

From Protection to Transformation: Understanding the Landscape of Formal Social Protection in Jordan

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FROM PROTECTION TO TRANSFORMATION: UNDERSTANDING THE LANDSCAPE OF FORMAL SOCIAL PROTECTION IN JORDAN¹

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Abstract

This paper provides a broad overview of the formal contributory and non-contributory programs provided formally by the Jordanian Government. The paper utilizes the Social Risk Management framework and the concept of Transformative Social protection to examine existing programs and reflect on social protection policy. Contextualized to the experience of Jordan and its socio-economic realities, the paper presents a comprehensive gap analysis which stems from the mapping of social protection programs. The paper argues that the way forward for social protection policy and programming in Jordan should focus on recognizing and building upon the work that has been already done (especially the National Strategy for Social Protection), future roadmaps and plans of implementation processes and procedures must be coupled with clear monitoring and evaluation mechanisms to ensure their implementation. Additionally, the paper argues that international assistance should take the form of sustainable technical assistance, fiscal training and support, as well as inter-agency coordination to ensure a holistic approach based on a national Jordanian vision through a joint focus on policy and programs.

JEL Classifications: H53, H55, I38, Z18.

Keywords: Social protection, social risk management, Jordan

ملخص

تقدم هذه الورقة البحثية لمحة عامة واسعة عن البرامج الرسمية بالاشتراكات وغير الاشتراكات التي تقدمها الحكومة الأردنية رسمياً. تستخدم الورقة إطار إدارة المخاطر الاجتماعية ومفهوم الحماية الاجتماعية التحويلية لدراسة البرامج الحالية والتفكير في سياسة الحماية الاجتماعية. وبوضعها في سياق تجربة الأردن وواقعه الاجتماعي والاقتصادي، تقدم الورقة تحليلاً شاملاً للفجوات ينبع من رسم خرائط برامج الحماية الاجتماعية. حيث تجادل هذا الورقة البحثية بأن الطريق إلى الأمام لسياسة وبرامج الحماية الاجتماعية في الأردن يجب أن يركز على الإقرار بالعمل الذي تم إنجازه بالفعل (وخاصة الاستراتيجية الوطنية للحماية الاجتماعية) والبناء عليه، ويجب أن تقتن خرائط الطريق وخطط العمل وإجراءات التنفيذ المستقبلية بآليات واضحة للرصد والتقييم لضمان تنفيذها. بالإضافة إلى ذلك، تجادل الورقة بأن المساعدة الدولية يجب أن تأخذ شكل المساعدة الفنية المستدامة، والتدريب والدعم الماليين، فضلاً عن التنسيق بين الوكالات لضمان اتباع نهج شامل يستند إلى رؤية أردنية وطنية من خلال التركيز المشترك على السياسات والبرامج.

Introduction

Social protection has gained momentum in recent years and became incorporated into international documents and agendas which culminated by its inclusion explicitly as Sustainable Development Goal (SDG) 1.3 to “*implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable*”, and implicitly as a key instrument for the achievement of SDG1 (eradication of income poverty) and SDG10 (reduction of income inequality) and is crucial for the achievement of SDGs2-6 (ending hunger, healthy lives, education, gender equality, access to water).

In 2019, Jordan assured its commitment to social protection, through the adoption of the *Jordan National Social Protection Strategy 2019 – 2025*, which was structured around three pillars: 1) Decent work and social security; 2) Social Assistance; and 3) Social Services. The strategy articulated the government’s ambition to break the inter-generational cycle of poverty and to provide a “social protection floor” in the context of the country’s vision for a state of solidarity, production and justice (MoSD, 2019).

This paper examines the topic of social protection in Jordan, and defines social protection as “the set of policies, programs and schemes (contributory and noncontributory) designed to reduce and prevent poverty and vulnerability throughout the life cycle, including benefits for children and families, maternity, unemployment, employment injury, sickness, old age, disability, survivors, as well as health protection” (García & Gruat, 2003). The scope and rationale of social protection policies and programs is quite extensive, and highly contextual. In high income countries, social protection has traditionally been concerned with temporary or foreseeable income shortfalls and transitory experiences of poverty in otherwise relatively stable life trajectories and acceptable living conditions. While in most low-income countries and many middle-income countries, social protection has emerged as a policy framework for addressing poverty and vulnerability (UNRSID, 2010). However, it is necessary to highlight that there is no best solution or “one-size-fits-all” formula for what a social protection policy means for all countries. Each country has different needs, development objectives and the fiscal capacity to achieve them and will choose a different set of policies. In the Jordanian context, while social protection provisions have been increasing over time, considering the macroeconomic challenges, and the inarticulate social protection policy focus, these provisions and the policy responses remain modest in achieving the intended results.

This paper aims to contribute to a better understanding of the social protection landscape in Jordan. It presents a broad overview of the contributory and non-contributory programs provided formally by the Jordanian Government, and further focuses on specific groups (Women, Persons with

Disability, refugees²) by highlighting their specific needs relating to social protection programs. Excluded from the overview are health provisions, subsidies, public services, labor market programs and the role of the National Zakat Fund as well as non-formal actors are excluded. While these elements are an essential part of the overall landscape, the focus of this paper is to examine more in-depth the aspects of social protection which are most closely related to wage income security and deterioration. The paper applies the Social Risk Management framework developed by Holzmann and Jørgensen (2001) and the concept of transformative social protection, extended by Devereux and Sabates-Wheeler (2004) to reflect on policy and examine existing programs.

The first section of the paper introduces a framework for analyzing social protection policy. It provides an overall discussion on the topic of social protection based on relevant literature, as well as a discussion on the social protection floor. This is followed by a contextualization of the social protection landscape in Jordan by looking at socio-economic conditions. Section three provides a brief historic account and overview of formal contributory and noncontributory social protection programs. The paper then presents a comprehensive gap analysis which stems from the thorough mapping of social protection programs, with a primary focus on both contributory and non-contributory programs offered by the Government of Jordan – highlighting programs under the Ministry of Social Development, National Aid Fund, and the Social Security Corporation. The paper concludes with a reflection section on the way forward for social protection policy in Jordan.

Section 1: A Social Protection Framework

While there is no one specific definition of social protection, there is an agreement among practitioners and scholars that social protection is a broader and more inclusive concept than social security (Bachelet & ILO, 2012; Shepherd, Marcus, & Barrientos, 2004). While some definitions focus on provisions, instruments and programs, others focus on a holistic view which includes policy and process.³ For the purposes of this paper, social protection is defined in line with the International Labour Organization, as a “the set of policies, programs and schemes (contributory and non-contributory) designed to reduce and prevent poverty and vulnerability in many areas throughout the life cycle, including benefits for children and families, maternity, unemployment, employment injury, sickness, old age, disability, survivors, as well as health protection.” (García & Gruat, 2003). Social protection systems in turn address protection in those areas through a mix of non-contributory schemes including social assistance" and contributory schemes (social

² While the authors recognise the vulnerability of migrant workers, they fall outside the scope of this study but in the analysed schemes they would only have access to residency-based schemes provided they engage in formal work.

³ For a comprehensive overview of definitions and concepts of social protection refer to the World social protection report 2017–19: Universal social protection to achieve the Sustainable Development Goals (ILO, World Social Protection Report 2017-19: Universal social protection to achieve the Sustainable Development Goals". Geneva: International Labour Organization. <https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wc_2017>).

insurance); non-contributory are further defined as ‘normally require no direct (financial) contribution from beneficiaries or their employers as a condition of entitlement to receive benefits’ (ILO, 2017).

Non-contributory schemes are made up of social assistance programs, and also include in kind-social care programs. Those schemes often target particularly vulnerable groups such as those who have lost the capacity to work due to old age and/or disability, or families that have lost their breadwinner or do not have one. It is important to point out that social assistance programs may be conditional or unconditional. A conditional social assistance transfer requires the recipient to meet certain behaviors (such as ensuring doctor visits, or school attendance) to receive the benefit⁴. As for the contributory schemes, the most common form of contributory scheme is of a statutory social insurance scheme which usually covers employees, in a number of countries also registered self-employed. In contributory schemes the level of contributions made by beneficiaries (and their employers) determine entitlement to benefits. Schemes are targeted either towards households or individuals and depending on the type of the shock that afflict those households and/or individuals, the nature of the needed assistance and transfers differ.

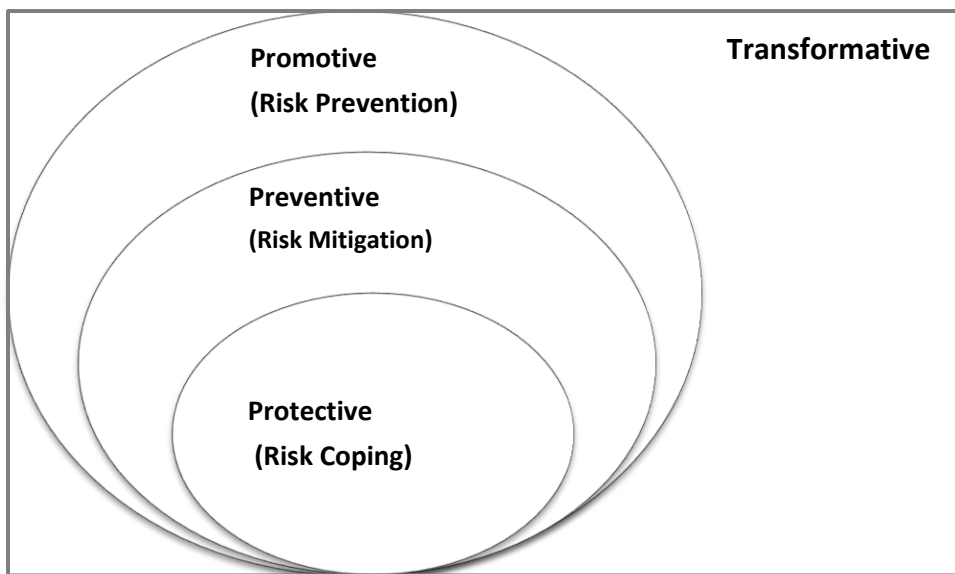
Considering a policy framework that goes beyond the functional definitions of social protection, could be very useful in framing our analytical thinking and evaluation of current instruments and programs and future policies and plans. In this regard, the Social Risk Management Framework (SRM) (Holzmann & Jørgensen, 2001) which was conceptualized by the World Bank, and further developed by Devereux and Sabates-Wheeler (2004) can provide a useful tool for analysis. Such a framework allows the examination of social protection beyond transfers to economically inactive or vulnerable groups, but rather as a right that can be extended to all of the population, which not only reduces poverty, but can also empower marginalized people and be socially transformative (Devereux & Sabates-Wheeler, 2004). The SRM framework focuses on the three main pillars: Protective, Preventive, Promotive (3Ps). These pillars entail measures which contribute to preventing, mitigating and coping with the different types of risks and shocks. By definition, the *protective measures* target the most vulnerable, marginalized and socially excluded, they are interventions intended to provide relief from deprivation including the interventions such emergency cash assistance. The *preventive measures* aim to mitigate shock and risks, and seek to avert deprivation once a shock has occurred, this could include risk pooling through insurance. The *promotive measures* aim to provide facilitation to pull people out of poverty or situations of excessive vulnerability, for example free medical check-ups.

An additional element was added to the framework by Devereux & Sabates-Wheeler (2004), namely, the *transformative measures* (see figure 1). Those measures focus on the chronically poor and their ability to exit from the poverty cycle (Devereux & Sabates-Wheeler, 2004). Ultimately

⁴ For me on this topic see (Schüring, 2010).

transformative measures pursue policies and long terms processes which correct social power imbalances and sustained inequalities. This could entail transformations in household livelihood strategies, for example, moving social protection from a dependency (charitable) mode into a modality enabling a transition into productive livelihoods, decent work and security of productive assets (Koehler, 2011).

Figure 1. The Comprehensive Framework of Social Protection interventions



Source: Based on (Devereux & Sabates-Wheeler, 2004; Holzmann & Jørgensen, 2001)

In Jordan specifically, social protection programs were historically structured as a by-product of a large public sector, wide-ranging price subsidies for food, energy and other production inputs, provisions of public education and health, which would also result in services of varying quality and coverage (Nimeh, 2013). Reliance on grants, gifts, and various forms of unstructured Government handouts allotted to various groups and on various occasions in what could be a structured but seemingly ad hoc way (Razzaz, 2015).

By applying the definition presented in the previous section, we ascertain that social protection is the set of policies, programs and schemes (contributory and non-contributory) designed to reduce and prevent poverty and vulnerability. In this paper we want to better gauge to what extent, existing programs achieve these goals. Our aim of introducing the SRM Framework is to classify the programs that we have mapped out (see Mapping below), thus providing us with a clearer indication of what is being targeted. By classifying the type of risk that the programs are addressing, we can assess the types of social risk which is covered by those programs, specifically:

- 1) Protective Measures – (Risk Coping) which have the specific objective of guaranteeing relief from deprivation,
- 2) Preventive Measures – (Risk Mitigation) which directly seek to avert

deprivation in various ways, 3) Promotive Measures – (Risk Prevention) which aim to enhance real incomes and capabilities. Additionally, the framework allows us to reflect on the extent to which the programs are transformative in and cycle breaking in nature and ultimately target social justice.

The understanding gained from this classification will help us in further expanding and building onto the existing national social protection agenda (discussed in section 3), and informing future discussion on the nature of a social contract which has a big impact on how social protection policies and programs evolve. While a discussion of the social contract in Jordan is beyond the scope of this paper, it is important to highlight that a social contract is a necessary element in the process of ensuring harmony and security in a society. The social contract impacts the design of social protection programs. For example, social contracts determine whether social protection systems will focus on universal versus targeted schemes, contributory versus subsidized schemes, or social insurance and solidarity versus individual accounts. In the Jordanian social protection strategy, discussions on the establishment of a “social protection floor” (JNSPS, 2019) are a clear indication of an implicit social contract that the government commits to.

It is important to note, that social protection floors are defined as nationally constructed sets of basic social security guarantees that should ensure as a minimum that, over the life cycle, all in need have access to essential health care and to basic income security which together secure effective access to goods and services defined as necessary at the national level. Thus, a national social protection floor for Jordan would uphold the government as the duty bearer and central responsible actor. This message was reinforced by the 2016 Arab Human Development report that Arab countries can achieve a significant leap forward in development, reinforce stability and secure such gains in a sustainable manner, if they urgently prioritize adopting policies (such as the establishment of social protection floors) that ensure the well-being, productivity, self-determination and good citizenship of their young population (UNDP, 2016).

Section 2: Contextualizing Social Protection in Jordan

In this section an overview of the socio-economic profile of Jordan is provided, with an emphasis on a few selected groups whose social protection needs are arguably more specific. This specificity is attributed to a lack of representation of their needs in the design and implementation of social protection policies. These include women, people with disabilities and refugees. This contextualization is necessary to inform our understanding of the evolution and current state of social protection programs which will be presented in section three. An underlying factor is that the approach to social and economic development has greatly influenced social protection outcomes and that different social groups experiences this differently. A crucial point here is that the so-called social contract, where the Government has been historically spending heavily on

subsidies and public employment thus solidifying its relation with citizens as the provider, has in recent years become unsustainable as this section will demonstrate.

The Socioeconomic Context

1. Economic Growth and per capita Incomes

During the period between 1983 (the oil boom), till 2019, the Jordanian economy increased at an annual real rate of 3.6 percent (total GDP). This period was coupled by a population increase at an annual rate of 3.7 percent, from 2.7 million to 10.1 million. With the combination of these increases, we observe an annual average decline in real per capita income of 0.1 percent.⁵

As can be seen in (Figure 2), in the period from 1992 (the landmark year after the arrival of returnees mainly from Kuwait) until 2019, real per capita income growth was positive only for 15 years, most of which are found between 1997 and 2008.⁶ During that period, almost all years with positive growth are found between 1997 and 2008 resulting in an increase in real per capita incomes by 40 percent during that decade.⁷ However, between 2009 and 2019 real per capita incomes declined on average by (minus) 1.5 percent per year with the exception in 2018 (when growth was 0.1 percent) and 2019 (0.5 percent). In 2019 real per capita incomes were 14 percent lower than in 2008⁸ (World Bank, 2021). Today real per capita incomes are 12 percent lower than in 1982.

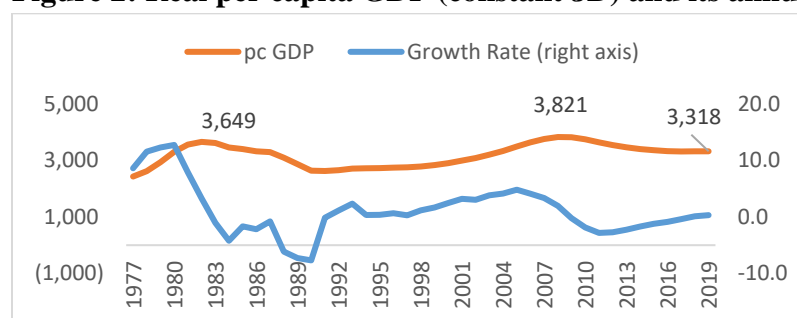
⁵ Rounded numbers.

⁶ Before 1992, the growth in per capita incomes fluctuated widely. It increased at high rates in the 1970s till the early 1980s peaking at an annual rate of 17.4 percent in 1979 and still growing at a rate of 13 percent in 1981. The latter was followed by a decade of negative per capita income growth until 1991, when nearly half-a million returnees came to Jordan from Kuwait. The returnees increased the share of the labor force with post-secondary education by more than 10 percent and per capita incomes increased by more than 8 percent the following year, in 1992. The growth in per capita incomes then fluctuated at low average annual growth rates (0.5 percent) till 1999. Between 2000 and 2008 they increased at an annual rate that averaged 3.5 percent peaking at 5.7 percent in 2004.

⁷ This increase in Jordan is higher than that observed in other Middle East and North Africa (MENA) countries during that period. For example, GDP grew at an annual rate of 4.6 in MENA during 2000–08 but at 6.9 percent in Jordan. This trend ended abruptly with the global financial crisis (World Bank, 2021).

⁸ Admittedly, the course of the Jordanian economy since 2008 has been affected by several external factors. With respect to the effects of such factors, one study estimated that the Syrian conflict has reduced the annual economic growth rate by 1.6 percentage points compared to the actual annual GDP growth of 2.4 percent between 2010 and 2018; Total Factor Productivity Growth (TFP) growth would have turned positive at 0.5 percent accelerating GDP growth by 2.6 percentage points; and in the absence of the conflict-induced trade shock GDP would have grown by 3.1 percentage points faster. And had it not been for the combined effects of the global financial crisis in 2008, the Arab Uprisings in 2011 and the oil price collapse in 2014, annual GDP growth would have been faster by 2 percentage points. However, the presence of Syrian refugees has added 0.9 percentage points to the economic growth rate. Though these marginal effects are not additive, it is likely that the combined effects from these factors have slowed down GDP growth significantly thereby increasing poverty by as much as 4 percentage points between 2011 and 2018 (World Bank, 2021a: p. 167).

Figure 2: Real per capita GDP (constant JD) and its annual growth rate, 1977-2019



Note: Three-year moving average

Source: World Bank, World Development Indicators

One figure that is not revealed with these aggregate indicators, is the high inequality in Jordan: incomes in the top decile are 9 times higher than those in the bottom decile and nearly 4 times higher than those with median incomes. These ratios are double or even bigger than those found in OECD member-countries, while such big differences are more commonly found in Latin America.⁹

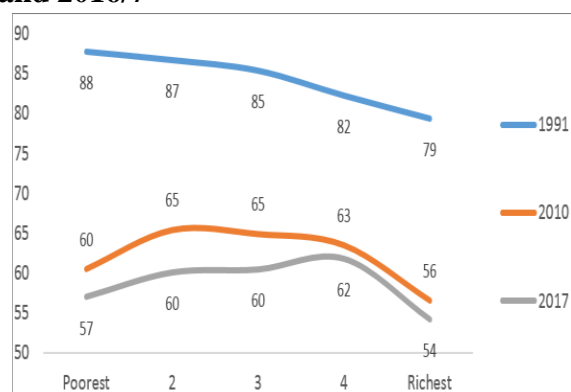
2. Poverty Levels and Trends

The current level and the evolution of the composition of incomes in Jordan signal the need both for social protection and for addressing its underlying causes. The latest available results from the Household Expenditures and Income Survey (HEIS, 2016-2017) suggest that 15.7 percent of the population fall under the poverty line (with an income per person lower than JD100/month that is deemed just adequate to afford the consumption of enough food and basic goods and services) and another 16 percent are vulnerable (at below JD130/month) (HEIS, 2016-2017).

Income from employment constitutes more than half of household incomes – at around 58 percent (HEIS, 2016/17). Of it, wages and salaries, including bonuses, account for 49 percent of all incomes with an additional 9 per cent coming from self-employment. Income from self-employment, accounts for only 4 percent of the incomes of the poorest households (in the lowest decile) but increases across the income distribution and reaches 12 percent of the incomes of those in richest decile. However, the share of income from self-employment has declined from 16 percent in 2010/11 to 9 percent in 2016/17 which may suggest that opportunities for entrepreneurial activities have declined. The share of labor income, including from self-employment, across the income distribution is shown in Figure 3 as evidenced from three different surveys that have been conducted since the early 1990s.

⁹ In 2017 the interdecile ratio P90/P10 (the ratio of incomes at the highest decile to those at the lowest decile) was 9.1 while the P90/P50 ratio (the highest to median deciles) was 3.6 and the P50/P10 (the median to lowest decile) is 2.5. For comparison among OECD countries the corresponding ratios are 4.3, 2.0 and 2.1. The high ratios in Jordan are only found in some Latin America countries such as Mexico and Chile (OECD, 2018).

Figure 3: Share of income from employment (% of total income) by quintiles, 1991, 2010/11 and 2016/7



Source: (HEIS, 2010-2011; HEIS, 2016-2017); EURPS 1991.

Though the HEIS surveys may not be methodologically comparable¹⁰, their results are rather similar in several respects. All three surveys show that the share of income from employment generally declines continuously as household incomes increase, being lowest among the richest 20 percent of households (the top quintile) (see Appendix A1). In the more recent years, (2010 and 2017) the share is low among the poorest quintile compared to those in the middle of the distribution. The surveys highlight that the share of the income from employment has declined across all deciles suggesting that a decline in the role of the labor market for providing incomes.

Part of this decline can be attributed to the decreasing labor force participation rate of Jordanians and, more so, their decreasing employment rate (Krafft, Assaad, & Keo, 2018). According to the JLMPS, the labor force participation rate of working-age Jordanians decreased from 43 percent to 39 percent between 2010 and 2016. The decrease came exclusively from Jordanian males whose labor force participation rate was 70 percent in 2010 and 63 percent in 2016 while the female rate remained constant at 17 percent. The contribution of non-Jordanians to the decline has been minimal.¹¹ As unemployment has been increasing during that period, the employment rate among the Jordanian population of working age has fallen from 64 percent to 55 percent among men and from 14 percent to 11 percent among women between 2010 and 2016. All in all, only one-in-three Jordanians of working age are employed.

¹⁰ The (HEIS, 2010-2011) and (HEIS, 2016-2017) are not strictly comparable. The more recent survey has introduced a number of improvements such as food consumption includes food eaten outside the home; consumption of durable goods such as cars that might have been bought in earlier years; differences in the cost of living between governorates and so on. See GoJ (2019).

¹¹ The total (Jordanian and non-Jordanian) participation rate was 44 percent in 2010 compared to 43 percent for Jordanians alone. This total was 39 percent in 2016, that is, equal to the Jordanian rate.

The decline in the share of income from employment has in part been compensated by the increasing role of transfers of which the majority comes from retirement pensions (GoJ, 2019). In fact, by 2021 the fiscal outlay for pension payments has matched that for the total wage bill for public sector employees (excluding military and security personnel) (IMF, 2021). However, pensions account for a small part of the incomes of the poorer households. Less than 5 percent of the value of the pension bill is paid to those in the poorest quintile, which then increases to 10 percent (Q2), 15 percent (Q3) and 21 percent (Q4). Those in the top quintile absorb nearly half (48 percent) of the total pension bill. With regards to the composition of pensions (Appendix A2 and A3), early retirements account for nearly half of the total pension bill (47 percent) and are 50 percent higher than the pensions paid to retirees above the pensionable age (GoJ, 2019). This high and increasing pension spending is crowding out other forms of social protection spending.

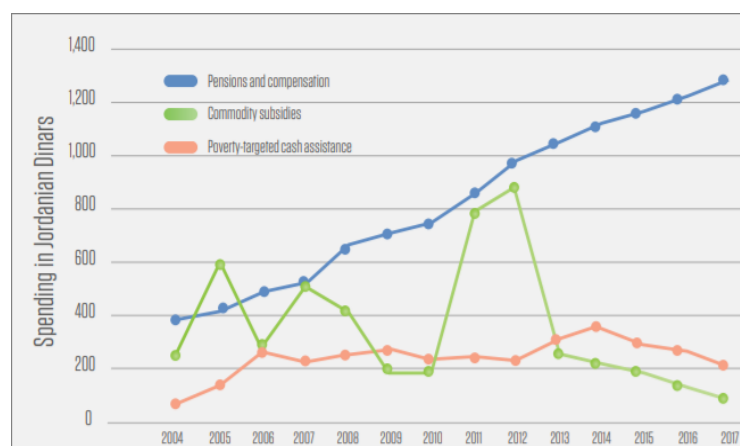
An additional critical challenge is the high informality in the economy (estimated at around 15 percent of the GDP) which is another factor prohibiting a more inclusive social protection system. Apart from depriving workers of the right to contributory social security, it leads to less tax revenues and reduced resources for additional social protection spending.

Another form of social protection in Jordan is subsidies, such as on energy and food. The amount spent on subsidies has been decreasing over time with the exception in the late 2000s (following the Global Financial Crisis) and 2011 (following the Arab Uprisings). Though commodity subsidies are a blunt instrument for reducing poverty (their incidence tends to favor the non-poor) they are nevertheless valued by the citizens. In Jordan, the total subsidy cuts have been estimated at JD 870 million between 2012 and 2018 that is equivalent to around 4 percent of GDP. Yet, the poverty targeted cash assistance has increased marginally during that period and has, in fact, shown a negative tendency since 2014 (Figure 4). Compared to the JD200 million spent on cash assistance, the combined pension bill has reached JD2.7 billion.¹² This amount corresponds to around 9 percent of GDP (in 2019) which is exceptionally high given that Jordan is a country with young population and only 53 percent of the total labor force are active contributors to social security.¹³ Still, as mentioned in the previous paragraph, pensions do not constitute a significant part of incomes among the poorest households.

¹² In 2019, 5 percent of GDP (JD billion 1.4) was paid by the general budget for the two old pension schemes (military and civil servants) and another 4 percent of GDP (JD billion 1.3) by the Social Security Corporation (SSC) for regular pensions and lump-sum payments (World Bank, 2020).

¹³ In 2019 the total number of active contributors to the pension program of the Social Security Corporation (SSC) was 1,4 million while labor force was 2,6 million (World Bank, 2020).

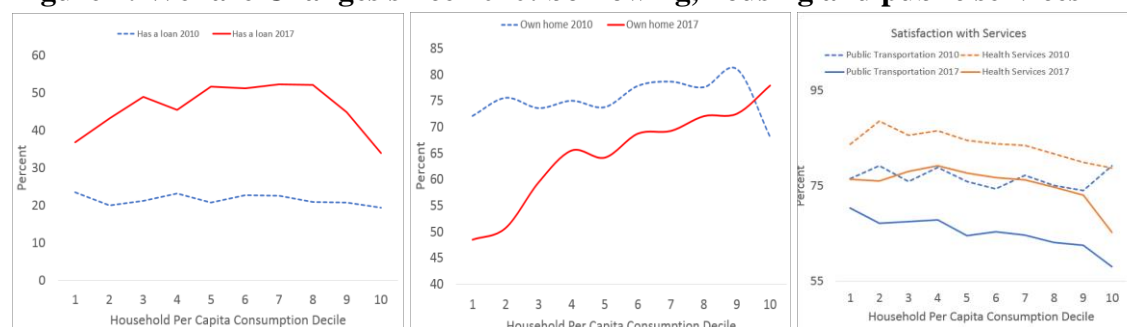
Figure 4: Trends in social protection spending (JD ,000)



Source: HEIS 2010/11 and 2016/17.

Overall, the share of the budget spending on social assistance has been reduced from 34 percent to 22 percent (GoJ, 2019). This has also been the case for capital spending: which used to account for more than 15 percent of GDP before the 1990s but has continuously declined since in every decade that followed, even during the high growth years of the 2000s, reaching around 4 percent of GDP since then (JSF, 2018). Thus, the economy has been deprived of investment, a prime driver for growth, while poverty reduction has been less than what it could have been. Some effects on citizens' actual welfare and perceptions are shown in Figure 4. More households across the whole spectrum of incomes are resorting to borrowing and, according to the HEIS 2016/17, the poor do so to meet immediate needs (left panel). The population increase combined with the housing supply (in terms of building availability and real estate prices) has increased the inability of the general population to afford buying a house and also the incidence of rental accommodation (middle panel). Also, satisfaction with social services, such as public transport and health services, is declining (right panel Figure 4).

Figure 4: Welfare Changes since 2010: borrowing, housing and public services



Source: HEIS 2010/11 and 2016/17

The most recent *World Happiness Report 2021* ranked Jordan 93rd among the countries for which comparisons can be made over time and showed that Jordan has slipped 10 places among 95

countries in the last three years.¹⁴ These rather disappointing indicator is only partly the result of the lack of an increase in per capita incomes and the relatively fast population growth despite the decline in fertility to 2.7 children per woman today from 5.1 children in 1992¹⁵. However, a more critical factor has been the nature of economic growth and its resulting impact on the labor market from which especially poorer households derive most of their income.¹⁶

An important conclusion from the discussion above is that, despite the fact that the large share of public sector in total employment is *de facto* providing income security through salaries, benefits and (often early) retirement pensions, there still is a big gap to be filled by social protection.

3. The Role of the Labor Market for Social protection: Job Creation, Productivity and Wages

Job creation can contribute to social protection in two ways. First, an increase in incomes contributes to the financing of social protection. Second, if decent in the sense of being formal and paying adequate wages, there is less need for social protection.

Employment growth on the aggregate has been substantial over time. The number of workers has increased from 0.8 million in 1992 to 2.1 million in 2019 corresponding to a rate of employment growth of a significant 3.8 percent per annum. Yet, this has not decreased the need for social protection for several reasons, notwithstanding the fact that economic growth has been labor intensive.¹⁷

First, many of the new jobs have been taken up by non-Jordanians that amounts to saying that they were offered to non-Jordanians by employers.¹⁸ Second, and related to the previous point,

¹⁴ On a scale of 1 to 10, Jordan scored 4.1 points with the two countries below it being Tanzania with 3.8 points and Zimbabwe with 3.1 points.

¹⁵ The fertility rate was as high as 8 births per woman in the 1960s but had decline to 5.1 births per woman by 1992 (World Development Indicators). Part of population increase has been due the returnees from Kuwait in 1991 (who nevertheless contributed positively to economic growth) and more recently influx of Syrian refugees whose number if officially reported to be 650,000 but may actually be around 1.3 million.

¹⁶ While an in-depth discussion of more macro influences is beyond the scope of the paper, a relevant discussion also pertains to the effect of external conditionalities (such as those prescribed by organizations such as the IMF) on economic and social situation in Jordan. For more on this refer to (Alajlouni, 2021).

¹⁷ Economic growth in Jordan has been labor intensive, given that output (GDP) growth has been 4.1 percent per year between 1992 and 2019 that is not that much higher than the employment growth of 3.8 percent during the same period. The corresponding employment/output elasticity is near unity at 0.93 which is far above the more frequently observed value of around 0.5 reaching as low as 0.3 in Asia (ILO, 2012). In fact, the value of the elasticity projected in the Development Plan 1993-97 was 0.9. More recently, the Vision 2025 (published in 2014) expected that annual employment would have increased on average by 5.4 percent and output by 5.7 percent by 2021 implying an elasticity of 0.95.

¹⁸ Since 2003 the employment share of non-Jordanians in total employment has (officially) increased from less than 5 percent to more than 30 percent (GoJ, 2019) and in the more recent period between 2010 and 2016 more than half of jobs have been taken by non-Jordanians (Krafft & Assaad, 2018). Refugees, mainly Syrians, have taken around 10

unemployment among Jordanians has kept increasing due to fast population growth and the resulting increase in the labor force, especially among women.¹⁹ Third, in the absence of structural transformation of the economy, the composition of output has been moving towards the low value-added sectors the economy that have been dominated by micro and small establishments, most often informal ones (World Bank, 2019a).²⁰ Fourth, and as a result of the previous point, labor productivity growth has been declining as has also been the case of total factor productivity (World Bank, 2019a; Jordan Strategy Forum, 2018).²¹ Fifth, wages are low in Jordan even when compared to productivity: The wage-to-productivity ratio in Jordan is 42 percent compared to 45 percent in the MENA region and 53 percent in South Asia (World Bank, 2019a).

Taking the aforementioned into consideration, ordinary Jordanians are thus deprived of the income security that a labor market is typically expected to afford to them as evidenced from the increase in the employment of non-Jordanians, the high rate of informality and low level of wages for those employed, and the rise in unemployment. In addition, most Jordanian households have only one active worker per household, typically a male member, as female labor force participation remains low despite recent gains. From a macro perspective, the share of wages to GDP in Jordan is only 36.5 percent compared to 43.5 percent in Morocco and 45.9 percent in Tunisia (JSF, 2021).

These employment/productivity/wage symptoms can be related to policies regarding public sector employment and wage setting both in the public sector and private sector. The share of public sector employment remains among the highest even when compared to other MENA countries (Assaad, Krafft, & Keo, 2018). Public sector wages are higher than those in the private sector (except at very high wages) despite the fact that government employment is more attractive terms of job security, shorter hours and, perhaps, easier working conditions (Dougherty, 2010). As for the private sector, a key driver for wages has been the level of minimum wages are often set unilaterally by the Government²² and differ between Jordanians and non-Jordanians, the former being higher than the latter. This contributes to the segmentation of the labor market by putting the Jordanian job seekers at a disadvantage and by increasing the unemployment rate among Jordanians.

percent of jobs since 2011 resulting in the share of Jordanians in total employment to drop under 60 percent by 2016 (JNSPS, 2019).

¹⁹ Still unemployment has also increased due to an even higher rate of growth of the labor force driven by fast population growth and an increase in the female labor force participation rate. The labor force has increased by 4 percent annually since 1992, from 0.9 million to 2.6 million by 2019 resulting in an annual increase in the unemployment rate of 0.9 percent.

²⁰ Most workers (60 percent) are found in very small firms (1 to 4 employees) while firms employing 10 or fewer workers account for 90 percent of all firms (Elasrag, 2012).

²¹ Between 2010 and 2018 labor productivity (output per person employed) declined annually by 0.8 percent, one of the highest negative rates in the world (JSF, 2018)

²² The economy wide minimum wage is set after consultation with employers and workers though the final decision rests with the Ministry of Labor.

One could argue that the labor market in Jordan is indirectly offering social protection through the employment/wage/benefit policies for the public sector and through the minimum wage for the lowest paid workers in the formal private sector: While per capita GDP has increased by 55 percent since 2007, the level of minimum wage for Jordanians working in the private sector has increased only by 136 percent.²³ As a result less skilled workers can be forced into unemployment or even be pushed into inactivity. Moreover, there have been little spillover effects from the higher minimum wages on higher paid Jordanian workers especially those with tertiary education whose wages have declined by 10 percent since 2007.²⁴

The unemployment rate has been largely invariant over time oscillating between 12 percent and 14 percent even during the years of high growth. The unemployment rate increased to just under 20 percent by the late 2010s and have reached nearly 25 percent after the onset of the COVID19 pandemic. From a social protection perspective, the highest unemployment *rates* are found among households with lower incomes reaching 20 percent for those in the lowest income decile (HEIS 2010/11 and 2016/7). Moreover, the highest *increases* in the unemployment rate over time have been among households in the middle of the income distribution compared to households with lower or higher incomes. In other words, unemployment is increasingly becoming a middle-class phenomenon that is more difficult to reach with social protection interventions.

The government has generally tried to reduce unemployment through active labor market policies on the assumption that Jordanians lack the education and skills required by the private sector. However, the private sector employs rather unsophisticated production techniques in the context of a largely informal economy in which lower wage non-Jordanians are an attractive option²⁵. While *pre*-employment training could play a significant role for the labor market insertion of new job seekers, especially the less academically oriented, that role is probably overestimated in Jordan (ILO , 2011). In fact, training and subsidy programs have been found to have no effect on the employability of beneficiaries while the programs have absorbed significant fiscal outlays and have generally not been cost-effective (Tzannatos, 2019; GoJ, Jordan 2025, 2019).²⁶

²³ Authors' calculations from World Bank indicators (GDP) and Nationals Sources on minimum wage. Also, according to one source, the monthly minimum wage for Jordanians was JD80 in 2002 (Bhattacharya, 2003). It was raised to JD110 in 2007, JD150 in 2009, JD190 in 2012, JD220 in 2017 and JD260 in January 2021.

²⁴ The wages of private sector workers with primary education have increased by 30 percent since 2007 compared to less than 20 percent for those with secondary education and a decline of 10 percent for those with tertiary education (GoJ, 2019).

²⁵ Informality measured as the share of workers without social insurance has increased from around 45 percent to nearly 60 percent (World Bank, 2019a, using JLMPS surveys) with decline only in small firms and among the self-employed.

²⁶ Quoted in GoJ, 2019 p. 21.

All in all, both the development model a country adopts and the resulting outcomes of the labor market are critical for social protection. If those who want to work can find work and that work is decent, those workers will not need much social protection and unemployment will be low. Thus, households will have income security and be better prepared to weather the effects of shocks. Moreover, if there are decent job opportunities for Jordanians and unemployment is reduced, the Government will be able to raise more revenues through payroll contributions (and income taxes) to support the much needed social protection and more broadly public social services.

The above discussion pertains to the overall population and in the following sub-section, we take the discussion further by focusing on groups that could be considered more vulnerable due to their life contingencies and life cycle risks. These include, women, persons with disabilities and refugees.

Groups in focus

1. Women

At just 14%, women in Jordan have one of the lowest female labor force participation rates in the world, including Arab countries with the exception of Syria and Yemen (Kasoolu, Hausmann, & O'Brien, 2019). There are several explanations for Jordanian women's low labor force participation rate. These include that many households receive remittances from Jordanians working abroad therefore reducing the immediate need for income. Other explanations relate to the relative low level of wages in the private sector that do not provide enough incentive for work in addition to the lack of basic public facilities for transport and the limited possibilities for child care and other support services.²⁷ In parallel women who do want to work find it difficult to find jobs due to the high unemployment rates and other barriers (Essaid, Sajdi, Al-Abbadi, & Rhehat, 2020). It could be noted that the female labour force is composed of mostly educated job seekers, with a large part being employed in the public sector, namely the education and health sectors (Assaad & Barsoum, 2019).

A major challenge facing women whether out of the labor force or unemployed is the issue of the child care and which has been receiving increasing attention in the literature regarding women and the labor force in Jordan. Women in Jordan, and particularly married women, face the double burden and thereby, shoulder nearly all of the responsibility for unpaid care work, including both direct care for children and the elderly and indirect care for the household. Even when employed, research shows that women's time in unpaid care work does not vary as a result of their

²⁷ Several studies have addressed reasons behind Jordanian women's limited economic participation in Jordan. See for example (Assaad R. , 2014; Aloul, Naffa, & Mansour, 2018; Gauri, Rahman, & Sen, 2019; UN Women, 2020; Klasen, Le, Pieters, & Silva, 2020)

employment status. Employed women continue to work a full “double shift” of housework after their paid workday (UN Women, 2020).

Irrespective of causes for limited economic participation as well as high unemployment rates, the limited role women play in the economy has implications from a social protection perspective. First is the impact on household income. Though Jordanian women are increasingly joining the labor force, the employment gains have been the greatest and unemployment is lowest among the higher income groups. In 2017, the labor force participation rate and the unemployment rate for women in the top decile of the income distribution respectively were 46 percent and 9 percent compared to 9 percent and 13 percent for those in the lowest decile (HEIS, 2017-2018). Thus, at the micro level, the faint performance of the economy and the resulting lack of rewarding employment opportunities as well as women’s low attachment to the labor market are depriving households of having more workers in the household. This reduces the per capita income of all household members and can push the household below the poverty line thereby increasing the need for social protection.

Second, the gender gap in the labor force participation implies that the economy is missing out a part of one of its factors of production, that is, women’s labor (Cuberes & Teignier, 2016). The output loss due to lower female rates than men’s rate has been estimated across for several countries. This loss is particularly high in the MENA countries at 20 percent of output despite the fact that the countries in the region are predominantly middle-income ones and the loss among them averages only 12 percent. The output loss is even higher in Jordan at 21 percent which surpasses that of its neighbors, Lebanon and Palestine (Cuberes and Teignier, 2016). However, if jobs were to be redistributed between women and men on equal terms (that is, without net employment gains), the GDP gain could be as high as 6 percent for Jordan (Tzannatos, 2016).

Third, at an individual level, women’s lack of access to income reflects an overall increased vulnerability. In 2020, during the COVID-19 Pandemic this became very clear. Almost 18 percent of Jordanian households were identified as female led. Almost 95 percent of those were economically inactive and dependent on transfers (SIGI, 2021).

Ultimately, women’s limited role in the Jordanian economy is an opportunity loss for contributory social protection, especially when we consider the finding that “87% of women perceive social security coverage as an important factor in their decision to work” (Essaid, Sajdi, Al-Abbadi, & Rhehat, 2020, p. 26). An increase in women’s formal employment can potentially increase the number of contributors to the Social Security Corporation in the short term while contributing to better social protection for future pension generations in the medium and long term. This will require among others, policy measures that primarily address the challenges women face in childcare which in itself is a source of job creation for women (ILO 2020).

2. Persons with Disability

It has been estimated that 13 percent of all individuals hold disability in Jordan based on a test module developed in collaboration with the Washington Group and UNICEF that was conducted as part of the 2015 census (UNICEF, 2015), this is much lower when contrasted with other studies of 2.7 percent (UNESCWA, 2017). This discrepancy might be driven by the classification of disability (individual conversation with Higher Council of People with Disabilities). Only 16.1 percent of all individuals with disability Jordan are estimated to be employed (Thompson, 2018).

The most prevalent type of disability in Jordan includes locomotor disability and the loss of vision (Thompson, 2018). Individuals with disabilities continue to face discrimination and exclusion in society. Their participation in society is furthermore impeded by challenges in terms of transportation (Thompson, 2018).

3. Refugees

Jordan has been a safe haven in a turbulent region for decades, and hosts a large number of refugees. The latest was the inflow of refugees in the aftermath of the war in Syria. Today, Jordan has the second highest share of refugees compared to its population in the world, 89 refugees per 1,000 inhabitants. UNHCR estimated that 1 in 15 are refugees in Jordan, excluding the Palestinian refugees registered with UNRWA (UNHCR, 2020). Jordan has been a host country to multiple waves of refugees since its existence, and has had different approaches to refugee reception over time (Davis, Benton, Todman, & Murphy, 2017).²⁸ Though Jordan is not a signatory to the 1951 Convention relating to the Status of Refugees, it has sought to include refugees and provide them with access to basic services.

Currently, it is host to amongst others Syrian, Palestinian, Iraqi, Yemeni, Eritrean and Sudanese refugees (UNHCR, 2021a). The two main groups of refugees include Palestinian and Syrian refugees, both of whom are covered under the mandates of different UN institutions. The Palestinian refugees fall under the responsibility of the UNRWA. In 2019, 412,054 refugees live in Palestinian refugee camps — 17.3 percent of the 2,242,579 total registered Palestinian refugees (UNRWA, 2021). The main social services provider for refugees living in Palestinian refugee camps is the UNRWA. It provides primary health care that is free of charge; contributes to the cost of secondary medical care for emergency and life-saving treatment and assists in improving the environmental health in refugee camps and provides cash assistance under the Social Safety net program and micro-finance opportunities for poor families.²⁹ Those who have attained citizenship,

²⁸ These models include: 1) integration through citizenship; 2) establishment of camps and distinct services for refugees; 3) temporary inclusion of refugees in public services; and 4) demarcation of refugees (Davis et al., 2017).

²⁹ As of 2016 food aid was replaced by cash assistance (UNRWA, 2021).

have in principle unrestricted access to the labor market, whereas those who lack the national identity number can face restrictions in terms of accessing the formal labor market (El-Abed, 2021).

Jordan is also a host to over 666,000 registered Syrian refugees in Jordan (UNHCR, 2021b).³⁰ The majority of Syrian refugees in Jordan live in urban areas and in poverty: over 80 percent live below the poverty line. The largest numbers of Syrian refugees are located in the northern governorates of the country. Amman, Irbid and Mafrq governorates alone host more than 76 percent the total Syrian refugee population in Jordan (Stave & Hillesund, 2015). In 2018, 78 percent of the Syrian refugee population is economically dependent on institutional transfers and subsidized services (Tiltne et al., 2019).

Despite increased informalization of work, the inclusion of Syrian refugees in the Jordanian labor market was stated not to have a negative impact on labor market outcomes of Jordanians (Fallah, Krafft, & Wahba, 2019). In part this may be explained by the focus of enhancing formal work opportunities for Syrian refugees in primarily low-skilled sectors where other migrant groups are active (Razzaz, 2017). Nonetheless, even though no effect on labor market outcomes can be observed, it can be stated that the combined effect of refugee influx on the already limited resources, the disruption in trade routes and uncertainty in the region all took a toll on the Jordanian economy (IMF, 2015).

Section 3: Social Protection Strategy

In recent years, policy-makers in Jordan have recognized the importance of social protection as a strategy for confronting poverty and vulnerability. As can be seen in (Table 1) below, Jordan's social protection sector (which encompasses social assistance, social insurance, health insurance) has evolved early in the state formation phase when social assistance was distributed through Islamic alms-giving known as Zakat (law regulating collection was in 1944). Social protection as part of social policy started to become formalized in the 1950s which saw the establishment of the Ministry of Social development and Labor in 1956. By 1960s subsidies were introduced (mostly fuel and bread). This was reversed later by 2018 and replaced by targeted cash transfers. By 1986 the National Aid Fund (NAF) was established to cater for social assistance of different vulnerable groups. Over the years and especially recently with the Covid-19 pandemic NAF emerged as the most important comprehensive social safety net for the poor and vulnerable segments of the Jordanian population.

³⁰ This particularly refers to Syrian refugees registered with the UNHCR. It should be noted that the Ministry of Planning and Cooperation (MoPIC) on the basis of the 2015 census adheres to a higher figure.

In terms of old age pensions, the first social security scheme for public sector employees (the Civil Pension and Military Pension) was established in 1959 and which was later expanded to private sector employees in 1978. Effectively this marked the establishment of the Social Security Corporation (SSC) as it is known today. More recently during 2010 there was further expansion of SSC which included additional forms of insurance specially unemployment insurance and maternity insurance (Alhawarin & Selwaness, 2018). More recently the SSC have been developing different programs for the protection of workers who were affected by the pandemic.

It can be argued that the current understanding of social protection in Jordan evolved from an already existing discussion on poverty alleviation. Over the years there has been several efforts towards developing national strategic frameworks for poverty alleviation. In 2002, the government prepared the first comprehensive national strategy to combat poverty in Jordan, providing a roadmap for poverty reduction initiatives across the multiple government actors. The *Jordan Poverty Reduction Strategy 2013* was the second attempt. This strategy however was not officially adopted by the government due to a number of significant economic, social and geopolitical factors that were affecting the country at the time. Most recently, the *National Social Protection Strategy 2019-2025* was released, which presented linkages between social assistance, public services and the labor market policies and decent work were outlined. It is also sought to set the ground work for advancing the social protection floor for the Jordanian population.

While investigating the main drivers behind different phases of strategic visions is beyond the scope of this paper, it is worth mentioning that Jordan is the only Arab country which has ratified the ILO Social Security Convention, 1952 (No. 102) as well as the only Arab country in the region which adopted the ILO Recommendation on the social protection floor, 2012 (No.202) (ILO, 2021). This is in addition to ratification of critical human rights related international conventions such as the Universal Declaration of Human Rights, Convention on the Elimination of all Forms of Discrimination Against Women, Convention on the Right of the Child and the Convention on the Rights of Persons with Disabilities (2008). Additionally, Jordan is the only country in the Arab region which has established a maternity fund as part of overall social protection schemes in which employees and employers contribute to. The objective is to provide women working in the private sector with a guaranteed wage during their maternity leave in order to boost labor force participation and avoid gender discrimination (ILO, 2021) . Historically, Jordan has always expressed its commitment to pursuing human development, and recently to pursuing the Sustainable Development Goals. Through an examination of a variety of strategies and plans, it is evident that it has always stressed the importance of giving priority to employment, equity and poverty (Harrigan, El-Said, & Wang, 2006, p. 266). However, efforts proved to be fleeting due to reasons beyond the country's control, such as oil price fluctuations and regional conflicts.

Table 1: Evolution of social protection in Jordan Timeline³¹

1940- 1960	1961 - 1980	1981 - 1990	2001 - 2019	2020 - 2021
Public Health system	Creation of Ministry of Labor (1976)	National Aid Fund (1986)	First adopted poverty alleviation strategy (2002)	Multiple & Fixed Term COVID Responses by MOH, NAF & SSC & NGOs - For a comprehensive list of COVID related programs refer to ILO,2021 – UNICEF, 2021
Zakat system (1944)	Expansion of pension to private sector workers (1978)	Development and Employment Fund (1989)	Replacing fuel and bread subsidies with targeted cash assistance	
Ministry of Social Development and Labor (1956)	Social Security Corporation (1978)	Expansion of services such as school feeding, low income housing etc. (1990)	Health Insurance expansion	
Pension for public sector workers (1959)	Ratification of the Universal Declaration of Human Rights (1980)	Ratification of CEDAW (1991)	Social Security reform (2010)	
First Labor Law (1960)		Ratification of Convention on the Right of the Child (1991)	Second (unadopted) poverty alleviation strategy (2013)	
Goods subsidies (1960)			Adopted National Social Protection Strategy (2019)	
			Ratification of the Convention on the Rights of Persons with Disabilities (2008)	
			Adoption of ILO Social Protection Floor Recommendation (2012)	
			Ratification of ILO Social Security Convention (2014)	

Source: Authors compilation based on expert consultations and available public portals of relevant Jordanian government institutions, including the prime ministry, ministries of Labor, Health, Social Development and the Social Security Corporation.

A brief overview of current programs and actors

Jordan has a series of formal programs aiming to provide social protection to its citizens and residents. As it currently stands there are several public entities and organizations which act

³¹ This timeline is adapted from the National Social Protection Strategy 2019-2025: Background Detailed Analytical Document, Government of Jordan. This is only an indicative of broad picture and not meant to be an exhaustive nor comprehensive timeline.

through their own laws and regulations, and address one or different areas in the social protection sphere (See table 2 below). The main organizations which are involved in social protection in Jordan include: the Ministry of Social Development (MoSD) and its National Aid Fund (NAF) administers several programs and the Social Security Corporation (SSC). Other entities include, the Ministry of Health (MoH), the Ministry of *Awqaf* and Islamic Affairs, through its National Zakat Fund (NZF). and the Ministry of Agriculture (MoA), the Ministry of Education (MoE), the Royal Military Services (RMS) who provide health as well as social insurance services, the Ministry of Labor (MoL) and to some extent the Ministry of Municipal Affairs (MoMA). Supporting ministries which are also involved include of Finance (MoF), the Ministry of Planning and International Cooperation (MoPIC).³²

The comprehensive set of social protection programs in Jordan ranges from cash transfer schemes to subsidies, tax exemptions and social services. The social protection programs can be organized *mainly* under five key components (Zureiqat & Abu Shama, 2015): social assistance, social insurance, Labor market interventions, Food security and nutrition, and fiscal subsidies programs.

Table 2: Formal Programs and corresponding [implementing] actors

	<i>Public Entities</i>	<i>Others (include)</i>
<i>Social Assistance</i> (National Aid Fund programs, Emergency assistance, Health insurance for poor, Housing for the poor, School nutrition Program; Student Support Program, Zakat assistance)	MoSD, NAF, NZF, MoPIC, MOE	NGOs & Private Sector
<i>Social Insurance</i> (Old Age; Disability; Survivors; Sickness; Maternity Benefits; Work Injury; Unemployment)	SSC, MOF, RMS	NGOs & Private Sector
<i>Fiscal Subsidies</i> (Electricity subsidy, Bread or wheat flour subsidy, Petroleum subsidy, Water subsidy)	MOF	
<i>Health</i> (Public health provisions including preventive, treatment and health control services, public health insurance, vulnerable groups programs (Poverty, maternity, elderly, poverty areas, kidney failures, etc.))	MoH, MoSD, RMS	NGOs, Private Sector
<i>Labor Market Interventions</i> (Community projects, Enhanced Productivity Program, Micro-credit; National corporation for Employment and Training, Vocational Training Centre)	MOL, RMS, MOPIC	Labor Unions and NGOs
<i>Food Security</i> (Food Security Program)	MOA, MOF	

Source: authors own compilation based on the entities' mandates

As can be noted, there seems to be a clear multiplicity when it comes to social protection programs and implementing parties. This structural problem is not a unique phenomenon to Jordan. It is

³² Excluding the RMS, the most recent public social protection expenditure amounts to around 13 percent of GDP (ILO, 2020).

characterized by the existence of several funds, each attending to similar groups and/or economic sectors, and is missing a one overarching system. This has two major implications. Firstly, there is waste of resources, as there is no economy of scale, and the existence of different schemes opens the possibility of duplicated benefits, and foul play. Secondly, the lack of communication or compatibility between the different systems and providers makes the transfer of benefit entitlement from one fund to another demanding, or even impossible.

Strategies for Social Protection

National Social Protection Strategy 2019 – 2025

Jordan has had a long history of programs designed to support its citizens to meet their basic needs and to deal with poverty-related risks. Along those lines, the *2019-2025 national strategy for social protection* was devised and reiterated the government’s commitment to break the intergenerational cycle of poverty and to provide a “social protection floor” in the context of the country’s vision for a state of solidarity, production and justice.

The strategy is organized around three pillars (Opportunities, empowerment, and dignity) collectively directed at a decent life for all Jordanians – through the provision of a comprehensive, transparent and equitable social protection system. The first pillar focuses on opportunities for families to be economically self-sufficient through the labor market. The second pillar focuses on empowerment of the population through education, health care and social services that support those with special needs to remain integrated within their families and communities. The third pillar focuses on targeted social assistance that allows the poor to maintain a basic level of consumption with dignity³³.

Social Protection Strategies for Refugees

While the national social protection plan targets citizens, for the refugee populations (see section 2), social protection is recognized within the *Jordan Response Plan (JRP) 2018-2020* and current *Jordan Response Plan 2020-2022*. Though social protection takes quite a broad conceptualization including protection services, a large focus is also on providing social assistance to refugees residing in Jordan. Next to supporting refugees, under the resilience pillar of the JRP and in line with the *National Social Protection Strategy 2019-2025*, international actors also take on an important role in supporting the National Aid Fund in its delivery of assistance. As the JRP

³³ The implementation of the *National Social Protection Strategy 2019-2025* is supervised by a Steering Committee led by Minister of Social Development (MOSD) and consists of high-level representatives from relevant ministries and civil society organizations. The implementation is being supported with an Implementation Support Unit which is based at the MoSD and reports to the steering committee. This unit includes technical teams which oversee multiple thematic technical committees, support the resources mobilization and partnership, coordinate with the governmental entities, and undertake the monitoring and evaluation activities. The implementation of the strategy is being supported by donors and led by UNICEF and ILO from the UN-side (UNICEF, 2019).

recognizes the interlinkage between resilience and refugee response, it seeks to build on this by strengthening the social protection system. For example, the World Food Program has sought to support the NAF by validating beneficiaries' eligibility through household visits and supporting the payment structure under the Takaful 1 and 3 programs (WFP, 2021).

In the following section we investigate in detail the nature of the programs, and further examine to what extent the current social protection landscape in Jordan addresses the contextual reality of Jordan (discussed in section 2), and is able to meet the needs of society and is able to address the relevant measures as identified under the Comprehensive Framework. While the section will discuss the current formal programs in further detail, it will aim to provide an overview on how the programs relate back to the different type of risk management measures as well as is able to cover vulnerable groups such as women and refugees. This will be done in the backdrop of the national social protection strategy, and will examine how the COVID-19 pandemic might prove to be a window of opportunity for adjusting the current landscape.

Section 4: Mapping of Social Protection programs in Jordan

To properly understand the social protection landscape in Jordan, this study conducted a mapping of the various social protection programs offered in Jordan - a full overview of the mapping is provided in the Appendix Mapping. In line with the scope of the paper, these analyses focused on cash assistance by the National Aid Fund, social insurance programs as part of the Social Security Corporation under Social Security Law 2014, amended 2019, and programs run by the Ministry of Social Development.

This section first sets out the methodological approach taken. Next, it provides a snapshot of the overall mapping exercise. This is followed by a more in-depth analyses of the respective programs, before discussing the extent to which vulnerable groups have access to the assessed programs. Lastly, this section discusses the COVID measures taken.

Methodological Approach

The desk review that informed the mapping, comprised of regulations on the social protection programs, policy reports by the various actors and where necessary, secondary information such as news-items and policy reports by civil society or other studies. The primary focus of the mapping is on both contributory and non-contributory programs offered by the Government of Jordan – with a focus on programs under the Ministry of Social Development, National Aid Fund, and the Social Security Corporation; thereby, it excludes bread, fuel and electricity subsidy. Furthermore, it excludes the Zakat fund as it analyzed only those programs funded by government revenue, own contributions or foreign aid.

Subsequently, the programs are subdivided into four main categories:

- 1) Regular social protection programs that are provided by the National Aid Fund (NAF), Ministry of Social Development (MoSD) and Social Security Corporation (SSC);
- 2) Support programs provided by the NAF;
- 3) Programs targeted at refugees by international organizations; and lastly,
- 4) Programs set up specifically to address the effects of COVID-19.

Additionally, the mapping looked towards the key supporting schemes provided by the Government of Jordan. Next, to state-led social protection, the mapping covered several Cash and Voucher Assistance (CVA) provided by key humanitarian actors who provide for different groups of refugees in Jordan. Lastly, the mapping accounted for programs that were set up to address Syrian refugees and the impact of COVID-19 pandemic on the well-being of individuals. This enables an understanding on some of the shock responsive strategies that were undertaken to address its impact.

The mapping enabled identification of the design and structure of the program. Where identified, the origin of funding has been included in the mapping. This is relevant as it indicates something about the sustainability of the programs. Further, each program was assigned an intervention classification;

- a. Unconditional transfers in cash or in kind;
- b. Conditional transfers in cash or in kind;
- c. In-kind food transfers; targeted food transfers and rations, other food based programs;
- d. Income generation programs; and,
- e. Programs that protect and enhance human capital and access to basic services.

Additionally, a category on the type of measure – protective, preventive, promotive, and transformative - was assigned to each program. Protective measures thus provide relief from immediate deprivation. Preventive measures aim to mitigate shock and risks, for example by risk pooling through social insurance. Promotive measures aim to enhance real incomes and capabilities; and lastly, transformative measures concern policies that are directed at correcting for social power imbalances and sustained inequalities that underlie chronic poverty. Thus, this is in line with the discussion in section 1 on the different types of risks withing the SRM Framework and Transformative Social Protection.

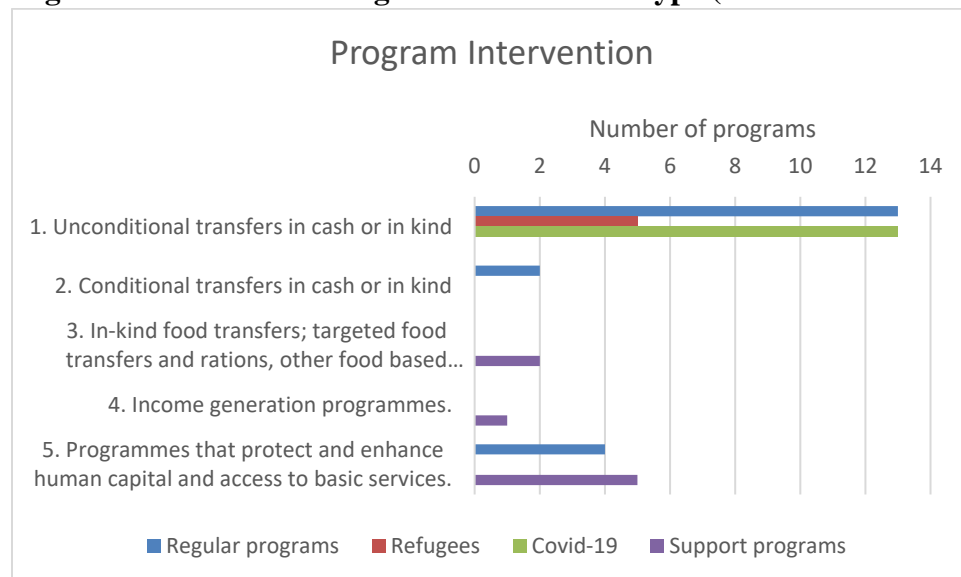
Overview Mapping Analysis

Overall, the majority of programs that are part of social protection in Jordan are largely unconditional transfers, either cash or in-kind – see also Figure 5 below. Both social assistance and social insurance programs are part of unconditional transfers; as conditionality for the purpose

of this mapping refers to ex-post conditionality (for example, vaccine checks)³⁴. Furthermore, any measure taken towards COVID-19 or provision for refugees are also unconditional. The only program that has an element of conditionality is the Monthly Recurring Financial Aid and the Monthly Temporary Financial Aid as this is provided on the conditions of immunization, school attendance, proper behavior (e.g., no begging & avoiding violence). The support programs, however, play into food-based programs, and programs aimed at protecting and enhancing human capital and access to basic services.

Correspondingly, the mapping shows that the regular cash transfer programs under the NAF and SSC are either protective or preventive in nature – see Figure 6. There is only one promotive program, that falls under the MoSD which is also corresponds to enhancing human capital through the provision of micro financing schemes. The programs aimed at refugees and the COVID-19 are also solely protective in nature as they seek to protect individuals from occurred shocks and these programs were only set up after a shock had happened and not with the objective of preventing individuals from falling into income poverty as a result of potential future shocks. Only, when considering the support programs, two can be stated to be promotive which similarly to the one program by the MoSD, are also aligned to protecting and enhancement of human capital. Thus, the mapping exercise already hints at the absence of transformative social protection in Jordan.

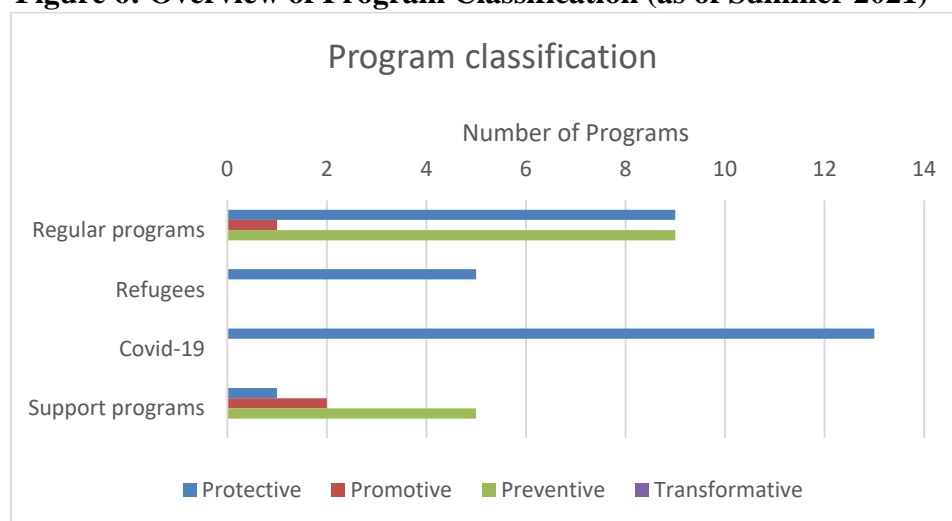
Figure 5: Overview of Program Intervention Type (as of Summer 2021)



Source: Authors own compilation on the basis of the mapping.

³⁴ While access to social insurance is decided upon the condition of formal employment and the number of contribution periods. These are ex-ante conditionalities.

Figure 6: Overview of Program Classification (as of Summer 2021)



Source: Authors' own compilation on the basis of the mapping

General Schemes

Non-contributory social protection schemes

Non-contributory social protection schemes are offered by the Ministry of Social Development, through its National Aid Fund (NAF), additionally it is offered on a philanthropic basis through the National Zakat Fund (NZF)³⁵. The NAF is an independent institution established in 1986 (Law no. 36) and functions as an autonomous institution. It supports poor families with financial aid and medical insurance. The NAF also facilitates work opportunities for individuals or families, provides vocational training for beneficiaries and supports families with disabled children.

Since 2018, the programs provided by the NAF have undergone an overhaul. The mapping therefore reports on those currently in existence.³⁶ These programs are non-contributory in nature. Currently, the NAF offers 7 programs to Jordanian citizens, of which 2 are aimed at providing income security, 1 is aimed at working poor, and 3 are aimed at addressing shocks resulting from natural disasters, loss of family member or in case of immediate financial need. Additionally, one program provides physical rehabilitation coverage.

The two main programs offered by the NAF include: monthly recurring financial aid & monthly temporary financial aid. Under article 12 of The Instructions for Financial Aid for the Protection of Needy Families for the year 2019, effective only as of 1/1/2020, the following categories of individuals are recognized under the monthly schemes:

³⁵ As was mentioned previously, a detailed discussion into the NZF is beyond the scope of this paper.

³⁶ More information can be found on the website of the NAF: <http://naf.gov.jo/Default/Ar>.

- a. *Recurring financial aid program*: in which recurring aid is granted to groups such as; Families of orphans, vulnerable women and their family, those with permanent disability and their family, the elderly, divorced women and families caring for the handicapped.
- b. *Temporary Financial Aid Program*: in which temporary aid is granted to groups in temporary circumstances such as; The families of the financially disabled, their families, the families of special personal status, the people with temporary total disability, their families, the families of prisoners and those coming out of prison, their families, the families of the absentees and the missing, alternative families, and humanitarian cases.

These cover over 100,000 individuals who receive 45-200 Jordanian Dinars dependent on the category they adhere to and number of household members receiving aid. These programs are primarily addressed at those in absolute poverty, and eligibility for the benefit is decided on basis of means-testing. The criteria include having an income below the absolute poverty line and having a poverty gap of more than 1 JOD (NAF, 2022). Additionally, 40 different social and economic characteristics are considered. The law provides an overview of the calculation.

The NAF also provides several emergency financial aid programs (the Regular Emergency Financial Aid Program; Instant Financial Aid Program; and the Financial Aid Program to Relief Families Afflicted by Natural Disasters). These offer cash funds paid to individuals or families who are going through emergency or exceptional circumstances that make them in need of assistance, and this program does not have a permanent or persistent characteristic. As a result, they are protective in nature:

- a. *Regular Emergency Financial Aid Program*: the monthly cash transfer ranges from 75-200 Jordanian dinars, to be paid to individuals or families going through specific emergency or exceptional circumstances, such as: the death of the head of the household or a member of vulnerable families, the tribal *jalwa*³⁷, and the family's transfer from their permanent residence to another place, etc. It covers approximately 11,000 individuals
- b. *Instant Financial Aid Program*: It is a one-off payment that is disbursed immediately to the vulnerable households who seek the service. The sums are assigned by the discretion of fund offices in the field in order to meet the immediate needs of the families, the maximum of which reaches 150 Jordanian dinars
- c. *Financial Aid Program to Relief Families Afflicted by Natural Disasters*: In these cases, urgent aid is provided to the afflicted families to be secured with a suitable shelter during the period of their affliction, up to a maximum value of 500 Jordanian dinars.

Lastly, through the National Social Protection Strategy 2019-2025, the social assistance programs have been expanded to also cover the working poor and thus seeks to address the relatively poor.

³⁷ In case the head of the family is imprisoned and the family subsequently displaced.

In accordance, a *Complementary Support Program*, also known as Takmeely or Takaful 1, was set up. Through this program regular aid (quarterly) is given to the vulnerable households from the working categories of whose incomes are lower than the average wages and salaries in the Kingdom and the relatively poor who have a high level of financial issues, according to the results of the test results of the unified government targeting system. It is based on 57 indicators that express the most important factors related to determining the standard of living of families and the level of families' need for support and assistance. This program was extended with an additional top-up in times of COVID-19 for a duration of 6 months. This program is sponsored completely by the World Bank and DFID.

Apart from the Takmeely, all programs offered through the NAF are protective in nature as they are primarily aimed at those in absolute poverty or those who have faced shocks. The Complementary Support Program however, may be viewed as somewhat preventive (mitigating risk) as it seeks to provide for the working poor in the informal sector that are unable to contribute to the Social Security Corporation.

Contributory social protection schemes

A closer examination of the contributory social protection schemes offered by the Social Security Corporation (SSC) is warranted. Social insurance is delivered through the following two programs: (1) A social insurance program which covers all civilian workers subject to the rules of the Labor Law, i.e., formal workers, regardless of sex or nationalities, ranging between 16 and 60 years old for males and 16 and 55 years for females, and (2) A public program for the civil and military service. Almost 63 percent of Jordanian workers are covered by SSC programs of which women are less than 20 percent. Nonetheless of those women engaged in the labor market, 78 percent of all female workers contribute to the SSC thus indicating a self-selection for decent work on the side of women who do engage in the labor market (Alhawarin & Selwaness, 2019). The number of active contributors has witnessed an increase of approximately 57,000 per year over the analysis period (2011-2013), increasing from 880,995 at the end of 2010 to 1,051,798 at the end of 2013³⁸. While this number could be related to new entrants into the labor market, it could also indicate already employed individuals who have taken up enrolment. A persistent challenge remains, which is the extension of social security to informal economy workers or those without formal contracts in the formal economy.³⁹ As a result, those without formal employment or adequate wages remain reliant on non-contributory social protection. This places particularly the working poor at risk as also set out above.

³⁸ ILO, 8th Actuarial Review of the SSC, 2015.

³⁹ For a fuller review of these challenges and the nature of social security exclusion for specific types of workers see Razzaz et al, Opportunities for Extending Social Security Coverage in Jordan, ILO February 2021.

While Jordan has undergone a profound social security reform since 2010, primarily aiming to ensure the financial sustainability of the system over time (Alhawarin & Selwaness, The evolution of social security in Jordan's labor market: a critical comparison between pre-and post-2010 social security reform, 2018), their social insurance programs are relatively young programs. With the first law passed in 1978 (ISSA, 2010), maternity leave, unemployment insurance and health insurance for pensioners were initiated recently, as part of the social security reform law passed in 2010. The current social insurance programs are governed by the Social Security Law No 1 of 2014, amended in 2019.⁴⁰ In total, eight social insurance programs currently fall under the Social Security Corporation. Type of schemes. These include old age pension, non-work-related disability pension, survivor pension, natural death pension, unemployment allowance, work injury insurance (including total/permanent work-related disability pension, survivor pension), maternity insurance, and public sector insurance.

Until 1995, the SSC covered only private sector workers; civil servants and the military had independent schemes. In 1995 and 2003, reform laws were passed that closed the civil servants and military schemes to new entrants. From then on, new civil servants and military are covered by the SSC scheme, along with private sector workers. Nonetheless, civil servants and military have access to the Public Sector Insurance solely. Whereas those engaged in the private sector and who contribute to the SSC, have access to old-age, disability and survivor's insurance, sickness insurance, maternity leave, and unemployment insurance.

Next to the type of sector, a further distinction should be made. Someone who is employed is required to mandatory contribute to the social insurance scheme under the 2014 Social Security Law. This is regardless of nationality of the individual. In case someone is an own-account workers, employers, joint partner they can opt for voluntary insurance.⁴¹ Nonetheless, voluntary social insurance is not accessible to non-Jordanians, who work in non-wage employment.

Dependent on the contribution period and the past wage, the benefit is estimated in accordance with the stipulations in Social Security Law No 1 of 2014, amended in 2019. All schemes are thus effectively preventive in nature as they seek to address risks due to loss of employment.

⁴⁰ The primary change in 2019 pertains to the increase of the early retirement age & contributory period.

⁴¹ A recent by-law gives employers new approaches to cover those working in agriculture workers, but it does not change the requirements for coverage of agriculture workers. Social security coverage is not required for domestic workers. Regulations governing employment in domestic work requires employers to obtain insurance providing medical care for hospitalizations, lump sum benefits for permanent disability from an accident and lump sum survivor benefits in case of accidental death.

Other social protection programs by the MoSD

Lastly, the Ministry of Social Development provides four schemes that are recognized as social protection schemes: (1) handicapped affairs program, (2) community development and combatting poverty, (3) family and childhood protection, and (4) social defense (Zureiqat and Abu Shama, 2015). These four schemes are non-contributory in nature. The program for community development and combatting poverty is promotive in nature as it provides amongst others micro-finance loans to support housing and income-generating activities; while the other three programs are more protective as they provide support to vulnerable individuals, through care services.

Support programs

As set out before, the Government of Jordan has also set up several support programs under the National Aid Fund. These include vocational educational support for children of families of beneficiaries, bread support (not to be confused with bread subsidy⁴²), energy and transportation subsidy, as well as health insurance programs. They primarily seek to enhance and protect human capital by fostering access to services. As emerges from the mapping presented in the appendix, these are more promotive and preventive in nature. Nonetheless, individuals who have access to them are those who are registered with the NAF.

Groups in Focus

1. Women

Women are only implicitly recognized within most of the categories for the recurrent and/or temporary financial aid under *The Instructions for Financial Aid for the Protection of Needy Families No.) for the year 2019*, effective only as of 1/1/2020. Only two categories are directly aimed at women, namely aid for single women with no other means to be provided for and divorced women provided they are not remarried or above 60.

Further, while the social assistance is primarily targeted at Jordanian households, within article 62 of *The Instructions for Financial Aid for the Protection of Needy Families No.) for the year 2019*, a provision is made to cater for a Jordanian women married to non-Jordanian men in case of the following categories (the elderly, the absent, the children, the prisoner, the permanent disability).

Like with social assistance for the elderly, women have a lower age boundary to receive old age pension compared to men – 55 in case of social insurance and 60 in case of social assistance. Though it is possible to retire early, a survey by the King Hussein Foundation (2020) also indicates that generally women prefer to retire at the given age.

⁴² Often, bread, fuel and electricity subsidy are stated to be part of social assistance (see for example Jawad et al, 2018; NSPS 2019-2025). Yet, these are neither mentioned on the website of the NAF, and moreover seem to fall outside the scope of MoSD.

Nonetheless, as also stated above, women face challenges in accessing the labor market, in part due to low wages and lack of childcare but also because of employers' reluctance to hire married women (King Hussein Foundation, 2020). On the side of the female laborers, it has been indicated that social insurance is a key decision factor to whether they are willing to take up a job in the private sector (King Hussein Foundation, 2020). Most insurance schemes as set out above only implicitly target women as they include anyone who is engaged in the private sector, in the formal economy, in the public sector or who has taken on voluntary insurance. Even, in case of survivor's pension, women are only eligible for survivor's pension provided a son does not take priority or they are not remarried. To date, only one insurance is directly targeted at women, namely maternity insurance (ILO, 2021; ILO, 2020).

In 2020 The Jordanian government's endorsed Regulation No. 93 of 2020 on Social Protection for Maternity, which aims to empower and retain working mothers in the labor force. The new regulation, issued under the Social Security Law No. 1 of 2014, provides all working mothers with cash benefits, to enable them to return to work while securing childcare for their children either at a childcare facility or at home. It also allows for registered childcare centers to receive direct cash benefits to cover operational costs. This regulation is in line with international labor standard instruments, particularly Workers with Family Responsibilities Convention, 1981 (No. 156), Maternity Protection Convention, 2000 (No. 183), and Maternity Protection Recommendation, 2000 (No. 191).

According to the legislation, women workers are entitled to maternity leave with full pay for ten weeks including rest before and after delivery. Leave after delivery shall be no less than six weeks long and employment before the expiry of such a period shall be prohibited. After expiry of the maternity leave period every woman worker is entitled, within one year of delivery, to take time off with pay for the purpose of nursing her newborn baby, provided that total time off does not exceed one hour a day⁴³.

2. Persons with Disability

Jordan has ratified the UN Convention on the Rights of Persons with Disabilities in 2008. For the first time, specific legislation was put in place in 1983 to ensure the welfare of displaced people. Currently, the situation of individuals with disabilities is governed by the Law on the Rights of Persons with Disabilities Act, Law No 20 for the Year 2017. Article 3 of this law sets out who is considered disabled. This legislation places direct responsibility for the welfare under Article 29(a) which states that disabled people should be included into poverty alleviation and welfare strategies

⁴³ For a full review of the implementation of this legislation please see Report on 'Assessment of the Maternity Insurance in Jordan' ILO Regional Office for Arab States and Social Security Corporation 2021.

that target families, children, women, elderly and juveniles. In line with this regulation, the two major social assistance programs provided by the NAF include individuals with disabilities within their schemes, thus providing:

- Monthly recurrent financial aid for individuals with a permanent disability and their family, with a disability rate of over 75%.
- Monthly temporary financial aid for families of special personal status where the head of the family has been assigned a mental handicap
- Monthly temporary financial aid for people with temporary total disability and their families.

In addition to the social assistance programs, several psychological, social and health support services should be provided as per Law No 20, 2017. These may be in the core of counselling and occupational therapy, with a provision of training on how to access services available as well as rehabilitation services. In terms of programs that are set out by the NAF and MoSD in line with this provision, the following non-contributory programs have been set out:

- Physical Rehabilitation Fund by the NAF which incorporates a one-off payment of 600 JD which can be used to purchase devices upon approval of the MoH.
- Handicapped Affairs Program by the MoSD which serves rehabilitation and health care. Approximately, 4000 individuals have access to the scheme by the MoSD (Jawad, 2018).

As for contributory programs under the Social Security Corporation, several schemes have been put in place, which are applied based on the definitions in Article 3 of the law:

- Disability pension for disabilities which are not work related. The amount depends on the extent of work disability.
- Work injury insurance to cover disabilities attained through occupational injuries provided that these are not the result of a deliberate act or attained under use of alcohol or narcotics and if in compliance with health and safety standards. Pay out results in 75 percent of daily wage and coverage of medical costs. In case of total work disability, contributors will continue to receive a monthly pension of 75 percent of monthly wage.

In addition, under article 62 of the 2014 Social Insurance Law, an individual receiving old age pension may receive 12 percent increase for any first dependents, including disabled individuals, and 6 percent for second and third dependents.

Further, under Article 24, the individuals with an ID card should be issued health insurance card in accordance to instructions by the MoH. Nonetheless, following the 2015 census it was estimated that about 1/3 did not have access (UNESCWA, 2017).

The non-contributory schemes are only accessible to citizens, including a Jordanian wife of non-Jordanian husband. These are rather protective in nature. In 2015, 12,000 individuals with disabilities were covered by the NAF (UNESCWA, 2017). The contributory schemes on the other hand are only accessible to residents who contributed to the schemes. However, as it is estimated that only 16.1 percent of all persons with disabilities are employed (Thompson, 2018), the reach of these programs remain rather limited in the scope. These schemes rather preventive in nature.

3. Refugees

In order to manage the high influx of Syrians into the neighboring countries, the Regional Refugee and Resilience Plan (3RP) was set up in 2014, led by the UNHCR. This resulted in the adoption of the Jordan Response Plan for the Syrian Crisis that was coordinated by both Ministry of Planning and International Cooperation and the UNHCR. Within the plan two pillars have been recognized: 1) resilience, which is aimed at strengthened the host community, and 2) refugees that include services by primarily international actors aimed at refugees.

Next to the adoption of the Jordan Response Plan (JRP), steps were undertaken to ease the access of refugees to the formal labor market. In March 2016, the Jordan Compact was announced at the London Conference. This took a *Three Plus Three approach* under which the Government of Jordan aims to: strengthen labor market governance; improve private sector productivity; and stimulate job creation for Jordanians and Syrians alike. It was announced that the Jordanian Government would seek to open 200,000 work permits for Syrians in low-skilled sectors such as agriculture, construction and manufacturing amongst others.

Vulnerable refugees rely on external cash and voucher assistance (CVA), also referred to as social assistance under the JRP, provided by international actors. According to a mapping done by Roeth, Nimeh & Hagen-Zanker (2016), Jordan currently has a dual system. A formal social protection system that is accessible to Jordanians, and another which targets refugees. The latter consists of a wide range of often small-scale interventions delivered by humanitarian actors and NGOS (Roeth, Nimeh & Hagen-Zanker, 2016)⁴⁴.

Under the Joint Intersectoral working groups for the Syrian refugee response,⁴⁵ 12 providers can be identified for basic needs, of which 1 is within the resilience pillar of the Jordan Response Plan – the Jordan Hashemite Charity Organisation and the others fall under the refugee pillar. In addition, 11 organizations were identified as part of the Food Security Working group of which only the WFP is within the refugees' pillar through its Cash Assistance for Food Security, and all

⁴⁴ The focus of this analysis is primarily on cash programs though it should be recognized that many organizations also have set up schemes that seek to provide livelihood support and other services

⁴⁵ Appendix A 4 provides an overview of the different members of the basic needs working group anno December 2019, and the members of the food security working group anno December 2020.

11 are part of the resilience pillar. This excludes the UNRWA which is the UN organization that provides relief and assistance to Palestinian Refugees and Palestinian Refugees from Syria.

Overall, the primary actors responsible for providing CVA to refugees are the World Food Program, UNHCR, UNICEF and UNRWA – see also the mapping in (Appendix Mapping). These actors are the primary actors in terms of providing CVA to refugees as also identified by the Cash Learning Partnership (Dürr et al., 2020). They were also involved in expanding existing programs during COVID-19, as further set out in the next sub-section.

Of these actors, the World Food Program and UNHCR provides assistance to cover basic needs to primarily Syrian refugees and to a lesser extent, to other refugee nationalities, include refugees from other nationalities such as Somalia, Sudan, Iraq and Yemen. UNICEF on the other hand, provides an unconditional cash assistance that aims to support the costs of education for vulnerable households with a child attending school up to a maximum of 6 children per household. It is the only program that caters to both Syrian refugee households, other refugee nationalities and also, vulnerable Jordanian households.

Lastly, UNRWA provides solely for Palestinian Refugees and Palestinian Refugees from Syria. Though under the Consolidated Eligibility and Registration Instructions (October 2009), those who have attained Jordanian citizenship are still eligible to be registered with the UNRWA and in turn, receive assistance provided they meet the eligibility criteria. It is evident from the mapping that the amount for Palestinian families is much lower than any other agency and also is given on a quarterly basis rather than monthly as the other schemes are.

In general, dependent on nationality status, access to the different schemes is shaped. The primary focus remains largely on Syrian refugees, and to a lesser extent other refugee nationalities. The schemes provided to refugees are primarily aimed at coping and thus are classified as protection measures. Only, in the case of UNICEF, while primarily identified as protective, there is an element of future associated with it, as it is aimed to keep children in education and furthermore through its plus-component links it to services provided by the Makani centers. Further, the UNRWA also provides health insurance to Palestinian refugees registered with the UNRWA which can be classified as a preventive measure.

Provided Syrian refugees attained a work permit and engage in formal work, they should have access to social insurance schemes. Nonetheless, exemptions are put in place for those with a flexible work permit. A survey by the ILO estimated that 18 percent of Syrians that held a work permit were covered and only 9 percent among those without work permit, compared to 67 percent of Jordanians. In addition, only 3 percent of all Syrians have access to health insurance compared to 39 percent of Jordanians (Stave, Kebede, & Kattaa, 2021, p. 47)

The impact of the Covid-19 pandemic

Since the start of the COVID-19 Crisis, Jordan introduced several interventions aimed at mitigating the negative consequences of the pandemic. The number of programs launched is considered the highest in the region, and Jordan was acknowledged in the UN report, *Social Protection Responses to the COVID-19 crisis in the MENA/Arab States Region*, as having implemented the most measures in the region to mitigate the effects of COVID-19 (UN, 2020).

The already existing groundwork (e.g., the *National Social Protection Strategy 2019-2025*, and the resulting expansion of NAF activities), allowed for a better response to the shock resulting from the COVID-19 pandemic.

On the side of social protection, the Government of Jordan introduced various measures. On the side of social insurance, 2 defense orders were given and several additional programs were established. These include: Tadamon (1&2), Musaned (1,2,&3), Himaya, and Tamkeen (1&2). While all are contributory in nature, due to the context of the pandemic it was rather protective in nature as it aimed to cover the wage loss due to the lower levels of economic activity. It allowed individuals to either cover part of their wage through their unemployment insurance, to withdraw part of their unemployment savings as support, or receive a temporary allowance if they had not met the necessary criteria or if their employer was not part of the social security corporation. Under Tadamon 2, opportunity was given to Gazans and Children of Jordanian women as well to become part of the beneficiaries.

Additionally, within the NAF, a temporary program was set up under the Takaful for the daily workers in informal settings who did not fall under the social security. This likewise covered households with the woman married to a non-Jordanian and Gazan families. Takaful 2 lasted for 3-6 months (depending on the source) and covered up to 190,000 individuals provided they met the criteria. This program has been funded by the Himat Watan Emergency Response Fund & the Hissab el Kheir Fundings. This program is discontinued though has been replaced by the Takaful 3 program which also offers support to irregular workers.

Jordan's responses to the COVID-19 pandemic therefore show how the country may successfully utilize the emergency as a window of opportunity to strengthen and consolidate its social protection sector as a whole (UNICEF 2020). These responses were financed by the Treasury in addition to existing budgets of various government bodies such the Ministry of Health (MoH), the Ministry of Education (MoE), and the SSC. Additionally, an emergency response, donation fund '*Himmat Watan*' was established, which according to the fund's official had a total of JD93.5 million committed to it by as of March 2020 (Jordan Times, 2020).

Further, refugees have been disproportionately impacted by the COVID-19 pandemic, leading to serious health, socio-economic and protection impacts (ref). To address this, several shock responsive typologies, including horizontal and vertical expansion, were incorporated in the programming by international organizations. To exemplify, UNICEF expanded its base for the Hajati to cover more children under the Hajati program, and as a result an additional 18,000 children to the existing 10,000 were included. UNRWA gave a one-off payment of 50 JOD to 20,500 individuals with a focus on Elderly, female headed-households and families with children under age 5, located in Jerash camp. UNHCR led the Basic Needs COVID-19 Response which gave a temporary, additional amount depending on the food aid that households received. WFP also added additional individuals as part of the COVID response in their existing program.

Section 5: Conclusion

In this paper we defined social protection as the set of policies and programs designed to reduce and prevent poverty and vulnerability throughout the life cycle (ILO, 2017). We argued that while the core of social protection is concerned with preventing, managing, and overcoming situations that adversely affect people's well-being (UNRSID, 2010), it must be viewed in a transformative way to have sustainable and long-term effect.

The paper outlined how over the past years Jordan has been struggling with a substantial increase of the population, slowed economic growth and rising public debt. This has led to a worsening of poverty and unemployment in the country. Coupled with the impact of the pandemic, and the protracted refugee presence, the prolonged decline in economic activity together with the increase in the already high unemployment levels. To address these issues, both the economy and the social protection system would require transformative changes. Nonetheless, Jordan still has ample room for improving macroeconomic management, enhancing private sector and ultimately making more efficient, effective and impactful use of social protection spending.

An extensive mapping of formal contributory and non-contributory social protection programs in the back drop of the Social Risk Management Framework and the Transformative Social Protection conceptualization, has illustrated how Jordan still finds itself in reactive and shock responsive modus operandi with regards to its income security programs. The focus was particularly on cash assistance by the National Aid Fund, the social insurance program as part of the Social Security Corporation under Social Security Law 2014, amended 2019, and programs run by the Ministry of Social Development. Examining the programs established important aspects; first, that the programs that are part of social protection in Jordan are largely unconditional transfers in cash or kind. Additionally, programs are primarily either protective or preventive in nature; these include the programs aimed at refugees and the COVID-19 responses. The only promotive programs clearly have a link to enhancing human capital, but these are offered through either the MoSD or some support programs by the NAF. Nonetheless, they lack integration into the social protection framework and connection to other social protection programs. This signals

a clear absence of transformative social protection in Jordan. With that said, it is important to stress that while the specific social protection related interventions are essential, this can only work if it is coupled with structural economic transformation and a rethinking of the social protection system.

Ways Forward

Moving from strategies to execution entails coherent and accountable pathways which include operational plans and processes for implementation. In this section we suggest a few ways on moving forward, keeping in mind that these steps are best achieved through iterative development processes which gives room to the concerns of the various stakeholders to be taken into consideration.

Social Protection Landscape: From coping to transformation

The mapping of social protection revealed that most (social assistance for Jordanians and refugees alike) programs are either protective or preventive in nature. It is understood that the conditions in the past decade in the country meant that programs were mostly reactive and shock responsive. Nevertheless, it is time to shift towards transformative social protection programming. This can only work if it is coupled with structural economic transformation and a rethinking of the social protection system as a whole. This also means that there should be clear coordination between all the agencies involved and between them and the economic and education authorities. This will ensure policy coherence and complementary of effort ensuring that “the total is greater than the sum of the parts”.

Social protection should be designed combining development and humanitarian objectives. This will reduce benefit dependency, preserve and augment the human capital of citizens so they can contribute to economic growth while reducing the need for fiscal outlays. This predominantly relates to the situation of Syrian refugees. As we enter into the second decade of the Syrian crisis and refugee situation, the discussion should start moving from assistance into development and therefore exploit the synergies among all residents in Jordan using a vulnerability approach. Notwithstanding its effects across the nation, the COVID response revealed the difficulty to reach out to specific groups such as the workers in the informal economy or vulnerable women or women headed households. The lessons learnt can be utilized for broadening and refining social protection in future so that “no one is left behind”. In fact, the Social Security Corporation has already started designing programs for informal workers and this is a positive starting point.

Understanding of the economic and fiscal situation

The assumption that we make here is that poverty and vulnerability will not be reduced unless economic growth is inclusive and sustainable through the promotion of productive and equitable labor markets. And while social protection is always needed to address different risk during an

individual's lifecycle, the need for protective social protection measures will remain high unless a more holistic approach is adopted that includes all the relevant macroeconomic and micro elements. Jordan needs a social protection system that is prepared to tackle social risks in ways beyond coping and mitigation, and move into more preventive, transformative, fiscally sustainable approaches.

This would require, on the one hand, prudent macroeconomic management to contain and reduce the deficit and debt and, on the other hand, expenditure switching so that public revenues are spent transparently on areas with high social returns focusing on the reduction in poverty and vulnerability. In parallel, Jordan should aim to increase the ability and resilience of households to cope with crises by decreasing unemployment and increasing decent job creation. Increasing women's limited contribution to the economy would contribute to economic growth, increase family incomes and reduce the dependency rate. This will be conditional on creating a dynamic, productive and competitive private sector, thus relying less on the government to act as an employer of last resort. One way to proceed with these objectives is to go back Jordan's National Employment Strategy 2011-2020, and evaluate its outcomes, and build on the comprehensive strategy that was outlined.

The main component of social protection, social insurance, should serve its purpose of old age security be actuarially sound but equitable. The predominance of early retirees among and the concentration of pensions on formal sector workers are not line with these best practice conditions.

Consolidating and Implementing Existing Strategies

In moving forward, Jordan does not need to start from scratch: It has an established and long history of producing visions, strategies, plans and policies. Each one of them and all taken together can be used as inputs for defining a transformative way forward. Similarly, a lesson from the past that should be avoided is that visionary aspirations and noble policy intentions have been hampered by slow or intermittent implementation. In several occasions implementation has been reactive, was not followed till the end, lacked rigorous monitoring, and the results of evaluations, if carried out, were not fully utilized in follow up efforts.

Nevertheless, the National Strategy for Social Protection provides a rich basis that should be developed further and become the springboard for transformative reforms. This will require two things: first an effective implementation modality with the necessary political will and technical capacity. Second, a detailed analysis needs to be conducted as to the fiscal requirements for establishing a Social Protection Floor. To ensure a wholistic approach based on a national Jordanian vision through a joint focus on policy and programs, International technical assistance, fiscal support and inter-agency coordination with the Jordanian authorities at central and sectoral levels can improve the design, contribute to effective implementation and ensure the success of

social protection in the future in line with the international experience. To be effective, social protection strategies should be articulated in an integrated manner and discussed with all relevant social players as agendas are an opportunity to rethink the country's social contract.

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Appendix Mapping

Program	Provider	Type of scheme	Type of Risk	Type of intervention		Category of measure - majority	Target group and targeting process
<i>Name</i>	<i>Organisation, Ministry etc.</i>	<i>contributory/ non-contributory/ labor market</i>	<i>longevity, unemployment, maternity, disability etc.</i>	<i>1. Unconditional transfers in cash or in kind</i> <i>2. Conditional transfers in cash or in kind</i> <i>3. In-kind food transfers; targeted food transfers and rations, other food based programs.</i> <i>4. Income generation programs.</i> <i>5. Programs that protect and enhance human capital by providing access to basic services.</i>	<i>SRSP (Yes/no)</i>	<i>Protective</i> <i>Preventive</i> <i>Promotive</i> <i>Transformative</i>	<i>citizens, residency, all inhabitants regardless of status, displaced persons</i>
Monthly Recurring Financial Aid	NAF	Non-contributory	Income security	2		protective	Citizens; includes a Jordanian wife of non-Jordanian husband in case of the following categories (The elderly, the absent, the children, the prisoner, the permanent disability)
Monthly Temporary Financial Aid	NAF	Non-contributory	Income security	2		protective	Citizens
Takaful 1 - Complementary Support Program	NAF	Non-contributory	Working poor	1	Yes	preventive	Citizens
Regular Emergency Financial Aid	NAF	Non-contributory	Families facing major shock	1	Yes	protective	Citizens
Instant Financial Aid Program	NAF	Non-contributory	Family situations	1	Yes	protective	Citizens

Appendix Mapping contd.

Financial Aid Program to Relief Families Afflicted by Natural Disasters	NAF	Non-contributory	Natural disaster	1	Yes	protective	Citizens
Physical Rehabilitation Aid	NAF	Non-contributory	Disability and Health Issue	1		protective	Citizens
Old Age Pension	Social Security Corporation	Contributory	Old age	1		preventive	All residents contributing to the scheme
Disability Pension (non-work related)	Social Security Corporation	Contributory	Old age/disability	1		preventive	All residents contributing to the scheme
Survivor pension - part of general services	Social Security Corporation	Contributory	Widow	1		preventive	All residents contributing to the scheme
Natural Death Pension	Social Security Corporation	Contributory	Death	1		preventive	All residents contributing to the scheme
Unemployment Allowance	Social Security Corporation	Contributory	Unemployment	1		preventive	All residents contributing to the scheme
Work Injury Insurance	Social Security Corporation	Contributory	Occupational diseases	1		preventive	All residents contributing to the scheme
Maternity insurance	Social Security Corporation	Contributory	Maternity	1		preventive	All residents contributing to the scheme
Public Sector Insurance (previously Civil Pension & Military Pension)	Social Security Corporation	Contributory	Income security	1		preventive	All residents contributing to the scheme
Handicapped Affairs Program	Ministry of Social Development	Non-contributory	Disabilities	5		protective	Citizens

Appendix Mapping contd.

Community Development and Combating Poverty	Ministry of Social Development	Non-contributory	Income security	5		promotive	Citizens
Family and Childhood Protection	Ministry of Social Development	Non-contributory	Family situations	5		protective	Citizens
Social Defense	Ministry of Social Development	Non-contributory	Family situations	5		protective	Citizens, refugees in case of abused women and children
Refugees							
Social Safety Net Program	UNRWA	Non-contributory	Income security	1		protective	Palestinian refugees registered with UNRWA
Cash for Palestinian Refugees from Syria	UNRWA	Non-contributory	Income security	1		protective	Palestinian refugees from Syria registered with UNRWA in Jordan
Hajati Program	UNICEF	Non-contributory	Income security	1	Yes	protective	Citizens, Syrian Refugees
Cash transfer to Dom Community	UNICEF	Non-contributory	Income security	1		protective	Dom community
Food Assistance	World Food Program (WFP)	Non-contributory	Food security	1		protective	Refugees. Mainly Syrian, with minority from Somalia, Sudan, Iraq, Yemen
Basic Needs Assistance	UNHCR	Non-contributory	Income security	1		protective	Refugees registered at UNHCR. Mainly Syrian, with minority from other nationalities.
COVID-19 responses							
Takaful 2 - Emergency Cash Assistance Program to Daily Wage Workers (not continued)	NAF	Non-contributory	Income security	1	Yes	protective	Citizens; households with Jordanian women married to nonJordanian men; and Gazan families

Appendix Mapping contd.

Basic Needs COVID-19 Cash Response	Led by UNHCR	Non-contributory	Income security	1	Yes	protective	Refugees registered at UNHCR. Mainly Syrian, with minority from other nationalities.
Takaful 3 - Temporary support	NAF	Non-contributory	Income security	1	Yes	protective	Citizens
Tadamon 1 - Unemployment allowance	Social Security Corporation	Contributory	Income security	1	Yes	protective	Residents contributing to social security schemes.
Tadamon 2 - Unemployment insurance	Social Security Corporation	Contributory	Income security	1	Yes	protective	Residents not contributing to social security schemes. Including Gazans and Children of Jordanian women
Musaned 1 - Unemployment insurance	Social Security Corporation	Contributory	Income security	1	Yes	protective	Residents contributing to social security schemes.
Musaned 2	Social Security Corporation	Contributory	Income security	1	Yes	protective	Residents contributing to social security schemes.
Musaned 3	Social Security Corporation	Contributory	Income security	1	Yes	protective	Residents contributing to social security schemes.
One off payment to Palestinian families in Gaza	UNRWA	Non-contributory	Income security	1	Yes	protective	Palestinian refugees registered with UNRWA with non-Jordanian nationality
One off payment to Iraqi Palestinian Refugees	UNRWA	Non-contributory	Income security	1	Yes	protective	Palestinian refugees from Iraq registered with UNRWA

Appendix Mapping contd.

One off payment to ex-Gazan families	UNRWA	Non-contributory	Income security	1	Yes	protective	Ex-Gazan refugees registered with UNRWA
Himaya	Social Security Corporation	Contributory	Income security	1	Yes	protective	Residents contributing to social security schemes.
Tamkeen 2	Social Security Corporation	Contributory	Income security	1	Yes	protective	Residents contributing to social security schemes.

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<https://jordanrec.com/archives/tag/%d8%aa%d9%83%d8%a7%d9%81%d9%843>

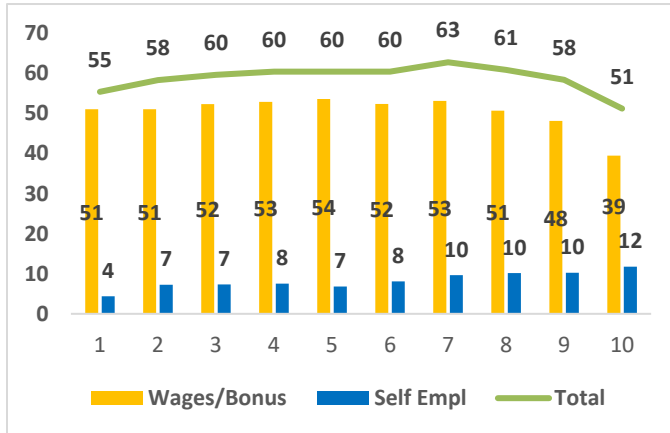
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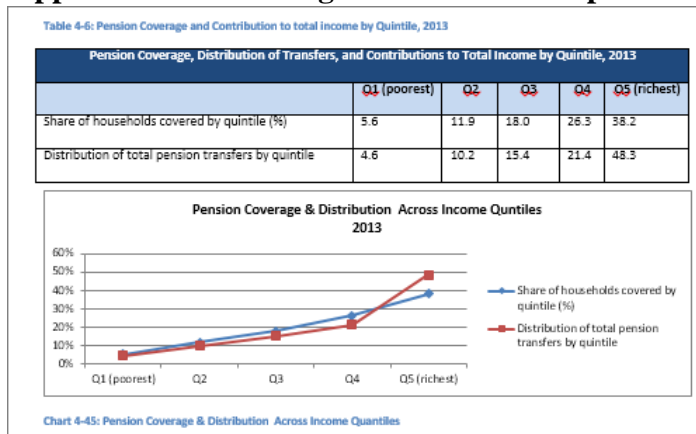
Appendix Tables & Graphs

Appendix A 1: Per Capita Income from Employment (% of total pc income by decile), 2017/18

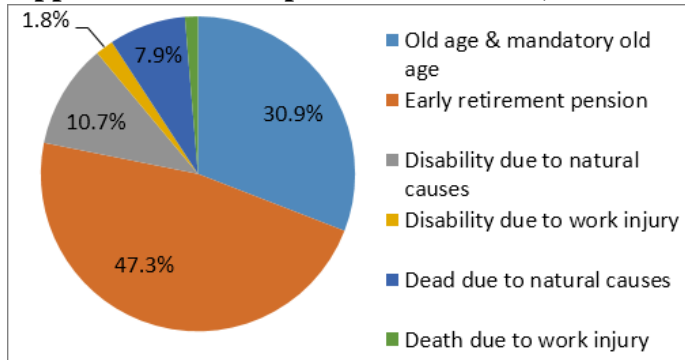


Source: HEIS 2017-18

Appendix A 2: Coverage and incidence of pensions by income quintiles



Appendix A 3: Composition of Pension, 2017



Source: GoJ. 2019.

Appendix A 4: providers of Humanitarian Assistance

Organisation	Members Basic Needs End 2019	Members Food Security End 2020	Pillar
Action contre La Faim (Action against Hunger - ACE)		x	resilience
Agence d'Aide à la Coopération Technique et Développement (ACTED)		x	resilience
Caritas - Jordan	x		refugee
Cooperative for Assistance and Relief Everywhere (CARE)	x		refugee
Danish Refugee Council (DRC)		x	resilience
Food and Agriculture Organisation (FAO)		x	resilience
International Catholic Migration Commission (ICMC)	x		refugee
International Fund for Agriculture Development (IFAD)		x	resilience
International Organisation for Migration (IOM)	x		refugee
International Orthodox Christian Charity (IOCC)		x	resilience
INTERSOS Humanitarian Aid Organisation - Organizzazione Umanitaria per L'Emergenza	x		refugee
Islamic Relief Jordan (IRJ)	x		refugee
Jordan Exporters and Producers Association for Fruit and Vegetables (JEPA)		x	resilience
Jordan Hashemite Charity Organisation (JHCO)	x		resilience
Medair	x		refugee
NICCOD	x		refugee
Norwegian Refugee Council	x		refugee
Première Urgence - Aide Médicale Internationale (PU-AMI)	x		refugee
Terre des Hommes - Italy		x	resilience
Tkyiet Um Ali		x	resilience
UNDP		x	resilience
UNHCR	x		refugee
World Food Program (WFP)		x	refugee & resilience

(Authors' own compilation based on Intersector Working -Group Jordan, 2020; 2021).

Note: It should be noted that not all coincide with the financial tracking portal - but this portal only shows the top 10 per sector so unable to verify the members of the basic needs for 2020