National Social Protection Strategy
2019 - 2025
"All Jordanians enjoy a dignified living, decent work environment and empowering social services"
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The vision of the strategy – that “all Jordanians enjoy a dignified living, decent work opportunities and empowering social services” – is at the core of the Government’s mandate. I am proud of Jordan’s long history of programs designed to support citizens to meet their basic needs and to deal with poverty-related risks. In many cases, Jordan has pioneered new approaches and provided extraordinary levels of access by global standards.

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

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

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

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

Prime Minister

Dr. Omar Razzaz
National Social Protection Strategy
Introduction

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

Figure 1: History of Social Protection Programs in Jordan

1930-1950
- Public health system
- Zakat collection law

1951-1960
- Pension insurance for the public sector
- Ministry of Social Development and Labour
- Goods’ Subsidy starting with wheat and sugar in 1960

1961-1970
- The public education system
- Health insurance
- Housing Corporation

1971-1980
- Labor Law
- Retirement insurance for the private sector
- Zakat Fund
- Housing Bank
- Development and Employment Fund

1981-1990
- National Aid Fund

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

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

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

Third, the availability of new data allows us to assess existing programs and to understand the population’s evolving needs. 1
1991-2000
• Social safety net
• School feeding program
• Direct housing programs for low and middle income citizens

2001-2010
• Strategy for Combating Poverty, 2002
• Official poverty data
• Poverty pockets
• Additional Social Security benefits
• Student Support Fund

2011-2017
• Social Security Reforms
• Cash transfers instead of fuel subsidies
• Health insurance expansion

2018-2019
• Cash transfers instead of bread subsidies
• Updated data and methodology on poverty

1. The primary survey used to analyze poverty – the Household Income and Expenditure Survey – was conducted in 2017/2018.
Accordingly, a comprehensive strategy for social protection has been developed to articulate the government’s commitment to Jordanians, to break the intergenerational cycle of poverty and to provide a “social protection floor” in the context of the Kingdom’s vision for a state of solidarity, production and justice. The specific actions that comprise the strategy were developed by the Steering Committee, based on detailed review of existing strategies and analysis of administrative and survey data and assessment of policy options.2

The development of strategy involved participatory work and close coordination with the various concerned ministries and institutions during the different stages of the preparation of the strategy over a whole year to ensure that the proposed procedures are harmonized with existing strategies and that institutions are able to implement them and provide the necessary financial resources. Hence, many of the actions mentioned in the strategy have already been initiated.

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

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

Figure 2: The National Social Protection Strategy Pillars

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

3. The Steering Committee considered several options for the scope of the NSP Strategy and decided to focus this year on the core issues related to the three pillars identified above. At the same time, the Steering Committee acknowledged that several issues, while important, would not be included in the scope; it is anticipated that these issues – personal, political and religious freedoms, and a detailed examination of specific sectors such as agriculture, and social protection for non-Jordanians – would be included in the next version of the strategy. (Note that all data presented in this document refers only to Jordanians, except where explicitly stated otherwise.) Moreover, the Steering Committee agreed that the focus of this first version of the strategy would be on Government’s accountability for social protection, that is programs and projects that receive public funding. The crucial role of civil society and NGOs is recognized in the analysis and many of the actions include a role for NGOs in the implementation of Government commitments using public budget. The Steering Committee agreed that a more comprehensive strategy should be developed in the coming years once implementation has begun on the core issues addressed in the present NSP Strategy.
In order to analyze the situation in sufficient detail, many of the figures in this document disaggregate the Jordanian population into 10 equally sized groups on the basis of their consumption levels, with decile 1 being the poorest tenth of the Jordanian population, decile 2 being the next poorest and so on, up to decile 10 which is the wealthiest tenth of the Jordanian population.

The decile grouping and the official poverty line are based on the same ranking of individuals. Based on the official poverty line, the 15.7% of Jordanians with the lowest consumption levels are categorized as poor. In other words, all those in decile 1 are poor as well as slightly over half of those in decile 2. Relying only on the poor versus non-poor disaggregation, 84.3 percent of the Jordanian population are grouped together into a single category: the non-poor.

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

Figure 3: Population Deciles per Consumption Levels

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

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

5. By comparison, the average individual in the wealthiest decile household lives in a household of 4.0 persons, of which 1.0 is below the age of 20.
As with other segments of society, the poor rely on multiple sources of income of which employment income is only one component. As expected, those with higher per capita consumption also have higher household income.

Measured in Jordanian Dinars, the poorest decile has lower income than the wealthiest decile in every category except government transfers (cash compensation for reduced bread subsidy and transfers from National Aid Fund, Zakat Fund, Ministry of Health and the Royal Court). Several sources of income – including remittance and rental/ownership income (e.g., income from business partnerships, stocks, or renting out buildings or land) – are almost completely exclusive to the wealthy.\footnote{Fourteen percent of the poor own agricultural land, compared to 29% among the wealthiest decile. Only 4% of agricultural income (including wages, profits and rental income) accrues to the poorest decile.}

In addition to differences in absolute levels of income, there are significant differences between the poorest and the wealthiest in the composition of income. Although the share of income from work is similar, the poorest rely more heavily on employment income. Government transfers are significantly more important as a share of income for the poorest than for the wealthiest (8% of total income among the poorest versus 2% among the wealthiest).
Figure 5: Monthly household income

Figure 6: Household income wealthiest and poorest decile

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Poorest</th>
<th>Wealthiest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees salaries</td>
<td>50%</td>
<td>37%</td>
</tr>
<tr>
<td>Self-employed net income</td>
<td>4%</td>
<td>17%</td>
</tr>
<tr>
<td>Rental/Ownership income</td>
<td>0%</td>
<td>12%</td>
</tr>
<tr>
<td>Retirement income (pensions)</td>
<td>20%</td>
<td>16%</td>
</tr>
<tr>
<td>Government transfers</td>
<td>8%</td>
<td>2%</td>
</tr>
<tr>
<td>Remittances</td>
<td>2%</td>
<td>11%</td>
</tr>
<tr>
<td>Other</td>
<td>16%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Source: HIES 2017/2018
The combination of low salaries – often without social security benefits – and many children means that the poorest households must spread their tight incomes very thinly to support the basic consumption needs of a large number of people.

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

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

![Diagram showing linkages between poor and family size, work, and wages](source)

- Per cent of the poor received some form of loan: 44.2%
- The average wage of the poor worker: 241 JD monthly
- Growing number of migrant workers: 58%
- Large size of poor households (>7 in the poorest decile, mostly children): 73%
- Living in the private sector: 50%
- Working in the labor market: 35%
- Do not participate in the social security: 24%
- Low-paid jobs and competition with the growing number of migrant workers: 22%

**Figure 8: Car ownership**

![Graph showing car ownership by consumption decile](source)

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

![Graph showing ownership of energy saving equipment by consumption decile](source)

Source: HIES 2017/2018
STRATEGY PILLARS
OPPORTUNITY
OPPORTUNITY – DECENT WORK AND SOCIAL SECURITY

Existing Situation and Challenges

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

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

Figure 10: Labor-force Status of men and women

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poorest decile</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed</td>
<td>52%</td>
<td>8%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>16%</td>
<td>5%</td>
</tr>
<tr>
<td>Not in labor-force</td>
<td>32%</td>
<td>87%</td>
</tr>
<tr>
<td>Wealthiest decile</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed</td>
<td>54%</td>
<td>20%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>7%</td>
<td>5%</td>
</tr>
<tr>
<td>Not in labor-force</td>
<td>39%</td>
<td>75%</td>
</tr>
</tbody>
</table>

Source: HIES 2017/2018

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

His Majesty King Abdullah II, at the inauguration of the 3rd ordinary session of the 18th Parliament.
11. The relationship between women’s labor-force participation and economic development often has a “U” shape. Women’s participation declines during urbanization and industrialization, then rises again when jobs become knowledge-based, white collar and high paying. Based on the education levels of Jordanians, we would expect to see significantly higher levels of female labor-force participation. The economy of Jordan, however, has remained heavily focused on low-skilled, low-wage work due to employers’ easy access to migrant labor which has suppressed wages and working conditions. World Bank (2019) “Jobs Diagnostic”.

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


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

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


\textsuperscript{15} Although non-Jordanians are more likely to have informal employment and to work longer hours than their Jordanian counterparts, these differences have receded over time. In 2016, non-Jordanians were 17% more likely to be in informal employment than Jordanians, down from 26% in 2010. In 2016, non-Jordanians worked an average of 19% more hours per week (equivalent to 7 more hours per week) than Jordanians, down from 17% in 2010. See World Bank “Job’s Diagnostic” (2019), based on Department of Statistics and Economic Research Forum’s Jordan Labor Market Panel Survey.

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

\textsuperscript{17} Zafiris Tzannatos. (2019), ”An Evaluation of the Job Readiness and Placement,” Component of the Government of Jordan/World Bank Project “Support to Building Active Labor Market Programs” 26 November 2013 (mimeo). Contrary to expectations, the control group of youth (who did not receive training or wage subsidies through this program) were more likely to be employed after the program ended than those who participated in the program. Those who did not receive training or wage subsidies also had higher wages than program participants.
18. The actions presented here are highlights from the more detailed Action Plan. The complete Action Plan, along with the Monitoring and Evaluation Plan, is available at www.mop.gov.jo.

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

High priority actions related to decent work and social security

Strategic objective 1:

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

1. Increase work-related protection

- The Ministry of Labor (MOL) –together with the Ministry of Planning and Development Cooperation, the Social Security Corporation, the Department of Statistics, and the National Center for Human Resource Development– presents to Cabinet analysis of the main challenges associated with informal employment. This analysis should include self-employment, stable-but-informal employment (subject to the Social Security Law), and irregular employment (not subject to the Social Security Law because the work is temporary), as well as challenges related to specific occupations and segments of society, and the impacts of the recent flexible working hours bylaw. The Ministry of Labor submits to the Council of Ministers an action plan to reduce informal employment (including employment relationships that are not subject to national labor legislation, not covered by social security or for which there is no contract. Social Security Corporation operationalizes mechanisms to expand social security coverage to temporary and part-time workers. Expanding coverage of part-time workers is expected to have a particularly positive impact on women (for whom working hours is a major factor in employment decisions).

- The Ministry of Labor (together with the relevant institutions) introduces focused programs to combat the worst forms of child labor, including through increased inspections. In identified cases of child labor, the Ministry of Social Development examines the family situation and determines appropriate interventions. The Ministry of Labor, together with the Ministry of Social Development, develops an accurate and updated database on child labor in Jordan to monitor the situation and assess the impact of...
the various interventions on the children and their families. Awareness raising about the harmful impacts of child labor is needed (e.g., through mosque sermons). The Department of Statistics, and the Ministry of Labor revises the Labor-force Survey and its published tabulations to identify child labor; harmonizing age categories with Labor Law and ensuring questions/tabulations allow identification of the worst forms of child labor.

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

• Cabinet issues decree requiring all publicly funded procurement to use 100% Jordanian labor that is registered with the Social Security Corporation and paid electronically (including workers on short-term and part-time contracts). If any exceptions are permitted, these should be limited and a rigorous process should be articulated in the decree.

• Incentivize employers to hire Jordanians and reduce existing incentives for employers to hire non-Jordanians. (Existing incentives include lower minimum wage for non-Jordanians, working conditions that preclude Jordanians from working in specific occupations, and work permit procedures that reinforce vulnerability to exploitation.)

• Prior to providing services to any employer (e.g., issuing or renewing work permits), MOL verifies that the employer is in compliance with Labor Law and relevant regulations for all current employees (e.g., Ministry ensures that evidence is on file demonstrating that the employer is up to date on social security contributions and that contracts exist). The Ministry of Labor revises existing regulations to ensure working conditions in all sectors are appropriate for Jordanian workers (e.g., acceptable working hours including conditions for overnight work, payment mechanisms, and overtime pay) and reduces the incidence of informal employment, including through the issuance of bylaws for agriculture or other sectors as needed. The Ministry of Labor issues instructions regarding non-discrimination in wages, including harmonized wage across all nationalities and requirement that work permit holders are paid through electronic transfers (to allow the Government to verify that Jordanians do not face unfair wage competition in the labor market). The Ministry of Labor develops and implements mechanisms for employer and employee awareness on the rights and duties included in Labor Law.

• The Ministry of Labor presents to Cabinet alternative work permit mechanisms and procedures that allow non-Jordanians to obtain their own work permits directly from the Ministry of Labor (i.e., “Al-hur” work permits) and holds non-Jordanians directly responsible for their own residency and work permit status, so that Jordanians are not competing with more vulnerable workers in the labor market.

• The Ministry of Transportation expands affordable, safe public transportation for the poor and residents of remote areas. This includes: (i) provision of free licenses for non-profit organizations that provide transportation services;20 (ii) subsidizing public transportation for the working poor (targeted through Takaful) through the electronic bus payment system when it becomes operational; (iii) provision of travel allowance vouchers for eligible families according to the results of the ‘Takaful’ Family Needs Assessment (on bus routes without an electronic payment and tracking system, until direct targeting of poor workers is possible).

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

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

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

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20. As a positive move in this direction, the Ministry of Transport has recently provided licenses to several NGOs including women’s organizations such as that in al Rageb.
application for employment becomes only three years for new applicants with the option of reapplying at the end of this period (those currently on the list would not be impacted). The Civil Service Bureau publishes an annual report analyzing the demographic data of job applicants on the waiting list (e.g., the average waiting period on the list and the percentage of those currently employed), and submits to the Council of Ministers an annual analysis of wage rates in the public sector and other non-wage benefits to allow comparison of working conditions.

• The Council of Ministers asks the tripartite committee\textsuperscript{21} concerned with the study of the minimum wage to propose transparent criteria for annual review of the minimum wage (e.g., cost of living indicators, worker productivity and public sector wage rates).

4. Increase efficiency of government spending on labor programs

• The Ministry of Labor submits to the Council of Ministers a plan linking funding of work programs (from the public budget and donor support, including the E-TVET Fund) to transparent criteria based on efficiency, monitoring of costs and outcomes, and independent evaluation of cost, outcome and impact. The plan includes a standardized list of cost, outcome and impact indicators that are used for all programs to allow comparisons.

22 The Ministry of Labor and the Ministry of Finance include indicators for all programs in the annual budget and recommend cancelation of programs that do not have evidence of positive impact on sustained employment and effective use of budget.

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

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

Social and Population Policy Expert

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

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

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

Existing Situation and Challenges

Jordan has a long history of support to help the population maintain a basic level of consumption, through a variety of mechanisms including commodity subsidies, in-kind provision of food and housing, and cash transfers. Historically, social assistance in Jordan has concentrated on publicly subsidized commodities (e.g., benzene, water and wheat). Subsidies are a very inefficient mechanism for supporting consumption, both because of the economic distortions they create and because only a small portion of the resources reach poor Jordanians. Over the past two decades, Jordan has made significant progress in shifting social assistance resources away from inefficient subsidies towards poverty-targeted programs. Despite the progress, further efforts will be needed to ensure the poor are able to maintain a basic level of consumption within the limited available public budget. Overall spending on social assistance (subsidies and poverty-targeted programs) has declined over time.24

24. The figures show spending in current Jordanian Dinars.

Between 2012 and 2017:

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

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

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

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

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

• Consider first the budget allocation issue. By international standards, Jordan spends a lot on non-targeted commodity subsidies while spending relatively little on poverty-targeted social assistance programs.

• Second, over the years Jordan has accumulated a jumbled plethora of separate programs with similar goals, resulting in inefficient spending on duplicated efforts (as well as impeding transparency and accountability.)

• Third, until 2019, criteria for targeting cash assistance has been focused on those who are unable to work due to disability or old age. By definition, this practice has excluded the majority of poor households, who are sometimes referred to as the working poor, and those unable to find work despite their best efforts. As shown previously, labor-force participation is approximately 70% among men in the poorest decile.) See footnote 26.

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

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

Figure 15: Beneficiaries of targeted public social assistance

Source: HIES 2017/2018

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

26. Focus on those unable to work is common across the world because of concerns that generous assistance could create a disincentive to work and because of difficulties in verifying that all those able to work are in fact working or actively seeking work.
provided, beneficiaries of the program often receive benefits from a wide range of other public and NGO programs (e.g., health insurance, in-kind food assistance from Tikiyet Um Ali).

Although the quality of targeting is good by international standards, beneficiaries of the program often receive benefits from a wide range of other public and NGO programs (e.g., health insurance, in-kind food assistance from Tikiyet Um Ali).

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

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

Despite a general shift toward cash transfers, which allow beneficiaries to purchase their basic consumption needs through the market, two significant programs continue to provide consumption support in-kind. The first of these is the School Feeding Program, which was introduced in light of evidence from several other countries showing that a nutritious breakfast is crucial to student attention during class and to learning in general, as well as that poor families are more likely to send their children to school if a meal is provided. As a practical matter and in order to avoid stigma, the School Feeding Program is available for all students in the targeted schools. In other words, the School Feeding Program is targeted to communities (rather than individuals or households) based on the poverty rate in the community as a whole. In 2018, the School Feeding Program reached approximately 355,000 students in 1,760 schools using budget from both public funds and donations from the World Food Programme.

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

27. In terms of poverty incidence, NAF ranks 12th out of 63 countries compared in World Bank (2018).
28. The new program is described in more detail in the following section of this document.
29. The cash transfer to families hosting orphans reaches approximately 43,000 households with a budget of approximately 13 million JD/year.
30. Among the poorest decile, less than 1% lives in another form of housing like slums/huts or housing provided by an employer.
High priority actions related to social assistance

Strategic objective 2:

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

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

- Simplify and consolidate the existing social assistance programs provided by the National Aid Fund / Ministry of Social Development in a unified program, and develop the mechanism of the Fund’s work to maximize coverage of the poorest households and to minimize leakage to other households.

- Ministry of Social Development / National Aid Fund introduces Takaful program in manner that: expands coverage of the poorest Jordanians including those who are able to work through a transparent mechanism - provides assistance through a range of mechanisms (e.g., electronically-distributed...
cash, health insurance, renewable and efficient energy, transportation, labor market programs); and encourages work, healthy behaviors and good nutrition (e.g., through incentives to work, services of social workers, transferring funds to women rather than men.32) The Ministry of Social Development / National Aid Fund re-evaluates beneficiaries’ needs annually with a view to graduation from the program. (The Takaful program is expected to expand, reaching 85,000 households with a budget of JD 100 million per year by 2021.)

The Ministry of Social Development / National Aid Fund presents to Council of Ministers a report on the Takaful program prior to the 2020 budget submission. The report should include: an independent evaluation of the 2019 experience; a graduation plan; and options for additional mechanisms of support developed in collaboration with other relevant Ministries. The graduation plan may include, for example, making cash support conditional on accepting job offers identified by Ministry of Labor Job Counsellors. Additional mechanisms of support may include, for example, electronic bus tickets, incentives for enrollment in Social Security, and adoption of conditionalities (e.g. enrollment of children in school).

National Aid Fund channels all new beneficiaries through Takaful program only in order to gradually unify all programs while emphasizing on household-level programs.

The National Aid Fund continues to provide monthly cash assistance to families currently benefiting from its existing programs, and re-evaluates beneficiaries’ needs annually with a view to graduation from the program or providing them with social care services within their families by social worker.

• Enhancing social assistance programs provided by the Ministry of Awqaf and Islamic Affairs and Holy Sites. The Zakat Fund electronically links with all committees, using harmonized and verifiable eligibility criteria, enhancing transparency and accountability of the M&E system, and promoting targeted assistance programs at the community level (to reduce duplication with NAF household-level programs). The Zakat Fund improves its targeting mechanism for poor orphans and provides, in cooperation with the National Aid Fund, appropriate and integrated social assistance.

2. The Council of Ministers develops a plan to improve poverty targeting of social assistance spending as a whole, and takes the necessary measures to allocate financial resources accordingly. The Ministry of Energy and the Ministry of Water make subsidies explicit and visible (on electricity bills, gas canisters, water bills, etc.). The Ministry of Energy provides incentives for the use of renewable and efficient energy (e.g., expansion of the “solar systems for the poor” program, targeted through the Takaful program). Relevant Ministries and public institutions redirect housing programs for the poor to focus on cash assistance and support for renewable and efficient energy.

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

TAMKEEN
Tamkeen – social services

Existing Situation and Challenges

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

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

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

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

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

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

Source: HIES 2017/2018

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Figure 18: Enrollment in Early Childhood Education

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

The situation of the health sector closely mirrors that of education in achievement of nearly universal access, but with an overemphasis on higher (secondary and tertiary) levels at the expense of lower (primary) levels of service provision. Public budget allocated to health is higher in Jordan than in most comparable countries and Jordan was an early achiever of the Sustainable Development Goals related to access. More than 90% of Jordanians – poor as well as wealthy – live within 4 kilometers of a primary health care center. Although geographic access is good, lack of attention to primary care has led to shortages of staffing, equipment and medicines in parts of the country, inadequate accountability and a deterioration in public confidence in primary care. As a result, many circumvent primary

Figure 19: Distance to primary school

Source: HIES 2017/2018

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33. The World Health Organization’s Global Health Expenditure Data is the reference source for international comparison. It uses the revised System of Health Accounts 2011 which clarifies the financing mechanisms and introduces new dimensions which improve the comparability of health expenditures. Estimates of current health expenditures include healthcare goods and services consumed during each year. This indicator does not include capital health expenditures such as buildings, machinery, IT and stocks of vaccines for emergency outbreaks. Data was extracted from World Development Indicators database, available at https://data.worldbank.org/indicator/SH.XPD.CHEX.GD.ZS?locations=XM-JO.
“Honestly, the results of higher education are questionable ... Today we find that many university graduates do not have the necessary work skills and are not active in their field. Also, technical and vocational education is marginalized in favor of an overemphasis on academic education. Where is the technical and vocational education support?”

Founding member, Sadaqah Association

Source: Labor-force Survey, 2018

Figure 20: Education level of unemployed Jordanians

- 44% ≤ Secondary
- 9% Intermediate diploma
- 40% Bachelor or Higher Degree
- 1% Illiterate

“Care and go directly to hospitals (which is far more costly to the public budget), or they turn to private medical care. Referrals and fee exemptions (for which no transparent criteria exist) are often used by patients as a way to directly access specialist private care paid by the public budget.”
Figure 21: Spending on health as share of GDP

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

In many respects, the specific health issues facing poor Jordanians are similar to those of their wealthier counterparts: increasing incidence of lifestyle-related issues like smoking-related cancer, diabetes, traffic accidents. In addition, the poor also face a high unmet need for family planning. Although 64% of women in the poorest two deciles want to use family planning, only 35% use modern methods of contraception and 17% do not use any method at all.\(^\text{34}\)

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

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34. Jordan Population and Family Health Survey 2017/2018. Note that the Jordanian Population and Family Health Survey disaggregates the population into 5 equal sized groups on the basis of an index of assets. For our purposes, we consider the poorest of these 5 groups to be similar to the poorest 2 deciles used elsewhere in the NSP Strategy.
Figure 23: Health insurance status of poorest decile

<table>
<thead>
<tr>
<th>Health Insurance Status</th>
<th>Percentage</th>
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<tr>
<td>Ministry of Health Insurance</td>
<td>49%</td>
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<tr>
<td>Other health insurance</td>
<td>4%</td>
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<tr>
<td>Private health insurance</td>
<td>1%</td>
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<tr>
<td>No health insurance</td>
<td>27%</td>
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<tr>
<td>Royal Medical services insurance</td>
<td>20%</td>
</tr>
</tbody>
</table>

Source: HIES 2017/2018

Figure 24: Family planning use by poorest quintile

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<tr>
<th>Family Planning Use</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Desire but not using any method</td>
<td>17%</td>
</tr>
<tr>
<td>Using traditional methods</td>
<td>22%</td>
</tr>
<tr>
<td>Using modern methods</td>
<td>26%</td>
</tr>
<tr>
<td>No desire for family planning</td>
<td>36%</td>
</tr>
</tbody>
</table>

Source: Jordan Population and Family Health Survey 2017/2018

delinquents, and persons with disabilities – especially those whose families are unable to properly care for them. Jordan is gradually shifting to an approach that addresses special needs within the context of the family and the community, and based on customized support from trained social workers. Nevertheless, Jordan continues to rely on traditional, often institutional, mechanisms that provide support but also isolate these groups.
High priority actions related to social services

Strategic objective 3:

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

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

• Announces transparent criteria for the expansion of Early Childhood Education with a focus on access for the poor and residents of remote areas.

• Implements the comprehensive integration plan for children with disabilities; clarifying types of disability and services offered to each; including standards for accessibility and inclusion in nursery, and school licensing requirements.

• Adopts operational responsibility for education at Al Manar Educational Centers and all programs serving juvenile delinquents (gradually over a three year period action plan).

• Implements an incentive program to encourage excellent teachers to serve in poor and remote schools; allows qualified female principals and teachers to work in boys’ schools after coordinating with local communities, to ensure boys’ and girls’ schools have a similar quality of teaching.

• Continues to identify small remote schools that could be consolidated without adverse impacts on students; raises awareness among communities about the trade-offs between physical accessibility and the quality of education.

2. Align the education system with the labor market.

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

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

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

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

35. The actions presented here are highlights from the more detailed Action Plan. The complete Action Plan along with Monitoring and Evaluation Plan, are available at www.mop.gov.jo
issues instructions specifying transparent eligibility criteria to be used in determining all medical fee exemptions, based on ability to pay and verified through the Takaful program.

• The Civil Health Insurance system offers a voluntary program through which any worker registered in social security, who does not have health insurance and is not exempted by the employer from the health insurance of his/her organization, can participate in civil health insurance based on the (subsidized) contribution rate applied to public employees; allows civil health insurance for institutions participating in social security and for individuals and families outside social security to be encouraged to participate optionally, in accordance with articles 30 and 31 of the Civil Health Insurance Scheme.

• The Civil Health Insurance system consolidates publicly funded insurance programs to harmonize basic benefits and align beneficiary contributions with ability to pay, while specifying additional voluntary packages at the beneficiaries’ expense.

• The Royal Medical Service program and the Civil Health Insurance Program present a time-bound action plan, integrating their services into a unified program in order to enhance expenditure efficiency and the quality and effectiveness of preventative and curative health care (especially in the governorates).

• The Ministry of Health and other concerned institutions issue fee schedules reflecting the true cost of services and products, based on a system of service and product codes used consistently in the public and private sectors. The Ministry of Health shall adopt the “ICD10” coding for disease diagnosis. All bills of insured patients shall indicate the true cost of services and products (according to the fee schedule) and any discounts given (e.g., payments made through insurance or fee exemptions). This measure is intended to raise awareness of the actual costs of health care and the extent of support through the public budget.

4. Improve primary health care services and reduce over-use of secondary and tertiary care services:

• Prioritize spending, development and health accreditation to primary health care centers (subsidary, primary and comprehensive). The Ministry of Health develops a plan (in cooperation with local communities) to improve equitable access to quality services by upgrading and merging facilities; disseminate service standards (hours, services and medications provided, etc.) for primary health facilities; implement cell-phone based application through which patients and health care providers can report shortfalls in the service standards (e.g., broken equipment) to encourage accountability and fair allocation of resources. Shortfalls are linked to a database that tracks staffing and inventory for each facility. The Minister of Health reports quarterly on service standard shortfalls and actions taken to address them.

• The Ministry of Health verifies that all primary care facilities provide reproductive services (including family planning), care for chronic diseases and support for stopping smoking and drug abuse. The Ministry of Health develops a system of home nursing services in collaboration with qualified NGOs and under the supervision of the Ministry. (In addition to improving the quality of health care, home nursing services are expected to create new job opportunities, especially for women.) The Ministry of Health implements annual public information campaigns regarding reproductive health, chronic diseases, and smoking and drug addiction.

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

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

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

Lawyer and human rights activist

36. Secondary care: Healthcare services provided in hospitals; including cases requiring short-term but serious treatment such as delivery, intensive care and medical imaging services.
37. Tertiary care: Specialized health care services such as advanced medical examination, cancer treatment, neurosurgery, heart surgeries, severe burns treatment, advanced pediatric care and other complex medical and surgical interventions.
“The government should pay particular attention to non-communicable diseases and provide more preventive health programs. Unfortunately, today’s focus is on curative health care rather than preventive care. Most diseases in Jordan are non-communicable diseases.”

President of an NGO on smoking control and misconduct

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

• Modernize the Ministry’s Law No 14 (1956) and Article 13 in particular to reflect the current roles, goals and principles of the ministry (e.g., case management, integration into family and community); issue legislation to professionalize the role of social workers.

• The Ministry of Social Development provides services (e.g., community service programs and supervision) needed to implement alternative penalties for non-criminal violations of the law (especially non-payment of loans and non-criminal judgments against juveniles) in coordination with the Directorate of Community Punishment in the Ministry of Justice. (Alternative penalties are expected to be imposed within local communities, in fields such as school maintenance, and in coordination with the provincial councils.)

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

Housing and Urban Development Corporation presents to the Cabinet an analysis and market-based options for increasing the supply of affordable housing (including rentals), reducing residential environmental problems (e.g., sewage in overcrowded neighborhoods), and enforcing national building codes that cater for persons with disabilities. The analysis should include: (i) the impact of mortgage debt and housing finance risks on poor and middle-class homeowners; (ii) the impacts of the existing Landlord and Tenants Law on both landlords and tenants; (iii) accessibility in building codes; and (iv) all other housing-related issues identified in the Al-Nahda Government Program.
HIGH PRIORITY
INSTITUTIONAL
ACTIONS
The following measures shall be implemented in order to ensure the proper implementation of the strategy towards the vision of a comprehensive, transparent and equitable social protection system:

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

   • The Cabinet approves the incorporation of the NSP Strategy action plan into the Executive Development Program.

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

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

   • The Council of Ministers issues decisions linking the executive development program with the general budget and directing the Ministry of Finance to report any discrepancy between the executive development program and budget allocations in the annual budget law.

   • Coordinate social protection programs to avoid budget shortfalls as a result of duplication, and to improve overall expenditure effectiveness:

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

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

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

      » The Ministry of Planning presents NSP Strategy to the donor community and works with the Ministry of Finance to ensure appropriate mechanisms to receive and direct funds (e.g., the “Social Endowment Fund”).
MONITORING AND EVALUATION FRAMEWORK
The strategy action plan has been linked with a series of measurable indicators across different levels (impact, results, outputs) in order to strengthen the effective and efficient implementation of the strategy to achieve the desired goals, ensuring transparency in implementation and commitment from the various partners. These indicators provide the necessary base on which the evaluation will be conducted during and after the strategy’s implementation. In addition, these indicators allow for the periodic monitoring of progress across the different pillars of the strategy.

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

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

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

Summary of Monitoring and Evaluation Plan

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

40.
All Jordanians enjoy a dignified living, decent work environment and empowering social services.

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

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

- Percentage of poor receiving targeted government social assistance
- The proportion of recipients who exited / graduated from the targeted social assistance programs

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

- The enrollment rate of poor children in early education
- Percentage of improvement in student achievement for mathematics and science (TIMSS & PISA)
- Percentage of students who are working from those who obtained higher education loans or grants
- Percentage of Jordanians with health insurance
- The use rate of primary health facilities
- Percentage of individuals who were merged within families / communities from those who are receiving institutional care

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

- Unemployment rate among Jordanians
- Percentage of working Jordanians enrolled in the social security
- Percentage of working Jordanians in the private sector
- Percentage of Jordanians maintaining continuous work for at least 12 months from those who graduated from the labor market programs.

The complete Monitoring and Evaluation Plan is available at www.mop.gov.jo website.
ANNEX

NAMES OF PARTICIPANTS IN PREPARATION OF THE NATIONAL SOCIAL PROTECTION STRATEGY

(In alphabetical order and with all titles preserved)
## APPENDIX A.
### LIST OF PARTICIPANTS

### MEMBERS OF WORKING COMMITTEES

#### A. HIGHER STEERING COMMITTEE

##### Committee Heads

<table>
<thead>
<tr>
<th>Title</th>
<th>Organization</th>
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<tbody>
<tr>
<td>Minister of Planning and International Cooperation</td>
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<tr>
<td>Minister of Social Development</td>
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##### Committee Members

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

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<tr>
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<tbody>
<tr>
<td>Hala Lattouf</td>
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<tr>
<td>Imad Fakhoury</td>
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<tr>
<td>Mary Kawar</td>
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### B. TECHNICAL COMMITTEE

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<tbody>
<tr>
<td>Ahmad Abu Haidar</td>
<td>Ministry of Social Development</td>
</tr>
<tr>
<td>Enas Nasren</td>
<td>Ministry of Labor</td>
</tr>
<tr>
<td>Hadram Al Fayez</td>
<td>Ministry of Planning and International Cooperation</td>
</tr>
<tr>
<td>Hamzeh Alrbaihat</td>
<td>Jordan Investment Commission</td>
</tr>
<tr>
<td>Hana Kharabsheh</td>
<td>National Aid Fund</td>
</tr>
<tr>
<td>Jamal Abu Eid</td>
<td>Ministry of Public Works and Housing</td>
</tr>
<tr>
<td>Khadija Alaween</td>
<td>Jordanian National Commission for Women</td>
</tr>
<tr>
<td>Maha Dawas</td>
<td>Department of Statistics</td>
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<tr>
<td>Mu'tasim al-Kilani</td>
<td>Ministry of Planning and International Cooperation</td>
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<tr>
<td>Nema Barawi</td>
<td>Ministry of Health</td>
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<td>Rania Al Abadi</td>
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<td>Reem Al Nimri</td>
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<td>Saleh al-Mashkaba</td>
<td>Ministry of Social Development</td>
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<tr>
<td>Samir Ramadan</td>
<td>The Higher Council for the Rights of Persons with Disabilities</td>
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### C. TASK FORCE

<table>
<thead>
<tr>
<th>Name</th>
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<tbody>
<tr>
<td>Ahmad Abu Haidar</td>
<td>Ministry of Social Development</td>
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<tr>
<td>Ahmad Awad</td>
<td>Phenix Center for Economics &amp; Informatics Studies</td>
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<tr>
<td>Barakat Al-Shunaq</td>
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<td>Bassem Kanaan</td>
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<td>Elham Khraisat</td>
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<td>Hana Kharabsheh</td>
<td>National Aid Fund</td>
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<tr>
<td>Khaled Jaradat</td>
<td>Development &amp; Employment Fund</td>
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<tr>
<td>Mona Idris</td>
<td>Demographic Policy Expert</td>
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<tr>
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<tr>
<td>Saleh al-Mashkaba</td>
<td>Ministry of Social Development</td>
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APPENDIX
LIST OF PARTICIPANTS

Consulting Team
Karim Merhej
Maya Hammad
Nesreen Barakat
Raghda Faouri
Rani Khoury
Samira Kadoura
Susan Razzaz
Zeina Al-Aqaileh

UNICEF Representing Team
Robert Jenkins
Ettie Higgins
Manuel Rodriguez Pumarol
Muhammad Hamza Abbas
Nayef Ibrahim Alkhawaldeh

INDIVIDUAL CONSULTATION MEETINGS

» A. Government Officials

Minister
Minister of Awqaf Islamic Affairs and Holy Places
Minister of Education / Higher Education & Scientific Research
Minister of Energy and Mineral Resources
Minister of Finance
Minister of Health
Minister of Planning and International Cooperation
Minister of Social Development
Minister of State for Media Affairs
Minister of Transport

» B. Ministries and Government Institutions

Name | Organization
--- | ---
Abd Samairat | Zakat Fund
Abla Amawi | Higher Population Council
Amani Azzam | Ministry of Energy and Mineral Resources
Ammar Al Shurafa | Ministry of Health
Aref Abu Shehab | Zakat Fund
Bashar Al-Dalla’in | Ministry of Social Development
Farhan Khawaldeh | Healthy Villages Program – Ministry of Health
Farouk Al Hadidi | Development & Employment Fund
Ghaliah Arabiat | Ministry of Education
Hadeel Abu Sufah | The Higher Council for the Rights of Persons with Disabilities
<table>
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<th>Name</th>
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<tr>
<td>Haitham Khasawneh</td>
<td>Employment, Technical and Vocational Education Training (E-TVET) Fund</td>
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<tr>
<td>Hala Jweinat</td>
<td>Housing &amp; Urban Development Corporation HUDC</td>
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<td>Hazem Rahahleh</td>
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<tr>
<td>Hussam Abu Ali</td>
<td>Income &amp; Sales Tax Department</td>
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<tr>
<td>Ibrahim Al Abed</td>
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<td>Ibrahim Kanaan</td>
<td>Healthy Villages Program-Ministry of Health</td>
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<td>Karim Al Ragad</td>
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<tr>
<td>Khaled Al-Hissi</td>
<td>Ministry of Agriculture</td>
</tr>
<tr>
<td>Maha Al Baho</td>
<td>Central Bank of Jordan</td>
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<td>Mahmoud El Harout</td>
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<tr>
<td>Majdi Al-Shuraiki</td>
<td>General Budget Department</td>
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<td>Mohammed Adaylah</td>
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<td>Mohammed Ayasra</td>
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<td>Mouayad Ghneim</td>
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<td>Ola Arafat</td>
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<td>Shareehan Abu Hasweh</td>
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### C. Other Institutions

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<tr>
<td>Abeer Nabulsi</td>
<td>Tanmeyah (Jordan Microfinance Network)</td>
</tr>
<tr>
<td>Ahmed Mari</td>
<td>Independent Electricity Workers Union</td>
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<tr>
<td>Amr Mubarak</td>
<td>World Bank</td>
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<tr>
<td>Asma Khader</td>
<td>Sisterhood is Global Institute – SIGI</td>
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<tr>
<td>Cristopal Asda</td>
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<tr>
<td>Daniel Sinclair</td>
<td>U.S. Agency for International Development</td>
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<tr>
<td>Ghassan Awmet</td>
<td>Jordan Strategy Forum</td>
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<tr>
<td>Hafez Nino</td>
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<td>Haneen Odeh</td>
<td>Royal Health Awareness Society</td>
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<td>Laila Naffa</td>
<td>Arab Women Organization of Jordan</td>
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<td>Lana Bani Hani</td>
<td>Amman Chamber of Commerce</td>
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<td>Larissa Al Werr</td>
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<td>Maha Al Homsi</td>
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<td>Mohamed Bani Taha</td>
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<td>Salma Al Ja’ouni</td>
<td>Health Care Accreditation Council – HCAC</td>
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<td>Sami Halaseh</td>
<td>Infrastructure and Public Works Expert</td>
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<td>Sarah Ababneh</td>
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<tr>
<td>Sawsan Majali</td>
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<tr>
<td>Shatha Obaid</td>
<td>International Youth Foundation</td>
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<tr>
<td>Tuqa Al Majali</td>
<td>Legal Expert for Persons With Disabilities</td>
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D. Strategy Logo Designers

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<tbody>
<tr>
<td>Ameer Barakat</td>
<td>Volunteer from the Jordan University of Science and Technology</td>
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<tr>
<td>Bader Sounnoqrot</td>
<td>Volunteer from the German Jordanian University</td>
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