



# National Aid Fund Takaful Programme

Baseline Report

July 2020

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# NATIONAL AID FUND TAKAFUL PROGRAMME

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# Acronyms and Abbreviations

## COVID-19

2019 Novel Coronavirus Disease

## DFID

United Kingdom Department for International Development

## DHS

Demographic and Health Survey

## FCS

Food Consumption Score

## GDP

Gross Domestic Product

## GOJ

Government of Jordan

## IMF

International Monetary Fund

## ITS

Informal Tented Settlement

## JOD

Jordanian Dinar

## MOH

Ministry of Health

## MOSD

Ministry of Social Development

## NSPS

National Social Protection Strategy

## NAF

National Aid Fund

## RHC

Royal Hashemite Court

## SDG

Sustainable Development Goal

## SME

Small to Medium Enterprise

## UNICEF

United Nations Children's Fund

## WASH

Water, Sanitation and Hygiene

## WFP

World Food Programme

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data to produce this baseline report. It is hoped that the findings in the report can help to improve the future cycles of the NAF Takaful programme based on the lessons learned and recommendations obtained.

Disclaimer: The information presented in this report is based on data collected by IPSOS, and do not necessarily reflect the views of the United Nations Children's Fund (UNICEF) or the National Aid Fund (NAF). The description and classification of regions and the arrangements of the material do not imply the expression of any opinion whatsoever on the part of UNICEF or NAF. All authors of this report declare to the best of their knowledge not to have any conflict of interests such as financial interests or other personal considerations which may compromise, or have the appearance of compromising, their professional judgement in relation to this report.

## Executive Summary

**Since its establishment in 1986, the National Aid Fund (NAF) has been a key institution to support disadvantaged Jordanian families. One of its programmes, the NAF Takaful programme, provides cash assistance to families below the poverty line, with the hope of reducing absolute poverty in Jordan by 2.6 per cent; from the current poverty rate of 15.7 per cent to 13.1 per cent by 2021. With a budget of JOD 200 million, the programme currently provides cash transfers to around 45,000 families who are eligible, based on their vulnerability; around 24,000 from the first registration cycle (2019) and 21,000 from the second registration cycle (2020). It is expected to cover around 55,000 families by the end of 2020.**

This main goal of this Baseline Report is to analyse the vulnerabilities of applicants and beneficiaries to the NAF Takaful programme's first cycle and how these vulnerabilities differ across eligibility statuses. Furthermore, it aims to benchmark the situation of beneficiaries to the poorest segments of Jordanian society in order to assess the targeting accuracy of the programme, and to provide a baseline against which the impact of the programme on beneficiary families can be measured. Lastly, it analyses the registration process and feedback mechanisms, and thereby seeks to identify areas for improvement in future cycles.

The data source used for the findings of this report is a quantitative survey of 3,203 families which includes both applicants and beneficiaries of the NAF Takaful programme. The data was collected by IPSOS, a data collection company contracted by UNICEF Jordan, through in-person interviews in February and March 2020. The random sample consisted of three groups:

With a budget of JOD

200 million

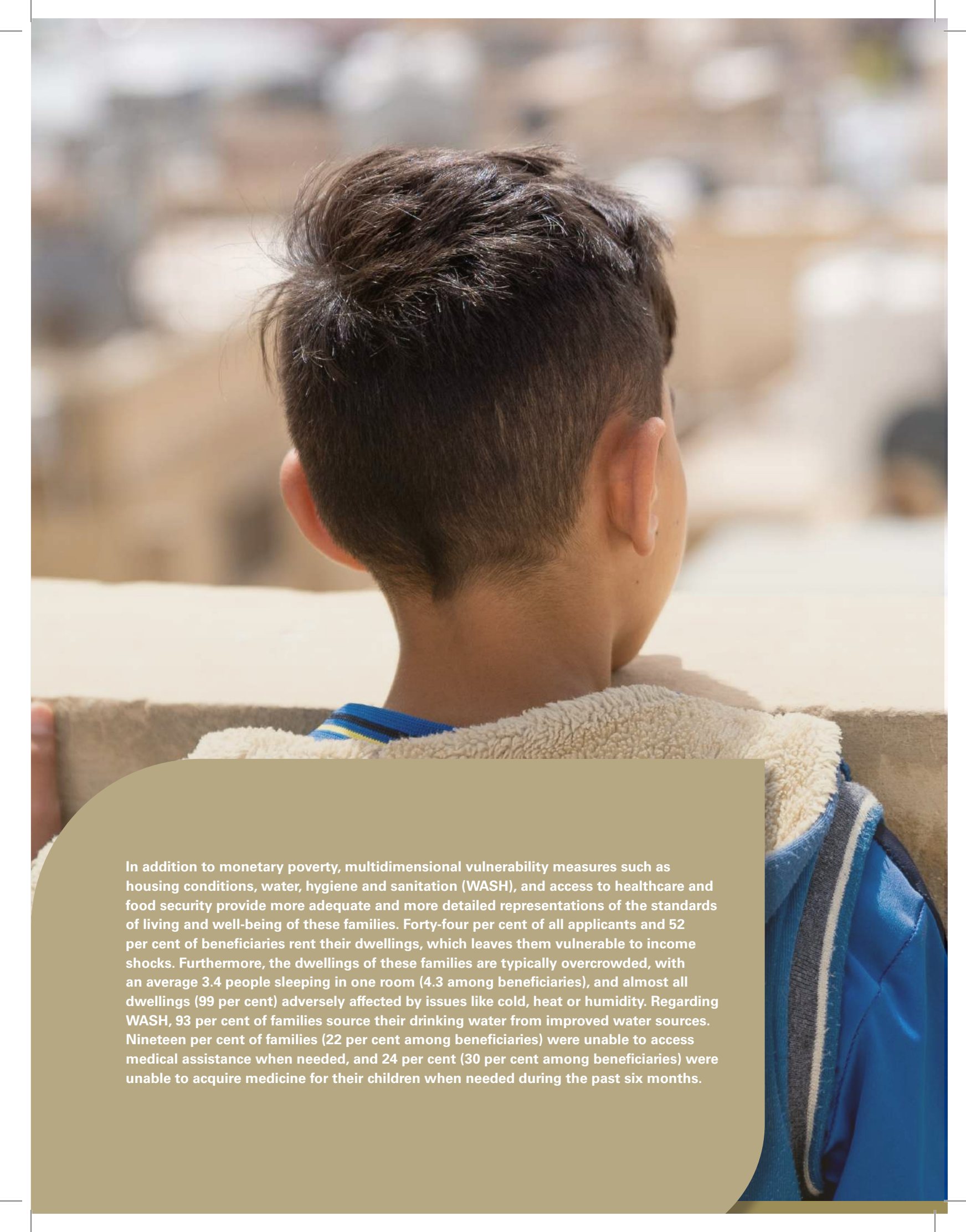
With a budget of JOD million, the programme currently provides cash transfers to around 45,000 families who are eligible, based on their vulnerability



families who applied to the NAF Takaful programme but were not eligible; families who were eligible but are not beneficiaries due to budget constraints; and beneficiary families of the NAF Takaful programme who are currently receiving cash assistance. The sample has an overall margin of error of 3 per cent at a 95 per cent confidence interval.

The majority of applicants learned about the possibility of applying for the NAF Takaful programme through word of mouth (67 per cent), followed by TV and Social Media (21 and 18 per cent, respectively). Overall, 64 per cent of families registered online, while 36 per cent registered in one of the physical centres set up at NAF branches, and 76 per cent reported that they found the registration process as easy or very easy. However, most applicants (75 per cent) are not aware of the mechanisms for sharing feedback and complaints, or of the NAF Takaful helpline (67 per cent).

Applicant families have on average 5.2 family members, while beneficiaries live in families of 6.7 family members on average, 3.7 of them between 0 to 17 years. Furthermore, the majority of families has a male head of household (85 per cent).



In addition to monetary poverty, multidimensional vulnerability measures such as housing conditions, water, hygiene and sanitation (WASH), and access to healthcare and food security provide more adequate and more detailed representations of the standards of living and well-being of these families. Forty-four per cent of all applicants and 52 per cent of beneficiaries rent their dwellings, which leaves them vulnerable to income shocks. Furthermore, the dwellings of these families are typically overcrowded, with an average 3.4 people sleeping in one room (4.3 among beneficiaries), and almost all dwellings (99 per cent) adversely affected by issues like cold, heat or humidity. Regarding WASH, 93 per cent of families source their drinking water from improved water sources. Nineteen per cent of families (22 per cent among beneficiaries) were unable to access medical assistance when needed, and 24 per cent (30 per cent among beneficiaries) were unable to acquire medicine for their children when needed during the past six months.

48%

of all applicants, and 76 per cent of beneficiaries, are living below the poverty line of 99.9 JOD per person per month, and there are indications that the NAF Takaful programme has reduced poverty among beneficiary families by 7 percentage points.

The main recommendation for the registration process is to raise awareness around the mechanisms for sharing feedback and complaints, including through the NAF Takaful helpline, in order to create a more responsive and inclusive programme.



On top of that, 10 per cent of applicant families (12 per cent among beneficiaries) have a poor food consumption score, and 24 per cent a borderline score, which can be used as an indicator of vulnerability to food insecurity. These families are significantly more likely to apply consumption-based coping strategies than the average vulnerable Jordanian household.

Overall, 48 per cent of all applicants, and 76 per cent of beneficiaries, are living below the poverty line of 99.9 JOD per person per month, and there are indications that the NAF Takaful programme has reduced poverty among beneficiary families by 7 percentage points. The average monthly per capita expenditure among beneficiary families is 127 JOD, which is around 40 per cent lower than the

215 JOD average per capita expenditure of a Jordanian family in the Kingdom.<sup>1</sup> At an average of 77 JOD per capita per month, expenditures of beneficiaries are even lower. The average income among applicant families is 70 JOD per capita per month, which is 65 per cent lower than the 198 JOD average income of a Jordanian family.<sup>2</sup> Beneficiaries have the lowest monthly income at 40 JOD per capita. An estimated 84 per cent of families have a monthly excess of expenditures over income, which is on average 57 JOD per capita, and 66 per cent of families (82 per cent among beneficiaries) have no income from formal employment, making them vulnerable to income shocks. Out of all applicants, 65 per cent are not receiving social assistance from any organisation, 28 per cent from are receiving assistance from one organisation, and 7 per

cent from two or more organisations. While 90 per cent of families do not report an income from social assistance programmes (82 per cent among beneficiaries), this discrepancy is due to the fact that some social assistance providers offer non-monetary services.

To cover their basic needs, 71 per cent of applicant families (79 per cent among beneficiaries) have resorted to livelihood-based coping strategies, 5 per cent of which apply emergency coping strategies like high-risk or socially degrading jobs or begging. The most common coping strategies are buying food on credit (53 per cent among all applicants, 57 per cent among beneficiaries) or reducing essential non-food expenditures such as on health or education (38 per cent among all applicants, 46 per cent among beneficiaries).

Apart from being a safety net for families, social protection programmes aim to enhance children's well-being. On the broad question of children's well-being, however, only 38 per cent of families among the applicants of the NAF Takaful programme are completely opposing corporal punishment, and 11 per cent of families report that their children are exposed to verbal and physical violence in school. Moreover, 19 per cent believe that it is acceptable for children to work to help provide for the family, and 14 per cent of families are not aware of the risks associated with child-marriage.

Over the course of the first cycle of the NAF Takaful programme and through this baseline study, the National Aid Fund acquired important insights and learned lessons which will be used to improve the programme in upcoming cycles. The main recommendation for the registration process is to raise awareness around the mechanisms for sharing feedback and complaints, including through the NAF Takaful helpline, in order to create a more responsive and inclusive programme. Furthermore, while this report shows that the NAF Takaful targeting methodology has, on average, successfully identified the most vulnerable applicants to become

beneficiaries, many families with similar levels of monetary and multidimensional vulnerability could not be included due to budget constraints and the programme parameters.

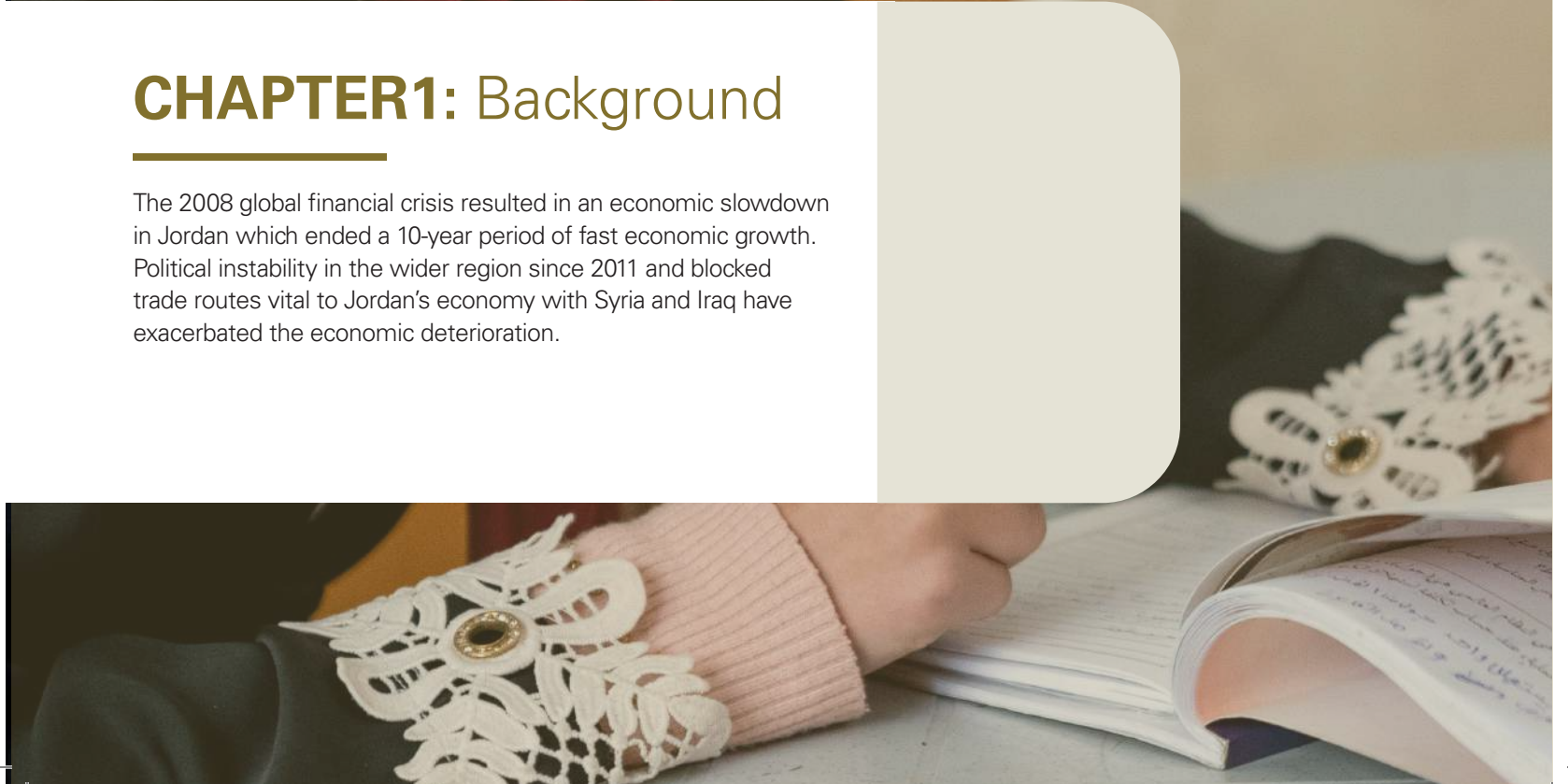
The lack of sufficient resources to cover all vulnerable families underscores the importance of identifying the financing options both to sustain the current social assistance programmes and possibly expand them in the mid-term to support more vulnerable families in Jordan. Especially during and after the COVID-19 crisis and the associated economic contraction, the NAF Takaful programme will become more important as a key safety net for beneficiaries. In future cycles, the programme should aim to increase coverage to eligible families in order to continue reaching the most vulnerable families in Jordan.



## CHAPTER1: Background

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The 2008 global financial crisis resulted in an economic slowdown in Jordan which ended a 10-year period of fast economic growth. Political instability in the wider region since 2011 and blocked trade routes vital to Jordan's economy with Syria and Iraq have exacerbated the economic deterioration.





According to the International Monetary Fund (IMF), the different regional conflicts, and especially the Syria crisis, have had an estimated 18 per cent cumulative impact on Jordan's annual Gross Domestic Product (GDP).<sup>3</sup> The COVID-19 crisis has led to another economic slowdown, where the IMF has projected that Jordan's real GDP for 2020 will contract by 3.7 per cent, further straining Jordan's economy.<sup>4</sup> The global economy has also suffered a decline in economic activity by more than 3 per cent, and the output losses being recorded are more than those of the 2008–2009 global financial crisis.<sup>5</sup>

Decreasing economic growth, regional conflicts and instability, and an exceptional influx of refugees fleeing the Syrian conflict since 2013 have led to rising poverty and unemployment in the country. Overall, 15.7 per cent of Jordanians (more than one million) were living below the poverty line in 2018.<sup>6</sup> On top of that, 78 per cent of registered refugees are also considered to be poor.<sup>7</sup>

**The unemployment rate for Jordanians was 19.3 per cent during the first quarter of 2020.<sup>8</sup> Unemployment is exceptionally high among citizens who have achieved a degree in higher education, out of which 4 in 10 are unemployed. At 13.5 per cent, Jordan has one of the lowest female labour-force participation rates in the world, with 80.2 per cent of women with tertiary education not in employment.<sup>9</sup>**

Despite these challenges, according to the IMF, Jordan has been able to preserve general macroeconomic stability. While unconsolidated public debt is expected to remain at around 100 per cent of GDP over the coming three years, consolidated gross direct and guaranteed debt of the central government and the state-owned Social Security Corporation, is projected to peak at 80 per cent of GDP in 2020, and to decline to around 74 per cent by 2025.<sup>10</sup> Despite the fact that the inflation rate is expected to decrease from 4.5 per cent in 2018 to around 0.3 per cent in 2019,<sup>11</sup> the reduction of subsidies such as the bread subsidy introduced at the beginning of 2018,<sup>12</sup> as well as the recent economic

developments due to COVID-19, will further challenge citizens' financial situations.

As a result of the impact of COVID-19, Jordan has reported a 610 million JOD drop in revenues by April 2020 compared to previous years. Moreover, while the government has a new agreement with the IMF for getting loans and grants at reduced rates to ease annual debt, His Excellency the Minister of Finance, Dr. Al-Ississ warns that due to the COVID-19 situation, international donations from Western countries may be scarcer, as donor countries focus on dealing with their own crises.<sup>13</sup>

Other challenges Jordan faces due to the curfew and lockdown which have been imposed during COVID-19 includes the loss of SME (Small to Medium Enterprise) cash flows that contribute 40 per cent of GDP, and in turn, decreased tax revenues which account for 69 per cent of the government's annual revenues. Moreover, due to travel restrictions, COVID-19 will have a significant impact on the tourism industry which accounted for 12.5 per cent of Jordan's GDP in 2018. All these factors contribute to the economic challenges Jordan faces, which are expected to lead to an increase in poverty rates.<sup>14</sup>

With these economic challenges in mind, Social Protection Programmes are key to supporting the segments of Jordanian society that are most affected by poverty and economic vulnerability. For example, approximately 300,000 Jordanians are only able to live above the poverty line with the help of government support in terms of cash or in-kind assistance, meaning that the percentage of Jordanians below the poverty line would have risen from 15.7 per cent to 19.2 per cent had this support not been given.<sup>15</sup>

Access to Social Protection Programmes are also an essential part of the 2030 Agenda for Sustainable Development.<sup>16</sup> The Government of Jordan (GoJ), with the support of key partner UNICEF Jordan, launched the National Social Protection Strategy (NSPS) 2019–2025 in May 2019, whose main vision is to ensure that all Jordanians enjoy a

### The 2008 global financial crisis in Jordan

15.7%

Overall, 15.7 per cent of Jordanians (more than one million) were living below the poverty line in 2018.

∨ 3% Economic Activity

The global economy has also suffered a decline in economic activity by more than 3 per cent, and the output losses being recorded are more than those of the 2008–2009 global financial crisis.

78%

On top of that, 78 per cent of registered refugees are also considered to be poor.

19.3%

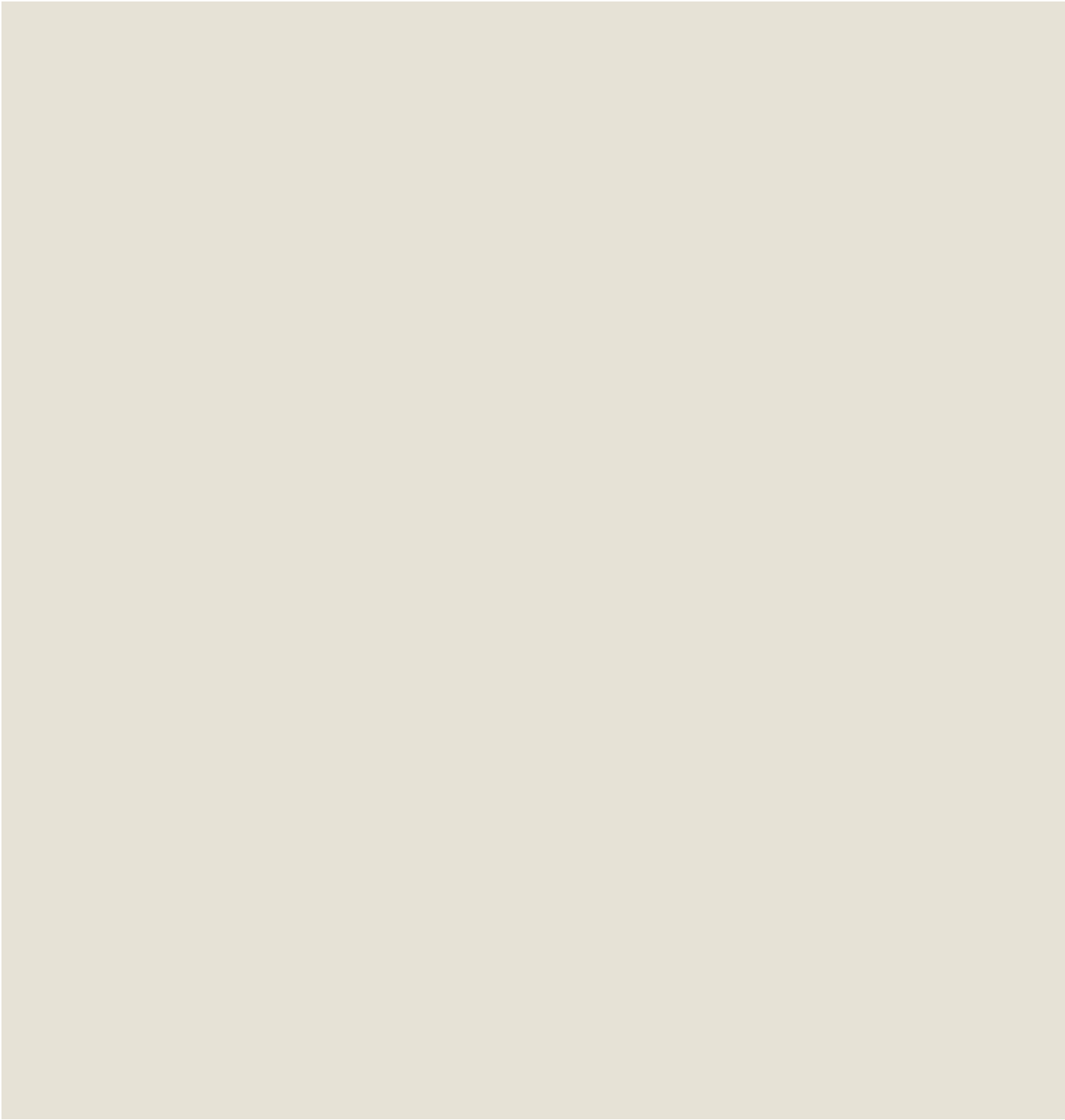
The unemployment rate for Jordanians was 19.3 per cent during the first quarter of 2020.

dignified living, decent work opportunities and empowering social services. The Strategy is organized around three main pillars, focused on: 1) opportunities for families to be economically self-sufficient through the labour market; 2) empowerment of the population through education, health care and services that support those with special needs to remain integrated into their families and communities; and 3) targeted social assistance that allows the poor to maintain a basic level of consumption with dignity.<sup>17</sup>

Nevertheless, only 0.94 per cent of Jordan's GDP was spent on non-contributory social protection programmes in 2018, while 3.64 per cent was spent on education and 4.11 per cent on health care provision.<sup>18</sup> Social Protection Programmes targeting Jordanians face several challenges, including limited budgets and human resources, gaps in coverage and fragmentation of the parties involved. To help

meet these challenges, Jordan has received several loans and grants to support Social Protection mechanisms in the country.

In particular, cash assistance for poor and vulnerable households in Jordan is being expanded through the National Aid Fund (NAF) Takaful programme. The programme is financed by a loan from the World Bank and additional support from the United Kingdom Department for International Development (DfID).





## CHAPTER2: Introduction

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The NAF Takaful programme is one of the social protection programmes run by NAF and provides cash assistance to families living below the poverty line. It has a budget of 200 million JOD over the course of three years (2019–2022), with an overall target of supporting an additional 85,000 families with cash assistance, with the aim of reducing absolute poverty in Jordan from 15.7 per cent to 13.1 per cent by 2021.

**The National Aid Fund is an administratively and financially independent institution that was established in Jordan in 1986 to assist disadvantaged Jordanian families.<sup>19</sup> The NAF Takaful programme is one of the social protection programmes run by NAF and provides cash assistance to families living below the poverty line. It has a budget of 200 million JOD over the course of three years (2019–2022), with an overall target of supporting an additional 85,000 families with cash assistance, with the aim of reducing absolute poverty in Jordan from 15.7 per cent to 13.1 per cent by 2021.<sup>20</sup>**

To ensure the sustainability of the programme and that the situation of beneficiary families continues to improve after payments cease, the Takaful programme plans to incorporate initiatives that provide beneficiaries with vocational training and job opportunities.

Registration for the first cycle was conducted in May 2019 via online platforms and 102 registration centres situated across the country. To register, families were required to fill out a targeting questionnaire determining their eligibility for the programme. Eligibility is based on their vulnerabilities measured through 57 indicators, 40 of which assessed their standard of living, and 17 indicators which determined the individually adequate levels of assistance.

The framework utilized allows for a 0.0085 targeting accuracy figure, so out of every 85,000 families, only 85 families on average would achieve the same score, which eliminates the problems involved in prioritising families. Out of 108,317 eligible families, the 21,084 most vulnerable families were included in the first cycle of the NAF Takaful programme in February 2020. The remaining families were requested to update their applications and were assessed again in the eligibility run of the second cycle. By July 2020, the number of beneficiary families from the first cycle had increased to 24,094, and an additional 21,071 families from the second registration cycle have been included. By autumn 2020, NAF Takaful is expected to cover around 55,000 families.

This report presents the baseline study for the first cycle of the NAF Takaful programme. The main objective of this report is to analyse the vulnerabilities of applicants to the programme, and how these vulnerabilities differ across: ineligible families; eligible families that were excluded from the programme due to budget constraints and the programme parameters; and beneficiary families receiving cash support. Furthermore, it aims to benchmark the situation of beneficiaries to the poorest segments of Jordanian society in order to assess the targeting accuracy of the programme, i.e., whether the NAF Takaful programme is able to meet the needs of the most vulnerable families.

Moreover, this report provides a baseline against which the impact of the programme on beneficiary families can be measured. Lastly, it analyses the registration process and feedback mechanisms and thereby seeks to identify areas for improvement in future cycles and programming.

### **The structure of the report is as follows:**


- **Section 1** is the background, providing a brief description of the socio-economic situation in Jordan;
- **Section 2** is the Introduction, which outlines the key objectives of this baseline report;
- **Section 3** introduces the methodology, including sampling and data collection;
- in **Section 4**, the registration processes, channels and feedback mechanisms of the NAF Takaful programme are presented;
- the demographic characteristics of applicants and beneficiaries are detailed in **Section 5**;
- **Section 6** analyses the multidimensional vulnerabilities of families based on measures of housing, water, sanitation and hygiene, health and food security;
- **Section 7** looks at economic vulnerabilities including expenditures, income and social assistance; negative coping strategies and children's well-being are covered in **Sections 8 and 9**, respectively; and **Section 10** presents the conclusions of the report.



## CHAPTER 3: Methodology

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This report is built on quantitative survey data which aimed to assess the situation of registered families, both in terms of multidimensional and economic vulnerability and monetary poverty. Amongst others, it comprised modules on the demographics of household, health, living conditions and food security, as well as detailed modules on the economic situation of applicants, including their income, expenditures, receipt of assistance and coping strategies.



The data was collected by IPSOS, a data collection company contracted by UNICEF Jordan, during February and March 2020. A random sample of 3,203 families were interviewed from the total population of 269,767 families who applied to the first cycle of the NAF Takaful programme in May 2019.

**Three different groups were surveyed:**

1. Households who applied to the NAF Takaful programme, but were not eligible;
2. Households who were eligible, but were not included in the NAF Takaful programme due to the programme parameters or budget constraints – these families not being considered among the most vulnerable households; and
3. Households who are beneficiaries of the NAF Takaful programme and are receiving cash assistance.

This report will present the variations, in terms of multidimensional and economic vulnerability, among families that applied to the NAF Takaful programme, based on both their eligibility status and region of residence within Jordan. The sample is representative at the region and eligibility status level and has a margin of error of 3 per cent at a 95 per cent confidence interval. Data was collected through in-person

interviews with adult decision-makers in the sampled families. The total numbers of applicants to the NAF Takaful programme by region and eligibility status is displayed in Table 1, while Table 2 shows the sample split of households surveyed for this baseline report.

Throughout the analysis, sampling weights were applied to the data, ensuring that the findings, which are based on the sample data collected, could reflect or be generalised in accordance with the actual distribution of the 269,767 families that applied to the NAF Takaful programme, across the different regions and status. The distribution and disaggregation of the sample groups, in terms of eligibility status and regions, differs from the population disaggregation. For example, from Table 1 and Table 2, we can see that the sample groups of the Centre and South regions are the same at 1,091 respondents, even though there were almost 7 times as many applicants from the Centre (160,320) compared to the South (23,488).

By applying sample weights to the data and findings, the results presented in this report accurately represents the population of interest, and the findings can thus be generalised. The margin of error for the different sample groups, divided by region and eligibility status, can be found in Table 3.

Table 1  
Application Status Split of NAF Takaful Programme, Cycle 1

Region <sup>21</sup>	Applications	Ineligible	Eligible Non-Beneficiaries	Beneficiaries
Centre	160,320	91,240	56,889	12,191
North	85,959	54,762	25,234	5,963
South	23,488	15,448	5,110	2,930
<b>Total Population</b>	<b>269,767</b>	<b>161,450</b>	<b>87,233</b>	<b>21,084</b>

Table 2  
Baseline Report Sample Split

Region	Applications	Ineligible	Eligible Non-Beneficiaries	Beneficiaries
Centre	1,091	365	356	370
North	1,091	373	361	357
South	1,021	360	326	335
<b>Total Sample (Status)</b>	<b>3,203</b>	<b>1,098</b>	<b>1,043</b>	<b>1,062</b>

Table 3  
Sample Margins of Error

Margin of Error per Region	
Centre	2.9%
North	2.9%
South	3.0%
Margin of Error per Status	
Ineligible	2.9%
Eligible Non- Beneficiaries	2.9%
Beneficiaries	3.0%



**CHAPTER 4:** Analysis of the  
NAF Registration Process to  
the Takaful Programme

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In reaching the most vulnerable populations with a cash assistance programme like NAF Takaful, there are numerous challenges which might lead to the exclusion of particularly vulnerable population subgroups. Amongst others, these challenges i and to pinpoint areas for improvement and barriers towards registration in order to ensure that for future cycles, the programme can reach the most vulnerable families.

As mentioned before, the first cycle for the NAF Takaful registration process was conducted in May 2019 via an online platform or at one of the 102 registration centres across the Kingdom. In total, 269,767 households applied to the NAF Takaful programme.

## 4.1 AWARENESS OF THE NAF TAKAFUL PROGRAMME

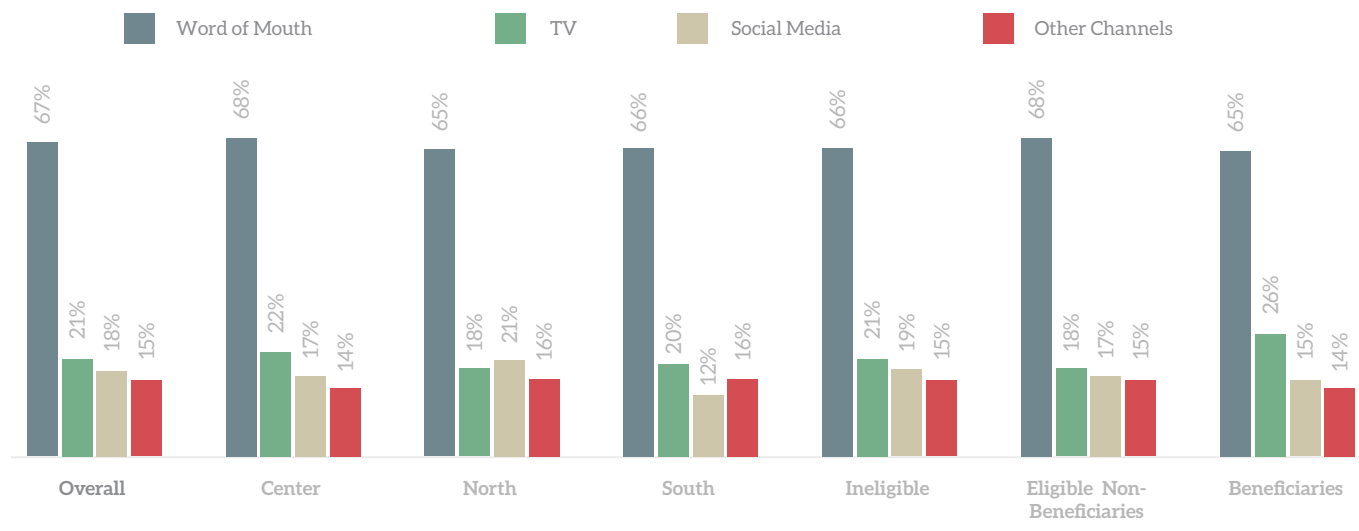
The main channel through which applicants learned about

the NAF Takaful programme was word of mouth (67 per cent) (see Figure 1). Television and Social Media were also important in spreading awareness about the programme (21 per cent and 18 per cent, respectively), however, other information channels such as SMS, government offices, the internet, radio and brochures achieved lower reach (15 per cent in total).

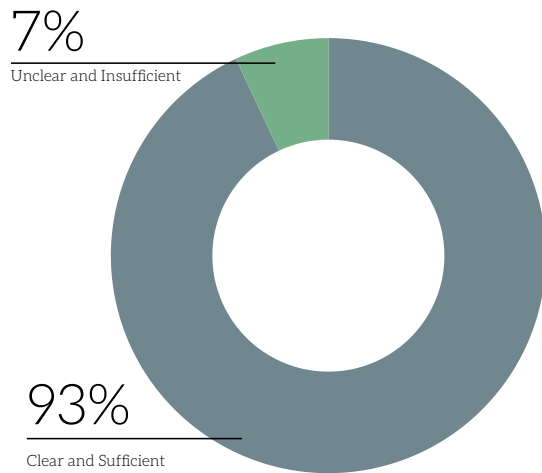
The prevalence of the sources of information does not vary significantly between regions nor status, with slight differences in the responsiveness to Social Media, which was least relied upon as a source by beneficiaries (15 per cent) and residents of the southern governorates (12 per cent).

Regardless of where information about the programme was attained or the eligibility status of the family, the large majority of applicants (93 per cent) found that the information was clear and sufficient (Figure 2). However, areas for improvement remain.

**Figure 1**  
Sources of Awareness about NAF Programme, by Region and Status<sup>22</sup>



**Figure 2**  
Clarity of Information

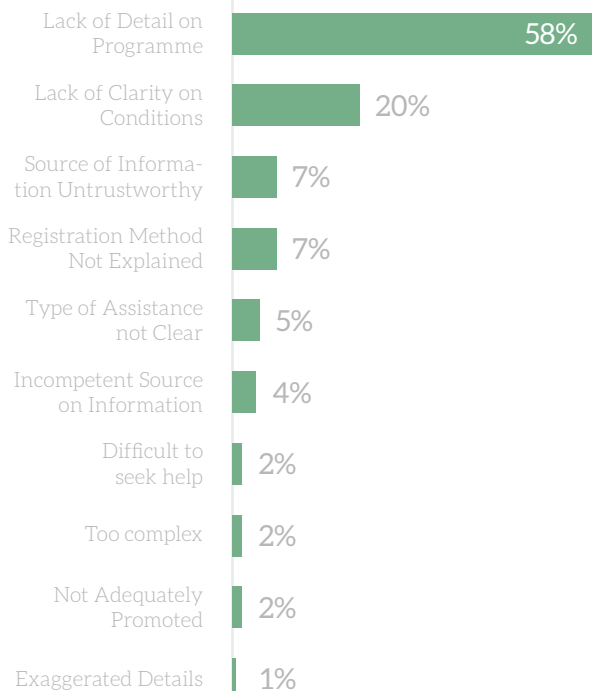


The main reason why 7 per cent of families considered the information unclear and insufficient was the lack of details provided on the programme (58 per cent) (Figure 3). Moreover, 20 per cent found it difficult to understand the conditions through which NAF would select the families to receive assistance.

## 4.2 REGISTRATION CHANNEL

As detailed above, families were able to register for the programme either through registration centres or online. The registration centres were set up at NAF branches, i.e., the main branches and sub-branches located on the outskirts of cities, as well as at civil community organisation centres. The setup of registration centres reflected the distribution of the respective populations in the governorates.

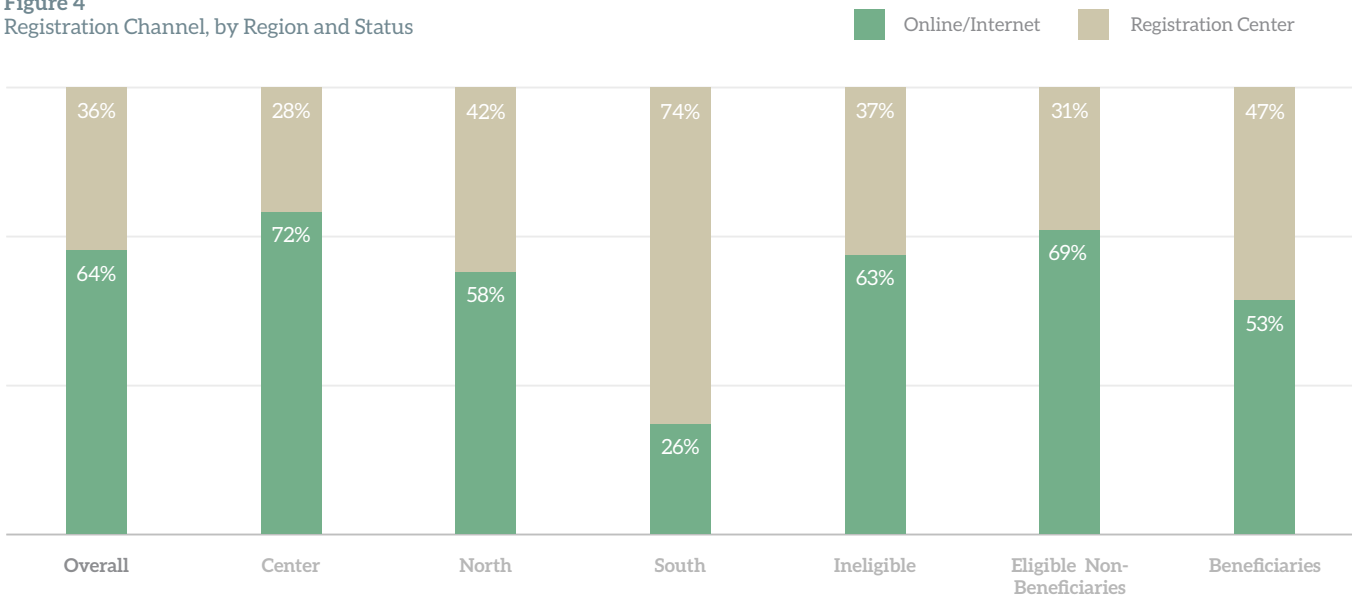
**Figure 3**  
Reasons for Lack of Clarity of Information



Overall, 64 per cent of families used online registration, while 36 per cent registered in one of the 102 centres (Figure 4). While both options were accessible to all applicants, there are significant differences in the response to the registration channels. Families living in the Centre of Jordan were more likely to register through online platforms (72 per cent), which might be due to the broader internet coverage and availability of mobile devices in the capital Amman. In contrast, families in the South showed higher reliance on registration centres (74 per cent).

Furthermore, it has been observed that at 53 per cent, beneficiaries of the NAF Takaful programme were slightly less likely to use online registration compared to non-beneficiary families, which reflects their challenges in accessing online forms due to a possible lack of mobile devices or connection to the internet.

**Figure 4**  
Registration Channel, by Region and Status



### 4.3 EASE OF REGISTRATION

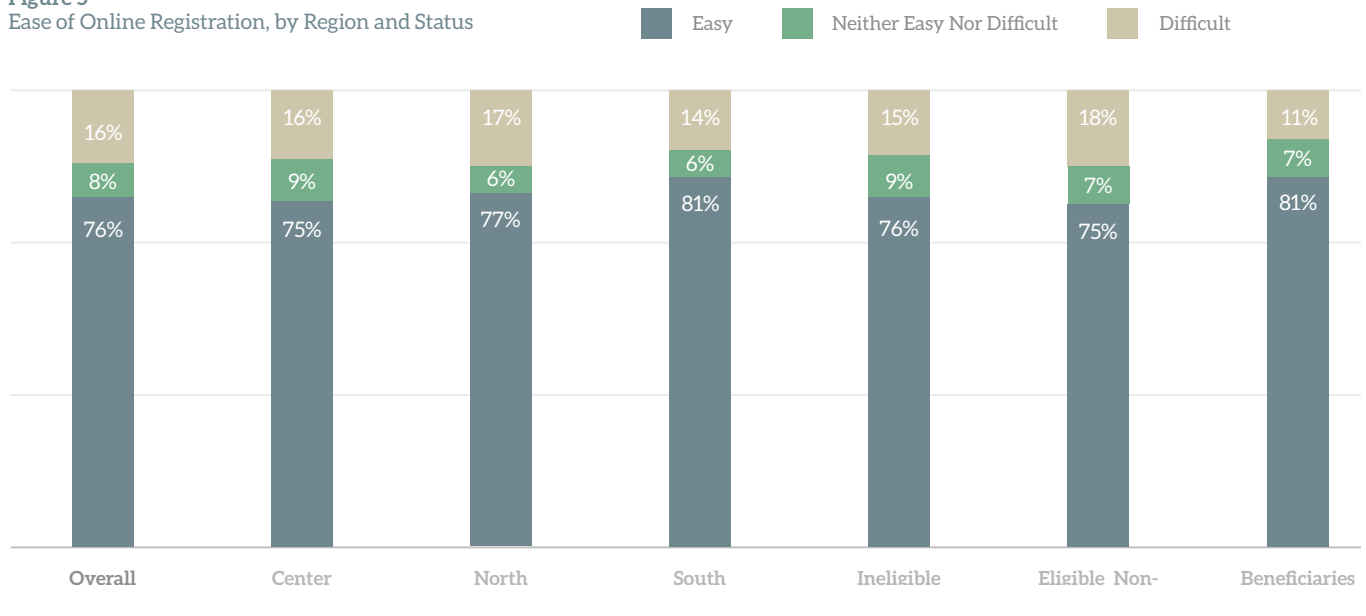
Seventy-six per cent of applicants who registered online found the process to be easy or very easy, while 16 per cent reported difficulties in registering (Figure 5). While there are no significant differences across regions or status regarding the ease of registration, applicants and beneficiaries of the NAF Takaful programme in the South region governorates were slightly more likely to consider the registration process easy (81 per cent).

The overwhelming majority of applicants (99 per cent) who registered at one of the registration centres considered enumerators to be respectful, and 89 per cent did not face any issues during registration (Figure 6). Nevertheless, 11 per cent of applicants reported having faced issues at registration centres, primarily because of overcrowding (70 per cent) and long queues (61 per cent) (Figure 7). Similar to online registration, beneficiaries of the NAF Takaful

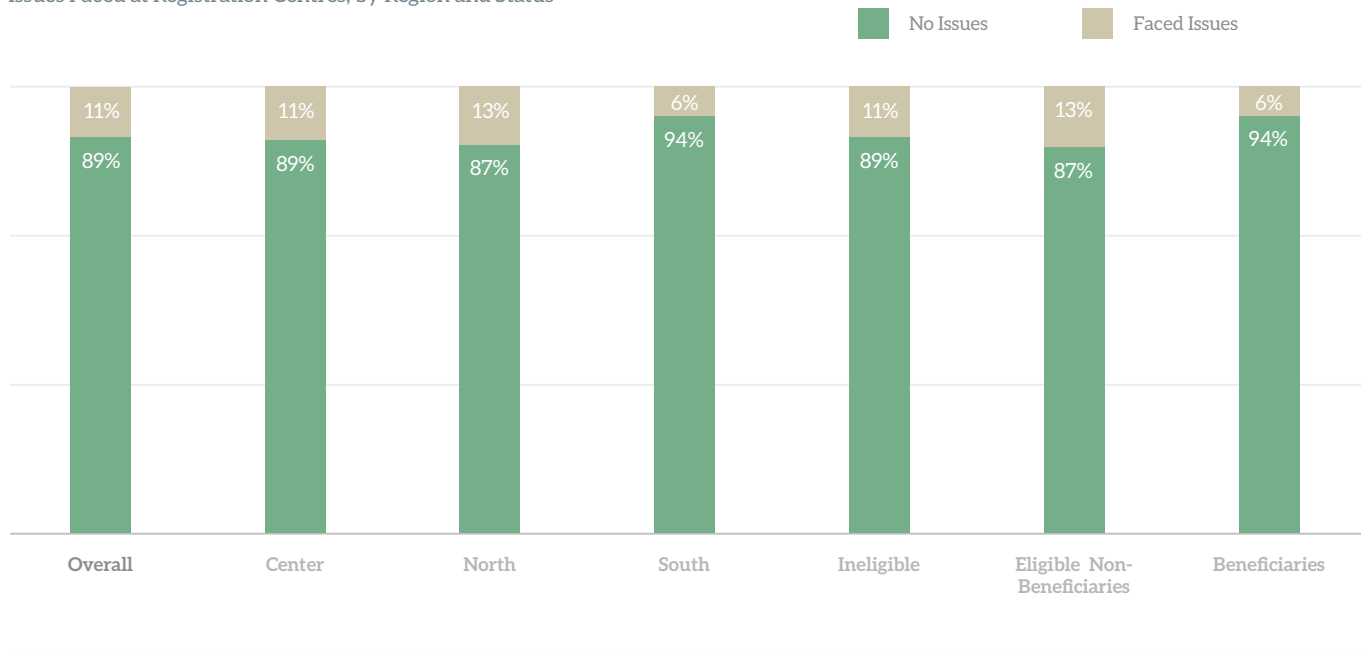
programme living in the South governorates were less likely to face issues at registration (6 per cent).

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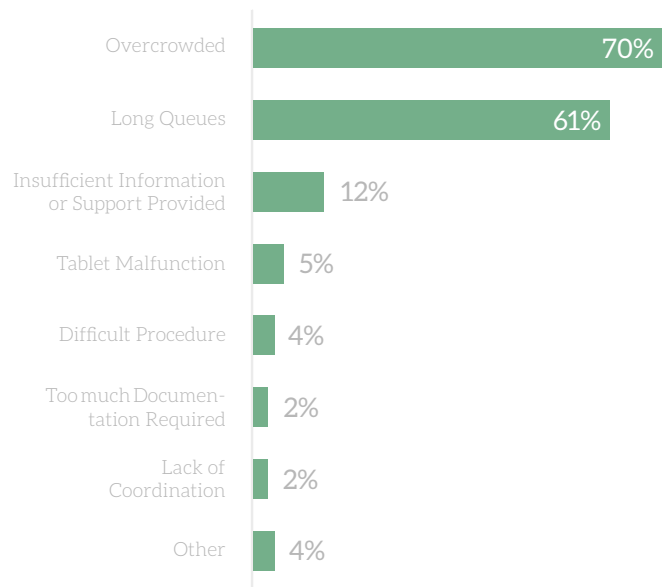
**Figure 5**  
Ease of Online Registration, by Region and Status



**Figure 6**  
Issues Faced at Registration Centres, by Region and Status



**Figure 7**  
Types of Issues Faced at Registration Centres



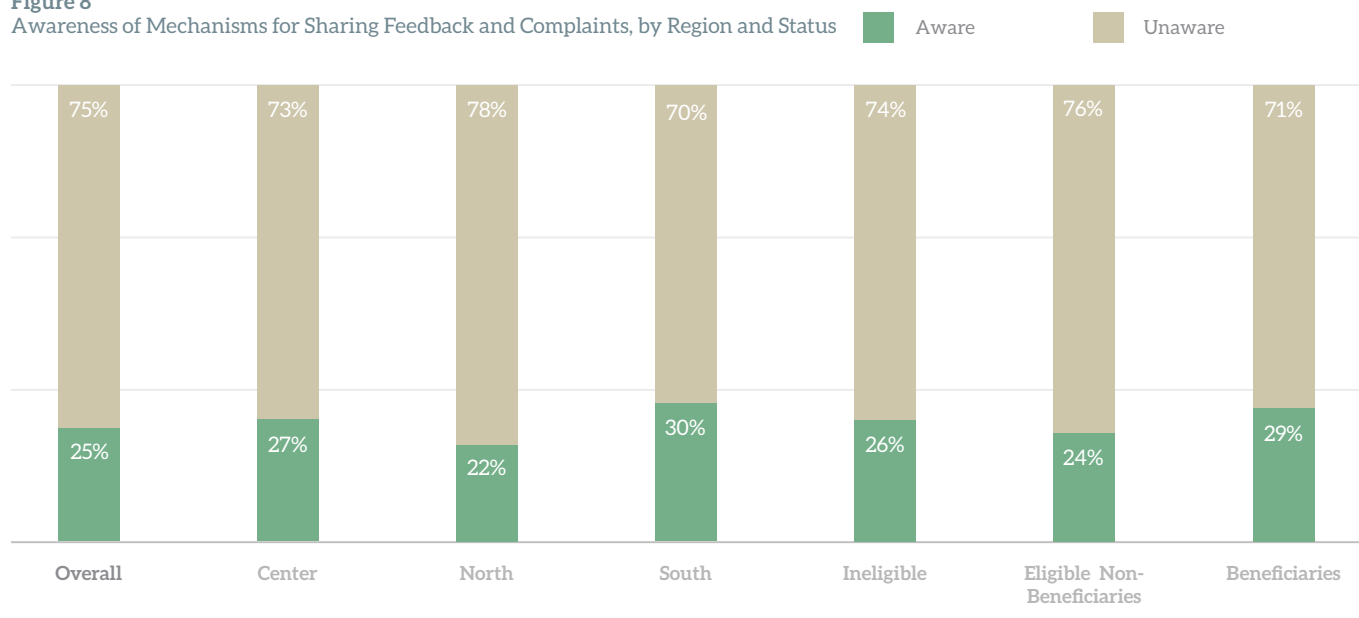
## 4.4 NAFTAKAFUL PROGRAMME FEEDBACK MECHANISMS

### 4.4.1 Awareness of Feedback Mechanisms

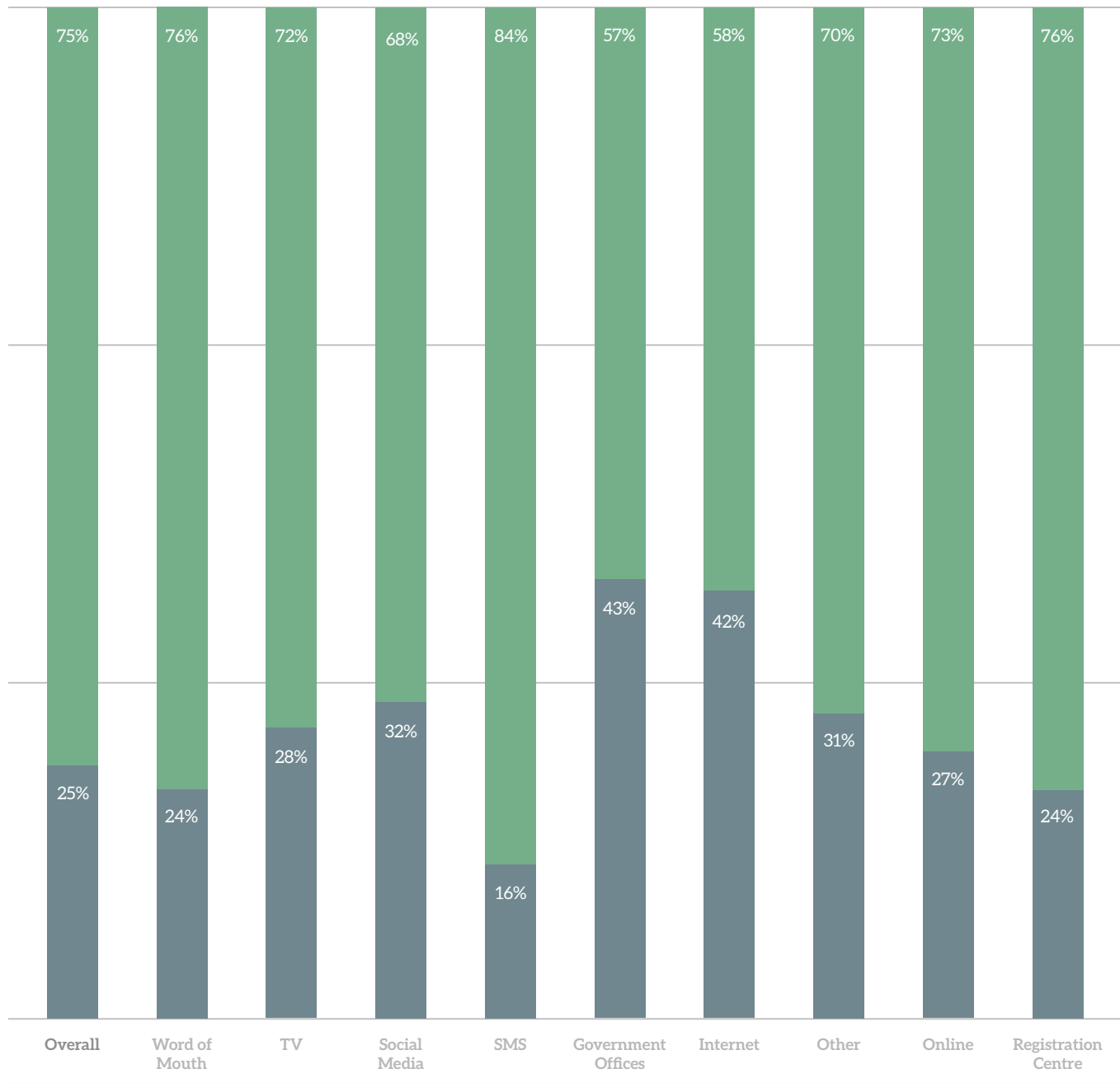
A crucial element of the NAF Takaful programme is the capacity to receive and process feedback in order to pinpoint issues and improve the registration procedures. Nevertheless, only 25 per cent of registered families are aware that they can share their feedback and complaints on the registration process (Figure 8). NAF Takaful beneficiaries exhibit a slightly higher awareness (29 per cent) compared to non-beneficiaries, which might be the result of their higher exposure to the programme.

As Figure 9 below shows, the channel through which applicants learned about the programme might have determined how much awareness they had of the

**Figure 8**  
Awareness of Mechanisms for Sharing Feedback and Complaints, by Region and Status



**Figure 9**  
Awareness of Mechanisms for Sharing Feedback and Complaints, by Information Channel



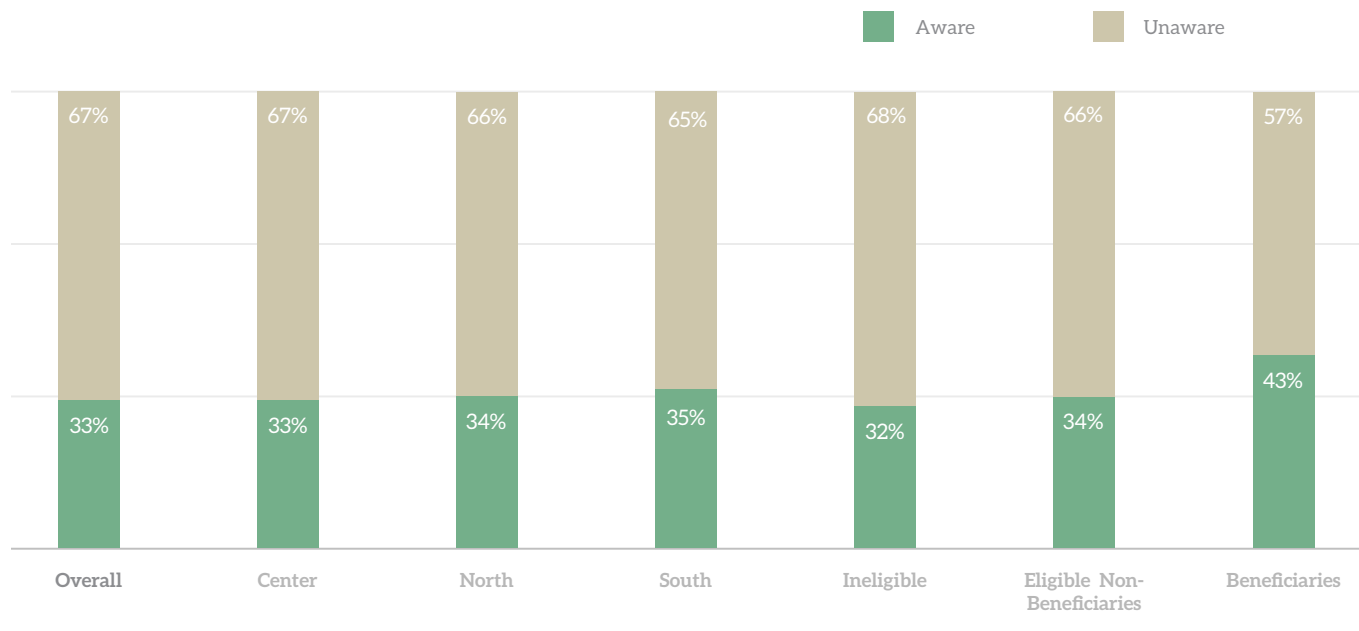
mechanisms available for sharing feedback and complaints. More than 40 per cent of families who received information on the programme through the significantly less common platforms – government offices and internet channels – were aware of how to share feedback and complaints, while SMS (16 per cent), word of mouth (24 per cent) and television channels (28 per cent) showed lower awareness levels. This might be due to the nature of the information channel, where government offices and official websites potentially include more comprehensive insights into the programme than word-of-mouth or SMS messages. Furthermore, there are no significant differences in the level of awareness of how to share feedback and complaints between applicants who used online registration or other registration platforms. Therefore, it is important to advertise the feedback and complaints mechanisms at the point of registration, both online and at centres, and improve awareness-raising around the ways in which feedback can be given across all channels.

#### 4.4.2 Awareness of NAF Takaful Helpline

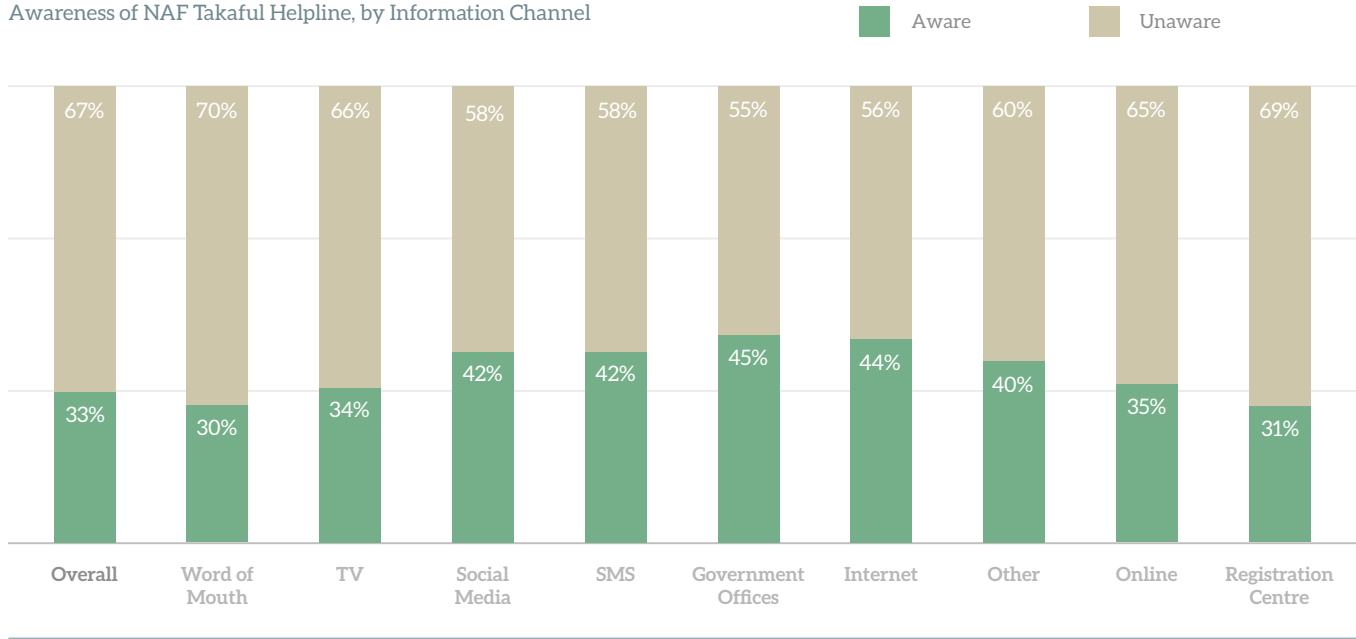
At 33 per cent, awareness of the NAF Takaful helpline among applicants is slightly higher than the general awareness of the ability to share feedback and complaints (Figure 10). Once more, beneficiaries of the programme prove to be more aware of the existence of the NAF Takaful helpline (43 per cent) as opposed to non-beneficiaries.

The channel through which applicants learned about the NAF Takaful programme is again indicative of their awareness of the helpline, where word of mouth (30 per cent) and TV (34 per cent) were less successful in informing applicants about the helpline than Social Media and SMS (42 per cent), the internet (44 per cent), or government offices (45 per cent) (Figure 11).

**Figure 10**  
Awareness of NAF Takaful Helpline, by Region and Status

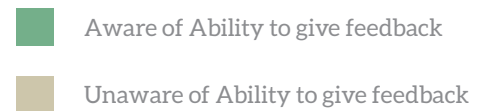


**Figure 11**  
Awareness of NAF Takaful Helpline, by Information Channel

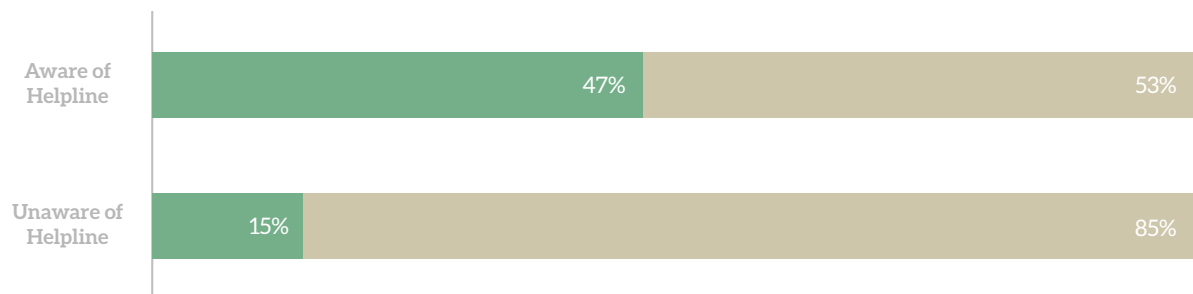


That said, communication with potential applicants has allowed for greater awareness of the helpline itself, even if applicants are not fully aware that they can use it to share feedback and complaints. This is confirmed by the fact that 47 per cent of applicants who are aware of the helpline are uninformed that it could be used to give feedback or share complaints (Figure 12).

Amongst those that are unaware of the helpline, only 15 per cent are aware of the ability to use it to give feedback.



**Figure 12**  
Awareness of Helpline and Ability to Give Feedback





Overall, 31 per cent of applicants who are aware of the NAF Takaful helpline have used it (Table 4). Applicants living in the Centre of Jordan have called the helpline most frequently (34 per cent), followed by those in the North and South (27 per cent). These differences are even more pronounced when comparing eligibility statuses, with 46 per cent of beneficiaries, 35 per cent of eligible and only 27 per cent of ineligible families having reached out to the helpline. The main reason why beneficiaries have contacted the helpline was to check their status (16 per cent), the date they will receive payments (21 per cent), as well as to inquire about the payment amount (11 per cent). In addition, ineligible families or those not receiving assistance were most likely to check their status.

Table 4  
NAF Takaful Helpline Usage, by Region and Status<sup>23</sup>

Group	Check Status	Appeal for Assistance	Check Date of Payments	Complain	Enquire about Assistance Amount	No Contact
Overall	19%	8%	7%	3%	2%	69%
Centre	21%	10%	6%	3%	2%	66%
North	16%	4%	8%	2%	3%	73%
South	16%	4%	7%	2%	3%	73%
Ineligible	18%	7%	3%	2%	0%	73%
Eligible Non-Beneficiaries	22%	9%	8%	3%	3%	65%
Beneficiaries	16%	6%	21%	3%	11%	54%

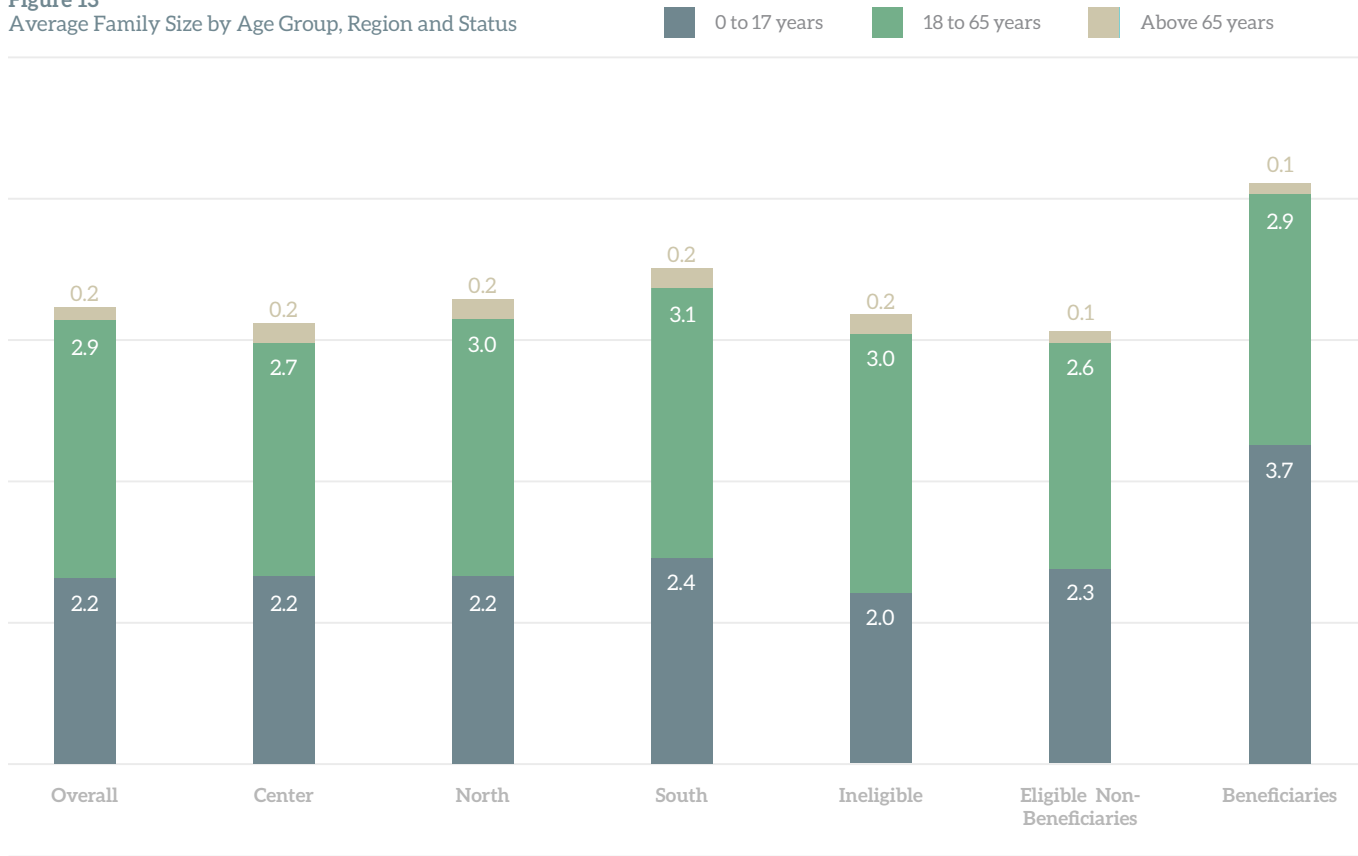


## **CHAPTER 5:** Characteristics of Respondents

This section elaborates on the demographics of families who registered for the NAF Takaful programme and provides basic information on their family composition.

## 5.1 DEMOGRAPHICS

**Figure 13**  
Average Family Size by Age Group, Region and Status



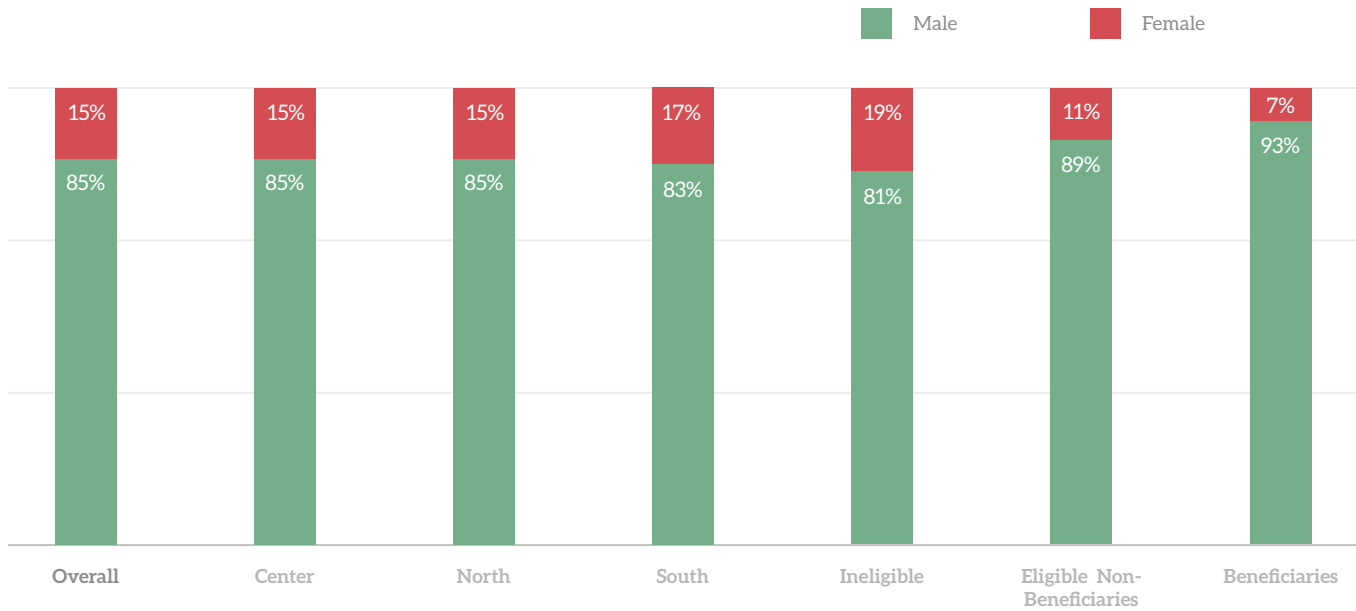
In Jordan, there is a relationship between family size and monetary poverty,<sup>24</sup> emphasized by the fact that the poorest families have 7.1 family members on average,<sup>25</sup> compared to the average family size in the Kingdom of 4.7. Beneficiaries of the NAF Takaful programme's first cycle live in families with on average 6.7<sup>26</sup> members, which is a family size significantly larger than the 5.2-members average among all applicants

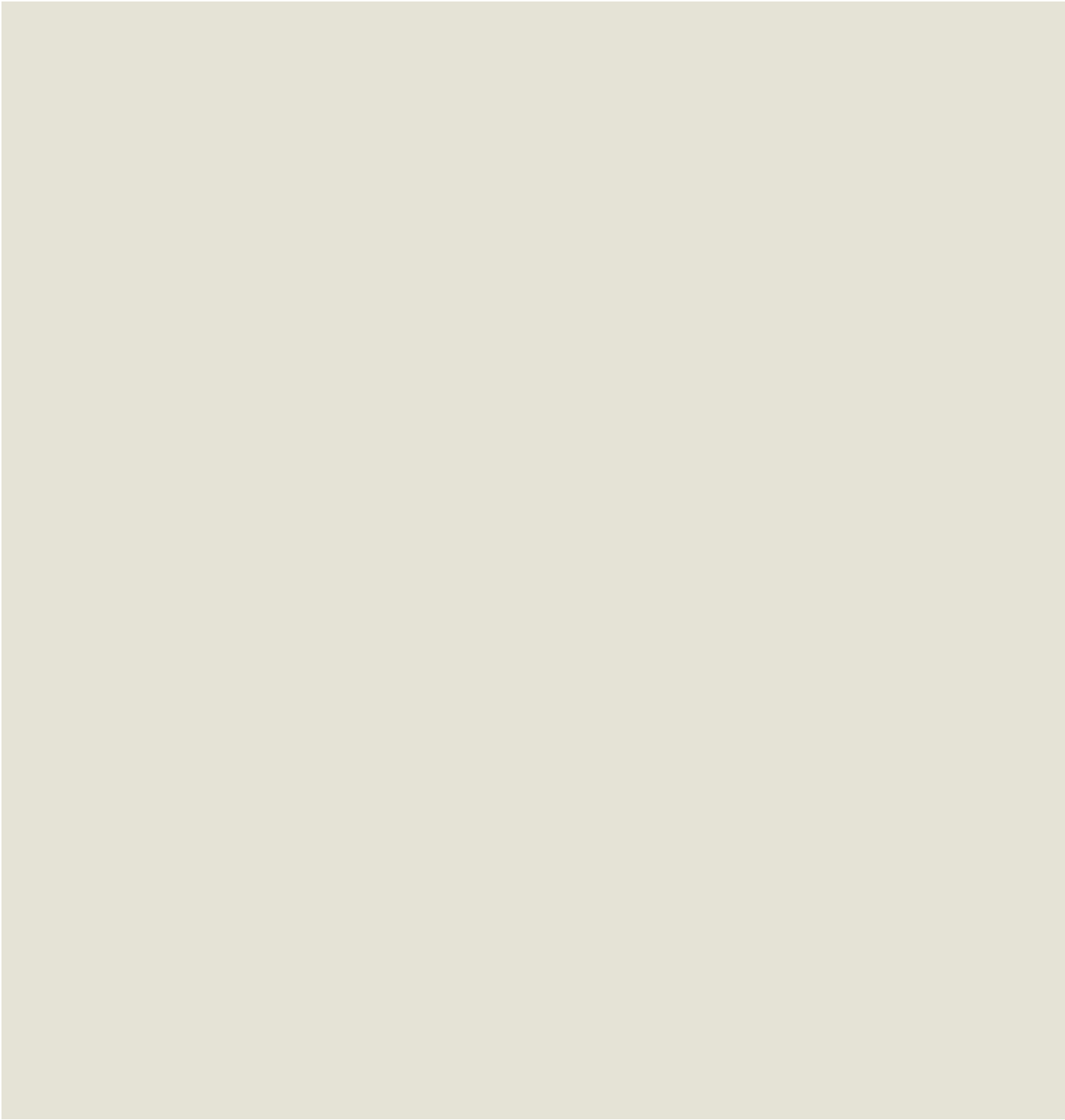
of, 5 for eligible non-beneficiaries and 5.2 for ineligible families (Figure 13). Furthermore, it follows from Figure 13 that with 3.7 family members under the age of 18, the share of children relative to family size is significantly higher among beneficiary families (54 per cent) compared to eligible non-beneficiaries (46 per cent) and ineligible families (38 per cent).

On average, 12 per cent of households in Jordan are headed by a female.<sup>27</sup> In comparison, among applicants of the NAF Takaful programme, 15 per cent of families have a female head of household (Figure 14). While these figures do not differ much across regions, beneficiary families (7 per cent) are less likely to be headed by a woman compared to eligible non-beneficiary families (11 per cent) and ineligible families (19 per cent). Although the NAF

Takaful programme endeavours to reach female-headed households, who are generally considered to be extremely vulnerable, the percentage of female-headed households among beneficiaries is comparably low. This is due to the fact that many of these families are already included in other NAF programmes that target female-headed households regardless of poverty level.<sup>28</sup>

**Figure 14**  
Gender of Head of Household, by Region and Status







## CHAPTER 6: Multidimensional Vulnerabilities of Respondents

While vulnerability was traditionally measured by unidimensional concepts capturing economic poverty such as income or consumption,<sup>29</sup> there has recently been a paradigm shift in poverty measurement. Poverty experts and policy makers have increasingly relied on more complex measurements of multidimensional vulnerability to estimate the standard of living and well-being of individuals.<sup>30</sup>

As such, the targeting methodology of the NAF Takaful programme also focuses on multidimensional vulnerabilities and, as mentioned above, includes 40 indicators to estimate the living conditions of applicants. This baseline study covers four different dimensions of vulnerability such as: housing conditions; water, hygiene and sanitation (WASH); access to healthcare; and food security, each of which will be explored in the following sub-sections.

## 6.1 HOUSING

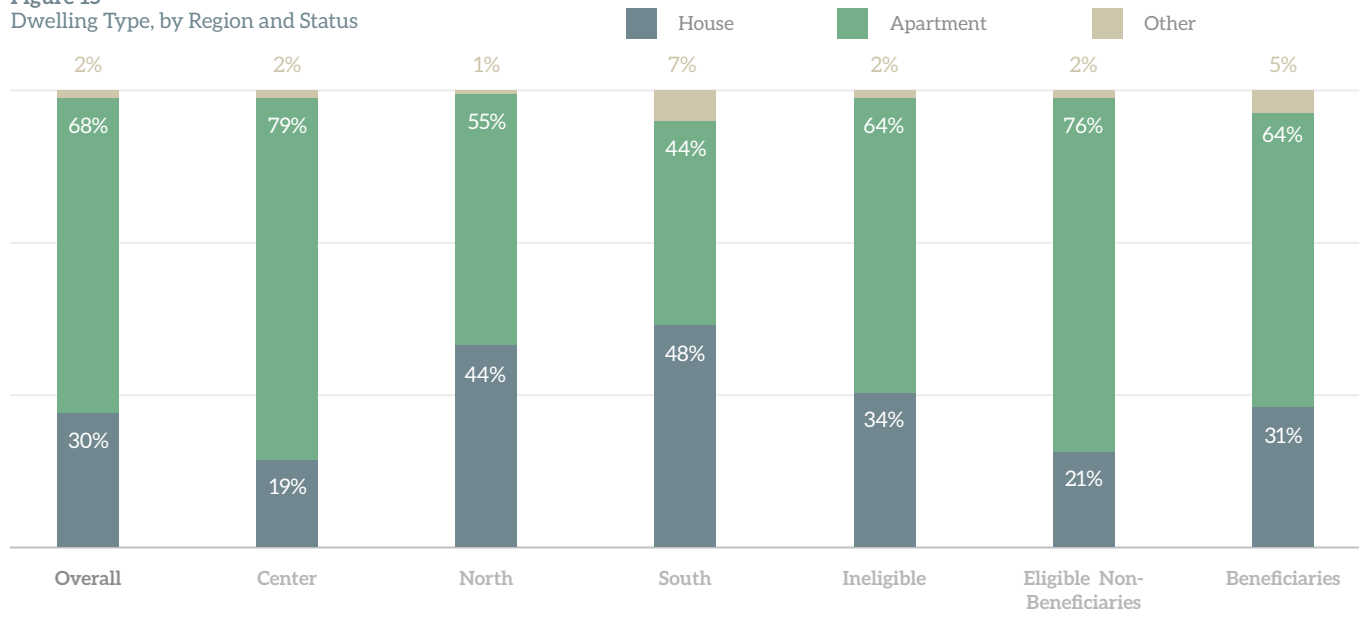
The first dimension of vulnerability measurement is housing, which can be split into the following separate indicators: type and ownership of dwelling; dwelling size; composition of rooms in the dwelling; overcrowding, and other dwelling issues. According to the 2017–18 DHS survey,<sup>31</sup> the majority of Jordanian families live in apartments (66 per cent), followed by houses “dar” (31 per cent), the former being more prevalent in congested urban areas. Eighty-four

per cent of Jordanian families have 3 to 5 rooms in their household. As will be shown below, the types of dwellings of applicants of the NAF Takaful programme are similar to the national averages, although their dwellings seem to be significantly more crowded, and nearly all families face problems with their dwelling like cold, heat or humidity.

### 6.1.1 Type and Ownership of Dwelling

Of the applicants to the NAF Takaful programme, 68 per cent live in apartments, followed by houses “dar” (30 per cent) and “other types of dwellings,” such as slums or tents (2 per cent). However, there are considerable differences across the regions. The large majority of families in the Centre of Jordan live in apartments (79 per cent), with lower percentages in the North (55 per cent) and South (44 per cent) (Figure 15). This can be explained by the fact that single dwelling houses (dar), are more common in rural areas in Jordan, while apartments are more frequent in congested urban areas. Furthermore, as much as 7 per cent of families in the South live in “other types of dwellings,” such as slums

**Figure 15**  
Dwelling Type, by Region and Status

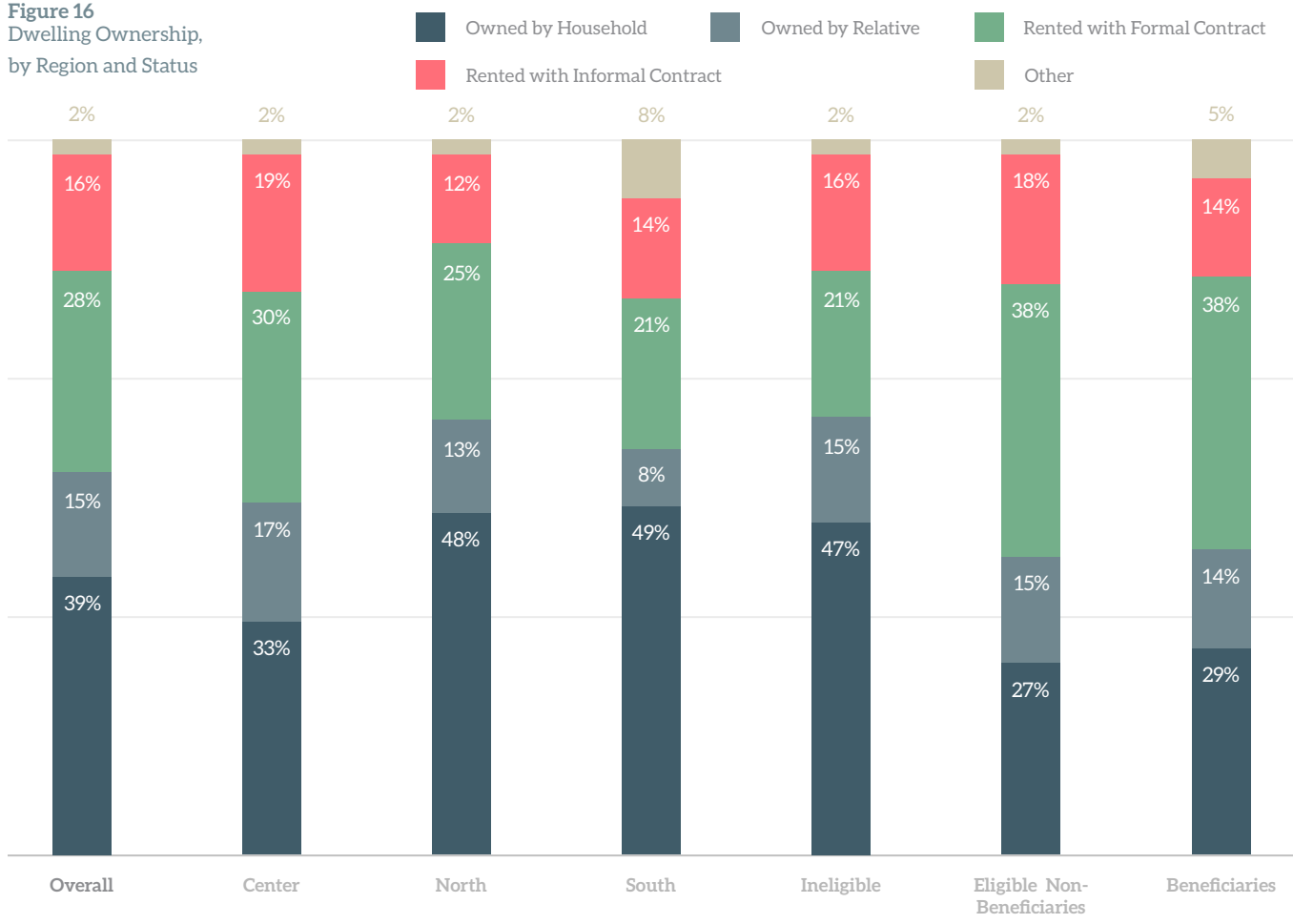


or tents. The differences across eligibility statuses are less pronounced, although 5 per cent of beneficiary families (compared to 2 per cent of non-beneficiaries) live in slums or tents, emphasizing the elevated level of vulnerability among these families.

The ownership structure of dwellings coincides with the information on dwelling types. Population subgroups who are more likely to live in a house also show higher ownership of the dwelling, while the prevalence of living in apartments seems to be linked to renting as the means of occupancy.

For example, families in the Centre, 79 per cent of whom live in apartments, are slightly more likely to rent their dwellings (49 per cent), compared to families in the North or South, where, respectively, 61 and 57 per cent of dwellings are owned by the family or relatives (Figure 16). Again, the percentage of respondents with “other types of dwelling,” classified as living for free, for work, or in Informal Tented Settlements (ITS), is highest in the South of Jordan (8 per cent). Looking at the ownership structure across the different statuses of families, it becomes clear that a significant share of ineligible families (62 per cent) live in a dwelling owned

**Figure 16**  
Dwelling Ownership,  
by Region and Status





by themselves or their relatives, providing them with more security. Only 42 and 43 per cent, respectively, of eligible non-beneficiary and beneficiary families live in dwellings owned by themselves or their relatives. Furthermore, a higher percentage of beneficiaries (5 per cent) lives for free, for work, or in an ITS, compared to non-beneficiaries (2 per cent).

### 6.1.2 Dwelling Sizes and Overcrowding

According to the latest DHS figures, 84 per cent of families in Jordan live in dwellings with 3 to 5 rooms.<sup>32</sup> In comparison, only 73 per cent of applicant families to the NAF Takaful programme have 3 to 5 rooms, with an overall average of three rooms in their dwelling (excluding kitchen, toilet and bathroom). There are slight differences in the number of rooms when comparing eligibility statuses; on average beneficiaries and eligible non-beneficiaries have 2.8

rooms, compared to 3.1 rooms among ineligible families. The distribution of rooms in Figure 17 shows that although the median, i.e., the middle value, is 3 across all eligibility statuses, 50 per cent of ineligible families live in dwellings with more than 3 rooms, compared to 25 per cent among eligible families.<sup>33</sup> Apart from the number of rooms in the dwelling, it is important to measure the overcrowding of dwellings to further assess the vulnerability of applicant families in terms of living standards.

Generally, 94 per cent of applicant families live alone in their dwelling, i.e., do not share their living space with other families or relatives; while 5 per cent share their dwelling with one, and 1 per cent with two or more other families, with no major differences across regions or status. Nevertheless, beneficiaries of the NAF Takaful programme show the highest number of people sharing a bedroom (4.3 average), in comparison to eligible non-beneficiary (3.5) or non-eligible families (3.3) (Table 5), which implies that beneficiary families are especially vulnerable to overcrowding of their living spaces. The distribution of the highest number of people sleeping in a single room is shown in Figure 18, where we see that 50 per cent of beneficiaries are sleeping in a single room with more than 4 people, compared to 25 per cent among non-beneficiaries and eligible families.<sup>34</sup>

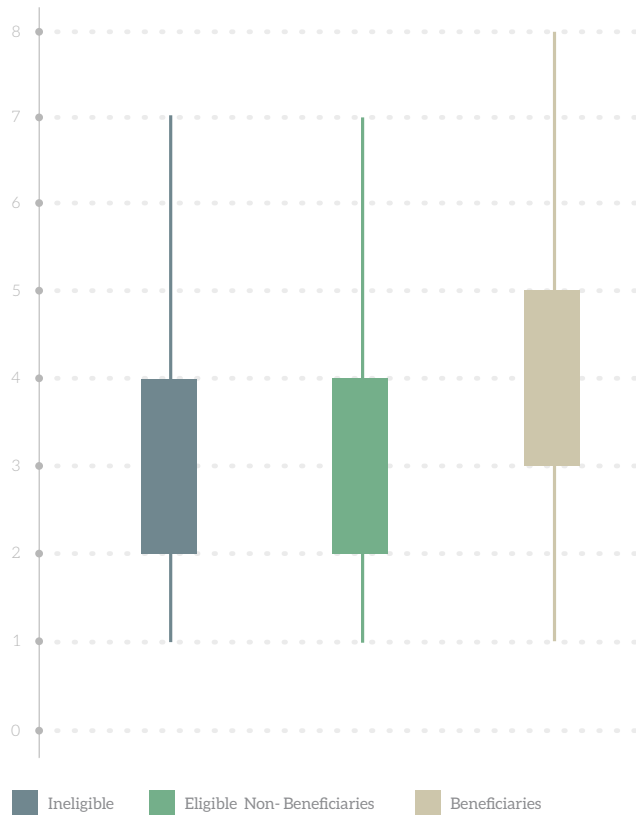
**Figure 17**  
Number of Rooms in Dwelling, by Status



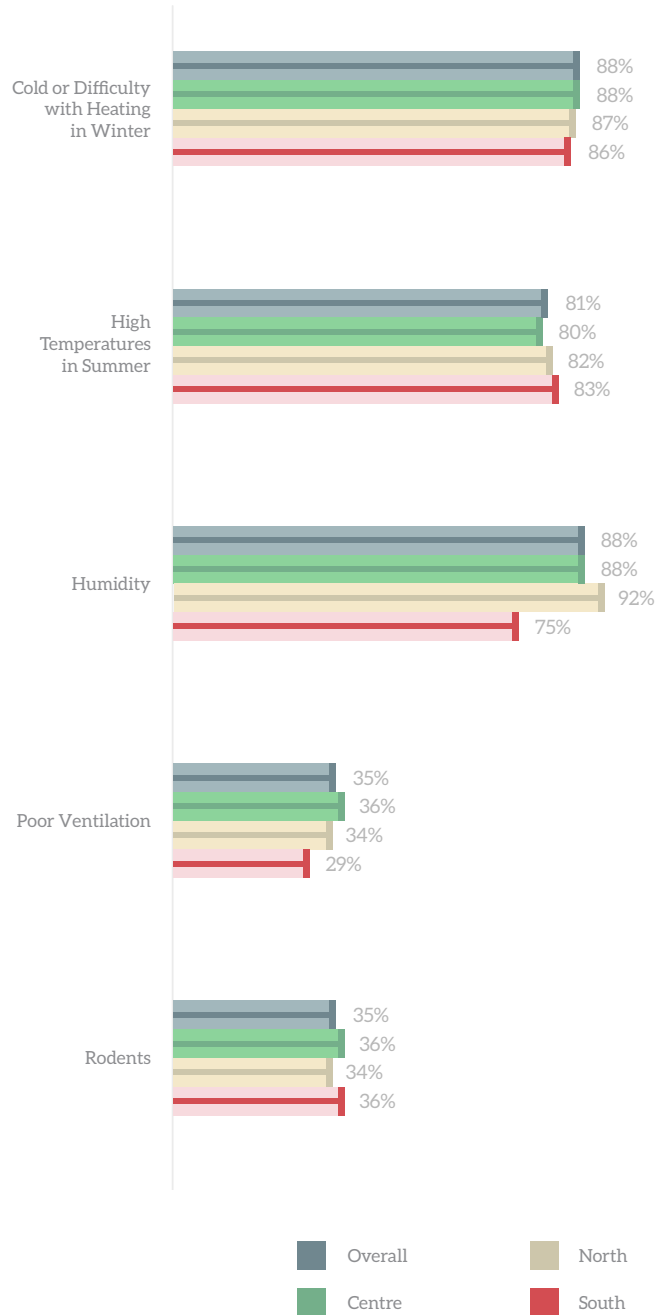
**Table 5**  
Highest Number of People Sleeping in a Single Room

<b>Overall</b>			
<b>3.4</b>			
<b>Centre</b>	<b>North</b>	<b>South</b>	
<b>3.3</b>	<b>3.6</b>	<b>3.6</b>	
<b>Ineligible</b>	<b>Eligible Non-Beneficiaries</b>	<b>Beneficiaries</b>	
<b>3.3</b>	<b>3.5</b>	<b>4.3</b>	

**Figure 18**  
Highest Number of People Sleeping in a Single Room, by Status



**Figure 19**  
Dwelling Issues Faced, by Region

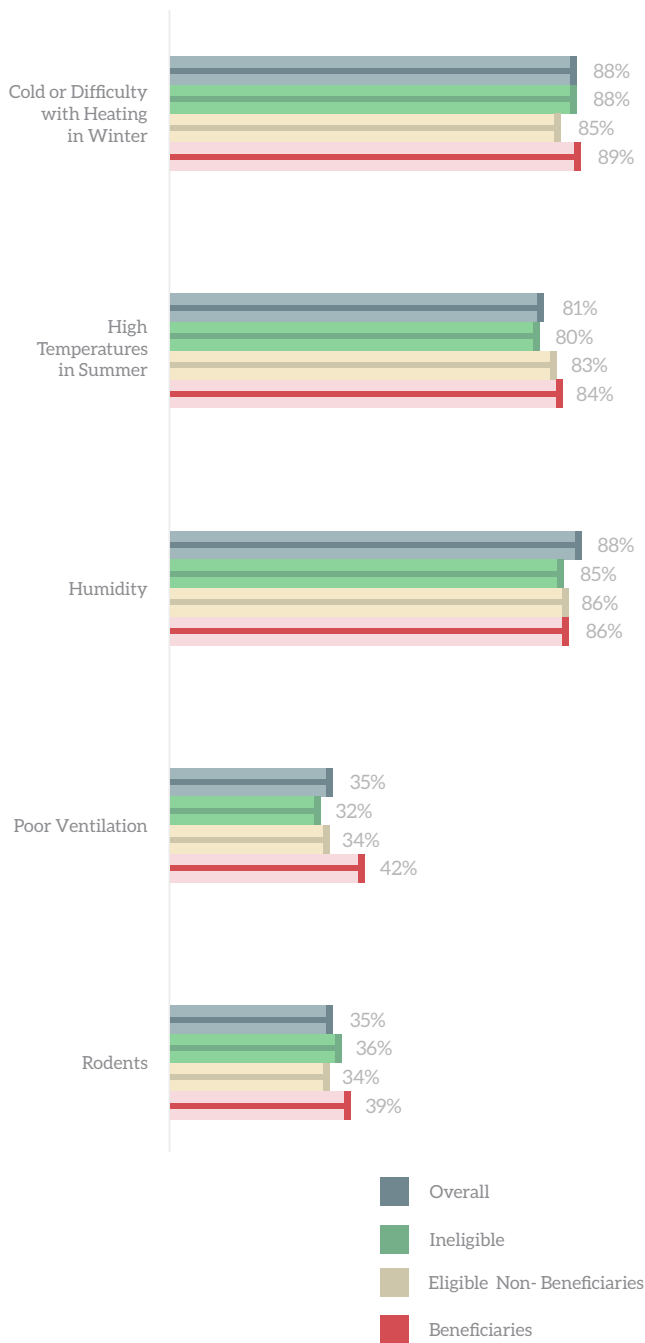


### 6.1.3 Dwelling Issues

All in all, 99 per cent of applicants to the NAF Takaful programme face at least one issue with their dwelling, such as difficulties with heating in winter (88 per cent) or high temperatures in summer (81 per cent), with only slight differences across regions or eligibility statuses (Figures 19 and 20). Humidity in the living areas is a further key problem, especially in the Centre and the North.

Less prevalent issues include poor ventilation and rodent infestations, which are slightly more common among beneficiary families at 42 and 39 per cent, respectively.

**Figure 20**  
Dwelling Issues Faced, by Status



## 6.2 WATER, SANITATION AND HYGIENE

According to the Jordan Population and Family Health Survey,<sup>35</sup> 98 per cent of households in Jordan have access to improved sources of water (e.g., piped water from the public network, mineral water, rainwater or protected springs). Piped water is most prevalent (58 per cent), followed by bottled water (37 per cent), while one third (31 per cent) of households in the country utilize filtered water.

Sanitation also has high penetration in the country, with 98 percent having access to improved toilet facilities,<sup>36</sup> and only 2 per cent sharing a toilet with other families.

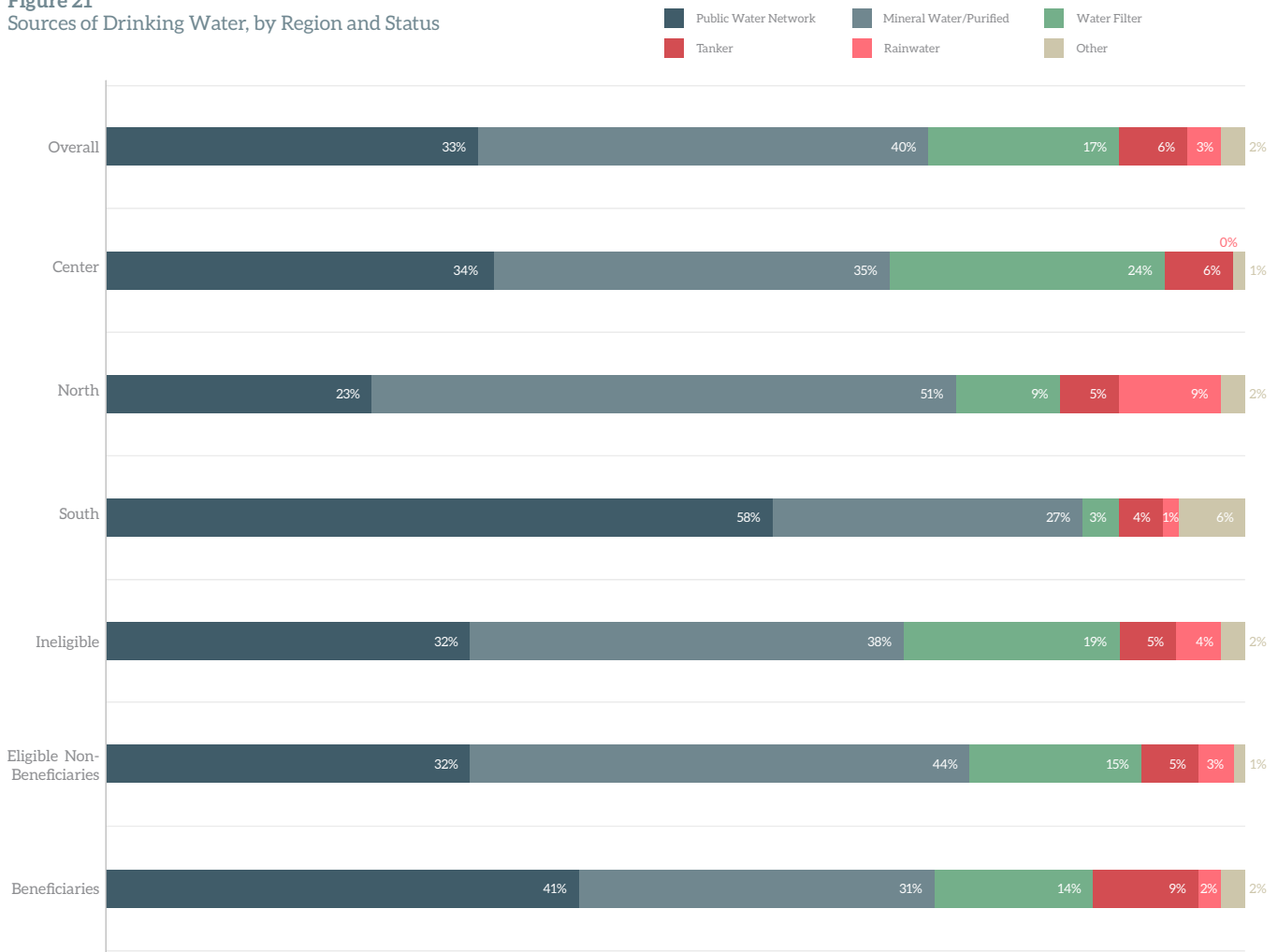
### 6.2.1 Water Sources

Among the applicants to the NAF Takaful programme, 90 per cent of families obtain drinking water from either piped water (public water network and water filters) or through purified or mineral water, which is slightly less than the DHS figures for the total Jordanian population mentioned above. That said, while water filters are a popular treatment method in the country, only 17 per cent of families that applied to the NAF Takaful programme are drinking filtered water.

The differences in the sources of drinking water are more pronounced across regions than eligibility statuses (Figure 21).

The main drinking water source for families living in the South is the public water network (58 per cent); families in the North are more likely to use mineral water (51 per cent), while there is a comparatively higher incidence of water filters in the Centre (24 per cent). Additionally, families in the North are observed to depend on rainwater more so than other regions.

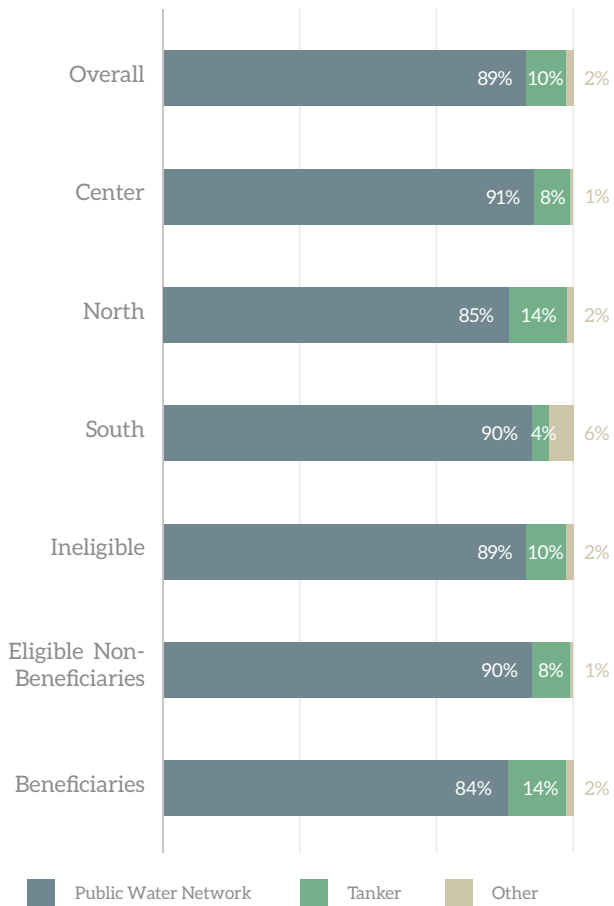
**Figure 21**  
Sources of Drinking Water, by Region and Status



The main difference across statuses in the sources of drinking water is that NAF Takaful beneficiaries are more likely to use water from the public water network (41 per cent) and tankers (9 per cent) and slightly less likely to use mineral or purified water (31 per cent) or filtered water (14 per cent) than non-beneficiaries. These variations are less pronounced when looking at water used for other purposes such as cooking and washing, in comparison to drinking

water (Figure 22). Overall, 89 per cent of families depend on the public water network for water for other purposes, since the quality of water is not as important as for drinking water. Families living in the North and beneficiaries of the NAF Takaful programme have a relatively higher reliance on tankers (14 per cent).

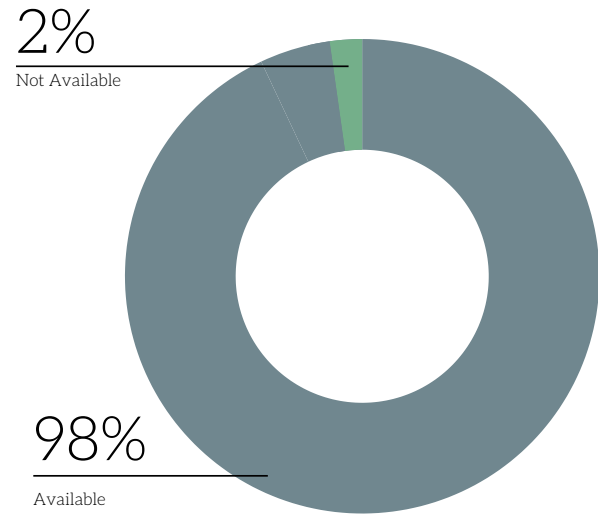
**Figure 22**  
Sources of Multipurpose Water, by Region and Status



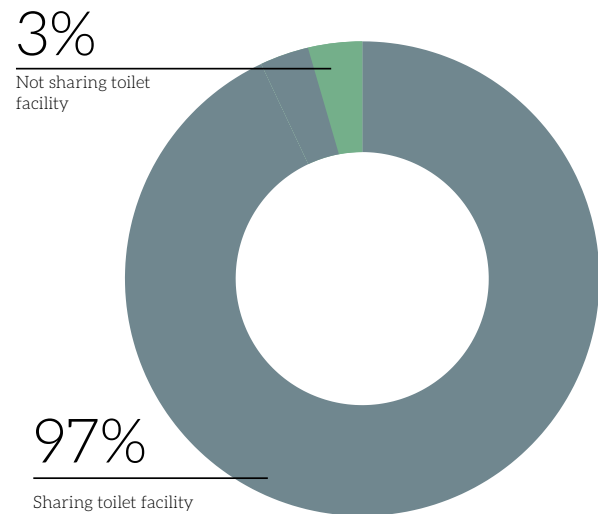
### 6.2.2 Toilet Facilities

In accordance with DHS statistics, the overwhelming majority of families (98 per cent) has a toilet facility in the dwelling (Figure 23), providing them with access to safe sanitary facilities. 69 per cent of families have one, 28 per cent two and 3 per cent of families have three or more toilets in their dwelling. Around 3 per cent of families are sharing their toilet facilities with other families, at an average of 3.9 additional people (Figure 24).

**Figure 23**  
Availability of Toilet Facility in Dwelling



**Figure 24**  
Sharing of Toilet Facility (If Available)



## 6.3 HEALTH

According to the 2019 Arab Region SDG Index and Dashboards Report,<sup>37</sup> Jordan has already achieved 9 out of 16 indicators of the 2030 Sustainable Development Goal 3 on Health and is on track to achieve one more indicator (Table 6). However, the country still faces some significant health challenges, related to subjective well-being, for example, or such as road traffic deaths.

Rating		Trend	
<span style="color: green;">●</span>	SDG achieved	<span style="color: green;">↑</span>	On track or maintaining SDG achievement
<span style="color: orange;">●</span>	Challenges remain	<span style="color: orange;">↗</span>	Moderately increasing
<span style="color: red;">●</span>	Significant challenges remain	<span style="color: red;">→</span>	Stagnating
<span style="color: darkred;">●</span>	Major challenges remain	<span style="color: darkred;">↓</span>	Decreasing
<span style="color: grey;">●</span>	Data not available	<span style="color: grey;">●●</span>	Data not available

Table 6  
SDG 3 Indicators<sup>38</sup>

Indicator	Value	Rating	Trend
<b>Maternal mortality rate</b> (per 100,000 live births)	58	<span style="color: green;">●</span>	<span style="color: green;">↑</span>
<b>Neonatal mortality rate</b> (per 1,000 live births)	10.1	<span style="color: green;">●</span>	<span style="color: green;">↑</span>
<b>Mortality rate, under 5</b> (per 1,000 live births)	17.0	<span style="color: green;">●</span>	<span style="color: green;">↑</span>
<b>Incidence of Tuberculosis</b> (per 100,000 population)	6.8	<span style="color: green;">●</span>	<span style="color: green;">↑</span>
<b>New HIV Infections</b> (per 1,000)	0.0	<span style="color: green;">●</span>	<span style="color: grey;">●●</span>
<b>Age-standardised death rate due to cardiovascular disease in populations age 30–70 years</b> (per 100,000 population)	19.2	<span style="color: orange;">●</span>	<span style="color: orange;">↗</span>
<b>Age-standardised death rate attributable to household air pollution and ambient air pollution</b> (per 100,000 population)	51	<span style="color: orange;">●</span>	<span style="color: grey;">●●</span>
<b>Traffic deaths rate</b> (per 100,000 population)	23.3	<span style="color: red;">●</span>	<span style="color: red;">→</span>
<b>Life expectancy at birth</b> (years)	74.3	<span style="color: orange;">●</span>	<span style="color: red;">→</span>
<b>Adolescent fertility rate</b> (births per 1,000 women ages 15–19)	23.3	<span style="color: green;">●</span>	<span style="color: green;">↑</span>
<b>Births attended by skilled health personnel</b> (%)	99.6	<span style="color: green;">●</span>	<span style="color: grey;">●●</span>
<b>Surviving infants who receive 2 WHO-recommended vaccines</b> (%)	93	<span style="color: green;">●</span>	<span style="color: green;">↑</span>
<b>Universal Health Coverage Tracer Index</b> (0–100)	77.3	<span style="color: orange;">●</span>	<span style="color: green;">↑</span>
<b>Subjective Well-being</b> (average ladder score, 0–10)	4.6	<span style="color: red;">●</span>	<span style="color: darkred;">↓</span>
<b>Diabetes Prevalence</b> (% of population ages 20–79)	11.8	<span style="color: orange;">●</span>	<span style="color: grey;">●●</span>
<b>Age-standardised suicide rates</b> (per 100,000 population)	3.7	<span style="color: green;">●</span>	<span style="color: green;">↑</span>

Moreover, Jordan offers healthcare at a relatively low price. In fact, 73 per cent of the population are covered by health insurance as per a Royal Decree, and all children under the age of six are provided with free healthcare at Ministry of Health (MOH) facilities. In addition, over 90 per cent of Jordanians live within 4 kilometres of a primary health-care centre, regardless of wealth.<sup>39</sup>

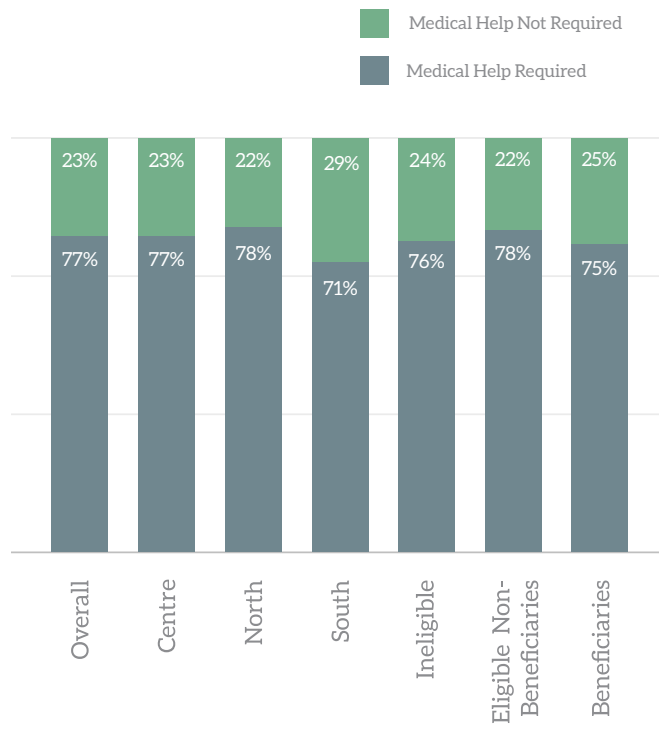
However, challenges for Jordan’s healthcare system remain. In spite of relatively low healthcare prices, one in four citizens in the lowest income bracket in Jordan is not covered by medical insurance of any kind.

Despite the existence of social protection programmes to provide a safety net for these citizens, the large number of

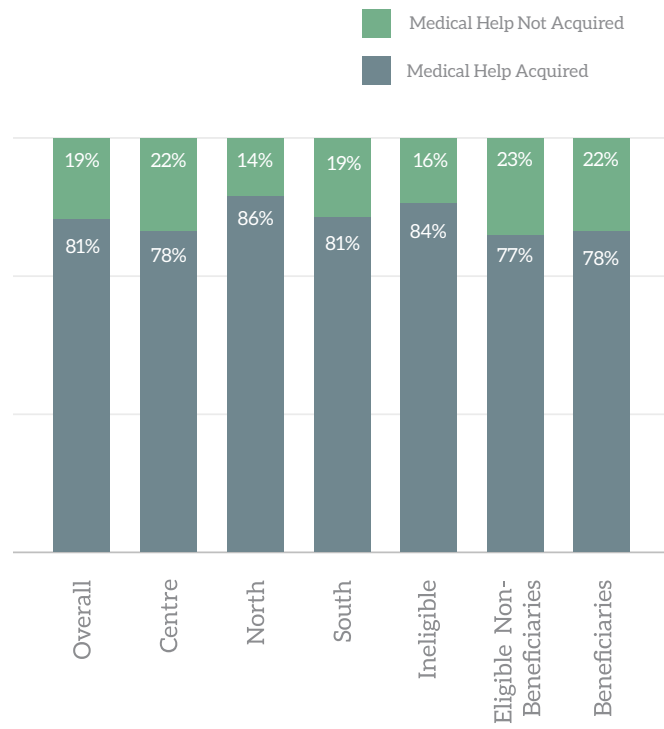
programmes make it difficult to keep track of beneficiaries and leads to misalignment in fee structures, as well as inefficiencies in health insurance for the underserved.<sup>40</sup> Furthermore, while the majority of citizens lives within 4 kilometres of a primary health centre, this access could be seen as coming at the expense of the quality of service being provided, much of which is of a fairly low level.

Over a six-month period, 77 per cent of families having applied for the NAF Takaful programme required medical assistance for their children, with families in the South requiring slightly less medical assistance than other regions (Figure 25). Despite the prevalence of health centres across the country, 2 in 10 families on average have not been able to acquire medical services (Figure 26).

**Figure 25**  
Medical Assistance Required for Children During Past Six Months, by Region and Status



**Figure 26**  
Medical Assistance for Children Acquired During Past Six Months, by Region and Status



The lack of access to medical assistance is more pronounced among eligible beneficiary and non-beneficiary families (22 and 23 per cent, respectively), than ineligible families (16 per cent).

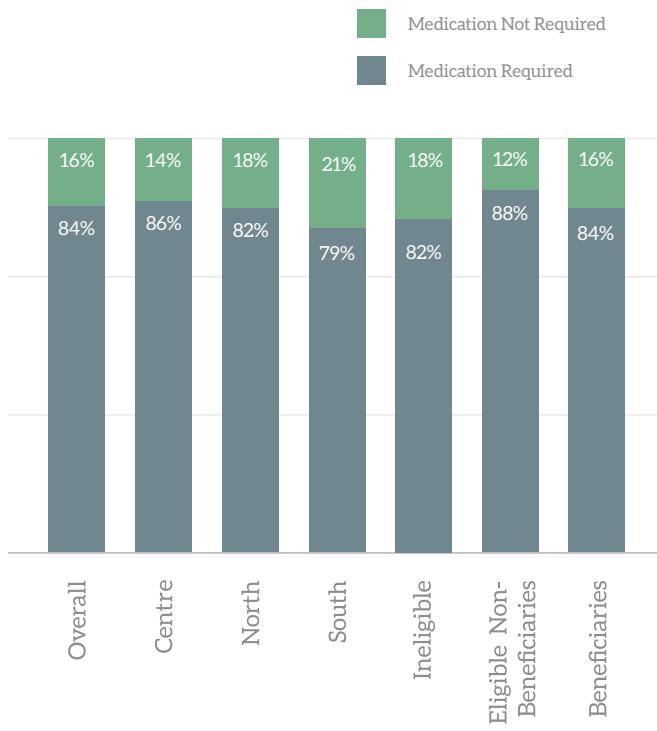
The overall need for medication for applicant families' children over a six-month period is slightly higher than the need for medical assistance (84 per cent) (Figure 27). Out of the families whose children required medication, 76 per cent were able to acquire medication for their children (Figure 28). However, this implies that a quarter of families (24 per cent) who needed medication for their children were unable to acquire it, with even higher percentages among families living in the Centre (27 per cent) and families eligible for the NAF Takaful programme (30 per cent of beneficiary families and 31 per cent of non-beneficiary families).

## 6.4 FOOD SECURITY

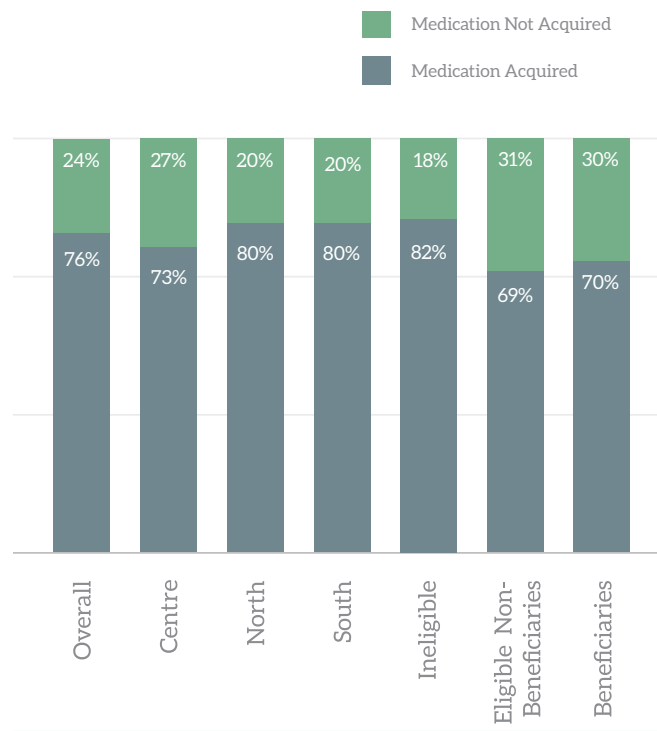
With a score of 11.2 on the 2018 Global Hunger Index, Jordan's level of hunger is perceived to be moderate, and the country is generally classified as food secure.<sup>41</sup>

However, structural and economic factors like poverty, unemployment, and slow economic growth are posing a challenge to food security. From the 2013–2014 survey on the state of food security in Jordan, it followed that around 0.5 per cent of Jordanian households are food insecure, and another 5.7 per cent are vulnerable to food insecurity,<sup>42</sup> with large disparities across geographical regions or population groups. Among vulnerable Jordanians supported by the

**Figure 27**  
Medication Required for Children During Past Six Months, by Region and Status



**Figure 28**  
Medication Acquired for Children During Past Six Months, by Region and Status



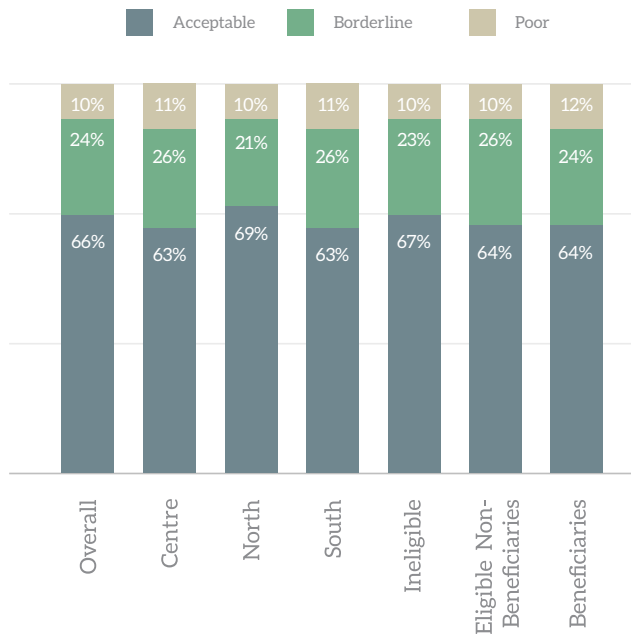


National Aid Fund, the WFP’s Comprehensive Food Security and Vulnerability Assessment 2018 study found that 11 per cent were food insecure while 59 per cent were vulnerable to food insecurity.<sup>43</sup>

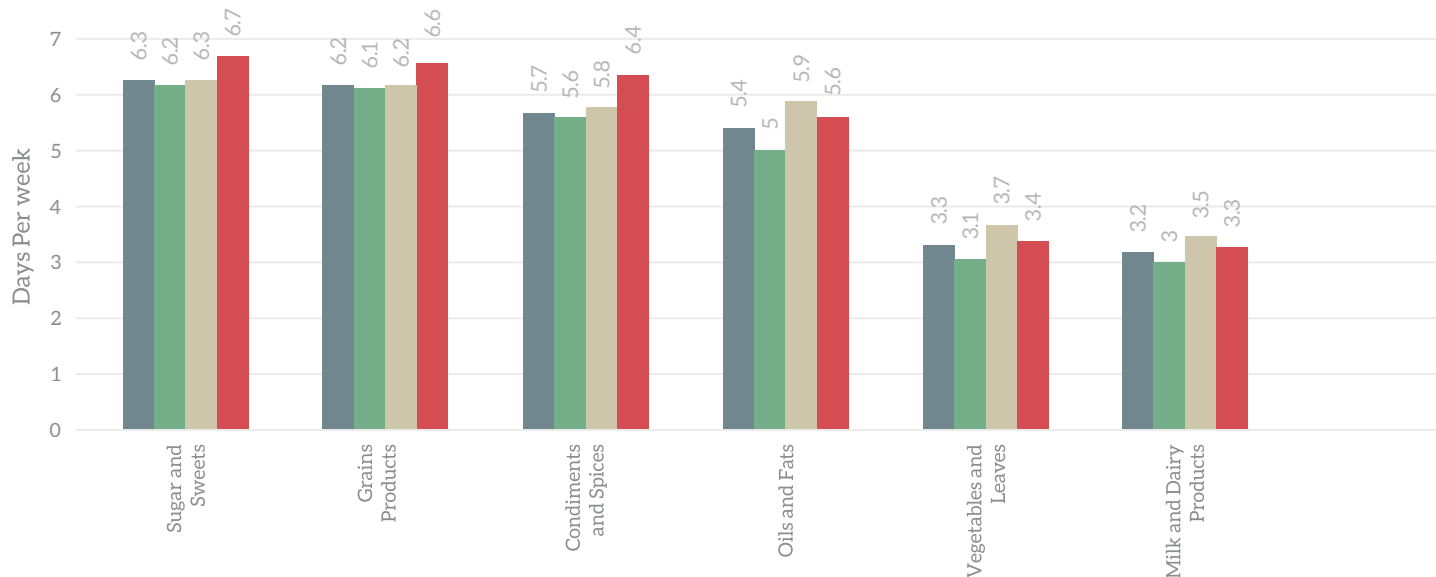
### 6.4.1 Food Consumption Score

The food consumption score (FCS) is a standard measure to capture food consumption frequency. The score is calculated using the frequency of consumption of different food groups within a seven-day period, whereby the consumption is weighted against the nutritional value of the food groups.<sup>44</sup> Overall, 66 per cent of families who applied to the NAF Takaful programme show an acceptable FCS, 24 per cent a borderline FCS, and 10 per cent a poor food consumption score (Figure 29). There are only slight differences in the FCS across regions or eligibility statuses, with 12 per cent of beneficiary families having a poor food consumption score. These cases of extremely low food consumption scores can be indicators of vulnerability to food insecurity.

**Figure 29**  
Food Consumption Score, by Region and Status



**Figure 30**  
Foods Consumed During Previous Seven Days, by Region



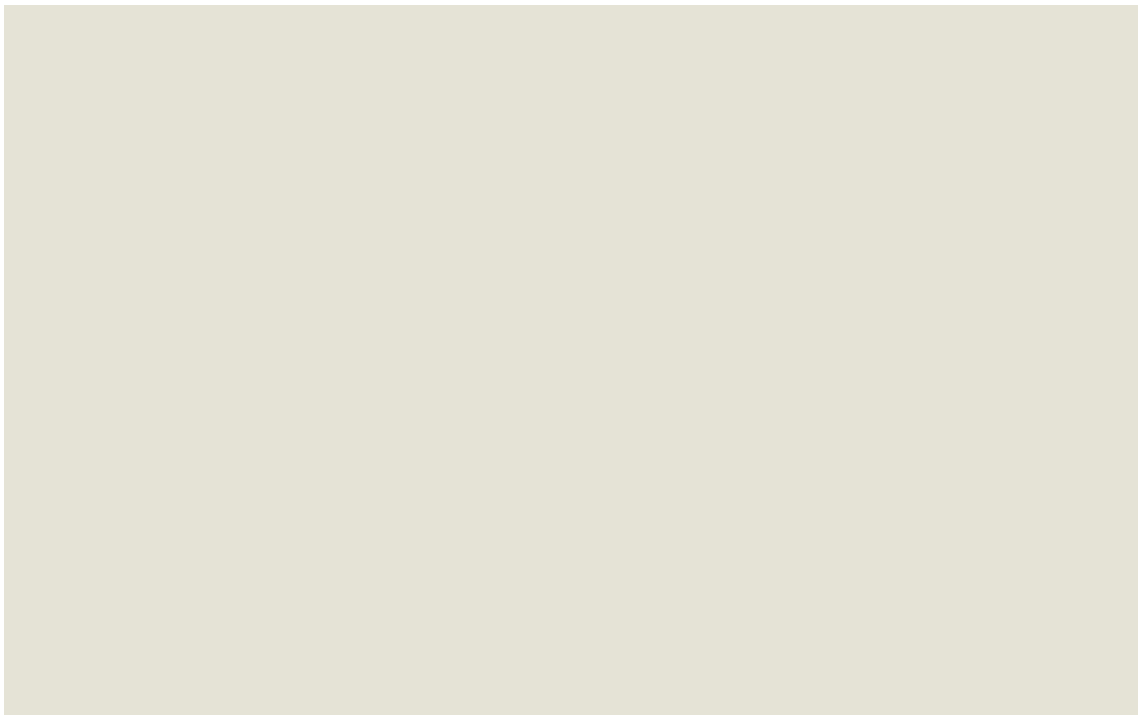
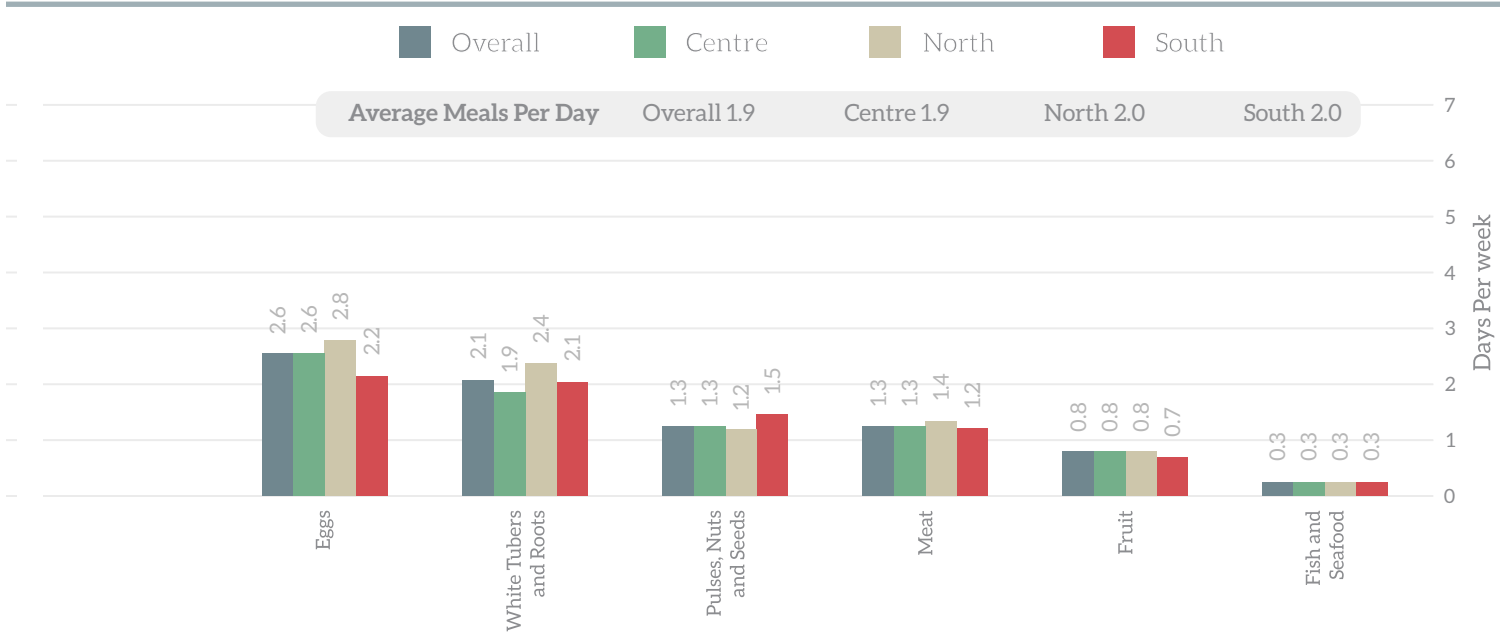
### 6.4.2 Meals and Food Groups Consumed

In Jordan, the average number of meals consumed is 2.3 meals per day. However, families living on the verge of poverty consume an average of 1.9 meals per day, with the poorest population segments only consuming 1.7 meals per day.<sup>45</sup> In comparison, NAF Takaful applicants across all regions and eligibility statuses eat between 1.8 and 2 meals per day (Figure 30 and Figure 31).

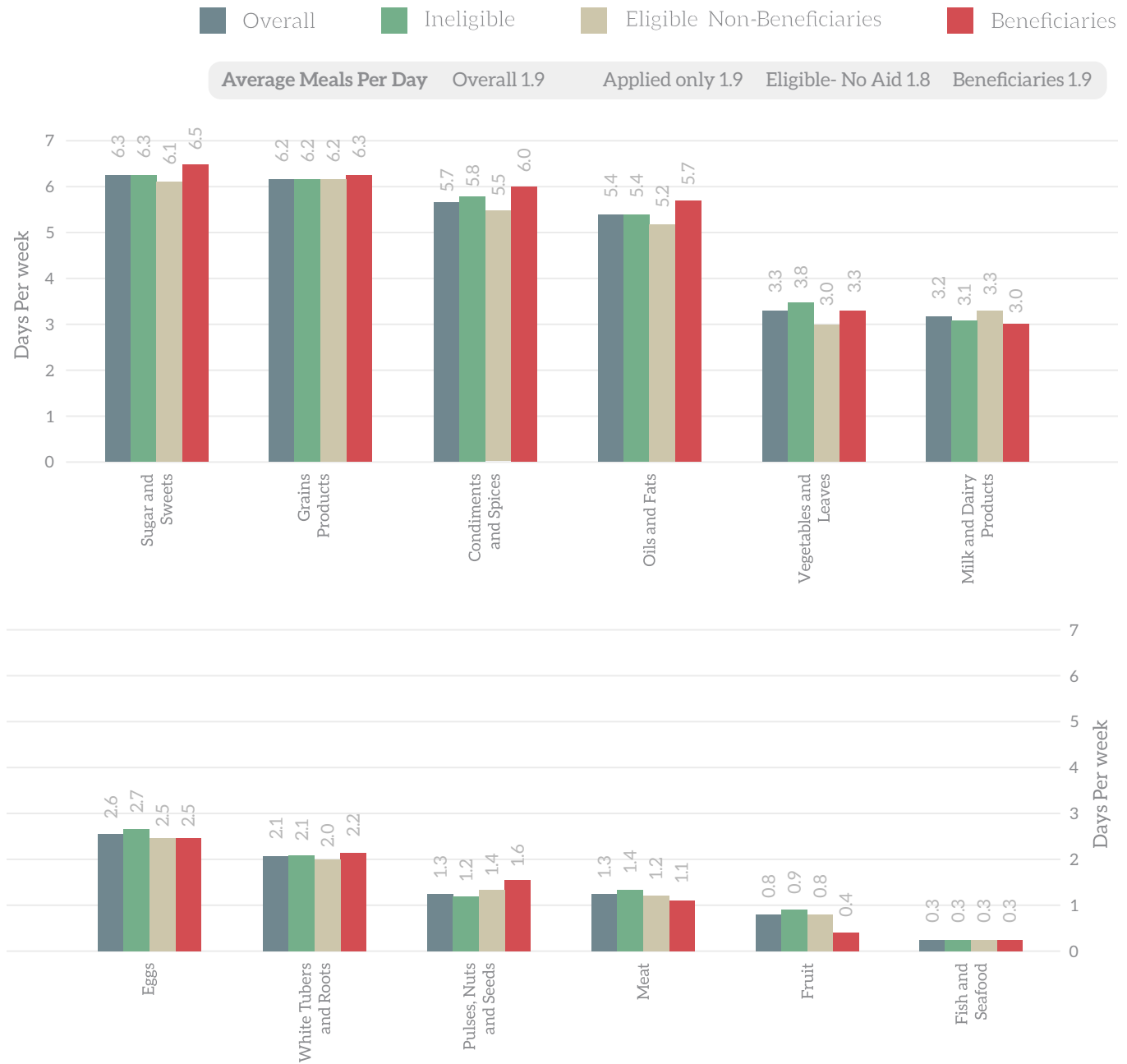
As explained above, 34 per cent of families are citing low or borderline FCS scores, which is due to lower frequency or diversity in the consumption of different food groups. The most common food groups consumed by families are sugar and sweets (i.e., honey, jam, cakes, candy, etc.), consumed on average on 6.3 out of 7 days, as well as grain products (i.e., bread, pasta, cereals, rice, bulgur wheat), consumed on average on 6.2 days. Condiments and spices (i.e., tea, tomato sauce, garlic, milk for tea), and oils and

fats are consumed slightly less frequently (5.7 and 5.4 days per week, respectively). Although the nutritional value of these items is relatively low, families tend to rely heavily on the consumption of these food groups. While there are no large differences in the consumption of food groups across regions or eligibility statuses, families in the South region and NAF Takaful beneficiary families are slightly more likely to consume less nutritional food groups, such as sweets, grain products and condiments.

More nutritional food groups like vegetables, dairy products and eggs are consumed between 2.6 and 3.3 days per week on average; tubers and roots on around two days; pulses, nuts and meat on slightly more than one day (1.3) per week, while fruits and seafood are consumed less than once per week (0.8 and 0.3 days, respectively). These findings indicate that, on top of the 34 per cent of families whose food consumption score is low or borderline, the average NAF Takaful applicant family's diet is not balanced.



**Figure 31**  
Foods Consumed During Previous Seven Days, by Status




While Figure 31 shows food consumed by status during the seven days previous to the survey, for 19 per cent of the families, the stated frequency of consumption does not reflect their regular consumption patterns, with slightly higher numbers among families living in the central governorates and eligible families (Figure 32).

Out of these 19 per cent of families, 59 per cent usually consume less than reported, which is especially pronounced among eligible non-beneficiary families (65 per cent) (Figure 33). This could hint at the probability that at least 11 per cent of all families have a more severe food consumption score, or they are more vulnerable to food insecurity than reported.

Average Number of meals

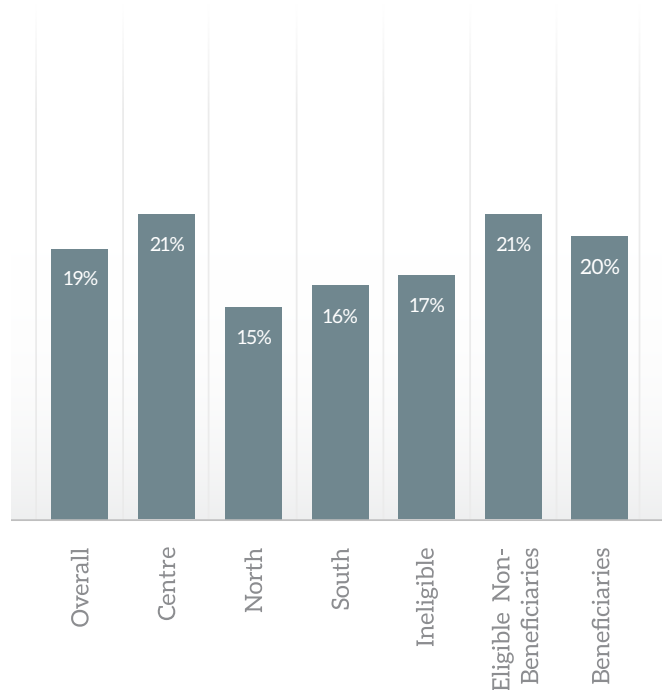
2.3

meals per day

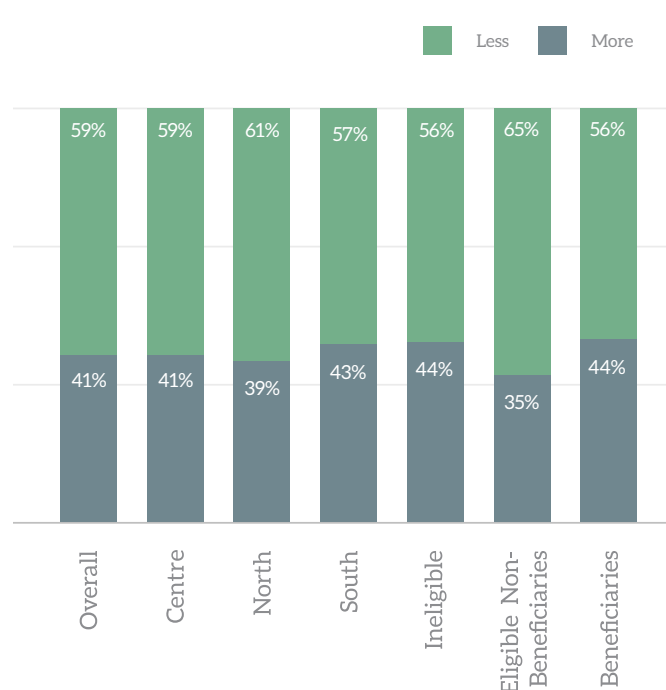


However, families living on the verge of poverty consume an average of 1.9 meals per day, with the poorest population segments only consuming 1.7 meals per day.

**Figure 32**  
Percentage of Families whose Consumption During Previous Seven Days Does Not Mirror Regular Consumption, by Region and Status



**Figure 33**  
Consumption During Previous Seven Days vs. Regular Consumption, by Region and Status



Another determinant of food security is the nutrition of infants. Applicant families of the NAF Takaful programme across all regions and eligibility statuses have an average of 1.1 children under the age of two.

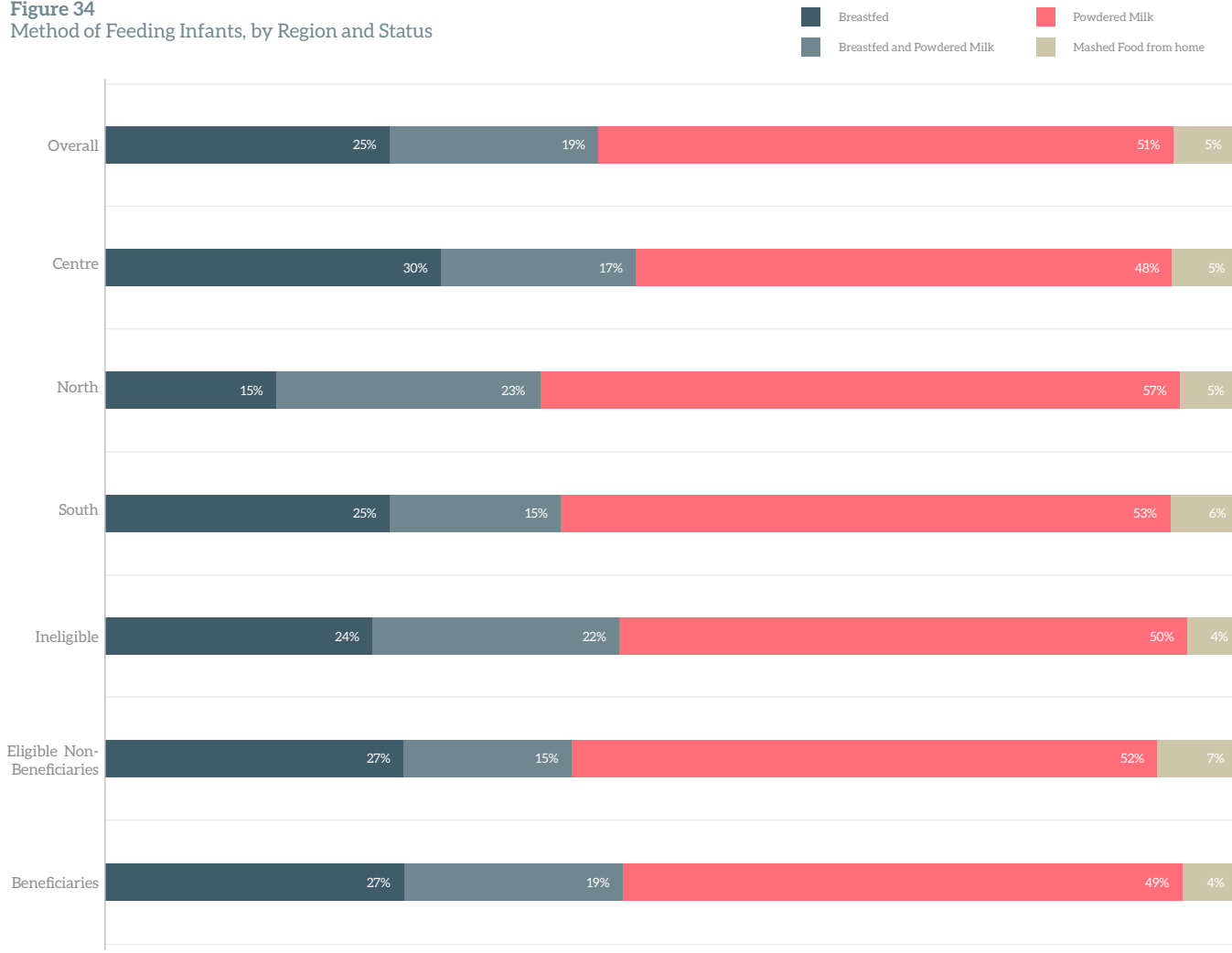
Although exclusively breastfeeding is proven to reduce infant mortality from common childhood illnesses,<sup>46</sup> nevertheless, the most common method of feeding in-fants among all

applicant families is powdered milk (51 per cent) (Figure 34). Infants are breast-fed in 44 per cent of families, whereof only 25 per cent chose to exclusively breastfeed.

### 6.4.3 Consumption-based Coping Strategies

The last measure of food security corresponds to consumption-based coping strategies, which weights the

**Figure 34**  
Method of Feeding Infants, by Region and Status





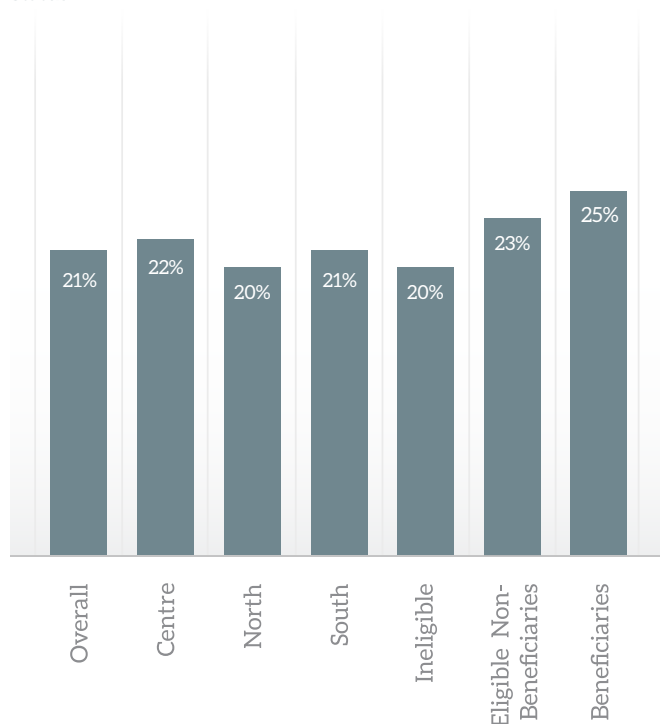
frequency of resorting to harmful coping strategies in the past seven days and the severity of each strategy, resulting in total score from 0–56, whereby the higher the score, the more severe the situation, as shown in Table 7.<sup>47</sup>

Table 7  
Consumption-Based Coping Strategies – Severity Weights

Consumption-Based Coping Strategy	Severity Weight
Rely on less preferred and less expensive food	1
Limit portion sizes at meal-times	1
Reduce the number of meals per day	1
Borrow food or rely on help from relatives or friends	2
Restrict consumption by adults to allow small children to eat	3

The overall consumption-based coping strategies severity score among applicant families of the NAF Takaful programme is 21 (Figure 35). While there are no significant differences across regions, beneficiaries have a higher dependency on consumption-based coping strategies, with a total consumption-based coping strategy severity score of 25 out of 56, which is higher than eligible non-beneficiaries (23) and ineligible families (20).

**Figure 35**  
Consumption-Based Coping Strategies Severity Score, by Region and Status



According to UNICEF’s Geographic Multidimensional Vulnerability Analysis, 77 per cent of families rely on lower quality food as a negative coping strategy, which at 94 per cent is much more prevalent amongst the families that have applied to the NAF Takaful programme (Table 8). Other negative coping strategies, like reducing the number of meals eaten per day (73 per cent), limiting portion sizes (71

per cent), or restricting consumption by adults to allow small children to eat (52 per cent), are also utilized more frequently among these families.

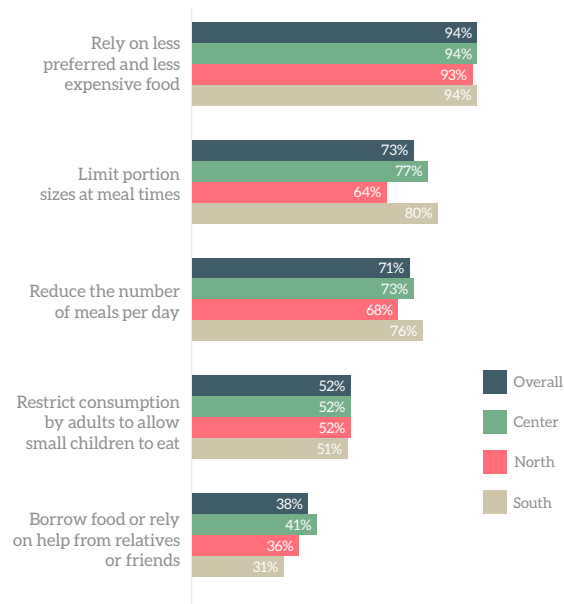
**Table 8**  
Comparison of Consumption-Based Coping Strategies

Population	Vulnerable Jordanian Households <sup>18</sup>	NAF Takaful Applicants
Rely on Cheaper or Lower Quality Food	77%	94%
Reduce Number of Meals Eaten per Day	54%	73%
Limit Portion Size at Mealtime	51%	71%
Restrict Consumption by Adults for Small Children to Eat	25%	52%
Borrow Food or Rely on Help from Relatives or Friends	45%	38%

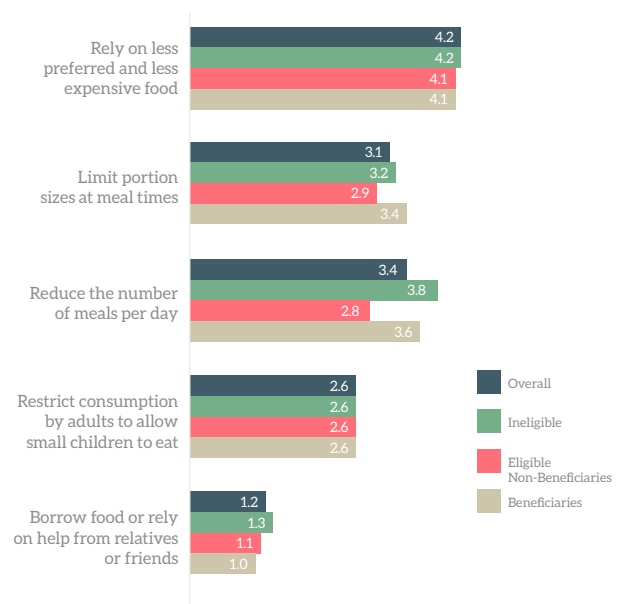
As shown in Table 7, the restriction of consumption by adults for small children to eat is the most severe consumption-based coping strategy. This strategy is most prevalent among beneficiaries (71 per cent), and more frequently (3.6 days on average), compared to eligible non-beneficiaries (58 per cent, 3 days) and ineligible families (46 per cent, 2.3 days), again highlighting the heightened vulnerability of beneficiary families (Figures 36, 37, 38 and 39).



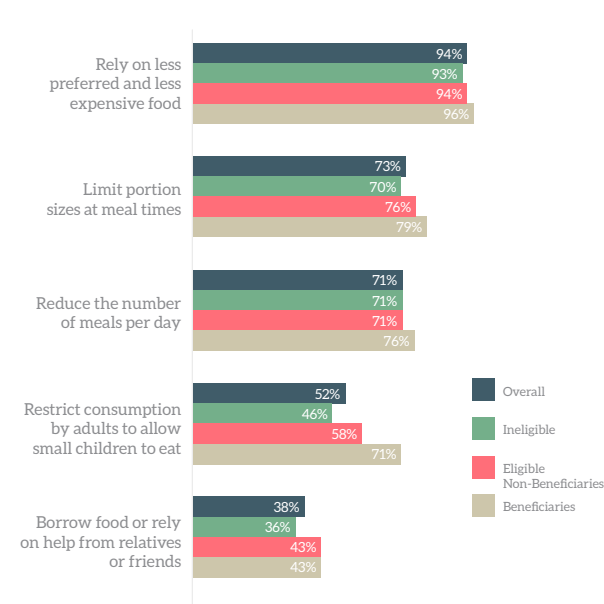
**Figure 36**  
Consumption-Based Coping Strategies Applied, by Region



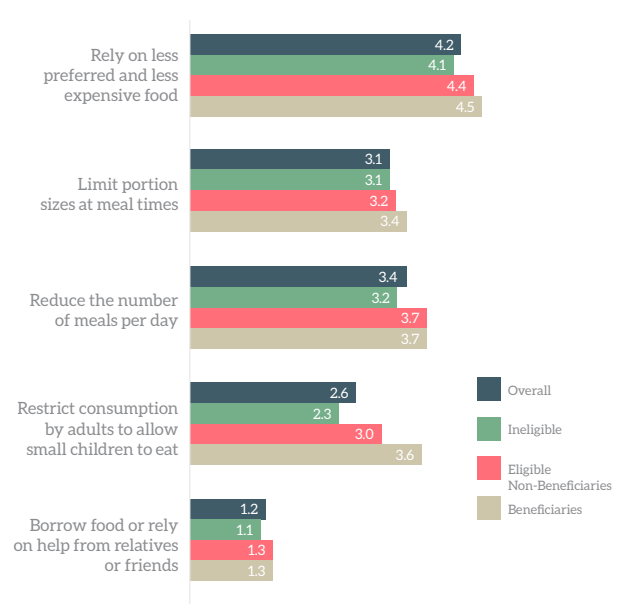
**Figure 38**  
Consumption-Based Coping Strategies Frequency, by Region



**Figure 37**  
Consumption-Based Coping Strategies Applied, by Status



**Figure 39**  
Consumption-Based Coping Strategies Frequency, by Status





## CHAPTER 7: Economic Vulnerabilities

As mentioned in the Background section of this report, low economic growth, regional conflicts and instability, and the Syrian refugee crisis, have led to rising poverty and unemployment. Correspondingly, the high cost of living in Jordan compared to income levels was one of the key concerns among citizens in the first quarter of 2020.<sup>49</sup>

In fact, the Worldwide Cost of Living Survey ranked Amman as the 28th most expensive city worldwide and the most expensive city in the Arab world in May 2018. The combination of these economic challenges makes it difficult for families who are affected by poverty and multidimensional vulnerability to cover their expenses and provide for their families. This is reflected in the fact that applicants to the NAF Takaful programme both have lower expenditures and income than the average Jordanian family. They also lack a steady income from regular employment, as will be further detailed in the coming sections.

It is important to indicate that, unless otherwise specified, the expenditures and incomes are estimated using both the results from the baseline survey and administrative data from NAF to exclude the assistance received from the NAF Takaful programme for beneficiary families. This approach follows the procedure used by the World Bank to estimate the change in poverty headcount due to social protection programmes,<sup>50</sup> and helps to provide an adequate comparison of expenditures and incomes across eligibility statuses before the start of the programme. Additionally, it can be used to estimate the contribution of social transfer in the reduction of poverty rates, as is done in the first subsection of this chapter.

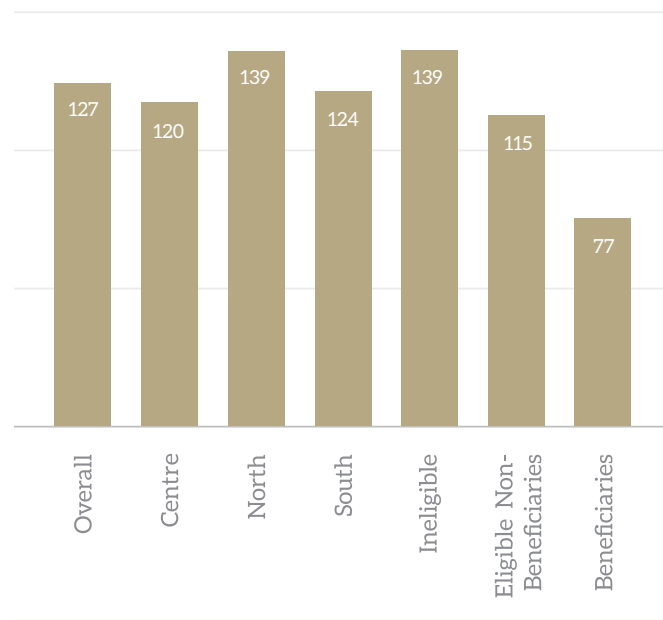
## 7.1 EXPENDITURES

The average monthly per capita expenditures among all applicant families amount to 127 JOD (Figure 40), which is more than 40 per cent lower than the monthly per capita expenditures of the average Jordanian family in the Kingdom which amounts to 215 JOD.<sup>51</sup> Families living in the North region governorates have slightly higher per capita expenditures (139 JOD) in comparison to the Centre and South region governorates (120 and 124 JOD, respectively). Furthermore, there is a remarkable difference in per capita expenditures between eligibility statuses. The average per capita expenditures among ineligible families is 139 JOD,

The average per capita expenditures among ineligible families is 139 JOD, while it is 115 JOD for eligible non-beneficiaries, and the average monthly per capita expenditure for beneficiaries is only 77 JOD.

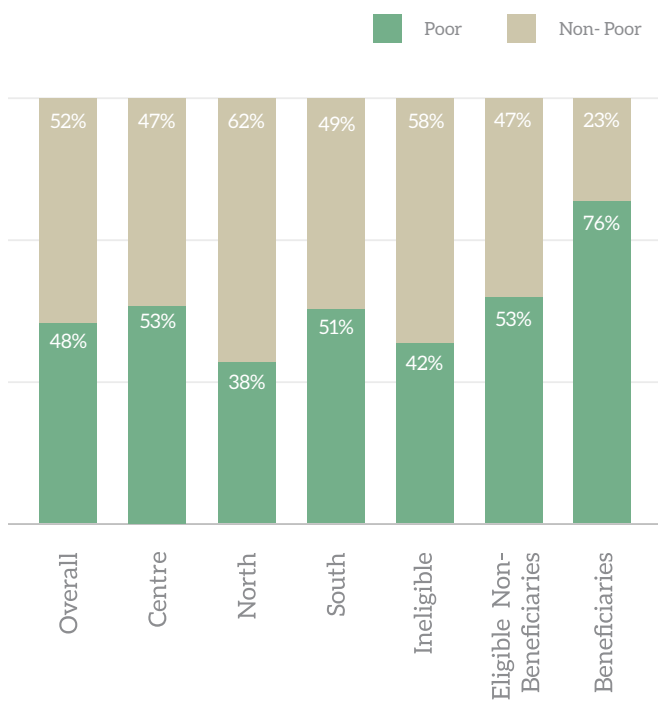
while it is 115 JOD for eligible non-beneficiaries, and the average monthly per capita expenditure for beneficiaries is only 77 JOD. The fact that monthly per capita expenditures of beneficiaries are 33 per cent and 45 per cent lower than those of non-beneficiaries and ineligible families is an indication of the accuracy of the targeting methodology for the NAF Takaful programme. Nevertheless, the expenditures are self-reported, so families might overestimate or underestimate their monthly spending, which could alter these projections.

**Figure 40**  
Monthly Per Capita Expenditures (JOD), by Region and Status



These large gaps in expenditures across eligibility statuses can be explained both by the higher economic vulnerability as well as larger household size of eligible families. At 77 JOD, the average per capita expenditure among beneficiary families is well below the poverty line in Jordan of 99.9 JOD per capita per month. The differences in per capita expenditures between eligibility statuses are reflected in the poverty rates, with 76 per cent of beneficiary families considered poor, based on the national poverty line (Figure 41). Overall, the poverty rate among applicant families of the NAF Takaful programme is 48 per cent, with slightly higher poverty rates in the Centre and South (53 and 51 per cent, respectively).

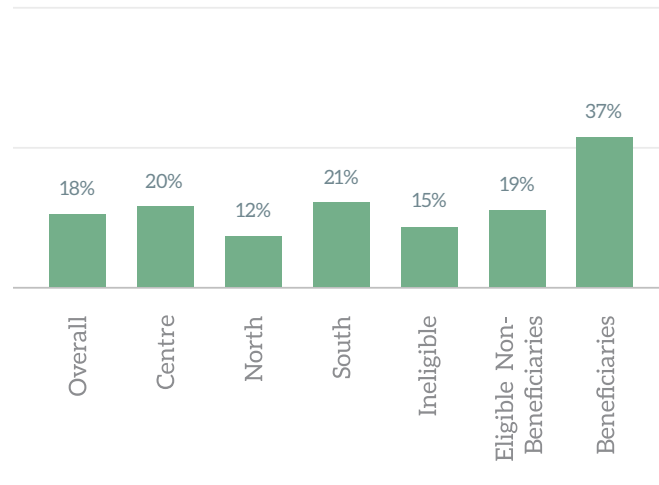
**Figure 41**  
Poverty Rates, by Region and Status



Another important poverty measure is the poverty gap index, which indicates how far away on average poor families are from the poverty threshold, i.e., how much their

expenditures fall short of the national poverty line.<sup>52</sup> The poverty gap index among all applicant families is 18 per cent, so, on average, a family falls 18 JOD per person short of the poverty line of 99.9 JOD (Figure 42). It is significantly higher among beneficiary families (37 per cent), with regional differences between the Central and South region governorates as well as those of the North region.

**Figure 42**  
Poverty Gap Index, by Region and Status



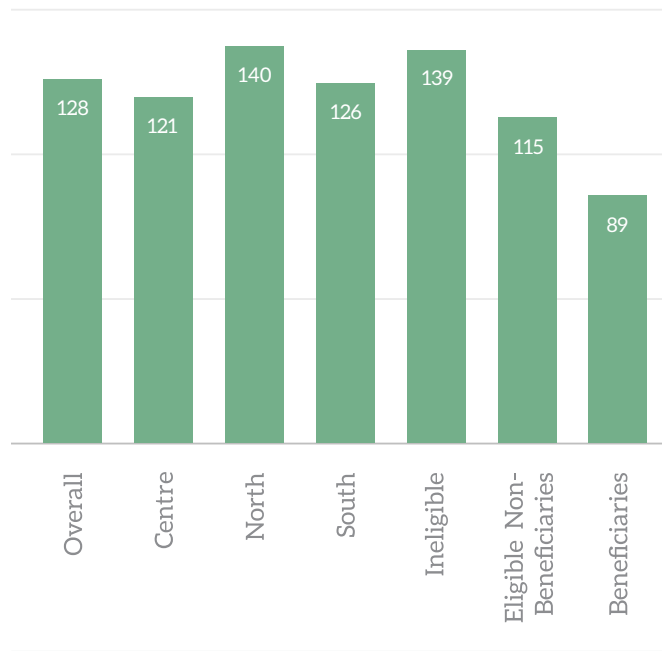
The poverty gap index allows for an estimation of the financial resources required to lift families above the poverty line. On average, 18 JOD per person per month would be needed to lift all applicant families of the NAF Takaful programme out of poverty.<sup>53</sup> With an average family size of 5.2, this amounts to around 94 JOD required per family per month. Given that there have been 269,767 applicant families as of February 2020, a total of 25.2 million JOD per month, or 302.7 million JOD per year, would be needed to lift all of these 269,767 applicant families of the first cycle to the poverty line.

Furthermore, on average 37 JOD per person, or 248 JOD per family, per month are required to lift all beneficiary families out of poverty,<sup>54</sup> which translates to a total of 5.2 million JOD per month or 62.7 million JOD per year.

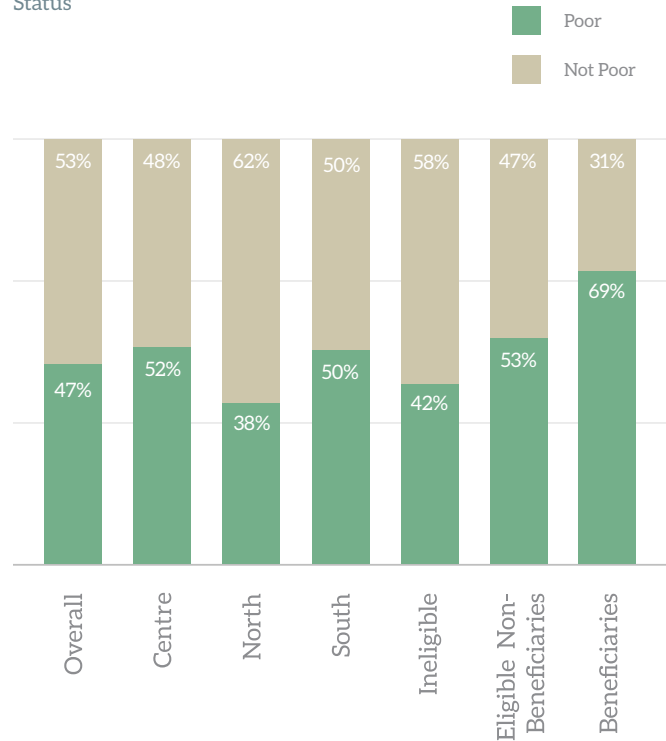
When including the transfer amount from the NAF Takaful programme, which beneficiary families would not have been able to spend had they not been included in the programme, the monthly per capita expenditures of beneficiaries increase to 89 JOD (Figure 43).

The monthly per capita expenditures of non-beneficiary families remain the same as described above, and there are only slight reductions in the overall regionally disaggregated expenditure figures. Similarly, the poverty rate of all applicants after including the NAF Takaful assistance remains largely unchanged, with only a slight decrease of 1 per cent (Figure 44). However, the poverty rate among current beneficiaries of the programme drops to 69 per cent (compared with 76 per cent), hinting at an early outcome of the NAF Takaful programme to reduce poverty among beneficiary families by 7 percentage points.

**Figure 43**  
Monthly Per Capita Expenditures (JOD) including NAF Takaful Assistance, by Region and Status

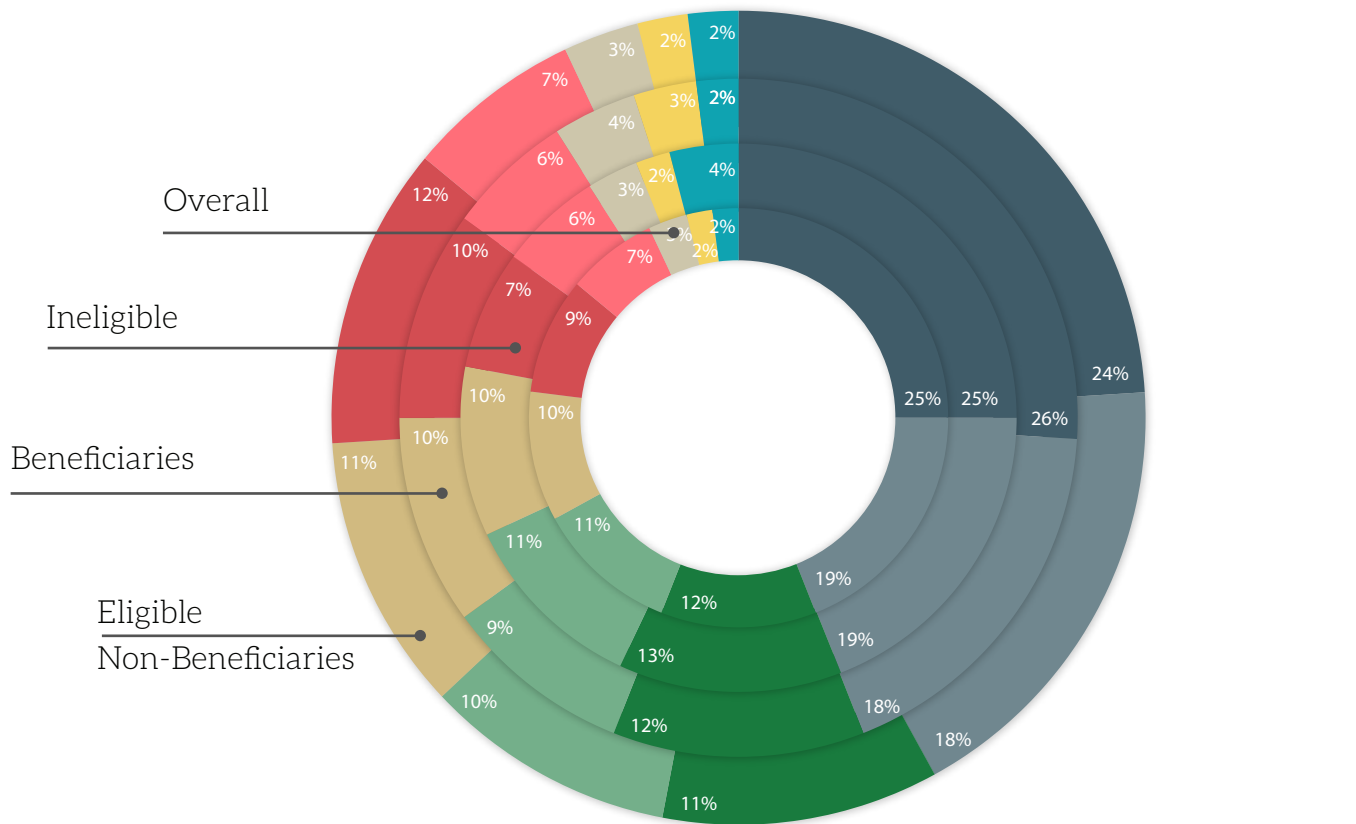


**Figure 44**  
Poverty Rates including NAF Takaful Assistance, by Region and Status



When looking at the disaggregation of the monthly expenditures of applicant families, it becomes evident that food and beverages make up the largest share of household expenditures, on average 25 per cent (Figures 45, 46, 47 and 48).

Figure 45, 46, 47, 48  
Disaggregation of Monthly Per Capita Expenditures



	Overall	Ineligible	Eligible Non-Beneficiaries	Beneficiaries
Food & Beverages	25%	25%	24%	26%
Housing	19%	19%	18%	18%
Debt	12%	13%	11%	12%
Transportation	11%	11%	10%	9%
Leisure & Events	10%	10%	11%	10%
Rent	9%	7%	12%	10%
Wash & Health	7%	6%	7%	6%
Education	3%	3%	3%	4%
Clothing	2%	2%	2%	3%
Other	2%	4%	2%	2%

**56%** of applicant families

to the NAF Takaful programme make debt repayments on a monthly basis, on average 38 JOD per capita. For families with such obligations, debt repayments make up 22 per cent of their monthly per capita spending, which makes these families extremely vulnerable to income shocks.

Other important spending categories are housing needs such as internet, telephone or electricity (19 per cent of monthly per capita expenditures), debt repayments (12 per cent), transportation (11 per cent), as well as leisure and events (10 per cent). Notably, the major bulk of spending on leisure and events is tobacco, which overall consumes 62 per cent of leisure expenditures. Eleven per cent of women and 70 per cent of men in Jordan are smokers.<sup>55</sup> Furthermore, it follows from Figures 45–48 that spending on important basic needs such as WASH and Health (6–7 per cent) or Education (3–4 per cent of monthly per capita expenditures) is relatively low.

However, expenditures on education significantly increase when considering the number of children instead of family size. For instance, the average school expenses, including education materials and supplies, enrolment fees and tutoring, rise to an average of 12 JOD per month per child within the compulsory basic school age-range of 6 to 15 years. Factoring in transport to school, families are spending on average 19 JOD per child per month on the education of their school-aged children, with significant differences across eligibility statuses. Education-related spending among beneficiary families is around 14 JOD per school-aged child per month, while eligible non-beneficiary and ineligible families spend as much as 19 JOD and 20 JOD, respectively.

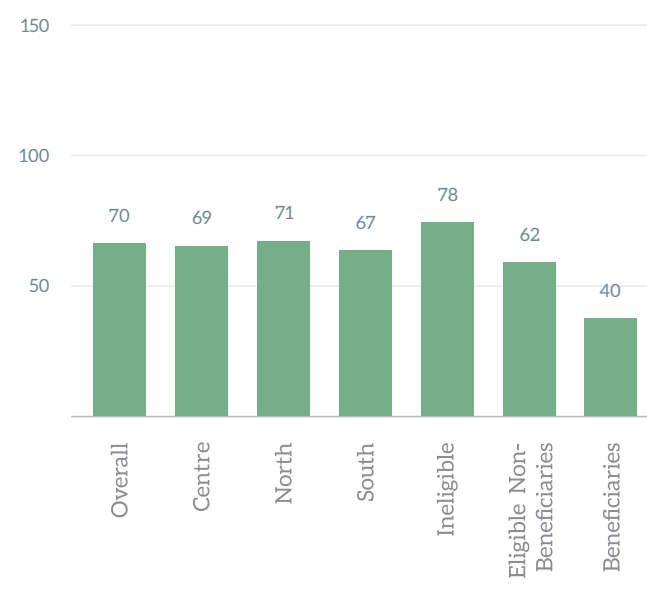
Furthermore, the numbers reported in Figures 45, 46, 47 and 48 are average expenditures and thus do not capture significant differences in spending across households, for whom financial obligations may vary. For instance, only 38 per cent of families have rent expenditures, and 55 per cent are making debt repayments on a monthly basis. As a consequence, the share of rent and debt payments as a percentage of total monthly per capita expenditures for these families is significantly higher.

For instance, the share of rent payment would be 24 per cent of monthly spending, compared to the 9 per cent in Figure 45. Expenditures on rent among families with monthly rent obligations are highest in the Centre (31 JOD per capita per month), compared to the South and the North (27 and 26 JOD per capita per month, respectively) (Table 9). Similarly, 56 per cent of applicant families to the NAF Takaful programme make debt repayments on a monthly basis, on average 38 JOD per capita. For families with such obligations, debt repayments make up 22 per cent of their monthly per capita spending, which makes these families extremely vulnerable to income shocks.

Table 9  
Average Monthly Per Capita Rent and Debt Obligations (JOD),<sup>56</sup> by Region and Status

Group	Rent	Debt
Overall	30	38
Centre	31	38
North	26	37
South	27	45
Ineligible	32	43
Eligible Non-Beneficiaries	28	30
Beneficiaries	19	27

Figure 49  
Monthly Per Capita Income (JOD), by Region and Status



## 7.2 INCOME

The average Jordanian family has a monthly per capita income of 198 JOD,<sup>57</sup> while the average monthly per capita income among applicants of the NAF Takaful programme is 70 JOD, i.e., 65 per cent lower (Figure 49).

Beneficiary families have an average monthly per capita income of 40 JOD, eligible non-beneficiaries 62 JOD, and ineligible families 78 JOD.

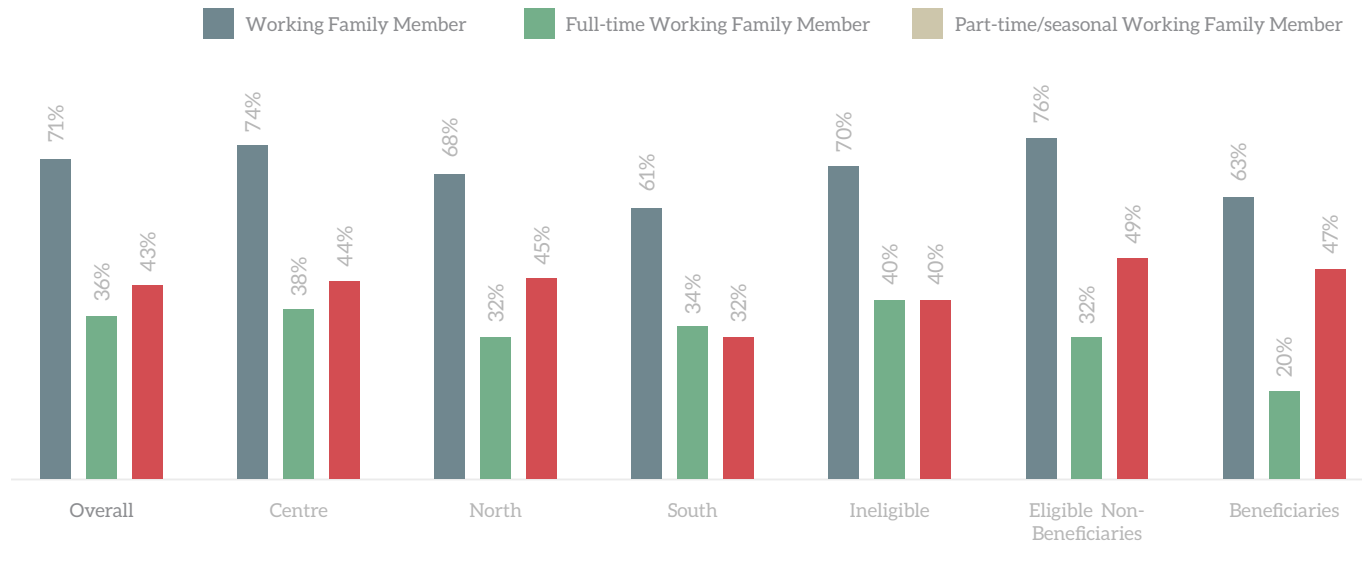
Again, the fact that the monthly per capita income of beneficiaries is 35 per cent and 49 per cent lower than of non-beneficiaries and ineligible families is an indication of the accuracy of the programme’s target-ing methodology. However, like the expenditures, the income figures are self-reported, so these figures may sometimes be lower than families’ actual income.

Among the applicants of the NAF Takaful programme, 71 per cent of families have at least one working Family Member, working either full-time, part-time or seasonally (Figure 50). However, only 36 per cent of families have a full-time working member with a potentially steady source of income, and 39 per cent of families overall have no working family member, making them extremely reliant on financial assistance.

Furthermore, there are significant differences across regions and eligibility statuses. Families living in the South governorates are less likely to have a working family member (61 per cent) or full-time working family member (34 per cent). Only 63 per cent of beneficiary families have a working family member, and they are especially affected by the lack of a full-time work and thus a steady income source (20 per cent).

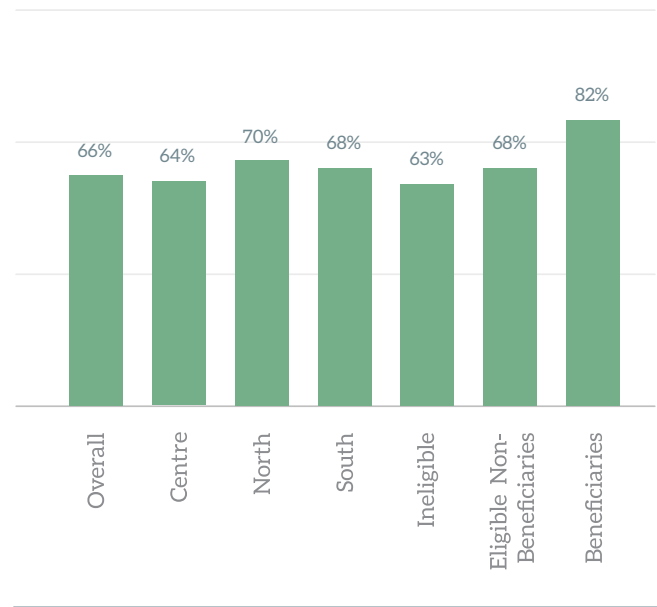


**Figure 50**  
Families with at Least One Working Family Member in Different Types of Employment, by Re-gion and Status



In line with the findings from Figure 50, 66 per cent of families do not have an income from formal employment and thus no steady source of income. The percentage is even higher among beneficiaries at 82 per cent (Figure 51). In addition, 49 per cent of families (59 per cent among beneficiaries, 44 per cent among ineligible families) have an income from informal employment, while 26 per cent of families (28 per cent among beneficiaries) neither report an income from formal nor informal employment. The lack of a steady income makes eligible families, particularly beneficiaries, vulnerable to labour income and expenditure shocks, and makes them reliant on social safety nets.

**Figure 51**  
No Income from Formal Employment, by Region and Status

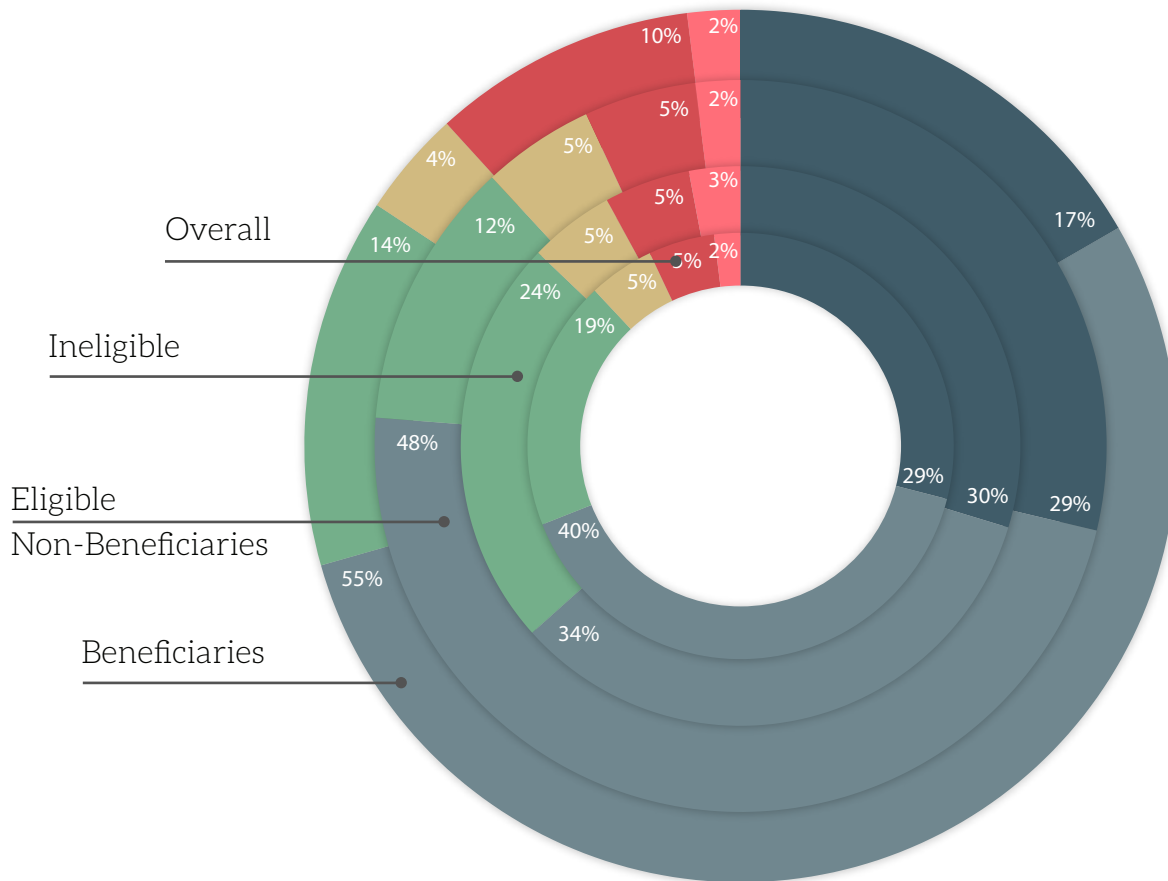




These findings are reflected in Figures 52, 53, 54 and 55, which show that beneficiaries' average monthly per capita income from formal employment is exceptionally low, making up only 17 per cent of their total income, compared to 29 and 30 per cent among eligible non-beneficiaries and ineligible families, respectively. The largest share of income is earned through informal employment among all eligibility statuses, ranging from 34 per cent among ineligible families to 55 per cent among beneficiaries. Furthermore, eligible families register significantly lower incomes from pensions, indicating that they are not covered by formal social insurance systems.

However, income from social assistance programmes from NAF (excluding the NAF Takaful programme), Zakat, UNICEF, WFP or other organisations, constitute around 10 per cent of beneficiary families' reported income, compared to 5 per cent among non-beneficiaries.

Figure 52, 53, 54, 55  
Disaggregation of Monthly Per Capita Income, Overall, Ineligible, Eligible Non-Beneficiaries, Beneficiaries

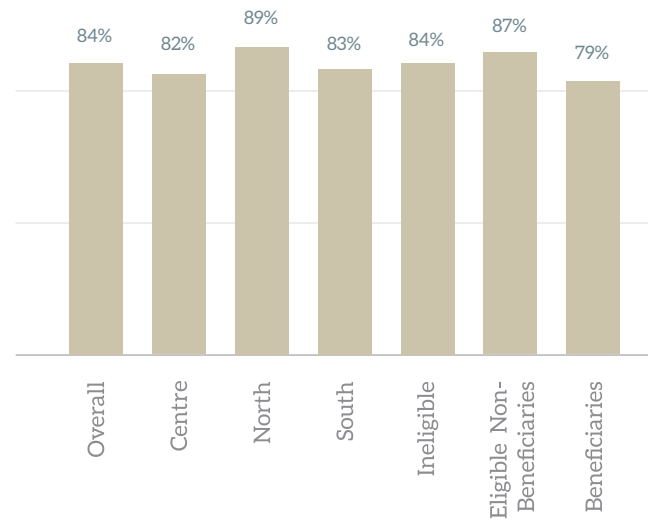


	Overall	Ineligible	Eligible Non-Beneficiaries	Beneficiaries
Formal Employment	29%	30%	29%	17%
Non-Formal Employment	40%	34%	48%	55%
Pension	19%	24%	12%	14%
Remittances	5%	5%	5%	4%
Social Assistance (e.g. NAF, Zakat, UNICEF, WFP)	5%	5%	5%	10%
Assets/Home-based Enterprises	2%	3%	2%	2%

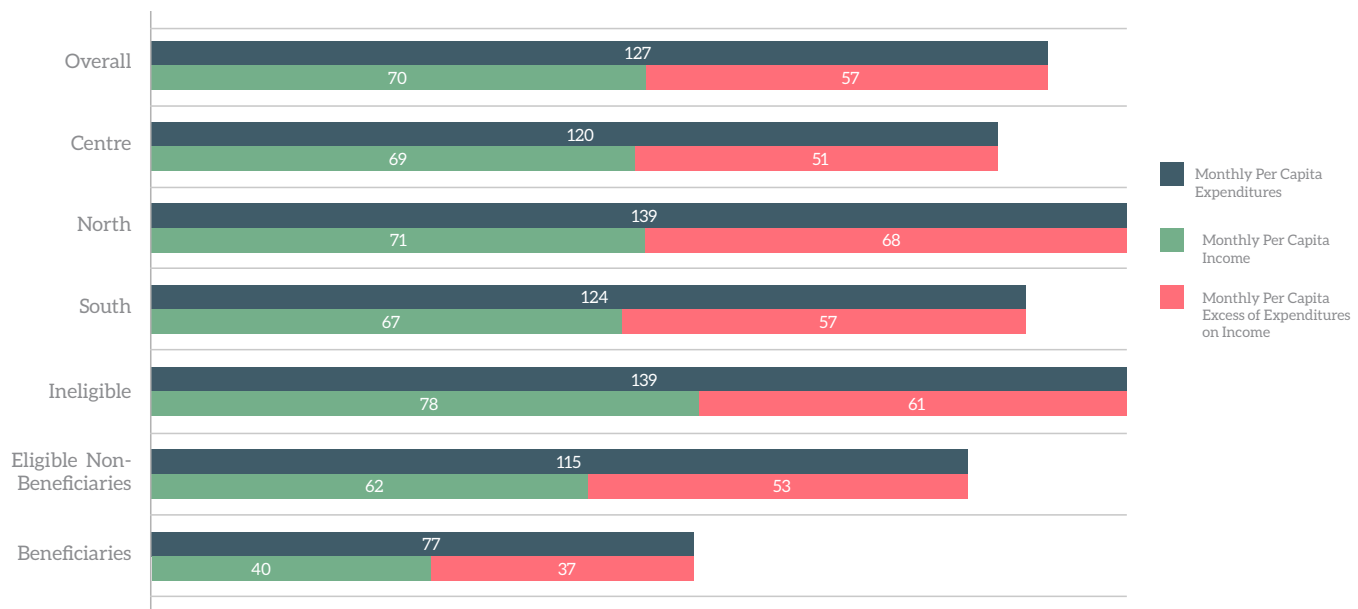
### 7.3 EXCESS OF EXPENDITURES OVER INCOME

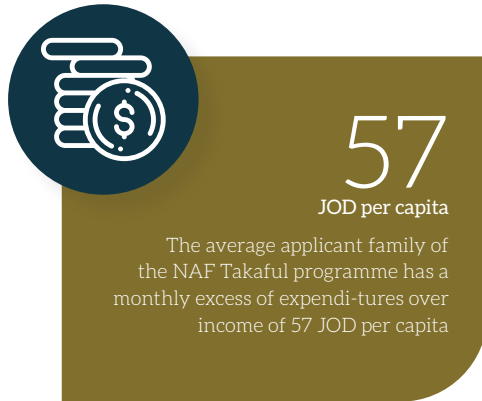
Overall, 85 per cent of families have a monthly excess of expenditures over income, meaning that their reported spending is higher than their reported earnings, with a slightly higher share among families living in the North (89 per cent) who are unable to match their expenditures with income (Figure 56). Furthermore, the average applicant family of the NAF Takaful programme has a monthly excess of expenditures over income of 57 JOD per capita (Figure 57). At 68 JOD per capita, families from the northern governorates have the highest monthly excess of expenditures over income. Although this gap is smallest among beneficiary families (37 JOD per capita per month), they both show the lowest levels of income and expenditures, emphasizing their heightened financial vulnerability.

**Figure 56**  
Percentage of Families with Excess of Per Capita Expenditures over Income, by Region and Status



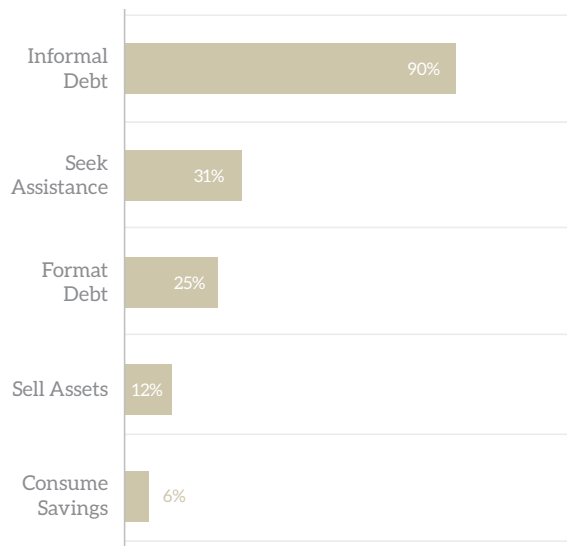
**Figure 57**  
Monthly Per Capita Expenditures, Income and Excess of Expenditures over Income, by Region and Status





Families whose monthly expenditures are higher than their monthly income are most likely matching their expenditures by taking out informal debts through other family members or shops (90 per cent) (Figure 58). Furthermore, 31 per cent of families are seeking assistance, and 25 per cent are taking out formal debts in order to make ends meet. There are no large differences in the strategies for trying to deal with the excess of expenditures over income across regions or eligibility statuses, except that beneficiary families are more likely to seek assistance (37 per cent).

**Figure 58**  
Strategies for Dealing with Excess of Expenditures over Income



## 7.4 Social Assistance

To counteract these economic difficulties, reduce inequalities and enhance the standards of living of the most vulnerable, social assistance programmes – especially direct cash transfers – have gained momentum in global poverty reduction strategies.<sup>58</sup> In Jordan, social assistance is provided by a plethora of organisations with different mandates, target groups, and programmes of different sizes, one of them being the NAF Takaful programme.

Out of all applicant families for this programme, 65 per cent are not receiving social assistance from any organisation, 28 per cent are receiving assistance from one organisation, and 7 per cent from two or more organisations.

Nevertheless, and despite the high levels of poverty, 90 per cent of families (82 per cent of beneficiaries) did not report any income from social assistance.<sup>59</sup> This discrepancy is due to the fact that some social assistance providers, like the Ministry of Health, offer non-monetary services.

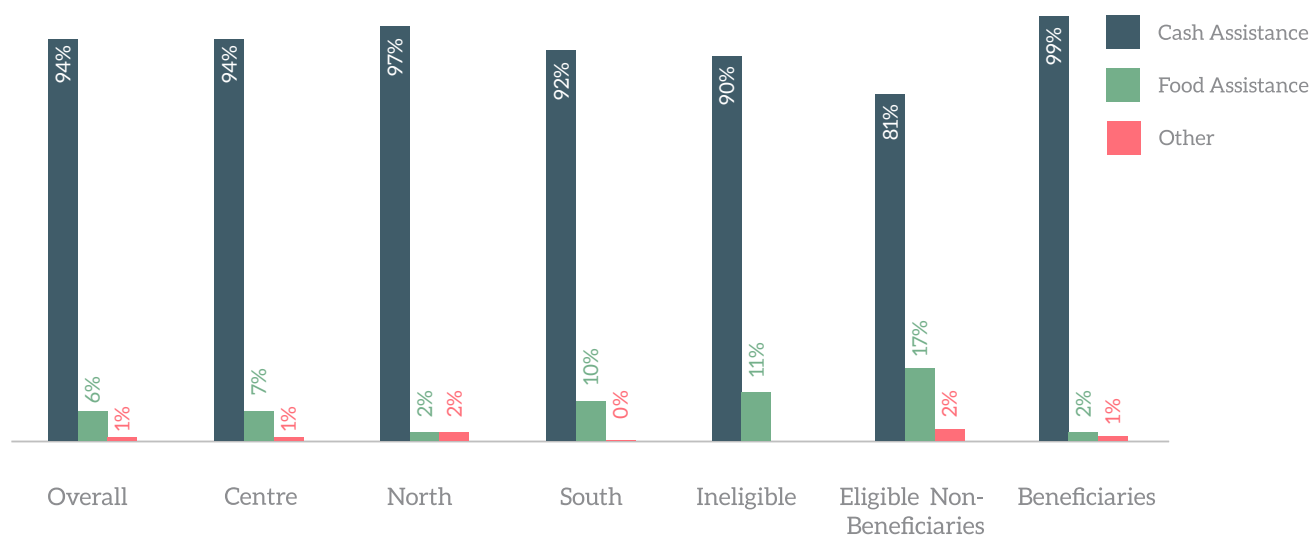
Among applicant families, the most prevalent source of assistance is from other households, like relatives (13 per cent), i.e., private assistance received in solidarity (Table 10). Furthermore, families receive assistance from the Ministry of Social Development (MOSD) (9 per cent), the National Aid Fund, the Ministry of Health (MOH) and the Royal Hashemite Court (RHC) (5 per cent apiece). The major differences across regions or eligibility statuses arise from fact that NAF and the MOSD seem to be more prevalent in the South and North region governorates, than in the Centre.

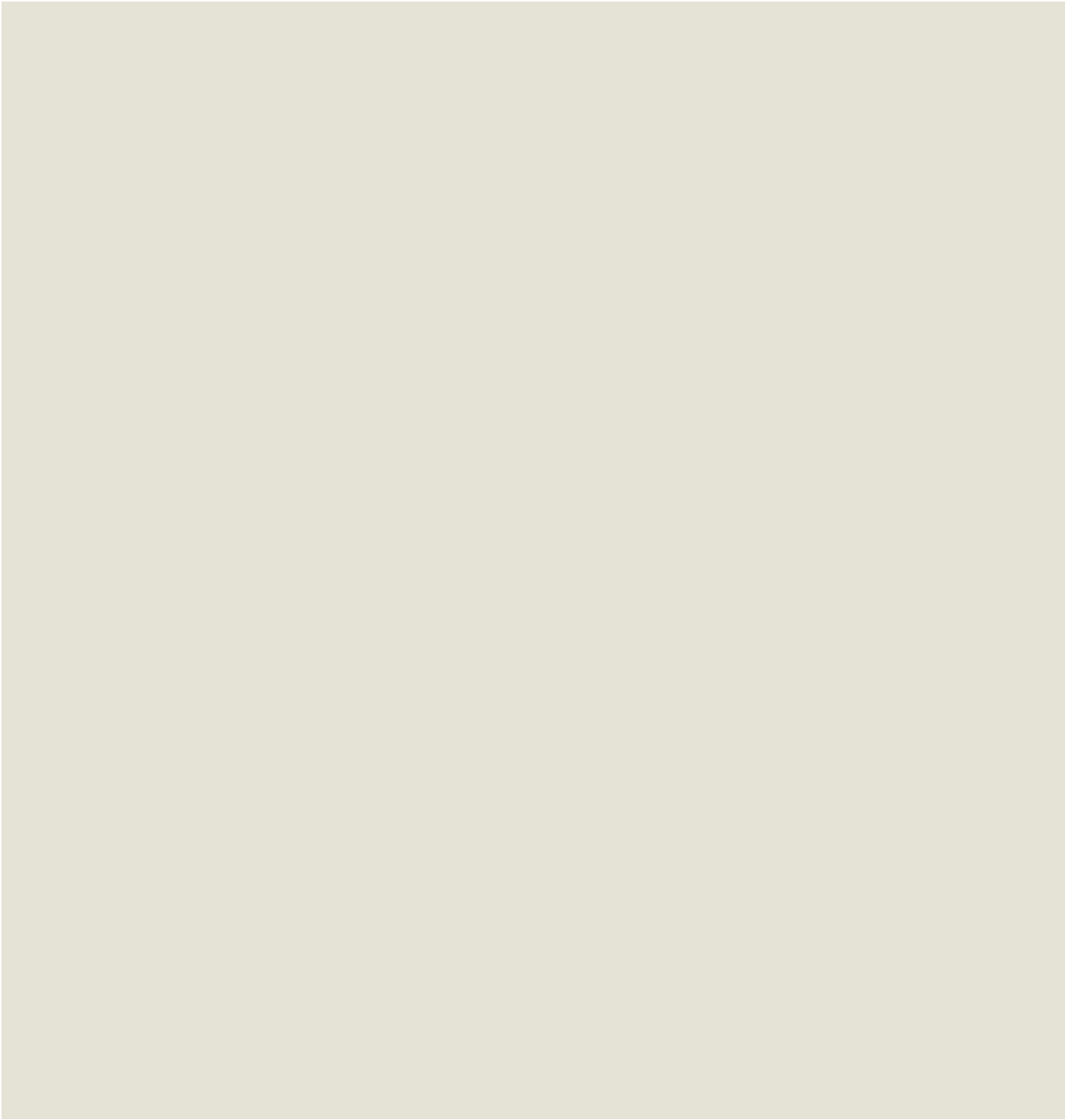
Among families receiving social assistance from NAF, the large majority (94 per cent) receives cash assistance, while an additional 6 per cent receive food assistance (Figure 59). Receiving food assistance is especially prevalent among ineligible and eligible non-beneficiary households (11 and 17 per cent, respectively), while beneficiaries are most likely to receive cash assistance from NAF (99 per cent).

**Table 10**  
Source of Social Assistance During Past Twelve Months

Group	Other Household	MOSD	NAF	MOH	RHC	Tkiyet Um Ali	Religious institutions	Zakat Fund	Other	No Assistance
Overall	13%	9%	5%	5%	5%	2%	1%	1%	3%	65%
Centre	15%	7%	5%	3%	6%	2%	1%	1%	2%	65%
North	9%	13%	2%	9%	3%	1%	1%	1%	3%	66%
South	6%	12%	11%	4%	4%	3%	2%	2%	3%	53%
Ineligible	12%	9%	4%	5%	4%	1%	1%	1%	2%	67%
Eligible Non-Beneficiaries	14%	8%	6%	5%	5%	3%	2%	1%	3%	63%
Beneficiaries	11%	13%	6% <sup>60</sup>	5%	5%	6%	2%	2%	5%	59%

**Figure 59**  
Type of Assistance Received by NAF, by Region and Status







## CHAPTER 8: Negative Coping Strategies

With 84 per cent of families having excess expenditures over income, and with 66 per cent without income from formal employment, many of the families have to resort to negative coping strategies in order to survive and meet basic needs. Negative coping strategies are classified as either livelihood-based strategies or consumption-based strategies.<sup>61</sup> Livelihood-based coping strategies are cash-related and involve finding alternative



sources of income, while food-based consumption strategies imply an alteration of eating habits to adapt to a limited income and subsist with basic food necessities, as have been discussed in Section 6.4.3. There are also other common cash-related coping strategies such as taking on debt, selling non-productive assets, and receiving aid from others. Reliance on such coping strategies can impact the physical well-being of household members or force these families to forego important investments such as in education, potentially hindering the development of their children and their ability to break the intergenerational transmission of poverty. Beneficiaries of the NAF Takaful programme show the highest dependency across all types of coping strategies, with 48 per cent relying on severe livelihood-based coping strategies and a significantly higher consumption-based coping strategy severity score of 48.3.

## 8.1 LIVELIHOOD-BASED COPING STRATEGIES

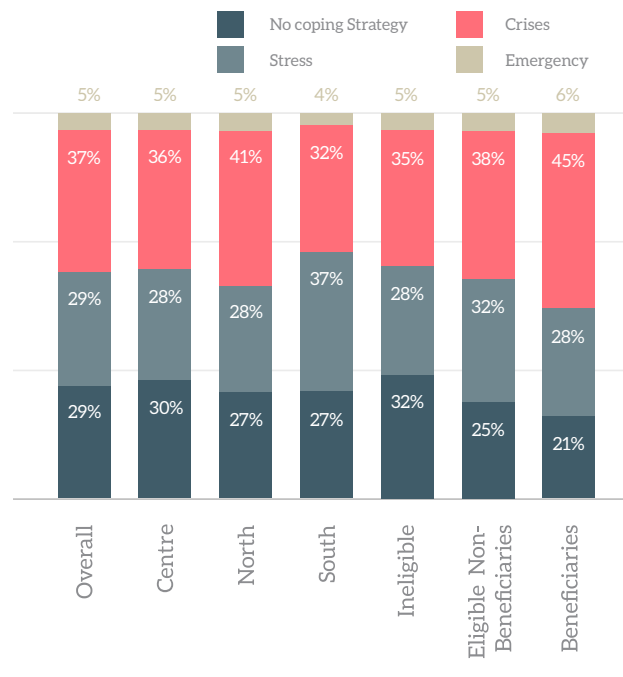
Livelihood-based coping strategies have varying degrees of severity, depending on the impact they have on the well-being and security of family members. Households are categorized according to the most severe coping strategy that was adopted by any household member during the past 30 days, which are displayed in Table 11. Around 7 in 10 applicant families for the NAF Takaful programme have resorted to livelihood-based coping strategies to counteract their insufficient income levels (Figure 60). While emergency measures are least common, 5 per cent of families resort to these extreme measures like taking on high-risk, socially degrading or exploitative temporary jobs or begging to provide for their families. Furthermore, 45 per cent of beneficiaries of the NAF Takaful programme are adopting at least one crisis coping strategy, highlighting their economic and social vulnerability.

The most common livelihood-based coping strategies are buying food on credit (53 per cent), which is a stress-level coping strategy, as well as reducing essential non-food expenditures such as on health or education (38 per cent) (Figures 61 and 62).

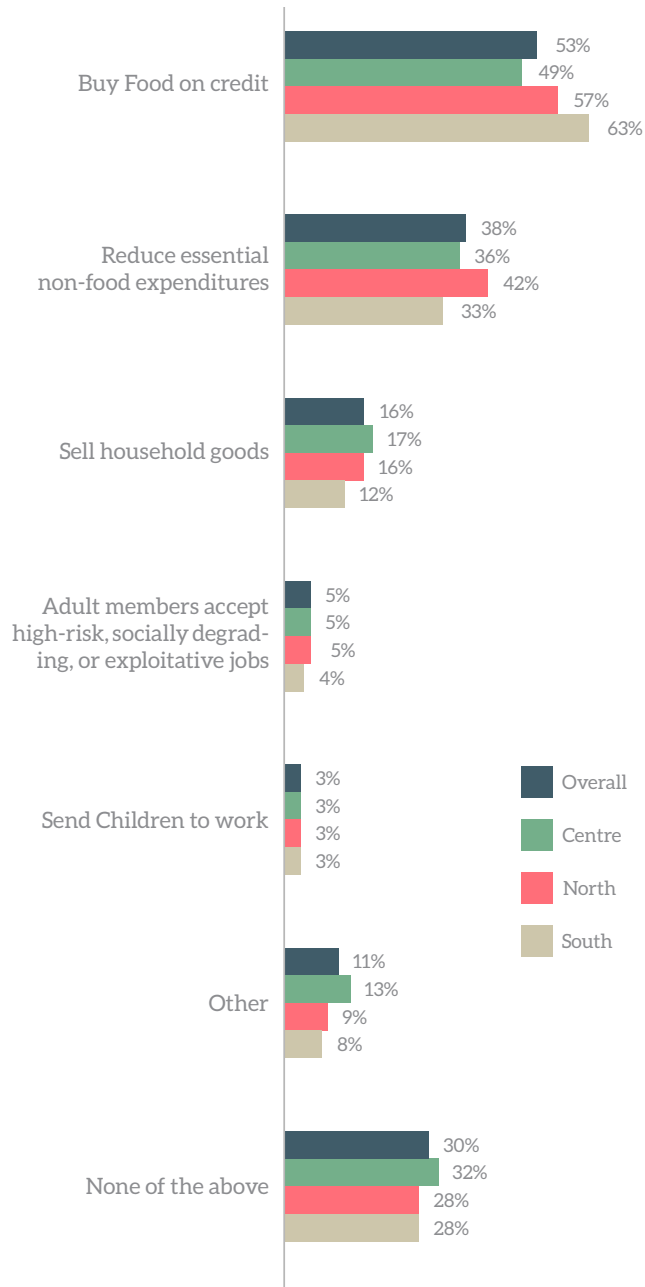
Table 11  
Severity of Livelihood-Based Coping Strategies

Livelihood-Based Coping Strategy	Severity
Spend savings	Stress
Buy Food on Credit	
Sell household goods	
Change accommodation	
Reduce essential non-food expenditures	Crisis
Sell productive assets	
Send children to work	Emergency
Accept high-risk, socially degrading or exploitative temporary jobs	
Send adult household members to beg	
Send child household members to beg	

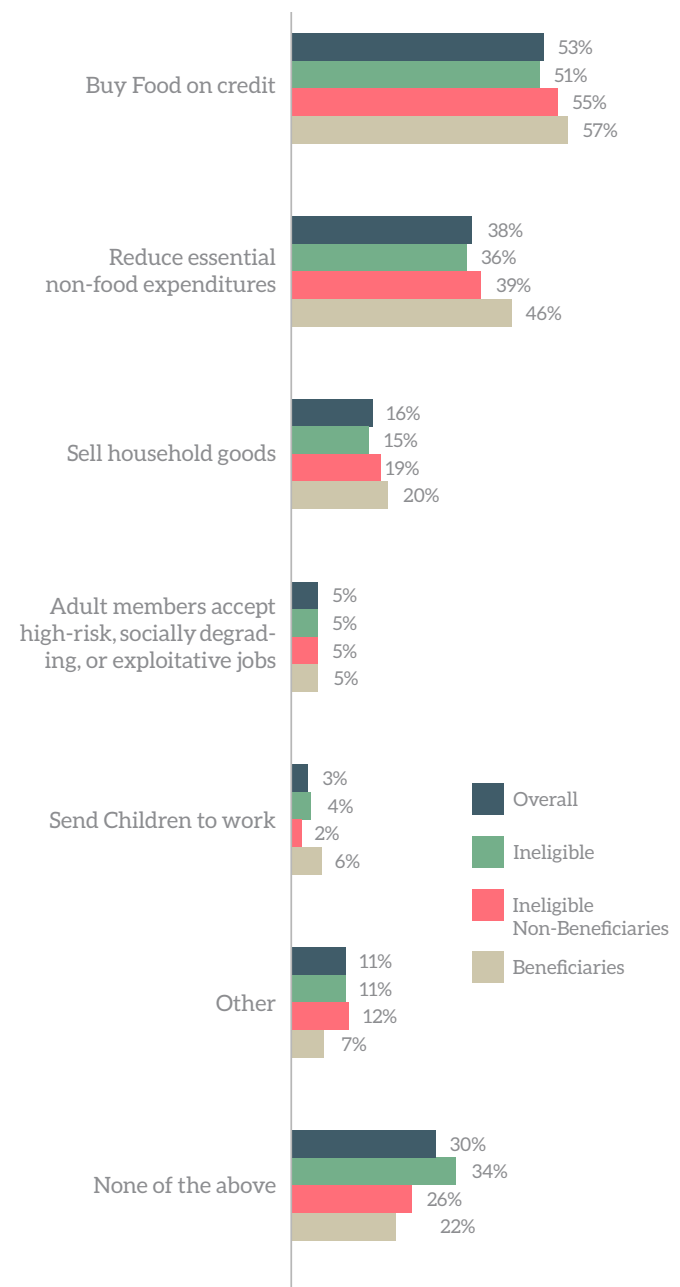
Figure 60  
Severity of Livelihood-Based Coping Strategies, by Region and Status



**Figure 61**  
Livelihood Coping Strategies to Meet Basic Food Needs, by Region



**Figure 62**  
Livelihood Coping Strategies to Meet Basic Food Needs, by Status



The latter is classified as a crisis-level coping strategy, as it forces a family to forgo medical needs which can lead to critical health problems, or education expenditures that may have negative consequences for their children's learning and development. Both of these strategies are more frequently adopted by beneficiaries and among families in the North and South region governorates, respectively (57 and 46 per cent). To a lesser extent, families resort to selling household items such as jewel-lery, electronics and furniture (16 per cent).

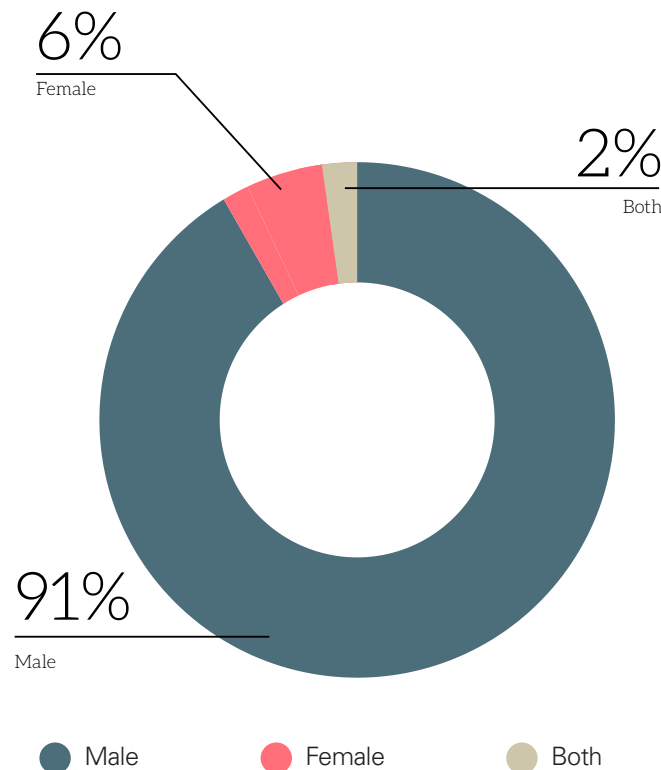
In addition to the 5 per cent of families relying on the

dangerous emergency-level coping strategies of adult members accepting socially degrading, exploitative, or high-risk temporary jobs, 3 per cent are sending their children under 18 years old to work.

Although this report does not cover child labour among applicant families, the fact that beneficiaries are twice as likely to send their children to work (6 per cent) is an indication that their financial hardships can compromise their children's well-being.

As such, 91 per cent of families who are sending their children to work rely on their sons, while 6 per cent are relying on their daughters to work, with 2 per cent relying on both their sons and daughters (Figure 63).

**Figure 63**  
Gender of Children Sent to Work



## 8.2 OTHER CASH-RELATED COPING STRATEGIES

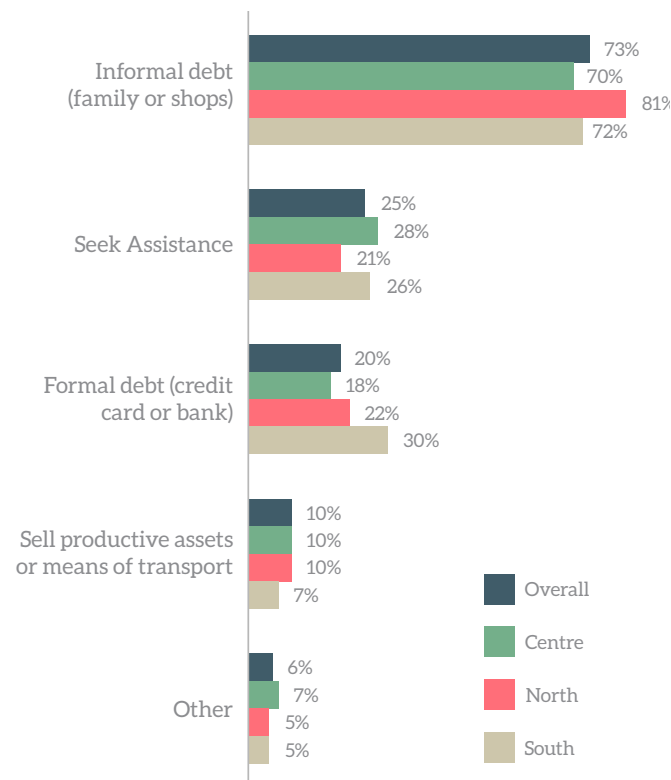
Other cash-related coping strategies applied by the applicants to the NAF Takaful programme include asking for money from other family members or taking on informal debt (73 per cent), seeking assistance (25 per cent), taking on formal debt through a credit card or bank (20 per cent), or selling productive assets or means of transport (10 per cent) (Figures 64 and 65).

Alt-hough there are no major differences across eligibility statuses or regions, families in the North are more likely to take out informal debt (81 per cent), and families in the South rely slightly more on formal debt (30 per cent).

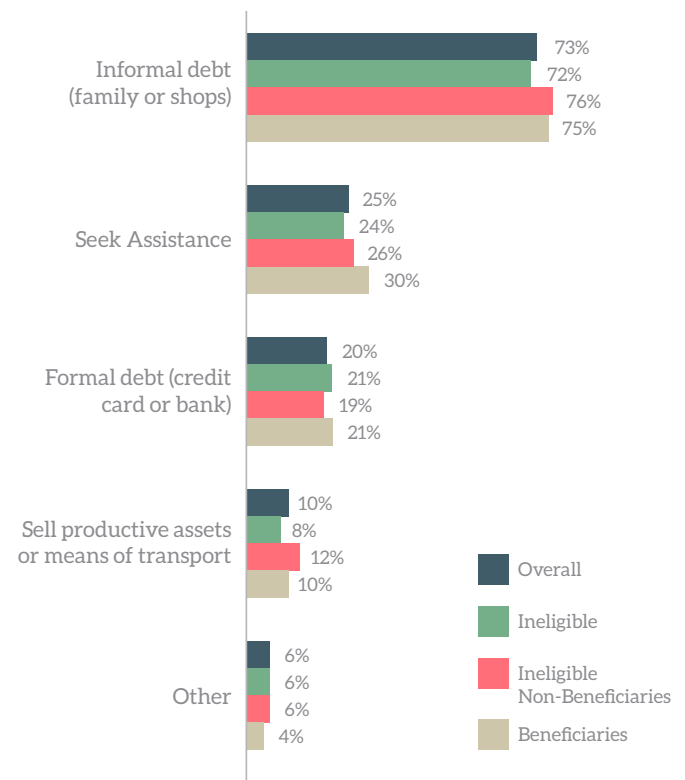
Furthermore, both beneficiaries and eligible non-beneficiaries are more likely to take out informal debt from family members or shops (75 and 76 per cent, respectively) than ineligible families (72 per cent), and are slightly more likely to seek assistance (30 and 26 per cent, respectively).

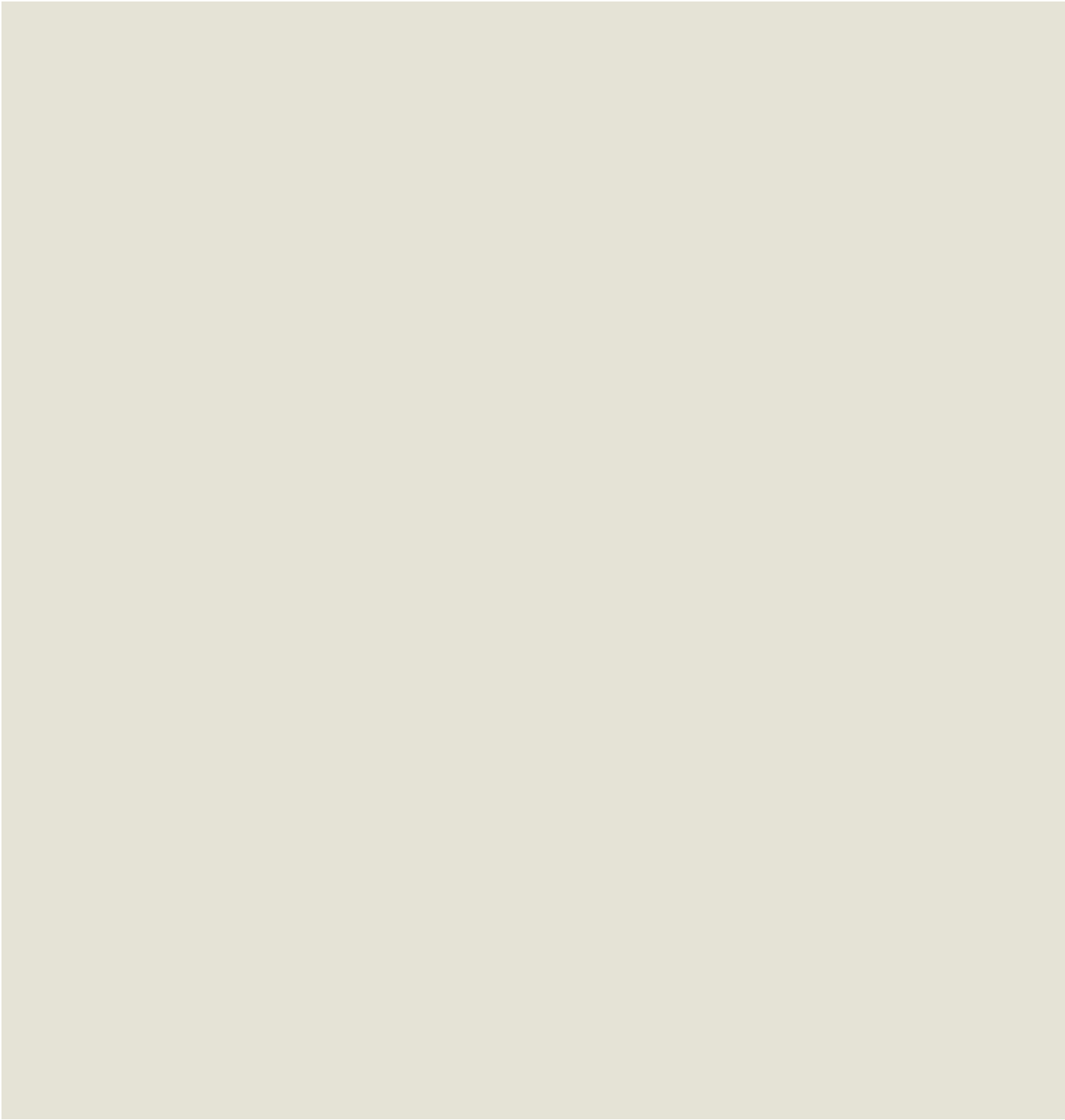


**Figure 64**  
Cash-Related Coping Strategies, by Region



**Figure 65**  
Cash-Related Coping Strategies, by Status







## **CHAPTER 9:** Children's Well-being

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A key pillar of the National Social Protection Strategy in Jordan is sustainability; providing families with the means to break the intergenerational transmission of poverty, and providing them with a better future. Apart from being a safety net to families affected by poverty and multidimensional vulnerability, social protection programmes aim to enhance children's well-being.

By alleviating the financial burden and preventing their families from resorting to negative coping strategies, children are protected from being withdrawn from school, sent to work or beg, or from child-marriage. Moreover, these programmes support children with basic needs such as good nutrition and education, which can reduce the lifelong consequences of poverty and social exclusion.

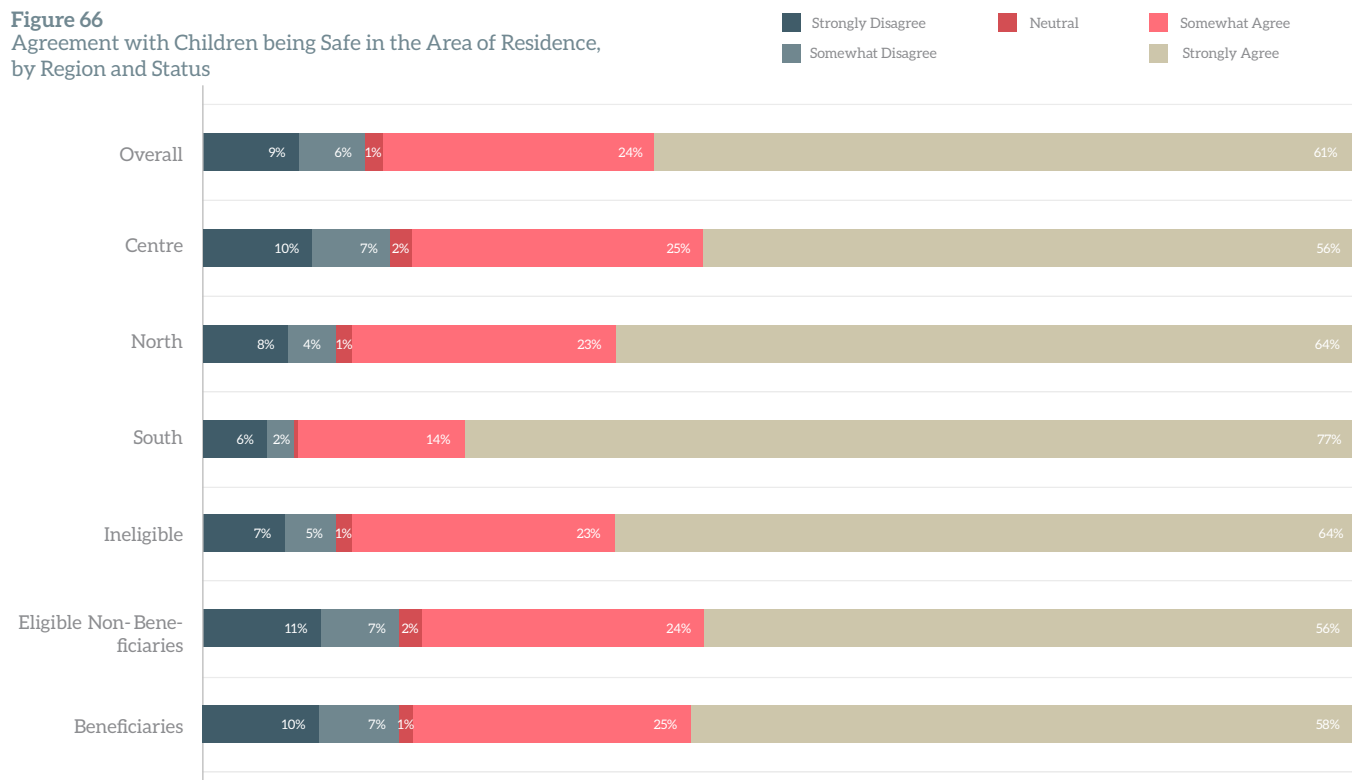
Beyond social protection programmes, children need the support of their parents for their well-being. On the broad question of children’s well-being, however, only 38 per cent of families among the applicants of the NAF Takaful programme are completely opposing corporal punishment; 14 per cent of families are not aware of the risks associated with child-marriage, and 19 per cent believe that it is acceptable for children to work to help provide for the family if needed. Corporal punishment can be linked to

a deterioration of children’s lifelong health and well-being, with consequences on their physical and psychological development, such as negative coping and health risk behaviours.<sup>62</sup> Furthermore, being forced into child-marriage or working at an early age compromises children’s ability to focus on their education and skills development to build a better future outside the cycle of poverty.

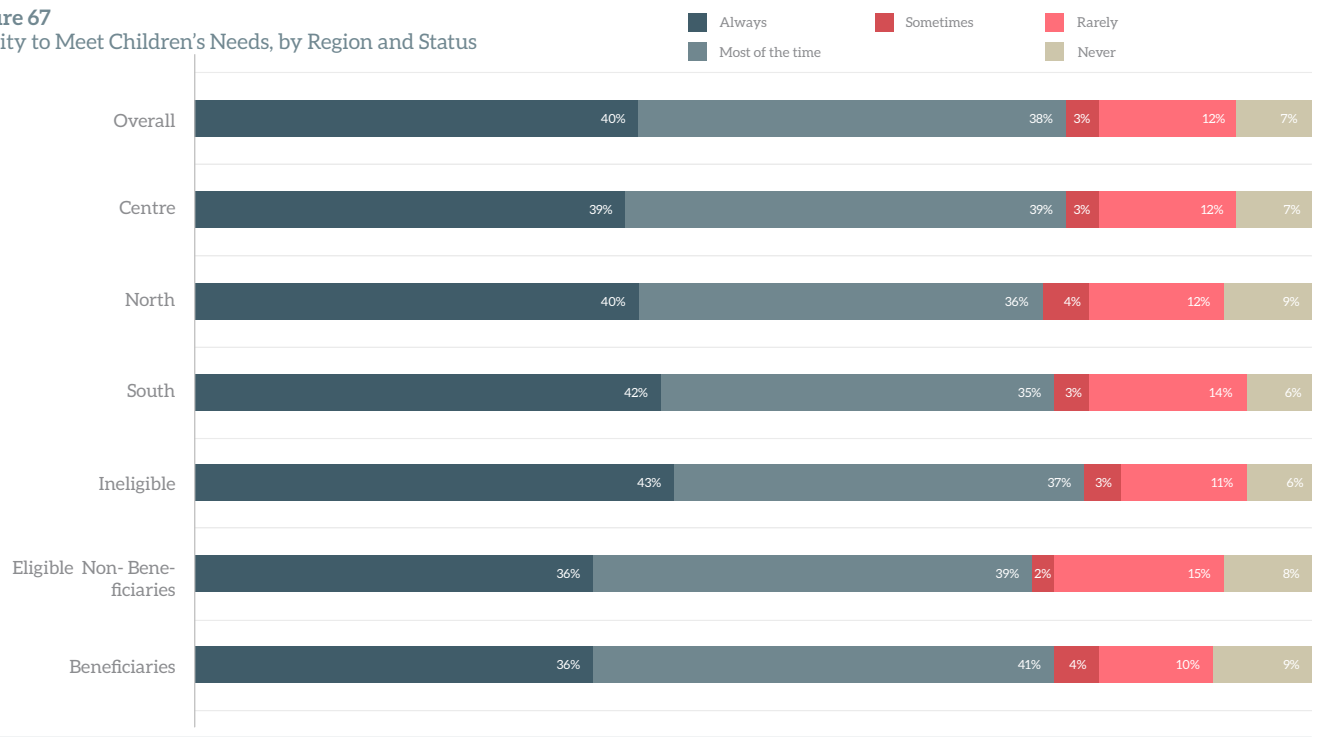
## 9.1 HOME-LIFE

The majority of parents find the area of their residence to be very safe (61 per cent) or rather safe (24 per cent) for their children, especially families living in the South, where 77 per cent think their area is very safe (Figure 66). On the other hand, 6 per cent of families perceive their area of residence to be rather unsafe and 9 per cent as very unsafe,

**Figure 66**  
Agreement with Children being Safe in the Area of Residence, by Region and Status

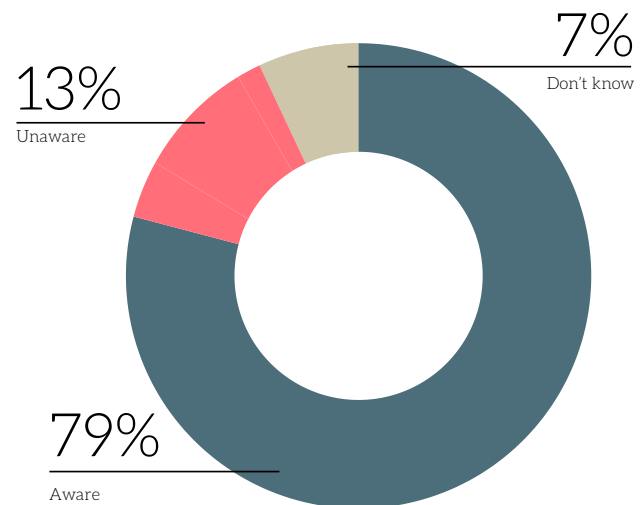


**Figure 67**  
Ability to Meet Children's Needs, by Region and Status



which is slightly higher among residents of the Centre region governorates. Similarly, eligible families, both non-beneficiaries and beneficiaries, seem to perceive their areas of residence as significantly less safe, with 17 and 18 per cent, respectively, believing it to be very unsafe or rather unsafe, and only between 56 and 58 per cent who consider their residential area to be very safe. Despite the social and financial challenges these families face, 78 per cent of families believe that they are able to meet their children's needs always or most of the time. However, ineligible families report a significantly higher ability to meet their children's needs always (43 per cent) than eligible families and beneficiaries (36 per cent), who are also more likely to consider themselves never able to meet their children's needs (8 and 9 per cent) (Figure 67). Furthermore, 79 per cent of families know where to obtain services should their children require them, while 19 per cent are unaware of where to seek support for their children (Figure 68).

**Figure 68**  
Awareness of Where to Obtain Services for Children





When it comes to discipline, 50 per cent of parents believe that physical punishment at home, i.e., being hit by parents for misbehaving, is an acceptable form of discipline, while 47 per cent strongly or somewhat disagree (Figure 69). The agreement with physical punishment at home is especially prevalent in the North (55 per cent) and amongst beneficiaries.

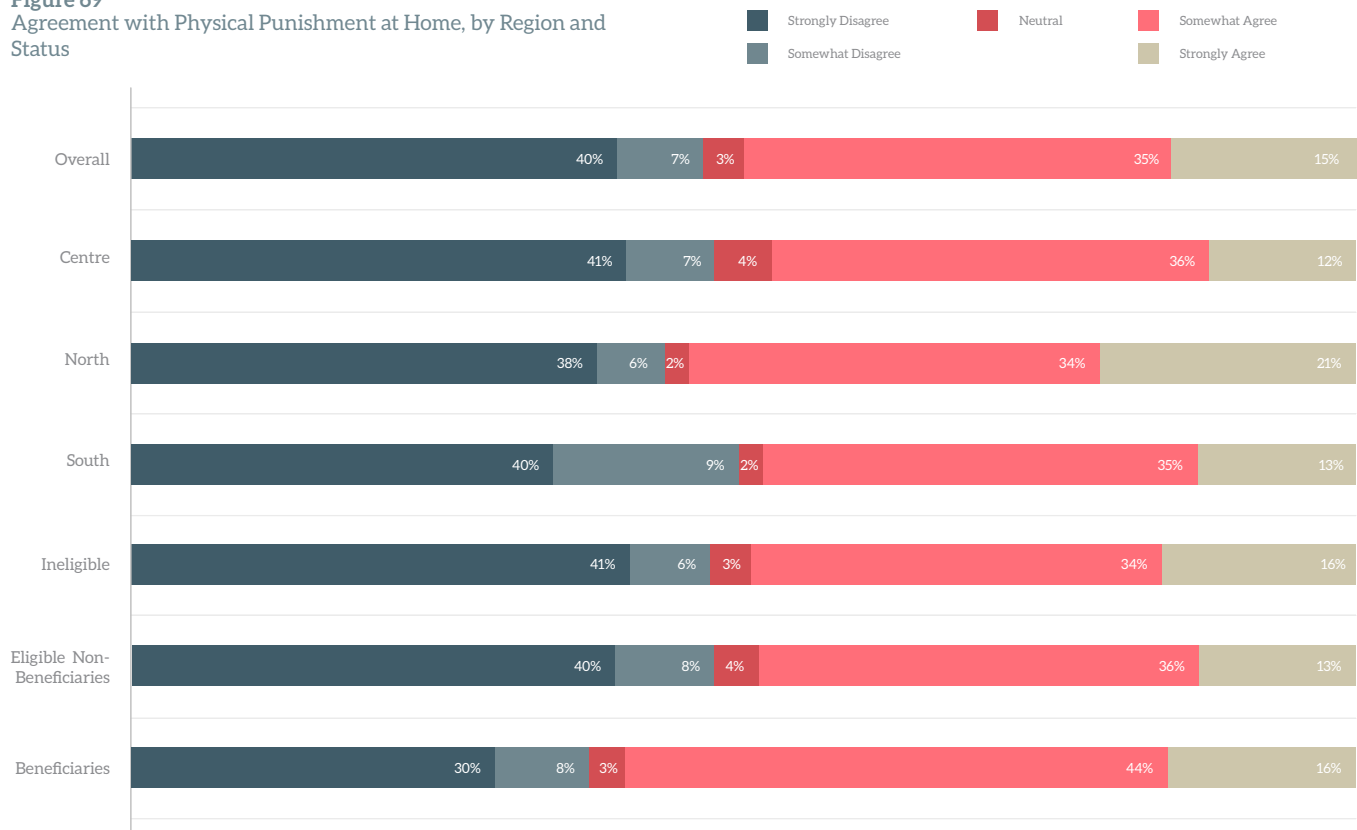
development and academic success.<sup>63</sup> Generally, there is a relationship between educational attainment and poverty in Jordan; poverty rates decrease as the educational levels of heads of households increase.<sup>64</sup> Among applicants of the NAF Takaful programme, parents in 52 per cent of families help their children with their homework on a regular basis (Figure 70).

## 9.2 SCHOOL LIFE

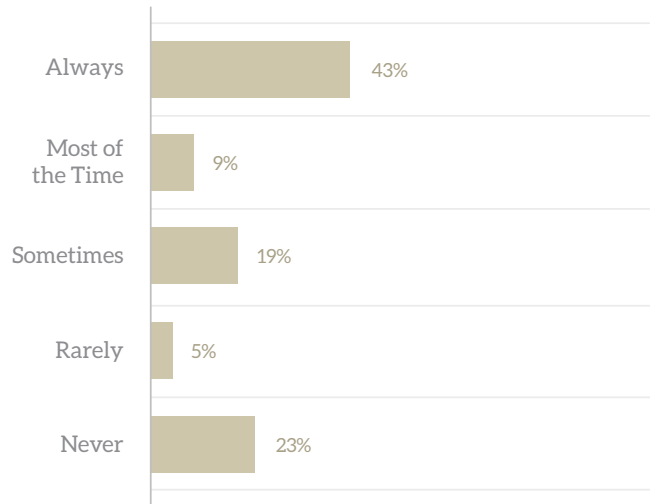
It is widely understood that parental engagement in their children’s education affects their socio-emotional

However, more than one quarter (27 per cent) of families either never or rarely support their children with their homework, which is especially evident amongst parents in the South (35 per cent). This could be due to competing priorities for the parents, or to a lack of education and thus the inability to support their children. The lack of support

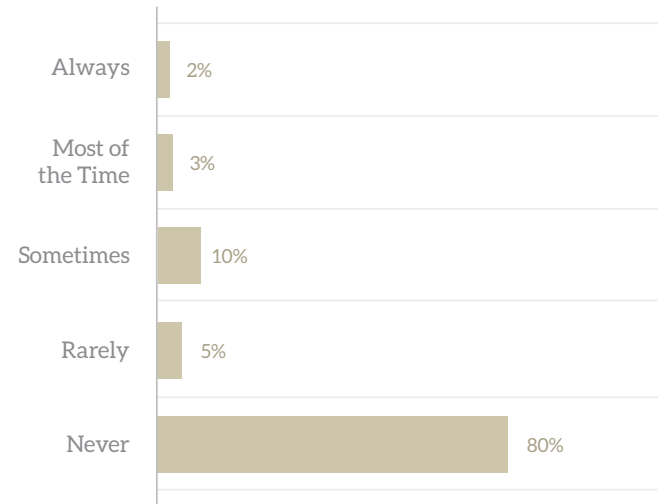
**Figure 69**  
Agreement with Physical Punishment at Home, by Region and Status



**Figure 70**  
Children Helped with Homework by Parents



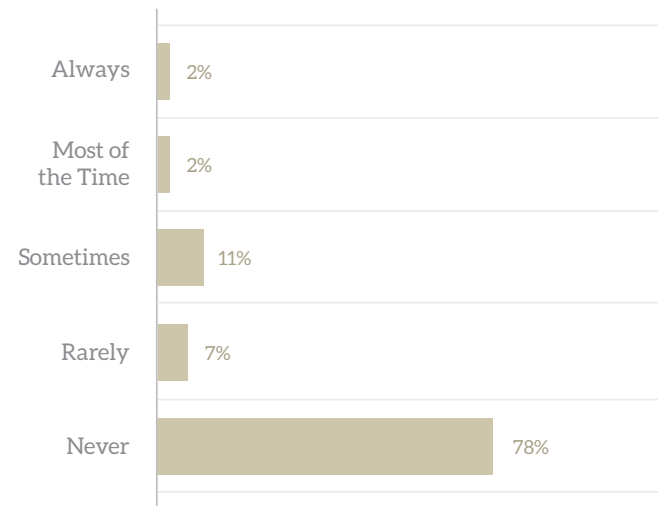
**Figure 71**  
Exposure to Teasing or Ridicule at School

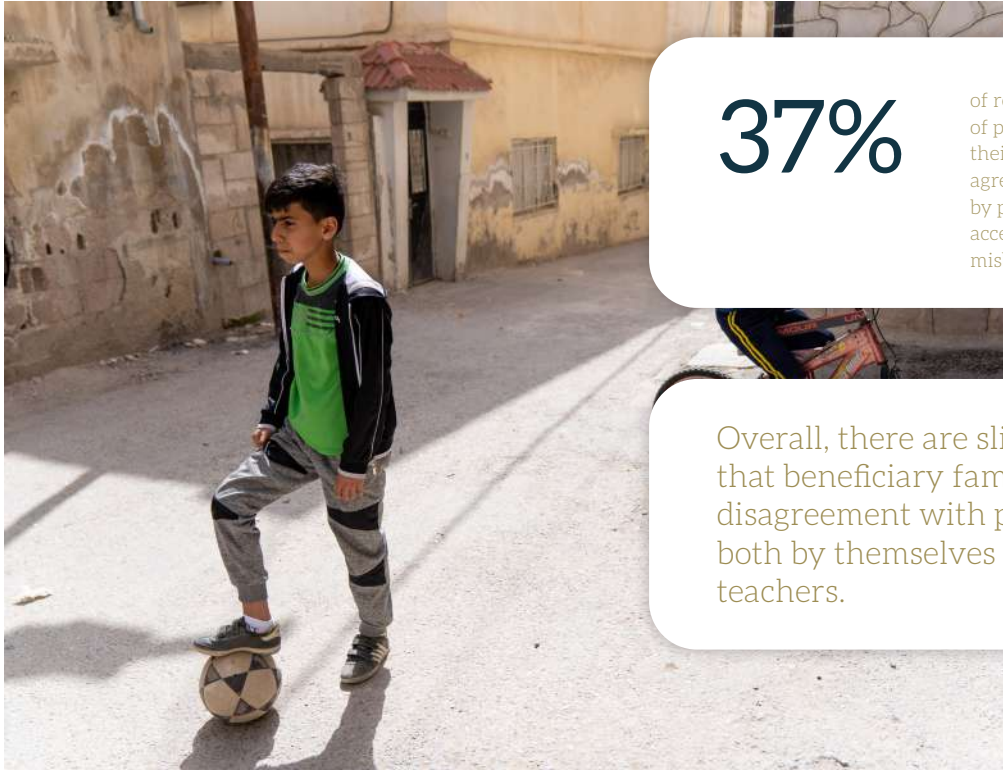


with schoolwork could have a negative impact on children's academic performance, making a strong case for school support to help them attain higher levels of education. This, in turn, would allow them to reach their academic potential, acquire higher levels of employment later in life and build a better future for themselves and their communities. Regarding children's well-being at school, 80 per cent of families report that their children are never exposed to teasing or ridicule at school (Figure 71).

However, children in 10 per cent of families are teased or ridiculed sometimes, and 5 per cent regularly, which can lead to decreased self-esteem and negatively impact their mental well-being. Furthermore, 4 per cent of families report that their children are exposed to verbal violence by teachers frequently, and 11 per cent on occasion, which is similar across all regions and eligibility statuses (Figure 72).

**Figure 72**  
Exposure to Verbal Violence by Teachers





37%

of respondents are against any type of physical punishment towards their children, while 58 per cent agree that physical punishment by parents, teachers or both is an acceptable reaction to children's misbehaviour

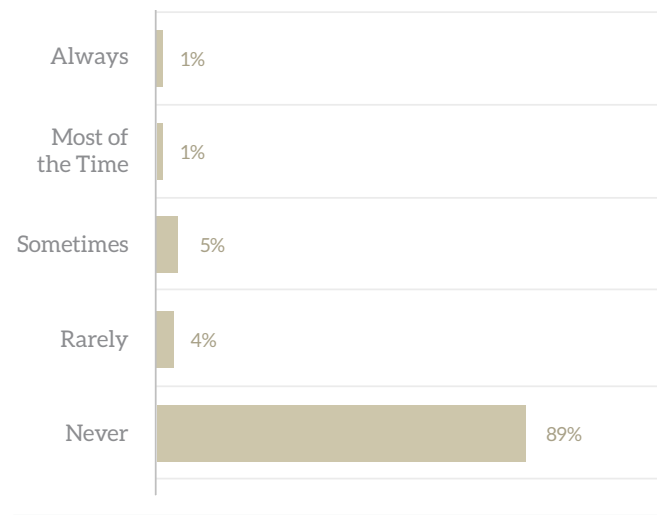
Overall, there are slight indications that beneficiary families are less in disagreement with physical punishment, both by themselves as parents and by teachers.

Next to the verbal violence experienced at school, it is concerning that 11 per cent of families report that their children are exposed to physical violence by their teachers at some point, 2 per cent of them frequently (Figure 73).

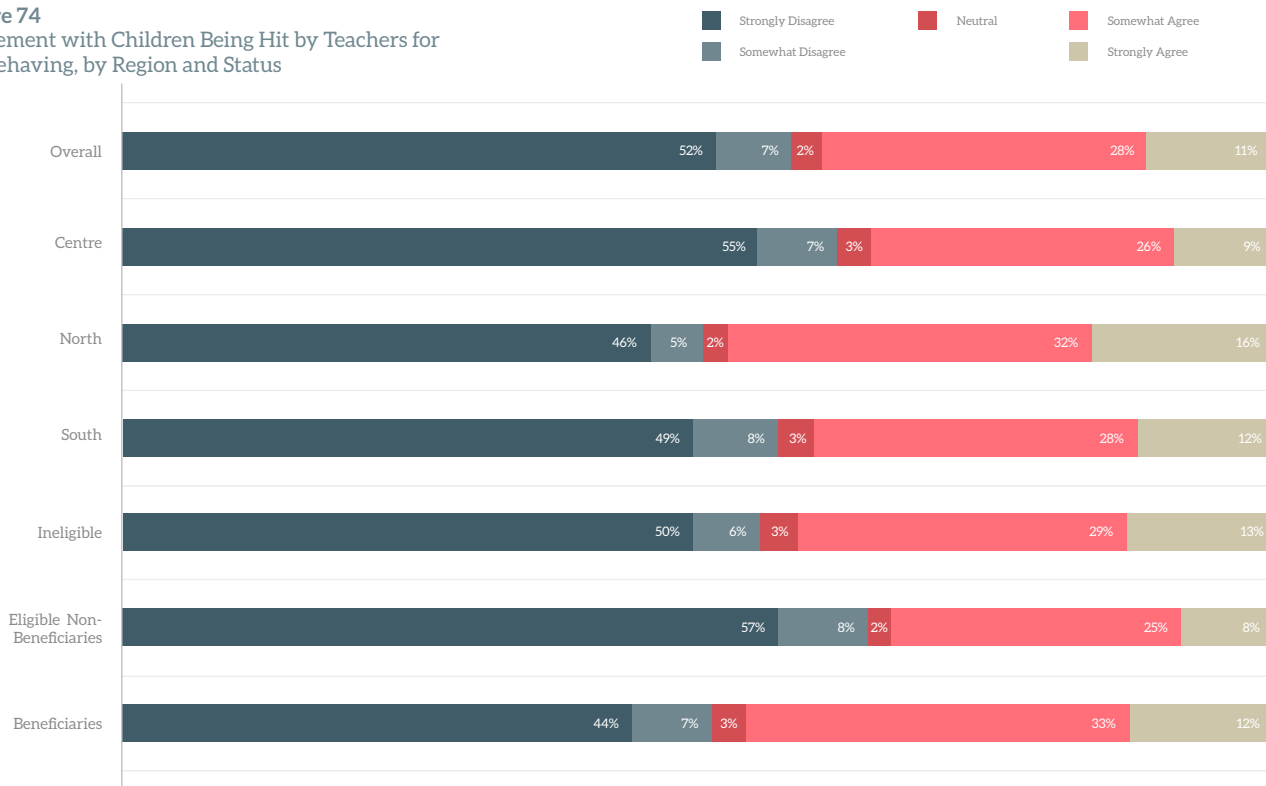
Although 89 per cent have stated that their children are never exposed to physical violence in schools, 81 per cent of children in Jordan from the ages of 1–14 have been the victims of physical punishment according to the Department of Health.<sup>65</sup>

Therefore, while physical violence is perceived to be relatively low in schools by families who applied to the NAF Takaful programme, many children still seem to be facing this issue, but might not be forthcoming with their parents or families on the punishments they receive at school. Despite the negative consequences of physical

**Figure 73**  
Exposure to Physical Violence by Teachers



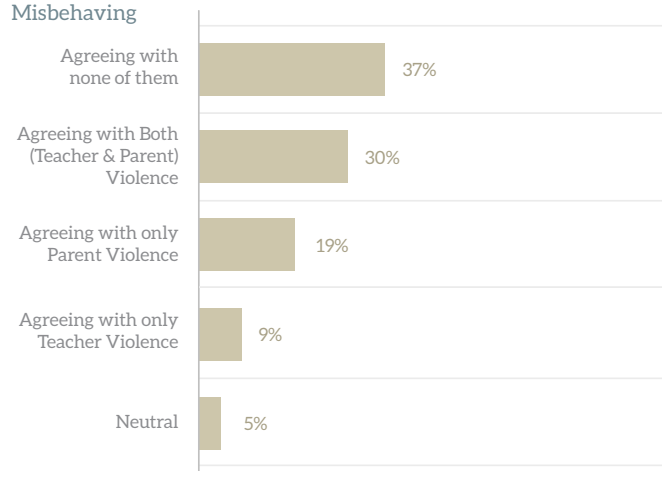
**Figure 74**  
Agreement with Children Being Hit by Teachers for Misbehaving, by Region and Status



violence against children, 39 per cent of parents agree that corporal punishment by teachers is warranted in case of misbehaviour by children, and this attitude is more prevalent in the North (48 per cent) as well as amongst beneficiaries (45 per cent) (Figure 74).

In total, 37 per cent of respondents are against any type of physical punishment towards their children, while 58 per cent agree that physical punishment by parents, teachers or both is an acceptable reaction to children’s misbehaviour (Figure 75). Overall, there are slight indications that beneficiary families are less in disagreement with physical punishment, both by them-selves as parents and by teachers.

**Figure 75**  
Agreement with Children Being Hit by Parents or Teachers for Misbehaving



### 9.3 PERCEPTIONS ON CHILD LABOUR AND EARLY MARRIAGE

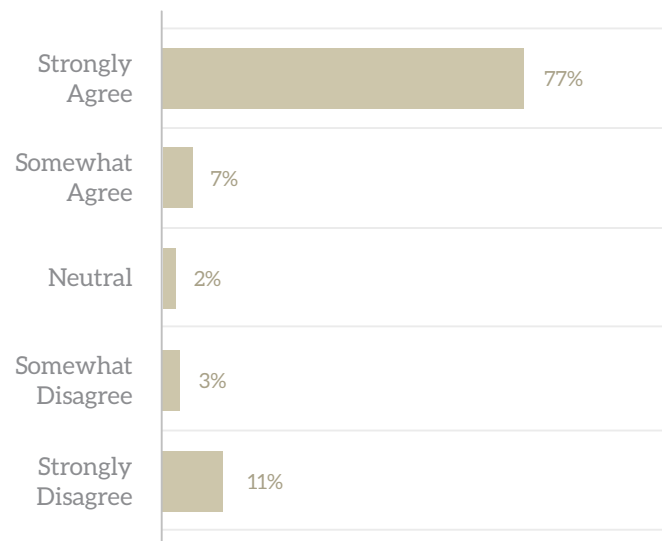
An essential part of a healthy childhood is providing children with a safe environment to grow up, both emotionally and physically. In addition, children need time to grow up before taking on responsibilities such as leaving school to work, or entering into a marriage and raising a family.

Jordan has cited a decrease in child marriage between 1990 and 2017 from 20 per cent to 12 per cent.<sup>66</sup> Among the applicants to the NAF Takaful programme, 84 per cent of families consider that there are risks to children who get married before they turn 18, while 14 per cent disagree (Figure 76). The rate of disagreement is slightly higher among beneficiary families (16 per cent) than ineligible families (13 per cent), confirming that the children of beneficiary families need more protection.

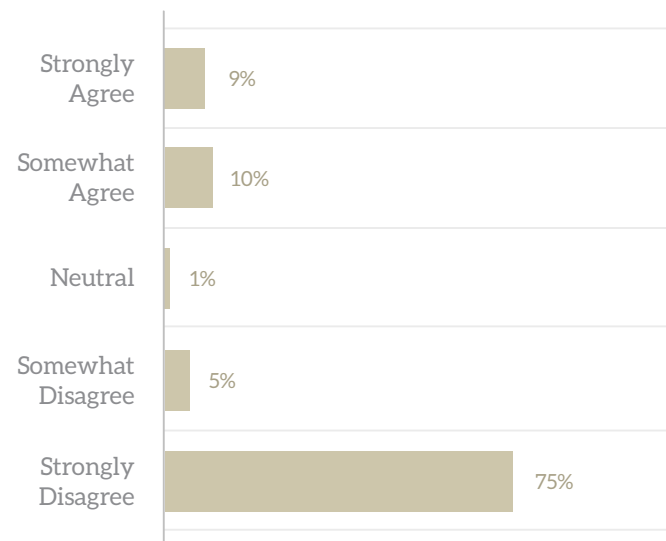
While the number of child labourers in Jordan has almost doubled in size since 2009,<sup>67</sup> 80 per cent of families disagree that their children should be working to help provide for the family and 87 per cent are aware of the law in Jordan which prevents children under the age of 16 from working (Figures 77 and 78).

Residents of the South region governorates of Jordan agree slightly more (26 per cent) that children should work if required, and fewer of them are aware of the law preventing children under 16 years old from working (80 per cent).

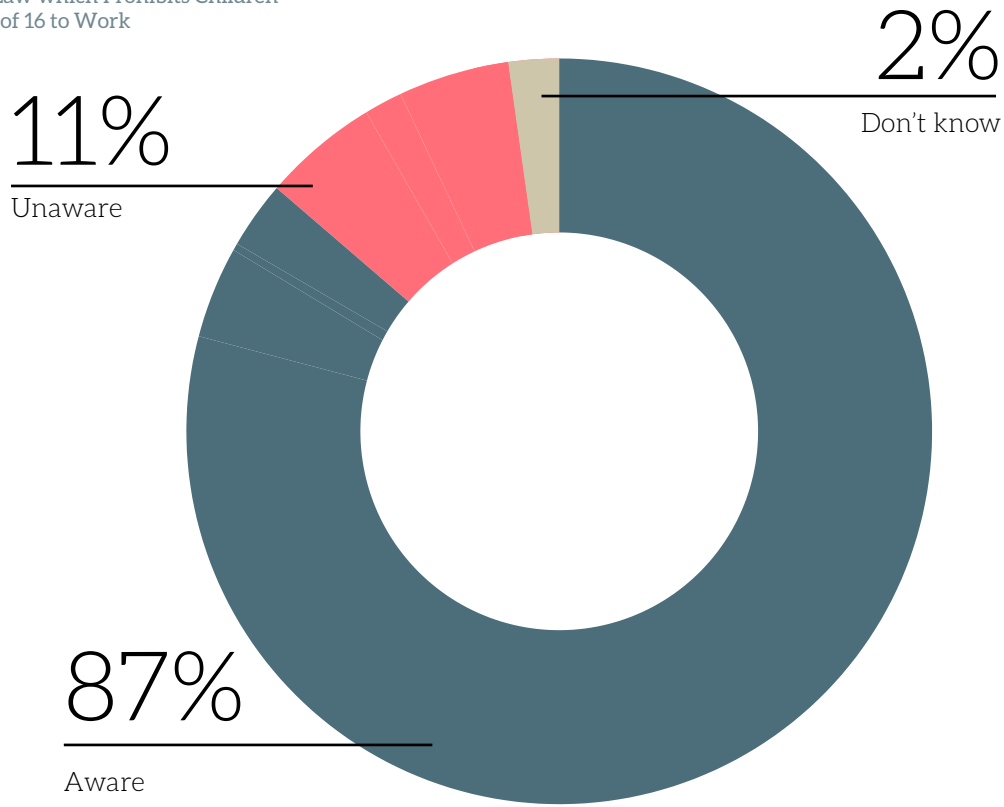
**Figure 76**  
Agreement with Risks for Marriage before the Age of 18



**Figure 77**  
Agreement with Children Working to Provide for the Family



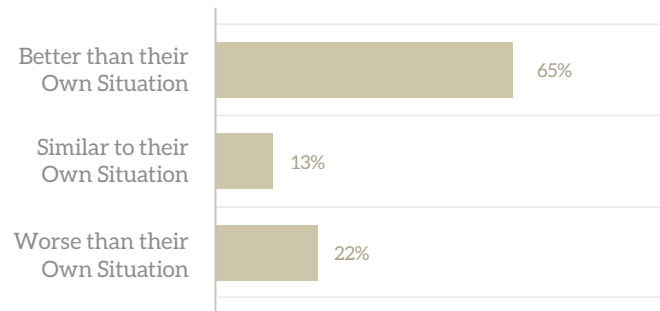
**Figure 78**  
Awareness of Law which Prohibits Children Under the Age of 16 to Work

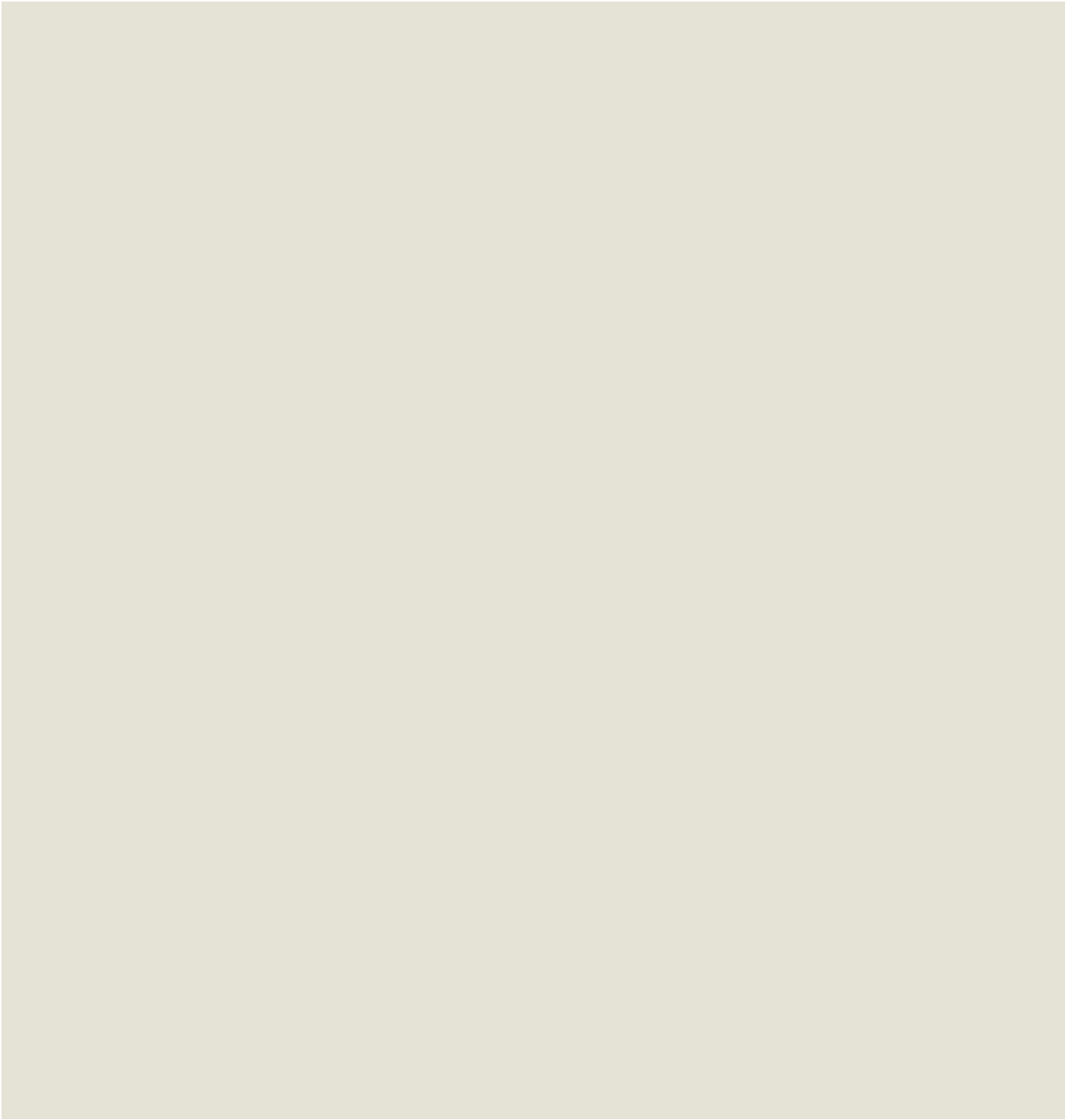


Despite the economic and social hardships respondent families face, 65 per cent of families en-visage a better future for their children (Figure 79).

However, 22 per cent expect that children in the household will face more difficulties in the future than they did. Only 13 per cent fore-see that the situation of their children in the future will mirror their own. Remarkably, beneficiary families have a slightly more positive outlook for their children's future: 68 per cent believe that their future life will be better, 11 per cent the same, and 20 per cent worse than their present situation.

**Figure 79**  
Outlook for Children's Future







## CHAPTER 10: Conclusion and Ways Forward

As a result of the economic deterioration due to the global financial crisis, political instability in the region since the Arab Spring and the war in Syria, and most recently the COVID-19 pandemic, Jordan faces challenges like high unemployment rates and high costs of living alongside comparably low household incomes.



These recent developments have posed additional challenges for the 15.7 per cent of Jordanians living in poverty and have put more families at risk of falling into poverty. To counter this risk and to provide a decent standard of living for Jordanians, the National Aid Fund is fortifying its efforts to assist the most vulnerable families across the country through the NAF Takaful programme.

This report has presented the findings of the baseline study of the first cycle of the NAF Takaful programme, with the aim of assessing the registration process, identifying areas for improvement regarding the accessibility of the NAF Takaful programme, and to measure NAF's success in reaching the most vulnerable families in Jordan.

As detailed in Section 4, the registration process was generally successful, with few applicants having experienced problems at the point of registration. Nevertheless, the report pinpoints specific areas for improvement that could render the registration process for NAF Takaful more efficient and effective. The response of applicants to online versus centre registration has differed largely across regions in Jordan, which is why the network of registration centres should be expanded – especially in the South region governorates – to ensure accessibility to the programme among the most remote or disconnected communities. The most vulnerable applicants, i.e., beneficiaries, were more likely to use registration centres, so they seem to be an important pillar for the inclusion of the most vulnerable families. Furthermore, the main channel through which applicants have learned about the NAF Takaful programme was word of mouth, which on the one hand is positive given its potential to reach disconnected families, but on the other hand should be substantially complemented by TV, radio or Social Media advertisements to enhance the content and quality of the information made available to applicants. The most important point for improvement, however, is to better inform applicants on the complaint and feedback mechanisms available to them, as well as the NAF Takaful help-line, of which only 33 of applicants and 25 per cent overall were aware.

Therefore, in further registration cycles, it will be crucial to actively inform people at the point of registration about the possibility of sharing complaints and of contacting the helpline. Since many applicants have received information on the programme through word of mouth, such information is likely to be lost and should therefore be recomunicated at registration in order to ensure a more re-sponsive and inclusionary programme.

While on average, all applicant families show clear indicators of monetary poverty and multi-dimensional vulnerability, the analysis has proven that beneficiaries of the NAF Takaful programme were most vulnerable compared to other applicants.

Overall, 76 per cent of beneficiaries are living below the poverty line, and since the majority of them have no adult family member in formal employment, they are extremely vulnerable to labour income shocks. Moreover, beneficiaries are highly dependent on income from social assistance to cover their basic needs. Beneficiaries are more likely to apply negative livelihood-based coping strategies and consumption-based coping strategies, some of which are particularly alarming, as they place household members at increased health risks.

Aside from financial hardships, NAF Takaful beneficiary families also face challenges relating to poor housing conditions like overcrowding, high temperatures, cold or humidity in their dwelling, a lack of access to medical assistance or medication for their children, and display many of the indicators of vulnerability to food in-security.

It would be important to regularly conduct studies of this type to be able to measure the impact of the NAF Takaful programme in tackling the issues related to monetary poverty that are presented in this report. In line with this, a key aspect of social assistance programmes is to adopt a long-term vision and approach to enable beneficiaries to “graduate” from these programmes and sustain their own livelihoods.



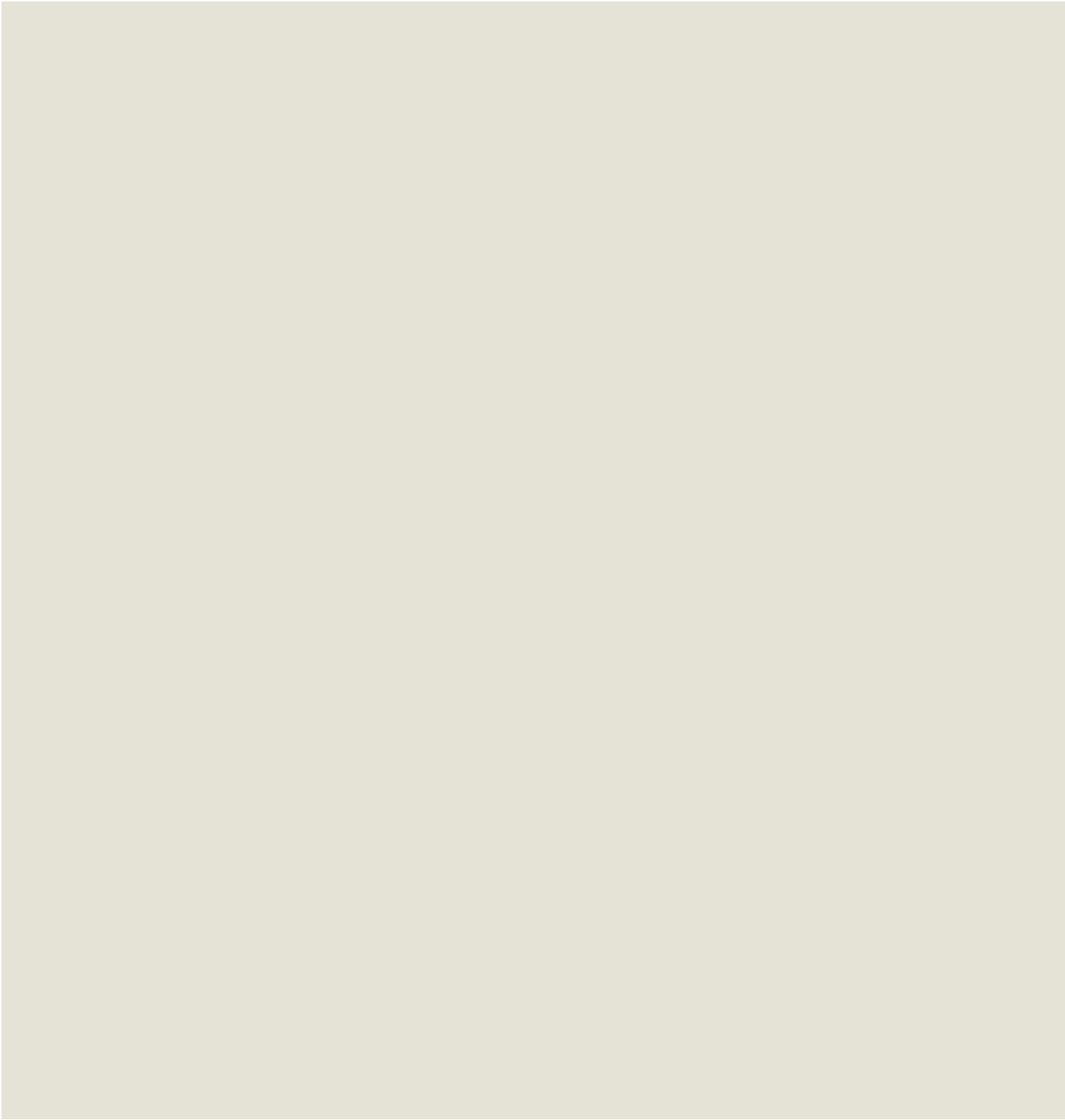
This will be achieved by integrating the NAF Takaful programme with other services provided by the government and private sectors. As such, beneficiaries who lack the access and the ability to acquire medicine for their children could be referred to governmental health care providers to ensure the good health of their children. Beyond financial support, the NAF Takaful programme could launch communication and referral campaigns with beneficiaries to reduce the vulnerability of these families. For example, the indications that beneficiaries are less inclined to disagree with physical punishment, and more likely to adopt dangerous coping strategies involving their children, justifies a sensitization component on children's well-being. Sharing information on good and non-violent parenting practices, or the importance of education, through regular communication with beneficiaries could have a positive impact on their children's well-being.

Lastly, while the NAF Takaful programme has been successful in identifying the most vulnerable applicants, many eligible families – who are similar to NAF Takaful

beneficiary families in dimensions of monetary and multidimensional vulnerability – could not be included in the programme due to the programme parameters and budget constraints.

This lack of the capacity to cover all vulnerable families and provide them with a decent standard of living and well-being underscores the importance of expanding the budget for social protection programmes. With around 84 per cent of applicant families faced with an excess of expenditures over income and trapped in a cycle of intergenerational poverty, social assistance programmes are needed to support them in breaking this cycle.

Especially after the COVID-19 crisis and the associated economic contraction with rising unemployment and poverty, the NAF Takaful programme has the potential to fill this "assistance gap" and will become more important as a key safety net for beneficiaries. In future cycles, the programme should aim to increase coverage and continue to strive towards reaching the most vulnerable families in Jordan.



# Endnotes

## EXECUTIVE SUMMARY

1. DOS, Household Income and Expenditure Survey, 2017.
2. Ibid.

## CHAPTER 1: BACKGROUND

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## CHAPTER 2: INTRODUCTION

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## CHAPTER 3: METHODOLOGY

21. Centre: Amman, Zarqa, Balqa, Madaba; North: Irbid, Mafraq, Jerash, Ajloun; South: Ma'an, Aqaba, Karak, Tafileh

## CHAPTER 4: ANALYSIS OF THE NAF REGISTRATION PROCESS TO THE TAKAFUL PROGRAMME

22. Note: Multiple answers possible, totals can exceed 100 per cent.
23. Note: multiple answers possible, totals can exceed 100 per cent.

## CHAPTER 5: CHARACTERISTICS OF RESPONDENTS

24. UNDP, Jordan Poverty Reduction Strategy, 2013.
25. UNICEF, 'Geographic Multidimensional Vulnerability Report,' 2020.
26. Jordan 2017–18 Population and Family Health Survey, Department of Health.
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28. World Bank, Project Information Document, Jordan Emergency Cash Transfer COVID 19 Response Project, 2020.

## CHAPTER 6: MULTIDIMENSIONAL VULNERABILITIES OF RESPONDENTS

29. UNICEF, 'Geographic Multidimensional Vulnerability Report,' 2020.
30. World Bank, 'Monitoring Global Poverty, Report of the Commission on Global Poverty,' 2017.
31. Jordan 2017–18 Population and Family Health Survey, Department of Health.
32. Jordan 2017–18 Population and Family Health Survey, Department of Health.
33. The distribution of the number of rooms is displayed by a boxplot. The boxes indicate the "middle" 50 per cent of the distribution, from the 25th to the 75th percentile, so 50 per cent of ineligible families have between 3 and 4 rooms, and 50 per cent of eligible families between 2 and 3 rooms. Furthermore, the "minimum" number of rooms is 1 among eligible families and 2 among ineligible families, and the "maximum" number of rooms is 4 among eligible and 5 among ineligible families. This boxplot does not include outliers, i.e., families with exceptionally many or few rooms.
34. The boxplot is to be interpreted like Figure 17. However, the length of the whiskers, i.e., the vertical lines outside the boxes show that the spread of the data is larger, and 25 per cent of ineligible and non-beneficiary families share a bedroom with 4 to 7 people, compared to 5 to 8 people among beneficiary families.
35. Jordan 2017–18 Population and Family Health Survey, Department of Health.
36. Improved toilet facilities include any non-shared toilet of the following types: flush/pour flush toilets to piped sewer systems and latrines, ventilated improved pit (VIP) latrines, and pit latrines with slabs.
37. Arab Region SDG Index and Dashboards Report, Sustainable Development Report, 2019.
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## CHAPTER 7: ECONOMIC VULNERABILITIES

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50. See the indicator definition in the Atlas Of Social Protection Indicators Of Resilience And Equity (ASPIRE) database <https://www.worldbank.org/en/data/datatopics/aspire/documentation>
51. DOS, Household Income and Expenditure Survey, 2017.
52. World Bank, Monitoring Global Poverty, Report of the Commission on Global Poverty, 2017.
53. This is based on the following calculation poverty gap index\*poverty line, or  $0.18 * 99.9$ , with a poverty gap index of 18 per cent and a poverty line of 99.9 JOD per month.
54. This is based on the following calculation:  $0.37 * 99.9$ , with a poverty gap index of 37 per cent and a poverty line of 99.9 JOD per month, the average family size of 6.7 members and 21,084 beneficiary families.
55. WHO, 'Prevalence of tobacco smoking,' 2015.
56. The figures reported in Table 9 only refer to the 38 per cent of families who are paying rent, and the 55 per cent of families with monthly debt repayment obligations, respectively.
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58. World Bank, 'The World Bank in Social Protection, Overview'.

59. This excludes any income received from the NAF Takaful programme.
60. This does not include assistance from the NAF Takaful programme.

## CHAPTER 8: NEGATIVE COPING STRATEGIES

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## CHAPTER 9: CHILDREN'S WELL-BEING

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