The days they are not allowed to work shall be deducted from their annual leave. If the annual leaves are exhausted, they shall be considered unpaid leave, and employees are not entitled to any salary or allowance during that period.

Second: 1- No person who is over the age of 18 is allowed to visit any ministry or public department or private sector institutions unless he/she has received two doses of a COVID vaccine.

Third: 1- Employees who allow the entry of anyone in violation of the first and second sections of this Order shall face a penalty mentioned in the Civil Service Bylaw.

¹⁵ <https://www.jordantimes.com/news/local/pm-issues-defence-order-no-32-regulating-work-unvaccinated-employees>

¹⁶ <https://www.jordantimes.com/news/local/pm-issues-defence-order-no-35-regulating-entry-public-private-institutions>

Fourth: 1- The provisions of this order do not apply to people who have not received vaccines for medical reasons under a decision made by the health minister or authorized officials.

Fifth: Receiving two shots of a COVID-19 vaccine is proven through ID cards or the health certificate that can be obtainable through the Sanad application.

Sixth: 1- Section 1 and Section 7 of Defense Order No. 32 shall be voided.

2- First and Third items of Defense Order No. 34 shall be voided.

3- The Third item of Memorandum No. 46 that amended the Fourth item of Memorandum No. 44 is voided.

Seventh: Defense Order 35 comes into effect as of January 1, 2022.

Eighth: The Prime Minister may amend any of the provisions of this Order pursuant to memoranda he issues based on developments in the epidemiological situation.

5. BRIEF OVERVIEW OF LABOR LEGISLATION: OCCUPATIONAL HEALTH AND SAFETY

Labor legislation applies to all direct and indirect workers hired under the Project.

Public Health: Public health protection is assured under the **Public Health Law (No. 54, 2002)**. According to this Law, issued by a Royal decree in 2002, the Ministry of Health is responsible for all health matters in the Kingdom, and in particular:

- Protecting health through providing preventive and curative services as well as monitoring responsibilities
- Organizing and supervising health services provided by the public and private sector
- Health insurance for citizens;
 - all NAF & SSC workers are covered under the health insurance, which covers the employee and his/her direct family members¹⁷. Monthly subscriptions for health insurance are deducted from the employee's salary in line with the Jordanian Labor Law. The health insurance provides full treatment coverage for illness and injuries, in exception for run-over accidents. Employees can choose to add additional individuals under their health insurance (extended family members) for an increased amount of monthly subscription.

Annual sick leaves are granted for a maximum of 14 days, subject to receiving medical reports

Additionally, the SSC provides financial compensations in case of work injuries. Work injuries are defined as physical injuries that occur either during working hours or during commuting time to work (one hour before official working hours or one hour after working hours). Injuries could occur at NAF HQ, in NAF branches, during field visits or in the car. NAF informs the SSC which sends a focal point to the injury

¹⁷ Direct family members: individuals who are listed in the same family booklet.

location to conduct a field assessment that includes evaluating the location and causes of injury, asking involved individuals about the incident, and requesting medical reports. Based on the results of the assessment, the SSC might increase the social security allowance of the injured employee. If the injury is so severe that the employee cannot perform work tasks permanently, the SSC will refer the employee to early retirement. Additionally, NAF supports the employees through flexible working hours as needed.

Articles under Chapter 9 titled “Safety and Occupational Health” cover the obligations of the employer to provide a safe working environment for workers.

Articles under Chapter 10 titled “Work Injuries and Occupational Diseases” provide for issues related to work injuries and occupational diseases for those employees who are not covered under the provisions of the **Social Security Law of Jordan**.

Occupational safety and health (OSH) general provisions within the Labor Law - Articles 78, 80 and 85:

In order to ensure the occupational safety and health of workers, the employer must:

- protect workers from work-related accidents and illnesses
- prior to employment, inform workers about work-related hazards and necessary precautions
- provide workers with necessary personal protective equipment (PPE), such as goggles, aprons, masks, gloves, and/or footwear
- guide workers in the use and maintenance of PPE, and
- Protect workers from fire hazards
- Workers are not required to pay any costs for these measures.

First Aid - 1997 Decision on medical aid means and devices for workers

The employer must provide first aid supplies that are sufficient for the nature of work and the number of workers.

Welfare Facilities - 1998 Instructions for protection of workers and establishments from workplace hazards

The employer must provide a break room where workers can rest and eat.

Protection for Pregnant and Breastfeeding Women - Minister of Labor Decision in Respect to Activities and Times During Which it is Prohibited to Employ Women, 2010

In Jordan, pregnant and breastfeeding women may not engage in:

- Work that requires exposure to fumes or smoke from any petroleum derivatives, or
- Work that requires exposure to ethylene in tinting, or Sulphur dioxide in artificial silk.

Additionally, breastfeeding women get an hour for breastfeeding daily.

COVID-19 CONSIDERATIONS:

The government has issued the below regulations addressing health safety issues in the workplace relevant to COVID-19, consistent with international industry practice related to prevention of communicable diseases. They are designed to capture the measures applied by the Government throughout the COVID-19 outbreak, thus still effective. The below regulatory guidelines are directly linked to the project as they provide the detailed steps that NAF workers need to abide by in the workplace post COVID-19 and the changes on payment services that guarantee higher levels of safety for both workers and beneficiaries.

- “Roadmap to return to work after the Coronavirus pandemic (Civil Service Bureau). This regulatory roadmap is in line with WHO’s Workplace-related advice for COVID-19¹⁸ and provides principles and detailed steps for going back to the physical work environment post COVID-19, including: selecting the persons that will work on site, developing a plan for the operations that will be effective on site, communication messages with employees and the public, preparing the physical space through applying sanitization and social distancing measures, and monitoring activities. This is applicable to the move from remote working to working at NAF HQ and branches, post lock-down.
Link to the Roadmap: <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). This aims to promote the use of electronic payment services during the pandemic and apply procedures to protect the national economy. In specific, measures related to the use of digital cash transfer as opposed to payments cash-out will limit the risk of exposure to the virus.
 - Link to the Payment Systems and the use of Electronic Payment Services during the Corona Virus Pandemic: <https://www.cbj.gov.jo/EchoBusv3.0/SystemAssets/PDFs/2020/April/CBJ%20Procedure%20E.pdf>

Additionally, NAF and SSC received a letter from the Prime Ministry on preventive and health measures that should be taken into consideration, in line with the measures outlined in the “Roadmap to Return to Work after the Corona Virus Pandemic”. NAF and SSC management issued official memoranda to inform branches and employees of the measures

In terms of indicating and reporting potential cases, NAF and SSC have received an official order from the Ministry of Health (MoH) which obligates all governmental institutions to report any case that has COVID-symptoms so that they are tested by MoH centers. If a case is identified then all workers will be tested again, in addition to testing any individuals in the country that have socialized with the COVID-19 patient. This includes family members and community members of the patient who are identified by the patient and who live in the same neighborhood.

NAF and SSC are abiding by all defense orders issued by the Government of Jordan. These include Order No. 35 which regulates entry to all governmental institutions. NAF is measuring the temperature of visitors, monitoring social distancing and asking visitors to wear face masks.

¹⁸ [WHO guidance getting your workplace ready for COVID-19](#)

6. RESPONSIBLE STAFF

Responsibility Area	Activities	Responsible Focal Point/s
Project management, monitoring and evaluation	<ul style="list-style-type: none"> ○ Oversee the implementation process. 	<p>Project Manager at NAF will liaise with all focal points to ensure that all the procedures are met. The technical coordinator at MoPIC will be responsible for overseeing the project implementation of Component 4</p>
Implementation of social requirements	<ul style="list-style-type: none"> ○ Ensure continuous and adequate implementation of the Project's social requirements 	<p>The Social Officer hired by the project will be responsible for overseeing the implementation of the Stakeholders Engagement Plan and the Social Assessment Recommendations, by SSC and NAF. He/she will work report to the PMU Manager at NAF and the Project Coordinator at SSC inside MoPIC and will coordinate with technical staff (including communication and GRM teams) on each implementing entity.</p>
	<ul style="list-style-type: none"> ○ Ensure that third-party enterprises adhere to these labor management procedures and occupational health and safety plans, as part of the contractual process and throughout the implementation of the activities. 	<p>At NAF, the Procurement Officer will make sure that the LMPs are reflected in all contractual agreements. The Monitoring and Evaluation Officer will make sure that they are adhered to and will reflect this in project reports. He/she will conduct field visits, meetings, and review reports to monitor that contractors:</p> <ul style="list-style-type: none"> ○ Maintain records of recruitment and employment processes for contracted workers ○ Communicate clearly job descriptions and employment conditions to contracted workers ○ Develop and implement the workers' grievance mechanism and address the grievance received from the contracted and sub-contracted workers ○ Put in place a system for regular review and reporting on labor and occupational safety and health performance ○ Deliver regular induction (including social induction) and HSE training to employees ○ Ensure that all contractor and sub-contractor workers understand and sign the Code of Conduct prior to the commencement of work, including articles on prevention of sexual exploitation, sexual harassment and gender based violence. <p>No third party enterprises are contracted by the SSC in relation to Estidama program.</p>

	<ul style="list-style-type: none"> ○ Health and safety standards are met at workplaces in line with the national occupational health and safety legislation. 	<p>The Monitoring and Evaluation Officer will monitor and report on health and safety standards and will liaise with the Ministry of Health, as needed. He/she will inform the project manager if H&S regulations are not adhered to by any unit or if sanitization supplies are not made available.</p>
GRM	<ul style="list-style-type: none"> ○ Ensure that the grievance mechanism for project workers is established and properly implemented. 	<p>The GRM tools and process is handled by the HR Manager at NAF and the M&E Officer at the PMU for workers to channel grievances through them.</p> <ul style="list-style-type: none"> ➤ The Project Manager will ensure that the tools are a) available at both focal point offices and b) will request a random sample of submitted grievances, to make sure that escalation and resolution processes were properly followed. <p>At the SSC, grievances are handled first by the direct manager of the employee. If the employee escalates his/her grievance, an HR committee is formed to review the matter (in some cases an investigation committee is formed of SSC employees). Committee recommendations are submitted to the Director General for action.</p>

<p>Capacity Building</p>	<ul style="list-style-type: none"> ○ Map skill gaps and training needs of NAF staff. ○ Prepare comprehensive training plans, including Trainings of Trainers (ToTs) for NAF Heads of Units, HR Manager and third-party management. ○ Prepare annual training plans for SSC employees in line with the its HR strategy 	<p>The Monitoring and Evaluation Officer hired at NAF will be responsible of developing skills mapping tools and comprehensive training plans. He/she should also liaise with the technical focal points of each stream and request the support of NAF development partners as needed.</p> <p>Specifically, the M&E officer will:</p> <ul style="list-style-type: none"> - Coordinate with specialized UN agencies on training social workers on promoting awareness and detection of cases of gender-based violence. - Coordinate with the Ministry of Health to conduct Occupational Health and Safety training for project workers, including social workers. This could be either delivered by MoH staff or could be cascaded down by the M&E officer, following ToT from MoH. - Ensure that GRM trainings are conducted by the GRM focal point as needed. <p>The Training Directorate at SSC is responsible for developing annual training plans that depend on identifying needs and priorities at various levels and adopting job performance evaluation criteria to be one of the reference points for setting priorities. It is also responsible for developing policies, processes, and procedures related to training and learning in the organization by re-designing training programs to enhance the concept of learning and transferring knowledge among employees, and working to standardize the content of recurring training programs, and diversity in selecting trainers for training programs, preparing standardized exams for training programs on insurance knowledge and programs specialized in technical, financial and administrative knowledge, and implementing a training impact study. The Training Directorate also aims to expand the use of information technology in order to develop the training and learning process within the institution and applying a set of innovative initiatives to improve training and human capital in the organization by linking the personality test with employee training, implementing training through job rotation, and linking individual performance evaluation with training.</p>
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<p>COVID-19 Communications</p>	<ul style="list-style-type: none"> - Ensure high level of awareness amongst NAF and SSC staff of COVID-19 related updates and regulations. - Integrate COVID-19 communication protocols in the NAF and SSC communication strategies. 	<p>The communication officers at NAF and SSC are responsible for tracking the defense orders, key updates on the COVID-19 situation, and drafting key messages and updates; to be circulated among staff on an as needed basis.</p> <p>The Social Officer hired by the Project will work with NAF and SSC communication teams to ensure that all communication messages are aligned with the Stakeholders Engagement Plan.</p>
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COVID-19 CONSIDERATIONS

The NAF PMU Manager must reach out to the Ministry of Health to arrange for a training that involves regional focal points from NAF and the M&E officer. The trained staff will be equipped with the required information and will later cascade the training to all NAF staff at HQ and the branches (that are working during the COVID-19 outbreak), as well as the contractors.

The M&E officer will be responsible for developing the training schedule and monitoring the delivery process (preferably virtual training sessions). He/she will also monitor that all OHS measures in relation to COVID-19 are properly applied and that project direct and contracted workers have access to complaints and grievances, if at any stage they feel that the preventive measures are not applied efficiently.

In the SSC, the Training Directorate is responsible for all training activities within the organization. It will coordinate efforts with the Ministry of Health and develop the training schedule and monitor the delivery process.

The communication officers in both organizations will track new defense orders from the government and will afterwards draft official letters/announcements to staff at HQ and branches; listing the new regulations from the government. The official letters will be sent via email/ mail from HQ management in both organizations (Director General Office) to all heads of units at HQ and branches managers across governorates.

Quarterly reporting reports will include indicators related to the application of safety measures relating to COVID-19, including activities on raising awareness and training workers on mitigating the spread of COVID-19.

7. POLICIES AND PROCEDURES

The Project will operate in compliance with the Jordanian Labor Law, the defense orders and these LMPs. The Jordanian Labor Law, along with the defense orders, were reviewed and considered consistent with ESS2, section (a) Paragraphs 10 to 12.

As presented in this Section, SSC and NAF follow measures of formal work with the protection of workers (legal, health and SA related). GM considerations have been applied and contractual agreements are aligned with the set standards for direct and contracted workers.

The significant labor risks for the project have been highlighted in Section 3 – Physical risks, exposure to workplace violence, and stress.

In terms of **physical risks** related to dealing with disgruntled individuals, NAF focuses on ensuring a transparent eligibility method, clear communication messages and a GM mechanism. All of these are meant to strengthen the trust between the government and beneficiaries, thus preventing such incidents.

To provide indirect protection to workers, all workers in branches and at HQ are trained on the use of an automated system that shows calculated scores and causes of rejection for each individual case. NAF staff are also trained on providing the necessary explanation on the used indicators and the automatically calculated score (not a human decision). In addition, they are trained on explaining and guiding beneficiaries to use GM forms and tools, if they still feel dissatisfied and wish to escalate. Additionally, a guard is posted at larger NAF branches and is authorized to intervene as needed or contact the police.

Additionally, all staff are covered under health insurance and will be treated for their injury, regardless of its severity.

7.1 Exposure to Workplace Violence or Harassment

Project workers, particularly female workers, may be at risk of gender-based violence or harassment from co-workers. In response, the project will focus on both prevention and reporting mechanisms. The latter will be based on already established and used methods by NAF as part of GM for workers (for details, refer to section 9).

In terms of prevention, a training will be provided to NAF workers on identification and definition of GBV and workplace harassment. The training will be split into two parts; a) identification and referral of potential GBV cases amongst beneficiary households and b) definition of GBV cases in the workplace, reporting and GM mechanisms for them. The AF will finance trainings on understanding the concept of GBV and referring beneficiary cases to other national specialized agencies. For further details on the GM mechanism for staff, refer to section 10 (Grievance Mechanism).

In the SSC, cases of gender-based violence or harassment from co-workers are handled through an investigation committee formed from SSC employees. Findings of the investigation committee are reported to the Director General for appropriate action.

7.2 Stress Related Illnesses

Social workers and workers in general might face stress related to work pressure and daily interactions with vulnerable households, especially during COVID-19. The project will provide staff with the required knowledge to identify when they are facing mental challenges due to stress, including burn out. Afterwards, it will equip them with basic cognitive mechanisms that could be followed in times of stress, while raising awareness on the importance of reaching out to physiologists and therapists as needed, noting that the governmental health insurance includes mental health under its coverage package. Contact information will be provided of specialists that are covered under insurance.

COVID-19 CONSIDERATIONS

The project has identified a significant risk related to protecting direct and indirect workers against COVID-19 risks exposure. As part of the LMPs, NAF (represented by the NAF management, Heads of HR and Procurement Section, and the PMU) will ensure the provision of preventive and protective measures, in line with the Ministry of Health and WHO regulations. All measures identified in the guidelines issued by the Jordan Service Bureau in the “Roadmap to return to work after the Corona pandemic” will be applied¹⁹. All COVID-19 related regulations and mechanisms are communicated to workers through emails and official letters directed from NAF HQ management to heads of branches. The communication officer, under the PMU will track amendments to defense orders and new regulations, then will draft the official letters which are mailed/emailed from the Director General’s office.

Preventive and Protective Measures:

Ensure that contractual agreements made with third-party contractors at the time of COVID-19 include articles on following OHS

- Direct or contracted workers who have underlying health issues will be allowed to work remotely.
- Provision of sanitization stations at the entrance and sanitization kits in each office, for the use of staff as well as beneficiaries
- Free and mandatory COVID-19 testing for all NAF workers at HQ by MoH. This has been done post-lockdown and following the resumption of on-site work
- Provision of masks, gloves, hand sanitizers and shoe covers for staff in the field; including contracted workers.
- Desks at HQ and branches will be re-organized to be at least 6 feet (around 2 meters) apart from each other in offices with natural ventilation.
- Waiting areas at NAF and at third-party contractors will be re-organized to allow a seating spaces of 6 feet (around 2 meters), with natural ventilation
- Cleaning services will include sanitizing surfaces 1 to 3 times/day, depending on the regularity of space usage.
- Monitor daily sanitization before the onset of day-to-day work and inspection to be conducted every 1.5 hours
- NAF management may request permits for workers who need to be present in other governorates or use their vehicles during the day, following governmental procedures.

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- Ensuring that contractual agreements made with third-party contractors at the time of COVID-19 include articles on following OHS
 - Direct or contracted workers who have underlying health issues will be allowed to work remotely.
 - Provision of sanitization stations at entrances and sanitization kits in each office, for the use of staff as well as beneficiaries
 - Free and mandatory COVID-19 testing for all NAF workers at HQ by MoH. This has been done post-lockdown and following the resumption of on-site work.
- a) training of project workers and maintenance of training records;
- Direct and contracted workers will be briefed on the OHS by NAF HR and the PMU M&E officer (preferably with the presence of a health expert from the Ministry of Health).
- b) documentation and reporting of occupational accidents, diseases and incidents;
- Maintaining a record of those present at the job site daily to submit it to the competent authorities if necessary.
 - If any worker has COVID-19 gets COVID-19, NAF management will immediately report the case to MoH and all workers should immediately get tested. This is the current practice based on the Ministry of Health guidelines that are mandatory to all governmental institutions. Tests are free of charge in governmental institutions.
- c) protocol for Handling potential and infected cases.

If NAF suspects that one of its workers is infected, he/she will be mandated by the supervisor to get tested for free for COVID-19 at MoH health centers. Following governmental instructions, NAF is mandated to inform the Ministry of Health (MoH) of any confirmed cases of COVID-19 amongst its workers. Following that, MoH provides free COVID-19 testing for all persons who have interacted with him/her; whether in a work or non-work environment. Additionally, NAF will conduct full building sanitization if any proven case is identified.

FIGURE 3: Sanitization Devices/Room installed at NAF, as part of the preventive measures; mandatory sanitization at the entrance for the public entering into the main building as well as workers. These two rooms have been installed at HQ, noting the high number of visitors during lockdown when other branches are not fully operational.



7.3 AGE OF EMPLOYMENT

The Emergency Cash Transfer Project will follow and abide by the Jordanian Labor Law concerning the minimum age of work. The minimum age in Jordan is 16 years, providing that the work is hazardous and other requirements are met under article 75 (e.g., not employed more than 6 hours per day). **The PMU and the contractors will not employ workers on the project below 18 years of age.**

A copy of the prospective employee ID or passport is required during the recruitment process and prior to signing the contract for all project workers including contract workers. In circumstances where these documents are not available, the Affidavit of Birth will be used.

Project workers from the SSC are already its permanent employees. Hence, they follow and abide by the Jordanian Labor Law concerning the minimum age of work.

8. TERMS AND CONDITIONS

Direct Workers under the Project Management Unit (PMU) and employees of the SSC are governed by Civil Servants Regulations whilst **Contracted Workers** are governed by the National Labor Law and its bylaws relevant to fixed term contracts, including working hours, minimum wages, working days, and hiring/firing procedures. For specific details, refer to the **Section 2 Terms and Conditions of Employment**. NAF will administer any changes in OT, wages, changes in social security that will be applied, in accordance with any defense orders. Contractors are required to do the same.

COVID-19 CONSIDERATIONS

All changes in wages, working hours and mobility regulations will be administered by NAF and the SSC, in accordance with defense orders. Contractors of NAF are also obliged to do the same.

9. GRIEVANCE MECHANISM

Both the SSC and NAF follow the Civil Service Bylaw of 2020²⁰ in relation to employee grievances. Chapter 17 of the Bylaw states that the application of grievances in civil service achieves the following objectives: (1) Enhancing the principle of transparency, justice, accountability and equal opportunities with regard to employee rights; (2) Opening channels of communication between employees on the one hand and the various levels of management on the other hand in cases that require that; (3) Reducing violations and abuses related to the employee's rights, duties, obligations, work regulations and job behavior; and (4) implementing and developing procedures to prevent the recurrence of abuses and violations and contribute to combating corruption.

At NAF, workers could also choose to directly contact the M&E officer and/or the HR manager to file complaints and grievances. Received complaints by the HR manager are dealt with based on the protocols of a) handling the cause with privacy b) asking the complainant to write a description of their complaint c) investigating the complaint in a transparent matter and taking the corrective measures, including escalation and forming complaints committees as explained below (Figure 4).

A complaints committee “Specialized Complaint Committee” is formed annually or every two years. The committee is formed of the HR Manager, a representative from the quality assurance department, and a senior staff member appointed by the Director General (preferably a legal advisor when possible). This committee reviews all complaints received on administrative procedures.

If a worker wants to submit a complaint in relation to administrative procedures, processes, or discrimination, internal processes, recruitment results or processes, he/she could either submit the complaint to the HR manager or direct supervisor. In case of harassment complaints, he/she could wish to directly contact the Director General. Workers will submit a written complaint that includes the name, ID, phone number, subject of complaint, and details of the incidents. Receipt of complaints is acknowledged directly and the investigation process is communicated to the complainant based on the case type. The complaint receiver will either a) resolve the case through meeting with both parties and documenting reached agreements or b) escalate the complaint to the “Specialized Complaint Committee” This committee reviews all complaints received and issues a decision on suitable corrective measures and any penalties that might apply. The decision is documented and archived, and the M&E officer at the PMU should ensure that decisions made by the committee, regarding project workers, are adhered to.

In case of harassment complaints, workers could file the complaint to the HR manager, to their direct supervisor, or directly to the Director General. If submitted to the HR manager or the supervisor, the case is escalated to the Director General who submits a request to the Secretary General or the Minister of Social Development to form an “Investigation and Verification Committee”. This committee takes the necessary measures against the harasser (including applying penalties and terminating harasser’s employment) and support the harassed person. Case management is provided through the case

²⁰ http://www.csb.gov.jo/web/index.php?option=com_k2&view=item&layout=item&id=28&Itemid=302&lang=ar

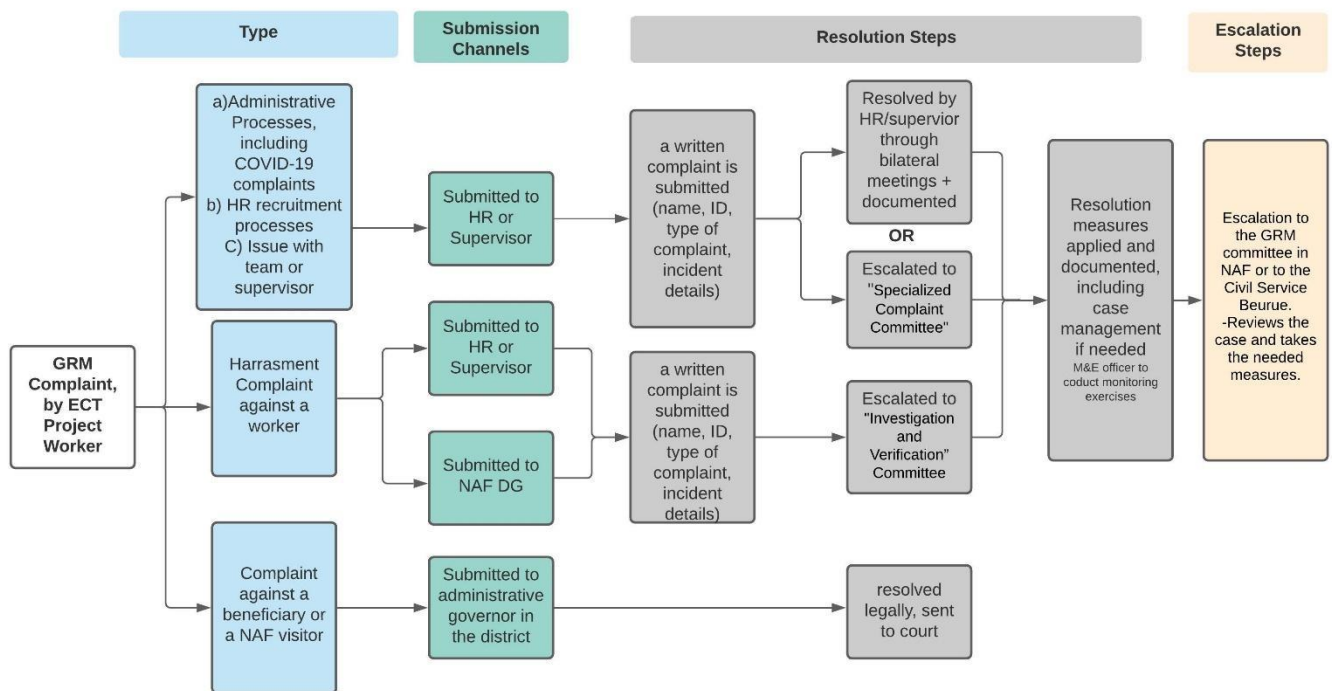
management system at the Ministry of Social Development, if needed, and based on the request of the complainant. All cases are handled with extreme confidentiality.

In the case of assault by dissatisfied beneficiaries, the worker or NAF management can choose to submit an official complaint to the local Administrative Governor and the case is thereafter handled through the judiciary.

If the complainant is not satisfied with the decision made by any of the committees, he/she could escalate to the GM committee at NAF or to the Civil Service Bureau. The case is then reviewed and the necessary measures are taken.

The GM committee at NAF is formed of focal point from various sections at NAF and is responsible of reviewing and resolving the aforementioned cases. The committee maintains objectivity in terms of handling the complains and documents the incidents, complaints and procedures taken. If at any future occasion the committee receives a potential reprisal complaint from a staff member who was previously complained against, they make sure to take this history into consideration when handling the case. Across the GM processes, the complainant may request to keep their identity anonymous, for further protection.

Figure 4: GRM Processes for ECT Project Workers



At the SSC, grievances are handled first by the employee’s direct manager. If the employee escalates his/her grievance, an HR committee is formed to review the matter (in some cases an investigation committee is formed of SSC employees). Recommendations by the committees are submitted to the Director General for action.

Cases of gender-based violence or harassment by co-workers at the SSC are handled through an investigation committee of from SSC employees. Findings of the investigation committee are reported to the Director General for appropriate action.

COVID-19 CONSIDERATIONS:

Workers may submit a complaint using the above mentioned methods regarding any COVID-19 related concerns they may have (e.g., if a worker wants to complain that COVID-19 safety measures are not sufficiently applied or if he/she has a complaint that one of the workers has COVID-19 symptoms). COVID-19 complaints will be handled as a top priority and will be dealt with using the same standard processes but with a concerted timeline of 3 days.

Additionally, a special hotline (193) for the Civil Defense Directorate (CDD) has been activated around the clock for people to report any infected person or those in contact with the infected person or any suspected case, stressing that any reports received are confidential. All workers should be informed of this measure.

At NAF, the M&E officer should ensure handling COVID-19 related concerns with sensitivity and acting promptly upon any concerns related to preventive measures, within 24 hours; including discussing the complaint with NAF HR Manager and the PMU Manager. This role is handled by the Human Resources Directorate at the SSC.

Complaints by employees regarding defense orders may be submitted on www.hemaya.jo, a platform developed by the Ministry of Labor. NAF, through the PMU, will ensure that project contracted workers are aware of this platform.

Figure 4. Hemaya Platform

The image shows a screenshot of the Hemaya Platform, a web-based complaint system. The form is titled "خدمة الشكاوي الخاصة بالعمال" (Workers' Complaint Service) and is presented in Arabic. It features a header with the Ministry of Labor logo and the word "الرئيسية" (Home). The form includes several input fields: "رقم الهوية" (ID Number), "الرقم الوطني" (National ID Number), "الجنسية" (Nationality) with a dropdown menu set to "اردني" (Jordanian), and four name fields: "الإسم الأول" (First Name), "الإسم الثاني" (Second Name), "الإسم الثالث" (Third Name), and "الإسم الرابع" (Fourth Name). A red "تحقق" (Check) button is on the left, and a green "متابعة الشكوى" (Follow up on complaint) button is at the bottom. A footer note states: "mol.gov.jo تم تطوير هذه المنصة من قبل مبرمجين وزارة العمل" (mol.gov.jo This platform was developed by programmers from the Ministry of Labor).

10. CONTRACTOR MANAGEMENT

Based on the Project's Procurement Strategy, the project will finance mainly enterprise/IC consultancy services, as will be reflected in the procurement plan. The main contractors to be financed under the project include:

- (i) The contracted IT company which will be responsible for upgrading and enhancing the National Unified Registry NUR and the NAF MIS
- (ii) Verification auditor
- (iii) Data collection firm; including contracted enumerators.

As per the Project Procurement Strategy, due to the simple nature of the project activities, the majority of enterprises as well as the individual experts are available in the national labor market and national

procurement procedures and documents will apply. Others, if necessary, may be sourced from the international labor market pursuant to International Competitive Bidding using World Bank Standard Procurement Documents. The procurement documents, when used, will include non-compliance remedies for possible violations of E&S provisions.

To ensure smooth implementation of the project and in order to expedite procurement transactions, a Special Tendering Committees (STC) at NAF will take on the responsibility of procurement activities and handle all communications with the Bank and the technical teams regardless of estimated contract amount.

Contracted Workers will also be subject to the terms and conditions set out in the procurement documents. It is recommended that procurement documents include the following clauses:

- Compliance with the National Labor Law
- Third party contractors shall have a quota for hiring women in the data collection activities for social inclusion purposes
- All workers shall have written contracts specifying terms and conditions of employment
- Minimum age of work is 18 years
- A non-discrimination clause shall be included in all procurement documents: There will be no discrimination with respect to any aspects of the employment relationship, such as recruitment, compensation, working conditions and terms of employment, access to training, promotion or termination of employment and fair treatment shall be ensured for all employees:
 - Applications for employment will be considered fairly.
 - Clear job descriptions will be provided in advance of recruitment and will explain the skills required for each post.
- The contracted workers will not pay any hiring fees. If any hiring fees are to be incurred, these will be paid by the Employer ('Contractor').
- The contracted workers should understand and sign the Code of Conduct prior to the commencement of work, in line with the code of conduct signed for direct workers, including articles on prevention of sexual exploitation, sexual harassment and gender based violence.

The management aspect will be undertaken by the PMU Project Manager in coordination with NAF HR. The procurement manager will provide overall supervision to ensure sector norms and standards are followed.

The PMU will be responsible for oversight of compliance by their direct workers and training of contractors. Subcontracting of work to non-registered enterprises will not be authorized. Orientation on rights and regulations, in addition to COVID-19 related measures, will be provided by the PMU's M&E officer, in coordination with NAF HR and Procurement Manager. The M&E officer will apply the "Training of Trainers" method; a number of focal points will be selected to be qualified as "trainers" on the subject matter. Afterwards, each trainer will be responsible for a region to cascade the training to workers in it.

COVID-19 CONSIDERATIONS

NAF should clearly mention in the bid that the contacted enterprise will have to abide by COVID-19 governmental regulations including defense orders, in addition to the “Roadmap to return to work after the Corona pandemic” (Civil Service Bureau) and the “Payment Systems and the use of Electronic Payment Services during the Corona Virus Pandemic” (Central Bank of Jordan). Additionally, regulations specified in these LMPs which include provision of gloves, masks and training of workers on health preventive measures will be applied.

- NAF will include contractual provisions and procedures for managing and monitoring the performance of contractors in light of changes in circumstances prompted by COVID-19
- The contracted enterprise must provide medical insurance covering treatment for COVID-19, sick pay for workers who either contract the virus or are required to self-isolate due to close contact with infected workers, and payment in the event of death
- The contractor enterprise must appoint a COVID-19 focal point responsible for monitoring and reporting on COVID-19 issues and liaising with the PMU’s M&E officer.

11. COMMUNITY WORKERS

The project does not recruit community workers.

12. PRIMARY SUPPLY WORKERS

Not applicable. There are no primary suppliers for this project.