

Assessing Gender Equity in National Aid Fund Programs



The National Aid Fund, through its related legislation, is keen to adopt inclusive gender-sensitive policies regarding all its objectives. Gender is one of the main factors considered within the National Aid Fund's procedures and factors for determining the type of assistance support every category of recipient is eligible to receive. The determination factors focus on ensuring no family members are exposed to violence or harm, especially females, and consider polygamy as a separate case so that each wife and her children are considered a family of their own. These instructions also apply to Jordanian women married to non-Jordanians if the husband is old, absent, missing, imprisoned, or disabled. The following is a review of the most prominent cases where inclusive gender-sensitive policies are applied when determining eligibility for assistance:

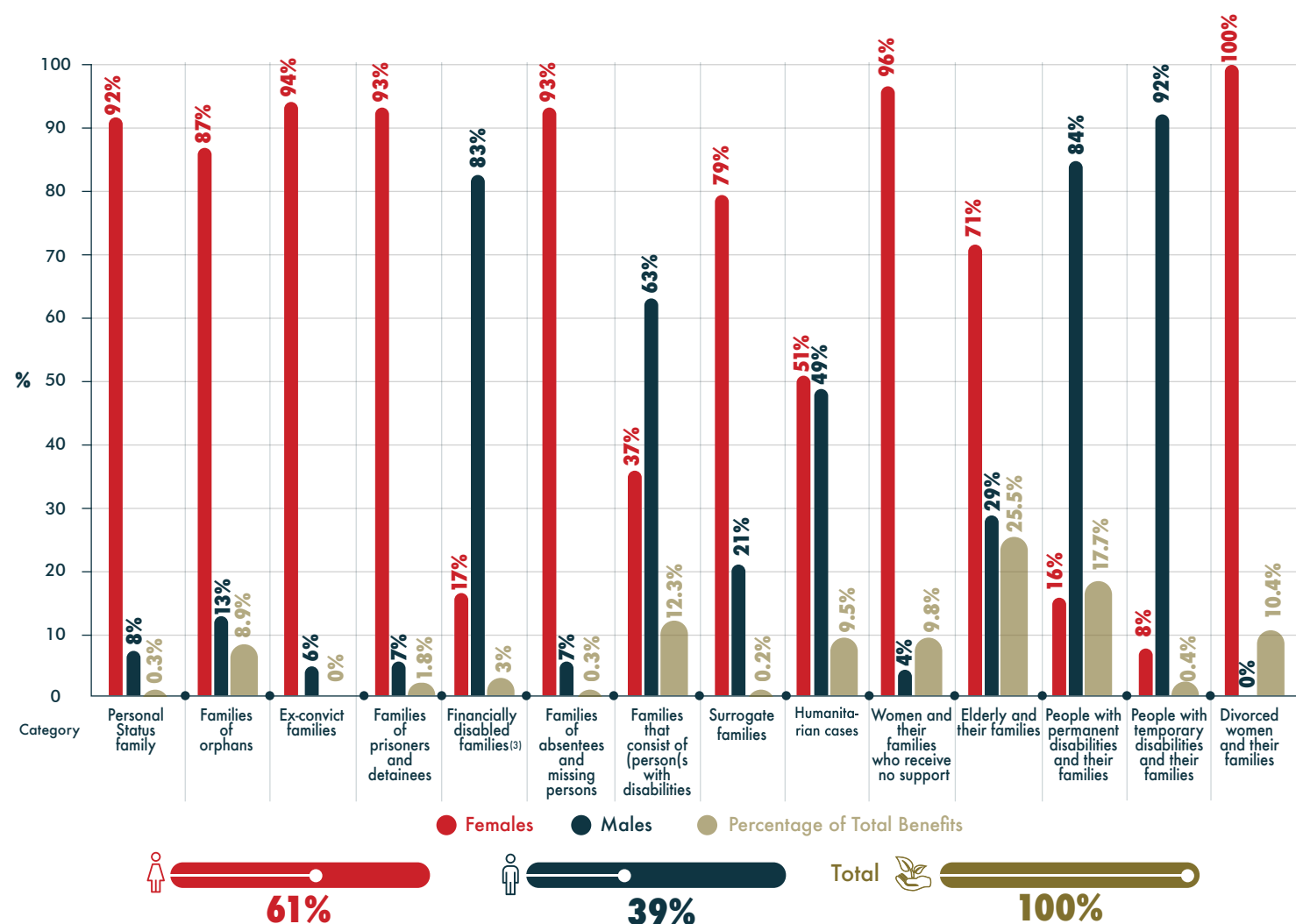
- **First:** The main method for selecting the family member to receive assistance is not linked to the head of the family as identified in the family book, but rather to which family member is taking care of all family affairs. A social study is conducted in order to determine how to allocate the family's assistance, and there are cases in which the wife should be the assistance recipient rather than the husband. Additionally, the monthly assistance can be split between family members if it is proven that the person who receives the assistance does not properly use it to support their family members fairly.
- **Second:** There are cases that determine and prioritize specific categories of women for assistance. Those categories include women who receive no support, divorced women, widowed women, personal status family, and surrogate family.
- **Third:** Jordanian women married to non-Jordanians should not be deprived of assistance. Therefore, the instructions for assistance mention that in cases where the husband is old, absent, missing, imprisoned, or disabled, the eligibility conditions also apply to Jordanian women married to non-Jordanian men. This condition is set with the sole purpose of benefiting the wife by providing her with assistance separately. Additionally, a woman whose husband has passed away, even if he is not Jordanian, is also considered among the cases entitled to assistance under the "women with no supporter" category.
- **Fourth:** Within the general conditions for reoccurring or temporary entitlement to assistance, a set of regulations have been developed that identify the family needs which must be adhered to in terms of education, reproductive health, and protection from violence. In the case of violence specifically, assistance will be withheld from the head of the family if he is proven to have committed violence towards his wife, children, or any other family members. In this case, the support will be transferred to his wife, children, and/or the rest of his family. Granting or resuming assistance to the perpetrator of violence is not considered until at least one year after the date of the incident.
- **Fifthly:** How the regulations determine the real income of a family encourages the economic participation of women. In cases where family members are working irregular jobs or their income is less than the minimum wage, their income is not included in the family's real income used to determine their eligibility for assistance. Additionally, when calculating the real income of those families, 20% of the family's real income is not included if a woman is a head of the family due to circumstances mentioned in one of the cases above.
- **Sixth:** Special considerations are established in order to prevent disadvantaging the wives and children of polygamous families. For example, in families where the husband is a prisoner, elderly, fully disabled, absent, or missing, and is married to more than one wife, each wife is considered a separate family along with her children until his release and/or his return to the household. The same consideration applies when emergency assistance is disbursed. If the husband is imprisoned and has more than one wife, all wives are entitled to this support and considered an independent family. Each wife and her children can be considered an independent family in terms of income and property. If one of the families were to lose their monthly assistance entitlement as a result of the joint calculation of income or property of all wives and children, then the entitlement is calculated for each wife separately according to the children that live with her.
- **Seventh:** When determining who is entitled to assistance, unemployed single women, regardless of their age, are included as a "women with no supporter" category who is eligible for assistance. The eligibility criteria consider that a woman who is between the age of 18-62 and has never married does not have anyone obliged to support her living expenses, therefore if she is unable to find work she is entitled to monthly assistance.

(1) According to NAF regulations, "personal status family" means a family whose main breadwinner is declared incompetent on grounds of imbecility, foolery, insanity, or afflicted with addiction, and is receiving treatment in a specialized treatment center.

(2) A surrogate family (الأسرة البديلة) is the family to which a competent court or the Director General of NAF entrusts to support any person under the age of 18 years old who needs care and protection.

Statistics and Figures for the Year 2019

Categories Eligible for Assistance



Categories Eligible for Assistance - Humanitarian Cases

Categories	Percentage of Total Benefits	Males %	Females %
Families where one of the members suffers from serious, chronic or incurable diseases	84.8%	55.1%	44.9%
Families with income below the poverty line	0.2%	58.8%	41.2%
Families benefiting from recurring or temporary monthly assistance and has one or more of its members enrolled in undergraduate studies	8.5%	14.8%	85.2%
Loss of income for a needy family consisting of at least two people	6.5%	25.9%	74.1%

Total 100%
Males 49.8%
Females 50.2%

Categories Eligible for Emergency Assistance

Categories	Percentage of Total Benefits	Males %	Females %
The death of the breadwinner or another family member	48.4%	20%	80%
Tribal migration where the family is forced to move from their original home to another place	0.1%	100%	0%
Loss of the main income of the family due to illness affecting the breadwinner	1.1%	63%	38%
The family house caught on fire	4.7%	79%	21%
Imprisonment of the head of the family (not benefiting from reoccurring or temporary support)	43.5%	5%	95%
One of the beneficiary family's children excelled in the high school diploma	2.3%	73%	63%

Total 100%
Males 17%
Females 83%

(3) A financially disabled family (الأسرة العاجزة ماديا) is a family whose breadwinner is determined to be mentally or physically unable to handle the financial affairs of the family.

The Approved Head of the Family

Males 33%

Females 67%

Total 2817

The number of cases in which the assistance has been reduced due to

- 983 The family is non-commitment to sending its children to school and ensuring they do not drop out
- 0 The family failed to comply with immunization programs
- 62 The family failed to adhere to good social behaviour
- 43 The family failed to comply with the terms of family protection

Total 1088

Division of Monthly Assistance

20 Cases where the head of the family is the father

45 Cases where the head of the family is the mother

65 Total amount cases

Training and Employment Programs

Training

Males 23.8%

Females 76.2%

Percentage of Males

Percentage of Females

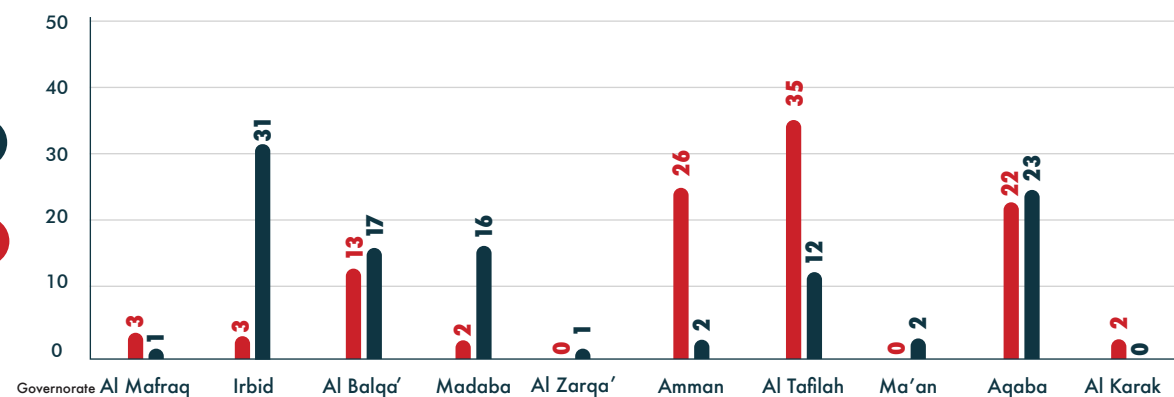
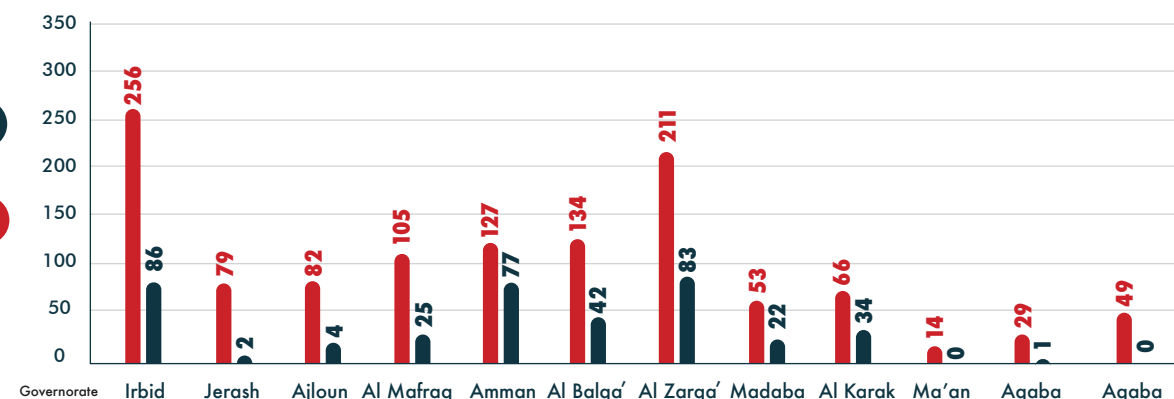
Employment

Males 50%

Females 50%

Percentage of Males

Percentage of Females



Complementary Support Program (Takafol 1)

Percentage of beneficiaries
Males 52%
Females 48%

Physical rehabilitation program

Percentage of beneficiaries
Males 49%
Females 51%