



# **JORDAN EMERGENCY CASH TRANSFER COVID-19 RESPONSE PROJECT**

## **STAKEHOLDER ENGAGEMENT PLAN (SEP)**

**November, 2021**

## ABBREVIATIONS AND ACRONYMS

ESF	Environmental and Social Framework
ESS	Environmental and Social Standards
EU	European Union
GOJ	Government of Jordan
GRM	Grievance Redress Mechanism
NGO	Non-Governmental Organization
OIP	Other Interested Party
PAP	Project-Affected Parties
PCM	Presidency of the Council of Ministers
PDM	Post Distribution Monitoring
PMT	Proxy-Means Testing
PMU	Project Management Unit
SDC	Social Development Center
SEP	Stakeholder Engagement Plan
SSN	Social Safety Net
UNHCR	United Nations High Commissioner for Refugees
WFP	World Food Program
NUR	National Unified Registry
NAF	National Aid Fund
MoSD	Ministry of Social Development
PI	Participating Institution
MIS	Management Information System
FGD	Focused Group Discussion
ECT	Emergency Cash Transfer
DPs	Development Partners
PSPs	Payment Service Providers
MoH	Ministry of Health

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## 1. Introduction

### *Project Background*

An outbreak of the coronavirus disease (COVID-19) caused by the 2019 novel coronavirus (SARS-CoV-2) has been spreading rapidly across the world since December 2019, following the diagnosis of the initial cases in Wuhan, Hubei Province, China. More than one year after the WHO announced COVID-19 as a pandemic, the impact of the virus on health and economy is still evident.

The public health impact of COVID-19 is apparent, there have been 259,403,369 confirmed cases of COVID-19, including 5,188,390 deaths, reported to WHO. In Jordan (as of 24 November 2021), there have been 928,256 confirmed cases of COVID-19 with 11,429 deaths, reported to WHO and a total of 7.79 million vaccine doses administered. In response to a recent proliferation of the spread of COVID-19 cases in the autumn of 2020 and a high infection rate among residents of Jordan, the Government of Jordan has reinstated measures to contain and mitigate the spread of the virus and launched a vaccination campaign. Measures included partial lockdown of the economy, full lockdown on Fridays and total closure of economic sectors such as gyms and wedding halls.

These measures have contributed to the containment of the spread of the virus and prevented the collapse of the health system in Jordan. However, this has translated in loss of income for a large share of the economically active population, increase in unemployment and reduction in demand of goods and services. Many sectors who have not recovered from the first lockdown in 2020 are not yet able to go back to their previous economic activities due to the restrictive measures. These measures have an impact of living conditions of Jordanian households. This impact is higher on the poor and vulnerable households and more specifically the informal workers due to the job losses, reduced earnings, and potential food prices increase because food consumption accounts for a larger share of their total consumption.

In emerging and developing economies, the COVID-19 crisis has added pressure on social protection systems which were already far less comprehensive and effective in supporting people's livelihoods and preventing poverty. According to ILO data, 55% of the world's population are not covered by any form of social protection (Razavi, 2020). The current crisis has thus added more urgency to building

and bolstering effective and resilient social protection systems that provide coverage for all, in particular informal workers, who make up more than 60% of the workforce.

In response to the COVID-19 crisis, the majority of countries have been expanding and introducing new cash transfers. According to Gentilini (2020) 59% of cash transfer measures are new programs in

89 countries, including in low- and middle-income countries. They also find that cash transfer programs are more than doubling in coverage in response to the COVID-19 crisis. The Philippines and El Salvador, for example, are found to be quadrupling their coverage, while countries in Africa like Mauritania are almost doubling coverage (Gentilini, Almenfi and Dale, 2020). Building on their existing cash transfer programs, India, Pakistan and Bangladesh have also been expanding their programs, highlighting the importance of investing in program infrastructures, such as identification, digital payment capacities and mobile technology to deliver benefits quickly and at scale in a crisis situation (Gelb and Mukherjee, 2020)<sup>1</sup>.

The GOJ has also introduced various programs and initiatives to support formal-sector workers who were affected by the COVID-19 pandemic. Defense Orders No.6 and No.1 prevented private firms from laying off formal sector workers and temporarily lowering social security contribution rates. However, many workers have experienced significant wage cuts as their companies struggled with reduced activity, while others stopped receiving payment altogether as their companies ceased operations. In response to that, the Social Security Corporation (SSC) introduced temporary wage subsidies through a six-month long program called Istidama , launched in December 2020, and supported by the Parent and the first Additional Financing of the ECT project. The program partially covers wages and social security contributions of formal workers employed in firms that are not authorized to work. It also partially covers wages of formal workers employed in firms that are still operational but severely affected by the pandemic crisis. Altogether, about 121,000 workers benefited from various schemes.

The World Bank is supporting the government’s COVID19 Response Social Protection Program (the Program) through The Jordan Emergency Cash Transfer COVID-19 Response Project (P173974) and the Jordan Emergency Cash Transfer COVID-19 Response Additional Financing (P176807), with the aim of consolidating all CT programs under one umbrella, while increasing the budget and number of beneficiaries under the Takaful program (regular cash transfer) by 30,000 households. This will increase the coverage of social assistance programs in Jordan with significant impact on poverty. The project is being implemented by the National Aid Fund (NAF) and the Social Security Corporation (SSC) and builds on existing systems within both institutions.

In 2022, the Government of Jordan is now focusing on recovery. To support poor and vulnerable households, post-pandemic, the GOJ envisions consolidating all cash transfers under its regular CT program “Takaful” , for improved efficiency and poverty impact. With the aim of consolidating all CT programs under one umbrella, the government decided to discontinue emergency programs in 2022

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<sup>1</sup> <https://www.oecd.org/coronavirus/policy-responses/supporting-livelihoods-during-the-covid-19-crisis-closing-the-gaps-in-safety-nets-17cbb92d/#tablegrp-d1e98>

while increasing the budget and number of beneficiaries under the Takaful program (regular cash transfer) by 30,000 households.

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

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

Refugees are not included in the program as they are included in other assistance projects by UNHCR and other UN agencies and NGOs. The Government efforts to support citizens are complementary with the UN to increase support to refugees in response to COVID-19 outbreak. UN agencies have established a taskforce to extend benefits to additional refugees and to top up benefits of existing beneficiaries with lower benefits. Humanitarian aid programs are increasingly more harmonized with Takaful - which is a result of Takaful adapting some systems for humanitarian aid programs and vice versa. This is the result of the close coordination between the project, UN agencies and other development partners. As of May 2021, UNHCR and its partners have provided COVID-19 response assistance to 68.5K households, including 39.5K female headed households.

## 1.1. Project Description

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 the cash transfer support to NAF’s regular CT beneficiaries for at least 55,000 beneficiaries in 2020 and 25,000 out of 85,000 beneficiaries in 2021.

- Subcomponent 1.3: Temporary benefit top-up for Takaful beneficiaries

**Component 2:** Project management, monitoring and evaluation: to support NAF with the management, monitoring and evaluation (M&E) of project activities. 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. This component will finance the extension of ‘Istidama’ program for six months, until June 2022. The number of formal workers beneficiaries is about for the extension is 44,000. The main design and implementation feature of ‘Istidama’ 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 ‘Istidama’. 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 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
<b>Component 1: Cash support to poor and vulnerable households (and workers) affected by COVID-19 pandemic</b>			
Subcomponent 1.1: Temporary CTs to vulnerable households;	to provide temporary cash transfers to approximately 190,000 vulnerable households (informal workers) that were affected by the pandemic in 2020 (Takaful 2 Program)	to provide temporary cash transfers to approximately 160,000 vulnerable households (informal workers) that were affected by the pandemic in 2021 (Takaful 3 program)	This subcomponent will be discontinued in 2022. To support the transfer from the “emergency response” to the “recovery” stage, The Government of Jordan decided to consolidate all CTs under one regular cash transfer program. This will be achieved by migrating the old caseload of NAF, to Takaful 1. In addition to adding more beneficiaries to Takaful-1 starting 2022.

Component/Sub-Component	Parent Project	First Additional Financing	Second Additional Financing
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.	The additional funds will cover the gap in financing Takaful-1 program in 2022 and 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, wasn't implemented	Canceled	Remains Canceled
<b>Component 2:</b> 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.		
<b>Component 3:</b> Contingent emergency response component (CERC)			
<b>Component 4: Support to workers in firms affected by COVID-19</b>	Not available under parent project	To finance <i>Istidama</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 'Istidama ' program for six months, until June2022. 1. Number of formal workers beneficiaries is about for the extension is 44,000.

1.2. SEP Objective



The Jordan Emergency Cash Transfer Project is being implemented under the World Bank’s Environment and Social Framework (ESF). As per the Environmental and Social Standard ESS 10 Stakeholders Engagement and Information Disclosure, the implementing agencies should provide stakeholders with timely, relevant, understandable and accessible information, and consult with them in a culturally appropriate manner, which is free of manipulation, interference, coercion, discrimination and intimidation.

Consistent with the ESF’s Environmental and Social Standard on Stakeholders Engagement and Information Disclosure (ESS10) the overall objective of this SEP is to define a program for stakeholder engagement, including public information disclosure and consultation, throughout the entire project cycle. The SEP outlines the ways in which the project will communicate with stakeholders and includes a mechanism by which people can raise concerns, provide feedback, or make complaints about the project and any activities related to the project. The engagement of the local population is essential to the success of the project in order to ensure smooth collaboration between project and local communities and to minimize and mitigate environmental and social risks related to the proposed project activities. In the context of infectious diseases, broad, culturally appropriate, and adapted awareness raising activities are particularly important to properly sensitize the communities to the risks related to infectious diseases.

This SEP is an update to the SEP that was prepared, consulted and disclosed for the first additional financing in May 2021 and covers all current project activities under the parent, first additional financing and second additional financing.

## 2. Stakeholder Identification and Analysis

The Project<sup>2</sup> stakeholders are defined as individuals, groups or other entities who:

- (i) are impacted or likely to be impacted directly or indirectly, positively or adversely, by the Project (also known as ‘affected parties’); and
- (ii) may have an interest in the Project (“interested parties”). They include individuals or groups whose interests may be affected by the Project and who have the potential to influence the Project outcomes in any way.

Cooperation and negotiation with the stakeholders throughout the Project development often also require the identification of persons within the groups who act as legitimate representatives of their respective stakeholder group, i.e. the individuals who have been entrusted by their fellow group members with advocating the groups’ interests in the process of engagement with the Project. Community representatives may provide helpful insight into the local settings and act as main conduits for dissemination of the Project-related information and as a primary communication/liaison

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<sup>2</sup> “The Project” refers to the Parent Project and Additional Financing

link between the Project and targeted communities and their established networks. Verification of stakeholder representatives (i.e. the process of confirming that they are legitimate and genuine advocates of the community they represent) remains an important task in establishing contact with the community stakeholders. Legitimacy of the community representatives can be verified by talking informally to a random sample of community members and heeding their views on who can be representing their interests in the most effective way.

## 2.1. Methodology

To meet best practice approaches, the AF project will apply the following principles for stakeholder engagement:

- **Openness and life-cycle approach:** public consultations for the project(s) will be arranged during the whole lifecycle, carried out in an open manner, free of external manipulation, interference, coercion or intimidation.
- **Informed participation and feedback:** information will be provided to and widely distributed among all stakeholders in an appropriate format; opportunities are provided for communicating stakeholders' feedback, for analyzing and addressing comments and concerns.
- **Inclusiveness and sensitivity:** stakeholder identification is undertaken to support better communications and build effective relationships. The participation process for the projects is inclusive. All stakeholders always encouraged to be involved in the consultation process. Equal access to information is provided to all stakeholders. Sensitivity to stakeholders' needs is the key principle underlying the selection of engagement methods. Special attention is given to vulnerable groups women, youth, elderly and the cultural sensitivities of diverse ethnic groups.

For the purposes of effective and tailored engagement, stakeholders of the proposed project(s) can be divided into the following core categories:

- **Affected Parties** – persons, groups and other entities within the Project Area of Influence (PAI) that are directly influenced (actually or potentially) by the project and/or have been identified as most susceptible to change associated with the project, and who need to be closely engaged in identifying impacts and their significance, as well as in decision-making on mitigation and management measures; this category includes:
  - NAF beneficiaries that will be included in the Takaful program, including new beneficiaries; previous beneficiaries in Takaful programs that will continue to benefit from the Takaful 1 program; and beneficiaries of the old cash transfer that will be migrated into Takaful
  - SSC beneficiaries (Firms)
  - SSC Beneficiaries (Individuals)

- **Other Interested Parties** – individuals/groups/entities that may not experience direct impacts from the Project but who consider or perceive their interests as being affected by the project and/or who could affect the project and the process of its implementation in some way; this category includes:
  - Civil Society groups
  - Development Partners
  - Private Sector representatives (chambers of commerce and professional syndicates)
  - Government officials, including, other concerned ministries, agencies and NAF staff
  - Mass media and associated interest groups, including local and national printed and broadcasting media, digital/web-based entities, and their associations.
  - The National Contact Centre
  - Payment Service Providers
  - The general Public
- **Vulnerable Groups** – persons who may be disproportionately impacted or further disadvantaged by the project(s) as compared with any other groups due to their vulnerable status<sup>3</sup>, and that may require special engagement efforts to ensure their equal representation in the consultation and decision-making process associated with the project; this category includes:
  - Vulnerable beneficiaries who lack of accessibility to NAF written communication messages and enrollment SMS
  - Beneficiaries who lack of accessibility to online forms and e-wallet applications which is the used payment
  - Lack of physical accessibility to cash-out points (e-wallet agents)

Table 2 identifies these groups and the Proposed Information Disclosure Strategy for each group.

## 2.2. Identified Stakeholders

2.2.1 Affected Parties: within the context of the project, the key Affected Parties for the project are the beneficiaries of the cash transfers and wage subsidies, specifically,

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<sup>3</sup> Vulnerable status may stem from an individual's or group's race, national, ethnic or social origin, color, gender, language, religion, political or other opinion, property, age, culture, literacy, sickness, physical or mental disability, poverty or economic disadvantage, and dependence on unique natural resources.

### **Vulnerable households who will be benefiting from Takaful 1 unified Cash Transfer Program (under Component 1)**

The Takaful Management Information System (MIS) is connected to the National Unified Registry (NUR) which contains administrative data on households' civil registry, assets, employment status, etc. Through the established link between the MIS and the NUR, all data sets are updated automatically.

- Beneficiary selection: NAF will open the registration for the Takaful-1 in December 2022. The application process will be open to all current beneficiaries as well as those who did not register before. For those who have existing applications with NAF, they could just update the information. Registration could be done online or through physical registration centers (static and mobile) in rural areas. the Takaful targeting formula will be updated in January 2022, in line with recommendations from the Bank's Targeting Evaluation which will be completed in 2022. The updated formula will be used to rank all households from the poorest to the least poor. NAF will run **the enhanced formula** then select households starting from the bottom until they reach 130,000 households.
- The targeting formula of Takaful-1 will be further revised in January 2022 based on the outcomes of the targeting evaluation which will be concluded in December 2022. The revised formula will be applied to those enrolled in the program in 2022 as well as beneficiaries of the old caseload, to recertify them
- The enhanced targeting formula of Takaful will also be used to evaluate the eligibility of the beneficiaries under the old cash transfer program. The old program of NAF currently includes 100,000 households that are selected using a categorical- based targeting approach (i.e. orphans, families of prisoners, elderly, etc). The Takaful formula on the other hand uses poverty-measurement indicators, with additional weights added to people that are poor but also have additional vulnerabilities (I.e. people living with disability and female headed households). After the targeting evaluation, the latter (Takaful targeting formula) will be further enhanced to reflect the recommendations of the targeting evaluation and will be used to re-evaluate the poverty status of the old program beneficiaries then migrate the eligible households to the Takaful unified program.
- ~~○ The updated targeting formula will also be used to evaluate households of the old cash transfer programs (i.e. Takaful 3?), who currently stand at 100,000 households. Households that qualify for Takaful 1, will be then migrated in the Takaful program.~~

- **Beneficiary Payment:** like the parent project, payments are done digitally and support is provided to vulnerable households who need help in opening e-wallets, through NAF’s call center and a contracted firm to provide guidance using virtual sessions.

### **Support to workers in firms affected by COVID-19 (under component 4)**

- **Beneficiary selection:** Firms from all categories can apply to benefit from the program. Individual firms that are not categorized as one of the affected sectors may also be considered for the program by providing financial evidence on facing a reduction in revenues, attainment, and unit price as indicated in the program instructions of SSC. Financial data that is related to the eligibility criteria is reviewed by a technical committee in the SSC, then sent to a specialized committee (Defense Committee) that endorses the decision<sup>4</sup>. Firms must update their applications monthly, to reflect any changes in their fiduciary status.
- **Beneficiary payment:** Funds will be transferred to the SSC who in turn will pay workers, provided that the establishment has deposited its contribution to workers’ wages in the same account.

### **2.2.2 Other Interested Parties**

Other parties interested in the Project are identified as individuals, groups, or organizations who may not be directly affected by the Project but who can help play a role in identifying potential risks, impacts, and opportunities for the Borrower to consider and address in the assessment process and throughout project preparation. The following Other Interested Parties have been identified as stakeholders in the Project:

- **Other concerned and coordinating parties**
  - **Participating Institutions (PIs) in the NUR (Component 1);** the databases of all institutions that are connected to the NUR will be used to verify the household’s data; especially on assets, income and civil registry information. The NUR currently has 15 PI, Social Security Corporation (SSC), Income and Sales Tax Department (ISTD), Ministry of Digital Economy and Entrepreneurship (MODEE), Ministry of Finance – Pensions Department (MoF). Civil

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<sup>4</sup> 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.

- Status and Passport Department (CSPD), Drivers and Vehicles Licensing Department (DVLD), Ministry of Education (MOE), Health Insurance Administration (HIA), Ministry of Labour (MOL), Ministry of Local Administration (MOLA), Department of Land and Survey (DLS), Greater Amman Municipality (GAM), Ministry of Higher Education (MHE), Companies Control Department (CCD), Ministry of Industry, Trade and Supply (MITS). The project will support the NUR to expand to include 5 additional households.
- **Other Government entities** (Component 1) that are providing ad-hock social assistance to selected cases/categories (e.g. the Royal Hashemite Court and Alimony Fund Administration), are also coordinating with NAF during COVID-19; to verify data through the NUR. Post program launch, NAF will also add a variable indicating which households will receive the 6-months emergency cash support under component 1.1.
  - **The Central Bank of Jordan (Component1):** Has issued multiple decisions, to ease the enrollment and payment process to NAF beneficiaries, during the COVID-19 crisis. Including enabling relaxed KYC regulations (Know your customer) for accounts opening and providing permission to NAF and PSPs to open accounts on behalf of beneficiaries that do not have the capacity to open the account online. CBJ will also be providing technical input to NAF and its development partners in designing the payment flow and mobilizing the support of payment service providers as needed.
  - **Private Sector third-party entities (Component 1),** including:
    - The programming company for the Takaful MIS, which will apply amendments to existing module; in line with the project design parameters
    - A third-party moderator that will provide expanded call center and SMS' communication capacity
    - Electronic Wallets Payment Service Providers: there are currently seven e-wallet firms in Jordan<sup>5</sup> that will support NAF in enrolling and disbursing payment to beneficiaries.
    - Other parties coordinating with the SSC on the design and implementation of its programs include different governmental (ministries and departments) and non-governmental bodies such as chambers of commerce and professional syndicates; details are depicted in the table below:
  - **Other donors and development partners**
    - **Component 1:** NAF is supported by multiple development partners, including UNICEF, WFP, the EU, ESCWA and UNHCR. These donors have been providing implementation support to Takaful. UNICEF will support some enhancements in the Takaful MIS to implement the Program, while WFP will support the enrollment of additional Takaful households as well as the digitization of payments to beneficiaries of other NAF cash transfer programs. In addition, USAID, DFID and AECID will finance the parts of the direct cash transfer through a Joint Financing Arrangement (JFA).

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<sup>5</sup> List of PSPs in Jordan: <http://www.cbj.gov.jo/Pages/viewpage.aspx?pageID=168>

- Component 4: Ministry of Labor, Ministry of Finance, Ministry of Planning and International Cooperation, Ministry of Tourism and Antiquities, Ministry of Digital Economy and Entrepreneurship, Ministry of Industry Trade & Supply, Ministry of Social Development, Companies Control Department
- **Employee and Employer Representatives (Component 4):** Chambers of Commerce, Professional Syndicates, representatives of employers and economic sectors

Table 1: Other interested parties

Category	Institution	Interest
<b>Other Government agencies</b>	Other government members of the Social Protection committee	Technical advice as needed
	Ministry of Health (MoH)	Advising on health and safety guidelines, that NAF must incorporate in its project activities
	Ministry of Labor, Ministry of Finance, Ministry of Planning and International Cooperation, Ministry of Tourism and Antiquities, Ministry of Digital Economy and Entrepreneurship, Ministry of Industry Trade & Supply, Ministry of Social Development, Companies Control Department, Income and Sales Tax department	Design and Implementation of SSC programs
<b>Civil Society groups</b>	Civil Society groups working on poverty and women’s issues representing vulnerabilities within beneficiary groups (e.g. Tkiyet Um Ali (TUA); Jordan Hashemite Charity Organization (JHCO); people with disabilities)	Information and exchange about the benefits of the program for groups they represent
	Civil Society groups representing other issues and groups (e.g. refugees and non-Jordanians)	Boundaries of the program, other types of support available
<b>Employee and Employer Representatives</b>	Chambers of Commerce, Professional Syndicates, representatives of employers and economic sectors	Design and Implementation of SSC programs
<b>Press and Media</b>	All communication channels identified in section 4 of this SEP including TVs, radios, newspapers	Inform the public about project implementation, planned activities and GRM

### 2.2.3 Disadvantaged / Vulnerable Groups

Component 1: While the project’s objective under component 1 is to target those Jordanian households and workers that are most vulnerable to the economic effects of COVID-19, it is important



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

Engagement with the vulnerable groups and individuals often requires the application of specific measures and assistance aimed at the facilitation of their participation in the project-related decision making so that their awareness of and input to the overall process are commensurate to those of the other stakeholders.

Within the Project, the vulnerable or disadvantaged groups may include and are not limited to the following:

- Currently Targeted Groups by NAF, for cash assistance.
  - o Female headed households; who form 4% of Takaful households
  - o The poorest households
- Groups with accessibility challenges, which include;
  - o Lack of accessibility to NAF written communication messages and enrollment SMS (i.e. illiterate beneficiaries)
  - o Lack of accessibility to online enrollment forms and e-wallet applications which is the used payment mechanism by NAF (i.e. beneficiaries who don't have access to internet, do not own smart phones or the required devices to access e-wallet applications, lack the required technical skills to fill online forms)
  - o Lack of physical accessibility to cash-out points (e-wallet agents). This includes people with disability or chronic diseases, geographical distance from the closest cash-out point, and imprisoned/ absent heads of households.
- Excluded households due to targeting exclusion errors; exclusion errors are always present in social assistance programming as there is not a perfect "targeting formula" so exclusion errors are expected.
- Component 4: component 4 provides wage subsidies to individuals who are already working formally and received their salaries through Bank accounts, thus beneficiaries of this component are less vulnerable by definition. Applications under this component are submitted by the firms themselves; workers within eligible firms receive their wages (partially subsidized by SSC) to their regular bank accounts. The targeting mechanism is applied on the company level and inclusion of individuals is done regardless of gender. If an employer has informal workers in their company, they wouldn't be able to benefit from this component. However, the project supports this category under component (1) The grievance mechanism should eliminate the risk of exclusion, any employer can provide

evidence of loss of revenue and/or profitability due to the pandemic can benefit from the program.

### 3. Stakeholders Engagement

#### 3.1. Stakeholder Engagement; Design Phase

##### 3.1.1. National Aid Fund; Cash Transfers to Vulnerable households (Component 1)

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

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

Throughout the piloting and implementation of the Takaful regular CT (which the parent project used as a design base), NAF partners have worked closely with NAF on the implementation through

providing technical assistance and contracting private-sector parties to undertake big-scale activities. All the activities conducted included capacity building and engagement of NAF staff as a core component.

After the first year of Takaful implementation (2018), the Bank supported NAF in conducting a process evaluation that looked through the weaknesses and strengths of all macro-processes: registration, data validation, home visits, enrollment payment and GRM. The process evaluation methodology included discussion sessions and Key Informative Interviews with NAF management and staff, meetings with NAF development partners (EU, WB, WFP, UNICEF) and contracted third parties, FGDs with NAF beneficiaries, and FGD with NAF branches' staff, a field visit to a local community-based organization that is not associated with the program, and a sampled survey to NAF beneficiaries, on their experience with some of the program operations. In addition, both the World Bank and WFP have supported NAF in assessing the efficiency of their cash delivery chain and proposed enhancements to processes.

Although not published, key recommendations from both assessments were presented to the GoJ and to development partners and further used to apply enhancements on the implementation process during the second year of the program (January 2020). The Process evaluation was produced in 2019; the evaluation assessed the implementation of the first phase (year of the program). Recommendations were afterwards discussed with the government and informed key improvements in the design and implementation of Takaful, these improvements were reflected in the following phase of the program (year two).

During the implementation of the parent project NAF conducted regular technical and coordination meetings with the Bank and other Development partners to discuss the implementation aspects (selection, enrollment, payment, and GRM); and to discuss additional support as needed to vulnerable categories. In specific, NAF has formed various technical working groups: a Gender and Inclusion working group, a Communication Working group, a GRM working Group, and a Monitoring & Evaluation working group. The technical working groups include key focal points from NAF and are supported by implementing and funding partners.

In accordance with the project the Government with support from partners conducted a Rapid Social Assessment, to identify social risks and impacts, including: (i) risks that project impacts fall disproportionately on individuals and groups who, because of their particular circumstances, may be disadvantaged or vulnerable; and (ii) any risks of excluding or discriminating against individuals and groups because of their particular abilities, circumstances or vulnerabilities; (iii) Risk that program activities expose beneficiaries to negative health, safety and well-being effects including those related to gender-based violence. The assessment looked into the systems and tools used in the project and their effects on the most vulnerable individuals and groups through the project main processes: outreach, registration, validation, enrollment, payment and GRM.

The assessment estimated that the overall project implementation will have positive effects and partially mitigate the impact of the COVID-19 crisis on poor households; through provision of cash

support to poor and vulnerable households affected by the crisis. It also estimated that the Project would alleviate nearly one-third of the effect on the poverty gap (or 2.1 percentage points) and will protect poor households from resorting to negative coping mechanisms. A summary of the Social Assessment recommendations is available in Annex 1

Strategic enhancements included eliminating operational steps that compromised reliability and/or efficiency of the program such as (i) additional verification processes that were not part of the original design, (ii) applying process sequentially, (iii) enhancing the MIS to include a track record, and (iv) eliminating human intervention in the home verification.

### 3.1.2. Social Security Corporation: Support to workers in firms affected by COVID-19 (Component 4)

The programs related to providing assistance to the firms affected by COVID-19 were designed, in consultation and coordination with the concerned stakeholders in the economic sectors, to determine their requirements, the nature of the challenges they face, and the solutions proposed by those stakeholders. The stakeholders, studied all data, classified the priorities of interventions, and designed possible tools according to the priorities and available financial resources. Amendments were also made to the programs established according to new defense orders or communication issued by the cabinet of ministers. Government stakeholders included: Ministry of Labor, Ministry of Finance, Ministry of Planning and International Cooperation, Ministry of Tourism and Antiquities, Ministry of Digital Economy and Entrepreneurship, Ministry of Industry Trade & Supply, Ministry of Social Development, Companies Control Department. Stakeholders from the private sectors included: Chambers of Commerce, Professional Syndicates, representatives of employers and economic sectors.

Formal workers employed in firms that have been affected by the COVID-19 crisis continue to be eligible to receive wage subsidies under 'Istidama Istidama '. 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 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. Workers employed in firms that remain severely affected by the pandemic will be paid 85 percent of wages (previously it was 50 or 75 percent), 80 percent of which will be subsidized by the program (Istidama Istidama plus – category 1). Workers in firms that remain affected by the pandemic but not as severely as category 1 will be paid their wages in full, with the program subsidizing 60 percent of wages (Basic Istidama Istidama – category 2). Finally, firms that are slowly recovering from the COVID-19 pandemic will also pay workers 100 percent of their wages, and the program will subsidize 60 percent of wages ('Ta'afi – category 3). Sector economic recovery and how severe the firm remains affected by the pandemic crisis is determined by financial data, statements from relevant ministries and chambers of

commerce, reviewed monthly by the Defense Order no. 9 committee and approved by SSC. 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.

#### 4. Stakeholders Consultations and Coordination; Summary to Date

##### 4.1. summary of the SEP implementation of the first AF

The SEP was updated for the first additional financing and disclosed in July 2021. As of November 2021, the Project has been implementing the SEP’s activities and recommendations as planned. The specific needs of stakeholders mentioned in Table 2. Proposed Information Disclosure Strategy were addressed in NAF and SSC communication messages and tools.

Both implementing entities implement regular coordination and engagement activities with key stakeholders. NAF organizes a monthly partners meeting, in which NAF presents the program progress and challenges this discusses the way forward with partners. The meetings are led by the acting secretary general and by the PMU, to provide updates to project partners and stakeholders about the project implementation; the meetings also aim to get feedback from project partners on the key activities. Cross checking of data beneficiaries is a regular practice between NAF and CSOs that implement poverty alleviation programs in Jordan, to ensure that all national support is wee targeted and coordinated towards the poorest households.

As of May 2021, NAF has 4 formed technical working groups with members from the Government and key stakeholders that are supporting NAF in each stream.

- Monitoring and Evaluation Working Group
- Gender and Inclusive Access Working Group
- Communication Working Group
- Grievance Redress System Management Working Group

Additionally, a consultant was hired by the World Bank to conduct a Gender Assessment (Terms of Reference in Annex 5), this includes conducting key informative interviews with NAF staff and the National Commission for Women. In addition, the World Food Program is supporting the government to revise its M&E framework, an exercise that is being conducted in coordination with the PMU staff, namely the M&E officer.

The Social Security Corporation also meets regularly with unions, trade chambers, and private sector representatives, to discuss program implementation and provide a progress update. Revisions to The lists of most affected sectors and firms that are not authorized to work are updated on semi-monthly basis, in coordination with the Ministry of Labor (MOL), Ministry of Industry, Trade and Supply

(MOITS), based on an analysis of the Department of Customs data and the Income and Sales Tax Department (ISTD) data.

#### 4.2. Consultations held prior to AF 1 Appraisal

Consultations on stakeholder’s engagement and programs’ processes were held, by the implementing agencies, before the appraisal of First Additional Financing (AF). Consultations were held respecting COVID-19 risks associated with public gatherings, two consultations were conducted only virtually (May 2021) whilst one consultation session was conducted previously in person in September 2020, whilst applying COVID-19 precautions, including social distancing, the use of face masks, and disinfectants.

Feedback from stakeholders was documented and reflected in this section and in the annexes. The SEP from the First Additional Financing was disclosed on the World Bank and GoJ websites prior to Program appraisal (May 2021)

Three consultation sessions were conducted:

- 1) **Consultation Session on NAF Processes, in September 2020**: this session included 8 participants (two females) from NAF beneficiaries who benefited for the Emergency CT. Discussion included (communication, outreach, registration, enrollment, payment and GRM). Participants were sampled from NAF data base, from nearby geographic locations as the session was conducted in person. The sample included beneficiaries using various payment methods (Bank accounts and e-wallets).
- 2) **Consultation session on NAF Processes and Stakeholders engagement, in May 2021**: this session included participation from CSOs and NAF partners with focus on coordination, communication, in addition to feedback on overall processes and systems.
- 3) Consultation Session on SSC Stakeholders engagement, communication and processes (May 2021).

Attendees of the three consultations consisted of government representatives implementing entities including appointed Social Officers in NAF and SSC, CSOs, private sector associations, and beneficiaries. The two largest CSOs in the country that work on poverty alleviation (including women focused initiatives) were present in NAF consultations. As for SSC, the program targets all Jordanians registered under beneficiary companies and is benefiting females at a rate of 50%. The lists were put by NAF and SSC.

The consultations, under 2 and 3, provided a general program overview, an overview on the objective of the session in linkage to the Bank’s social standards, and a presentation of key highlights around each entity’s social documents, and an open session around the documents and the ongoing programs implementation. A summary of the concerns, questions, comments, and recommendations raised

participants, and the way they have been incorporated into the program is presented in the following sections and in the Annexes. Participants expressed appreciation for the opportunity to contribute to the Program.

The output of the consultations is categorized, based on the concerned entity, in section 4.2.1 (for the National Aid Fund), and section 4.2.2 (for the Social Security Corporation).

#### 4.2.1. National Aid Fund; Cash Transfers to Vulnerable Households (Component 1)

This section synthesizes feedback from all consultations to date regarding component 1. The feedback is referred to by the project to enhance implementation of NAF processes.

On the strategic level, partners highlighted the need to systematically review and update NAF communication strategies. In response, the existing communication committee will be expanded to include additional partners and will work on revising the communication strategy for NAF, including framing the regularity and types of coordination discussions with donors, service providers, and CSOs. NAF stakeholders praised coordination meetings as a good practice that allows the Government and its partners to discuss programs' progress and key challenges. Nonetheless, the regularity of updates by NAF should be increased during project implementation. In response, weekly written updates/newsletters will be shared by the PMU. Specific comments and correlating project response are available in Annex 2.

Additionally, beneficiaries of NAF provided detailed feedback around the program implementation. One of the participants lives alone (in a household of one person) and has demonstrated appreciation for the program's inclusive targeting and that the program has not excluded individuals who do not live in family units. One of the participants was a refugee from Gaza and expressed appreciation for the project inclusive approach.

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

Participants mentioned that digitized payments are more efficient in terms of practicality and the ability to cash out payments without waiting in long queues; additionally, some beneficiaries managed to use the wallet to transfer money to peers and to pay digitally for purchases. Some beneficiaries faced challenges in scanning and uploading their ID on electronic wallets applications, hereby, support



from the project field staff or contracted enumerators in key. In case of curfew, the project will continue to use alternative accounts opening measures through the call center and service providers' agents.

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

Almost all 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 a working from home arrangements for agents when needed.

### *Stakeholder Engagement about consolidation of CT Programs*

As mentioned previously, NAF will be consolidating its Cash Transfer Programs.

The project conducted a workshop in October 2021, to discuss the plans to migrate beneficiaries of the old CT program under the Takaful program, and to review the registration and home visits processes and forms. Attendees included 40 people: NAF HQ section managers, selected branch managers from other governorates, UNICEF, WFP, and the World Bank. Recommendations were reflected on the registration form, this included allowing divorcee females to indicate, through the form, if their children are living with them in the same house, as this information is not reflected on the civil status registry. One of the recommendations of this workshop was to develop a migration plan for the old caseload, which has been added as a performance-based condition under the second additional financing.

NAF's communication committee and the PMU are drafting a plan for the communication messages and needs of NAF unified cash transfer program. NAF will meet with national volunteering groups/NGOs, prior to the project launch in 2022, to disseminate messages about the project and engage the local community in the outreach process.



#### 4.2.2. Support to workers in firms affected by COVID-19 (Component 4)

This section describes the results of SSC consultations, conducted in May 2021, the feedback of the participants of the consultations indicated that the process of application was smooth from a user perspective, and that SSC had engaged private sector counterparts in the design process which they highly appreciated, an area for enhancement around systems was mentioned which is that SSC could add features that facilitate easier reporting. Beneficiaries raised some questions in relation to benefit during the session, the project will respond by facilitating easier access to project information through maintaining an updated FAQ sheet online<sup>6</sup> and through exploring the possibility of sending notifications in relation to benefit disbursement and important announcements through text messages. The ongoing coordination with private sector unions and chambers was highlighted by participants as a good practice that should continue throughout the program implementation.

#### 4.3. Summary of project stakeholder needs and methods, tools and techniques for stakeholder engagement

Different tools, techniques and methods will be used for engagement to cover different needs of the stakeholders. Given the nature of the project, the strategy is heavily focused on on-going information disclosure and dissemination that is efficient, transparent, and addresses the needs of different stakeholders.

The design and means of stakeholders' engagement will be adapted to the current social distancing requirements by the Government of Jordan that are now in effect and are therefore all suggested to be based on electronic and virtual modalities. The implementing entity (NAF) will work on ensuring that virtually disseminated information is in line with the standards of information sharing that was implemented pre-COVID 19

Communication Channels and engagement mechanisms will include the following:

##### a. Inter-governmental engagement mechanisms

The governmental social protection committee meets on regular basis, mostly virtually. Selected members of the committee have been granted a movement permission during curfew and would meet, when urgent. Telecommunication through phone calls, text messaging and emails is widely used while exchange of official letters via telefax, a regular communication method in the government, is not in use during the curfew. Teams working on the emergency response have adapted their working schedules to the needs of the project design work.

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<sup>6</sup> <https://www.ssc.gov.jo/%d8%b1%d8%b3%d8%a7%d8%a6%d9%84-%d8%a5%d8%b1%d8%b4%d8%a7%d8%af%d9%8a%d8%a9/>

### **b. Engagement with donors and development partners**

Virtual communication is the only used method for project coordination between the GoJ and DPs (e.g. virtual meeting platforms, emails and phone calls)

### **c. Engagement with private sector and their representatives**

Virtual communication is the only used method for project coordination between the GoJ representatives of the private sector such as chambers of commerce and professional syndicates (e.g. virtual meeting platforms, emails and phone calls)

### **d. Communication channels with the public**

The GoJ is using mass media (TV, radio and electronic newspapers) as the main communication channel with the population. A daily press conference is conducted, to communicate updates regarding the COVID-19 situation, including support programs to mitigate the impact of the crisis. Websites and Social Media platforms is also used to publish updates and awareness messages. Online websites/Social Media platforms contain but are not limited to;

- Government website <https://corona.moh.gov.jo/ar> for updates on COVID-19
- Prime Ministry Facebook <https://web.facebook.com/PMOJO/>
- Ministry of Health Facebook page: <https://www.facebook.com/mohgovjordan/>
- Ministry of Health Twitter: <https://twitter.com/mohgovjo>
- Ministry of Health daily media summary: <https://www.facebook.com/261384844225735/posts/1063827763981435/?d=n>
- WHO Country Office Jordan Facebook: <https://www.facebook.com/WHOJordan/>
- WHO Country Office Jordan Twitter: <https://twitter.com/WHOJordan>
- Jordanian Government is teaming up with Facebook to roll-up an awareness campaign on COVID-19
- National Aid Fund Facebook pages: <https://www.facebook.com/naf.gov.jo/>
- National Aid Fund Social Assistance platform: <https://takaful.naf.gov.jo/>
- National Aid Fund Website (<https://www.naf.gov.jo>)
- Social Security Corporation Website: <https://www.ssc.gov.jo/arabic/>
- Social Security Corporation Page on Facebook: <https://www.facebook.com/JordanSSC/about/>
- GoJ Bekhedmetkom “At Your Service” communication platform: <https://portal.jordan.gov.jo/wps/portal/Home/CMU?lang=en&isFromLangChange=yes>

### **e. Communication methods with project beneficiaries**

Enrolment sessions for second year Takaful beneficiaries are conducted virtually, through a third-party call centre and an online interactive platform. NAF is supported by WFP and a contracted private sector firm. Generally, communication with ECT beneficiaries will be done through various channels;

- GoJ National Call Centre
- Free interactive text messaging, through Rapid-Pro platform, with support from UNICEF
- A third-party moderator to contact beneficiaries that are irresponsive to interactive text messaging (illiterate or with limited tech-capacity)
- Payment Service Providers (e-wallet private firms) will play a role in contacting beneficiaries that need additional support; to open wallets on their behalf.
- WhatsApp could be used to share IEC materials and videos, by NAF and Payment Service Providers

#### 4.4. Proposed strategy for information disclosure

The NAF(<https://takaful.naf.gov.jo/PublicPage/Index>) and SSC websites (<https://www.ssc.gov.jo/arabic/>) will be used to disclose project documents including the following ESF instruments, in Arabic and English:

- Rapid Social Assessment
- Labor Management Procedures
- Stakeholder Engagement Plan (this document)
- Environmental and Social Commitment Plan

. Details about the project Grievance Redress Mechanism will continue to be posted on the GoJ national communication website “Bekhedmetkom” as well as on NAF and SSC platforms (See Section 6 for more information).

Below is a table showing the proposed strategy to be adopted by NAF and the SSC for information disclosure, considering the needs of different stakeholders during project implementation. All information is updated so that it is kept up to date with the evolving situation and to include future stages of the project including supervision and monitoring.

Table 2. Proposed Information Disclosure Strategy

Entity	Stakeholder group	Key characteristics	Specific needs (e.g. accessibility, language)	Preferred Methods means (e-mail, phone, radio, letter, websites)	List of Information to be disclosed	Implementation Responsibility
NAF	NAF beneficiaries that will be included in the Takaful program	Poor households that applied to the Takaful program and passed the eligibility filters, but weren't enrolled due to budget constrains	<p>Communication to be done in clear manner, in Arabic</p> <p>Support provision in accounts opening and enrollment</p> <p>Explanation of payment amounts, regularities and payment methods</p>	<p>Phone calls, interactive SMS', virtual information sessions (When possible), NAF website (<a href="https://takaful.naf.gov.io/PublicPage/Ind ex">https://takaful.naf.gov.io/PublicPage/Ind ex</a>)</p>	<ul style="list-style-type: none"> <li>- Eligibility Stated</li> <li>- Benefit amount</li> <li>-Program duration</li> <li>- Payment mechanism</li> <li>- Enrollment steps and consent to receive additional support from PSPs</li> <li>- call center number to reach out for support</li> <li>- <a href="https://documents.worldbank.org/en/publication/documents-reports/documentlist?keyword_select=allwords&amp;srt=score&amp;order=desc&amp;qterm=P173974)&amp;lang_exact=">https://documents.worldbank.org/en/publication/documents-reports/documentlist?keyword_select=allwords&amp;srt=score&amp;order=desc&amp;qterm=P173974)&amp;lang_exact=</a></li> <li>- <a href="https://naf.gov.io/Default/En">https://naf.gov.io/Default/En</a></li> <li>- <a href="https://takaful.naf.gov.io/Complaints/index">https://takaful.naf.gov.io/Complaints/index</a></li> </ul>	<p>National Aid Fund, in coordination with development partners and/or outsourced call center</p> <p>PSPs (e-wallet companies)</p>

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NAF	Old NAF beneficiaries that will be migrated in Takaful	Households that were selected based on categorical basis (elderly, orphans, etc)  These households have been benefiting from NAF for many years  There is an ongoing data analysis of old households characteristics and poverty rates	Arabic	SMS  Face to face sessions  NAF branches	Changes (if any) on the cash payment cycle  The difference between the pre-paid cards and the fully digitized payment approach (Bank accounts and e-wallets), with focus on the added value in terms of financial inclusion  Clarify the GRM channels which are more known amongst Takaful beneficiaries	National Aid Fund
SSC	SSC beneficiaries (Firms)	Category 1 – Istdama Plus: firms in severely affected sectors Category 2 – Istdama Basic:	Communication to be done in clear manner, in Arabic	Regular coordination meetings  Continuous updated of beneficiary sectors	- Eligibility Criteria - Benefit amount - Program duration and objective - Payment mechanism - Enrollment steps - grievance mechanism <a href="https://www.ssc.gov.io/english/">https://www.ssc.gov.io/english/</a>	Communication Department of SSC

		<p>firms in affected sectors                  Category 3 – Ta’afi: firms in slightly recovered sectors</p>	<p>Explanation of selection criteria</p> <p>Continuous update of lists</p>	<p>disseminated by email and through official media outlets, in addition to promotional campaigns to prospected applicants</p> <p>Media Channels include:                  Videos designed by the SSC, adverts, press releases for official media outlets and electronic media including the SSC social media pages  <a href="https://www.facebook.com/JordanSSC/about/">https://www.facebook.com/JordanSSC/about/</a></p>	
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				Comments and inquiries can be received on a dedicated phone number (117117) or through the automated grievance system.		
SSC	SSC Beneficiaries (Individuals)	Employees in sectors that are severely affected by the crisis or not severely impacted by the crisis and are able to demonstrate that they have been considerably affected financially Or employees in slightly	Communication to be done in clear manner, in Arabic  Explanation of selection criteria  Continuous update of lists	Continuous updated of beneficiary sectors disseminated through official media outlets, in addition to promotional campaigns to prospected applicants  Media Channels include:	<ul style="list-style-type: none"> <li>- Eligibility Criteria</li> <li>- Benefit amount</li> <li>- Program duration and objective</li> <li>- Payment mechanism</li> <li>- Enrollment steps</li> <li><a href="https://documents.worldbank.org/evaluation/publication/documents-reports/documentlist?keyword_select=allwords&amp;srt=score&amp;order=desc&amp;qterm=P173974)&amp;lang_exact=">https://documents.worldbank.org/evaluation/publication/documents-reports/documentlist?keyword_select=allwords&amp;srt=score&amp;order=desc&amp;qterm=P173974)&amp;lang_exact=</a></li> <li>- <a href="https://www.ssc.gov.jo/english/">https://www.ssc.gov.jo/english/</a></li> <li>- grievance mechanism</li> </ul>	Communication Department of SSC

		recovered sectors		<p>Videos designed by the SSC, adverts, press releases for official media outlets and electronic media including the SSC social media pages</p> <p>Comments and inquiries can be received through an e-service portal</p>		
NAF	Development Partners of NAF	Technical collaboration with development partners on project design and Preparations	Regular meetings of a working group, of NAF heads of units, concerned technical focal points	Mass media and social media.	<ul style="list-style-type: none"> <li>- Eligibility Stated</li> <li>- Benefit amount</li> <li>-Program duration</li> <li>- Payment mechanism</li> <li>- Enrollment steps and consent to receive additional support from PSPs</li> <li>- call center number to reach out for support</li> <li>- grievance mechanism</li> </ul>	<p>National Aid Fund, in coordination with development partners and/or outsourced call center</p> <p>The National Call Center (NCC)</p>



			and a representative of each development partner; for each program stream (registration, targeting, enrollment and payment, communications and GRM).		<a href="https://documents.worldbank.org/evaluation/publication/documents-reports/documentlist?keyword_select=allwords&amp;srt=score&amp;order=desc&amp;qterm=P173974)&amp;lang_exact=">https://documents.worldbank.org/evaluation/publication/documents-reports/documentlist?keyword_select=allwords&amp;srt=score&amp;order=desc&amp;qterm=P173974)&amp;lang_exact=</a> <a href="https://naf.gov.io/Default/En">https://naf.gov.io/Default/En</a> - <a href="https://takaful.naf.gov.io/Complaints/index">https://takaful.naf.gov.io/Complaints/index</a>	
NAF	Civil Society groups (NAF)	Civil Society groups working on poverty and women’s issues (e.g. Tkiyet Um Ali (TUA); Jordan Hashemite Charity Organization (JHCO)	Regular meetings of a working group, of NAF heads of units, concerned technical focal points and a representa	Regular coordination meetings	- Eligibility Stated - Benefit amount - Program duration - Payment mechanism - Enrollment steps and consent to receive additional support from PSPs - call center number to reach out for support - grievance mechanism - <a href="https://documents.worldbank.org/evaluation/publication/documents-reports/documentlist?keyword_select=allwords&amp;srt=score&amp;order=desc&amp;qterm=P173974)&amp;lang_exact=">https://documents.worldbank.org/evaluation/publication/documents-reports/documentlist?keyword_select=allwords&amp;srt=score&amp;order=desc&amp;qterm=P173974)&amp;lang_exact=</a>	National Aid Fund, in coordination with CSOs

		Civil Society groups and NGOs representing other issues and groups (e.g. refugees and non-Jordanians)	tive of each CSO		<a href="https://naf.gov.jo/Default/En">n/publication/documents-reports/documentlist?keyword_select=allwords&amp;srt=score&amp;order=desc&amp;qterm=P173974)&amp;lang_exact=</a> <a href="https://naf.gov.jo/Default/En">- https://naf.gov.jo/Default/En</a> <a href="https://takaful.naf.gov.jo/Complaints/index">- https://takaful.naf.gov.jo/Complaints/index</a>	
SSC	Private Sector representatives (chambers of commerce and professional syndicates. Jordan chamber of commerce Amman chamber of industry)	Stakeholder groups who were part of the program design with the SSC	Communication to be done in clear manner, in Arabic  Explain the effect of the program on job retention and sustainability of beneficiary firms throughout the crisis	Regular coordination and update meetings  Continuous updated of beneficiary sectors disseminated by email and through official media outlets, in addition to promotional campaigns to prospected applicants	<ul style="list-style-type: none"> <li>- Eligibility Criteria</li> <li>- Benefit amount</li> <li>- Program duration and objective</li> <li>- Payment mechanism</li> <li>- Enrollment steps</li> <li>- grievance mechanism</li> </ul> <a href="https://documents.worldbank.org/en/publication/documents-reports/documentlist?keyword_select=allwords&amp;srt=score&amp;order=desc&amp;qterm=P173974)&amp;lang_exact=">https://documents.worldbank.org/en/publication/documents-reports/documentlist?keyword_select=allwords&amp;srt=score&amp;order=desc&amp;qterm=P173974)&amp;lang_exact=</a> <a href="https://www.ssc.gov.jo/english/">- https://www.ssc.gov.jo/english/</a>	Communication Department of SSC

				<p>Media Channels include: Videos designed by the SSC, adverts, press releases for official media outlets and electronic media including the SSC social media pages <a href="https://www.facebook.com/JordanSSC/about/">https://www.facebook.com/JordanSSC/about/</a></p> <p>Comments and inquiries can be received on a dedicated phone number (117117) or through the automated</p>		
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				grievance system.		
NAF	The general Public	Households in Jordan; of variety of deciles and educational levels,	Communication to be done in a clear manner, including relevant facts, and in both Arabic and English	Mass Media (Radio, TV and e-newspapers)  Social Media (Governmental platforms)	-Explanation about the program (objective, duration, target population, selection criteria, and sources of data)  -Show case (as possible) the positive impact of the project implementation on vulnerable households  -Sensitization to digital payment methods such as e-wallets  -Explaining how the program and other governmental programs are implemented in a complementary manner	Prime Minister’s Office (media team)  NAF spokesperson and media team
NAF	Government officials, including, other concerned ministries, agencies and NAF staff	This could include NAF staff that are working from home and are not directly engaged in the design process,	Brief and clear, in Arabic	Emails, phone calls/SMS and virtual meetings as possible	-brief about the project, launch date, objectives and the role of NAF in targeting, data verification and payment  Directing NAF staff to refer any media questions or interview	NAF management

		and any other governmental entity that falls under the OIP group			requests to the spokesperson in head quarters <a href="https://documents.worldbank.org/en/publication/documents-reports/documentlist?keyword_select=allwords&amp;srt=score&amp;order=desc&amp;qterm=P173974)&amp;lang_exact=-">https://documents.worldbank.org/en/publication/documents-reports/documentlist?keyword_select=allwords&amp;srt=score&amp;order=desc&amp;qterm=P173974)&amp;lang_exact=-</a> -	
NAF	Payment Service Providers	Includes 7 PSPs that are currently operating in Jordan and will provide support to beneficiaries in enrollment	Detailed and clear	Virtual meetings and emails	Detailed roles and responsibilities, communication principles with beneficiaries, beneficiaries' characteristics, structured list of FAQs and potential replies based on CHM data and experience with recent Takaful payment, and the number of NAF technical payments officer for further support	Central Bank of Jordan and NAF
NAF	Mass media and associated interest groups, including local and national printed and broadcasting media, digital/web-based entities, and their associations.	Dissemination channel of news and information And also allows a channel for citizens feedbacks and concerns;	Arabic Requires frequent updates that are accurate.	Depends on the media type and technology use (TV, radio, social media, etc.)	Information about the program objective, target groups, duration of support and showcase of the positive effect it will have on targeted beneficiaries  Information on use of digital wallets and benefits of digitization of payments	NAF spokesperson/Director General  Prime Ministers communication office  MoSD Minister

NAF	Vulnerable beneficiaries who lack of accessibility to NAF written communication messages and enrollment SMS	illiterate beneficiaries	Audio communication in Arabic; using simplified terms and support in enrollment by PSPs		Eligibility Stated - Benefit amount - Program duration and objective - Payment mechanism - Enrollment steps and consent to receive additional support from PSPs	
NAF	Beneficiaries who lack of accessibility to online forms and e-wallet applications which is the used payment	beneficiaries who don't have access to internet, do not own smart phones or the required devices to access e-wallet applications, lack the required technical skills to fill online forms)	Written and audio guidance provision in Arabic; using simplified terms and support in enrollment by PSPs and/or the call center	Phone calls	- call center number to reach out for support	NAF in coordination with DPs
NAF	Lack of physical accessibility to cash-out points (e-wallet agents)	This includes people with disability or chronic diseases,	Clear message in Arabic and accessibility to GRM	Online GRM Form, phone calls	The needed steps to change the payment recipient.  Also requires:	NAF, PSPs, MoH and municipalities as needed

		geographical distance from the closest cash-out point, and imprisoned/ absent heads of household	officers to make the needed amendments	In case of geographical distance,	An established GRM flow, to enable other selected individuals from the households (besides the head) to become recipients of payment  In case of geographical distance: - the closest PSP agent should be communicated to the beneficiary (in case he/she is not aware). -Informing them that GoJ will liaise with PSPs and MoH/municipalities to send a staff member to support them in the process, while maintaining a safe process.	
NAF/ SSC	The National Contact Center	The official governmental call center receiving complaints during the COVID-19 implementation	Clearly written guidelines in Arabic	Virtual Meeting, emails	Communicate key messages around the program; including a Q&As list.  Explaining the referral method to NAF/SSC	NAF/SSC

#### 4.5. Proposed strategy for stakeholder engagement

The project intends to utilize various methods for engaging with stakeholders in a manner that meets current government policies and guidelines for social distancing. Consultations on ESF instruments have been conducted on May 18, 2021

Stakeholders will be kept informed as the project develops, including reporting on project environmental and social performance and implementation of the Stakeholder Engagement Plan and the grievance mechanism.

Table 3. Proposed Strategy for stakeholder engagement

Entity	Stakeholder group	Key topics of consultation	Methods and channels	Timing
NAF	Beneficiaries receiving cash assistance	Accessibility to payments, feedback on program processes, suggestions for improvements in processes' mechanisms and implementation	Online GRM forms and call center NAF branches across Jordan Organizing focus group discussions and satisfaction surveys.	Throughout the project implementation
NAF	Old caseload beneficiaries that will be migrated under the unified CT program/Takaful	Communication strategy to explain to the old beneficiaries the migration process.	NAF branches Organizing focus group discussions	Prior to the migration of the old case load, Q1 2022
SSC	Beneficiaries of the SSC (workers in firms affected by COVID-19)	Accessibility to payments, key challenges and suggestions for improvement	Online e-service portal Call center (117117)	Throughout the project implementation



Entity	Stakeholder group	Key topics of consultation	Methods and channels	Timing
SSC	Private Sector representatives (chambers of commerce and professional syndicates: e.g. Jordan chamber of commerce Amman chamber of industry)	Program design	Regular Coordination meetings	Throughout the project design and implementation
SSC	Governmental entities	Ministry of Labor, Ministry of Industry Trade and Supply, Department of Customs and the Income and Sales Tax department	Coordination and consultation meetings, exchange of data that is used to inform program design	Design phase and throughout the implementation phase on monthly basis
NAF	Governmental Social Protection Committee	Most affected sectors that will be prioritized for support provision	Meetings (mostly virtual) and emails	Design phase of the Emergency Cash Transfer component
NAF	NAF Development Partners	Technical guidance based on international experience and previous assessments of the Takaful program implementation Key areas for capacity building to NAF staff list of systems enhancements required (Takaful MIS and NUR)	Virtual Meetings and emails	Throughout the project implementation

Entity	Stakeholder group	Key topics of consultation	Methods and channels	Timing
NAF	Central Bank of Jordan	Payment delivery regulations and practices	Virtual Meetings and emails	Design of the parent project ( Emergency Cash Transfer, component 1.1.)
NAF	Private Sector (call moderators, Payment Service providers and programing company)	Key challenges and best practices implemented	Virtual Meetings and emails	Throughout the project implementation
SSC	Employee and Employer Representatives: the chamber of commerce, unions, and Private sector	Design and Implementation of SSC programs	Virtual Meetings and emails	Design phase of Support to workers in firms affected by COVID-19  Regular coordination meetings on monthly basis

#### 4.6. Covid-19 Considerations

When an infected individual coughs or exhales, he/she releases droplets of infected fluid. Most of these droplets fall on nearby surfaces and objects - such as desks, tables or telephones. People could be infected by COVID-19 by touching contaminated surfaces or objects – and then touching their eyes, nose or mouth. If they are standing within one meter of a person with COVID-19 they can become ill by breathing in droplets coughed out or exhaled by them. In other words, COVID-19 spreads in a similar way to flu. Most persons infected with COVID-19 experience mild symptoms and recover. However, some go on to experience more serious illness and may require hospital care. Risk of serious illness rises with age: people over 40 seem to be more vulnerable

than those under 40. People with weakened immune systems and people with conditions such as diabetes, heart and lung disease are also more vulnerable to serious illness.

Project stakeholders are at risk of facing health risks related to exposure to COVID-19 pandemic. The risk of exposure to COVID-19 causes due to meetings and communications that require social interaction with other stakeholders in enclosed environments. Stakeholders, once infected themselves, may then become vectors for disease transmission. Owing to the COVID-19 risks, physical meetings are not currently permitted. Alternative communication channels and engagement mechanisms are summarized in the table below:

Table 4. Alternative communication channels and engagement mechanisms

<b>Communication Type</b>	<b>Communication Channels and engagement mechanisms</b>
Inter-governmental engagement mechanisms	Mostly Virtual Meetings Telecommunication through phone calls, text messaging and emails Physical meetings require participants to prove that they are fully vaccinated or present a negative PCR test before entering a government agency
Engagement with donors and development partners	Only Virtual Meetings, emails and phone calls
Engagement with private sector and their representatives	Only Virtual Meetings, emails and phone calls
Communication channels with the public	mass media (TV, radio and electronic newspapers) Websites and Social Media platforms is also used to publish updates and awareness messages
Communication methods with project beneficiaries	Enrolment sessions for second year Takaful beneficiaries are conducted virtually, through a third-party call center and an online interactive platform Payment Service Providers (e-wallet private firms) will play a role in contacting beneficiaries that need additional support; to open wallets on their behalf. WhatsApp could be used to share IEC materials and videos, by NAF and Payment Service Providers

## 5. Resources and Responsibilities for implementing stakeholder engagement activities

### 5.1. Resources

The PMUs at the NAF and the SSC will be in charge of the stakeholder engagement activities and will be coordinating with other related entities. The budget for the SEP is included under Component 2

### 5.2. Management functions and responsibilities

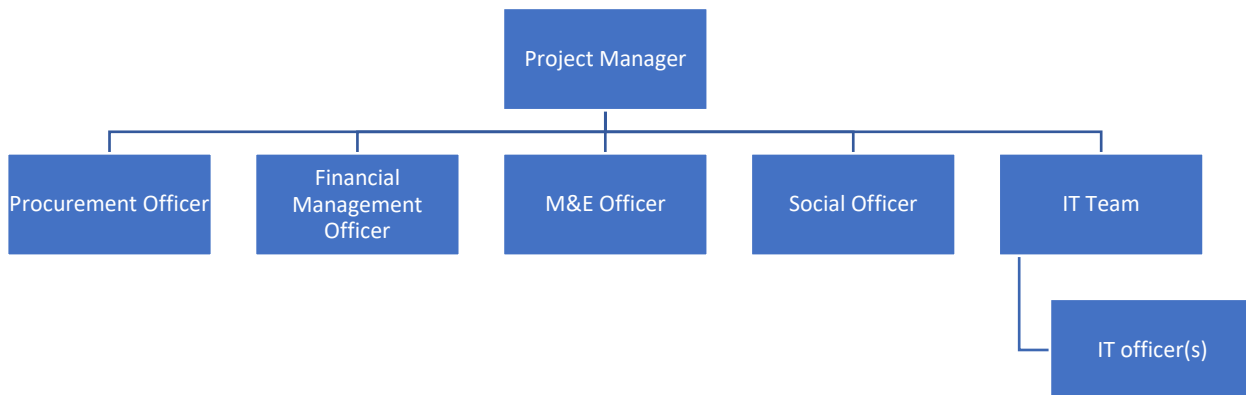
In NAF, the SEP will be implemented by the PMU, in coordination with NAF Director general office, the Takaful Unit, the Aid Program Unit, the Institutional Development Unit, the Communications Unit and the Research and Studies Unit. The PMU will include one project manager, one technical coordinator, six technical officers and an IT team. The PMU is responsible of ensuring the implementation of the SEP, in line with the commitment plan for the project. The organizational structure will be as shown in the figure below. Assigned officers who need to have detailed technical and historical knowledge of NAF work (e.g. GRM officer) could be appointed by NAF, from within their units, rather than hiring an external. This must be done in coordination with the Bank.

The key officer in relation to implementation of the SEP will be the Communication and GRM officer, he/she will need to liaise with NAF's management and relevant technical sections throughout the implementation duration. Until the PMU is established, NAF has assigned focal points managing Communications and GRM. Communication is managed by the Head of the Communication section, who works closely with a technical Communication committee that was officially formed by NAF management to provide advisory support around the communication activities of the program. On GRM, NAF has an equipped team of 10 GRM officers and a call center supervisor, GRM officers who respond to inquiries received through the call center and online form and refer grievances and complaints to NAF technical staff. The GRM MIS allows for recording and tracking of all cases (for further information, refer to section XX), the GRM team, including the GRM supervisor are assigned as the key GRM focal points within NAF.

In the SSC, the project will utilize their existing internal structure to manage the program, through the newly formed committees in SSC and the automated processes. The Digital Administration is the only managerial administration that is physically established and staffed within SSC to manage "Istidama" (non-virtual), it consists of three directorates: The Beneficiaries Directorate, the Contributors Directorate, and the Attainment Directorate. The Beneficiaries' Directorate manages the Istidama Istidama program, by 70 Civil Servants. In the case of firms under category

2, which have to submit financial documents, The Technical Committee (formed from Ministry of Labor, Social Security Corporation, Ministry of Industry Trade and Supply, Tax department) reviews the financial requirements submitted by each firm and advises on their eligibility, the outcome of the review process is then submitted to the Defense Order, which may endorse or revise the results. The entire process is automated using SSC system; additionally, SSC will assign two focal point to manage Project coordination with the Bank: the head of the Digital Administration Services Directorate (responsible of processes) and the Head of Operations (responsible of instructions).

Figure 1: PMU organizational structure



The Technical Coordinator will be responsible for ensuring that the PMU, in coordination with the Director General’s Office; will carry out all the coordination needed with partners and other governmental entities and will make sure to continuously discuss technical matters with technical focal points within NAF’s respected units in order to implement the SEP.

All NAF staff under the departments of the above-mentioned units will be responsible of continuously liaising internally with the Communications and Grievance Redress Officer in the PMU; to ensure that all activities are properly implemented in line with the planned project parameters and SEP.

NAF will receive GRM cases from multiple channels (e.g. the National Call Center, online platforms etc). The GRM team in NAF, which includes call center and complaints handling agents

and a managing supervisor; will be responsible of handling the cases and providing feedback to referring entities, if the complaint wasn't directly raised to NAF staff, and to beneficiaries.

Owing to COVID-19 curfew measures, NAF branches in the field are not operating. Hence, their role will be very limited as all processes have been centralized in HQ; in line with the GoJ directions. NAF Director General's office should inform all their branches managers about the new project and ask them to refer all media questions to NAF's spokesperson.

The GRM officer in NAF PMU should be working to monitor and streamline the complaints, feedback to the complainants are offered and that the complaints are resolved in a timely manner and escalated as per the established process, and that regular monthly reports of grievances are produced and analyzed, in linkage with the overall project monitoring. The reports should be submitted to NAF technical units and management; to influence strategic level enhancements on the project design. A more in-depth analysis of the GRM outcome should be conducted as part of the rapid social assessment, along with recommendations on implementation enhancement

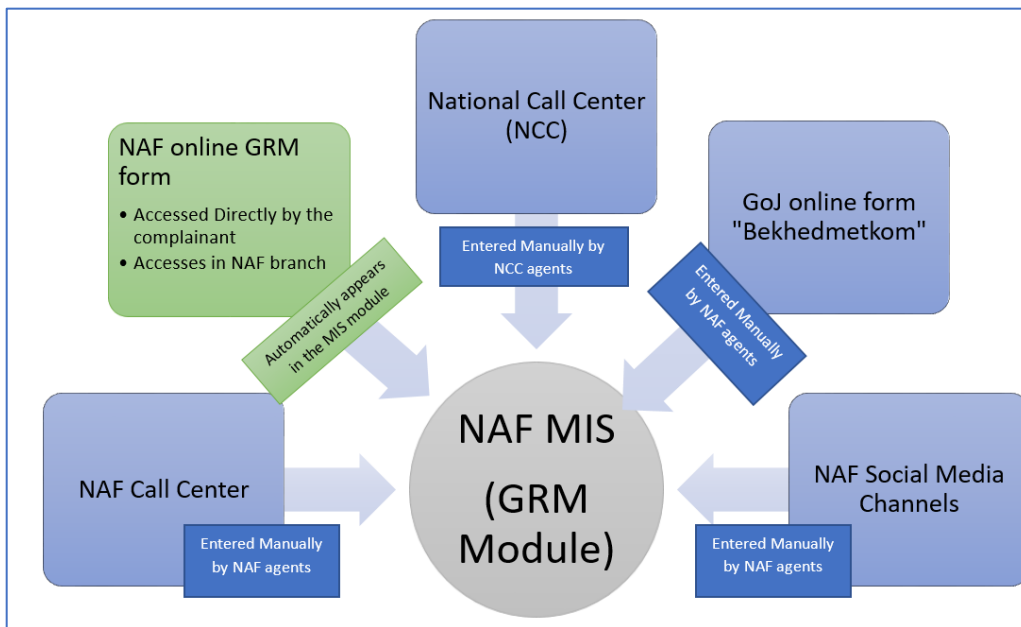
## 6. Grievance Mechanism

NAF has established processes and protocols for GRM that have been updated to include the new categories under the ECT project and are handled based on clear protocols that are described in the project's operational manual. Cases are received through one of the uptake channels clarified in figure (2), classifies as one of the following; Inquiry, Update Complaint, Suggestion, Compliment or Grievance; then either entered manually in the MIS by a call center agent or it gets reflected automatically on it. Cases in the MIS get assigned to concerned focal points in NAF that resolve them based on established protocols.

Covering the period November 2020 to October 2021, around 83,000 cases were received through NAF GRM, including queries, of which 98.7 percent have been resolved. Complaints were largely found to be related to program eligibility (70 percent), with peaks in March 2021, following the merit results announcement in February 2021. The Project Management Unit has shared a detailed report on the Grievance Redress Mechanism.

With support from the World Food Program (WFP), the National Aid Fund is currently conducting a comprehensive assessment of the GRM systems, team performance, and needed enhancements.

Figure 2: GRM Uptake channels and connectivity to NAF MIS



The main objective of a Grievance Mechanism (GM) is to assist to resolve complaints and grievances in a timely, effective and efficient manner that satisfies all parties involved. Specifically, it provides a transparent and credible process for fair, effective and lasting outcomes. It also builds trust and cooperation as an integral component of broader community consultation that facilitates corrective actions. It should also be used as a mechanism to analyse and enhance project processes. Specifically, the GM;

- Provides affected people with a venue for making a complaint or resolving any dispute that may arise during the course of the implementation of projects;
- Ensures that appropriate and mutually acceptable redress actions are identified and implemented to the satisfaction of complainants; and
- Use the outputs of the GM process to enhance program implementation

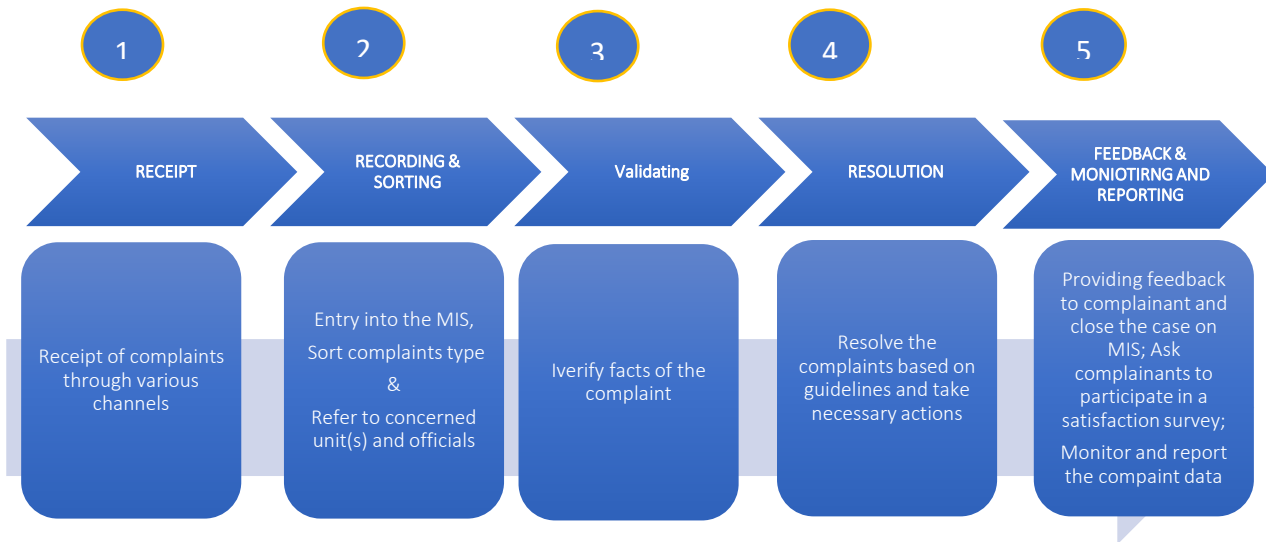
#### 6.1. 5.1. Description of NAF GM

NAF has established processes and protocols for GM updated them to include the new categories under the project. All cases received or referred to NAF through the various channels should be handled based on the mentioned protocols. To the extent possible, all cases referred to NAF should be documented and handled through the specific GRM module in the MIS (Management Information System).

Cases received are classified as one of the following; Inquiry, Update Complaint, Suggestion, Compliment and Grievance

The complaints management mechanism is applied according to the following values: professionalism, confidentiality, non-disclosure, neutrality, and transparency. All cases are subject to the processing steps shown in Figure 2

Figure 3: Standard GRM Processing Steps



The project will be utilizing established and functional GRM channels, as follows;



GRM Channel	Information
The National Contact Center; the call center responsible of receiving complaints and inquiries nationwide, during the COVID-19 outbreak	065008080
Online GRM form “Bekhedmetkom”	<a href="https://portal.jordan.gov.io/wps/portal/Home/CMU?lang=ar">https://portal.jordan.gov.io/wps/portal/Home/CMU?lang=ar</a>
NAF online GRM form which was developed for the Takaful program	<a href="https://takaful.naf.gov.jo/Complaints/index">https://takaful.naf.gov.jo/Complaints/index</a>
NAF Call center (with limited Capacity, to support NCC)	0791268888

In the case of the National Call Center (NCC); its agents should provide answers to general questions regarding the program, based on the Q&A list shared by NAF. If NCC receives a complaint regarding any aspect part of the implementation this should be re-directed to NAF

technical staff so they would address it in line with NAF regulations and the technical GRM flow. All “received referrals” should be documented by NAF GM team on the MIS(Management Information System).

Trainings have been provided to NAF and non-NAF staff on handling inquiries, complaints and grievances related to the Takaful program and to the Emergency support, a refresher training will be conducted in 2021.

Any complaints related to GBV will be referred to appropriate service providers such as to the Family Protection Department/Public Security Directorate HQ and to MoSD. The GBV referral protocol will be formalized (including ensuring confidentiality) and incorporated into the GRM and NAF staff will be trained on the protocol. NAF has formed a gender working group that will support the work on this.

An assessment team has reviewed the GM form, protocols and surveyed individuals who have submitted complains through any of the platform, 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 programed to be shared with the concerned focal point in NAF; to be resolved through the system.

- Its recommended that the GM officer reviews the categories structure and the assigned focal points on semi-annual basis and submits a proposal to the PMU manager of all aspects that should be improved, in line with project updates (if any).
- There is a complaint category on breaching the code of conduct (by a project worker); this category would include any harassment or GBV actions; amongst other types of conduct beach. Nonetheless, the definition of the category should be further clarified as the wording is vague.

**Ability to Raise anonymous complaints:** NAF allows for anonymous complaints in all categories that don't require follow up on the specific case of the individual or the household. For example, exclusion complaints and delay in payment complaints could not be submitted anonymously as that would not allow NAF to check the individual's data and resolve their cases.

- The anonymity categorization is adequate, the GRM officer should monitor the categories in which anonymous cases are not accepted and make sure that this function is only applied for programmatic reasons, to enable cases resolution.

**Protocols for referring cases that fall outside of NAF's direct scope of work:** NAF staff do refer cases that fall out of the agency's mandate to other institutions, including GBV cases that get referred to the Family Protection Department. However, this process is done on ad hoc bases and there aren't any written referral pathways or specialized training on identification of GBV cases.

- NAF to establish written referral pathways and train its staff on identification of potential GBV cases. NAF will not resolve any of the cases or interfere in any as it falls out of its mandate and shall only be referred to specialized entities.

**Adequacy of the GM process:**

- 73% of surveyed respondents have never used any of NAF GM tools. More than half of them (60%) weren't aware of the tools or how to use them. Most said that they would use them if they knew about them (80%)
- Out of the beneficiaries that did use GM tools, 72% reported contacting the call center as opposed to filling the online form. Half of these respondents rated GM tools as "easy" or "Very easy" to use. Whilst 21% were neutral and around 26% found them hard to use.
- The figures below show case the respondents' answers regarding clarity and timeliness of the answers/solutions they were provided with when submitting the complaint; in addition to their level of confidence in the system (i.e. confidence that the complaint will be addressed in a discreet, transparent and fair manner).

The stakeholder engagement activities will be documented through semi-annual report that will be shared with the World Bank.

## 6.2. Description of SSC GRM

Dedicated section of the e-services portal (<https://eservices.ssc.gov.jo/DefenseOrder/EstedamaObjection;appType=100>) for the electronic services have been established through which a grievance request can be submitted for the purposes of benefiting from the Istidama program. The grievances are either to the classification of the economic activity that the facility falls under, as being approved for the purposes of determining whether it is among the activities most affected, or whether it was not authorized to operate. The other grievance aims to approve the establishment among the establishments most affected by the pandemic, and in this case the establishment must attach the reinforcements and evidence that proves this (financial statements, trial balance, budgets, sales statement from the sales tax department, and others).

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

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

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

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

In the event that the grievance is submitted with a written request to the institution, the grievance is submitted to a higher committee at the Social Security Institution, noting that the

facility has submitted an electronic application, but there are incomplete documents and needing a decision here, then they are submitted to the Higher Committee for decision-making and then transferred to the Establishment Classification Committee for action. Necessary and a period not exceeding a week.

In the event of delay in making the decision for the facilities submitted electronically due to the tremendous pressure and this was at the beginning of the Corona pandemic only, these establishments were accepted and included with retroactive effect after achieving the conditions required for joining

If there are grievances from individuals who work in the facilities benefiting from the program, the organization receives their grievances through the center number 117117 or the website of the institution or the media center, and the intervention and solution of their problem is done immediately and around the clock and follow up on a daily basis

The Duration between receipt of the acknowledgment and response problem solving no more than a week are media companies electronically through the site )Electronic notification ( in the moment that the complaint has been received ,is considered and then processed within a maximum period of 6 days, then citizens are notified through the website electronically and through messages of response and feedback : If the complaint is electronically, the response is electronically and if the complaint is through the phone, a record is sent to them .

Grievance steps and screenshots of the automated grievance application system is available in Annex 4

## 7. Monitoring and Reporting

### 7.1. Involvement of stakeholders in monitoring activities

The PMU under NAF will monitor certain aspects of project performance and provide feedback to NAF management and other stakeholders.

NAF will also keep monitoring the related complaints that will be received through different modalities and this will allow for getting the feedback from various parties including beneficiaries Project donors will be specifically engaged in developing the KPIs and drafting the monitoring framework of the project, in line with the Results Framework developed by the World Bank.

Involvement of the stakeholders in the monitoring activities will be done in a fashion that would respect all the current and emerging social distancing requirements that are stipulated by the Government.

## 7.2. Reporting back to stakeholder groups

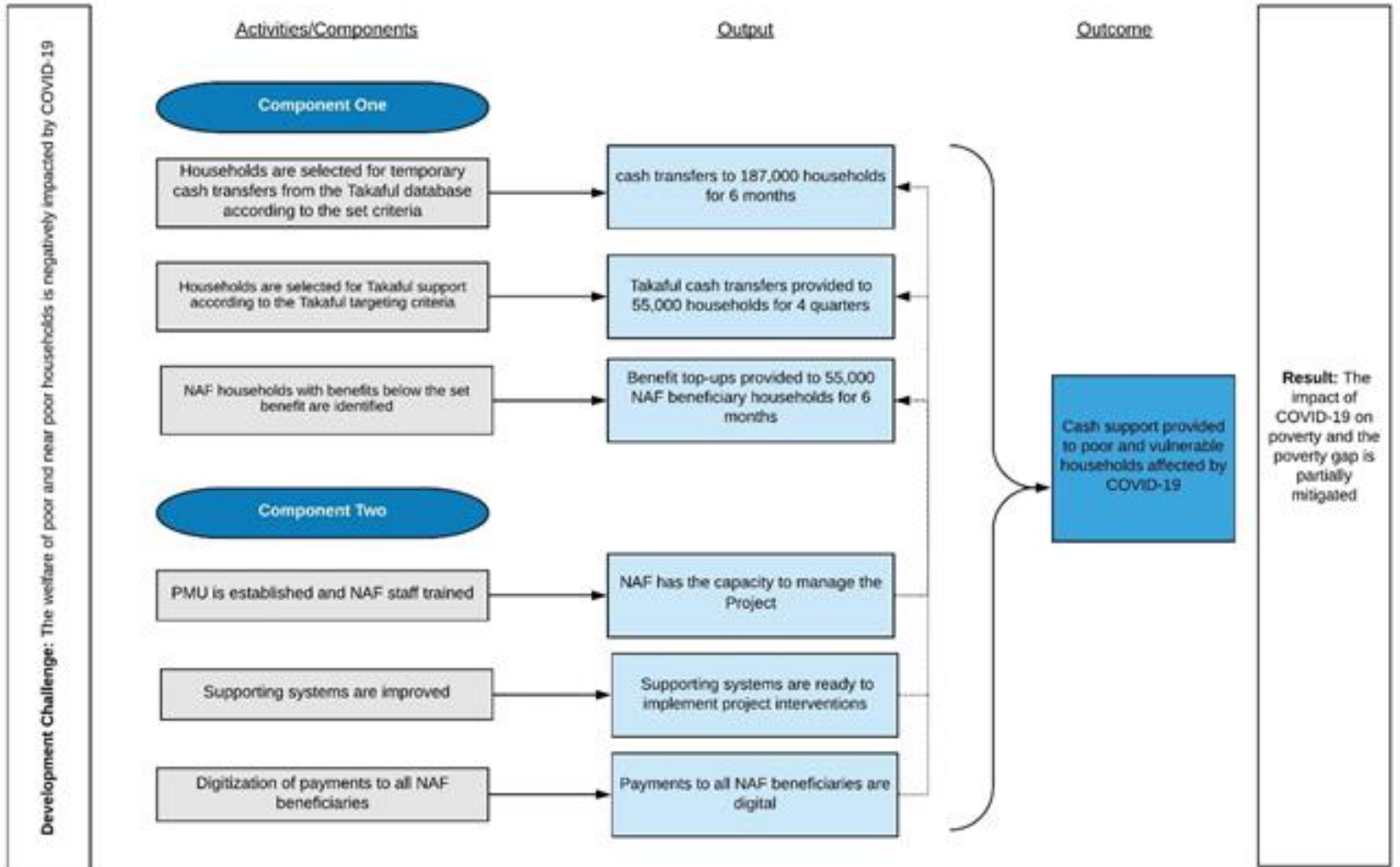
The SEP will be periodically revised and updated as necessary in the course of project implementation in order to ensure that the information presented herein is consistent and is the most recent, and that the identified methods of engagement remain appropriate and effective in relation to the project context and specific phases of the development. Any major changes to the project related activities and to its schedule will be duly reflected in the SEP.

Monthly summaries and internal reports on public grievances, enquiries and related incidents, together with the status of implementation of associated corrective/preventative actions will be collated by responsible staff and referred to the senior management of the project. The monthly summaries will provide a mechanism for assessing both the number and the nature of complaints and requests for information, along with the Project's ability to address those in a timely and effective manner.

Information on engagement activities undertaken by the Project during the year may be conveyed to the stakeholders in two possible ways:

- Publication of a standalone annual report on project's interaction with the stakeholders.
- Circulating a quarterly report that monitors Key Performance Indicators (KPIs) as per the results framework and results chain of the project.

Figure 4: Project Results Chain



8. Annexes.

8.1. Annex 1. Summary of Social Assessment Recommendations

Report Section		Risks Area	Mitigation Measure
4.1.	<b>Socio-economic</b>	Impact of the COVID-19 Crisis on poor households	Overall project implementation will have positive effects and partially mitigate the impact of the COVID-19 crisis on poor households; through provision of cash support to poor and vulnerable households affected by the crisis; the Project would alleviate nearly one-third of the effect on the poverty gap (or 2.1 percentage points) and will protect poor households from resorting to negative coping mechanisms.
4.2.	<b><u>Social tension and cohesion</u></b>	Social tensions amongst communities	<p>Implement the Stakeholder Engagement Plan including developing and disseminating structured communications that are clear and precise about the eligibility and the targeting criteria</p> <p>-Operate an effective GM: Households may submit a grievance, through the GM channel if they were not found eligible, timely feedback should be provided</p>
4.3.	<b>Community Health and Safety</b>	Exposure to COVID 19	<ul style="list-style-type: none"> <li>- Implement the mitigation measures/process in the Community Health and Safety plan (section 4.3.1).</li> <li>- ECT <b>CHS Plan</b> 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.</li> <li>- The <b>CHS</b> plan in this RSA and OHS plans from LMP should be implemented in a complementary manner; by NAF and concerned stakeholders</li> </ul>
4.3.1	<b>Risk of exposure to GBV</b>		<ul style="list-style-type: none"> <li>- Connect the project with national efforts, focus groups and committees in Jordan working on GBV to explore potential collaboration to provide NAF beneficiary households to specialized protection services, if needed;</li> <li>- provide training to NAF HQ and field workers on promoting awareness and detection of cases of gender- based violence</li> <li>- systemize the continuous use of existing national referral pathways for GBV cases, this practice will provide a referral</li> </ul>

Report Section	Risks Area	Mitigation Measure
		<p>channel for NAF beneficiaries that submit GBV complaints to specialized case management agencies.</p> <ul style="list-style-type: none"> <li>- <b>GBV risk prevention during field verification:</b> During verification field visits (if any), the project staff and any contracted firm will continue to follow the current practice of sending a team of one male and one female to the visited household. In addition to calling the household prior to the visit to explain the purpose of the visit, set the expectations of the household and provide the call center number.</li> <li>- <b>Monitoring and Evaluation (GBV):</b> it's recommended that any upcoming situation monitoring survey conducted by the project includes an indicator around GBV, with specific focus on the effect of the pandemic on the GBV situation in the household.</li> </ul>
4.4.1	<p><b>Application process</b></p> <p>Outreach and communication about the program</p>	<ul style="list-style-type: none"> <li>- NAF branches should actively contribute to outreach process for vulnerable households in their communities by contacting them and informing them about the project application process</li> <li>- Work with community organizations and NGOs for last mile outreach, when possible, during the pandemic and for Takaful beneficiaries</li> <li>- Always 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).</li> </ul>
	<p>Registration and Verification</p>	<ul style="list-style-type: none"> <li>- <b>Support provision to applicants:</b> NAF should provide further “outgoing” support to households that started an application but didn’t complete it.</li> <li>- <b>Registration support:</b> the project should make sure to provide structured support mechanism to households who are facing challenges and may not be able to get support in filling the form, especially during lockdown</li> <li>- <b>Administrative data inaccuracy</b> to be handled through adequate GRM categories and flows</li> </ul>



Report Section		Risks Area	Mitigation Measure
4.4.2.	Targeting Formula and Selection of Beneficiaries	Exclusion Errors	<p>-NAF should conduct evaluation of households of Jordanian women that are married to non-Jordanians, and Ex-Gazans, and their potential exclusion from accessing Takaful program.</p> <p>-Conduct full technical assessment of the accuracy of the targeting formula, including inclusion and exclusion (this is being conducted by the World Bank in 2020-1). The assessment will meet the below objectives:</p> <ol style="list-style-type: none"> <li>(1) <b>Measure the accuracy of the current model and identify sources of error and propose improvements.</b> The TE will indicate the amount of the targeting error the targeting formula produces and - conversely - the accuracy, with which benefits are reaching the intended beneficiaries. It will also show where the benefit incidence is concentrated. The targeting diagnostic exercise will provide the basis for updating the current targeting approach.</li> <li>(2) <b>Examine the ability of the CT to reach and address the vulnerabilities and needs of informal workers.</b> Informal workers and their family member tend to be vulnerable in the face of shocks and are often missed by social safety nets. The TE will assess CT's ability to protect informal workers and their households and propose improvements.</li> <li>(3) <b>Identify bottlenecks in the implementation of <u>outreach, registration, data verification, enrolment processes, and grievance redress.</u></b> The effectiveness of implementation of these processes has implications for the accuracy of targeting. For instance, if outreach fails to reach the poor, or if the poor face barriers to registration, they will not enroll resulting in exclusion error. By the same token, gaps in grievance and redress mechanism (GRM) may undermine the ability of deserving households to claim their right to participate in the CT and result in perception that the program is unfair, which might also weaken enrollment, and so on.</li> <li>(4) <b>Understand the uses of the cash transfer funds by the beneficiaries.</b></li> </ol>
4.4.3	Enrollment of beneficiaries		<p>- <b>Enrollment support:</b> assist eligible beneficiaries who are unable to enroll online, through a third-party call center which will be assigned by NAF. Beneficiaries without existing e-wallets will be</p>

Report Section	Risks Area	Mitigation Measure
		<p>referred to mobile payment providers to open e-wallets online.<sup>7</sup> 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.</p> <ul style="list-style-type: none"> <li>- <b>Clearly communicate top-ups disbursement to beneficiaries;</b> the text message should also inform them of the duration of this top-up amount and the purpose of it.</li> </ul>
4.4.4	<b>Benefit Distribution</b>	<ul style="list-style-type: none"> <li>- Use follow-up SMS to identify cases that do not <b>access their benefit</b>, in addition to GM channels.</li> <li>- Raise Awareness regarding e-payments and e-transfers features, using e-wallets. NAF development partners could explore how to increase <b>financial literacy</b> around this aspect.</li> </ul>
5.	<b>Capacity Assessment of implementing agencies</b>	<p>Coordination, Monitoring and Evaluation</p> <ul style="list-style-type: none"> <li>- <b>Conduct a thorough assessment of NAF capacity needs</b> in both HQ and branches then develop and deliver a training plan accordingly. Topics covered could be generic and not just related to the program operations.</li> <li>- Structured <b>monitoring</b> tools should be produced, including indicators on social aspects. In addition, monitoring indicators under each program pillar should take into consideration the effect of project activities on extremely vulnerable beneficiaries (e.g. female heads of households)</li> <li>- NAF should <b>continue to leverage on automated systems</b>, 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.</li> <li>- NAF should start building the capacity of its staff to be ready for <b>managing the MIS</b> when the handover is finalized, the M&amp;E officer in the PMU and the IT team will be responsible of this item.</li> </ul>

<sup>7</sup> Beneficiaries will be provided information relevant for the selection of payment providers, such as the presence of agents from the various payment providers in their localities, as well as information on how to open an account and the use and use of e-wallets for everyday transactions, like the payment of utility bills.

Report Section	Risks Area	Mitigation Measure
6.	Grievance Mechanism	<ul style="list-style-type: none"> <li>- <b>NAF should better communicate the availability of GRM services</b>, the links and numbers of uptake channels; to target population</li> <li>- Producing referral pathways for cases that fall outside of NAF’s capacity and training staff on identification of such cases.</li> <li>- 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</li> <li>- Provide admin access for dedicated NAF staff on the CHM system be able to do the following customization inside the CHM the authorization for this access needs to be clearly defined and limited to certain users</li> <li>- Grant access to National Call Center agents to the MIS.               <ul style="list-style-type: none"> <li>▪ expand HR capacity in NAF call center during peak times</li> <li>▪ Its recommended that the GRM officer reviews the categories structure and the assigned focal points on semi-annual basis and submits a proposal to the PMU manager of all aspects that should be improved, in line with project updates (if any).</li> </ul> </li> </ul>
7.	Stakeholder Engagement	Coordination <ul style="list-style-type: none"> <li>- <b>Continuous coordination amongst partners</b> who are supporting NAF required; to avoid duplication of services and to maximize the added value of the support provided. Regular meetings and consultations between partners, under the lead of NAF provides a platform to discuss challenges and mitigate all programmatic risks, including social risks.</li> </ul>

## 8.1. Annex 2/a. Results of the Consultation Session for Component 1

### **Consultation Session May 18, 2021**

#### Participant List:

1. MOPIC:
  - Mr. Maher Abdaraheem
  - Mr. Ibrahim Mobideen
  
2. National Aid Fund:
  - Mohammad Alsatari, IT Officer and Social Engagement Focal Point
  - Ayman Rabaa, Head of the Government Support Unit
  - Mohammad Riyahi, Head of Eligibility Section in the Government Support Unit
  
3. World Bank Team:
  - Mr. Khalid Mohyaldeen, Senior Social Protection Specialist and Project Task Team Leader
  - Ms. Rada Naji, Social Protection Specialist
  - Ms. Wajd Safi - Social Protection Consultant
  - Mr. Sabri Alzboon - Social Protection Consultant
  
4. Foreign Commonwealth and Development Office:
  - Sally Duncan
  
5. USAID Team:
  - Ms. Maha abu Emier.
  - Ms. Aseel Alqudah.
  - Ms. Zaina abu Nuwar.
  
6. Tkiyet um ali:
  - Tkiyet Um Ali
  
7. WFP
  - Mr. Stefano Santoro
  - Mr. Umut Pamuk
  - Ms. Oroub Eneim
  
8. UNICEF
  - Ms. Mays Baddawi
  
9. Jordan Hashemite Charity Organization:
  - Areen Altahhan

Recommendation Category	Notes and Recommendations
Process	<p><b>Notes that Participants shared around Processes:</b></p> <ol style="list-style-type: none"> <li>1. As part of the <b>GRM</b> system, applicant sometimes tend to mis-categorize their complaints and grievances, which causes NAF to rechanneled the information to the correct section within NAF</li> <li>2. <b>Application:</b> in some cases, NAF beneficiaries inaccurately fill some of the information in the form</li> <li>3. <b>Information Verification:</b> inaccuracy in administrative data is a challenge in the processes and is usually resolved through GRM</li> <li>4. <b>GRM results</b> should be systematically used to inform enhancements in the program implementation and design</li> </ol> <p><b>Project Response:</b></p> <ol style="list-style-type: none"> <li>1. Clear communication messages on what each category in the GRM is key, NAF will add a description for each category in the GRM form, to minimize confusion</li> <li>2. Producing updated guidance videos on the application process and making them available through social media and NAF website (and adding a comment to mention the availability of this video) would help guide applicants. Field level support should also continue for households that are unable to fill the form on their own.</li> <li>3. Continuous revision for the GRM field to ensure that all categories, including administrative verification, are well covered</li> </ol>
Communication	<ol style="list-style-type: none"> <li>1- <b>Partners highlighted the need to revise NAF communication strategy. The Communication Committee</b> in NAF will be expanded to include more of NAF stakeholders; the committee will review existing communication strategies for NAF and work on updating/producing a comprehensive communication plan which includes external communication with stakeholders and with beneficiaries, in addition to internal communication methods</li> </ol>

Recommendation Category	Notes and Recommendations
	<ul style="list-style-type: none"> <li>2- <b>Stakeholders highlighted the intersecting aspects between GRM and communication. The GRM Committee and the Communication Committee</b> will have regular meetings to discuss intersecting topics</li> <li>3- <b>CSOs and NAF team highlighted common challenges faced around Communication with beneficiaries and applicants:</b> Contact numbers for beneficiaries are sometimes outdated as beneficiaries constantly change their numbers. NAF constantly informs beneficiaries to inform NAF of updated contact numbers. Alternative numbers are also entered in the system. Additional methods to overcome this challenge will be discussed between NAF and concerned stakeholders.</li> <li>4- <b>Regularity of Communication with Development Partners was discussed.</b> NAF partners mentioned that monthly and quarterly meeting for Development Partners are a good practice, nonetheless, a more frequent method of communication is needed to ensure that NAF partners are up to date on the progress and challenges faced. In addition to meetings and continues communication over emails, regular newsletters will be shared by the PMU to inform partners of progress and key highlights. Selected newsletters will be expanded to include social protection stakeholders from CSOs</li> <li>5- <b>Communication with Private Sector e-wallets Service Providers, was discussed:</b> periodic meetings with each e-wallet service providers to identify the problems and recommends solutions is a good practice; the meeting outcomes should be systematically cascaded to the sections that work on implementation inside NAF, frontline staff participation in discussions would have an added value.</li> </ul>

8.2. Annex 2/B. Results of the Consultation Session for Component 1

**Emergency cash transfers for Informal workers, September 2020**

**Location: Amman, Jordan (in person session)**

**Moderator: Hanaa Kharabsheh, Head of the Institutional Development Unit**

Information about beneficiaries (participants)				
#	First name	Sex	Age	Occupation
1	Ahmad	M	34	Barber
2	Shaimaa	F	30	Housewife / Photographer
3	Mariam	F	32	hairdresser
4	Marwan	M	32	Driver
5	/	M	36	Decoration Technician
6	Ashraf	M	not available	Driver
7	Mohammed	M	39	Electrician
8	Belal	M	33	Electrician

Questions:	Answers:
The first stage : targeting )how did you know about the program( ?	
Q1: How did you hear about the program ?	6people got to know the program through televised ads. 3people got to know the program through social media sites) Facebook and WhatsApp ( that are <b><u>not affiliated with the fund.</u></b>
Findings / Summary:	3people got to know the program through relatives and friends.

	<p>4out of 8 participants who follow <b>the Fund's</b> social networking site) Facebook: (</p> <p>One person searched for the fund page because he believed that there must be a fund page.</p> <p>One person found the page through an advertisement.</p> <p>One person learned about the takaful page through the WhatsApp group belonging to a special forum for electricians with about 56,000 participants in the forum.</p> <p><b><u>4out of 8 do not know that there is a Facebook page for the fund or the Takaful program.</u></b></p> <p><b><u>In summary :</u></b> TV ads are one of the best communication methods.</p>
<p><b>Q:2</b></p> <p>Was the announced information clear / sufficient?</p>	<p>There is a need to clarify the information regarding the procedures for opening an electronic wallet.</p> <p>There is a need to reactivate the fund’s communication sites, increase its reach, and provide it with detailed information about the fund’s programs.</p>
<p><b>Findings / Summary:</b></p>	
<p><b>Q4:</b></p> <p>Who filled the online application ) ?In HH /outside( ?</p>	<p>Hired 3 participants) out of (8 foreign parties to complete the support request , because the face of technical problems and for the difficulty of demand as a result of the large number of the required information and you need a long time to complete a and due to insufficient information.</p>
<p><b>Findings / Summary:</b></p>	<p>There is a need to develop the electronic system to deal with technical problems and simplify the use of the model specifically copy website mail for God fulfilled mobile ) given that the majority of mobile phone use. (</p>
<p><b>Q5:</b></p> <p>How easy or difficult did I request electronically) ?If the answer is difficult, please inquire about the difficulty that the participant faced( ?</p>	<p>5 - 4out of 8 participants (did not find it difficult to provide application support for informal workers</p> <p>4out of 8 stated that there was difficulty in the application for the same reasons that prompted some of them to seek the help of external parties to fill out the application ) see the previous question(</p>
<p><b>Findings / Summary:</b></p>	



<p><b>Q7:</b> What device did you use to place the order ) ? Phone / computer ... etc( .</p>	<p>Most of the participants depend on the mobile phone, and there is a need to develop the electronic system for phones in particular.</p>
<p><b>Findings / Summary:</b></p>	
<p><b>**The end of the first stage questions**</b></p>	
<p><b>Concluding remarks and proposals for development</b></p>	<p>A number of participants received alert notifications for not trusting people offering to assist in submitting the application.</p>
<p><b>Verbal quotes</b></p>	
<p><b>The second stage : the application acceptance mechanism and usufruct eligibility</b></p>	
<p><b>Q1:</b> How ever the time since submitting the request until notified acceptance of your application to take advantage of the program?</p>	<p>The average duration is 5 days.</p>
<p><b>Findings / Summary:</b></p>	
<p><b>Q2:</b> What is your evaluation of the waiting period ) from the time the application was submitted until you were notified of the acceptance of your application ? ( Were you to change something?</p>	<p>Relatively good.  -It is suggested to review the wording of the message to clearly state that the person has been accepted into the program. The duration is good</p>
<p><b>Findings / Summary:</b></p>	
<p><b>Q:3</b> How were you notified that your application was accepted ) ?What was the mechanism by which you were contacted( ?</p>	<p>Most of the participants received text messages.  Participant 6 expressed his appreciation for receiving a letter of acceptance instead of the need to review an electronic link.</p>
<p><b>Findings / Summary:</b></p>	

<p><b>Q4:</b> What is your assessment of the mechanism that has been contact you through it ? Were you to change something?</p>	<p>Relatively acceptable: Acceptable mechanism and communication via personal phone is generally good.</p>	
<p><b>Findings / Summary:</b></p>		
<p><b>Q5:</b> How did you feel the moment you were informed that your request for benefit has been accepted ) ?For example, were you enthusiastic or concerned about the account opening requirement or any of the other requirements or procedures( ?</p>	<p><b>Participant:1</b></p>	<p>"Unexpected because I do not have a national number".</p>
	<p><b>Participant:2</b></p>	
	<p><b>Participant:3</b></p>	<p>"A beautiful and unexpected feeling because the demand is for an individual, not a family".</p>
	<p><b>Participant:4</b></p>	
	<p><b>Participant:5</b></p>	<p>"I was not expected to be accepted into the program because a week had passed since I submitted and I thought it was a normal experiment like the rest of the experiments that do not come to fruition".</p>
	<p><b>Participant:6</b></p>	<p>"I felt happy that I was one of the beneficiaries of the National Aid Fund".</p>
	<p><b>Participant:7</b></p>	
	<p><b>Participant:8</b></p>	
<p><b>Findings / Summary:</b></p>		
<p><b>Q6:</b> Did you participate in the enrollment session?</p>	<p>There is a need for increased targeting of the training session, which will reduce the burden on the call and support center and reduce the number of auditors for the fund.</p>	
<p><b>Findings / Summary:</b></p>		
	<p><b>Participant: 4</b></p>	

<p><b>Q8:</b> How useful is the session?</p>		
<p><b>Findings / Summary:</b></p>	<p>Helpful and provides important information about electronic wallets.</p>	
<p><b>Q10:</b> About opening an account: What were the steps that you had to complete?</p>	<p>The steps were not clear. Only 1 out of 8 participants knew of the existence of an explanatory video about the governor) which had been posted on e-government. (</p>	
<p><b>Findings / Summary:</b></p>	<p>-There is a need to clarify the information regarding the procedures for opening an electronic wallet.</p>	
<p><b>Q11:</b> About opening an account: Can you share with us your experience of the account opening process?</p>	<p>3out of 8 values for the process of opening the wallet and using it positively ) one of them is an old subscriber and the other is using the wallet for the first time , ( for the following reasons:</p> <ul style="list-style-type: none"> <li>- ) Participant (8 Easy buying and shopping.</li> <li>- ) Unknown participant ( I transferred an amount to people far away from me and the withdrawal process was easy and there is no long waiting period.</li> <li>- ) Participant (7 I transferred an amount to one of my friends during an emergency.</li> </ul>	
<p><b>Findings / Summary:</b></p>	<p>3or 4 out of 8 values for opening the wallet and paying as average ease , for the following reasons:</p> <ul style="list-style-type: none"> <li>- ) Participant (2 My first experience and I did not benefit from the wallet except to withdraw the amount.</li> <li>- ) Participant (3 I encountered a malfunction in the wallet, and the fund contacted me to inform me of a malfunction in my wallet to receive the second payment. The problem was solved after reactivating the wallet , but I have not received the third payment yet.</li> <li>- ) Participant (6 Because it is not a primary option I rely on and I would prefer to use the bank instead ;But here it may be suitable for conversion amounts to a other persons . Also, in the event that the subscriber forgets the password, the process will take a period of</li> </ul>	

	<p>time until contact with the company and the agent to re-activate the password and verify the personal data.</p> <p>- ) Unknown participant ( Did not use the wallet extensively and preferred banking.</p> <p>None of the participants rated the experience negatively.</p> <p>4out of , 8 they transferred money from the wallet to other people ) friends. (</p>												
<p><b>Q16:</b></p> <p>Has the e-wallet company called you at any point?</p> <p>Was the contact and information you received helpful?</p>	<p>He received most of the participants ) except No ( 8/2/ 1 .message on behalf of the exchange companies to disburse the amount.</p> <p>The message did not clarify the branches that exchange the hawala or the addresses of the branches, rather, it refers only to the name of the approved exchange office.</p> <p>Some authorized cashiers do not specify which branches offer the withdrawal service.</p>												
<p><b>Findings / Summary:</b></p>	<p>-Need detailed information provided by the governor's company.</p>												
<p><b>**End of Phase Two Questions - Eligibility for Benefit**</b></p>													
<p><b>The third stage : the payment mechanism</b></p>													
<p><b>Q1:</b></p> <p>Was this your first experience using an e-wallet?</p>	<p>3out of 4 participants had their first experience of opening a wallet.</p> <p>2out of 4 respondents are previous users of e-wallets.</p>												
<p><b>Findings / Summary:</b></p>	<p>4participants did not answer the question.</p>												
<p><b>Q:2</b></p> <p>With which company did you open your electronic wallet?</p> <p>How would you rate this experience ) positive or negative / why( ?</p>	<table border="1" style="width: 100%; height: 100%;"> <tr><td style="width: 50%;"></td><td style="width: 50%;"></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> <tr><td></td><td></td></tr> </table>												
<p><b>Findings / Summary:</b></p>	<p>4out of 8 subscribers to Dinarca wallet.</p> <p>3out of 8 subscribers with Umniah.</p>												

	<p>1out of 8 subscribers with Zain Cash.</p> <p>Dinark company provides subscribers with the password instantly.</p> <p>Zain and Umniah take a week to provide the subscribers with the password.</p> <p>All the governor required a copy of the ID, and the matter was complicated, and the message confirming the uploading of the ID photo was not clear.</p> <p>- One of the participants ) No (6 .suggested adding the banking option instead of relying entirely on portfolios, especially since the number of employees in banks is more than in portfolio companies, which means less crisis(</p>				
<p><b>Q5:</b></p> <p>Can you describe the steps you went through to disburse the cash transfer?</p>	<table border="1"> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </table> <p>The letters received from the company do not specify the branches that exchange the transfer or the addresses of the branches, rather they refer only to the name of the approved exchange business.</p> <p>-Need detailed information provided by the governor's company.</p>				
<p><b>Findings / Summary:</b></p>					
<p><b>Q6:</b></p> <p>What is your opinion conversion process exchange ?Was it a smooth or complicated process?</p>	<p>4out of 7 had difficulty withdrawing from the wallet ) Participant 4 was outside the room. (</p> <p>3out of 7 found the process easy ) subscriber. (7/6/2</p>				
<p><b>Findings / Summary:</b></p>					
<p><b>**The end of the third stage questions : Payment mechanism**</b></p>					
<p><b>Concluding remarks and proposals for development</b></p>	-				
	-				
<p><b>Verbal quotes</b></p>					
<p><b>Fourth stage : GRM Support and Contact Center</b></p>					

<p><b>Q1:</b> Are you aware of the existence of a call center at the National Aid Fund?  Or did you call the National Contact Center?</p>	<p>7 out of 8 participants are aware of the existence of a fund or call center number.  Most of the answers were not sure of who you contacted) a fund or a national contact center.(  -There is a need to clarify the means of telephone and other communication and determine the party responsible for the various programs.</p>
<p><b>Findings / Summary:</b></p>	
<p><b>Q3:</b> Are you aware of the possibility of querying the status of the request through a link on the Internet?</p>	<p>Only 2 out of 8 knew of an online inquiry link.  -There is a need to increase awareness of the ability to inquire via the Internet to reduce the burden on call centers and ease personal reviews of the Fund.</p>
<p><b>Findings / Summary:</b></p>	

### 8.3. Annex 3. Results of the Consultation Session for Component 4

#### **Consultation Session around Component 4, Social Security Corporation May 17, 2021**

Participant List:

SCC:

- MR Ali Smadi - director of financial affairs department.
- Mr. Ali Fodah - director of operations department.
- Mr. Firas Shatnawi - director of work injuries and occupational safety department.
- Mr. Yaser Akroush - director of media center department.

10. Mr. Fathi Al-Jaghibir - President of Jordan and Amman Chamber of Industry.

11. Mr. Maher Al Mahrouq - General Manager of Jordan Chamber of Industry.

12. Mr. Jamal Al- Rifai - Vice Chairman of the Board of Directors - Jordan Chamber of Commerce.

13. MOPIC Team:

- Mr. Maher Abdaraheem - Head of WB section.
- Mr. Ibrahim Mobideen.

14. Royal Jordanian Team:

- Hiba Al Hadidi - Director OF HR Department.
- Rasha Al Zubi - Head of HR Department.

15. Mr. Fadi Nazal from Rotana Hotel Amman.

16. Mahab Arafat from North City Academy.

17. The World Bank Team:

- Miss Carole Chartouni - Economist.
- Mr. Khalid Mohyaldeen - Senior Social Protection Specialist,
- Mrs. Rada Naji - Social Protection Specialist,
- Mrs. Wajd Safi - Social Protection Consultant.
- Mr. Sabri Alzboon - Social Protection Consultant.

Summary of Issues Raised During Consultations and Responses provided by SSC

Recommendation Category	Key Issues and Project Responses
<p>Process Systems and</p>	<p>1- <b>Processes are smooth:</b> all participants mentioned that the processes were very smooth from a user perspective and that SSC had engaged private sector counterparts in the design process which they highly appreciated</p> <p>2- <b>Automated Reporting:</b> beneficiary companies stated that while the MIS is easy to use in regard to GRM and applications, SSC could add features that facilitate easier reporting, such as enabling companies to extract and download lists of individual beneficiaries by employers in. SSC technical team will work on making the required enhancement.</p>
<p>Communication</p>	<p>1. <b>FAQs Accessibility:</b> Beneficiary companies raised questions around benefit technicalities, SSC will ensure that the list of FAQs is regularly updated, added to the website and accessible to all applicants and beneficiaries.</p> <ul style="list-style-type: none"> <li>- <b>FAQs</b> will include mechanism of payment to individuals’ bank accounts and the reason of gap days between the transfer of funds from SSC account and the receipt to individuals bank accounts.</li> </ul> <p>2. <b>Communication with individual beneficiaries:</b> SSC will explore the possibility of sending SMS messages to beneficiaries on the day of the transfer, in addition to the SMS’ received from commercial banks and the messages received by the employer.</p> <p>3. <b>Communication with Private Sector Chambers:</b> partners have praised the efforts that SSC puts into continuous coordination with them and the established feedback route between SSC, partners, and beneficiaries. The targeting mechanism based on sectorial categorization is reasonable and the design of program was also put in coordination with relevant stakeholders. The effort to continue conducting regular meetings and maintain a high level of coordination is highly recommended.</p>





8.5. Annex 4. Grievance Steps in SSC Automated System

Figure 5: Notification of non-eligibility and request for grievance



Figure 6: Grievance application form

**طلب الشمول باستدامة**

• إرفاق معززات تدل على تأثر المنشأة بالدائنة بالإضافة إلى وثيقة من العرفة الصناعية أو التجارية التي تتبع لها المنشأة تبين النشاط الاقتصادي الفعلي الذي تدرج تحته أعمالها، والنسبة للمدارس الخاصة إرفاق الرخصة السنوية المؤقتة لعام ٢٠٢١/٢٠٢٢ .  
 • في حال عدم توفر معززات لدى المدارس الخاصة الأساسية والثانوية تدل على تأثرها بالدائنة بإمكانها ولغايات الاستفادة من البرنامج ، تقديم إقرار/ تعهد بتخفيض جديد على رسوم جميع الطلبة وبغض النظر عن أية خصومات أخرى تم تقديمها سابقاً وإرفاق الرخصة السنوية المؤقتة لعام ٢٠٢١/٢٠٢٢ .  
 • بإمكانك رفع أكثر من وثيقة بحجم لا يزيد عن 2 ميجا بايت لكل وثيقة .  
 • المعززات المطلوب تقديمها [المعززات المطلوب تقديمها](#)

رقم الوثيقة المنفذة	رقم المنشأة	اسم المنشأة
200148045	10885100	شركة مركز الوصول للإيثار البيئية
تاريخ اليوم	سبب الاعتراض	
19/04/2021		

**رفع الملف**      **عرض**      **حذف**

**إرفاق الملف**

بصفتي مسؤولاً عن المنشأة أقوم المؤسسة العاملة للضمان الاجتماعي بالحصول على كافة البيانات المتعلقة بالمبلغ المدفوعة من المنشأة كدائرة ضريبة الدخل والمبيعات وغيرها يرجى إرفاق المعززات.

أقر بأن كافة البيانات والمعلومات المدفوعة من قبلي صالحة لواقع المنشأة وتعهد بتحمل كامل المسؤولية القانونية في حال طرأ عليها أي تغيير يؤثر على شروط الاستفادة من البرنامج.

**يرجى اختيار احد القرارات التالية:**

المبيعات تراجعت بنسبة 40% فأكثر مع وجود معززات من دائرة ضريبة الدخل والمبيعات وغيرها يرجى إرفاق المعززات

بالنسبة للمدارس الخاصة التقدم بطلب الاستفادة على خيار تخديم خدم لثقتي 15% عن الرسوم الدراسية لعام 2020/2021 يرجى إرفاق التعهد وفقاً للتبويب المتقدم موضحاً صاحب الممول

أعترض على تحييف النشاط الاقتصادي للمنشأة كونه لا يتوافق مع الواقع

المنشأة تضمنت بالدائنة مع وجود معززات التي تدل على ذلك، والنسبة للمدارس بموجب إرفاق كُف بالرسوم المستحقة عن كل طالب قبل الخصومات وبمعدا (إن وجدت) والمبالغ المحصلة فعلياً عن كل طالب وإفهام هواتف أولياء أمور الطلبة

**إرسال**      **إدراج**

Figure 7: Attachment of reinforcements and evidence

Figure 8: SSC Employees' access menu

Figure 9: Report of all grievance's applications

WINDOW1

2021-04-19

**المؤسسة العامة للضمان الاجتماعي**  
**بيانات المنشآت التي تقدمت بالاعراض للشمول ببرنامح إسكامة**

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

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

Figure 10: Technical Committee Decision Portal

الرجوع الى الصفحة السابقة

الاجراء على الاعتراض

WINDOW

الغاية: لا توجد غاية

رقم المنشأة	اسم المنشأة	نوع الاستدامة	تنسب لجنة امر الدفاع الى المدير العام	قرار المدير العام	تنسب اللجنة الفنية	تاريخ الاعتراض	شهادة الوثائق
٩٤٩٣٠٠	شركة احمد خالد محمد الرشدان وشركاه	الأثر تضاريا				٢٠٢١/٠٤/١٦	شهادة الوثائق
٩٤٩٣٠٠	شركة احمد خالد محمد الرشدان وشركاه	الأثر تضاريا				٢٠٢١/٠٤/١٥	شهادة الوثائق
							شهادة الوثائق

تعطيت المنشأة بخصم ١٥%

البرنامج الذي إعتدته اللجنة

سبب الموافقة

السبب

السبب

موافقة على الاعتراض

رفض الاعتراض

تحويل الى اللجنة الفنية

قطاع المبيعات	نسبة الانخفاض%		عدد الطلاب	نسبة التحصيل	معدل الرسوم
	٢٠٢٠	٢٠١٩			
فنية					
عدد الأشهر المضادة					

احال البيانات من قبل اللجنة الفنية

قطاع التطعيم

نسبة الانخفاض%

٢٠٢٠

٢٠١٩

عدد الطلاب

نسبة التحصيل

معدل الرسوم

تنسب اللجنة الفنية

السبب

السبب

السبب

تحويل الى لجنة امر الدفاع لقبول الطلب

تحويل الى لجنة امر الدفاع لرفض الطلب

تعد الى لجنة التصنيف لقبول الطلب

قبول الطلب

رفض الطلب

قبول الطلب

Figure 11: Defense Order (9) Committee Decision

**المؤسسة العامة للضمان الاجتماعي**

**بيانات المنشآت التي تقدمت بالاعتراض للشمول ببرنامج إستدامة**

٢٠٢١-٠٤-١٩

اسم المنشأة      الرقم الوطني للمنشأة      رقم المنشأة

%                **البحث عن طريق :**

**بيانات المنشآت**

حالة الطلب	رقم المنشأة	اسم المنشأة	نشاط المنشأة الرئيسي	سبب التحويل من اللجنة الفنية	نوع الإقرار	نسبة الانخفاض
٥	٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	صنع الآلات كهربائية أخرى (مولدات كهربائية، محولات، مفاتيح كهرباء، أسلاك وكابلات، مصابيح كهرباء)	١٠٠	تراجع الإيرادات	تفاصيل
٥	١٠٢٨٤٤٠٠	شركة الوعد للوظيفة والطوبى	البيع بالجملة للأغذية والمشروبات والتبغ	قبول الطلب: تم الموافقة على الطلب سابقا	تصنيف	تفاصيل
٥	١٠٢٨٤٤٠٠	شركة الوعد للوظيفة والطوبى	البيع بالجملة للأغذية والمشروبات والتبغ	قبول الطلب: تم الموافقة على الطلب سابقا	تراجع الإيرادات	تفاصيل
٥	٧٤٠٥٤٠٠	شركة الأردنية للصناعات التكميلية	صنع منتجات المعادن من خزانات والبرازم المعننية للعتارات (البواب نوافذ،...) إطلبي المعادن	رفض الطلب : تنسب اللجنة الفنية برد الاعتراض لعدم تأثر مبيعاتها بحسب المعززات المقدمة	تصنيف	تفاصيل
٥	٧٤٠٥٤٠٠	شركة الأردنية للصناعات التكميلية	صنع منتجات المعادن من خزانات والبرازم المعننية للعتارات (البواب نوافذ،...) إطلبي المعادن	رفض الطلب : تنسب اللجنة الفنية برد الاعتراض لعدم تأثر مبيعاتها بحسب المعززات المقدمة	تراجع الإيرادات	تفاصيل
٥	٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	صنع الآلات كهربائية أخرى (مولدات كهربائية، محولات، مفاتيح كهرباء، أسلاك وكابلات، مصابيح كهرباء)	١٠٠	تراجع الإيرادات	تفاصيل

Figure 12: Director General Decision

**الإجراء على الاعتراض**

الغائب:  الرجوع الى الصفحة السابقة

رقم المنشأة	اسم المنشأة	نوع الاستدانة	تسبيب لجنة التصنيف	مشاهدة الوثائق
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	الأكثر تضررا	لفراسة	مشاهدة الوثائق
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	غير مصرح لهم	لفراسة	مشاهدة الوثائق
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	الأكثر تضررا	لفراسة	مشاهدة الوثائق
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	الأكثر تضررا	لفراسة	مشاهدة الوثائق
٥٤٠٠٠	الشركة العربية للصناعات الكهربائية	الأكثر تضررا	لفراسة	مشاهدة الوثائق

تحويل الى لجنة التصنيف

تصنيف المنشأة:  سبب الموافقة:

السبب:

رفض الاعتراض:

تحويل الى عطفة المدير العام /موافقة:  لتسبيب:

تحويل الى عطفة المدير العام / رفض:  لتسبيب:

## Annex 5. Review of Gender Considerations in Cash Transfer Processes - Terms of Reference

### A. Background

The National Aid Fund (NAF) is an independent institution, which was established by Law (Number 36) in 1986 to provide protection and support to poor households

NAF provide regular cash transfers to more than 180,000 poor households in Jordan, in addition to providing emergency and temporary cash transfer programs; in addition, NAF implements a training and employment program for vulnerable households, and a physical rehabilitation program.

The delivery of Takaful Cash Transfers (CTs) is done through the Takaful platform, which includes online registration, automatic data verification against administrative databases, selection of beneficiaries based on an objective targeting methodology, beneficiary enrollment sessions to support the opening of digital accounts, an automated enrollment module on the Management Information System (MIS), payments through basic bank accounts or e-wallets, and a robust grievance mechanism to document and track the status of all the cases in the MIS. This platform is also being used to deliver other social support programs, like the recent emergency Cash Transfers (CTs) in response to COVID-19.

Based on prior action 8 in Jordan’s First Equitable Growth & Job Creation Programmatic Development Policy<sup>8</sup>; the Government of Jordan launched a new program to address poverty (Takaful; Solidarity). The Takaful Program is a pillar to expand social protection coverage, aimed to address the increase in poverty, including the working poor and relatively poor households. Takaful, which was launched on May 30, 2018, expanded the coverage of social assistance through National Aid Fund (NAF) to include 85,000 additional poor households 2021, including 4% of female headed households.

Three macro-processes were developed:

- a) Applications, including reach out and registration.
- b) Selection of beneficiaries, including application of targeting formula, administrative databases crosschecks, and home visits.
- c) Enrolment and first payment, considering enrolment and payment processes.
- d) The Complaint Handling Mechanism, a cross-cutting process during the cycle

Besides Takaful, NAF has about 95,000 households enrolled in the old CT Program (NAF monthly Cash Transfer), with 60% of female headed households.

As part of technical assistance to the Government of Jordan and in line with Jordan’s Emergency Cash Transfer COVID-19 Response Project, the World Bank is seeking to conduct a review of the gender consideration in National Aid Fund CT Programs. In addition, the consultant will include a review of legislative definitions of a “Female Headed Household” in Jordan and link them to the definitions used in NAF programs.

### B. Scope and Duties of the Consultant

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<sup>8</sup> “The Borrower, through the Council of Ministers, has approved plan to improve and expand the coverage of the National Aid Fund (NAF) cash transfer program to cover at least 85,000 additional households between 2019 and 2021”



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 under 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 definition/s used by NAF; iii) Key Informative 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.

In specific, the consultant will:

- i. Review legislative and administrative definitions of female -headed- households in Jordan, review NAF's instructions and administrative application of the definition, then produce a comparative analysis which demonstrates the definitions used by NAF and how they are reflecting administratively in NAF's data bases/systems.
- ii. Review and summarize the experience of female-headed households and women (and girls?) within male-headed households, throughout the application, selection, enrollment, and grievance redress processes.
- iii. Assess specific bottlenecks that face female beneficiaries throughout each process, and identify the root cause for the challenge where possible (i.e. is this challenge resulting from the program design, program standard processes, inadequacy of instruments, inadequacy of communication messages, social barriers, etc.)
- iv. The consultant will present the findings to the National Aid Fund, then will submit part one of the review which covers findings around the application of the gender considerations in NAF processes.
- v. The consultant will propose and discuss potential solutions and enhancement on the CT programs, with the NAF and the gender working group.
- vi. The consultant will prepare part two of the review which covers recommendations on enhancements to NAF CT programs, to ensure gender equity.

### C. REPORTING REQUIREMENTS

The Consultant will submit the final deliverable to the World Bank Task Team Leader. The consultant will work closely with the National Aid Fund and its technical partners in the Gender Working Group.

### D. KEY DELIVERABLES AND OUTPUTS

The deliverables will include:

- The structured review methodology and components, covering relevant processes, and detailed component objectives
- Assessment tools including FGD and KII question guides
- A presentation to the National Aid Fund and its partners on the findings of the review (to be produced in English and Arabic)
- A written report which includes two parts: a review of NAF CT processes and design, with a gender lens; and proposed areas of enhancement to ensure gender equity in CT's design and implementation (to be produced in English then translated to Arabic).