



Jordan Emergency Cash Transfer Project Additional Financing

Rapid Social Assessment - Version 3 (November 2021)

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ABBREVIATIONS AND ACRONYMS

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

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



1. Introduction

1.1 Purpose and scope of the assessment

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

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

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

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

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

The purpose of the assessment is to identify social risks and impacts, including: (i) risks that project impacts fall disproportionately on individuals and groups who, because of their particular circumstances, may be disadvantaged or vulnerable; and (ii) any risks of excluding or discriminating against individuals and groups because of their particular abilities, circumstances or vulnerabilities; (iii) risks that program activities expose beneficiaries to negative health, safety and well-being effects including those related to gender-based violence (GBV).

This assessment is an update to the original Rapid Social Assessment that was conducted for the Emergency Cash Transfer Parent Project, in June 2020 and the second update which was conducted in July 2021.

The second update included the newly added wage subsidy under Component 4 of the Project Additional Financing, in addition to updated feedback from stakeholders around the implementation of program activities. The results and recommendations of the assessment will inform the Project's updated protocols and operational manual.

This update (the third update) reflects the changes to the project components as per the additional financing (AF 2) and includes a description of ongoing evaluations and analytical exercises that the project, the Bank and the Government of Jordan's partners are conducting. The results and recommendations of these evaluations should inform the following update on this assessment.

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

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

1.2 Study Limitations

Parent Project: Due to the emergency context in which the COVID-19 parent project was designed and implemented and the resulting time constraints, the GOJ conducted a "Rapid" Social Assessment. Thus, the sample size of beneficiary households was small (450 households for the parent project survey of beneficiaries) and was limited to NAF applicants (households that have submitted a complete application to benefit from the program in addition to those who started the online application process but did not

complete it). This sample was extracted from NAF's Management Information System (MIS) and does not capture households that failed to access the online application (e.g., households that might have been unaware of the application method).

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

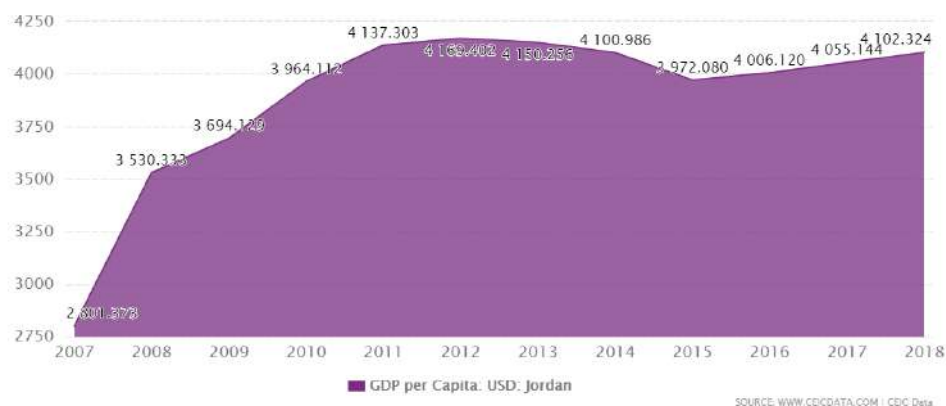
2. Background

2.1 Context Overview

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

Most of the Jordanian population is centered in urban areas, with 60% living in the capital (Amman).

Jordan's GDP per capita data is updated annually, and available from Dec 1957 to Dec 2018, with an average of 1,594.309 USD¹.



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

Absolute poverty rates were also relatively high (15.7%) before the pandemic. The National Social Protection Strategy indicates that 10% of Jordanians belong to the poorest decile, based on their

¹ <https://www.ceicdata.com/en/indicator/jordan/gdp-per-capita>

² HCI Data: <https://databank.worldbank.org/source/human-capital-index>

consumption levels³. According to UNICEF data, one in five children are multi-dimensionally poor. without governmental support, the poverty rate would have reached 19.2% (National Social Protection Strategy, 2019)⁴.

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

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

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

HORIZONTAL REFORM PILLARS	VERTICAL REFORM PILLARS
<ul style="list-style-type: none"> •Pursue macroeconomic adjustment, narrow imbalances, manage risks, and improve public sector efficiency •Reduce business costs, improve regulatory quality, and increase competition •Drive FDI and promote export development of products, services, and markets •Broaden access to finance from banks and non-bank financial institutions •Create more flexible labor markets for job creation • Expand and improve social safety nets to better protect the poor and vulnerable 	<ul style="list-style-type: none"> •Improve public transport efficiency and access •Increase energy efficiency and access •Promote water security and agribusiness

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

³ <http://hdr.undp.org/en/content/2019-human-development-index-ranking>

⁴ National Social Protection Strategy (2019); Ministry of Planning, Ministry of Social Development and UNICEF

2.2 Pandemic Impact and Governmental Response

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

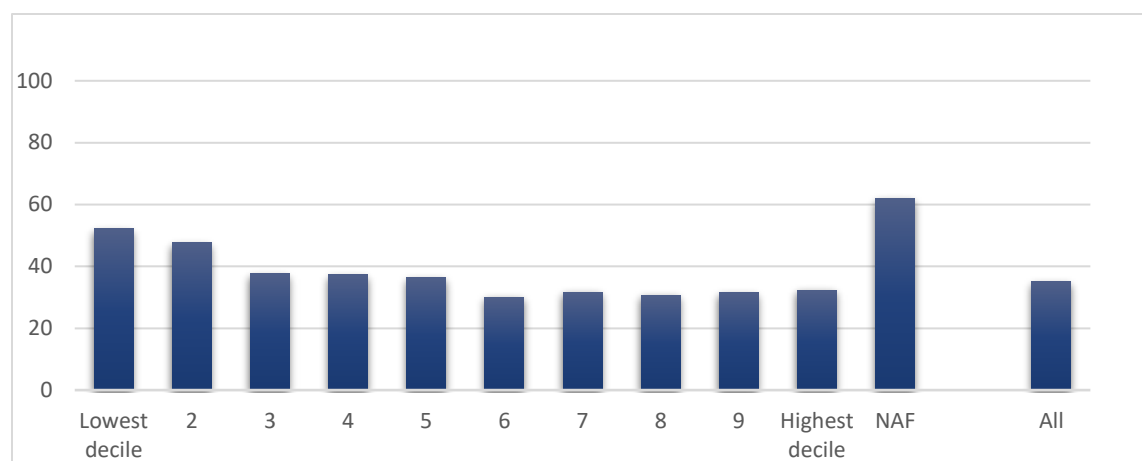
The COVID-19 pandemic has taken a toll on the country's small and open economy with strong linkages with the rest of the world. Jordan's real Gross Domestic Product (GDP) contracted by 1.6% in 2020, compared to 2.0% growth in 2019. The pandemic has had particularly profound impacts on the service, travel, and tourism sectors; key sectors of growth for the Jordanian economy. The World Bank projects real GDP in 2021 to grow by 1.4%, mainly due to slower-than-anticipated global vaccination rollout and expected delays in travel and tourism recovery.

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

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

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

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



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

The Government of Jordan (GOJ) has been taking decisive action to contain and mitigate the effects of COVID-19. Jordan's National Defense Law No. 13 of 1992 came into force on March 17th 2020 following a Royal Decree issued upon the recommendation of the Cabinet. The law granted the Prime Minister wider powers to undertake all necessary measures to combat the COVID-19 outbreak in the Kingdom, including the temporary suspension of ordinary legislation. As of June 2021, the Cabinet issued a total of thirty defense orders relevant to social security, employment conditions, payment of wages, temporary closure of institutions, economic protection programs, regulation of distance learning in schools and universities, and public health measures.

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

More than 240,000 households benefited from the emergency cash transfers in 2020, out of which 10% are female headed households. Most of the household heads are between 30 and 40 years old. Over 80% of beneficiaries reported owning a smartphone⁵.

Based on National Aid Fund calculations, the poverty rate could have increased to about 20% (from 15.7%) without the cash support provided in response to the pandemic. The Government of Jordan aims to

⁵ Result extracted from an enrollment session, not cumulative of all NAF beneficiaries.

prevent poverty rates from continuing to rise due of the pandemic's impact on the socioeconomic situation.

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

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

Component 1: Cash support to poor and vulnerable households affected by 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 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, including to finance a fully staffed and equipped Project Management Unit (PMU) at NAF.

Component 3: Contingent emergency response component (CERC)

Component 4: Support to workers in firms affected by COVID-19. This component will finance the extension of 'Estidama' program for six months, until June 2022. The number of formal worker beneficiaries for the extension is about 44,000. The main design and implementation feature of 'Estidama' remains largely unchanged under AF2. Formal workers employed in firms 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 firm has been affected by the COVID-19 pandemic. However, the main change under AF2 is the revision of firm categories and corresponding benefit level 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 transition from the “emergency response” to the “recovery” stage, the Government of Jordan 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 to over 85,000 poor households.	To also finance the entire 2023 to over 150,000 poor households including those who will be migrated 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 to finance a fully staffed and equipped Project Management Unit (PMU) in NAF.		
Component 3: Contingent emergency response component (CERC)			
Component 4: Support to workers in firms 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 firms. The objective is to protect workers while keeping firms solvent and operational.	To finance the extension of ‘Estidama’ program for six months, until June 2022. 1. Number of formal workers beneficiaries for the extension is about 44,000.

2.3 Objectives

2.3.1 Project Development Objective

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

2.3.2 Selection of Beneficiaries

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

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

2.4 Project Components and Activities

2.4.1 Components

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

Subcomponent 1.1: Temporary CTs to vulnerable households. This subcomponent will be discontinued in 2022. To support the transition from the “emergency response” to the “recovery” stage, the Government of Jordan 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 2022.

Subcomponent 1.2: Takaful-1 Cash Transfer Program. This subcomponent will be increased to fund the gap in financing Takaful-1 program in 2022 and finance the entire 2023 to about 150,000 poor households including those who will be transitioned from the Regular Monthly Cash Transfer Program.

Component 2: Project management, monitoring, and evaluation (US\$3 million). No change will be envisioned to the activities financed under this component. This component will continue to support NAF with the management, monitoring and evaluation (M&E) of project activities. It will finance a fully staffed and equipped Project Management Unit (PMU). The PMU is responsible for all fiduciary aspects of the project, the daily management of project activities, M&E of project interventions against results indicators. This component also finances the overall Project Operating Costs, audit costs, including independent verification of the CTs, monitoring and compliance with Environmental and Social Commitment Plan (ESCP).

A Technical Coordinator n was appointed in MOPIC to be responsible for overall implementation of Part 4 of the Project, and coordination of Part 4 activities with the SSC. In addition, NAF will maintain, throughout Project implementation, a Project Management Unit (“PMU”) in charge of overall coordination of Components 1 and 2 of the projects. Additionally, a financial officer, procurement officer, M&E officer, and a social officer are hired by the PMU. The Social Officer has signed the contract with a starting date of January 1, 2022.

Component 3: Contingent Emergency Response Component (CERC) (US\$0 million). No change is envisioned under this component. This component will provide an immediate response to an eligible crisis or health emergency and would draw from uncommitted funds under the project from other components to cover the emergency response. To facilitate a rapid response, in case the CERC is activated, the restructuring of the project is deferred to within three months after the CERC is activated.

Component 4: Support to workers in firms affected by COVID-19 (US\$165 million). This component will finance the extension of ‘Estidama’ program for six months, until June2022. The Number of formal worker beneficiaries for the extension is about 44,000.

Changes in the design and implementation features of *Estidama* under Component 4. The main design and implementation feature of ‘Estidama’ remains largely unchanged under AF2. Formal workers employed in firms 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 firm has been affected by the COVID-19 crisis. However, the main change under AF2 is the revision of firm categories and corresponding benefit levels in August 2021. The revision was done to ensure that workers employed in recovering sectors are paid their full salary and to account for the slow economic recovery of other sectors. The table below provides details on wage subsidies for each firm category⁶. Firms are classified based their revenue records during 2020 and 2021: i) firms that achieved net profits in 2020 are excluded from Estidama; ii) if a firm’s loss decreases by more than 20%, during the first seven months of 2021 (in comparison with the same period in 2020), the firm will be transitioned to Ta’afi; iii) if a firm’s loss decrease is 20% or less, it is retained under Estidama Basic. The automated GRM system implemented by SSC remains the same, with firms also allowed to challenge being transitioned to ‘Ta’afi’ category based on submitted financial data.

⁶ *Estidama* Program Guidelines were updated by SSC to reflect these changes.

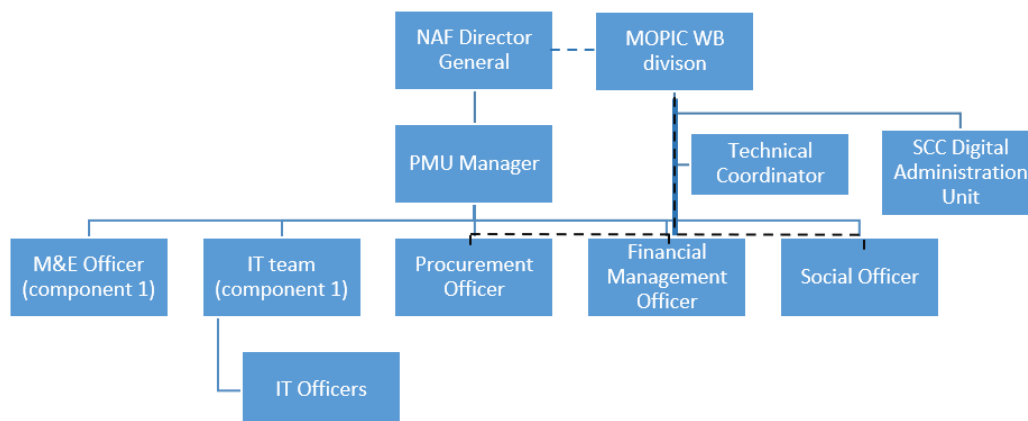
Table 3. Revised wage subsidies contributions of Estidama program categories

Firm Category	% of wage paid to employee	% of wage covered by the program	% of wage covered by the employer
<i>Category 1 – Estidama Plus: firms in severely affected sectors</i>	85% of the wage, or JOD 220 (US\$310), whichever is greater.	80% of the wage paid to employees or any remaining amount not paid by the employer to reach a wage of JOD 220 (US\$310), whichever is greater, with a maximum subsidy of JOD 800 (US\$ 1128).	17% of the wage and any remaining amount to reach 85% of a wage greater than JOD 1177 (US\$ 1660).
<i>Category 2 – Estidama Basic: firms in affected sectors</i>	100% of the wage	60% of the wage paid to employees with a maximum subsidy of JOD 800 (US\$ 1128).	40% of the wage and any remaining amount to reach 100% of a wage greater than JOD 1344 (US\$ 1895)
<i>Category 3 – Ta’afi: firms in slightly recovered sectors</i>	100% of the wage	30% of the wage, whichever is greater, with a maximum subsidy of JOD 800 (US\$ 1128).	70% of the wage and any remaining amount to reach 100% of a wage greater than JOD 2667 (US\$ 3761)

Note: In terms of social security contributions, firms which register workers at the SSC during the period June 2021 to December 2021, or in the tourism and transport sectors, may fully or partially suspend old age pension.

Monitoring and Evaluation (M&E). The PMU at NAF is responsible for monitoring the project’s key performance indicators and periodical evaluation, as well as reporting on progress and challenges. The PMU will continue to liaise internally with other units within NAF, NAF management, MOPIC, the World Bank, and other partners. As for SSC, the head of operations will be responsible for program monitoring. Additionally, financial processes and monitoring will be handled by the Financial Unit.

Figure 1. Project Management Unit (PMU) Organogram



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

3.2.3 Roles and Responsibilities for Project Implementation

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

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

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

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

On the government's side, the Central Bank of Jordan (CBJ) and the private sector payment service providers play a critical role in the delivery and advocacy of automated payments. Other private sector contractors are also involved in the process. Table 4 below details the roles and responsibilities of various stakeholders directly involved in the Project⁷.

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

Component	Entities	Roles and Responsibilities in the Project	Type of involvement
Cross - cutting	WB and Project donors (DFID and JFA members)	Project funding and processing; for direct cash transfers to beneficiaries in addition to the second component (management, monitoring and evaluation) Project design, alongside the government	Design, funding and TA
	The Ministry of Planning and International Cooperation (MoPIC)	<ul style="list-style-type: none"> Represents the GOJ in all legal aspects, responsible for overseeing the overall project implementation and recruiting workers inside MoPIC and the implementing partners to support project implementation 	Legal and implementation supervision
Component 1: Cash support to poor and vulnerable households affected by the COVID-19 pandemic	NAF	<ul style="list-style-type: none"> Implementing agency; representing GOJ Overseeing the implementation of component 1 (Takaful programs) 	Design and implementation
	World Food Program (WFP)	<ul style="list-style-type: none"> Will continue to support selected Takaful streams, including field verification, payments, GRM, and MIS enhancements Planning to assess NAF's M&E systems 	TA/ procurement support

⁷ Besides WB, DFID and JFA members; the contribution aspects mentioned in this section are still under discussion between NAF and its partners.

Component	Entities	Roles and Responsibilities in the Project	Type of involvement
		<ul style="list-style-type: none"> Supports NAF in filling gaps of hardware/software needs and human resources 	
	UNICEF	<ul style="list-style-type: none"> Will continue to support selected Takaful streams, including registration, communication (e.g. NAF's website), and MIS enhancements Planning to support the high frequency monitoring activity of the new project supports NAF in filling gaps of hardware/software needs, and human resources 	TA/ procurement support
	CBJ	Provides guidance to GoJ agencies (NAF), private sector entities and NAF partners on the payment methods and tools. The CBJ has introduced the Basic Bank Accounts (BBAs) option, relaxed the KYC regulations for e-wallets to enable online registration, and authorized NAF to open wallets on behalf of beneficiaries during lockdown, provided that the process is based on documented consent by the beneficiary.	Regulator/ Advocacy on financial inclusion and payments digitization
	Payment Service Providers; e-wallet companies and Banks	Payments are provided to NAF beneficiaries using e-wallets and basic bank accounts	Implementation
Component 4: Support to workers in firms affected by COVID-19	Other government agencies	Ministry of Labor, Ministry of Finance, Ministry of Planning and International Cooperation, Ministry of Tourism and Antiquities, Ministry of Digital Economy and Entrepreneurship, Ministry of Industry, Trade and Supply, Ministry of Social Development, Companies Control Department and Income and Sales Tax Department participate in the design of SSC "Estidama" program	Design and implementation of SSC programs
	Employee and employer representatives	Chambers of commerce, professional syndicates, representatives of employers and economic sectors participate in the design of SSC "Estidama" Program	Design and implementation of SSC programs
	SSC	<ul style="list-style-type: none"> Implementing agency; representing the GOJ Overseeing the project implementation through the internal structure of the organization	Design and implementation

3. Consultations

3.1 Government Programs Consultations (Design Phase)

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

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

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

Throughout the piloting and implementation phases, NAF partners worked closely with NAF on implementation by providing technical assistance and contracting private sector firms to undertake

largescale activities. All the activities conducted included capacity building and engagement of NAF staff as a core component.

NAF's Technical Working Group also met, including new project donors (JFA members), to discuss how technical and budget support to the Project will be coordinated. In line with the Project's ESCP, NAF staff received a training on the concept and referral response to Gender Based Violence. The training involved social workers in all governorates, the head of the call center and the head of the field verification section at NAF HQ.

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

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

The status of implementing these recommendations and the way forward is outlined in Annex 1.

The Estidama Program was designed by the Social Security Corporation in 2020, in consultation with the Ministry of Labor (MOL) and the Ministry of Industry, Trade, and Supply (MOITS). The lists of most affected sectors, priority areas, and the target sectors were determined based on the analysis of the data compiled by the Department of Customs and the Income and Sales Tax Department (ISTD), and updated regularly throughout the pandemic. SSC conducted continuous coordination meetings during this time with the

above mentioned entities as well as with private sector representatives. Enhancements to Project implementation processes were conducted post-launch, in line with the feedback received from SSC's stakeholders, including enhancements on the forms and communication messages.

3.2 Consultations Supported by the Project

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

The Project realized that Component 1 beneficiaries are more vulnerable by nature, as it targets poor and near poor households in Jordan. Consequently, it conducted multiple consultation sessions and NAF provided face to face moderation. The objective was to ensure that beneficiaries can express their opinions in a comfortable environment. An additional discussion was held with a representative from a Jordanian Union for Women, with specific focus on the experience of vulnerable women in poor households, as part of the SSN.

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

In total, five consultations were conducted as follows:

- **Consultation session (A)** on Component 1 of the Project (cash transfers to vulnerable households), in May 2021: this session engaged civil society organizations (CSOs) and NAF partners.
- **Consultation Session (B)** on Component 4 of the Project (wage subsidies)
- **Consultation Session (C)** on NAF Processes, in September 2020: this session engaged 8 participants (two females) from NAF beneficiaries who benefited for the Emergency CT in 2020. Discussions covered communication, outreach, registration, enrollment, payment and GRM. Participants were sampled from the NAF database from nearby geographic locations as it was an in person session. The sample included beneficiaries using various payment methods (bank accounts and e-wallets).
- **Consultation Session (D)** A Focus Group Discussion with Component 1 beneficiaries (cash transfers to vulnerable households), who benefited from the emergency cash transfers in 2020 and 2021 and beneficiaries of regular cash transfers for vulnerable households.
- **Consultation Meeting (E)** A consultation meeting on Component 1, with the Jordanian National Commission for Women.

Government representatives implementing agencies were in attendance, including the appointed Social Officers at NAF and SSC, CSOs, private sector associations, and beneficiaries. The two largest CSOs in the country that work on poverty alleviation (including women focused initiatives) were present at the NAF

consultations. For the SSC, the program targets all Jordanians registered under beneficiary companies and is benefiting females at a rate of 50%. The lists were created by NAF and SSC, in coordination with the World Bank team. Sessions were moderated by NAF and SSC (the list of moderators is provided in Annex 3). Annex 4 details the agenda, participant lists and their characteristics.

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

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

The recommendations are integrated in Section 8. The main highlights were:

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

NAF partners praised coordination meetings as a good practice that allows the government and its partners to discuss program progress and key challenges. Nonetheless, the regularity of updates by NAF should be increased during project implementation. In response, weekly written updates/newsletters will be shared by the PMU.

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

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

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

However, NAF beneficiaries highlighted the variance in the quality of services between different e-wallet firms. As a result, the project will maintain a high level of coordination with PSPs to ensure consistency in the quality of services provided to beneficiaries. All participants mentioned the need for easier access to the cash-out points; the project will also liaise with payment service providers around this.

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

In terms of what is expected from the project moving forward, the beneficiaries participating in the focus group discussions expressed their hope for continued support, noting that the economic effects of the project are still evident on their households. Many participants expressed their hope to be linked to economic empowerment or income generating activities. The Government responded by saying that this point is well taken and as a result, an Economic Empowerment Program was launched in March 2020 in cooperation between NAF and the Ministry of Labor, which aims to connect vulnerable households to training and work opportunities. The implementation of the program was delayed due to COVID-19 but has recently started. On a more strategic level, this motive to link beneficiaries with economic opportunities should be noted in the design of any future projects or initiatives.

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

Support to workers in firms affected by COVID-19 (Component 4). Participants mentioned that the processes were very user friendly and that the SSC had engaged private sector counterparts in the design process which they highly appreciated. It was suggested by way of enhancing systems that the SSC could add features that facilitate easier reporting. More specifically, private sector firms requested adding a feature that allows them to generate a list of individual beneficiaries, which has since been by SSC.

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

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

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

4. Impact and Benefits Accessibility Assessment

This section of the Social Assessment will be updated in the first quarter of 2022. The update will reflect the findings and recommendations of three key evaluations and analytical exercises:

- **The Targeting Evaluation:** The targeting evaluation will also assess the effect on females. It will identify bottlenecks in the implementation of outreach, registration, data verification, enrolment processes, and grievance redress. The evaluation will be completed by January 2022 and will be used to inform the revision of Takaful's targeting methodology, which will be adopted for the selection and recertification of Takaful beneficiaries under Sub-Component 1.2 in 2022, as well as the correction of the old cash transfer program beneficiaries and transitioning them to Takaful. The targeting evaluation will measure the accuracy of the current model and identify sources of error and propose improvements, examine the ability of the CT to reach and address the vulnerabilities and needs of informal workers, and identify bottlenecks in the implementation of outreach, registration, data verification, enrolment processes, and grievance redress. As of December 2021, the targeting evaluation data collection has almost been concluded and the initial findings will be made available for review and discussion.
- **Gender Assessment:** The main objective of this assignment is to review and assess the impact of NAF CT processes on women, whether as female-headed households, or as members of CT recipient households, as well as providing recommendations for improved gender-responsive processes. The review will cover CT macro processes (applications, selection, and enrolment). Targeting and payments will be covered by another exercise. The methodological approach of the review will include: i) A desk review of NAF program instructions and processes, including program manuals of Takaful and the old program and automated processes in NAF MIS; ii) review of legislative definitions of female headed household in Jordan, in comparison with standard definitions used by NAF; iii) Key Informant Interviews with NAF programs officers and NAF Program Partners; iv) Four focus group discussions with NAF beneficiaries, focusing on female-headed-households and females within male-headed-households. Deliverables will include a written report which includes two parts: a review of NAF CT processes and design, from a gender perspective; and proposed areas of enhancement to ensure gender equity in CT's design and implementation. The recommendations will be used to enhance the targeting formula of the National Aid Fund, under the second AF.
- **High Frequency Survey:** The World Bank is also providing assistance to GoJ to conduct a high frequency crisis monitoring phone survey to monitor the socioeconomic impacts of COVID-19 and the mitigating effects of project interventions on beneficiary households. The findings of the first wave became available in August 2021, and the second round is underway. In addition to a nationally representative sample, the survey interviewed sub-samples of households who were beneficiaries of NAF and Takaful cash transfers, as well as informal workers who received support from the emergency support during the pandemic (Takaful-2). Results from the survey will showcase the effect of the cash transfer component on poor households during the COVID-19 crisis. Upon concluding the exercise (wave two), the findings will be used to

advise on the project's best practices to address the COVID-19 pandemic. Recommendations will form a basis to make NAF CT program more shock responsive.

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

As stated above in Section 2.1, Jordan is a middle-income country with a 15.7% poverty rate and 24.7% unemployment rate. Thus, the COVID-19 pandemic is adding to an already challenging situation. Based on the World Bank Project Appraisal Document "Jordan Emergency Cash Transfer"⁸, Jordan's near-term growth prospects have substantially weakened due to the COVID-19 pandemic. The lockdown measures, the disruption in regional and global markets, and the deterioration of the global economic outlook will have a significant impact on the Jordanian economy in the near term. While there has not been an official update of the post COVID-19 poverty percentage, the Department of Statistics will start collecting data for the 2021/2022 household income and expenditure survey for, and the final figures for poverty indicators will not be available until 2022.

The COVID-19-induced shock is adding to an already challenging macroeconomic situation characterized by slow growth, high unemployment, as well as large fiscal and external imbalances. In 2019, Jordan's GDP only grew by 1.9 percent, almost the same level as 2018. While economic growth benefited from rising net exports thanks to positive terms of trade, it was constrained by weak domestic demand. Furthermore, economic growth has been insufficient to alleviate pressures on the domestic labor market. As a result, unemployment continued to rise, standing at 24.7 percent in 2021, compared to 19 percent in 2019⁹. Jordan's real Gross Domestic Product (GDP) contracted by 1.6% in 2020, compared to 2.0% growth in 2019¹⁰.

More specifically, the crisis will have a greater effect on poor and vulnerable households in the country. Informal workers, who are disproportionately concentrated in poor and near poor households,¹¹ are more vulnerable as they do not have access to social security protection measures or unemployment insurance. Almost 80% of households benefiting from NAF's quarterly support ("Takaful 1") have at least one informally working member. Additionally, 64% of Takaful 1 households depend completely on informal income and 36% derive their income from a combination of formal and informal sources. These workers have suffered a loss of part of their income due to loss of income of their companies and defense orders which protected them from losing their jobs but mandated a partial pay of their salaries.

Additionally, a study by UNICEF in 2020 showed that more than half (57%) of the households during the COVID-19 Crisis adopted a crisis-level coping mechanism, followed by stress (15%) and emergency (8%) coping strategies. Female-headed households adopted more severe coping strategies (78% crisis or emergency strategy compared to 62% for male headed households)¹².

⁸ Link to Project Appraisal Document: <http://documents1.worldbank.org/curated/en/488131593396075008/pdf/Jordan-Emergency-Cash-Transfer-COVID-19-Response-Project.pdf>

⁹ Department of Statistics

¹⁰ Department of Statistics

¹¹ About half of workers in the poorest 20% are informal

¹² "Socio-Economic Assessment of Children and Youth in the time of COVID-19 – Jordan", UNICEF (2020)

Negative Coping Strategies Classification

Negative Coping Strategies

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

Severity

Stress

Crisis

Emergency

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

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

Generally, the provision of cash transfers has internationally been proven as a cost-efficient method that also provides beneficiaries the freedom to spend the money in any way they see fit to meet their needs. Cash Transfers (CTs) help build household resilience to climate related shocks and worsening livelihood conditions through facilitating a diversification of livelihoods, building savings and avoiding negative coping strategies. By giving beneficiaries predictable CTs, households can afford a wider variety of food; diversify crops in case the main livelihood fails; and use better/more resilient seeds¹³. In the case of the COVID-19 crisis, shock responsive CTs will be triggered through the project with the aim of providing early support to an expanded number of affected households. The specific criteria of selecting the most affected poor households is detailed in Section 3.1.2.

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

The project has also noted the increasing impact that the pandemic is having on formal workers. Shortly after Defense Order N.6 was issued, around 3,700 firms applied to the Ministry of Labor (MOL) to reduce

¹³ Cash transfers: what does the evidence say? ODI, July 2016

their workers' wages by 50 percent, affecting over 100,000 workers¹⁴. A World Bank survey of 564 firms in Jordan conducted in August 2020 indicated that 5.1% of firms have permanently closed since the COVID-19 pandemic was declared. The survey also confirmed that 92.5% of firms experienced decreased liquidity/cash flow. A United Nations Development Program (UNDP) and International Labor Organization (ILO) survey of 1,190 enterprises revealed that half of the enterprises could only pay wages for, at most, a month. Nearly 40% of the enterprises stated that they stopped paying social security contributions. The situation is even direr today, as economic activity is not picking up, particularly in sectors most affected by the pandemic. To date, a total of 1,528 firms, employing 4,678 workers, of whom 63% are women, are not authorized to operate. Furthermore, 19,429 firms, employing 201,734 of whom 45% are women, have been categorized as operating in sectors most affected by the pandemic.¹⁵ The project is expected to partially mitigate the impact of the pandemic on formal workers through supporting the Estidama's Sustainability Program. "Estidama" provides wage subsidies to formal workers in firms severely affected by the pandemic and thus at risk of shutting down and having to lay off workers.

4.2. Social Tension and Cohesion (Potential Risk of Project Implementation)

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

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

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

¹⁴ World Bank Emergency Cash Transfer Additional Financing Project Paper (2021)

¹⁵ World Bank Emergency Cash Transfer Additional Financing Project Paper (2021)

cycle. SEP is a live document that should be updated as needed and implemented, to ensure transparency and adequacy of communication messages/channels. Activities in the communication strategy should be linked to SEP activities.

4.3. Community Health and Safety

The World Bank's Environmental and Social Framework (ESS4¹⁶), recognizes that project activities can increase community exposure to health and safety risks. In relation to implementing the Jordan Emergency Cash Transfer Project in a pandemic situation, activities under the project may cause the COVID-19 contagion to spread, if not sufficiently mitigated.

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

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

In line with WHO's regulations, and as the GOJ reduced curfew procedures, the government issued Defense Order No. (11) around health preventive measures, shown in Box (1) below. Additionally, the Civil Service Bureau and the Central Bank of Jordan have issued detailed regulations on returning to work after the Corona Virus Pandemic and on the use of Electronic Payment Services during the Corona Virus Pandemic¹⁷.

¹⁶ Environmental and Social Standard 4 on Community Health and Safety

¹⁷ "Roadmap to return to work after the Corona pandemic (Civil Service Bureau);

<http://www.pm.gov.jo/upload/files/Returning-Work.pdf> Payment Systems and the use of Electronic Payment Services during the Corona Virus Pandemic, (Central Bank of Jordan);

<https://www.cbj.gov.jo/EchoBusv3.0/SystemAssets/PDFs/2020/April/CBJ%20Procedure%20E.pdf>

Box.1: Defense Order No. 11

First:

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

Second:

- a) Whoever violates the provisions of paragraph (1) of the (First) Clause shall be punished with a fine of no less than JOD 20 and not exceeding JOD 50.
- b) Whoever who violates the provisions of Paragraph (2) of (First) Clause shall be penalized with a fine of no less than JOD 100 and not exceeding JOD 200, and the entity where the violation has taken place will be closed for a period of (14) days.
- c) The implementation of the penalty mentioned in this clause does not block the implementation of any more severe punishment stipulated in any other legislation.

Third:

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

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

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

All COVID-19 related risks in the below list have a high probability of spreading infection, noting the highly contagious nature of the virus. The below measures should be implemented alongside the preventive methods outlined in the OHS section of the Project's Labor Management Plan, which includes the

preventive and protection measures that should be undertaken for staff members. The listed below reporting indicators should be captured in the Project Management's Unit (PMU).

The community Health and Safety Plan is available in Annex 6 and is mandatory throughout the project's implementation.

Figure 5. Santinization Devices/Room installed at NAF as part of the preventive measures



4.3.1. Risk of Gender-Based Violence (GBV)

In 2017, the percentage of ever married women who have experienced physical or sexual violence committed by their husband or partner in Jordan was 18.9%.¹⁸ There were 21 killing crimes against women by a family member in 2019, 20 crimes in 2020 and 11 in the first and second quarters of 2021. Domestic violence increased by 33% in Jordan, as reported by the Secretary-General of the Higher Population Council in November 2020, compared to its rates in the same period in 2019, according to the Family Protection Department."

International evidence confirms that GBV cases worldwide have increased during COVID-19 lockdowns. A report by UNDP stated that pre-existing gender inequalities, social norms, along with the distress that the pandemic has caused, coupled with restricted movement, have led to an exponential increase in GBV. In

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

France, for example, cases of domestic violence have increased by 30%. Helplines in Cyprus and Singapore have registered an increase in calls by 30% and 33%, respectively. In Argentina, emergency calls for domestic violence cases have increased by 25% since the lockdown started.¹⁹ Building on this global pattern and the national evidence presented previously, there is an elevated risk of increased GBV in Jordan due to the social distress during COVID-19 and in relation to the broader context of inter-partner violence in Jordan.

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

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

Directly resolving GBV cases that are identified during any of the project processes and that do not involve project/NAF workers is not part of NAF's mandate. However, NAF has formed a Gender Group, which includes focal points from NAF, NAF partners, and national specialized agencies. The technical working group kicked off its work by drafting a ToR for a review of all processes, from a gender perspective, in order to advise on a) aspects that could provide accessibility to women in NAF beneficiary households to specialized protection services b) document best practices in NAF programs and recommend enhancements towards a gender inclusive program, c) include gender focused trainings in the annual training plan of the NAF, and d) systemize the continuous use of existing national referral pathways for GBV cases. This practice will provide a referral channel for NAF beneficiaries that submit GBV complaints to specialized case management agencies. It is also recommended that any upcoming situation monitoring survey²⁰ conducted by the project or NAF partners includes an indicator around GBV, with specific focus on the effect of the pandemic on the GBV situation in the household. This will provide some insight to national agencies on the relation between crisis' and GBV in the Jordanian context, which should feed into embedding a gender lens to any national crisis management plan. During verification field visits (if any), the project staff and any contracted firm will continue to follow the current practice of sending a team of

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

²⁰ This includes the high frequency survey: The Project will support a high frequency phone survey to monitor the socioeconomic impacts of COVID-19 crisis and the mitigating effects of project interventions on beneficiary households. Data will be collected from beneficiary and non-beneficiary households and allow a disaggregated analysis by type of household, including by gender of the household head. All individual level data and analysis will be disaggregated by gender.

one male and one female to the visited household. This is in addition to calling the household prior to the visit (the call to be done by the field team supervisor or a trained call center) to explain the purpose of the visit (conducting a survey), the expected duration, and providing the number of the call center. Additionally, NAF will connect its Takaful database to the Family Protection Department to identify beneficiary households that have reported cases of GBV or domestic violence and monitor the case, in cooperation with specialized agencies.

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

As for the wider context of workplace harassment, which is not directly covered under the project, the Government of Jordan is taking important steps towards enhancing protection in the workplace and equity. An instruction has been enacted as well to expand the modalities for the provision of workplace-based childcare services, in accordance with Article 72b of the Labor Law. Finally, the government is planning on establishing a hotline and portal for receiving workplace sexual harassment complaints in a confidential and effective manner. It also committed to remove occupational, sector and other restrictions to women in the workplace to ensure equal access to the labor market (Table 25).

4.4. Barriers to Access Project Benefits for Vulnerable Groups

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

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

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

- **Targeting exclusion errors;** exclusion errors are always present in social assistance programming (See Section 4.4.2 for more details)
- **Groups with accessibility challenges,** which include:
 - o Lack of accessibility to NAF written communication messages and enrollment SMS (i.e., illiterate beneficiaries)
 - o Lack of accessibility to online enrollment forms and e-wallet applications which are the NAF payment mechanisms (i.e., beneficiaries who do not have access to the internet, do not own

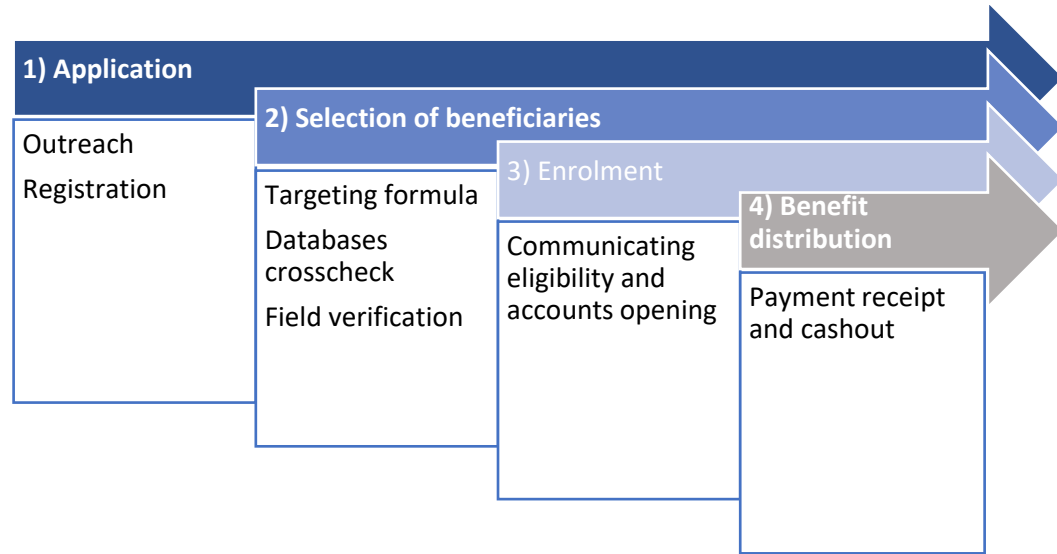
- smart phones or the required devices to access e-wallet applications, or lack the required technical skills to fill online forms)
- Lack of physical accessibility to cash-out points (e-wallet agents). This includes people with disabilities or chronic diseases, geographical distance from the closest cash-out point, and imprisoned / absent heads of households.

In addition to the above, the limited budget may disallow the government to include all the poor households who are eligible to benefit from the project. After three months of payments, NAF may recertify beneficiaries of temporary CTs, to exclude households that no longer need the support and provide slots to new poor households.²¹

The project benefit is defined as the cash assistance support that will be provided to beneficiaries under Component 1 of the project: the temporary 6-months assistance will be JOD 136 per month, for households with three or more members, JOD 70 for households with two members and JOD 50 for households with one member. However, project beneficiaries must move through the project's application, selection, and enrollment processes before they receive the project benefit. Thus, accessibility barriers will be identified for each one of the sub-processes listed in figure 6 below and should be equally addressed by NAF management and the PMU. Where particular vulnerabilities (e.g., illiteracy) present specific challenges in the process, these are highlighted in sub-section x-x. Recommended mitigation measures to address identified barriers will be explained under Section 8 of this Rapid Assessment.

²¹ NAF applies specific eligibility filters to exclude households that are "not eligible" as they don't meet the main criteria. Afterwards, NAF ranks all households based on their poverty and selects the poorest households to benefit from the program, based on the available funds. The remaining households after the ranking are "not selected" but will be considered if any of the beneficiary households stop being poor and leave an empty slot.

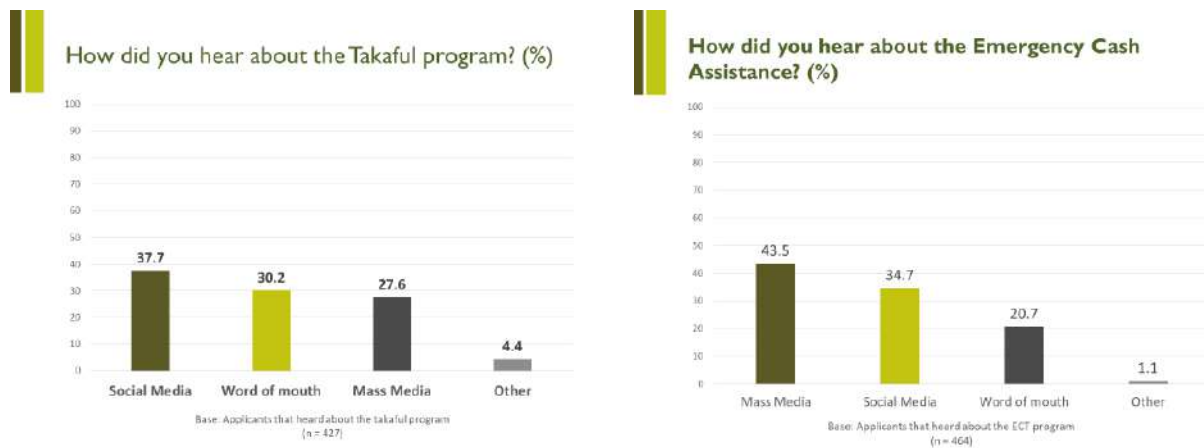
Figure 6. ECT Project Processes



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

- a) **Outreach** This process refers to reaching the potentially eligible households through media communication and various forms of “outreach” that are used in social protection programs, such as door to door. The risk in this process is linked to beneficiaries who do not learn about the program due to not being connected to social media, mass media etc. or being illiterate so they do not receive written messages (e.g., brochures and text messages). Owing to the COVID-19 outbreak, NAF is restricted in its ability to conduct mass community-based outreach and will limit outreach to digital communications through mass-media and social media (Figure 7 below). However, NAF branches that are aware of vulnerable households in their communities are encouraged to contact them and inform them about the project application process, as word of mouth was reported as the second and third method of hearing about the programs by survey respondents. Its therefore important to maintain the effective participation of NAF branches. Additionally, working with community organizations and NGOs for last mile outreach should be used, when possible, during the pandemic and for Takaful beneficiaries. When asked how they heard about the Emergency Cash Assistance, 43% of respondents reported that they learnt about it through mass media (TV, radio and newspapers), while only 27% of respondents heard about Takaful through mass media vs 38% who heard about Takaful through mass media and 30% who said word of mouth. This result could be linked to the fact that the public tend to follow mass media more in times of crisis. The project should always balance between the use of various communication channels for the project while focusing on the most used channels for each component.

Figure 7. Reported outreach channels/program²²²³



- b) **Registration in the project (application submission):** This section aims to explain the application submission process and identify risks related to technical accessibility and risks of exclusion of illiterate households (noting that the percentage of female headed households that are illiterate is disproportionately higher). The application submission is done online through NAFs established platform for social assistance applications. The platform has a rich database of around one (1) million households (around 5M individuals which accounts for almost half the Jordanian population) that applied to various assistance projects including the recent bread subsidy program launched in 2019. The database is connected to the National Unified Registry (NUR) which is a real-time- updated database that is directly connected to several governmental entities that collect data on Jordanian households. Although the NUR itself is kept updated, residual risks related to databases are detailed in Section 4.4.2. NAF has opened registration for the temporary CT program, allowing new households to register and households already registered in the database to update their information. Due to COVID-19 regulations, NAF has not been able to provide face to face support in the registration process which presents a barrier for households that do not have sufficient technical capacity or the required tools to apply through the online platform; this might cause this category to refrain from applying or to start the application process but not be able to complete the application²⁴. Based on the phone survey, around 19% of respondents received support in filling the application from a non-family member.

It is noteworthy that the household data in Jordan in all governmental databases is based on the head of the household, who is the husband (male), except for cases where the woman is divorced or a widow. The

²² Rapid Social Assessment Survey, conducted by UNICEF

²³ Rapid Social Assessment Survey: conducted by UNICEF

²⁴ The online application consists of 7 sequential steps that are explained in the Takaful Process Evaluation 2019, P.18

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

Most of the respondents reported that the form was “easy to fill”. There was no noted difference between how various sample groups rated the form (Figure 8); nonetheless, 41% of respondent female-headed households are illiterate in comparison with 5% of male headed households (Figure 11) which indicated that FHH might face more challenges in submitting an application and means that NAF should mitigate this by providing additional support to this category. Moreover, 14% of respondents mentioned that they received support from someone out of the household in filling the form. The project should therefore make sure to provide an alternative support mechanism to households facing challenges that may not be able to receive support in filling the form, especially during lockdowns (Figure 9 below). The Project (through the Social Officer and the Monitoring and Evaluation Officer) will closely monitor this during project implementation and will include it in the Project Progress Report. 82% of respondents accessed the form using a smart phone owned by the head of the household or one of the household members.

Figure 8. Feedback on Registration Form²⁵

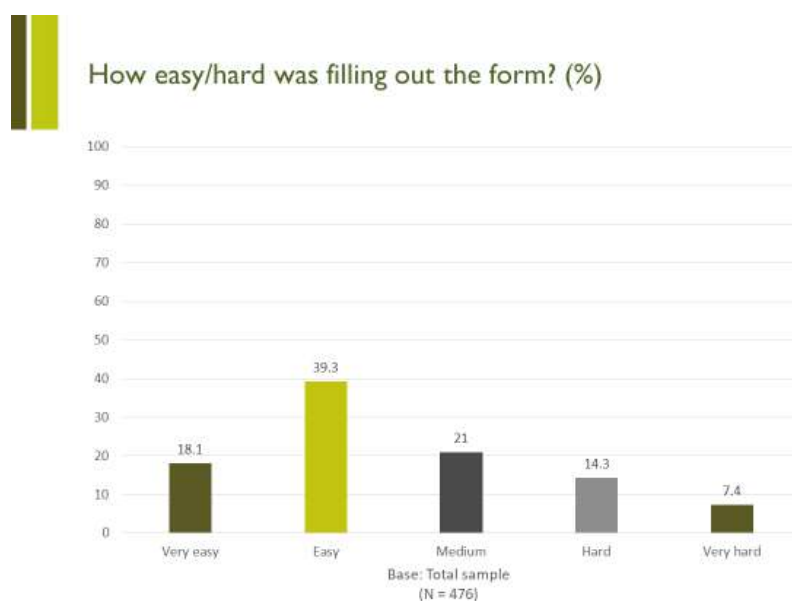
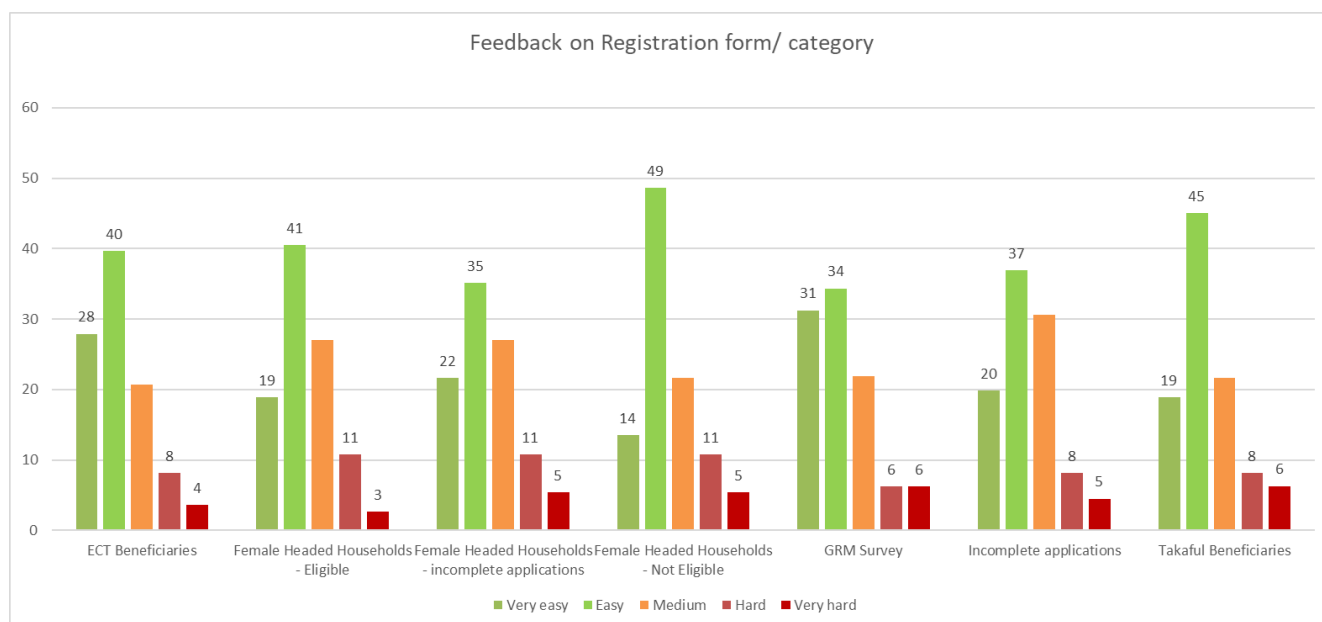


Figure 9. Feedback on difficulty to fill Registration Form per Beneficiary Category



²⁵ Rapid Social Assessment Survey, supported by UNICEF

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

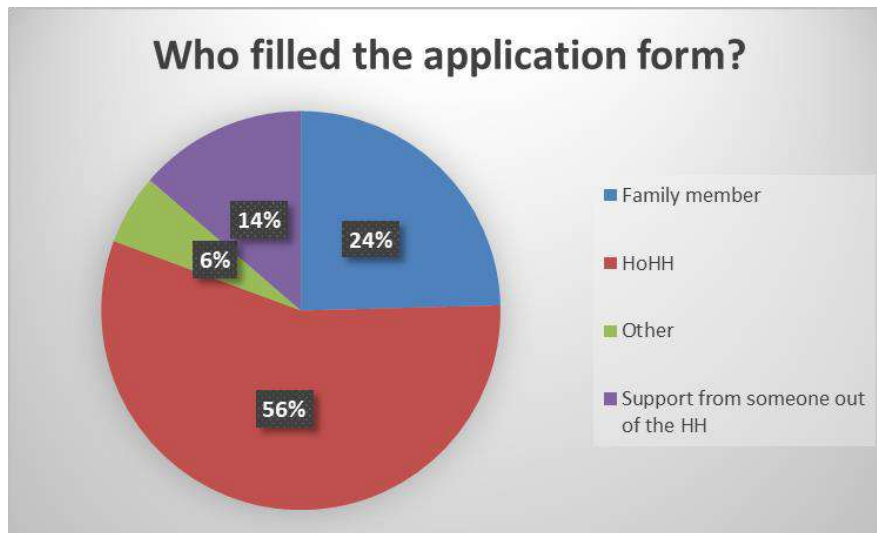


Figure 11. Education Level by Gender (Heads of Households)

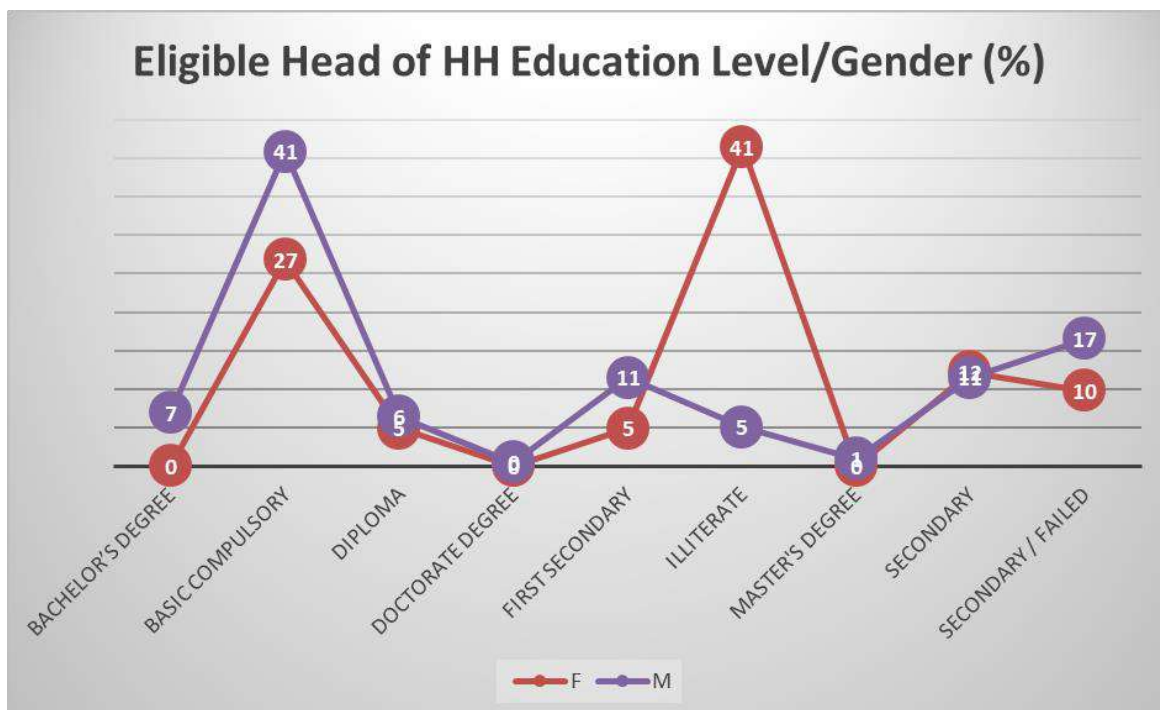
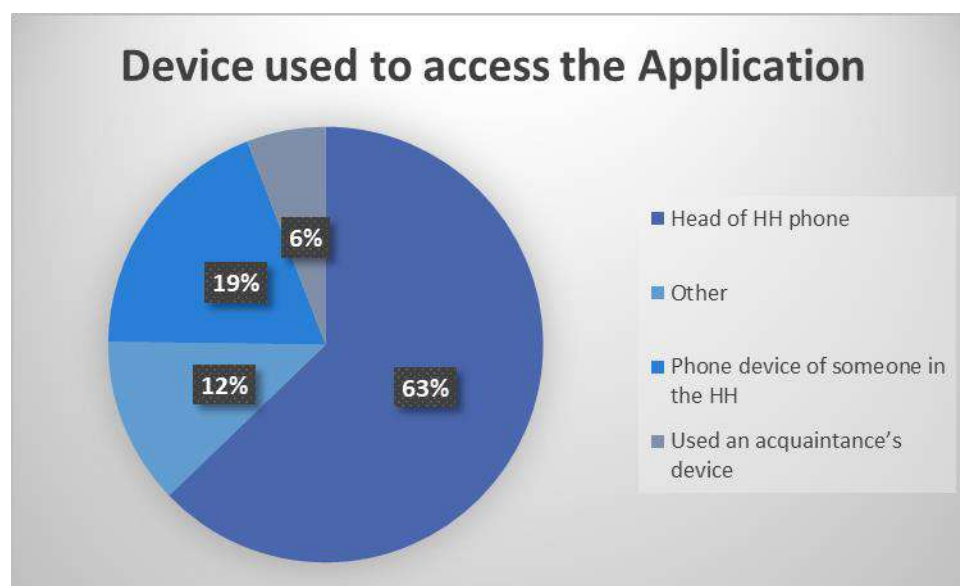


Figure 12. Application Accessibility



2. Component 1 Targeting Formula and Selection of Beneficiaries

- a) **Targeting formula:** Takaful formula scoring uses 57 socioeconomic indicators relevant to the welfare status and deprivations at the household level, including household head gender, recognizing the additional vulnerabilities FHHs face. The methodology categorizes poor households into 10 layers, starting from the poorest to the least poor, then each layer includes 100 sub-layers, using statistical analysis. This results in thousands of readings that disaggregate by the unique welfare status and needs of households.

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

Inaccuracies in any targeting methodology could present an exclusion risk for households who are not "selected" based on the set criteria. It is therefore key that the targeting methodology of Takaful undergoes evaluation and detailed technical enhancement be made, as needed. This Social assessment is not meant to evaluate the targeting formula itself as a thorough evaluation for the formula will be conducted by the Bank (findings will be available during Q3 of 2021). This evaluation will be built on a sampled data collection exercise to assess the accuracy of the targeting formula,

including inclusion and exclusion. The formula will afterwards be enhanced based on the recommendations from the evaluation.

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

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

- b) **Database cross-check:** the selection process includes cross-checking the data of applicants against the national data bases, using the National Unified Registry, which inform the filtering of households. The NUR is a real-time updated database, as its directly connected to the government entities that collect data on Jordanian households. Although NUR itself is updated,²⁶ risks of exclusion are expected in cases where the household has not updated their data at the respective institutions (e.g., owned a supermarket that has been closed but did not update this information in the database of the Ministry of Industry). To mitigate this, the project implements an effective GRM mechanism to resolve such cases. This mechanism resolves potential exclusion errors that result from applicants not updating their data with government entities, and NAF informs beneficiaries that they will need to update this information with the relevant government entities and provide documented proof when needed.
- c) **Field verification:** as part of the Takaful program processes (applicable to subcomponent 1.2); field verification of the shortlisted applicants' data "potential beneficiaries" is conducted through home visits carried out by enumerators using tablets to confirm the data provided during registration. This process increases the risk of exposure to COVID-19 causes and must be highly monitored and/or replaced with virtual verification methods. It has also been noted in the Takaful process evaluation (2020) that some households were excluded due to being unreachable via phone calls, in order to arrange for home visits.

²⁶ Includes Social Security Corporation, ISTD, MOICT, MOF–Pensions Department, Civil Status Department, and the Drivers and Vehicles Licensing Department.

3. Component 1 Beneficiary Enrollment :

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

Figure 13. Account opening process rated by beneficiaries



4. Component 1 Benefit Distribution

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

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

Of the survey respondents, 83% reported withdrawing the payment as opposed to paying bills using the online application or conducting online transfers using the e-wallet app. Only 11% used e-payments or a combination between cash withdrawal and e-payments. In addition to this, 6% faced challenges in accessing the benefit. The project will provide support, through the GRM, to beneficiaries who face

challenges in accessing their benefit. Additionally, the proposed follow up SMS will also identify such cases. Figure 14 below shows that 80% of beneficiaries rated the cash-out process either easy or very easy, as opposed to 10% rating it as challenging and 9% rating it acceptable. There is no evident variation between female headed households and male headed households in how they rated the payment experience. Respondents who found the benefit cash out challenging either faced issues in reaching the cash-out point (e.g., bank office, ATM or e-wallet agent), had a long waiting time in front of the cash out point, or faced technical challenges. The project should make sure that information about the closest ATM/cash out point and e-payment services are clearly communicated to beneficiaries during the enrollment sessions or by the Payment Service Provider systematically (e.g., customizable SMS). Heads of households with a physical disability might face challenges in accessing cash-out points. To mitigate this, NAF gives the households the choice to select another adult from the household to cash-out the payment to them as needed. Messages around the use of digital payments to pay bills or purchase items online (e.g., groceries) should be also clearly communicated to all households, especially households that have individuals that face physical mobility challenges.

Figure 14. Benefit utilization by sampled beneficiaries

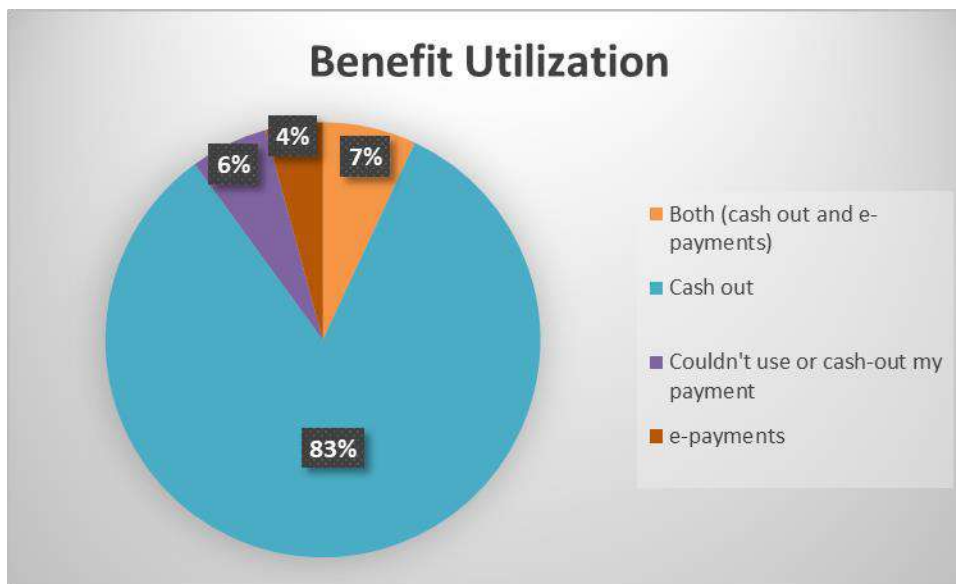


Figure 15. Cash-out process as rated by beneficiaries

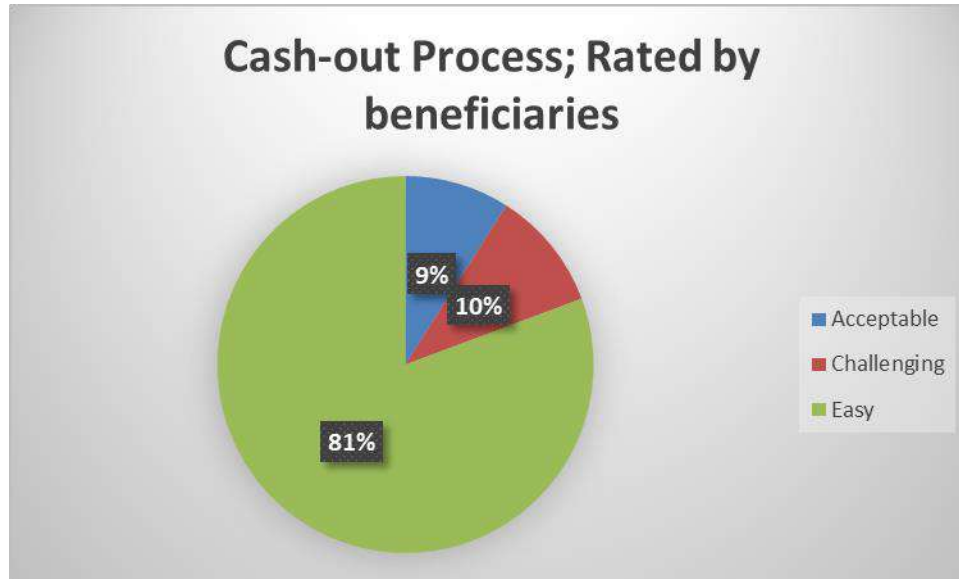
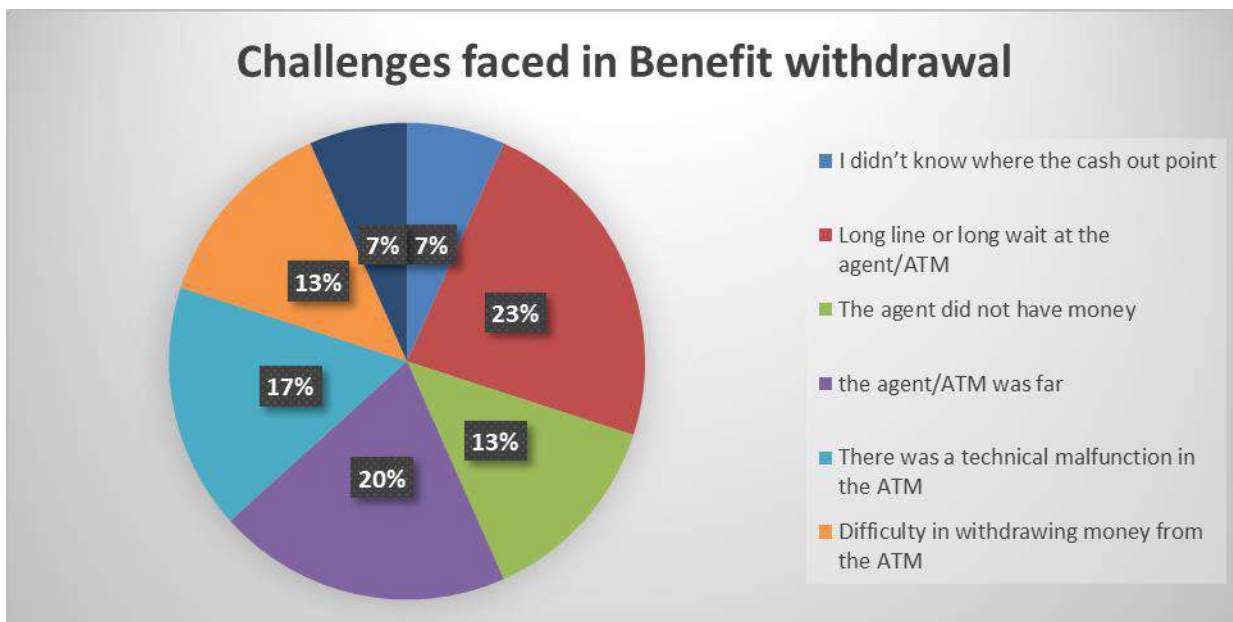


Figure 16. Challenges faced in benefit withdrawal

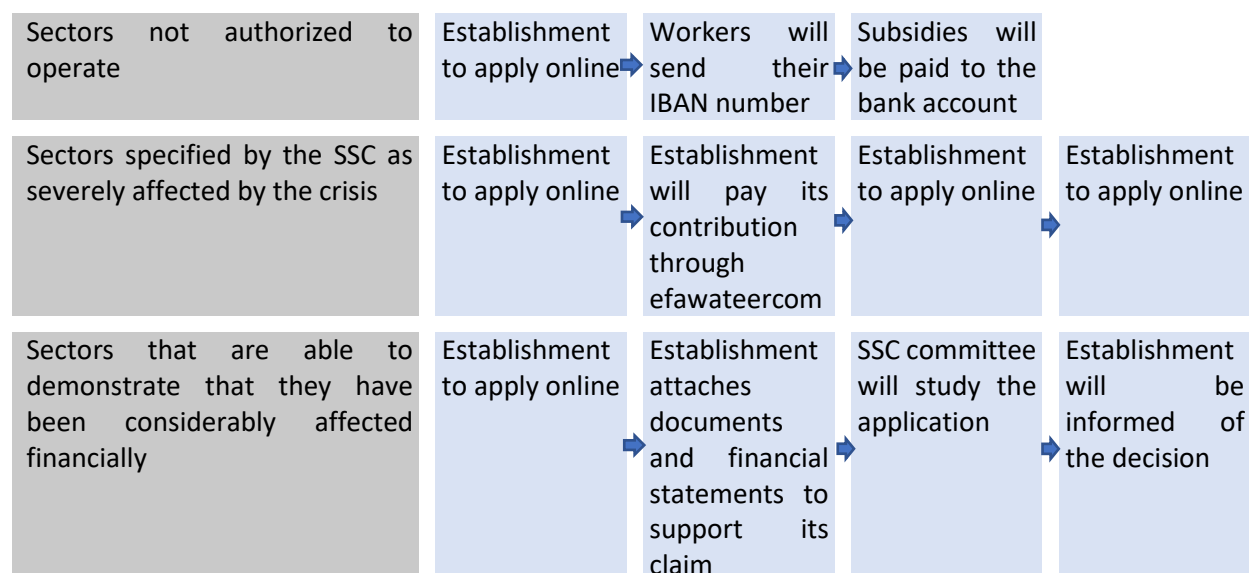


4.4.2 Barriers to Accessing Project Benefits for Vulnerable Groups in Component 4

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

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

Figure 17. Estidama Project Processes



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

- a) **Outreach** This process refers to reaching the potentially eligible firms through media communication and defense orders. The risk in this process is that beneficiaries do not learn about the program due to not limited monitoring of official media or social media. However, this risk is minimal since most business owners have a vested interest in benefiting from the program.
- b) **Registration in the project (application submission):** The application submission is done online through SSC website and e-service is comprehensive. Firms must apply electronically to the program every month²⁷. Financial data relevant to eligibility criteria is reviewed by a technical committee which considers the financial data relevant to the eligibility criteria at the SSC and is then sent to a specialized committee (Defense Order Implementation Committee at SSC) that endorses the decision²⁸. All Jordanian workers that work in selected firms will be automatically covered under the program, provided they have contributed for at least one month to SSC during the period March 2020- October 2020 (subject to change to account for new hires).

2. Selection of Beneficiaries for Component 4

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

The GOJ has defined clear criteria for beneficiary selection for the establishments that are not authorized to operate and whose activities have been suspended by government. Additionally, establishments in sectors that were allowed to operate, but have suffered loss of income or profitability due to the pandemic are allowed to apply to be included, provided that they submit documented evidence of lost income or profitability. Establishments that are unable to prove lost income or profitability due to their incoherent accounting practices will lose the opportunity to benefit from the program. In cases where small firms in Jordan do not have adequate financial reporting practices that enable them to prove their program eligibility to the SSC, they are allowed to submit financial reports using their existing reporting tools, on condition of financial auditor endorsement. This measure is applied to facilitate the registration process for all firms using their existing tools, while also ensuring that the process is legally transparent.

Estidama is under implementation with more than 100,000 individual beneficiaries. Beneficiaries are mostly low earners, where 44% were earning below JOD 300 per month. About half of the beneficiaries

²⁷ A hotline is available for companies who do not have the digital expertise of applying online. The hotline will be advertised through different modes of communication. According to a World Bank study (2020), there is a gender gap of 10 percent when it comes to Internet use, to the disadvantage of women.

²⁸ The Director General of SSC forms one or more technical committees. Each committee is headed by one of the SSC employees, but may include staff as well from other government entities.

are women, as many were employed in sectors that are severely affected by the COVID-19 crisis. For instance, around 32% of firms availing to Estidama fell in the education sector, which employed 40% of Jordanian women in 2020. These initial numbers indicate that the program is inclusive of the poor and of women.

3. Component 4 Enrollment of Beneficiaries

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

4. Benefit Distribution for the Wage Subsidy Component

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

5. Capacity Assessment of Implementing Agencies

5.1 The National Aid Fund

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

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

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

Assessing system readiness in the preparation phase: During the Takaful design phase, NAF worked with its partners on testing all the systems and conducting pilots with beneficiaries.

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

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

Post-Implementation assessment and enhancement recommendations: NAF's systems have been thoroughly assessed after the first year of Takaful's implementation through the "Takaful Process Evaluation" conducted by the World Bank. The results of the assessment and recommendations were compiled in a report and discussed with NAF. Additionally, the payments delivery chain was assessed by each of the World Bank and WFP's technical teams; then both entities joined efforts to produce enhanced cash cycle protocols.

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

5.2 The Social Security Corporation

The SSC was established to protect and take care of the workforce socially and economically. It is an integral socio-economic umbrella to protect the social and economic rights of the workforce and provide insurance benefits and privileges to the insured persons and their family members at the time of pension, whether owing to old age, disability, death, or work injuries.

"Estidama" program has undergone many enhancements in terms of beneficiary selection, automation, and grievance mechanisms. The most significant of them were relevant to its design:

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

SSC systems are deemed effective and sufficient for program implementation, noting the high level of systemization and digitization in place. SSC has already started Estidama program's implementation; as of May 2021, 105,148 formal workers have benefited from Estidama for at least one month, accounting for 8% of workers registered with SSC. They work in 6,755 firms in 106 different sub-sectors. In consultations, SSC beneficiaries stated that the project processes and tools were interactive and easy to use, with specific examples mentioned of cases successful use of GRM tools. Responsiveness rate was

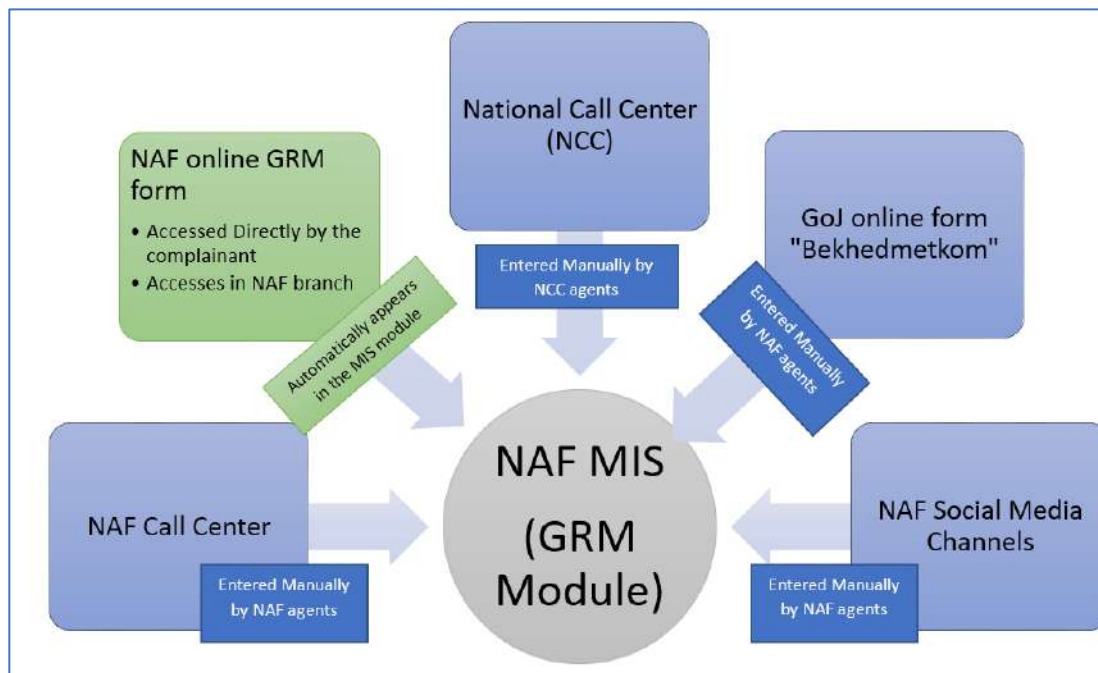
rated very high by beneficiaries; grievances were addressed in timely manner. During consultations, firms suggested that SSC enhances its MIS by adding user friendly features for data categorization and extraction. SSC enhanced the MIS accordingly and provided feedback to the firms that raised this.

6. Grievance Mechanism

6.1 NAF Grievance Mechanism

NAF has established processes and protocols for GM that have been updated to include the new categories under the ECT project and are handled based on clear protocols that are described in the project's operational manual. Cases are received through one of the uptake channels clarified in Figure 18 below, classified as follows: inquiry, update complaint, suggestion, compliment or grievance; then either entered manually in the MIS by a call center agent or reflected automatically on it. Cases in the MIS are assigned to concerned focal points at NAF that resolve them based on established protocols.

Figure 18. GRM uptake channels and connectivity to NAF MIS



In preparation for the project, NAF made significant enhancements to the GRM form and backend processes in the MIS. Type of cases (inquiries, complaints, grievances, compliments, and suggestions) are programmed, which enables automated assignment of each case by type to the specialist within NAF who is responsible for handling it (e.g., cases related to eligibility are directly referred to the eligibility section). NAF's team may also refer the cases internally to other sections with a written note through the system and all referrals are documented on the system and the case status (open, referred, or resolved) is tracked

with a timeline. Enhanced offline and online process were established in preparation for the project and shared with the concerned focal point within NAF. NAF has requested that most of the cases are referred automatically to the eligibility section. A list of immediate actions/responses on some types of cases has been developed jointly by WB and WFP, and NAF approved and used them as part of the closure process for received cases. These included:

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

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

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

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

- Continue enhancing the GRM module and automating new features such as notification alarms for open cases, escalation of unresolved cases and an enhanced visualized dashboard.
- Include the complaints history as part of the beneficiary profile.
- Allow admin access for dedicated NAF staff to the GM system be able to do the following customization inside the GM. The authorization for this access needs to be clearly defined and limited to certain users (e.g., program head):
 - The GM intervention set-up: This will include amending the CHM categories and sub-categories according to the program parameters and design
 - FAQs: To be able to prepare and include the FAQ list for each program directly to the GM system.
 - Referral process: to be able to define the units that need to be included in the referral queue, e.g., eligibility, payment, or field verification.
 - Include more filters to sort out the tickets: add filters according to eligibility (beneficiary / non-beneficiary), payment enrollment (on the payroll / not on the payroll), and registration status (incomplete registration form / no registration form), included in other programs (Takaful-1, Takaful-2...etc.).
 - Allow access to close the tickets in bulk - the closure process needs to be as per the GRM case management flow and government flows.

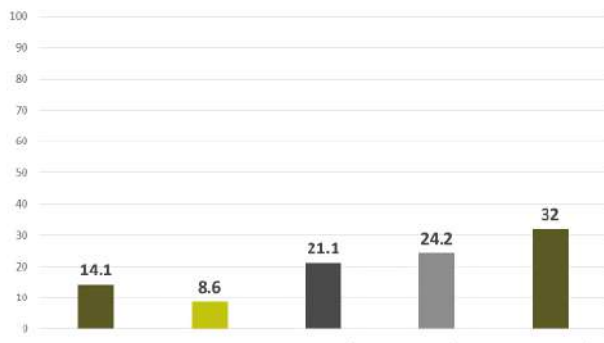
- Add the option to send a bulk of customized SMS as part of the tickets closure process.
- Additionally, the following challenges should be tackled:
 - Lack of continuous communication between concerned staff, which makes the work on closing on some tickets a bit confusing.
 - Last-minute changes to the time/date of closing the registration and grievances door.
 - Lack of NAF capacity to close the massive number of requests received, additional HR capacity is needed within the GM team.

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

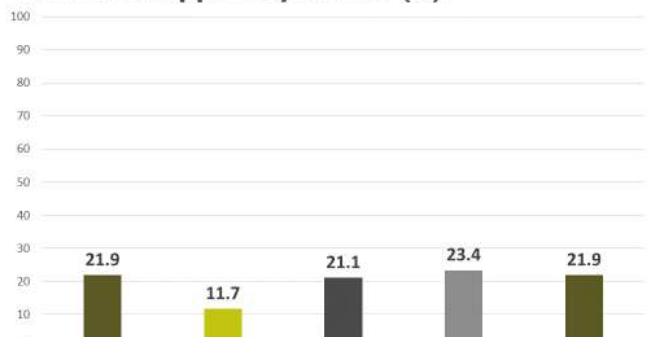
- **GM Categories:** all project processes and sub-processes are well captured in the GM form, which enables complainants to specify which aspect of the project they are challenged by, have questions about, or feel is unfair. Each type is also programmed to be shared with the concerned focal point at NAF; to be resolved through the system.
 - It is recommended that the GM officer reviews the category structure and the assigned focal points on a semi-annual basis and submits a proposal to the PMU Manager on all aspects that should be improved, in line with project updates (if any).
 - There is a complaint category on breaching the code of conduct (by a project worker). This category would include any harassment or GBV actions; amongst other types of conduct beach. Nonetheless, the definition of the category should be further clarified as the wording is vague.
- **Ability to file anonymous complaints:** NAF allows for anonymous complaints in all categories that do not require follow up on the specific case of the individual or the household. For example, exclusion complaints and delay in payment complaints cannot be submitted anonymously as that would not allow NAF to check the individual's data and resolve their cases.
 - The anonymity categorization is adequate, the GRM officer should monitor the categories in which anonymous cases are not accepted and make sure that this function is only applied for programmatic reasons, to enable case resolution.
- **Protocols for referring cases that fall outside NAF's direct scope of work:** NAF staff do refer cases that fall out of its mandate to other institutions, including GBV cases that are referred to the Family Protection Department. However, this process is done on ad hoc bases and there are no written referral pathways or specialized training on identification of GBV cases.
 - **NAF to establish written referral pathways and train its staff on identification of potential GBV cases.** NAF will not resolve or interfere in any of the cases as they fall outside the scope of its mandate and shall only be referred to specialized entities.

- **Adequacy of the GM process:**
- 73% of surveyed respondents have never used any of NAF's GM tools. More than half of them (60%) were unaware of the tools or how to use them. Most said that they would use them if they knew about them (80%).
- Out of the beneficiaries that did use GRM tools, 72% reported contacting the call center as opposed to filling the online form. Half of these respondents rated GRM tools as "easy" or "very easy" to use, 21% were neutral and around 26% found them hard to use.
- The figures below showcase respondent answers regarding clarity and timeliness of the answers/solutions they were provided with when submitting the complaint; in addition to their level of confidence in the system (i.e., confidence that the complaint will be addressed in a discreet, transparent and fair manner).

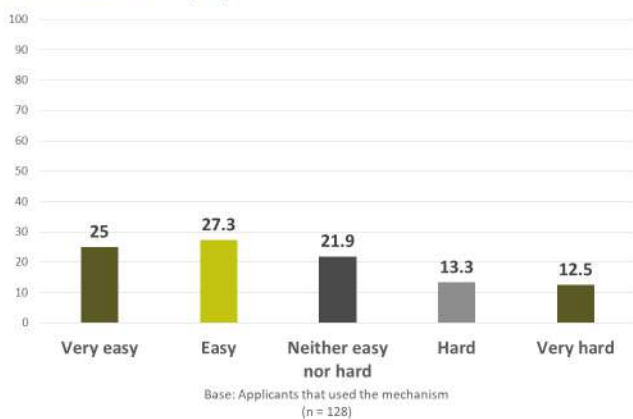
Rate the clarity of answers provided? (%)



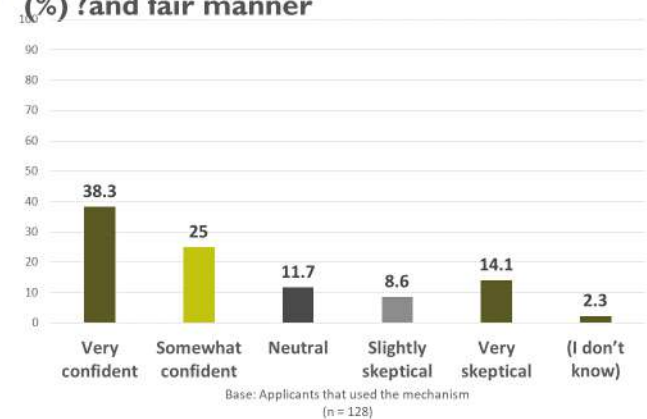
Rate the timeliness of answers provided from the support systems? (%)



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



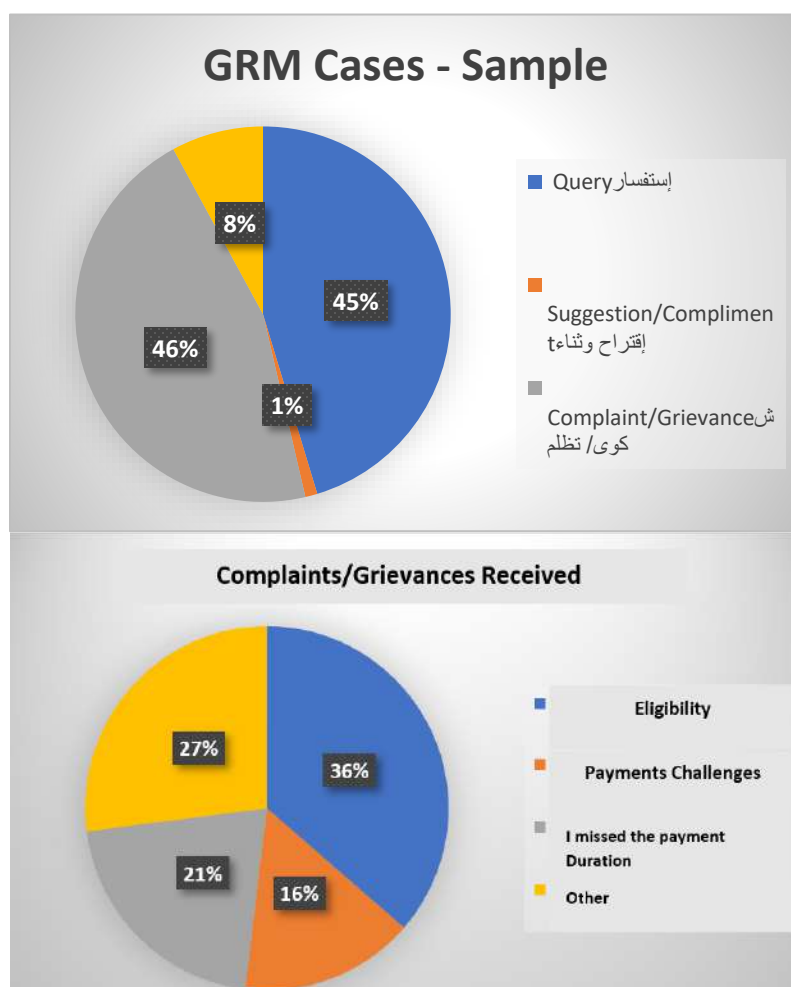
How confident are you that your complaint will be addressed in a discreet, transparent (%) and fair manner



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

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

Figure 19 Sampled GRM cases results



6.2 SSC Grievance Mechanism

A section of the e-services portal (<https://eservices.ssc.gov.jo/DefenseOrder/EstedamaObjection;appType=100>) has been dedicated for Estidama grievances to be submitted. The grievances are relevant to the classification of the economic activity that the establishment falls under, approvals on being included in the activities most affected, or not receiving authorization to operate. Other grievances may be relevant to seeking approval for the establishment to be included among the establishments most affected by the pandemic. In this case, the establishment must attach supporting documents (financial statements, account balances, budgets, sales statements from the Income and Sales Tax Department, among other documents). All current and potential beneficiaries, as well as the public, may access the SSC's GM tools. The use of these tools has been widely communicated and advertised as part of the Program's communication campaign.

The grievance is automatically transferred to the technical committees formed for this purpose. The committees are formed of SSC employees and others from outside it to ensure the required expertise and diversity and to enhance the engagement and transparency in decisions made. The committee arrives at its decisions by accepting or rejecting the grievance and then referring it to the Higher Committee for Defense Order No. (9), which consists of employees from the SSC and representatives of a number of ministries and departments.

Through its the portal, the higher committee examines the grievances, decisions, and reports of the technical committees. The committee then either confirms the decision or rejects. If the decision is confirmed and there are no notes on the comments of the technical committees, the decision is automatically returned to the classification committee to add the establishing to the list of establishments benefiting from the program, e-services are opened for them to submit their request electronically, and they are informed of the decision electronically. If the grievance is rejected, the establishment is electronically notified of the decision with the justification for rejection.

If the Defense Order Committee No. (9) contradicts the decision of the technical committees, the matter is automatically referred to the Director General for a final decision. Establishments are informed electronically of the final decision.

Establishments whose grievance is rejected due to the lack of supporting documentation may appeal the decision once again and attach the necessary supporting documentation, and it will be follow the same procedure outlined above.

Below are screenshots of the automated grievance application system:

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



Figure 11: Grievance application form

طلب الشمول باستدامة

- إرفاق معززات تدل على تأثر المنشأة بالخدمة بالإضافة الى وثيقة من المعرفة الصناعية او التجارية التي تتبع لها المنشأة تبين النشاط الاقتصادي الفعلي الذي تدرج تحته أعمالها، وبالنسبة للمدارس الخاصة إرفاق الرخصة السنوية المؤقتة لعام ٢٠٢١.
- في حال عدم توفر معززات لدى المدارس الخاصة الأساسية والثوية تدل على تأثرها بالخدمة فالممكنها ولغايات الاستفادة من البرنامج، تقديم إقرار/ تعهد بتخفيض حديد على رسوم جميع الطلبة وبغض النظر عن أية خصومات أخرى تم تقديمها سابقا وإرفاق الرخصة السنوية المؤقتة لعام ٢٠٢١/٢٠٢٠.
- باعتبارك رفع أكثر من وثيقة بحجم لا يزيد عن 2 ميجا بايت لكل وثيقة.
- المعززات المطلوب تقديمها

رقم المنشأة	اسم المنشأة	الرقم الوطني للمنشأة
10885100	شركة مركز الشمول للبيئة الحديثة	220148045
سبب الاعتراض	تاريخ اليوم	
	15/04/2021	

رفع الملف

عرض

حذف

إرفاق الملف

☐ بصحتي مفوضا عن المنشأة أقرض المؤسسة المضمنة الاجتماعي بالاحمول على كافة البيانات المتعلقة بالمبالغ المدفوعة من المنشأة لأثرية ضريبة الدخل والمبيعات خيرية مبيعات.

☐ أقر بأن كافة البيانات والمعلومات المقدمة من قبله حقا ولا توجد أية معلومات تتعلق بالمنشأة أو تعهد بتحمل كامل المسؤولية القانونية في حال طرأ عليها أي تغيير يؤثر على شروط الاستفادة من البرنامج.

يرجى اختيار احد القرارات التالية:

☐ المعلومات تراجعت بنسبة 40% فأكثر مع وجود معززات من طرية ضريبة الدخل والمبيعات وغيرها يرجى إرفاق المعززات

☐ بالنسبة للمدارس الخاصة التقدم بطلب الاستفادة على خيار تخديم خدم إضافي ٢5% عن الرسوم الدراسية لعام 2020/2021 (يرجى إرفاق التعهد ووثيقة النموذج المعتمد موقعا حسب الأصول)

☐ نقوض على تصنيف النشاط الاقتصادي للمنشأة كونه لا يتوافق مع الواقع

☐ المنشأة تعزير بالخدمة مع وجود معززات التي تدل على ذلك. وبالنسبة للمدارس بتوجب إرفاق كشف الرسوم المستفدة عن كل طالب قبل الخصومات وإعدادها إلى وبحثا والمبالغ المدفوعة فعليا عن كل طالب وإرفاق هواتف أولياء امور الطلبة

إرسال

إدراج

Figure 22: Attachment of supporting documentation

Figure 23: SSC staff access menu

Figure 24: Report on all grievance applications

WINDOW1

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

٢٠٢١-٠٤-١٩

رقم المنشأة

الفرع: كل الفروع

حالة الطلب في المعالجة

طباعة كشف
خروج
إستفسار

بيانات المنشآت

حالة الطلب	رقم المنشأة	اسم المنشأة	مقاطعة المنشأة الفرعي	الفرع	جهة لتحويل أمر الدفاع	تسبب لجنة أمر الدفاع	سبب التحويل من لجنة أمر الدفاع	نوع القرار
▼								تفاصيل
▼								تفاصيل
▼								تفاصيل
▼								تفاصيل
▼								تفاصيل
▼								تفاصيل
▼								تفاصيل
▼								تفاصيل

Figure 25: Technical Committee Decision Portal

الرجوع إلى الصفحة السابقة
الاجراء على الاعتراض
WINDOW 1

رقم المندوبة: ٩١٩٣٠٠

اسم المندوبة: شركة احمد فهد محمد الرشدي وشركاه

نوع الاستدعاء: الآخر تقديرا

تسبب لجنة امر الدفاع: الى المدير العام

قرار المدير العام:

تسبب اللجنة الفنية:

تاريخ الاعتراض: ٢٠١٩/٠٤/١٦

ملاحظة الوثائق:

لا توجد غايه

رقم المندوبة	اسم المندوبة	نوع الاستدعاء	تسبب لجنة امر الدفاع	قرار المدير العام	تسبب اللجنة الفنية	تاريخ الاعتراض	ملاحظة الوثائق
٩١٩٣٠٠	شركة احمد فهد محمد الرشدي وشركاه	الآخر تقديرا	الى المدير العام			٢٠١٩/٠٤/١٦	ملاحظة الوثائق
٩١٩٣٠٠	شركة احمد فهد محمد الرشدي وشركاه	الآخر تقديرا	الى المدير العام			٢٠١٩/٠٤/١٥	ملاحظة الوثائق
							ملاحظة الوثائق

مؤقتة على الاعتراض

السبب

السبب

البرنامج الذي اعتمدته اللجنة

سبب الموافقة

السبب

السبب

رئيس الاعتراض

رئيس الاعتراض

تحويل الى اللجنة الفنية

قطاع المبيعات

نسبة التخفيض %

٢٠٢٠

٢٠١٩

البيانات من قبل اللجنة الفنية

نسبة التخفيض %

٢٠٢٠

٢٠١٩

قطاع التعليم

نسبة التخفيض %

٢٠٢٠

٢٠١٩

نسبة التخفيض %	٢٠٢٠	٢٠١٩	نسبة التخفيض %	٢٠٢٠	٢٠١٩	نسبة التخفيض %	٢٠٢٠	٢٠١٩

نسبة الطلب

نسبة التحصيل

معدل الرسوم

نسبة الطلب

نسبة التحصيل

معدل الرسوم

نسبة الطلب

نسبة التحصيل

معدل الرسوم

Figure 26: Defense Order (9) Committee Decision

٢٠٢١-١٠-١٩

المؤسسة العامة للضمان الاجتماعي
بيانات المنشآت التي تقدمت بالإعترض للمشاركة ببرنامح إسدانة

البحث عن طريق :

رقم المنشأة الرقم الوطني للمنشأة اسم المنشأة

%

إستفسار مسح طباعة كشف خروج

بيانات المنشآت

حالة الطلب	رقم المنشأة	اسم المنشأة	نشاط المنشأة الرئيسي	سبب التحويل من اللجنة الفنية	نوع الإقرار	نسبة الانخفاض
١	٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	صنع الآلات كهربائية أخرى (مولدات كهربائية، محولات، مقابس كهرباء، أسلاك وكبلات، مصابيح كهرباء)	١٠٠	تراجع الإيرادات	تفاصيل
٥	١٠٢٨٤٤٠٠	شركة الرعد للبطانة والحلويات	البيع بالجملة للأغذية والمشروبات والتبغ	قبول الطلب: تم الموافقة على الطلب سابقا	تصنيف	تفاصيل
٥	١٠٢٨٤٤٠٠	شركة الرعد للبطانة والحلويات	البيع بالجملة للأغذية والمشروبات والتبغ	قبول الطلب: تم الموافقة على الطلب سابقا	تراجع الإيرادات	تفاصيل
٥	٧٢٠٥١٠٠	شركة الإزنية للصناعات التكتيلية	صنع منتجات لمعان من خزانات وللإضاءة المعدنية للعلارات (البوب تراف...إلخ) المعدن	رفض الطلب : تنسب اللجنة الفنية برد الإعترض لعدم تأثر مبيعاتها بحسب المعزلات المقدمة	تصنيف	تفاصيل
٥	٧٢٠٥١٠٠	شركة الإزنية للصناعات التكتيلية	صنع منتجات لمعان من خزانات وللإضاءة المعدنية للعلارات (البوب تراف...إلخ) المعدن	رفض الطلب : تنسب اللجنة الفنية برد الإعترض لعدم تأثر مبيعاتها بحسب المعزلات المقدمة	تراجع الإيرادات	تفاصيل
٥	٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	صنع الآلات كهربائية أخرى (مولدات كهربائية، محولات، مقابس كهرباء، أسلاك وكبلات، مصابيح كهرباء)	١٠٠	تراجع الإيرادات	تفاصيل

Figure 27: Director General Decision

الإجراء على الاعتراض

الغاية: _____ لا توجد غاية

الرجوع الى الصفحة السابقة

رقم المنشأة	اسم المنشأة	نوع الاستدانة	تسليم لجنة التصنيف	ملاحظة
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	الأكثر تحقرا	لقراسة	١٧٣٧٨ مشاهدة الوثائق
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	غير مصرح لهم	لقراسة	١٧٠٣٩ مشاهدة الوثائق
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	الأكثر تحقرا	لقراسة	١٧٣٣١ مشاهدة الوثائق
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	الأكثر تحقرا	لقراسة	١٦٩٠٥ مشاهدة الوثائق
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	الأكثر تحقرا	لقراسة	١٦٩٠٤ مشاهدة الوثائق

تحويل الى لجنة التصنيف تصنيف المنشأة يجب الموافقة

الرجوع الى الصفحة السابقة

تحويل الى عطفة المدير العام /موافقة تنسب

تحويل الى عطفة المدير العام / رفض تنسب

7. Stakeholder Engagement

During the Takaful Program design phase (September 2018 – March 2019), NAF engaged with many stakeholders, including beneficiaries, target beneficiaries and development partners, through:

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

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

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

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

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

The status of implementing these recommendations and the way forward is outlined in Annex 1.

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

Additional consultations were conducted in preparation for the first AF (May 2021) and supported by the project, as summarized in the Stakeholders Engagement Plan (SEP) and in Annex 3 of this Rapid Social Assessment.

8. Recommendations Summary

This section aims to summarize the mitigation measures to address project social risks covered in the previous sections of the report. The Social Officer at the PMU is responsible for monitoring the implementation of these recommendations and ensuring that all processes are in line with the project design and the legal agreements. The PMU M&E Officer should report against the listed recommendations. Many of the recommendations will be implemented jointly by the PMU and NAF sections and are supported by international donors/partners (refer to the Entities Engagement Table, page 15). The project is, by design, meant to address the effect of the COVID-19 pandemic on the most vulnerable households in Jordan. The targeting methodology, used for household selection, is not assessed under this Rapid Social Assessment. Nonetheless, the World Bank plans to conduct a technical evaluation of the targeting formula, in coordination with national targeting experts, and provide solid recommendation to the GOJ around the necessary improvements. The evaluation is included in the recommendation table below (Table Five).

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

Table 5. Summary of Mitigation Measures

Social Section	Assessment	Risk Area	Mitigation Measure
4.1.	Socio-Economic	Impact of the COVID-19 pandemic on poor households and on formal workers	<p>It is expected that the project and its additional financing will provide a layer of protection and eliminate the drastic increase in poverty rates. The AF will also provide protection to formal workers, which is expected to mitigate drastic wage cuts or suspension of businesses that would result in suspending wage payments.</p> <p>The project is expected to partially mitigate the impact of the pandemic on formal workers by supporting “<i>Estidama</i>; Sustainability Program”. “<i>Estidama</i>” provides wage subsidies to formal workers in firms severely affected by the pandemic and thus at risk of closing and having to lay off workers.</p>
4.2.	Social Tension and Cohesion	Social tensions amongst communities	<p>Implementing the Stakeholder Engagement Plan including developing and disseminating structured, clear and concise communications about eligibility and targeting criteria (NAF & SSC)</p> <p>Operating an effective GRM: Households and workers may submit a grievance, through the GRM channel, if they were found ineligible and timely feedback should be provided.</p>

Social Section	Assessment	Risk Area	Mitigation Measure
4.3.	Community Health and Safety	Exposure to COVID 19	<ul style="list-style-type: none"> - Implementing the mitigation measures/process in the Community Health and Safety plan (Section 4.3.1). (NAF and SSC) - ECT CHS Plan should be embedded in each of the project processes; performance indicators related to CHS implementation in each process to be added to the project's regular reports. (NAF and SSC) - The CHS plan in this RSA and OHS plans from LMP should be implemented in a complementary manner. (NAF and SSC).
4.3.1	Risk of Exposure to GBV		<ul style="list-style-type: none"> - The project is harmonizing with national efforts, focus groups and committees in Jordan working on gender and collaboration areas have been generally identified, to assess processes then enhance the programs towards gender equity. - Trainings for NAF HQ and field workers on promoting awareness and detection of GBV cases will be added to the government training plan, to be delivered with support from partners. - Systematize the continuous use of existing national referral pathways for GBV cases. This practice will provide a referral channel for NAF beneficiaries that submit GBV complaints to specialized case management agencies. - GBV risk prevention during field verification: During verification field visits (if any), the project staff and any contracted firm will continue to follow the current practice of sending a team of one male and one female to the visited household. Additionally, households will be called prior to the visit to explain the visit purpose, set the expectations, and provide the call center number. - Monitoring and Evaluation (GBV): It is recommended that any upcoming situation monitoring survey conducted by the project includes an indicator around GBV, with specific focus on the pandemic's impact on the GBV situation in the household - Support to formal workers (component 4): The access to project benefits is mandated for all Jordanian workers, regardless of their gender. Targeting and selection

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

Social Section	Assessment	Risk Area	Mitigation Measure
			<p>them to prove to the SSC their eligibility for the program, SSC will allow them to submit financial reports using their existing reporting tools, if they are endorsed by a financial auditor. This measure is applied to facilitate the registration and eligibility process for all firms using their existing tools, while also ensuring that the process is legally transparent.</p>
4.4.2.	Targeting Formula and Selection of Beneficiaries	Exclusion Errors	<p>-The Bank is supporting NAF in conducting a full technical assessment of the targeting formula accuracy, including inclusion and exclusion, and findings will be available in Q3 2021. The assessment will meet the following objectives (NAF)</p> <ol style="list-style-type: none"> (1) Measure the accuracy of the current model and identify sources of error and propose improvements. The TE will indicate the targeting error value that the targeting formula produces and - conversely - the accuracy at which benefits are reaching the intended beneficiaries. It will also show where the benefit incidence is concentrated. The targeting diagnostic exercise will provide the basis for updating the current targeting approach. (2) Examine the ability of the CT to reach and address the vulnerabilities and needs of informal workers. Informal workers and their family members tend to be vulnerable in the face of shocks and are often missed by social safety nets. The TE will assess CT's ability to protect informal workers and their households and propose improvements. (3) Identify bottlenecks in the implementation of <u>outreach, registration, data verification, enrolment processes, and grievance redress</u>. The effectiveness of implementing these processes have implications for targeting accuracy. For instance, if outreach fails to reach the poor, or if the poor face barriers to registration, they will not enroll, resulting in exclusion error. By the same token, gaps in the grievance and redress mechanism (GRM) may undermine the ability of deserving households to claim their right to participate in the CT and result in the perception that the program is unfair, which may also weaken enrollment, and so on. (4) Understand the uses of the cash transfer funds by the beneficiaries.

Social Section	Assessment	Risk Area	Mitigation Measure
4.4.3	Beneficiary Enrollment of		<ul style="list-style-type: none"> - Enrollment support: NAF assists eligible beneficiaries who are unable to enroll online through a call center. Beneficiaries without existing e-wallets are referred to mobile payment providers to open e-wallets online.²⁹ For households without a smartphone, or those who are unable to open an account online, NAF may open e-wallets on their behalf with support from the Payment Service Providers (PSPs) and will be facilitated through a call center. - During consultations, some NAF beneficiaries mentioned that more detailed information around the presence of agents from various payment providers in their localities is necessary. This indicator has been added to the payments assessment that the Bank is conducting for more representative and detailed findings.
4.4.4	Benefit Distribution		<ul style="list-style-type: none"> - Using follow-up SMS to identify cases that do not access their benefit, in addition to GRM channels (recommended for implementation as part of AF) - Raise awareness regarding e-payment and e-transfer features, using e-wallets. NAF development partners could explore how to increase financial literacy around this aspect (recommended for implementation as part of AF).
5.	Capacity Assessment of Implementing Agencies	Coordination, monitoring and evaluation	<ul style="list-style-type: none"> - Conduct a thorough assessment of NAF capacity needs in both HQ and branches then develop and deliver a training plan accordingly. Topics covered could be generic and not strictly related to the program operations. - Structured monitoring tools should be produced, including indicators on social aspects. Monitoring indicators under each program pillar should account for the effect of project activities on extremely vulnerable beneficiaries (e.g., female heads of households). - NAF will continue to leverage on automated systems, while providing extensive support to beneficiaries to guide them around the use of these tools and methods, in line with the communication messages in the Stakeholders Engagement Plan, using communication and GRM channels. - NAF should start building the capacity of its staff to be ready for managing the MIS when the handover is finalized, the

²⁹ Beneficiaries will be provided information relevant to the selection of payment providers, such as the presence of agents from the various payment providers in their localities, as well as information on how to open an account and the use and use of e-wallets for everyday transactions, like the payment of utility bills.

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

Social Assessment		Risk Area	Mitigation Measure
			<ul style="list-style-type: none">- Ongoing coordination with private sector unions and chambers should continue throughout program implementation.

9. Annexes

Annex 1. Summary of Recommendations from Previous Assessments (NAF)

Recommendation from previous assessments	Status (June 2021)	Way forward
Strengthen NAF's staff capacity to carry out program operations according to its new features, design parameters, and the social protection framework	<p>Ongoing process. NAF HQ has rolled out multiple trainings on program design and implementation for its field staff in branches.</p> <p>A technical M&E working group was formed by NAF, a ToR is under development.</p> <p>NAF is receiving support from WFP in strengthening M&E unit capacities</p>	<p>There is a need to conduct a thorough assessment of NAF capacity needs in both HQ and branches then develop and deliver a training plan accordingly. Topics covered could be generic and not strictly related to program operations.</p> <p>The following to be included under Component 2 of the ECT Project - AF</p> <p>a) A consultation workshop with NAF DPs to discuss needs based on experience, assessment results, PE results, etc.</p> <p>b) Brief Capacity Assessment development and roll-out, HQ level</p> <p>c) A comprehensive capacity building plan produced based on the results of the workshop. This may be outsourced to a specialist/firm with relevant experience.</p> <p>D) Capacity building package/material production; the training materials for each of the topics should be developed by an expert/company; in liaison with partners.</p>
Define which processes currently handled by contracted firms (e.g., Optimiza) should be managed by NAF, e. g., database processing and payment list processing	Done (decision made); large scale data collection activities will still be outsourced as NAF does not have the logistical capacity internally. However, handover is planned for the MIS by the end of the project duration.	IT officers will be hired under the PMU and will start building the capacity of NAF staff to be ready for managing the MIS when the handover is finalized.
Assess performance of targeting formula in achieving its double purpose: select poorest households as	Targeting evaluation is ongoing, findings will be ready in Q4 2022	Evaluation report to be produced and discussed with NAF then inform enhancements on the formula.

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

Annex 2. Rapid Social Assessment Survey

Rapid Social Assessment Survey

Total Sample Size = 450 answered surveys

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

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

Sample Two: Incomplete Applications (Size: 105 answered surveys: 35 of each sub-category)

Database: Households that have incomplete applications (other than the ones in category 1); 100 from the northern region / 100 from the central region / 100 from the southern region.

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

Database: Beneficiary households that have been paid for the informal workers program; 100 from the northern region / 100 from the central region / 100 from the southern region.

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

Database: Beneficiary households that have been enrolled and paid in Takaful phase two; from the northern region / 100 from the central region / 100 from the southern region.

Sample Five: Beneficiaries who submitted complaints on cash out through the GRM survey (30 answered cases)

Validating Identity: Are you (Name)

Introductory statement to be included in the standard introduction: “This is a survey to assess the program processes and does not affect inclusion or exclusion in any of NAF’s programs. We would like your support by sharing your thoughts and experiences on the program and you may agree or refuse to participate. Your answers will only be used for analytical purposes and your identity will not be revealed in the shared results.”

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

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

Question	Sample One FHH/eligible	Sample One FHH/ineligible	Sample One FHH/incomplete	Sample Two/ incomplete	Sample Three/ ECT	Sample Four/ Takaful	Sample Five/ GRM
Q9: For eligible beneficiaries: Did you receive an SMS of payment disbursement (Yes/No)	Yes	No	No	No	Yes	Yes	No
Q9: For eligible beneficiaries: Did you cash out the payment or use online payments (cash out, online payment, both)	Yes	No	No	No	Yes	Yes	No
Q10: If cash out, please assess the cash out process (very easy, easy, acceptable, challenging, very challenging) - If challenging, please select the reason <ul style="list-style-type: none"> - I didn't know where the cash out point was - Using the application or the SMS function was challenging - Long line or long wait at the agent/ATM - the agent/ATM was far - the agent did not have money - Other, please explain 	Yes	No	No	No	Yes	Yes	No

Annex 3. List of Consultations/FGDs Moderators:

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

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

Consultations Supported by the Project

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

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

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

In total, five consultations were conducted as follows:

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

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

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

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

Annex 4. Agenda and List of Participants in Project Consultations

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

- **Consultation Session (B)** on Component 4 of the Project (wage subsidies), in May 2021:
 - Amman Chamber of Industry
 - Jordan Chamber of Commerce
 - Jordan Chamber of Industry
 - Rotana Hotel, private sector
 - Royal Jordanian Airlines, private sector
 - A private school representative, private sector
 - Formal workers (one male and one female), Program beneficiaries

- **Consultation Session (C)** on NAF Processes in September 2020: this session included 8 participants (two females) who were NAF Emergency Cash Transfer (ECT) beneficiaries in 2020. Discussion included (communication, outreach, registration, enrollment, payment and GRM). Participants were sampled from the NAF database from nearby geographic locations as the session was conducted in person. The sample included beneficiaries using various payment methods (bank accounts and e-wallets).
- **Consultation Session (D)** A Focus Group Discussion with Component 1 beneficiaries (cash transfers to vulnerable households) who benefited from the ECT in 2020 and 2021 and beneficiaries of regular cash transfers for vulnerable households. This session included 13 participants (5 women), including beneficiaries of regular cash transfers, emergency cash transfers, female heads of households, and youth. The FGD also included beneficiaries who received their support using e-wallets and others using bank accounts.
- **Consultation Meeting (E)** A consultation meeting on Component 1, with the Jordanian National Commission for Women (standalone meeting).

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

Consultation Session	30 Min	Moderator
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Annex 5. Desk Review Resources

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

Annex 6. ECT Community Health and Safety Plan

Process	Type of CHS risk faced by project beneficiaries	Causes of risk ³⁰	Preventive measures	Responsible entity	Reporting Indicators (to assess HS performance)	Timeline	Budget Allocation
Registration	Health (exposure to COVID-19)	The unified registration form for NAF cash support is accessible online and through registration centers in 2022, applicants may either a) access the form and register on their own, or b) receive assistance in filling out the online form from trained enumerators and NAF staff. Throughout the COVID-19 outbreak, the latter would include	For the registration of Takaful in 2022, NAF is providing support through registration stations , where enumerators could help applicants fill the form. SSC has limited the registration for Component 4	National Aid Fund, in liaison with partners who will support the	<u>If applicable:</u> Percentage of mobile registration stations that have a sufficient supply of hand sanitizers, masks, shoe covers; to be used by enumerators and	<u>During registration in December 2021</u>	Safety measures inside NAF centers are already accounted for in NAF's operational budget

³⁰ Description of Takaful processes under this category is done based on the Takaful Process Evaluation; World Bank 2019, unpublished

		<p>face-to-face interactions within enclosed spaces, which increases disease transitioning risks.</p> <p>The “Estidama” registration form is online. Help is provided to beneficiaries in the registration process via call centers and other means of communication. Visits to the SSC branches are very limited to reduce the risk of infection.</p>	<p>“Estidama” to online applications only. Support is provided to beneficiaries facing challenges in accessing the form through call centers.</p>	<p>registra tion process</p> <p>Social Securit y Corpor ation (SSC)</p>	<p>applicants. (Target: 100%)</p> <p>Percentage of enumerators who have been trained on OHS measures, in line with the LMP and national / international health guidelines (Target: 100%)</p>		
Admin data verification (Cross-check)	None	NA	<p>NA</p> <p>For “Estidama”, all beneficiary data are pre-registered at the SSC prior to the program launch. Data modification is not accepted unless verified</p>	<p>NA</p> <p>SSC</p>		January 2021	N/A

			by a committee formed for that purpose.				
Field verification	Health (Exposure to COVID-19)	<p>Verification for Takaful phase one was done through home visits carried out by enumerators using tablets to confirm the data provided during registration.</p> <p>This increases the risk of exposure to COVID-19 due to social interaction with enumerators.</p> <p>No field verification is required by the SSC for “Estidama” program.</p>	Takaful: depending on the epidemiological situation and MoH’s guidance, NAF conducts both face-to-face verification field visits and virtual verification activities. For field-level verification, supply of hand sanitizers, masks, shoes cover, and specialized training is provided to enumerators as described in the project’s LMP. This will ensure that visited households and workers are protected against potential COVID-19 exposure.	National Aid Fund, in liaison with partner/s who will support the field verification process.	<p><u>If applicable:</u></p> <p>Percentage of enumerators who have been trained on HS measures, in line with the LMP and national/international health guidelines (Target: 100%)</p> <p>Percentage of households that reported that preventive measures were taken into consideration by the enumerator and that they felt safe during the visit, assessed through a phone survey.</p>	<u>February 2021</u>	In case of face to face verification, NAF will receive support from a UN partner (WFP). WFP will recruit a data collection firm to support the data collection process, including taking into consideration applying the required safety measures.
Enrollment	Health (Exposure to COVID-19)	Enrollment for Takaful ‘1’ phase one was conducted through “awareness sessions”, at specific venues and times; to provide essential information about the	NAF is not conducting enrollment sessions during the pandemic, even if the epidemiological situation in Jordan specifically becomes	National Aid Fund,	Number and percentage of beneficiaries who were supported through	March 2021	N/A

		<p>program and finalize accounts opening. This process projects the highest risk of exposure to COVID-19 as enrollment involves gathering a group of people in a contained location for at least an hour, in addition to distributing and filling out paper forms.</p>	<p>better. Alternative ways of conducting the sessions virtually have been applied for the temporary emergency support through phone calls and virtual gatherings. It is recommended that NAF applies the same arrangement for Takaful.</p> <p>Additionally, CBJ is ensuring that MoH's regulations are properly applied by all service providers, including banks and e-wallet companies.</p>	<p>in liaison with partners who will support the enrollment process, CBJ and PSPs</p>	virtual enrollment sessions (FHHs, MHHs)		
Payment receipt and cash out	Health (Exposure to COVID-19)	<p>Beneficiaries could cash-out the payment and/or use digital payment transfers.</p> <p>The cash-out process exposes beneficiaries to payment service provider agents (i.e., workers in cash-out points) and using cash in hand.</p>	<p>CBJ issued regulations to encourage the use of digital cash transactions as opposed to cash in hand. NAF will provide clear messages to its beneficiaries on digitized transfers and will conduct virtual financial inclusion activities that introduce P2P and G2P transfers, as one of the topics.</p> <p>NAF should also communicate to its beneficiaries all the</p>	NAF, SSC, CBJ and PSPs	Number of beneficiaries (HHs) that received educational messages on the use of digitized financial transfers. (FHH, MHH)	March/April 2021	<p>The cost of educational messages is accounted for in the project budget.</p> <p>Health measures at commercial banks and by agents falls under the responsibility of each financial institution/agent.</p>

			<p>protective measures that should be applied if they still decide to cash-out the payment. Additionally, CBJ is ensuring that MoH's regulations are properly applied by all service providers.</p> <p>"Estidama" payments are done through the online banking system. Beneficiaries are requested to provide their IBAN number through an online form in order to receive their payments.</p>				
GRM	N/A	N/A	<p>GRM uptake channels (call centers and online forms) do not present OHS related risks. Nonetheless, GRM uptake channels are the primary method available to beneficiaries to report any concerns they have on the application of OHS measures by NAF or other stakeholders in the project.</p> <p>NAF will ensure that its GRM form includes, in a clear</p>	Natio nal Aid Fund, in liaison with partn er/s who suppo rt the GRM	Number of cases received on OHS-related categories (FHH, MHH), (by governorate), (by type) and (by status; resolved, open, referred)	Ongoing throughout project implementation	Communication messages through GRM are budgeted under Component 2 of the project

			<p>language i) a category on applying COVID-19 preventive measures (by NAF and other stakeholders) ii) GBV related concerns in relation to project stakeholders. Referral pathways for GBV complaints that are not related to project stakeholders will be referred to specialized national institutions.</p> <p>For further details on GRM, refer to Section 6.</p> <p>At the SSC, a section of the e-services portal has been dedicated to receiving grievance requests relevant to the “Estidama” program.</p>	SSC				
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Other (cross-cutting)	Health (Exposure to COVID-19)	<p>Beneficiary waiting areas at NAF and SSC HQ and in branches (when applicable):</p> <p>NAF and SSC beneficiaries visiting HQ or branches to inquire about NAF and SSC services/programs may be at risk of contracting the COVID-19 virus, if sanitization and social distancing measures are not applied.</p>	<p>NAF and SSC will apply all social distancing regulations, including rearranging the seating arrangements in waiting areas, based on the guidelines issued by the Civil Service Bureau “Roadmap to return to work after the Corona virus pandemic”, which include detailed procedures for seating arrangements, in addition to sanitization (regularity and inspection).</p> <p>Beneficiaries will be provided with disposable face masks and hand sanitizers upon entering the building (see Figure 5 below).</p>	National Aid Fund SSC	Number of measures applied in line with national guidelines (surface sanitization, provision of hand sanitizers and face masks to beneficiaries and applying social distancing rules for queuing and seating arrangements).	Throughout project implementation	Sanitization and logistic requirements for social distancing are budgeted under the NAF and SSC budgets.
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