

JORDAN'S NATIONAL SOCIAL PROTECTION RESPONSE DURING COVID-19





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LIST OF ABBREVIATIONS

COHR	COORDINATOR OF HUMAN RIGHTS
ILO	INTERNATIONAL LABOUR ORGANIZATION
JHCO	JORDAN HASHEMITE CHARITY ORGANIZATION
MENA	MIDDLE EAST AND NORTH AFRICA
MOC	MINISTRY OF COMMUNICATION
MODEE	MINISTRY OF DIGITAL ECONOMY AND ENTREPRENEURSHIP
MOE	MINISTRY OF EDUCATION
MOH	MINISTRY OF HEALTH
MOL	MINISTRY OF LABOUR
MOSD	MINISTRY OF SOCIAL DEVELOPMENT
MOY	MINISTRY OF YOUTH
NAF	NATIONAL AID FUND
NGO	NON-GOVERNMENTAL ORGANIZATION
NUR	NATIONAL UNIFIED REGISTRY
SPRC	SOCIAL PROTECTION RESPONSE COMMITTEE
SSC	SOCIAL SECURITY CORPORATION
TUA	TKIYET UM ALI
UNFPA	UNITED NATIONS POPULATION FUND
UNHCR	UNITED NATIONS HIGH COMMISSIONER FOR REFUGEES
UNICEF	UNITED NATIONS CHILDREN'S FUND
WFP	WORLD FOOD PROGRAMME
ZF	ZAKAT FUND

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Executive Summary

The following policy paper is a collaboration between UNICEF and the Jordan Strategy Forum (JSF). It analyses Jordan's social protection responses to the COVID-19 crisis up to **the end of August 2020**. Based on a thorough desk review, the paper highlights the challenges of each response, and proposes policy recommendations for the way forward. It is divided into three sections. The first provides a quick overview of Jordan's social protection sector and the developments that have occurred in the past few years. The second section studies the government measures taken as they relate to the three pillars of the National Social Protection Strategy (2019–2025) which are Social Assistance, Social Services and Social Insurance. The third and final section provides some lessons learned and recommendations for better shock-responsiveness and an improved response to the COVID-19 pandemic.

Jordan has quite successfully implemented a series of measures to mitigate the negative socio-economic consequences of COVID-19 on the population's most vulnerable groups. It has applied the largest number of programmes in the Middle East and North Africa (MENA) region and during the crisis, has increased the coverage of the social security safety net, while facilitating the formalization of informal workers and enterprises.¹ During the past few years, many of the updates within the social protection sector, such as the adoption of the National Social Protection Strategy, expansion of the National Aid Fund (NAF), operationalization of the national unified registry, and the innovation of digital payments, have increased the **maturity of the social protection sector which thereby enabled a more rapid and better coordinated shock-response**. A more agile and coordinated response was also facilitated through the planning and close monitoring of the newly formulated **Social**

Protection Response Committee which was set up to manage, organize and monitor the sector's response to COVID-19. The funding of the measures to mitigate the effects of COVID-19 was quickly generated through the establishment of the 'Himmat Watan' Fund.

In terms of Social Assistance, **Jordan was able to develop a new emergency programme specifically for informal workers and to rapidly deliver assistance through e-wallets** for up to 250,000 beneficiaries. Jordan also ensured the provision of cash and in-kind assistance to existing beneficiaries of social assistance programmes continued throughout the crisis. One of the main lessons learned from Jordan's social assistance measures is that cash assistance should be prioritized over in-kind assistance. In moving forward, the country should consider **establishing public works programmes for the working age poor to facilitate economic recovery**, maintaining social assistance for the most vulnerable, and the **creation of an online social protection application portal** that includes all the various entities involved in providing protection. Through a series of questions, the portal would be able to identify for which programme / entity the individual / applicant is eligible.

In terms of Social Services, which includes health, education and protection services, Jordan has had a mixed performance. Regarding the health sector, Jordan provided free treatment to COVID-19 patients and **created a website and a hotline to increase people's awareness of the virus**. With the implementation of a full lockdown in mid-March and the closure of healthcare facilities and pharmacies, a **medicine delivery service was set up** receiving requests via telephone or online. Nevertheless, one of the most significant healthcare challenges was

1. United Nations, 'Social Protection Responses to the COVID-19 Crisis in the MENA/ Arab States Region,' Regional UN Issue-Based Coalition on Social Protection, July 2020, <<https://socialprotection.org/discover/publications/social-protection-responses-covid-19-crisis-mena-arab-states-region>>.

that many people missed out on their routine check-ups as they could not access healthcare providers, which disadvantaged the elderly, persons with long-term health problems and pregnant women. For this reason, the most important recommendation for the health sector's shock-responsiveness is to **increase the utilization of digital solutions in service delivery through developing 'tele-health / tele-medicine' solutions.**

In the education sector, on the other hand, the government was **quick to respond by introducing two different delivery methods for distance learning through television and the creation of an online portal.** To improve teachers' proficiency in digital teaching methods, an **online teacher-training portal** was created. However, the reliance on television and online portals to deliver distance learning **excluded many of the poorest and most vulnerable children**, especially since **70 per cent of poor students have no access to computers and 50 per cent of them have no access to internet.**² This digital gap means that the most disadvantaged students would have missed-out on education, thereby **affecting their long-term educational attainment** in the upcoming scholastic year and the years that follow. Many students from the poorest families may not return to school and may opt to start working to support their families. Recommendations for a better crisis-response in the education sector would therefore, include **early investment in technology for vulnerable households, remedial policies to make up for lost learning**, especially for girls who faced more household chores and children with disabilities whose education was fully halted, and finally, a focus on reducing child labour through **implementing school drop-out prevention interventions.**

As for protection services, which are provided primarily by the Ministry of Social Development (MOSD), the **virus was prevented from reaching many vulnerable individuals through the early halting of visitation rights to the Ministry's shelters for the elderly, persons with disability, and for victims of domestic abuse and children**

without family care. The pandemic occasioned a spike in domestic abuse, however. **Shelters and NGOs responsible for the care of victims of domestic abuse and gender-based violence should, therefore, be regarded as front-line response providers.** Most importantly, for improving long-term shock-responsiveness within protection services, **the role of NGOs as partners to the MOSD in delivering protection services needs to be strengthened through an NGO accreditation and categorisation scheme.**

Finally, most of Jordan's efforts have been in the Social Insurance sector. The government **protected workers by making the dismissal of workers unlawful** for the duration of the emergency. It then took a number of **measures to help formalized as well as informal workers to gain some liquidity during the crisis.** These measures include a reduction in subscription contributions, unemployment allowance, and advance payments on insured income. The Social Security Corporation (SSC), the main governmental body responsible for social insurance, **reached an estimated number of more than 960,000 workers** during the crisis. The SSC's **retroactive registration** policies have resulted in the **formalization of 14,500 businesses.** These important achievement comes at a cost, and may have **potentially impacted the SSC's funds.** Another challenge is that the **multitude of SSC programmes made it difficult for the average worker to understand which one they can apply to**, while not all workers were eligible to start with. It is recommended that the **SSC funds are safeguarded** and that **the number of SSC subscribers is increased.**

To conclude, Jordan has responded well to the COVID-19 crisis, with successes in different areas of the social protection system. However, some challenges remain which will require ongoing attention, given the prolonged nature of the crises. These gaps are highlighted throughout the paper, along with proposed policy solutions to enhance the response of the sector.

2. Audau, M., M. Capek and A. Patil, 'COVID-19 and Digital Learning Preparedness in Jordan,' World Bank Blogs, 21 May 2020, <<https://blogs.worldbank.org/arabvoices/covid-19-and-digital-learning-preparedness-jordan>>.

Background

The rapid transmission of the COVID-19 virus from the Wuhan Province of China to the far corners of the world led the World Health Organization (WHO) to categorize it as a 'pandemic' on 11 March 2020.³ Aside from their immediate effects on public health, pandemics usually result in long-lasting negative impacts on poverty rates. The COVID-19 pandemic, which caused an unprecedented global lockdown, has been no different. UNICEF estimates show that, in the absence of mitigating policies, 117 million more children will be pushed into poverty by the end of the year, bringing the total number of children living in poverty to over 700 million globally.⁴ ESCWA estimated that COVID-19 would push a further 8.3 million people in the Arab region into poverty,⁵ with a Jordanian report from the NAF estimating that **300,000 vulnerable households will be severely negatively affected by the crisis.**⁶

The pandemic also has severe effects on employment, especially for those in the informal economy. The unemployment rate for Jordanians has risen by 3.8 per cent in the second quarter of 2020 compared to the same period in 2019, reaching 23 per cent.⁷ As almost 60 per cent of all Jordanian

workers are working in the informal economy⁸, lockdown measures have severely affected their livelihoods.

Given the negative impact of the pandemic on the economy and the labour market, countries had to implement various measures, particularly in the Social Protection sector, to mitigate the various aftershocks of the crisis. **Social protection is defined as a set of policies protecting people against poverty, vulnerability and social exclusion through social assistance, social insurance, education, health and labour-market programmes.**⁹ The present paper looks at the performance of the social protection sector in Jordan and their response during COVID-19.

The analysis is based on a rapid desk review of published material including: national legal documents, national strategies, official reports, media materials and press releases, impact assessments of COVID on Jordan implemented by international organizations, and international research on the effect of COVID on thematic areas.

3. Kopecki, D., et al., 'World Health Organization declares the coronavirus outbreak a global pandemic,' CNBC, 11 March 2020, <www.cnn.com/2020/03/11/who-declares-the-coronavirus-outbreak-a-global-pandemic.html>.
4. United Nations Children's Fund, 'Child Poverty and COVID-19,' UNICEF, June 2020, <<https://data.unicef.org/topic/child-poverty/covid-19>>.
5. United Nations Economic and Social Commission for West Asia, 'Mitigating the Impact of COVID-19: Poverty and Food Insecurity in the Arab Region,' ESCWA, 2020 <www.unescwa.org/sites/www.unescwa.org/files/en_20-00119_covid-19_poverty.pdf>.
6. 'Ministry of Social Development Reveals First Report for Daily Wage Worker Programme Funded by the Himmat Watan Fund,' Al-Dustour, 5 May 2020, <www.addustour.com/articles/1149814-التنمية-تكشف-عن-التقرير-الأول-لبرنامج-دعم-عمال-المياومة-الممول-من-صندوق-همة-وطن>.
7. Jordanian Government, Department of Statistics, '23% unemployment rate during the second quarter of 2020,' Department of Statistics, 13 September 2020, <<http://dosweb.dos.gov.jo/23-0-unemployment-rate-during-the-second-quarter-of-2020>>.
8. Wrinkler, H. and A. Gonzalez, 'Jobs Diagnostic Jordan,' World Bank, Jobs Series No. 18, 2019, p. 2, <<https://openknowledge.worldbank.org/bitstream/handle/10986/32751/143662.pdf?sequence=5&isAllowed=y>>.
9. Socialprotection.org, 'What is Social Protection?' 2020, <<https://socialprotection.org/learn/glossary/what-is-social-protection>>.

Overview of Jordan's Social Protection sector

History and structure

Jordan's social protection sector, which encompasses social assistance, social insurance, social services and labour market policies, has been evolving since the early 1900s when assistance was distributed through Islamic alms-giving known as Zakat. Between the 1950s and 1980s the social protection sector saw major developments through:

- The establishment of the Ministry of Social Development to protect and care for marginalised groups (e.g., children without family care, persons with disabilities) (1956).

- The creation of a social security system to provide pensions to retired employees (1951, 1971) and
- The formation of the National Aid Fund to provide social assistance to the country's poorest and most vulnerable (1981).

The Figure below provides a timeline of the developments of Jordan's social protection sector.

1930-1950	1951-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	2018-2019
Public health system	Pension insurance for the public sector	The public education system	Labour Law	National Aid Fund	Social safety net	Strategy for Combating Poverty, 2002	Social Security Reforms	Cash transfers instead of bread subsidies
Zakat System	Ministry of Social Development and Labour	Health insurance	Retirement insurance for the private sector		School feeding	Official poverty data	Cash transfers instead of fuel subsidies	Updated data and methodology on poverty
	Goods' subsidies starting with wheat and sugar in 1960	Housing Corporation	Zakat Fund		Direct housing programmes for low and middle incomes	Poverty Pockets	Health insurance expansion	National Strategy for Social Protection (2019-2025)
			Housing Bank			Additional Social Security benefits		
			Development and Employment Fund			Student Support Fund		

Figure 1: History of Social Protection in Jordan (Source: Analysis Document for the Social Protection Strategy 2019-2025).

Jordan has a long-established social protection system, which includes a variety of actors. Some of the main actors, shown in Figure 2 below, also played a major role during the COVID-19 response.

Institutions Working on Social Assistance		Institutions Working on Social Insurance & Labour Market Policies	
National Aid Fund	Zakat Fund	Social Security Corporation	Ministry of Labour
Mandated to 'provide social protection to poor and needy families through the provision of cash assistance, vocational training and assistance for the physically disabled.' (NAF Strategic Plan, P.5)	Mandated to establish productive projects for the poor, and to provide monthly and emergency cash assistance to poor households and vulnerable students, orphans, persons with disabilities and non-citizens. (Article 3 c, e, f – Zakat Fund Management Structure No. 1997 18)	Responsible for carrying out all necessary procedures in its provision of social security, including the collection and investment of funds. (Social Security Law 2014)	Responsible for supervising labour market and workers' affairs and exercising all the powers and responsibilities related to these matters.
Institutions Working on Social Services			
Ministry of Social Development	Ministry of Education	Higher Health Council	Ministry of Health
Responsible for the care of marginalised groups through 'promoting social development work and improving the quality of life of the members of society through the formulation of social policies and ... the provision of distinguished social services.' (Ministry of Social Affairs & Labour Law No. 1956 14)	Mandated to provide primary and secondary education, set up kindergartens, adult literacy centres, and educational institutions that provide non-formal education. (Education Law No. 1994 3)	Mandated to continuing the expansion of the health insurance umbrella. (Article 4 – Higher Health Council Law 1999)	Responsible for the provision of all kinds of healthcare services, supervising healthcare provision in both the public and the private sectors, the provision of health insurance to Jordanian citizens and the setting up of health facilities. (Public Health Law No. 47 2008)

Figure 2:
Mandates of main
public actors in the
Social Protection sector

Sector Updates

In the last five years, the social protection system has undergone significant changes that have contributed to expanding the coverage of the social safety net.

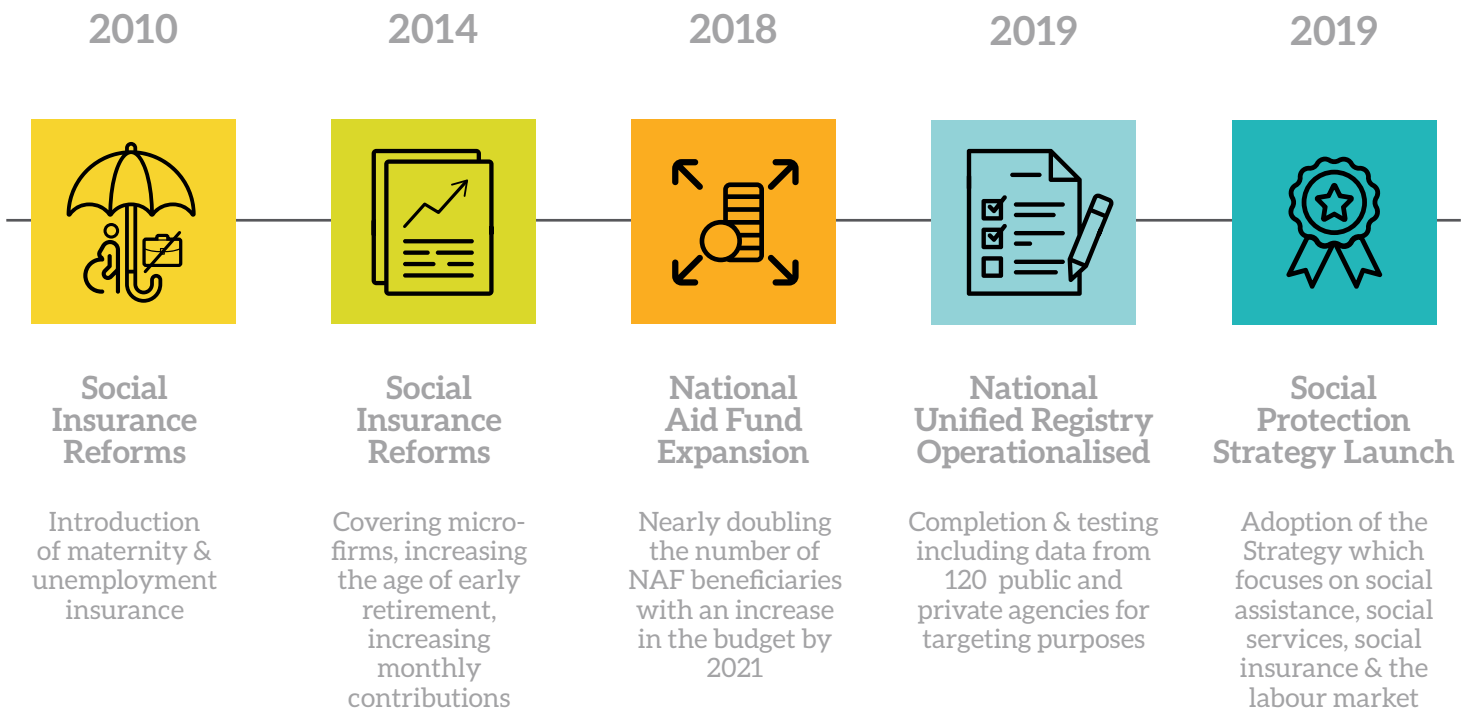


Figure 3:
Timeline of notable changes in the Social Protection sector

Social insurance reforms

The Temporary Social Security Law No. 7 in 2010, followed by the Social Security Law No. 1 in 2014 and the Edited Social Security Law No. 42 in 2019, resulted in the implementation of a number of social insurance reforms, which contributed to significantly increasing the number of individuals covered by insurance as well as the number of institutions registered within the SSC. The most important reforms include:¹⁰

- Introducing maternity insurance.
- Introducing unemployment insurance.
- Increasing the age of early retirement (from 45–50 years old) and the minimum contributions required to claim it.
- Increasing both employer and employee

contributions for the retirement, disability and life insurance.

- Expanding coverage to include micro-firms with at least one employee.
- Creating a self-participatory programme for the self-employed and economically inactive housewives.

Figure 4 shows the large increase in the number of registered establishments between 2009 and 2011, which is primarily due to the 2010 reform that allowed for the inclusion of micro-establishments. The number slightly increased between 2015 and 2017 due to the 2014 reforms, which mandated self-employed workers and working business owners to register with the SSC.

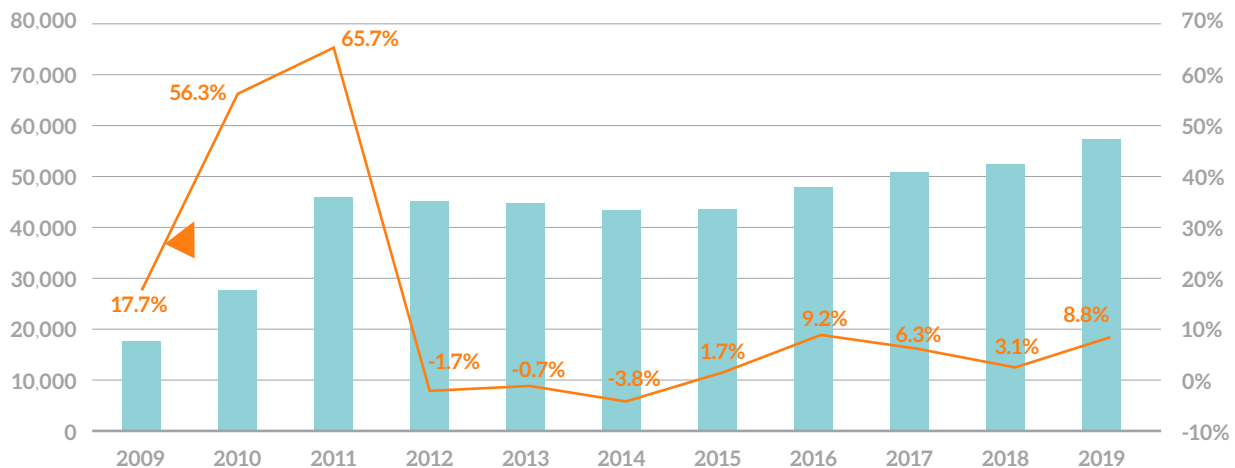


Figure 4:
Evolution of number of establishments registered with the Social Security Corporation 2009–2017¹¹

10. Jordanian Government, Analysis Document for the Social Protection Strategy 2019–2025 (Unpublished), p. 77

11. Data for 2019 is from 30 of September and thus may be inaccurate. (Sources: Jordanian Government, Social Security Corporation Annual Report 2018, SSC, 2019, <www.ssc.gov.jo/arabic/wp-content/uploads/2019/11/10-18-القرار-السوي.pdf>; Jordanian Government, Analysis Document for the Social Protection Strategy 2019–2025 (Unpublished), P 78; 'Increase in the Number of Registered Enterprises at the SSC by 8.8% during the year. Hala.jo (30 September 2019)- <https://bit.ly/3jCqjBW>

National Aid Fund expansion

In 2018, the NAF launched the first phase of Jordan's largest social protection programme in the form of a 200-million JD three-year expansion plan called the **Takmeely Support Programme (Takaful)** (Complementary income support programme).¹² The programme aims to almost double the number of vulnerable households supported mainly through cash assistance from 92,000 households in 2018 to 177,000 by the end of the project.¹³ A noteworthy element of the programme is its expansion of the social safety net to the **working poor** in the informal sector or in temporary irregular jobs, and to the **relatively poor**.¹⁴ The programme also directs assistance towards two categories of non-Jordanians: non-Jordanian children of Jordanian mothers, and Gazan refugees.¹⁵ The cash-assistance component of the programme has had positive impacts for the lower socio-economic segments in society in terms of financial inclusion, as it has successfully piloted the delivery of assistance through **e-wallets** and basic

bank accounts on a quarterly basis. In addition to benefitting from government funding, the Takmeely Support Programme is also technically and financially supported by the World Bank, UNHCR, WFP, and UNICEF.¹⁶

Figure 5 shows a projected 92.4 per cent increase in the number of beneficiaries between the expansion programme in 2018 and following from the programme's planned completion in 2021. The target of providing support to 25,000 new households in 2019 has been successfully met.¹⁷ An additional 25,000 new households have received aid in 2020 with work still underway to reach the year's 30,000 target.¹⁸ In addition to increasing the coverage of Jordan's social safety net, the Takmeely Support Programme relies on eligibility criteria based on 45+ **Multidimensional Poverty Indicators** which look at issues such as family size, the health status of members, educational obligations, rent obligations, and the number of household members per sources of income.

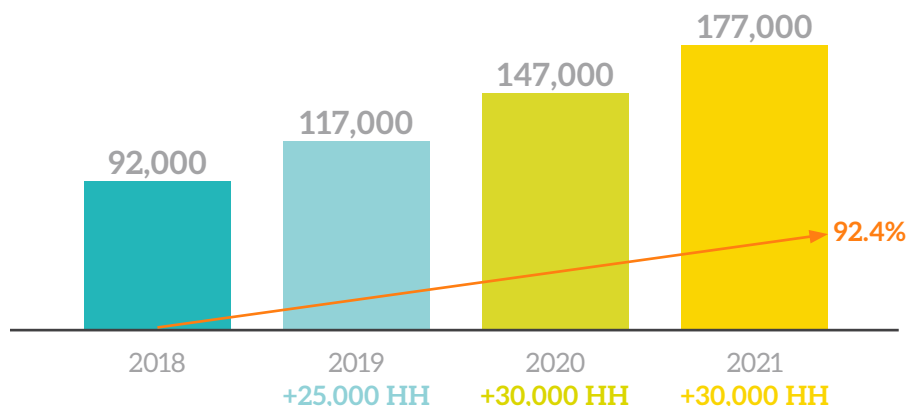


Figure 5: Planned increase in number of beneficiary households through the Takmeely Support Programme

12. 'Ishaqat: Takmeely Programme is the first of its kind in the history of the Kingdom within the Government's dedication to expanding the social safety net,' 20 June 2019, <www.alanbatnews.net/post.php?id=236192>.

13. Al-Nimri, Nadine, 'Government's Plan to Expand NAF's Programme and Reduce Poverty Segment by 35%', 2 June 2018, <<https://alghad.com/خطة-حكومية-لتوسيع-برنامج-المعونات-وتنق>>.

14. Jordan Prime Ministry, 'Takmeely Support Programme,' Prime Ministry of Jordan Youtube channel, 30 May 2019, <www.youtube.com/watch?v=IOdK9xnpBj4>.

15. 'National Aid Fund Holds a Press Conference for The Takmeely Programme,' rumonline Youtube channel, 3 March 2020, <www.youtube.com/watch?v=owNTv2NjMLI>.

16. United Nations High Commissioner for Refugees, 'UNHCR Supports Jordanian National Aid Fund Expansion,' 6 February 2019, <<https://reliefweb.int/report/jordan/unhcr-supports-jordanian-national-aid-fund-expansion>>.

17. Samhan, Farah, Al-Mashagbeh: Distribution of Takmeely Assistance tomorrow to 6,000 citizens who have activated e-wallets, and the amount of assistance varies from one household to another, JFRA News, 8 April 2020, <www.jfranews.com.jo/post.php?id=264753>.

18. Samhan, Farah, 'National Aid Fund: Distribution of Takmeely Assistance tomorrow to 50,000 households next week,' JFRA News, 6 July 2020, <www.jfranews.com.jo/post.php?id=274255>.

Implementation of the National Unified Registry

The year 2019 witnessed the operationalization of the National Unified Registry, an electronic database and management system of citizens' information designed to improve the efficiency and accuracy of targeting mechanisms for vulnerable households.¹⁹

The first phase of the implementation, which was funded by the World Bank, included pooled data from fifteen government entities.²⁰

The Registry was first used during the targeting and verification phase of the NAF's 2019 Takmeely Support Programme. Applicants' data was verified through the Registry and 25,000 eligible households were identified as eligible to benefit from the Takmeely Support Programme.²¹

Adoption of the National Social Protection Strategy (NSPS 2019–2025)

Finally, the most notable update to occur in the social protection sector in the past few years has been the adoption of the National Social Protection Strategy for 2019–2025, with technical and financial support from UNICEF. The strategy constitutes the overarching framework for the country's social

protection sector, and is the product of an extensive consultation and participatory process that included various relevant ministries and institutions. The participatory element in the development of the strategy was paramount to ensuring buy-in by the participating ministries and institutions and that proposed procedures align with existing strategies and directions.²² The vision, that "All Jordanians enjoy a dignified living, decent work environment and empowering social services," is supported by the three main pillars of the Strategy:²³

Further actions were taken after the adoption of the strategy in order to support follow-up and implementation, including the:

- Establishment of a higher inter-ministerial committee and technical teams for each pillar to support operationalization.
- Adoption of the detailed action plan (by pillar) for the strategy, by line Ministry and by the Council of Ministers.
- Development of Monitoring and Evaluation framework and regular reporting mechanisms
- Integration of the strategy as input for planning and budgeting as indicated in the budget circular 2020.
- Development of a Unit within MOSD to support the implementation of the strategy.

19. Samhan, Farah, 'National Aid Fund: Distribution of Takmeely Assistance tomorrow to 50,000 households next week,' JFRA News, 6 July 2020, <www.jfranews.com.jo/post.php?id=274255>. Al Nawas, Bahaa Al Deen, 'Unified Registry Outreach Programme Nears Completion – World Bank Report,' Jordan Times, 24 December 2019, <www.jordantimes.com/news/local/unified-registry-outreach-programme-nears-completion-%E2%80%94wb-report>.

20. National Aid Fund, Social Security Corporation, Civil Status and Passports Department, Driver and Vehicle Licensing Department, Income and Sales Tax Department, Ministry of Finance – Retirement Administration, Health Insurance Administration, Ministry of Labour, Ministry of Local Administration, Department of Land and Survey, Ministry of Education, Greater Amman Municipality, Ministry of Higher Education and Scientific Research, Ministry of Digital Economy and Entrepreneurship, National Information Technology Centre. Source: 'Jordan – First Phase of National Unified Registry Accomplished,' MENAFN, 21 January 2020, <<https://menafn.com/1099582784/Jordan-First-phase-of-national-unified-registry-accomplished>>.

21. 'Jordan – First Phase of National Unified Registry Accomplished,' MENAFN, 21 January 2020, <<https://menafn.com/1099582784/Jordan-First-phase-of-national-unified-registry-accomplished>>.

22. United Nations Children's Fund, 'National Social Protection Strategy (2019–2025),' UNICEF, Jordan, p.10, 2019, <www.unicef.org/jordan/media/2676/file/NSPS.pdf>.

23. See Annex 1 – Social Protection Strategy's main objectives & identified challenges for a summary of the Strategy's main identified challenges and strategic directions.



Opportunity

Decent Work &
Social Security

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

Empowerment

Social Services

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

Dignity

Social Assistance

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

Figure 6:
The National Social
Protection Strategy pillars²⁴

24. United Nations Children's Fund, 'National Social Protection Strategy (2019–2025),' UNICEF, Jordan, 2019, <www.unicef.org/jordan/media/2676/file/NSPS.pdf>.

Jordan's sector response during COVID-19

Timeline

With the first COVID-19 case in Jordan confirmed on 2 March 2020, the government acted quickly, introducing a complete lockdown on 17 March and activating the **Defence Law No. 13 1992**. A series of social protection measures were then taken to offset the effects of lockdown on people's livelihoods. A timeline of the main interventions is shown below and will be elaborated upon in upcoming sections.

3.3.2020	- The first case of COVID-19 confirmed in Jordan
14.3.2020	- Educational Institutions closed . - Ed-Tech solutions through TV channels and the Darsak online portal are created.
17.3.2020	- Lockdown put in place .
18.3.2020	- Defence Order No. 1 announced , suspending old-age insurance for private sector employees for three months, reducing social security subscription ratio from 21.75% to 5.25% including other changes, and allocating 50% of Maternity Insurance revenues to providing assistance to daily wage workers and the elderly. - Social Protection Response Committee Created . - Ministry of Industry, Trade and Supply announces ceiling to price of food items such as chicken and vegetables.
28.3.2020	- 'Hisab El-Kheir' Account created within the Ministry of Social Development.
29.3.2020	- First batch of in-kind assistance funded through the Maternity Insurance Revenues and targeting 100 thousand households is delivered to 30 thousand families of daily wage workers, and elderly whose pensions are below a certain threshold.
31.3.2020	- Himmat Watan Fund created through Defence Order No. 4 to receive donations from individuals, the private sector and other institutions.
6.4.2020	- Phased out easing of the full lockdown begins .
8.4.2020	- Defence Order No. 6 announced to protect jobs and wages of workers in the private sector (salary reductions for 2 months).
15.4.2020	- NAF's Daily Wage Worker Programme announced . - Defence Order No. 7 announced to regulate distance learning at the school and university level. - Defence Order No. 8 announced which protects public health and indicates measures to be taken for those in contact with COVID patients.
16.4.2020	- Defence Order No. 9 announced to provide social security coverage through new programmes.
24.4.2020	- First payment from the NAF's Daily Wage Worker Programme delivered .
3.5.2020	- First payment through the new SSC programmes delivered .
31.5.2020	- Defence Order No. 6 amended to allow sixty per cent salary reductions, and fifty per cent cuts from annual leave.
6.6.2020	- Further easing of lockdown measures implemented .
15.6.2020	- Defence Order No. 14 announced to provide protection for workers in the tourism sector as well as two new social security programmes.
5.8.2020	- Inclusion of public sector workers in new SSC programmes under Defence Order No. 14.
9.8.2020	- Defence Order No. 15 announced which includes the provision of installments, rescheduling of debts and exemptions on late payment interests from the SSC .

Management and coordination mechanism

The rapidly implemented social protection responses to the COVID-19 pandemic reflect sound crisis management. After registering the first COVID-19 cases, the government set up 10 emergency response teams to cope with the crisis:



Figure 7: National COVID-19 emergency response committees

The ‘Social Protection Response Committee’ (SPRC) headed by MOSD included entities responsible for the provision of social assistance, social services, and social insurance. The purpose of the Committee was to **establish action plans for the national emergency response** and to **ensure coordination and alignment** between the response efforts of different entities. The Committee’s main aim was

to **expand social safety net coverage** and monitor the interventions to ensure targets are met.²⁵ The Committee’s structure, shown in Figure 8, evolved over time to include: the Ministry of Youth (MOY), the Ministry of Communication (MOC), the Government Coordinator for Human Rights (COHR), and the Prime Minister’s office.

25. Jordan Social Protection Response Committee, ‘Social Protection Plan to Respond and Reduce the Effects of the COVID-19 Pandemic on the Marginalised, Poor and Vulnerable Groups’, (Unpublished), p. 1.

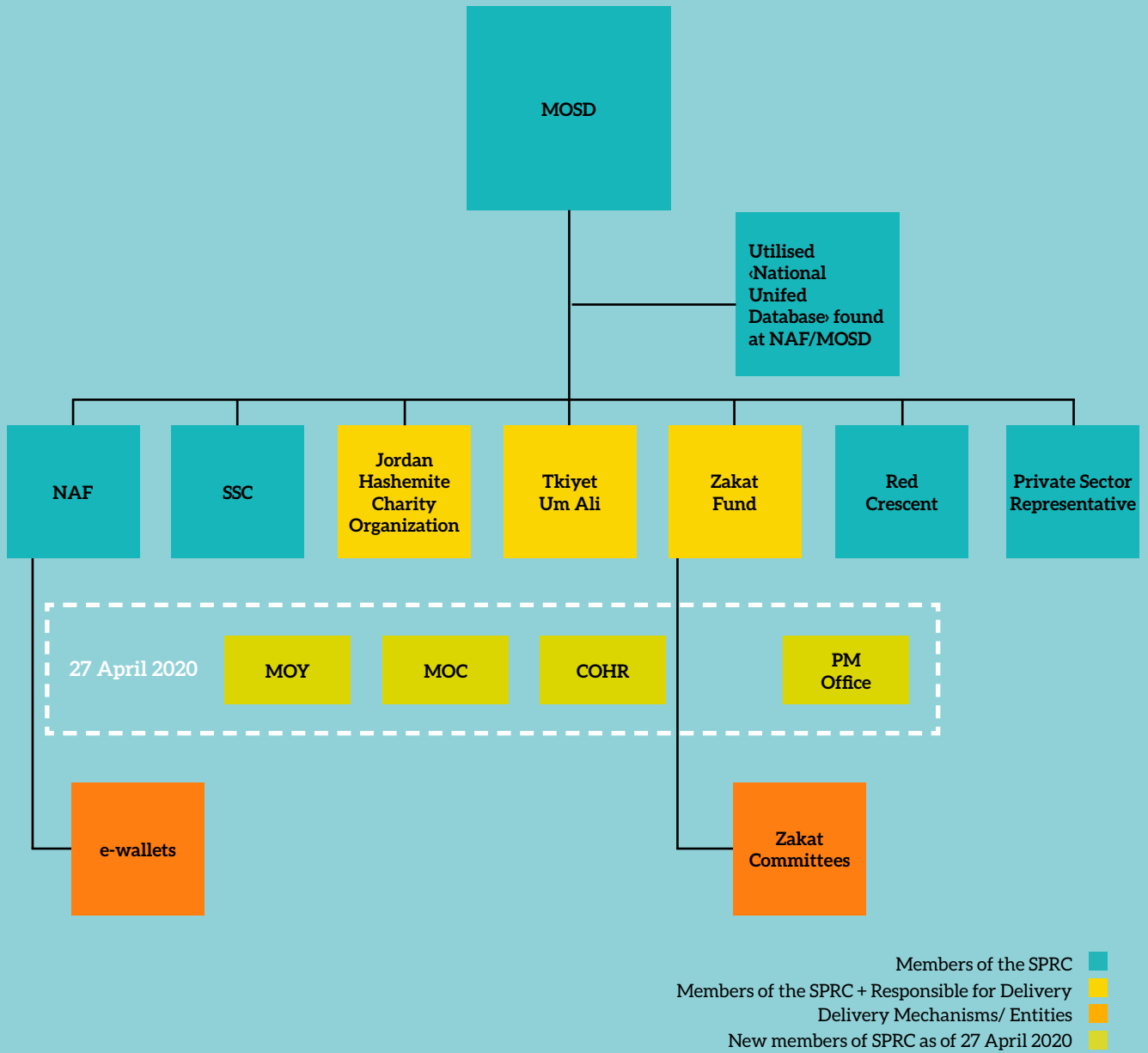


Figure 8:
Structure of the Social
Protection Response
Committee²⁶

26. Source: Jordan Social Protection Response Committee, 'Social Protection Plan to Respond and Reduce the Effects of the COVID-19 Pandemic on the Marginalised, Poor and Vulnerable Groups', (Unpublished).

Financing

In order to finance Jordan's response to COVID-19, the government relied on resources from the Treasury in addition to existing budgets of various government bodies such as the Ministry of Health (MOH), the Ministry of Education (MOE), and the SSC. To enable donations from generous individuals and the private sector to have a role in the emergency response, the **Himmat Watan Relief Fund** was created, under the Central Bank of Jordan through Defence Order No. 4, with the express purpose of "supporting national efforts in combating the COVID-19 virus and mitigating its effects."²⁷ **The following section will provide extra details on the Himmat Watan Relief Fund and its payments.**

The Himmat Watan Fund prioritises the provision of funding to support the health sector as well as social assistance measures, and aims to achieve the following goals:²⁸

The Fund oversees three main accounts:

1. The Main Donations Account which only receives donations above the value of JD 100,000.
2. The Health Account which receives donations for the MOH.
3. The Hissab El-Kheir Account²⁹ which receives donations for the MOSD with a focus on supporting social assistance efforts for vulnerable families.



Figure 9:
Himmat Watan Relief Fund Goals

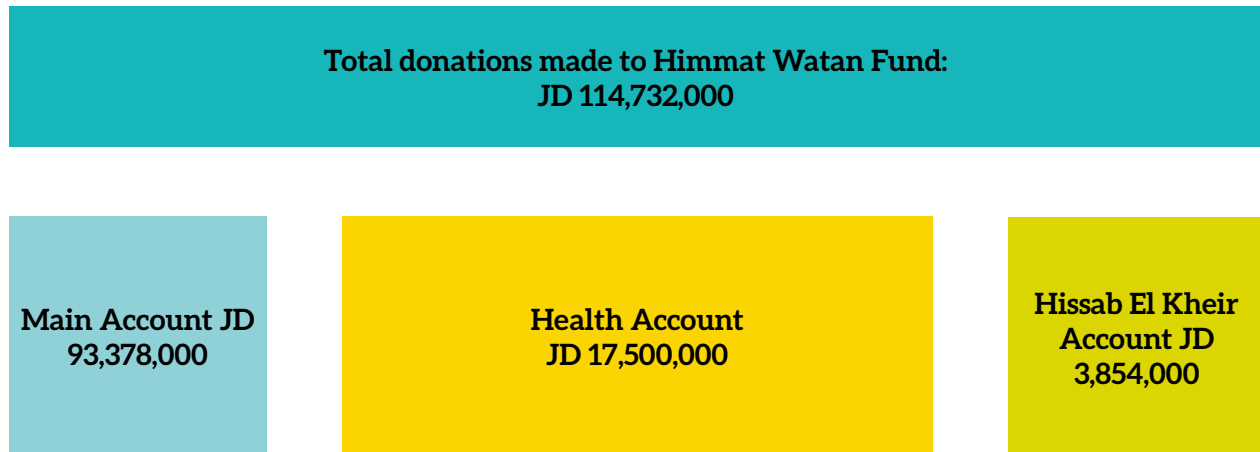
²⁷ Jordanian Government, Defence Order No. 4, 2020, Defence Order No. 4, 2020, <www.pm.gov.jo/upload/files/Order-Defense-4.pdf>.

²⁸ Himmat Watan Fund, 'Himmat Watan – Who we Are,' 2020, <<http://himmatwatan.jo/who-we-are>>.

²⁹ 'The Government Activates 'Hissab El-Kheir' for Poor and Vulnerable Households ... Details for Donating,' JFRA News, 28 March 2020, <<https://jfranews.com.jo/more-263235-1-الحكومة-تفعل-حساب-الخير-لصالح-الأسر-الفقيرة-والمحتاجة-...-تفاصيل-التبرع>>.

As Figure 10 demonstrates, at the time of writing, 15.1 per cent (around JD 18 million) of the Fund has not been paid out yet, but **most of the JD 114 million received through the Fund (69.6 per cent) has been distributed to the social assistance sector**. This included more than JD 73 million paid out to the country's main cash assistance provider, the NAF, JD 2 million paid out to in-kind assistance providers, Tkiyet Um Ali (TUA) and the Jordan Hashemite Charity Organization (JHCO), and 1 million allocated to Jordanians stranded abroad

who did not have the economic means to return without assistance. As Jordan's early full lockdown response resulted in tight control of the active number of cases, the health sector has not yet been overwhelmed. Consequently, **only 15.3 per cent of donations received through Himmat Watan have been paid out to the health sector**, which includes JD 7 million as an advance payment for vaccines,³⁰ JD 5 million for a pandemic centre,³¹ and JD 3 million for the Royal Medical Services which operate hospitals throughout the Kingdom.³²



³⁰ 'Jordan Pre-Orders 2 million doses of COVID-19 Vaccines,' Ammon News, 16 July 2020, <<http://en.ammonnews.net/article.aspx?articleno=43623#X104TMgzblV>>.

³¹ The aim is to have a national centre in Jordan, similar to the Centre for Disease Control in the United States, which produces policies related to pandemics and oversees the response to future pandemics. RA News, 29 March 2020, <www.jfranews.com.jo/more-263355-1> <الضمان تبدأ بإرسال مساعدات عاجية لألاف الأمر المحتاجة-1>

³² 'Al-Razaz: Himmat Watan Relief Fund can Form a Nucleus for Institutional Work for Future Benefit,' Al-Ghad, 6 August 2020, <<https://alghad.com/الرازز-صندوق->> <هبة وطن يمكن أن يشكل نواة>

Division of Himmat Watan Payments by Sector

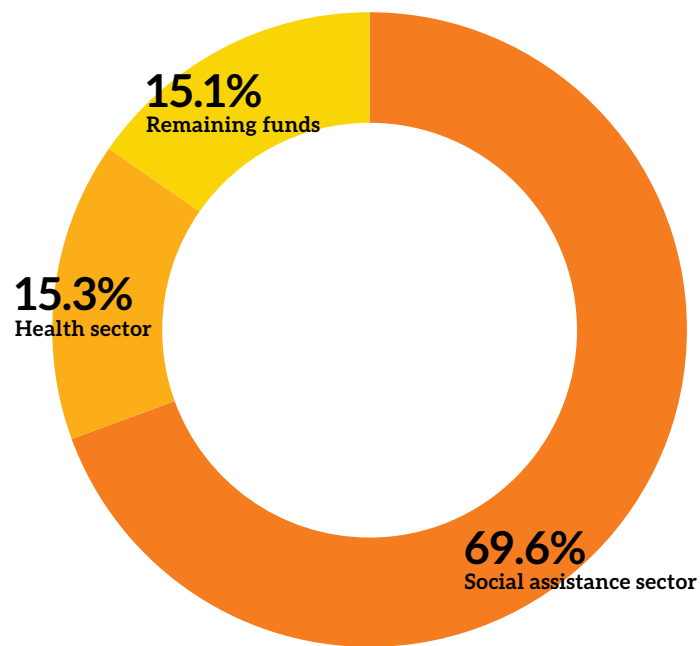


Figure 10:
 Donations to Himmat
 Watan and Payments
 made by the Fund as of 9
 August 2020³³



³³ Source: 'Al-Razaz: Himmat Watan Relief Fund can Form a Nucleus for Institutional Work for Future Benefit,' Al-Ghad, 6 August 2020, <<https://alghad.com/>>
 <الرازز: صندوق هممة وطن يمكن أن يشكل نواة>

Overview of Interventions

Reviewing Jordan's various responses to the COVID-19 pandemic indicates that the measures taken complement the areas of focus in the Social Protection Strategy. These actions showcase how **the country may have successfully utilised the emergency as a window of opportunity to strengthen and consolidate its social protection sector as a whole.** The table below indicates how the COVID-19 Defence

Orders and Relief Funds and the associated protective measures implemented by the government correspond to the aims of the Social Protection Strategy. In the recent paper, 'Social Protection Responses to the COVID-19 crisis in the MENA/Arab States Region,' Jordan was lauded for having **implemented the most measures of any other countries in the region in order to mitigate the effects of COVID-19.**³⁴

Empowerment (Social Services)					
Protective Measures During COVID					
Covering the healthcare costs of COVID-19 patients	Covering quarantine costs for returning Jordanians unable to meet these costs	Regulating distance learning through Darsak Platform & TV Channels	Continued provision of protective services in shelters & close monitoring	Continued provision of services to domestic abuse victims	Social Services to refugees and vulnerable groups (including WASH and hygiene measures, quarantine measures, etc.)
Relevant Regulation					
		Defence Order No. 4			
Responsible Entity/ Funding Entity					
MOH	Himmat Watan Fund	MOE	MOSD	Family Protection Unit	UN Agencies and INGOs

³⁴ See Annex 2 – MENA social protection responses comparison for further details; United Nations, 'Social Protection Responses to the COVID-19 Crisis in the MENA/ Arab States Region,' Regional UN Issue-Based Coalition on Social Protection, July 2020, <<https://socialprotection.org/discover/publications/social-protection-responses-covid-19-crisis-mena-arab-states-region>>.

Dignity (Social Assistance)				Opportunity (Decent Work & Social Security)			
Protective Measures During COVID				Protective Measures During COVID			
Financial assistance to new and old beneficiaries	In-kind assistance to new and old beneficiaries	Emergency cash assistance to Daily Wage Workers	Financial & in-kind assistance to refugees and vulnerable groups	Loans to small businesses	Suspending old-age insurance contributions	Labour protections & regulating remote work	Unemployment insurance (Musaned 1,2,3 & Tadamon 1,2 & Tamkeen 1,2)
Relevant Regulation				Relevant Regulation			
	Decision No. 9219			Defence Order No. 1	Defence Order No. 6	Defence Order Nos. 9, 14	
Responsible Entity/ Funding Entity				Responsible Entity/ Funding Entity			
SPRC oversight (NAF, Zakat Fund, TUA, JHCO)		SPRC oversight / NAF implementation Himmat Watan Fund / Hissab El-Kheir funding	UNICEF, WFP, UNRWA, UNHCR, other INGOs	Central Bank Policies	SSC	MOL	SSC

Social Assistance

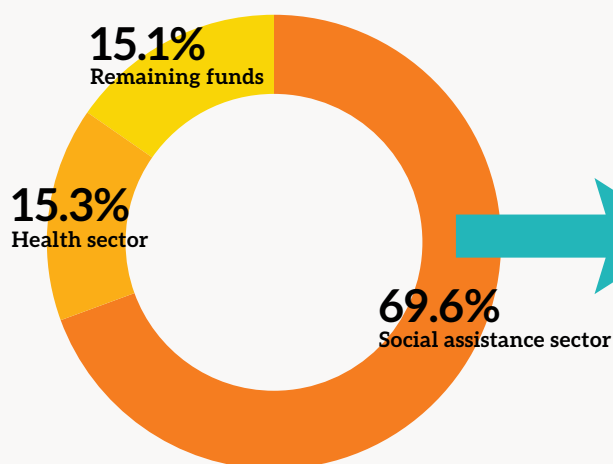
Nearly 70 per cent of Himmat Watan Fund payments went to financing the Social Assistance sector. The majority of financing to the Social Assistance sector (96.1 per cent) was paid out to support the cash-assistance response, and only 2.6 per cent was spent on in-kind assistance as shown in Figure 11.

In mitigating the effects of COVID-19, the SPRC focused on ensuring the continuation of existing programmes and introducing new ones. The Committee used a PowerBI Dashboard to closely monitor the budgets and beneficiary numbers of entities responsible for delivering social assistance. Comparing Jordan's social assistance response to other countries in the Arab region shows that

Jordan is the only country to implement all four of these measures simultaneously:³⁵

1. Topping up payments to beneficiaries of existing programmes e.g. 20K NAF beneficiaries with benefits less than a certain threshold received a top-up every three months.
2. Expanding the number of beneficiaries of existing programmes e.g. 25k new beneficiaries of NAF's Takmeely Support Programme.
3. Establishing temporary cash transfer assistance programmes e.g. NAF's Daily Wage Worker Assistance Programme.
4. Explicitly targeting informal workers through cash assistance e.g. NAF's Daily Wage Worker Assistance Programme.

Division of Himmat Watan Payment by Sector



Division of Social Assistance Sector Payments

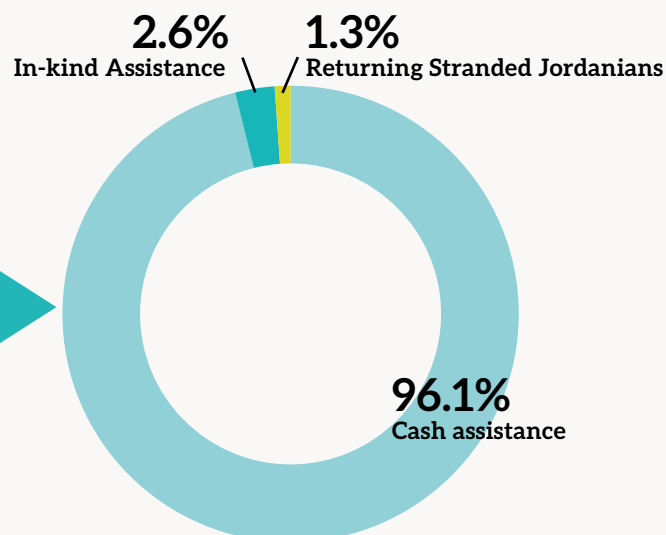


Figure 11:
Himmat Watan
payments to the Social
Sector by type of assistance

³⁵ United Nations, 'Social Protection Responses to the COVID-19 Crisis in the MENA/ Arab States Region,' Regional UN Issue-Based Coalition on Social Protection, July 2020, <<https://socialprotection.org/discover/publications/social-protection-responses-covid-19-crisis-mena-arab-states-region>>.

Daily Wage Worker Programme

250K

New beneficiary households

83,750,000 JD

The budget is estimated based on data available and press releases

Total budget

- 73 mil - Himmat Watan Fund

- 750 k - Hissab El-Kheir

Account

- 10 mil - Government

E-wallet payment in 3 installments

assistance value based on household size

- 50JDs - 1-member households

- 70JDs - 2-member households

- 136JDs - 3+ member households

Cash Assistance

The SPRC have reached an estimated **441,578 households (approximately 2,075,416 individuals)**³⁶ for an approximate overall budget of JD 119,986,465 through new and existing cash assistance programmes implemented by the NAF and the Zakat Fund throughout the duration of the crisis.³⁷ The overall budget is based on estimations and data available from the Social Protection Response Committee's PowerBI "Dashboard".

COVID-19 Measures – New Programmes

The SPRC's focus was to increase the coverage of social assistance programmes in order to reach households previously not covered. Consequently, three weeks after lockdown measures were implemented, the MOSD and the NAF announced an **Emergency Cash Assistance Programme to Daily Wage Workers**, targeting those working in the informal economy whose incomes have been halted by the lockdown. Jordan, in addition to Egypt, Morocco, Tunisia, Syria and Palestine are the only countries in the region to focus on assisting informal sector workers.³⁸ The programme provided JD 50–JD 136³⁹ to **250,000 households**⁴⁰ for three months⁴¹ delivered through **e-wallets**,⁴² out of a JD 83,750,000 budget.⁴³ Jordan, alongside Morocco and Tunisia are **the only countries in MENA to use digital**

payments in responding to COVID-19.⁴⁴

The announcement of the **Emergency Cash Assistance Programme to Daily Wage Workers** was followed just nine days later by the delivery of the first payment to beneficiaries. The short waiting time is significant, since the average duration between the announcement of similar programmes and delivery by other governments in the region is almost 26 days.⁴⁵ **The speed of the assistance delivery was due primarily to newly established mechanisms for the Takmeely Support Programme which improved the sector's overall readiness to respond to shocks.** Examples include the following:

1. Beneficiary applications were made through the **pre-existing online application portal**, developed for the 2019 Takmeely Support Programme.
2. The flexible eligibility criteria relied extensively on the **Multidimensional Poverty Indicators** implemented for the Takmeely Support Programme, covering informal and irregular workers.
3. Verifying the eligibility of applicants' data was conducted through the **National Unified Registry**⁴⁶ which was also piloted previously in the Takmeely Support Programme⁴⁷.
4. Respecting lockdown measures, **payment was made through e-wallets**⁴⁸ which were a delivery mechanism **already** tested during the Takmeely Support Programme.

³⁶ Calculated by multiplying the number of beneficiary households (441,578) by the average household size (4.7), according to the Demographic Health Survey 2017.

³⁷ Authors' own calculations based on unpublished data from the Social Protection Response Committee PowerBI Dashboard.

³⁸ United Nations, 'Social Protection Responses to the COVID-19 Crisis in the MENA/ Arab States Region', Regional UN Issue-Based Coalition on Social Protection, July 2020, <<https://socialprotection.org/discover/publications/social-protection-responses-covid-19-crisis-mena-arab-states-region>>.

³⁹ 15,300 one-member households received 50 JDs as part of the programme funded a 766,000 donation by the El-Kheir Fund. 'El-Kheir Fund: Allocating 766,000 JDs to 15,000 daily wage worker households', Al-Ghad, 18 May 2020, <<http://alghad.com/حساب-الخير-تخصيص-٧٦٦-الف-دينار-لـ١٥-الف-مدرسة>>.

⁴⁰ Al-Razaz: HimmatWatan Relief Fund can Form a Nucleus for InstitutionalWork for Future Benefit', Al-Ghad, 6 August 2020, <alghad.com/الرياز-صندوق-هامة-وطن-يمكن-ان-يشكل-نواة>.

⁴¹ There are talks of expanding the programme for another three months but no official announcement has yet been made.

⁴² 'National Aid Fund: Duration of Cash Assistance to Daily Wage Workers is 3 Months', Al-Mamlaka, 10 June 2020, <www.almamlakatv.com/news/40851-المدة-ثلاثة-اشهر-للمساعدة-المالية-لعمال-القطاع-الغير-رسمي>.

⁴³ 'The budget is based on the authors' calculations of data available from press releases: 1) HimmatWatan Contribution (Al-Ghad, 19 August 2020- <https://bit.ly/3ivKf00>); 2) Hisab El-Kheir Contribution (Al-Ghad, 18 May 2020- <https://bit.ly/33xZz8e>); 3) Government Contribution (Al-Ghad, 19 August 2020- <https://bit.ly/33xZz8e>).

⁴⁴ United Nations, 'Social Protection Responses to the COVID-19 Crisis in the MENA/ Arab States Region', Regional UN Issue-Based Coalition on Social Protection, July 2020, <<https://socialprotection.org/discover/publications/social-protection-responses-covid-19-crisis-mena-arab-states-region>>.

⁴⁵ See Annex 3 – Announcement and implementation dates of informal workers assistance programmes.

⁴⁶ 'Relying on bread assistance requests and the national unified registry database to identify those affected by the Corona crisis', Ro'ya News, 27 March 2020, <<http://royanews.tv/news/209719>>.

⁴⁷ 'Jordan – First Phase of National Unified Registry Accomplished', MENAFN, 21 January 2020, <<https://menafn.com/1099582784/Jordan-First-phase-of-national-unified-registry-accomplished>>.

⁴⁸ 'Ministry of Social Development Reveals first Report on the Daily Wage Worker Programme Funded by HimmatWatan Fund', Al-Dustour, 5 May 2020, <www.addustour.com>.

The **Daily Wage Worker Programme** led to a number of **positive results** that could potentially pave the way for better policy-making in the future. **Firstly**, the programme contributed to the creation of a robust and detailed **database of workers in the informal economy**. **Secondly**, the programme resulted in drastically **increasing the financial inclusion of the lowest socio-economic segments** within Jordanian society.

For example, data from 2017 cited in the Financial Inclusion Strategy indicates that only **19.3 per cent** of Jordanian adults in the lower 40 per cent income

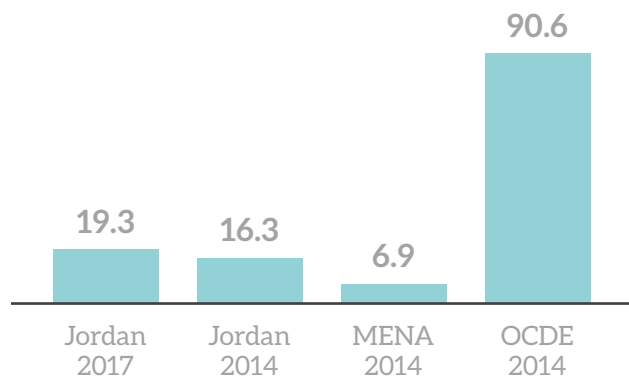


Figure 12:
Percentage of adults in the lower 40% segment with accounts at financial institutions⁴⁹

segment had accounts at Financial Institutions⁵¹ as shown in Figure 12. Moreover, **the number of e-wallet owners in Jordan increased by 67.7 per cent from March until August of 2020⁵²** as Figure 13 indicates. It is important to note that digital payments are regarded as key to improving countries' shock-responsive social assistance schemes.⁵³ **Finally**, the programme tested and proved the **NAF's ability to be scaled up, expanding and implementing new programmes** by tweaking the eligibility criteria based on the Multidimensional Poverty Indicators.

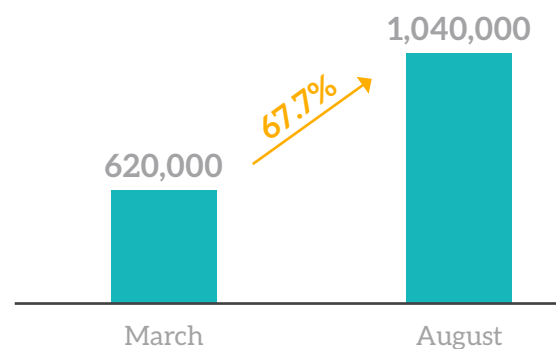


Figure 13:
Increase in number of E-wallets in 2020⁵⁰

49. Source: Jordan Central Bank, National Financial Inclusion Strategy 2018–2025, <[www.cbj.gov.jo/EchoBusv3.0/SystemAssets/PDFs/2018/The National Financial Inclusion Strategy A9.pdf](http://www.cbj.gov.jo/EchoBusv3.0/SystemAssets/PDFs/2018/The%20National%20Financial%20Inclusion%20Strategy%20A9.pdf)>.

50. Source: 'Corona Increases Number of E-Wallets Above a Million by the End of July,' Al-Mamlaka Youtube channel, 13 August 2020, <www.youtube.com/watch?v=nYsh0R80aQ4&feature=youtu.be>.

51. Jordan Central Bank, National Financial Inclusion Strategy 2018–2025, <[www.cbj.gov.jo/EchoBusv3.0/SystemAssets/PDFs/2018/The National Financial Inclusion Strategy A9.pdf](http://www.cbj.gov.jo/EchoBusv3.0/SystemAssets/PDFs/2018/The%20National%20Financial%20Inclusion%20Strategy%20A9.pdf)>.

52. 'Corona Increases Number of E-Wallets Above a Million by the End of July,' Al-Mamlaka Youtube channel, 13 August 2020, <www.youtube.com/watch?v=nYsh0R80aQ4&feature=youtu.be>.

53. United Nations, 'Social Protection Responses to the COVID-19 Crisis in the MENA/ Arab States Region,' Regional UN Issue-Based Coalition on Social Protection, July 2020, <<https://socialprotection.org/discover/publications/social-protection-responses-covid-19-crisis-mena-arab-states-region>>.

COVID-19 Measures – Existing Programmes

The SPRC also ensured that support continues to be provided to existing beneficiaries of recurrent and one-off cash assistance programmes⁵⁴ without disruptions caused by lockdown measures. Existing cash assistance programmes include:

NAF 160,000 beneficiary households		Zakat Fund 58,227 beneficiary households	
Recurrent Monthly Cash Assistance Beneficiaries: 105,000 households	Takmeely Support Programme Beneficiaries: 55,000 households	Recurrent Monthly Cash Assistance Beneficiaries: 4,200	Emergency Cash Assistance Beneficiaries

Figure 14:
Continued cash assistance programmes overseen by the SPRC⁵⁵

Continued support to existing beneficiaries meant that the **NAF's recurrent cash assistance beneficiary households had their March payments delivered straight to their homes as cash-in-hand once full lockdown was in place.**⁵⁶ Furthermore, 38,000 NAF beneficiary households whose benefits were below a certain threshold also received additional top-ups every three months.⁵⁷

⁵⁴ The bread subsidy cash compensation of (JD 27 per person) continued to be provided to 1 million households (approximately 4.5million individuals). Source: 'Bread subsidy details,' Fact International, 26 July 2020, <<http://factjo.com/news.aspx?id=101054>>.
⁵⁵ Source: SPRC Dashboard + Zakat Fund Website, <www.zakatfund.org/Default.aspx?Lng=1&P=D&T=&S=&Q=&ID=282>.
⁵⁶ Prime Minister Dr Omar Razaz's Meeting with Minister of Social Development and Manager of the Social Security Corporation, Jordan TV Youtube channel, 13 May 2020, <www.youtube.com/watch?v=dPYgNxiRiNg>.
⁵⁷ '\$26million grant for Jordan to support households affected by the Pandemic' Al-Anbat News (2020) – http://www.alanbatnews.net/article/index/289635?utm_campaign=nabdapp.com&utm_medium=referral&utm_source=nabdapp.com&ocid=Nabd_App.

In-kind assistance

17,387,994 JD

Total budget including:

- 4.5 mil – Maternity Fund Insurance Revenues
- 1 mil – Himmat Watan Fund to TUA
- 1 mil – Himmat Watan Fund to JHCO

Benefits include

- 554,726 food parcels
- 30 k food vouchers

Main Providers

- Zakat Fund (through committees)
- JHCO
- TUA

In-kind assistance

The SPRC also oversaw the distribution of in-kind transfers to existing and new beneficiaries through the Zakat Fund, the JHCO, and TUA. An estimated total of **584,726 parcels and vouchers** were delivered from an approximate total budget of 17,387,994 JD.⁵⁸ In determining the value of the in-kind assistance and the types of products it includes, the SPRC depended on the tried-and-tested parcel design implemented by TUA, an entity specialised in food parcels for the extremely poor, and endeavoured to unify all in-kind assistance provided along the TUA parcel benchmark.⁵⁹

The earliest batch of one-off in-kind assistance assistance, delivered to daily wage workers and the elderly whose pensions were below a certain

threshold,⁶⁰ was financed through 50 per cent of the revenues of the SSC's Maternity Insurance Fund (at JD 4.5 million)⁶¹ in accordance with **Defence Order No. 1**.⁶² The assistance prioritised those who had **contributed to the SSC such as the elderly on pensions below a certain threshold, and inheritors of deceased pensioners receiving pensions below a certain threshold**.⁶³

In addition to JHCO and TUA's allocated budgets for in-kind delivery, they each received 1 million JDs from the Himmat Watan Fund to continue providing in-kind assistance. The JHCO also partnered with Naua, an NGO under the Crown Prince Foundation, which oversaw fundraising for in-kind assistance for daily wage workers.

TUA		JHCO		Zakat Fund	SSC
128,562 food parcels		138,223 food parcels		152,262 food parcels	135,679 food parcels
Existing budget & collected donations	JD 1 million from Himmat Watan Fund	JD 1 million from Himmat Watan Fund	Existing budget & collected donations	Existing budget & collected donations	JD 4.5 million from from revenues of the Maternity Insurance Fund

Figure 15:
Entities delivering in-kind assistance (parcels) as part of the SPRC and their budgets⁶⁴

⁵⁸. Based on unpublished data from the Social Protection Response Committee PowerBI Dashboard.

⁵⁹. Jordan Social Protection Response Committee, 'Shock Responsive Social Protection in Jordan,' SPRC, June 2020 (Unpublished).

⁶⁰. 'SSC Begins to Deliver In-Kind Assistance to Thousands of Vulnerable Households,' JFRA News, 29 March 2020, <www.jfranews.com.jo/more-263355-1->
<الضمان تبدأ بإيصال مساعدات عينية لألاف الأبرار المحتاجة>

⁶¹. Jordan Prime Ministry, Facebook post, 11 August 2020, <www.facebook.com/151354084892458/posts/3651050238256141/?d=n>.

⁶². 'SSC: Allocating 50% of revenues from Maternity Insurance Fund to provide Assistance,' Al-Mamlaka, 19 March 2020, <www.almamlakatv.com/news/36032-الضمان-تخصيص-50-من-إيرادات-تأمين-الأرومة-لتقديم-مساعدات>.

⁶³. 'SSC Begins to Deliver In-Kind Assistance to Thousands of Vulnerable Households,' JFRA News, 29 March 2020, <www.jfranews.com.jo/more-263355-1->
<الضمان تبدأ بإيصال مساعدات عينية لألاف الأبرار المحتاجة>

⁶⁴. Source: Based on unpublished data from the Social Protection Response Committee PowerBI Dashboard.

Challenges

Pertaining to cash assistance

1. The use of a **digital delivery modality posed a notable challenge to some beneficiaries**, especially to the most destitute and the illiterate. For example, one survey found that 58 per cent of male respondents and 57 per cent of female respondents were not able to open e-wallets.⁶⁵ Furthermore, the unpublished opinion survey conducted by the SPRC pointed to the existence of difficulties associated with opening e-wallets, retrieving cash from e-wallets and digital limitations primarily caused by a lack of internet connection or data.⁶⁶
2. Furthermore, the **end date of the Daily Wage Worker Cash Assistance programme approaches**, as of the writing of this report, and no **extension or alternative has yet been suggested**, which creates uncertainty for many of its beneficiaries.

Pertaining to in-kind assistance

3. The Committee faced difficulties in having unified standard food parcels, with **discrepancies in the**

value, cost and product coverage of the parcels delivered by the different entities under the Committee, as shown in Figure 16.⁶⁷ For example, the Zakat Fund delivered almost 30,000 more parcels than TUA, even though its budget was almost half that of TUA.⁶⁸

4. A survey of the Committee's beneficiaries conducted by the SPRC found that **only 4 per cent of respondents identify in-kind assistance as a priority throughout lockdown**.⁷⁰ However, the majority of respondents (73 per cent) indicated cash assistance as their main priority during the lockdown. Surveys conducted by different organisations have also noted similar results, with only surveys covering elderly households and disabled households indicating a greater preference for in-kind assistance over cash as shown in Figure 17 below. Furthermore, literature on shock-responsive social protection criticises in-kind assistance during emergencies for not being as cost-efficient as cash assistance, for often encountering logistical complications, and for not being flexible from the beneficiary's point of view.⁷¹



Figure 16:
Variation in parcel unit costs for some delivering entities within the SPRC⁶⁹

65. Husseini, Rana, 'E-wallets are not easy to create poll finds,' JordanTimes, 11 May 2020, <www.jordantimes.com/news/local/e-wallets-are-not-easy-create-pool-finds>.

66. Jordan Social Protection Response Committee, 'Beneficiary Opinion Survey on Social Assistance Response,' SPRC, April 2020 (Unpublished).

67. Jordan Social Protection Response Committee, 'Shock Responsive Social Protection in Jordan,' SPRC, June 2020 (Unpublished).

68. Based on unpublished data from the Social Protection Response Committee PowerBI Dashboard.

69. Source: Based on author's own calculations using unpublished data from the SPRC PowerBI Dashboard.

70. Jordan Social Protection Response Committee, 'Beneficiary Opinion Survey on Social Assistance Response,' SPRC, April 2020 (Unpublished).

71. United Nations Children's Fund, 'Programme Guidance: Strengthening Shock Responsive Social Protection Systems,' UNICEF, December 2019, <www.unicef.org/media/63846/file>.



**SPRC Beneficiary Survey
(April 2020)**

73%

4%

**ILO Vulnerable Workers Survey
(May 2020)^(a)**

61%

8%

**World Vision Refugee Survey
(April 2020)^(b)**

63%

56%

**HelpAge Elderly Survey
(June 2020)^(c)**

21%

27%

**Humanity & Inclusion PWDs Survey
(April 2020)^(d)**

79%

59%

Figure 17:
Preference for in-kind or cash
assistance during the COVID-19
pandemic according to various
surveys

^(a) <www.ilo.org/beirut/publications/WCMS_743391/lang-en/index.htm>

^(b) <<https://reliefweb.int/sites/reliefweb.int/files/resources/RNA%20Fact%20Sheet%20-%20April%202020.pdf>>

^(c) <<https://reliefweb.int/sites/reliefweb.int/files/resources/COVID-19%20RNA%20%20Jordan.pdf>>

^(d) <<https://data2.unhcr.org/en/documents/details/75957>>.

Social Services

The full-lockdown measures put in place in mid-March created substantial disruptions in social services related to health, education and protection. The following section summarises the effects of the disruption of services on people's lives and the measures taken by the government to mitigate negative effects.

Health

COVID-19 measures and shock-responsiveness

The 'National Comprehensive Plan for Encountering Emergencies and Disasters' (2003) which explicitly addresses the necessary measures to be taken by MOH, paved the way for a rapid response to the COVID-19 crisis.⁷² Very early on, and with support from UN agencies, the Ministry developed a 'National Risk Communication and Community Engagement Campaign' and a 'National COVID-19 Preparedness and Response Plan 2020'. The Ministry designated a number of public hospitals to receive COVID-19 patients. It also worked collaboratively with NGOs and the private sector to create a website – <https://corona.moh.gov.jo/en> – containing information and updates on the COVID situation in the country, including a hotline for COVID-related inquiries.

Furthermore, a health account under the Himmat Watan Fund was created to receive donations to support the MOH's interventions. At the time of writing, the health sector had received JD 15 million of the total JD 114 million within the Himmat Watan Fund, divided to provide JD 7 million for vaccines, JD 5 million for pandemic centres, and JD 3 million for the Royal Medical Services.⁷³

Some of the other measures implemented by the Ministry include **covering the cost of treatment**

for COVID-19 patients.⁷⁴ In the early days of the full lockdown, the Civil Defence was responsible for transporting all those in need of medical services, the government also delivered medication to citizens. Requests for medicine were made via **telephoning** medical centres such as the Wadi El-Seir centre in Amman.⁷⁵ The University of Jordan Hospital then took on the responsibility of delivering medication throughout the Kingdom, and created an **online application form to receive requests**. Through UNICEF support and in coordination with MOH, community health volunteers also delivered medications to 26,000 individuals in five governorates.⁷⁶

Challenges

During the pandemic, the health sector was primarily concerned with containing the virus. Other health issues received less attention as a result which led to a few challenges:

1. **Challenges related to access to primary healthcare and medications:** lockdown measures resulted in the closure of clinics and ultimately meant that many individuals were no longer able to receive their regular healthcare and medication. A survey of vulnerable populations by UNICEF, UNHCR and the WFP showed that 24 per cent of them faced challenges accessing essential medicines, and 19 per cent of them faced challenges accessing health services.⁷⁷ Furthermore, a survey of persons with disabilities showed that **88 per cent of them could not go to hospitals or clinics for their regular check-ups or additional needs**.⁷⁸ Similarly, a survey of the elderly indicated that more than half of them reported facing difficulties in accessing health services, and 33 per cent of older people, and

72. Jordan Civil Defence General Directorate, 'National Comprehensive Plan for Encountering Emergencies and Disasters,' 2003, <www.preventionweb.net/files/21867_jordan.pdf>.

73. 'Al-Razaz: Himmat Watan Relief Fund can Form a Nucleus for Institutional Work for Future Benefit,' Al-Ghad, 6 August 2020, <<https://alghad.com/الرازز-صندوق-هممة-وطن-يمكن-أن-يشكل-نواة>>.

74. Unfortunately, there is limited to no data available on this through the mainstream media. However, the point was confirmed through communication with a member of the Emergency Response Health Care Committee. See also: 'Minister of Health: Cost of Quarantining COVID-19 Patient is 1,200 JDs daily,' Al-Ghad, 6 March 2020, <<https://alghad.com/وزير-الصحة-تكلفة-مريض-العدول-١٢٠٠-دينار-يوم>>.

75. 'Delivery of Medicine and Bread and Water Begins After Imposing Full Lockdown,' Al-Araby, Al-Jadeed, 24 March 2020, <www.alaraby.co.uk/توزيع-خبز-وأدوية-ومياه-الاردنيين-بعد-حظر-التجول>.

76. Communication with UNICEF Jordan Country Office.

77. UNHCR, UNICEF, WFP, 'Multi-Sectoral Rapid Needs Assessment: COVID-19 – Jordan,' 1 May 2020, pp. 28–29, <https://docs.wfp.org/api/documents/WFP-0000115227/download/?_ga=2.110546311.302435013.1593598971-382158057.1593598971>.

78. Humanity & Inclusion, 'Impact of COVID-19 on People with Disabilities and their Families in Jordan, developed by Humanity & Inclusion, April 2020' (Needs Assessment), 4 May 2020, <<https://data2.unhcr.org/en/documents/details/75957>>.

38 per cent of older people with disabilities, were unable to obtain their regular medication due to the lockdown.⁷⁹ **The lack of available data on the needs of the elderly, persons with disabilities, and persons with chronic illness, limited the health sector's ability to implement targeted healthcare interventions or medicine provision for those in need.**

2. **Challenges related to sexual and reproductive health:** Research on pandemics shows that when health systems are stressed, sexual and reproductive health services are given less priority.⁸⁰ While fertility rates increase during pandemics, women are less likely to seek maternal and post-natal services.⁸¹ Research suggests that the COVID-19 pandemic will cause a 10 per cent decline in service coverage of essential pregnancy-related and new-born care.⁸² Survey data on women in Jordan shows similar results, where more than **50 per cent of them reported not being able to access safe maternity services during the lockdown.**⁸³ Nevertheless, it is important to acknowledge that the government's measures ensured the continued provision of crucial maternal services such as antenatal, post-pregnancy, delivery and post-birth services.⁸⁴
3. **Challenges related to mental health and wellbeing:** With more immediate concerns over the negative effects of COVID-19 on physical health, mental health issues were severely ignored. This is a problem for all but especially for already vulnerable individuals such as the elderly, and people with disabilities. 31 per cent of surveyed elderly reported feeling depressed with the COVID-19 situation,⁸⁵ and 33 per cent

of surveyed people with a disability felt constant worry, nervousness or anxiety.⁸⁶

4. **Challenges related to a lack of focus on digitising non-COVID-19-related healthcare delivery:** This problem is evidenced by the fact that there was no continuation, further improvement or MOH adoption and expansion of the medicine delivery portal by the University of Jordan's hospital. International literature highlights the importance of the role of health tech in facilitating remote quality care including through online patient systems monitoring⁸⁷ and telemedicine/tele-health.⁸⁸

Education

Institutional arrangements and COVID-19 measures

The Jordanian school-level education system's ability to switch to remote learning was previously assessed in the 2018 PISA test. The results were not favourable to Jordan, as the data indicated that most Jordanian teachers did not have professional resources to learn how to use digital devices nor did they have access to an online learning support platform.⁸⁹

Nevertheless, Jordan was one of the first countries in the region to respond to the crisis by enforcing the closure of all educational institutions and setting in motion a switch to digital learning on Saturday 14 March.⁹¹ Given the MOE's efforts in coordination and delivery, it was able to respond rapidly to the COVID-19 crisis without wasting a day of learning. To start with, MOE immediately created the 'Education During Emergency Plan,'⁹² setting out its actions and priorities. Distance-learning tools through government-owned TV channels and an online learning platform (Darsak)⁹³

⁷⁹ HelpAge International, 'COVID-19 Rapid Needs Assessment of Older People,' June 2020, <[https://reliefweb.int/sites/reliefweb.int/files/resources/COVID-19 RNA Jordan.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/COVID-19%20RNA%20Jordan.pdf)>.

⁸⁰ Anderson, Kristine, 'Daring to Ask, Listen and Act: A Snapshot of the Impacts of COVID-19 on Women and Girls' Rights and Sexual and Reproductive Health,' United Nations Population Fund, Jordan, April 2020, p. 14, <[https://jordan.unfpa.org/sites/default/files/resource-pdf/20200511_Daring to ask Rapid Assessment Report_FINAL.pdf](https://jordan.unfpa.org/sites/default/files/resource-pdf/20200511_Daring%20to%20ask%20Rapid%20Assessment%20Report_FINAL.pdf)>.

⁸¹ Peterman, A., et al., 'Pandemics and Violence Against Women and Children,' Centre for Global Development, Working Paper 528, 1 April 2020, <www.cgdev.org/publication/pandemics-and-violence-against-women-and-children>.

⁸² Riley, T., et al., 'Estimates of the Potential Impact of the COVID-19 Pandemic on Sexual and Reproductive Health in Low- and Middle-Income Countries,' International Perspectives on Sexual and Reproductive Health, vol. 46, 16 April 2020, pp. 73–76, <www.guttmacher.org/journals/ipsrh/2020/04/estimates-potential-impact-covid-19-pandemic-sexual-and-reproductive-health>.

⁸³ Anderson, Kristine, 'Daring to Ask, Listen and Act: A Snapshot of the Impacts of COVID-19 on Women and Girls' Rights and Sexual and Reproductive Health,' United Nations Population Fund, Jordan, April 2020, p. 49, <[https://jordan.unfpa.org/sites/default/files/resource-pdf/20200511_Daring to ask Rapid Assessment Report_FINAL.pdf](https://jordan.unfpa.org/sites/default/files/resource-pdf/20200511_Daring%20to%20ask%20Rapid%20Assessment%20Report_FINAL.pdf)>.

⁸⁴ Ibid., p. 49.

⁸⁵ HelpAge International, 'COVID-19 Rapid Needs Assessment of Older People,' June 2020, <[https://reliefweb.int/sites/reliefweb.int/files/resources/COVID-19 RNA Jordan.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/COVID-19%20RNA%20Jordan.pdf)>.

⁸⁶ Humanity & Inclusion, 'Impact of COVID-19 on People with Disabilities and their Families in Jordan, developed by Humanity & Inclusion, April 2020' (Needs Assessment), 4 May 2020, <<https://data2.unhcr.org/en/documents/details/75957>>.

⁸⁷ Rowinski, Terry, 'What Healthcare can Learn About Digitisation from COVID-19,' Managed Healthcare Executive, 21 July 2020, <www.managedhealthcareexecutive.com/view/what-healthcare-can-learn-about-digitization-from-covid-19>.

⁸⁸ Tele-health is "the delivery of health care, health education and health information services via remote technologies" – from Gerke, S., A. D. Stern and T. Minssen, 'Germany's Digital Health Reforms in the COVID-19 Era: lessons and opportunities for other countries,' npj Digital Medicine, 10 July 2020, <www.nature.com/articles/s41746-020-0306-7>.

⁸⁹ Audau, Capek and Patil, 'COVID-19 and Digital Learning Preparedness in Jordan,' World Bank Blogs, 21 May 2020, <<https://blogs.worldbank.org/arabvoices/covid-19-and-digital-learning-preparedness-jordan>>.

⁹⁰ Source: World Bank article adapted from PISA 2018 data, <<https://blogs.worldbank.org/arabvoices/covid-19-and-digital-learning-preparedness-jordan>>.

⁹¹ 'Jordan: Schools and Universities Shut and Border Crossings Closed,' Asharq Al-Awsat, 15 March 2020, <[https://aawsat.com/home/article/2180616/الأردن تغلق المدارس والجامعات وإغلاق الحدود](https://aawsat.com/home/article/2180616/الأردن%20تغلق%20المدارس%20والجامعات%20وإغلاق%20الحدود)>.

⁹² With support from UNICEF.

⁹³ Darsak was rapidly set up due to a cross-collaboration between MOE, the Ministry of Digital Economy & Entrepreneurship, and the private content-creator company Mawdoo'. See: Azzi-Huch, K., A. Blom and M. Bend, 'Innovation in responding to coronavirus could pave the way for better learning outcomes in MENA,' World Bank Blogs, 29 April 2020, <<https://blogs.worldbank.org/arabvoices/innovation-responding-coronavirus-could-pave-way-better-learning-outcomes-mena>>.

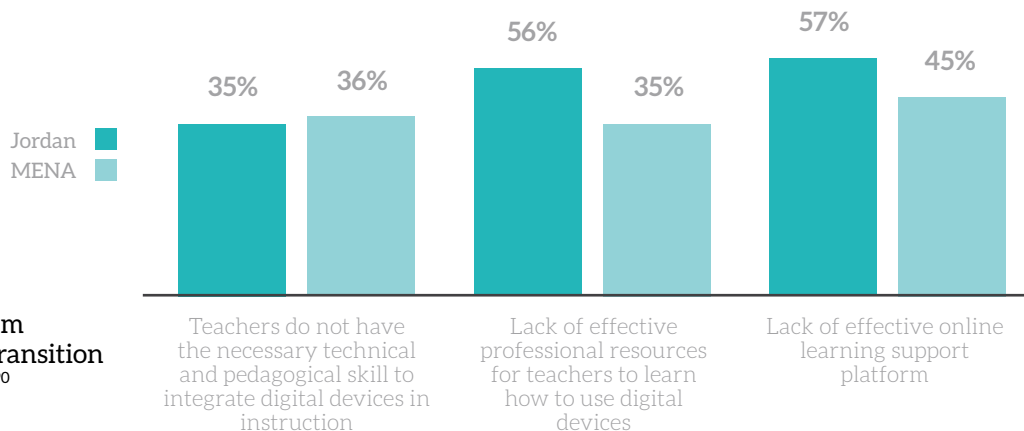


Figure 18: School Principal responses on system preparedness for transition to online learning⁹⁰

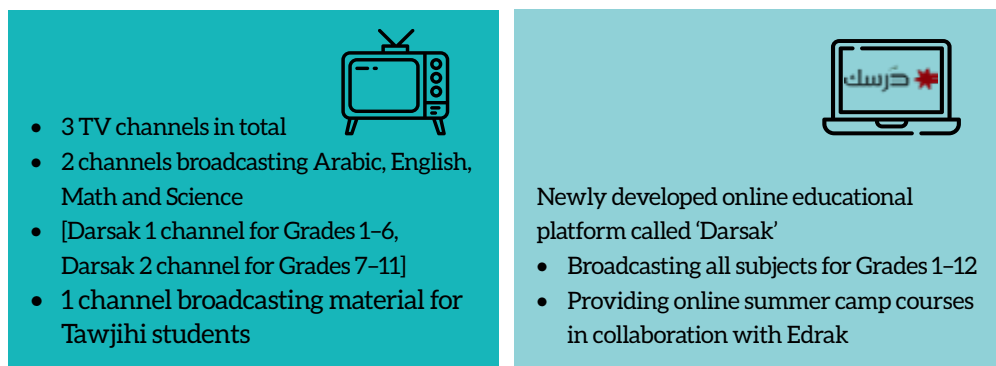


Figure 19: Distance-learning tools implemented by the Government of Jordan

were immediately announced to ensure learning continuity throughout the pandemic.⁹⁴ A summary of these measures is shown in Figure 19.

Within one week of the implementation of distance learning, there were more than a million viewers watching lessons through the allocated TV channels.⁹⁵ Jordan's use of both TV and online delivery channels to facilitate remote learning, has been lauded by UNICEF for **reducing the negative effects of the digital divide**.⁹⁶ Furthermore, noting the importance of improving teachers' competencies in effective distance learning and facilitating a smooth transition between in-class and distance learning, the MOE created an online training platform providing teachers with courses on digital skills and online teaching methods.⁹⁷ Nevertheless, further research is needed to uncover the link between distance learning and educational performance.⁹⁸

Continued learning for disadvantaged groups was also one of MOE's priorities. For example, non-formal education for school drop-outs and **out-of-school children** continued to be provided through video-recorded lessons shared on WhatsApp groups created for each non-formal education centre.⁹⁹ Additionally, the Higher Council for the Rights of Persons with Disabilities implemented many measures¹⁰⁰ to ensure that learning continues for **children with disabilities**. One of the measures involved the creation of a YouTube channel that provides lessons for Tawjihi students in sign language.¹⁰¹

However, online learning was not uniformly provided across **higher education** institutions, but rather each university operated in a different way. For example, the University of Jordan provided free data subscriptions to 20,000 students to enable remote learning.¹⁰²

⁹⁴ 'Jordanian Television begins broadcasting educational material through the sports channel this week,' Alrai, 14 March 2020, <alrai.com/article/10527953/المواد-التربوية-تبدأ-الاسبوع-الحالي-بث-المواد-التربوية-عبر-القناة-الرياضية>.

⁹⁵ Hadi, Nevin Abdel, 'A million viewers for lessons through the Jordanian television' Al-Dustour, 23 March 2020, <www.addustour.com/articles/1140900-مليون-مشاهد-للحصص-التربوية-عبر-قنوات-التلفزيون-الأردني>.

⁹⁶ Dreesen, T., et al., 'Promising Practices for Equitable Remote Learning: Emerging Lessons from COVID-19 Education Responses in 127 Countries,' UNICEF Office of Research – Innocenti, October 2020, <www.unicef-irc.org/publications/pdf/IRB_2020-10.pdf>.

⁹⁷ <https://teachers.gov.jo>.

⁹⁸ Jordanian Ministry of Education, Facebook video post, 16 August 2020, <www.facebook.com/edugovjo/videos/655945491966580>.

⁹⁹ 'Continuation of Non-Formal Education Programmes for School Dropouts,' Al-Mamlaka, 23 March 2020, <www.almamlakatv.com/news/-36233-استمرار-برامج-التعليم-غير-النظامي-للمتسربين-من-المدارس-الأردني>.

¹⁰⁰ See a full list of the measures here: United Nations Economic and Social Commission for West Asia, 'Mapping of Government Measures Taken to Protect Persons with Disabilities from COVID-19, and Efforts to Provide Accessible Information and Awareness Materials,' ESCWA, 2020, <www.unescwa.org/sites/www.unescwa.org/files/publications/files/mapping-government-measures-protect-persons-disabilities-covid-19-arabic_1.pdf>.

¹⁰¹ 'Lessons for Deaf Tawjihi students in sign language,' Al-Mamlaka, 31 March 2020, <www.almamlakatv.com/news/-36679-دروس-لطلاب-الثانوية-العامة-لغة-الإشارة-عبر-يوتيوب>.

¹⁰² Al-Qudah, Mohamed Sharaf, 'Distance Learning ... Jordan's Experience' Al-Mugtama, 4 August 2020, https://mugtama.com/week-issue/item/109006-2020-08-04-10-56-09.html>.

Challenges

1. Despite the measures taken, a **substantial segment of students from poor households were excluded from distance learning**. Data from the 2018 PISA test indicates that there is a substantial digital gap between Jordanian students from the lowest economic status groups and others, since **70 per cent of poor students have no access to computers and 50 per cent of them have no access to the internet** as shown in Figure 20.¹⁰³

Unsurprisingly, this **digital gap identified by the 2018 PISA test has continued into 2020**, as many needs assessments conducted during the COVID-19 pandemic have reflected similar results. The UNDP's study 'Impact of

COVID-19 on Households in Jordan,' which looked at a sample of 12,000 members of the general population, found that **82.3 per cent of respondents did not have access to a computer or tablet**.¹⁰⁵ In the 'Multi-Sectoral Rapid Needs Assessment: COVID-19 – Jordan' by UNICEF, WFP and the UNHCR, it was found that **only 15 per cent of households had Wi-Fi connection, and 46 per cent of respondents were not able to access the Darsak teaching platform**.¹⁰⁶ A survey carried out by Care International found that **61 per cent of respondents are experiencing challenges in accessing educational platforms**.¹⁰⁷ The reasons for these challenges are shown in Figure 21.

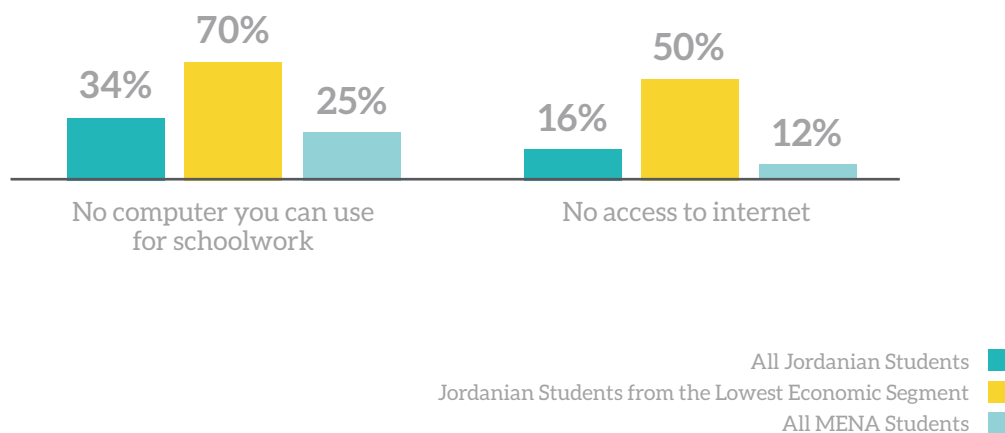


Figure 20:
Student responses on
access to online learning at
home, 2018¹⁰⁴

¹⁰³ Audau, Capek and Patil, 'COVID-19 and Digital Learning Preparedness in Jordan,' World Bank Blogs, 21 May 2020, <<https://blogs.worldbank.org/arabvoices/covid-19-and-digital-learning-preparedness-jordan>>.

¹⁰⁴ Source: World Bank Article Adapted from PISA 2018 Database, <<https://blogs.worldbank.org/arabvoices/covid-19-and-digital-learning-preparedness-jordan>>.

¹⁰⁵ United Nations Development Programme, 'Impact of COVID-19 on Jordanian Households,' UNDP, 21 May 2020, p. 34, <www.jo.undp.org/content/jordan/en/home/library/impact-of-covid-19-on-households-general.html>.

¹⁰⁶ UNHCR, UNICEF, WFP, 'Multi-Sectoral Rapid Needs Assessment: COVID-19 – Jordan,' 1 May 2020, pp. 28–29, <https://docs.wfp.org/api/documents/WFP-0000115227/download/?_ga=2.110546311.302435013.1593598971-382158057.1593598971>.

¹⁰⁷ Care International, 'Impact of COVID-19 on Vulnerable Populations in Jordan Urban Areas and Azraq Camp,' April 2020, <<https://data2.unhcr.org/en/documents/details/75868>>.

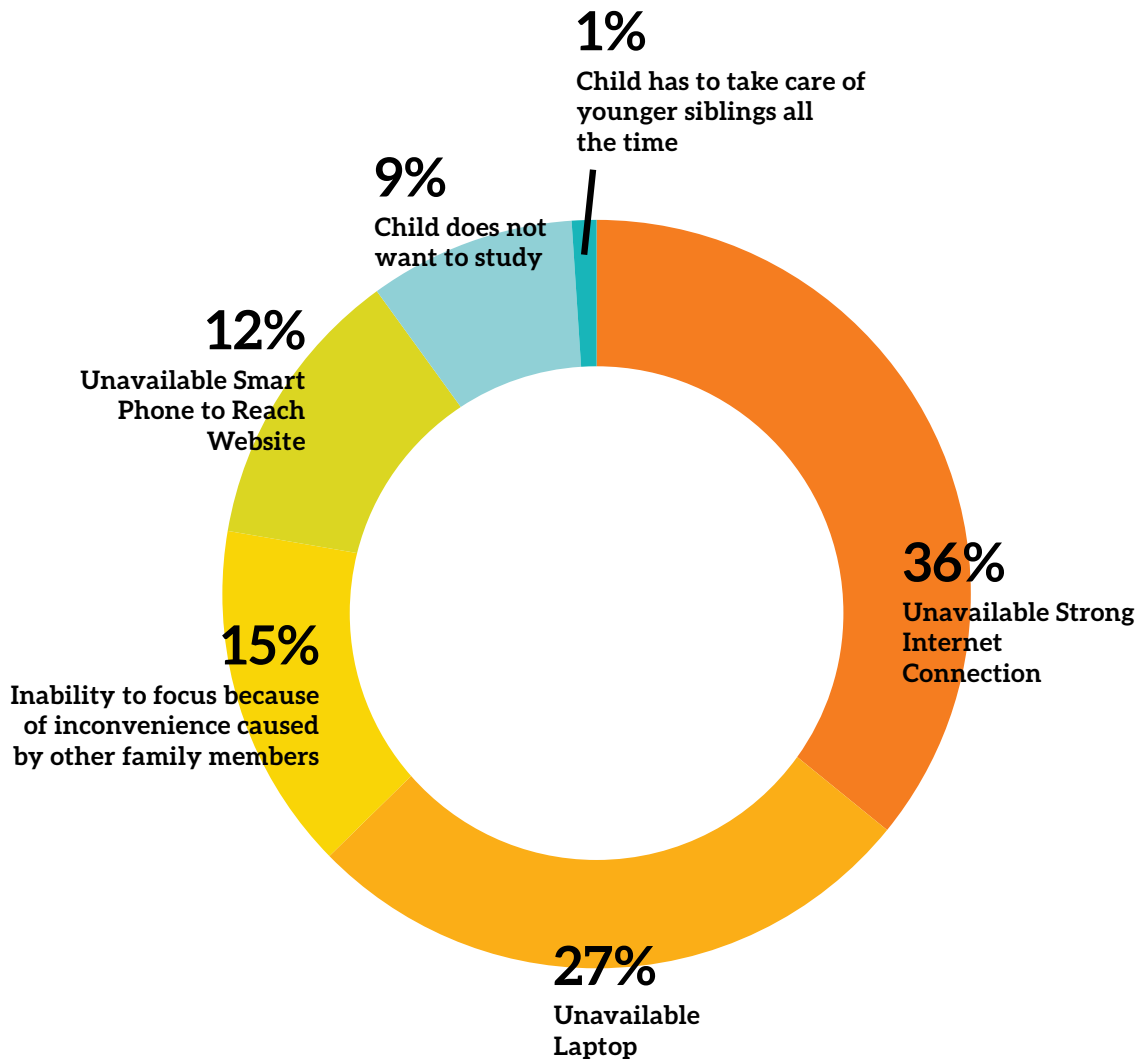


Figure 21:
Challenges with access
to educational platforms
for households in urban
areas¹⁰⁸



¹⁰⁸ Source: Care International, 'Impact of COVID 19 on Vulnerable Populations in Jordan Urban Areas and Azraq Camp,' April 2020, <<https://data2.unhcr.org/en/documents/details/75868>>.

It is thus evident that **the shift towards digital learning has emphasized the digital gap for students from poorer households** and has also been challenging for those vulnerable students belonging to large households with many school-aged children.¹⁰⁹ Both the Darsak Platform and the broadcasting TV channel have provided excellent Ed-tech solutions generally, but not ones that suited all segments of society. Recognising this problem, the MOE announced in August a JD 57million five-year fund towards purchasing computers. JD 15 million in the first year are directed towards the purchase of computers for students from poor households to enable them to continue their learning throughout the pandemic. Once the pandemic is over, these computers will be returned to the Ministry to contribute towards building computer labs in public schools.¹¹⁰

2. Another challenge associated with the digital gap for students from poorer households is the **long-term impact on educational attainment**.¹¹¹ International estimates have indicated that because of school closure and patchy or limited access to digital learning, **children could potentially lose more than a year's worth of learning**, since they will be behind the curriculum when schools reopen, and will **continue to fall further behind as time goes on**.¹¹² This is especially relevant to girls, as international literature suggests that girls' education took a backseat during the pandemic as their brothers' learning was prioritised and girls were faced with extra chores and

responsibilities in the care of their siblings.¹¹³

3. With the closure of the Day Care Centres for persons with disabilities which previously provided for their education, and with the unsuitability of shifting to digital education for children with certain disabilities, **many children with disabilities had their education fully halted as a result of the pandemic**.
4. With the economic constraints created by COVID-19 on all segments of society, an estimated 40,000 students will switch from private schools to public ones in this scholastic year.¹¹⁴ Of greater concern is the fact that **many households might now push their children towards dropping out of school to start working** and earning an income. While there is no estimate of the increase in child labour in Jordan as a result of the pandemic, global estimates indicate that up to 9.7 million children will drop out of school due to economic hardship caused by COVID-19.¹¹⁵
5. As for higher education, **the challenges of providing online learning are associated with the lack of technological infrastructure within universities**, as their existing servers would not have been able to withstand the added load of online classes. Other obstacles to the effectiveness of remote learning at the tertiary level were associated with the large number of courses provided, and the requirement for lab work.¹¹⁶

109. 'Distance Learning: No Consolation for the Poor', Al-Ghad, 2 June 2020, <<https://alghad.com/التعليم-عن-بعد-لا-عزاء-للفقراء>>.

110. 'The Government Purchasing Computers Gradually and Delivering them for Free to Poor Students', Ammon News, 12 August 2020, <www.ammonnews.net/article/556490>.

111. United Nations Children's Fund, 'UNICEF and the COVID-19 Education Response for Jordan: One Month On', UNICEF, April 2020, <<https://reliefweb.int/sites/reliefweb.int/files/resources/76399.pdf>>.

112. Kaffenberger, Michelle, 'Modeling the Long-Run Learning Impact of COVID-19 Learning Shock: Actions to (more than) mitigate loss', RISE Insight, 4 June 2020, <<https://riseprogramme.org/publications/modeling-long-run-learning-impact-covid-19-learning-shock-actions-more-mitigate-loss>>.

113. United States Agency for International Development, 'Delivering Distance Learning in Emergencies: A Review of Evidence and Best Practice', USAID, 24 April 2020, <www.edu-links.org/sites/default/files/media/file/DELIVERING_DISTANCE_LEARNING_IN_EMERGENCIES.pdf>.

114. 'Predictions of the Movement of 40,000 Private School Students to Public Ones', JFRA News, 20 August 2020, <www.jfranews.com.jo/more-241483-20-توقعات-بانققال-أكثر-40000-طالب-من-المدارس-الخاصة-إلى-الحكومية-في-العاصمة-والزرقاء-واريد>.

115. Warren, E. and H. Wagner, 'Save Our Education: Protect Every Child's Right to Learn in the COVID-19 Response and Recovery', Save the Children, London, 2020, <https://resourcecentre.savethechildren.net/node/17871/pdf/save_our_education_0.pdf>.

116. Al-Qudah, Mohamed Sharaf, 'Distance Learning ... Jordan's Experience' Al-Mugtama, 4 August 2020, <<https://mugtama.com/week-issue/item/109006-2020-08-04-10-56-09.html>>.

Protection Services

Institutional arrangements

MOSD runs public and oversees private shelters and care centres across the Kingdom, which include care centres for persons with disabilities, care centres for elderly, centres for juvenile delinquents, care centres for children without family care, and finally care centres for victims of domestic abuse.

COVID-19 measures and shock-responsiveness

The Ministry's earliest measures in response to COVID-19, was to introduce the 'Readiness Plan for the Continuation of MOSD's Operations Throughout the COVID-19 Crisis.' The plan lists the health and safety measures to be implemented within MOSD shelters and care centres so that they continue to operate through the development of different guidelines. This included halting visitation rights in order to protect those within from contacting the virus, and routinely providing hygiene kits and the necessary food provisions.¹¹⁷ The Ministry also organized routine video calls between family members and those in its shelters.¹¹⁸ Moreover, the MOSD ensured that all **Family Protection Units within the Public Security Department continue their operation** during lockdown.¹¹⁹ To ensure outreach to victims of domestic abuse, the Jordan National Commission for Women published a list of hotlines belonging to charities and the Family Protection Unit by governorate.¹²⁰

Challenges

1. International literature on the effects of pandemics and infectious disease outbreaks has previously indicated the additional challenges

they place on women¹²¹ and children.¹²² It thus comes as no surprise that the increase in family interaction due to lockdown has had both positive and negative effects within Jordanian society. A notable negative consequence of lockdown has been the increase in domestic violence and abuse against women and children, and an increase in housework for girls. The Public Security Directorate's Family Protection Department announced a 33 per cent increase in domestic abuse within the first month of lockdown.¹²³ Similarly, UNFPA's assessment of the impacts of COVID-19 on women and girls showed that 69 per cent of respondents reported an increase in the prevalence of domestic violence, namely emotional and physical abuse by an intimate partner.¹²⁴ The report indicates that help-seeking behaviours have been reduced as the restrictions on movement are an "added obstacle" and the social and structural barriers to seeking help intensified.¹²⁵ Furthermore, the constant presence of other members of the family within the household limited women's ability to contact hotlines and seek over-the-phone help against violence.¹²⁶

2. The application of the Defence Law No. 13 (1992) had made it unclear which entity is currently responsible for managing street beggars, when the responsibility was previously that of the MOSD. This is particularly important as the number of beggars could increase due to the economic situation. More problems may result from the fact that many move around without the appropriate health protective equipment.

¹¹⁷ Jordanian Ministry of Social Development, 'Readiness Plan for the Continuation of MOSD's Operations Throughout the COVID-19 Crisis,' MOSD, 2020 (Unpublished).

¹¹⁸ 'Video calls between beneficiaries in shelters and their guardians,' Al-Mamlaka, 8 April 2020, <www.almamlakatv.com/news/-37198>.

¹¹⁹ 'Care Centres and Family Protection Unit Centres Working As Usual,' Al-Mamlaka, 22 March 2020, <www.almamlakatv.com/news/-37198>.

¹²⁰ Jordanian National Commission for Women, Facebook post, 31 March 2020, <www.facebook.com/women.jo/photos/pcb.2765639606805977/2765638633472741/?type=3&theater>.

¹²¹ O'Brien, M. and X. Tolosa, "The effect of the 2014 West Africa Ebola virus disease epidemic on multi-level violence against women," International Journal of Human Rights in Healthcare, vol. 9(3), August 2016, pp. 151–160, <https://www.researchgate.net/publication/306902936_The_effect_of_the_2014_West_Africa_Ebola_virus_disease_epidemic_on_multi-level_violence_against_women>.

¹²² Peterman et al., 'Pandemics and Violence Against Women and Children,' Centre for Global Development, 1 April 2020, <www.cgdev.org/publication/pandemics-and-violence-against-women-and-children>.

¹²³ Sisterhood is Global Institute Jordan, 'Tadamon publishes the results of a policy paper on 'Protection Women and Girls from Gender Based Violence Through the COVID-19 Pandemic,' SIGI Jordan, 2 September 2020, <www.sigi-jordan.org/?p=8864>.

¹²⁴ Anderson, Kristine, 'Daring to Ask, Listen and Act: A Snapshot of the Impacts of COVID-19 on Women and Girls' Rights and Sexual and Reproductive Health,' United Nations Population Fund, Jordan, April 2020, p. 4, <https://jordan.unfpa.org/sites/default/files/resource-pdf/20200511_Daring_to_ask_Rapid_Assessment_Report_FINAL.pdf>.

¹²⁵ Ibid., p. 4, 43.

¹²⁶ Ibid., p. 45.

Social Insurance

Institutional arrangement

The Ministry of Labour is mandated to protect workers' rights, and the SSC provides workers in the private and public sector with various types of insurance including old-age, disability, and life insurance, work injury insurance, maternity insurance and unemployment insurance.

COVID-19 measures and priority groups

Jordan has taken many of measures to protect **formal as well as informal workers** and ensure they receive adequate compensation through the SSC, with 5 out of the 15 Defence Orders issued since the start of the pandemic aimed to address this issue. A summary of the orders and the benefits they offer is shown in Figure 22.

Figure 22:
**Summary of
 Defence Order
 programmes related
 to social insurance
 and labour rights**

NO. 1

18.3.20

Provides private sector entities with the option to suspend old-age insurance for three months, starting 1 March, which entails:

- Reducing social security subscription for entities from 21.75% to 5.25% (Employer's contribution has been reduced from 14.25% to 4.25% and employee's contribution has been reduced from 7.5% to 1% ([KPMG, 2020](#))).

NO. 6

8.4.20

- Prohibits terminating employees' contracts as long as the Defence Law remains active.
- Regulates salaries of full- and part-time remote workers.
- Permits businesses to 1) reduce workers' salaries by 50% if the business cannot operate during lockdown, if it is part of the most affected sectors, or if the workers lives/ works in an area that has been quarantined 2) freeze operations and not pay workers' salaries 3) continue operations and reduce workers' salaries by 30% for 3 months.
- Businesses must: 1) apply to a Ministry of Labour Platform and receive approval from the Ministry and their employees, 2) apply to the SSC or direct their employees to apply themselves to receive compensation.

NO. 9

16.4.20

- Announces wage support programmes within SSC.
- **Tadamon 1** is for employees at companies that had to reduce wages by 50%. Employees receive an unemployment allowance consisting of 50% of their salaries for three months, in amounts between JD 165–JD 500.
- **Tadamon 2** targets the uninsured, businesses not registered with the SSC, and those whose contributions lasted for less than a year. Employees receive an unemployment allowance of JD150 per month for three months.
- **Musaned 1** provides unemployment insurance for insured employees who have stopped working due to COVID-19. Employees receive unemployment insurance consisting of 50% of their salary in amounts between JD 150 –JD 350 for three months.
- **Musaned 2** allows Jordanian/non-Jordanian SSC members to retrieve a maximum JD 450 from their unemployment insurance savings to be received in three monthly payments.
- **Musaned 3** allows Jordanian/non-Jordanian SSC members and voluntary members with income less than 500JDs to spend a 5% advance on their insured income at a maximum of 450JDs paid across three months (UN, 2020).

Job & Livelihood Stability Measures

NO. 14

15.6.20

- Launches programme for workers.
- **Himayah** provides employees of businesses in the in the tourism and transportation sectors which are registered with the SSC, with 50% of their salary in amounts between JD 220–JD 400. This expires at the end of the year.
- **Tamkeen 1** reduces subscriptions from 21.75% to 13.5% for private sector workers.
- **Tamkeen 2** allows Jordanian/non-Jordanian SSC members in the public and private sector with income less than JD 700 a 5% advance payment on their assured income at a maximum of JD 200 to be paid at any one time (Al-Markab, 2020) (Al-Mamlaka, 2020) (Prime Ministry, 2020) (JERA News, 2020).

Economic Recovery Measures

NO. 15

9.8.20

- Provision of instalments, rescheduling of debts and exemptions on late payment interests. Due debts can be paid with 1% interest rates over 120 monthly installments ([Jordan Times, 2020](#)).
- Inclusion of public sector workers in Tamkeen 2 ([Al-Rai, 2020](#)).

Economic Recovery Measures

The most notable protective measure extended by **Defence Order No. 6** is a ban on the dismissal of employees during the duration of the crisis. Complaints of unfair dismissal or other violations of workers' rights can be made anonymously through the Ministry of Labour's online 'Hemayah' platform.¹²⁷ According to the UN's report on 'Social Protection Responses to COVID-19 in the MENA/Arab States Region,' **Jordan seems to be the only country in the region to prohibit dismissals as a measure to cope with COVID-19.**¹²⁸ Furthermore, while Defence Order No. 6 permitted salary deductions for employees, it also indicated that compensatory protective measures will be implemented, and these are stipulated in Defence Order No. 9. For example, under Defence Order No. 6, companies that opt to reduce workers' salaries by 30 per cent must

apply to Tadamon 1 on behalf of their employees, while employees at companies which have frozen operations for the duration of the crisis, must themselves apply through the SSC to benefit from the Musaned 1 programme. These measures indicate a complementarity between the issued Defence Orders, and the operation of an overall integrated support framework for social insurance. Social insurance measures have also benefitted non-Jordanians, such as Gazan refugees, non-Jordanian children of Jordanian mothers, and migrant workers. For example, Musaned 2 & 3 and Tamkeen 2 all cater for migrant workers. The SSC has provided benefits to almost 1 million workers in the regular and the informal sectors. Numbers of beneficiaries and budgets are summarised in Figure 23.¹²⁹

Figure 23:
Estimated
benefits provided
by the SSC to
protect workers
and support
businesses as of 14
August 2020

	Estimated JD 141 Million in assistance	Estimated 963,000 workers	Estimated 38,189 enterprises
Measure	Budget/ Finances	Number of Benefitting/ Affected Workers	Number of Benefitting Enterprises
Reduction of SSC contributions through Defence Order No. 1 ¹³⁰	Created JD 120 million in liquidity	474,000	17,000
Tadamon 1 & 2	35 million in assistance ¹³¹	106,000 ¹³²	11,000 ¹³³
Musaned 1, 2, 3	53 million in assistance ¹³⁴	306,000 ¹³⁵	Not applicable
Hemayah ¹³⁶	3 million in assistance	8500	846
Tamkeen 1 ¹³⁷	50 million in assistance	179,000	9173 ¹³⁸
Tamkeen 2 ¹³⁹		364,000	Not available
Exemptions through Defence Order No. 15 ¹⁴⁰	Not available	Not available	170

¹²⁷ <<https://hemayah.jo>>.

¹²⁸ United Nations, 'Social Protection Responses to the COVID-19 Crisis in the MENA/ Arab States Region,' Regional UN Issue-Based Coalition on Social Protection, July 2020, <<https://socialprotection.org/discover/publications/social-protection-responses-covid-19-crisis-mena-arab-states-region>>.

¹²⁹ Numbers are estimated based on available data and authors' calculations, potential duplication could not be verified at the time of writing 'Total estimated number of workers excludes the 474k affected by the reduction of SSC contributions': Jordan Prime Ministry, Facebook post, 11 August 2020, <www.facebook.com/151354084892458/posts/3651050238256141/?d=n>; and 60 Minutes, Jordan TV, 14 August 2020, <www.facebook.com/JrtvMedia/videos/627105654907136/UzpfSTQ0MDYxNzI1NjAwNzQ0MjozMjMMDMwMDIwNjk5NDcx>.

¹³⁰ Jordan Prime Ministry, Facebook post, 11 August 2020, <www.facebook.com/151354084892458/posts/3651050238256141/?d=n>.

¹³¹ Response of the Social Security Corporation During COVID-19: "https://bit.ly/3jSPOXJ", July Report.

¹³² Jordan Prime Ministry, Facebook post, 11 August 2020, <www.facebook.com/151354084892458/posts/3651050238256141/?d=n>.

¹³³ Ibid.

¹³⁴ 60 Minutes, Jordan TV, 14 August 2020, <www.facebook.com/JrtvMedia/videos/627105654907136/UzpfSTQ0MDYxNzI1NjAwNzQ0MjozMjMMDMwMDIwNjk5NDcx>.

¹³⁵ Jordan Prime Ministry, Facebook post, 11 August 2020, <www.facebook.com/151354084892458/posts/3651050238256141/?d=n>.

¹³⁶ 60 Minutes, Jordan TV, 14 August 2020, <www.facebook.com/JrtvMedia/videos/627105654907136/UzpfSTQ0MDYxNzI1NjAwNzQ0MjozMjMMDMwMDIwNjk5NDcx>.

¹³⁷ Ibid.

¹³⁸ Jordan Prime Ministry, Facebook post, 11 August 2020, <www.facebook.com/151354084892458/posts/3651050238256141/?d=n>.

¹³⁹ 60 Minutes, Jordan TV, 14 August 2020, <www.facebook.com/JrtvMedia/videos/627105654907136/UzpfSTQ0MDYxNzI1NjAwNzQ0MjozMjMMDMwMDIwNjk5NDcx>.

¹⁴⁰ Ibid.

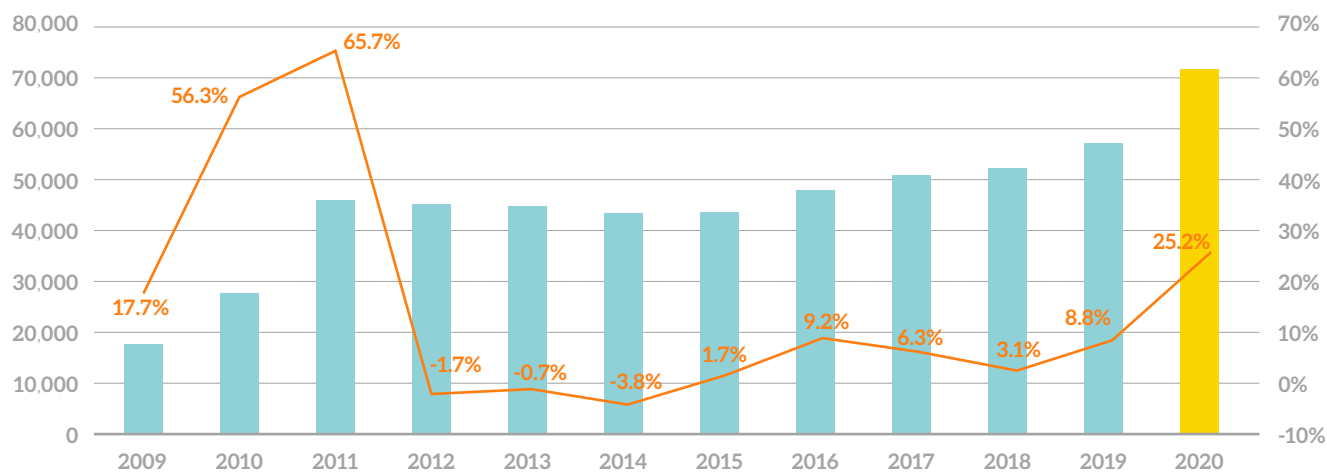


Figure 24:
Evolution of numbers of establishments registered with the SSC (2009-2020)

growth percentage ■
Number ■

In addition to providing protection for workers during the COVID crisis, one of the long-term aims of the SSC’s newly created programmes is also to **expand its coverage to include previously unregistered enterprises and individuals working in the informal economy** through retroactive registration. For example, a total number of 14,500 businesses registered to the SSC recently to benefit from the COVID-related programmes. This has contributed to a staggering 25.2 per cent growth in the number of establishments registered with the SSC since 2019.¹⁴¹ The number of workers and enterprises benefitting from Tadamon 2¹⁴² points towards the formalization of a large number of informal employees and enterprises. The SSC has responded to the crisis as a window of opportunity to formalize even more enterprises by launching the ‘Bader’ campaign in August 2020 which calls for retroactive registration and exempts entities from any fines previously applicable due to their unregistered status.

Challenges

1. One of the main challenges for the government’s social insurance responses is the **existence of multiple programmes that create confusion and uncertainty for individuals**. The average individual may find it difficult to decipher the legal and specialized terminology describing each of the SSC’s programmes and therefore be unable to determine whether or not she/he is eligible to benefit from the programmes. This difficulty in understanding the

SSC programmes led more than 35,000 individuals to mistakenly apply to the NAF’s informal wage worker programme. Once the NAF verified their data through the NUR and identified their eligibility instead for the SSC’s Musaned programme, the NAF transferred the names to the SSC. The SSC then contacted the individuals by SMS about their eligibility for Musaned.

2. The implemented programmes have had an impact on the liquidity position of the SSC. This could prove to be severely detrimental should the country be hit with another crisis right after, or at the same time as COVID.¹⁴³ Moreover, the SSC Investment Fund has experienced a decline in assets in 2020, due to the large sums of unemployment insurance, expected to exceed JD 80 million in 2020.¹⁴⁴
3. The long-term interests and benefits of employees may be negatively affected by the SSC programmes. The reduction in total subscriptions from Defence Order No. 1 will inevitably lengthen the period required to benefit from a retirement pension.
4. Finally, a very important challenge is the fact that the regulated reduction in workers’ wages through Defence Order No. 6 will depress income and inevitably deepen the economic recession and increase poverty rates.¹⁴⁵ The regulated reduction nonetheless ensured some level of income for workers that might otherwise have been dismissed from their posts at the onset of the pandemic.

¹⁴¹ Social Security Corporation Facebook Post. (19 August 2020). https://www.facebook.com/JordanSSC/posts/3241175199284953?__tn__=K-R
¹⁴² 14,000 workers and 3000 businesses benefitted from Tadamon 2 as published back on the 23rd of July ‘Social Security Corporation: 560 thousand beneficiaries from the social insurance programmes during COVID-19 and a campaign for regulating early retirement’ Hala News. (23 July 2020) – http://www.hala.jo/2020/07/23/%d8%a7%d9%84%d8%b1%d8%ad%d8%a7%d8%ad%d9%84%d8%a9-560-%d8%a3%d9%84%d9%81-%d9%85%d8%b3%d8%aa%d9%81%d9%8a%d8%af-%d9%85%d9%86-%d8%a8%d8-%b1%d8%a7%d9%85%d8%ac-%d8%a7%d9%84%d8%b6%d9%85%d8%a7%d9%86-%d8%ae/#.XxlE1q2_fpA.whatsapp
¹⁴³ Al-Khatatba, Mahmoud, ‘Depletion of Social Security Funds’, Al-Ghad, 11 August 2020, <<https://alghad.com/استنزاف-صندوق-التأمين-والادوات>>.
¹⁴⁴ Abbassi, Jawad Jalal, ‘Results of the Social Security Investment Fund and Evidence for the Reduction’, Al-Ghad, 4 August 2020, <<https://alghad.com/نتائج-صندوق-استثمار-العمالة-والادوات>>.
¹⁴⁵ Al-Nimri, Nadine, ‘Experts: the duration of the period with reduced wages deepens the economic depression’, Al-Ghad, 1 September 2020, <<https://alghad.com/خبراء-طول-المد-تخفيض-الاجور-يعمق-حالة-ال>>.

Lessons Learned, Priorities and Recommendations

The analysis above has shown that the social protection system in Jordan has the necessary infrastructure to rapidly respond to crises. Nonetheless, there remain a few key takeaways that should be considered for Jordan's next encounter with a shock as large and pervasive as the COVID-19 pandemic.

Social Assistance (Dignity)

Lessons Learned

- **Cash assistance over in-kind.** Cash assistance works better in crisis situations where the economy is affected, as it contributes to spurring growth and provides beneficiaries with flexibility. It is also more efficient given the cost and logistical arrangements associated with storage and delivery.
- **Better coordination.** The various cash and in-kind assistance programmes implemented by the members of the SPRC indicates that there is still a need for further coordination and possible integration. The discrepancy between the values of food parcels made available by participating entities from the benchmark set by the SPRC is testament to the need for coordinated efforts to achieve better results. More coordination between Zakat and the NUR database is essential. More effective charity and CSO engagement should also be achieved by aligning their work with national targets and efforts.
- **Improved transparency.** The SPRC's interactive PowerBI dashboard was a great tool to monitor the delivery of assistance to beneficiaries across the Kingdom by the various participating entities. Nevertheless, the routine publication of some or all of the data within the Dashboard would have improved transparency and possibly enhanced positive public

perception surrounding the social assistance response by the Government during COVID.

Priorities and Recommendations

- **Introducing public works programmes for working age poor.** With the recent spike in the number of local cases and the threat of lockdown in the foreseeable future, great consideration needs to be given to the future of the daily wage worker assistance programme. As no announcement has yet been made on whether or not the programme will be extended, a priority recommendation would be to include some of the able informal workers in a large-scale public works programme. In that way, assistance can continue to be given to the workers who will be struggling to find odd jobs to do, given the downturn in the economy. The general public would also benefit from the completed public good provided through the project. The literature on shock-responsive social protection indicates the value of active labour market policies in the form of large-scale and long-term public works programmes in contributing to economic recovery and resilience building.¹⁴⁶ A few countries, such as Pakistan¹⁴⁷ and Palestine,¹⁴⁸ have already started shifting their COVID-19 response measures towards contributory assistance programmes through public works programmes.

¹⁴⁶ United Nations Children's Fund, 'Programme Guidance: Strengthening Shock Responsive Social Protection Systems,' UNICEF, December 2019, <www.unicef.org/media/63846/file>.

¹⁴⁷ Khan, Rina Saeed, 'COVID-19: Pakistan's green stimulus scheme is a win-win for the environment and the unemployed' World Economic Forum, 30 April 2020, <www.weforum.org/agenda/2020/04/green-stimulus-pakistan-trees-coronavirus-covid10-environment-climate-change>.

¹⁴⁸ Barakat, Mahmoud, 'Coronavirus: World Bank to Grant \$30M to Palestine,' AA, 6 August 2020, <www.aa.com.tr/en/economy/coronavirus-world-bank-to-grant-30m-to-palestine/1933806>.

- **Creating a one-stop shop online portal for social protection linked to the NUR.** The purpose of the social protection portal would be to simplify applications to different assistance programmes. Individuals would plug in their

data and after a series of directed questions, the portal would automatically indicate which governmental or INGO programme she/he is eligible to benefit from.

Social Services (Empowerment)

Lessons learned

- **Distance learning does not work for the poorest or the disadvantaged** – especially not for vulnerable families with multiple school-aged children and limited access to smart devices or internet data and TV. Moreover, the capacity for distance learning at tertiary level is much less effective than at school level.
- **Lockdowns not only increase gender-based violence and violence against children, but also reduce victims' help-seeking behaviour** from family, friends, NGOs and government institutions.
- **Routine check-ups and access to regular medication have been disrupted by the lockdown.**
- **The option to digitising healthcare to mitigate the effects of the lockdown was disregarded and not funded by the Health Account within the Himmat Watan Fund.**
- **Women's access to sexual health and reproductive care has also been disrupted** with a reduction in antenatal care which has long-term negative impacts on the health and educational outcomes of the child born during or towards the end of a pandemic.¹⁴⁹

Priorities and Recommendations

Education

- **Investing in technology for vulnerable households.** Measures to provide computers / tablets, at least to the most disadvantaged students within poverty pockets, should have been initiated much earlier than August with Himmat Watan funds potentially available for partial or full funding of the scheme. A

nationwide evaluation of teachers', students', and parents' experiences with both Darsak and the broadcasting TV channels is necessary to identify what future steps the MOE should take. Furthermore, it is worthwhile investigating the effect of remote learning on educational performance by analysing Tawjihi grades and final year exams for all grades.

- **Planning remediation policies to make up for lost learning is essential,** especially for girls who faced more household chores and children with disabilities whose education was fully halted. This could be through additional after-school classes or shortened vacations. School performance could be assessed in order to determine which schools and areas need the most remedial programmes. Countries such as Afghanistan, Kenya and Benin are already planning their student assessments in order to determine the needs for remediation.¹⁵⁰
- **Implementing school drop-out prevention interventions.** This would entail working closely with the Ministry of Labour to identify child labourers, engaging teachers and community leaders to discourage the practice, and implementing a comprehensive approach to assess the family's needs and situation to ascertain its eligibility for any assistance programmes.
- **Investing in the digital infrastructure of Jordanian universities.** This could be done by strengthening servers and implementing lecture recording services.

Protection Services

- **Shelters and NGOs responsible for the care of victims of domestic abuse and gender-**

¹⁴⁹ Literature on in-vitro children during the Spanish flu has shown that their long-term life outcomes, including socio-economic status, are worse than other generations. See: Almond, Douglas, 'Is the 1918 Influenza Pandemic Over? Long-Term Effects of In Utero Influenza Exposure in the Post-1940 U.S. Population,' *Journal of Political Economy*, vol. 114, 2006, <www.journals.uchicago.edu/doi/full/10.1086/507154>.

¹⁵⁰ Nugroho, D., C. Pasquini, N. Reuge and D. Amaro, 'COVID-19: How are Countries Preparing to Mitigate the Learning Loss as Schools Reopen?' UNICEF-Innocenti Research Brief, 2020, <www.unicef-irc.org/publications/pdf/COVID-19-How-are-Countries-Preparing-to-Mitigate-the-Learning-Loss-as-Schools-Reopen.pdf>.

based violence should be regarded as front-line response providers, and should be given the necessary permits and exemptions to operate fully as they provide life and death services in some situations. Technological solutions as well as better data on violence against women may improve the response.¹⁵¹

- **The role of NGOs as partners to the MOSD in delivering protective services needs to be strengthened through an NGO accreditation and categorisation scheme.** The scheme would score NGOs according to their competencies and classify them according to set criteria and their areas of expertise. This would enable the Ministry to promptly choose high-scoring NGOs as partners in crisis-response when needed, and would create an incentive for NGOs to improve performance overall. This is particularly important for responding to gender-based violence and violence against children.
- **The entity responsible for dealing with street begging should be clearly identified and confirmed.**

Health

- **Investment should be made in order to shift towards tele-health** and start providing health services remotely, which would limit the disruptions to healthcare and medication provision that Jordanians experienced during the lockdown. Many countries such as China,¹⁵² the USA and Germany¹⁵³ have shifted to

digitising healthcare service delivery during the pandemic with successful results. China, for example, developed an 'Internet + Health Strategy' which stipulated the establishment of 'online prescriptions' within the national health insurance scheme to enable 'no-face' drug purchase services including innovative distribution methods.¹⁵⁴

- **Better health data can improve the health sector's responsiveness during crises.** For example, an electronic medical profile for individuals, especially the elderly, people with disabilities or those with a terminal illness, can be used to ensure medication is provided and necessary medical care can continuously be accessed even during strict lockdown measures.
- **Given the spike in fertility during the pandemic, it is of paramount importance to invest in primary healthcare facilities** and to ensure that quality antenatal and maternal care services are provided.
- **Funding should go towards providing universal access to health insurance,** as the reduced income and lack of savings caused by the pandemic will mean that families are less able to afford the healthcare services that they might need in the future.
- **Focus should be on providing mental-health services to improve wellbeing,** especially for vulnerable groups such as the elderly, people with disabilities, and those in shelters.

¹⁵¹ Sisterhood is Global Institute Jordan, 'Tadamon publishes the results of a policy paper on 'Protection Women and Girls from Gender Based Violence Through the COVID-19 Pandemic,' SIGI Jordan, 2 September 2020, <<https://www.sigi-jordan.org/?p=8864>>.

¹⁵² World Health Organization, 'COVID-19 and Digital Health: What Can Digital Health Offer for COVID-19?' 10 April 2020, <www.who.int/china/news/feature-stories/detail/covid-19-and-digital-health-what-can-digital-health-offer-for-covid-19>.

¹⁵³ Gerke, Stern and Minssen, 'Germany's Digital Health Reforms in the COVID-19 Era: lessons and opportunities for other countries,' npj Digital Medicine, 10 July 2020, <www.nature.com/articles/s41746-020-0306-7>.

¹⁵⁴ Chinese National Healthcare Security Administration, 'National Medical Insurance Administration – Guiding Opinions on Promoting the Development of 'Internet Plus' Medical Insurance Services During the Period of Prevention and Control of COVID,' NHSA, 2 March 2020, <www.nhsa.gov.cn/art/2020/3/2/art_37_2750.html>.

Social Insurance (Opportunity)

Lessons learned

- The SSC has been sufficiently adaptable to quickly respond to crises and the needs of the population, especially in its use of maternity fund revenues to finance the delivery of in-kind assistance (mostly for its beneficiaries receiving pensions below a certain threshold), and tapping into the unemployment insurance fund to provide benefits. This constitutes a tried and tested source of potential revenue for assistance programmes during future crises should they arise.
- Many programmes with different eligibility criteria are difficult for the average person to understand and access, thus many people either do not apply or they apply to the wrong programme, as shown by the 35,000 workers who mistakenly applied to the NAF, but ended up benefitting from the SSC.
- Social insurance schemes such as the provision of unemployment benefits are regarded as 'automatic stabilisers'¹⁵⁵ but not long-term measures that could contribute to economic recovery.

Priorities and Recommendations

- Safeguard SSC funds and liquidity position, and ensure that introduced shock-responsive programmes do not deplete large amounts from the fund.
- Work on integrating the SSC into the Social Protection online portal in order to make the variety of SSC programmes more understandable to the average worker. The portal could guide the worker to the most appropriate SSC programme from which she/he can benefit, by asking a set of questions to determine eligibility.
- Use the experience of the pandemic to continue increasing the number of SSC subscribers, by incentivizing informal workers through holding participatory workshops to jointly identify solutions for easier and better inclusion of informal workers and establishments in the SSC. Another measure is to design different subscription packages with benefits that correspond to the size of the workers' contributions. (For example, benefitting from unemployment insurance requires a 1.5 per cent contribution only, while benefitting from unemployment, injury and maternity insurance requires a 4.25 per cent contribution).

¹⁵⁵ United Nations Children's Fund, 'Programme Guidance: Strengthening Shock Responsive Social Protection Systems,' UNICEF, December 2019, <www.unicef.org/media/63846/file>.

LIST OF APPENDICES

Annex 1 – Social Protection Strategy's main objectives & identified challenges¹⁵⁶

Opportunity

Decent Work & Social Security

Challenges

68 per cent of men from the poorest decile are working. Women, by contrast, have very low employment rates. **Half of poor workers work in the informal sector**, with the average salary of working persons from the poorest decile averaging JD 241 / month. Training and micro-lending programmes have not provided long-term benefits in terms of employment or increases in income.

Directions

1. Increase work-related protection.
2. Expand employment opportunities, accessibility and the quality of jobs.
3. Reduce worker preference for public over private sector employment. increase efficiency of government spending on labour programmes.

Empowerment

Social Services

Challenges

15.7 per cent of the Jordanian population are below the poverty line. The NAF currently has too many programmes, which may cause confusion and lead to missed opportunities. The Zakat Fund lacks electronic links to its committees in the field, nor does it have harmonised and verifiable eligibility criteria and thus its transparency is limited. Availability of energy and water subsidies is not very clear or visible.

Directions

1. Improve social assistance programmes coordinated by the NAF and Zakat Fund to ensure effective performance and efficient spending.
2. The council of ministers develops a plan to improve poverty targeting of social assistance spending.
3. The MOE assesses and modified the existing school feeding programme.

Dignity

Social Assistance

Challenges

Young children in poor houses are less likely to access early childhood education. Quality of education is particularly low in poor and remote areas, especially for boys. Primary levels of healthcare service provision are not emphasized as much as secondary and tertiary levels. A quarter of poor Jordanians are not covered by health insurance. A profusion of similar programmes results in inefficiencies, confusion about benefit entitlements, and medical fee structure. While moving towards a family and community care approach, based on customised support from social workers, Jordan still relies on traditional institutional methods of care that isolate marginalised groups (the elderly, PWDs, etc.).

Directions

1. Ensure equitable educational services for all through the MOE.
2. Align the education system to the labour market.
3. Reach towards comprehensive and equitable health insurance.
4. Improve primary healthcare services.
5. MOSD ensures affordable social care and protection programmes.
6. Consolidate all housing-policy programmes under the framework of the Housing Urban Development Corporation.

Annex 2 – Comparison of MENA Social Protection Responses

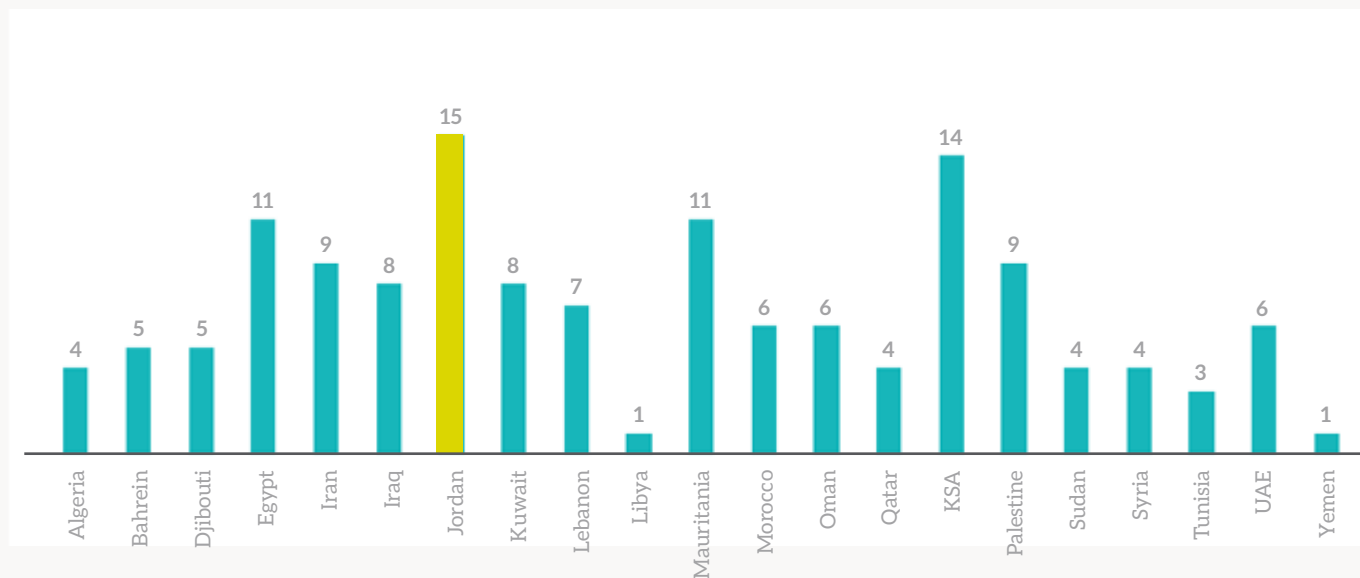


Figure 25:
Social Protection measures implemented by MENA governments per country as of 22 June 2020¹⁵⁷

However, given that the research was conducted in June 2020, it is important to note that for Jordan, and possibly other countries as well, new measures have been implemented in the meantime.¹⁵⁸

¹⁵⁷ Adapted from <<https://socialprotection.org/discover/publications/social-protection-responses-covid-19-crisis-mena-arab-states-region>>.

¹⁵⁸ The report does not include the measures taken under Defence Order Nos. 14 & 15 as these were issued after the research period for the report was concluded.

Annex 3 – Announcement and implementation dates of informal workers assistance programmes

Country	Programme Name	Date of Announcement	Date of First Payment	Wait Period
Jordan	Daily Wage Workers Support Programme	15.4.2020 ¹⁵⁹	24.4.2020 ¹⁶⁰	9 days
Egypt	Daily Wage Workers Support Programme	17.3.2020 ¹⁶¹	13.4.2020 ¹⁶²	27 days
Morocco	Informal Sector Assistance Programme	8.4.2020 ¹⁶³	23.4.2020 ¹⁶⁴	15 days
Syria	Unemployment Allowance for Informal Workers Programme	30.3.2020 ¹⁶⁵	2.6.2020 ¹⁶⁶	64 days
Tunisia	Exceptional Assistance for Vulnerable & Low-income Groups Programme	21.3.2020 ¹⁶⁷	2.4.2020 ¹⁶⁸	12 days
Palestine	Affected Worker Support Programme	20.4.2020 ¹⁶⁹	17.5.2020 ¹⁷⁰	12 days
Average Waiting Period Between Programme Announcement & Date of First Payment				25.6 days

Given their volatile situations, it is difficult to compare Palestine and Syria with the rest of countries above. In addition, further data validation might be required given this analysis is based on desk review and data made available Online.

159. <www.almamlakatv.com/news/37546> إعلان برنامج حكومي لدعم عمال المياومة اليوم.

160. <www.alqalahnews.net/more-248344-1> تمويل -الدفعة الأولى من الدعم التقدي الحكومي -ل-٤٦ الف أسرة من عمال المياومة -ودفعه اخرى في الطريق.

161. <www.manpower.gov.eg/news.html>.

162. <www.elmostaqbal.com/375516/2020/04/12/> الحكومة تعلن آليات صرف مساعدات العمال.

163. <www.almaghribtoday.net/314/034057-1> الحكومة المغربية تقر صرف إعانات نقدية للمشتغلين في القطاع غير المهيكل.

164. <<https://assabah.ma/465136.html>>.

165. <<https://b2b-sy.com/news/1033348378>>.

166. <www.pministry.gov.sy/contents/16296/> الشؤون الاجتماعية والعمل تعلن أسماء الدفعة الثانية من مستفيدي بدل التعطل.

167. <<https://ultratunisia.ultrasawt.com/>> أبرز قرارات رئاسة الحكومة لمواجهة مخلفات انتشار فيروس كورونا الترتيبات لسياسة الأجر.

168. <www.social.gov.tn/index.php?id=7&tx_ttnews%5btt_news%5d=6982&tx_ttnews%5bbackPid%5d=79&cHash=78a4a08cc4d1032e60355b2068e77fad>.

169. <<https://samaneews.ps/ar/post/414408/>> رام الله إطلاق برنامج لدعم العمال المتضررين من كورونا في السوق المحلية.

170. <<https://ramallah.news/post/155637/>> صرف ٧٠٠ شيقل لحوالي ٤٠ الف عامل فلسطيني.

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