



Jordan Emergency Cash Transfer Project

Rapid Social Assessment



The assessment survey with project applicants and beneficiaries was conducted by UNICEF



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ABBREVIATIONS AND ACRONYMS

FHH	Female Headed Household
CHS	Community Health and Safety
GBV	Gender Based Violence
GoJ	Government of Jordan
GRM	Grievance Redress Mechanism
HQ	Head Quarters
IBRD	International Bank for Reconstruction and Development
JFA	Joint Financing Agreement
KYC	Know Your Customer
LMP	Labor Management Procedures
MHH	Male Headed Household
MIS	Management Information System
MoH	Ministry of Health
NAF	National Aid Fund
OHS	Occupational Health and Safety
PSP	Payment Service Provider
WFP	World Food Program

1. Introduction

1.1. Purpose and scope of the assessment

In response to COVID-19 Virus outbreak in Jordan, the Government of Jordan (GOJ) has introduced measures to protect workers and households, including launching an emergency Cash Transfers Project (ECT); to provide support to vulnerable households affected by the pandemic. The project will provide Cash support to around 270,000 poor and near poor households, focusing on those that derive their labor income from informal sources and NAF beneficiaries. The overall Program which will be implemented by the Government of Jordan (National Aid Fund; NAF) will cost around US\$277 million equivalent. NAF is the implementing agency for the Emergency Cash Transfer Project (ECT). The project is funded by the World Bank, through an IBRD loan with co-financing from a DFID grant and other donors under the Joint Financing Agreement(JFA)

As the project will be implemented under the World Bank's Environmental and Social Framework , this Social Assessment (also referred to as the Rapid Social Assessment), is connected to the loan recipient's obligation to assess the social risks and impacts of the project throughout the project life cycle.

The purpose of the assessment is to identify social risks and impacts, including: (i) risks that project impacts fall disproportionately on individuals and groups who, because of their particular circumstances, may be disadvantaged or vulnerable; and (ii) any risks of excluding or discriminating against individuals and groups because of their particular abilities, circumstances or vulnerabilities; (iii) Risk that program activities expose beneficiaries to negative health, safety and well-being effects including those related to gender-based violence

The results and recommendations of the assessment will inform the project updated protocols and operational manual.

The assessment looks into the systems and tools used in the project and their effects on the most vulnerable individuals and groups through the project main processes: outreach, registration, validation, enrollment, payment and GRM. Nonetheless, this assessment does not cover the targeting formula because a separate evaluation for the formula will be held by the Bank (originally planned for June 2020 but has been postponed due to the COVID-19 outbreak). The formula will afterwards be revised based on the targeting evaluation recommendations.

The assessment team used a mixed-method including; (i) a full-scope desk review and analysis of previous evaluations and progress reports that NAF partners have produced on NAF programs; (i) GRM data analysis; (iii) Key Informative Interviews with National Aid Fund Director General, NAF HR Officer, NAF call center supervisor, and WFP on their support to the GRM component ; and a (iv) a phone survey has been conducted, with applicants to NAF programs and NAF beneficiaries; to assess challenges in accessibility to benefits, the survey was conducted by UNICEF.

The project is using established systems of the ongoing Cash Assistance project "Takaful, which resulted in having the advantage of expanding cash coverage in a timely manner; in response to the emergency. The GoJ showed a quick response in project implementation and paid two rounds of the assistance, to be retroactively paid through the project. the GoJ As a result, this assessment will evaluate real data (GRM

data and statements of project beneficiaries that have already received their payments), the advantage of this is that it allows for evidence-based results

1.2. Study limitations

Due to the emergency context in which this COVID-19 project has been designed and implemented and the resulting time constrains, the GoJ has decided to conduct a “Rapid” Social Assessment. Thus, the sample size is small (450 households) and is limited to applicants (households that have submitted a complete application to benefit from the program in addition to those who started the online application process but did not finish it); this sample was extracted from NAF’s Management Information System and does not capture households that have failed to access the online application (e.g. households that might have been unaware of the application method).

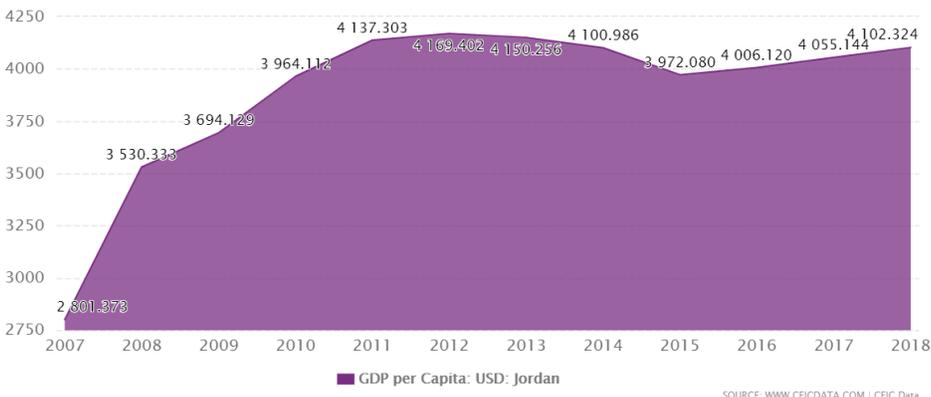
2. Background

2.1. Context Overview

Jordan has a population of 10,458,413, out of which; 34.14% are between 0 and 14years old, 19.98% are between 15 and 24 years old, 37.72% are between 25 and 54 years, 4.64% are from age 55-64, 3.51% 65 years and over. The population growth rate is 2.02%, as of 2018.

Most of the Jordanian population is centered in urban areas, with 60 per cent living in the capital (Amman) and the three main governorates adjacent to it¹.

Jordan’s GDP Per Capita data is updated yearly, available from Dec 1957 to Dec 2018, with an average number of 1,594.309 USD ².



¹ https://www.indexmundi.com/jordan/demographics_profile.html
² <https://www.ceicdata.com/en/indicator/jordan/gdp-per-capita>

The national poverty line in Jordan is 68 JOD (96 USD) per person, per month. The minimum wage is 220 JOD (310 USD). In terms of Human Development Index Ranking (2019), Jordan has ranked as 102 out of 189 countries. Furthermore, the country's HCI score (2017) was 0.6 on a scale from 0-10³.

Absolute poverty rates are also relatively high (15.7%). It's stated in the National Social Protection Strategy that 10% of the Jordanians belong to the poorest decile, based on their consumption level⁴. This rate means that 1 million Jordanians live below the poverty line. According to UNICEF data, there are 3.16 million children in Jordan; one in five children are multidimensionally poor. In addition to absolute and multidimensional poverty rates, around 300,000 Jordanians live above but close to the poverty line. This decile can only sustain living standards above the poverty line because they receive support from the government (Cash support, food assistance, etc); if it wasn't for governmental support, the poverty rate would have reached 19.2 per cent (National Social Protection Strategy, 2019)⁵

When it comes to labor force participation, Jordan has one of the lowest rates in the world, with an average of 36.2 percent, and is particularly weak for females (15.4%). The unemployment rate for Jordanians remains high at 18.6%⁶

To address the above, the government of Jordan has included the below reform priorities, in its latest five-year matrix (2018 - 2022); figure 1.

Figure 1. Reform Priorities in the five year matrix (2018 – 2022)

HORIZONTAL REFORM PILLARS	VERTICAL REFORM PILLARS
<ul style="list-style-type: none"> • Pursue Macroeconomic Adjustment, narrow imbalances, manage risks, and improve public sector efficiency • Reduce Business Costs, Improve Regulatory Quality, and Increase Competition • Drive FDI and Promote Export Development of Products, Services, and Markets • Deepen Access to Finance from Banks and Non-bank Financial Institutions • Create More Flexible Labor Markets for Job Creation • Expand and Improve Social Safety Nets to Better Protect the Poor and Vulnerable 	<ul style="list-style-type: none"> • Improve Public Transport Efficiency and Access • Increase Energy Efficiency and Access • Promote Water Security and Agribusiness

The National Social Protection Strategy (2019 -2025) which consist of three pillars: (i) Opportunity: Decent Work and Social Security; (ii) Dignity – Social Assistance; and (iii) Tamkeen – Social Services has included

³ HCI Data: <https://databank.worldbank.org/source/human-capital-index>

⁴ <http://hdr.undp.org/en/content/2019-human-development-index-ranking>

⁵ National Social Protection Strategy (2019); Ministry of Planning, Ministry of Social Development and UNICEF

⁶ Household Income and Expenditure Survey (HIES); 2018

specific measures and interventions that aim to enhance to “ provide a “social protection floor in the context of the Kingdom’s vision for a state of solidarity, production and justice” Under the Dignity pillar, the GoJ launched the “Takaful; Solidarity” Cash Assistance Program, in May 2019 which aims to expand the cash assistance provided by National Aid Fund, to reach around 185,000 poor households by 2022.

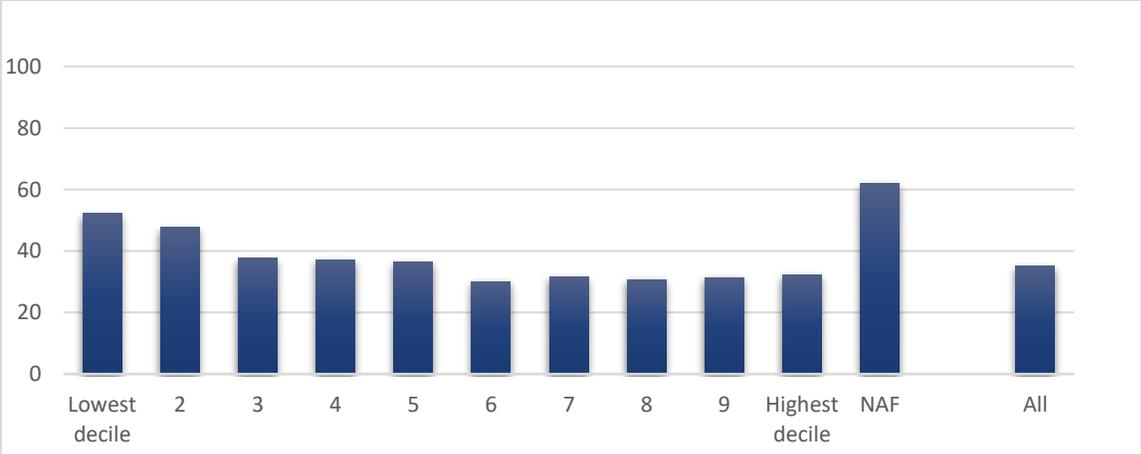
2.2. Pandemic Impact and Governmental Response

On March 11, 2020, the World Health Organization (WHO) declared a global pandemic as the coronavirus rapidly spread across the world. Globally, as of June 25, 2020; there have been 9,296,202 confirmed cases of COVID-19, including 479,133 deaths, reported to WHO. This includes 1,071 confirmed cases in Jordan with 9 deaths.

The COVID-19 pandemic could affect welfare of households through reduction of income and reduced consumptions due to due to potential price increases, particularly for food; with Jordan importing over 90% of food and the disruption in domestic, regional and global food supply chains, there is a serious threat of higher food prices, which will disproportionately affect poor households.

A recent analysis be World Bank Group has indicated that loss of labor income is the most significant threat the welfare of households. Informal worker, who form 35% of the workforce are, are more vulnerable as they do not have access to SSC protection measurements or unemployment insurance. Additionally, informal workers are disproportionately concentrated in poor and near poor households as about half of workers in the poorest 20% are informal. Almost 80% of households benefiting from NAF’s quarterly support “Takaful” have at least one working member, of which 64 percent derive all their labor income from informal sources and 36 percent from a combination of informal and formal sources.

Figure 2. Percentage of Workers Who Are Informal by Household Consumption Decile



Source: 2017-18 Household Income and Expenditure Survey (HEIS)

The assessment has looked onto the results of a simulation exercise for poverty impacts that the World Bank conducted, using data from the 2017-18 Household Income and Expenditure Survey (HEIS); which indicated that employment income losses in addition to the decrease in domestic and international remittances could increase poverty among Jordanian households by 15 percentage points, nearly doubling pre-crisis poverty. This means that an additional million people or 160,000 households would be entering poverty. Before the crisis, poor households were estimated to be on average 3 percent below the poverty line. This would increase to 10 percent under the combined employment and remittance shocks⁷.

It's important to note that the simulation exercise has not incorporated a scenario on full re-opening of sectors, it also doesn't take into consideration the later amendment on defense Order no. 6. Nonetheless, the results did state that "that partial re-opening of some additional sectors of the economy would only have marginal effects on poverty" and that "the scale of the employment shock depends on the degree to which different sectors of the economy operate through the pandemic. The reopening of a small number of additional sectors has relatively little effect on the estimated poverty impacts, which would be only marginally smaller by less than half a percentage point. This effect depends on the sectors that reopen and the degree of informality of workers within those sectors. However, as most sectors are re-opened and restrictions on the workforce of firms lifted, the poverty impacts will become smaller". For the detailed variables, scenarios and results of the Shock simulation exercise, please refer to Annex 1.

The Government of Jordan (GOJ) has been taking decisive actions to contain and mitigate the effects of COVID-19. Jordan's National Defense Law No. 13 of 1992 has come into force as of 17 March 2020 following a royal decree issued upon the recommendation of the Council of Ministers. The law grants the Prime Minister wide powers to undertake all necessary measures to combat the COVID-19 outbreak in the Kingdom, including the temporary suspension of ordinary legislation. As of June 2020, the Council of ministers issued a total of thirteen defense orders; in relation to social security, employment conditions, payment of wages, temporary closure of institutions, economic Protection programs, regulation of distance learning in schools and universities, and public health measures.

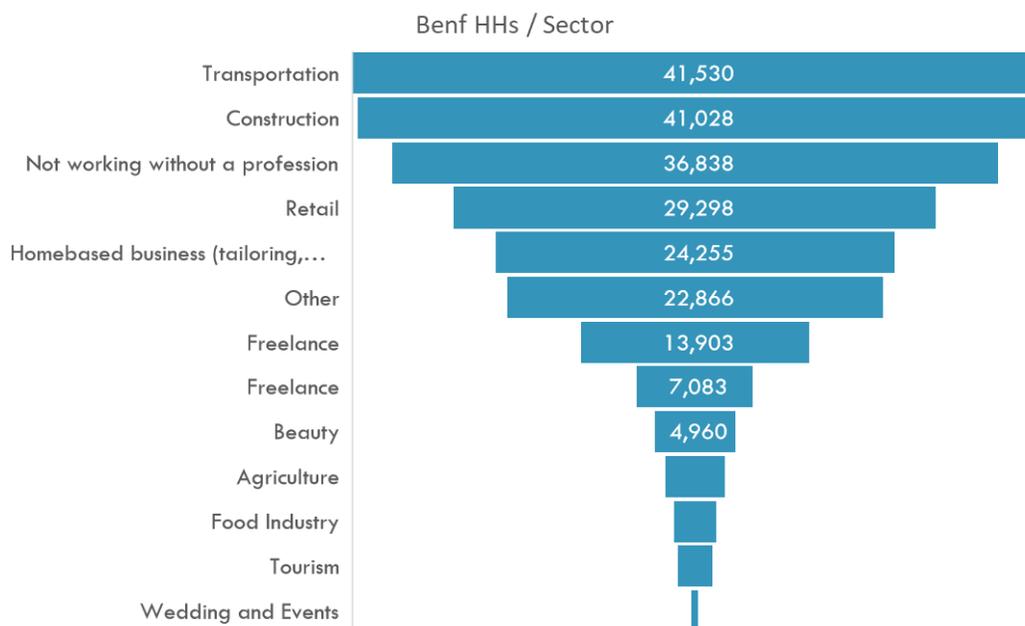
Additionally, the Government is launching a project to provide cash support to poor and vulnerable households affected by COVID-19 (Emergency Cash Transfer Project). The project, which will be further described in the following sections, will support around 270,000 vulnerable households that were affected by the COVID-19 pandemic in Jordan. The Project will be financed by an IBRD loan (US\$350 million) with co-financing from a DFID grant for a total of US\$23.16 million equivalent out of the Jordan Inclusive Growth and Economic Opportunities Multi-Donor Trust Fund (MDTF).

Up until July 2020, a total of 213,418 households have benefited from the emergency cash transfer directed to informal workers who have been affected by the pandemic, out of which 10% are female headed households. Figure 3 below shows the number beneficiary heads of households, based on the

⁷ The current analysis does not include the ability of some households to use savings to smooth consumption and insulate living standards from income shocks. In a sense, the projected impacts evaluate the impact on household welfare rather than measured poverty. However, households who do use savings to smooth consumption are then more vulnerable to later individual or national shocks as they have depleted their resilience, and are thus still affected even if consumption remains above the poverty line.

sector of their work. Most of the heads are between 30 and 40 years old. More than 80% of beneficiaries reporting owning a smartphone⁸.

Figure 3. Emergency Cash Transfer beneficiaries per Sector of work



3. Project Description

3.1. Objectives

3.1.1. Project Development Objective

The Project Development Objective is to provide cash support to poor and vulnerable households affected by the COVID-19 pandemic in Jordan. The indicator to measure this PDO is “Number of households receiving cash support (270,000); (disaggregated by number of individuals, and number of female-headed households)”.

3.1.2. Selection of Beneficiaries

Support will focus on near poor households that derive their labor income from informal sources. Consistent with that principle, only households that meet the following criteria will qualify for temporary CTs: (i) household head not working in the formal sector and not receiving pensions, formal income per capita (from other household members) is below JOD 100 per person per month, and no household

⁸ Result extracted from an enrollment session; not cumulative of all NAF beneficiaries.

member's formal income is larger than JOD 350 per month; and (ii) the monetary value or number of assets (properties, financial assets, livestock, vehicles) owned by the household is below set thresholds. Households that pass these criteria will be ranked according to the Takaful formula score for the purpose of selecting beneficiaries.

3.2. Project Components and Activities

3.2.1. Components

Component 1: Cash support to poor and vulnerable households affected by COVID-19:

Subcomponent 1.1: Temporary CTs to vulnerable households

This subcomponent will finance temporary (six month) CTs to 190,000 vulnerable households currently not benefiting from NAF. The temporary CT program will be open to Jordanian families, households with Jordanian women married to non-Jordanian men and Gazan families and will focus on near poor households that derive their labor income from informal sources. Only households that meet the following criteria will qualify for temporary CTs:) household head not working in the formal sector and not receiving pensions, formal income per capita (from other household members) is below JOD 100 per person per month, and no household member's formal income is larger than JOD 493 per month; and (ii) the monetary value or number of assets (properties, financial assets, livestock, vehicles) owned by the household is below set thresholds. Households that pass these criteria will be ranked according to the Takaful formula score for the purpose of selecting beneficiaries.

Subcomponent 1.2: Takaful Cash Transfer Program

This subcomponent will finance regular Takaful CTs for at least 55,000 beneficiaries in 2020 and 25,000 out of 85,000 beneficiaries in 2021. Disbursements under this subcomponent will be linked to PBCs related to: (i) the enrollment and payment of Takaful beneficiaries in 2020 and 2021; (ii) improvements in Takaful: targeting methodology and recertification of beneficiaries; and (iii) 'migration' of beneficiaries of NAF monthly cash transfer programs into Takaful: digitization of payments and recertification of beneficiaries using Takaful's targeting methodology.

Subcomponent 1.3: Temporary benefit top-up for NAF beneficiaries

The project will finance a temporary (six month) benefit top-up for households receiving Takaful in 2020. The benefit level will be set at JOD 136 per month for households with three or more members (in line with the benefit cap for Takaful families), JOD 70 for households with two members, and JOD 50 for households of one member. The project will finance the difference between the regular benefit that the household receives, and the set benefit. Thus, only households whose regular benefit is below the set benefit will receive a top up. Applying this rule, almost all 55,000 Takaful families will receive a top up

Component 2: Project management, monitoring and evaluation

This component will support NAF with the management, monitoring and evaluation (M&E) of project activities. It will finance a fully staffed and equipped Project Management Unit (PMU) which will be housed in NAF. This component will finance the costs of: (a) staffing; (b) data collection and verification, aggregation and periodic reporting on the Project's implementation progress; (c) software and hardware requirements for NAF and relevant institutions necessary for the expansion of the data exchange platform of the NUR; (d) monitoring of the Project's key performance indicators and periodical evaluation; (e) communication and outreach; (f) digitization of payments; (g) recertification of Beneficiaries of the monthly and Takaful cash transfer programs; (h) costs associated with maintenance of the GRM; and (i) overall Project Operating Costs, audit costs, including independent verification of the Cash Transfers, monitoring and compliance with Environmental and Social Commitment Plan (ESCP).

Component 3: Contingent emergency response component

This component would provide an immediate response to an Eligible Crisis or Health Emergency and would draw from uncommitted funds under the project from other components to cover the emergency response.

3.2.2 Project Funding:

The overall Program which will be implemented by the Government of Jordan (National Aid Fund) will cost around US\$277 million equivalent. The proposed Project will finance around US\$245 million of this overall amount to support about 190,000 households out of the total 200,000 households under subcomponent 1.1 and to provide top-up benefits for Takaful beneficiaries under subcomponent 1.3. The remaining amount of the Program will be financed by other donors (the United States Agency for International Development (USAID) and DFID among others) through a Joint Financing Arrangement (JFA),⁹ which will cover 10,000 households under sub-component 1.1 and top-up benefits to beneficiaries of NAF monthly CT programs under Component 1.3.

The Project will also finance regular Takaful CTs for a total amount of US\$128 million for all beneficiaries in 2020 (55,000) and 25,000 (out of 85,000) beneficiaries in 2021. The Project will be financed by an IBRD loan (US\$350 million) with co-financing from a DFID grant for a total of US\$23.16 million equivalent out of the Jordan Inclusive Growth and Economic Opportunities Multi-Donor Trust Fund (MDTF).

⁹ The Joint Financing Arrangement (JFA) is a multilateral initiative led by USAID which serves as a coordinating framework among a group of donors and the GOJ, through MOPIC and NAF, for common procedures. It aims to support the government to expand and improve the poverty-targeted social assistance programs operated by NAF and strengthen its ability to respond to emergencies, including the COVID-19 crisis.

NAF Cash Transfer Assistance Process

Following the standard cash cycle of Cash Transfer assistance, project beneficiaries undergo four standard steps:

1. **Applying to the program** through filling a registration form that contains key information about the household demographic information and welfare status. In NAF's case this application process is done online and some of the information in the form are pre-filled through the link between NAF Management Information System (MIS) and the National Unified Registry.
2. **Data Verification:** the key objective of this step is to verify whether the submitted information in the registration form accurately reflects the reality of the family. NAF use both administrative data verification and field-level verification. In the first, the household's reported data gets automatically cross-checked against the governmental databases in the National Unified Registry. Whilst in the second, an enumerator visits the house to verify some reported variables during the application/registration phase against the reality on ground.
3. Households that are identified as eligible households (i.e. poorest households/ households that are most affected by the crisis) are required to **enroll in the program**, which means open a Bank or e-wallet account to receive the assistance. Enrollment sessions are conducted by NAF to explain the objective of the assistance, duration, regularity and to provide guidance and support on account opening and on payment withdrawal and e-payments.
4. **Payment receipt** is made by NAF to the beneficiary households and they get informed through a text that the amount has been deposited.

In addition, the government provides "outreach", "communication" and "Grievances" services as cross cutting activities during the mentioned above steps.

Upon application, NAF applies specific eligibility filters to exclude households that are "not eligible" as they don't meet the main criteria. Afterwards, NAF ranks all households based on their poverty and selects the poorest households to benefit from the program, based on the available funds. The remaining households after the ranking are "not selected" but will be considered if any of the beneficiary households stop being poor and leave an empty slot.

3.2.3 Roles and Responsibilities for Project Implementation

NAF is the implementing agency for the Emergency Cash Transfer Project (ECT). The project is funded by the World Bank, through an IBRD loan with co-financing from a DFID grant and other donors under the Joint Financing Agreement; as explained in section 3.2.2.

NAF also coordinates and works closely with multiple international development partners (i.e. WFP, UNICEF, UNHCR and EU). The mentioned agencies have been working closely, alongside the Bank, in supporting NAF in designing and implementing the Takaful program. Their support included technical assistance (TA) and funding selected program processes. The engagement of these partners during the

design and implementation of Takaful is summarized under section 8 of this Rapid Assessment. Continuous coordination amongst partners who are supporting NAF is key to avoid duplication of services and to maximize the added value of the support provided. Regular meetings and consultations between partners, under the lead of NAF provides a platform to discuss challenges and mitigate all programmatic risks, including social risks. Structured monitoring tools should be produced, including indicators on social aspects. In addition, monitoring indicators under each program pillar should take into consideration the effect of project activities on extremely vulnerable beneficiaries (e.g. female heads of households)

On the government’s side, the Central Bank of Jordan (CBJ) and the private sector payment service providers play a critical role in the delivery and advocacy of automated payments. Other private sector contractors are involved in the process. The below table shows the roles and responsibilities of various entities that are directly involved in the ECT project¹⁰.

Entities	Roles and Responsibilities in ECT Project	Type of involvement
NAF	<ul style="list-style-type: none"> Implementing Agency; representing the Government of Jordan Overseeing the project implementation through a Project Management Unit 	Design and Implementation
WB and Project Donors (DFID and JFA members)	Project Funding and processing; for direct cash transfers to beneficiaries in addition to the second component (management, monitoring and evaluation Project design, alongside the government	Design, Funding and TA
World Food Program (WFP)	<ul style="list-style-type: none"> Will continue to support selected Takaful streams, including; field verification, payments, GRM, and MIS enhancements Planning to assess NAF’s M&E systems Will support NAF in filling gaps of hardware and software needs. 	TA/ procurement support
UNICEF	<ul style="list-style-type: none"> Will continue to support selected Takaful streams, including; registration, communication(e.g. NAF’s website), and MIS enhancements Planning to support the high frequency monitoring activity of the new project 	TA/ procurement support
CBJ	Provides guidance to GoJ entities (NAF), private sector parties, and NAF partners on the payment methods and tools. The CBJ has introduced the Basic Bank Accounts (BBAs) option, relaxed the KYC regulations for e-wallets to enable online registration and authorized NAF to open wallets on behalf of beneficiaries during lockdown, taken that it done through a documented consent from the beneficiary.	Regulator/ Advocacy on financial inclusion and payments digitization

¹⁰ Besides WB, DFID and JFA members; the contribution aspects mentioned in this section are still under discussion between NAF and its partners.

Entities		Roles and Responsibilities in ECT Project	Type of involvement
Payment Providers; companies and Banks;	Service E-wallet	For the temporary CT (component 1.1), NAF has disbursed the first payment using e-wallets only because they allowed for online accounts opening and relaxed KYCs. Takaful beneficiaries should	Implementation

4. Impacts and Benefits' Accessibility assessment

4.1. Potential Socio-economic risks from COVID-19

As stated above in section 2.1 Jordan is a middle-income country with 15.7% poverty rate AND 19% unemployment rate (pre-COVID 19). Thus, the COVID-19 pandemic is adding to an already challenging situation. Based on the World Bank Project Appraisal Document "Jordan Emergency Cash Transfer"¹¹, Jordan's near-term growth prospects have substantially weakened due to the COVID-19 pandemic. The lockdown measures, the disruption in regional and global markets, and the deterioration of the global economic outlook will have a significant impact on the Jordanian economy in the near term.

Preliminary simulations conducted by the World Bank to model the economic impacts of COVID-19, using a Computable General Equilibrium Model (CGE), suggest that the GDP could contract by between 3.5 and 7.9 percent in 2020, mostly driven by declines in private consumption and exports. Given Jordan's already elevated debt levels, policy responses are constrained by limited fiscal space and a COVID-19-induced sharp drop in capital flows to emerging markets as global risk aversion surges.

The COVID-19-induced shock is adding to an already challenging macroeconomic situation characterized by slow growth, high unemployment, as well as large fiscal and external imbalances. In 2019, Jordan's GDP only grew by 1.9 percent, almost the same level as 2018. While economic growth benefited from rising net exports thanks to positive terms of trade, it was constrained by weak domestic demand. Furthermore, economic growth has been insufficient to alleviate pressures on the domestic labor market. As a result, unemployment continued to rise, standing at 19.0 percent in 2019, compared to 18.6 percent in 2018. The overall fiscal balance (including grants) of the central government stood at 4.7 percent of GDP in 2019, wider by 1.3 and 1.6 percent of GDP compared to 2018 and the 2019 budget, respectively¹².

In specific, the crisis will have a greater effect on poor and vulnerable households in the country. Informal workers, who are disproportionately concentrated in poor and near poor households,¹³ are more vulnerable as they do not have access to social security protection measurements or unemployment insurance. Almost 80% of households benefiting from NAF's quarterly support ("Takaful") have at least one informally working member. Additionally, 64% of Takaful households depend completely on informal income and 36% derive their income from a combination of formal and informal sources.

¹¹ Link to Project Appraisal Document: <http://documents1.worldbank.org/curated/en/488131593396075008/pdf/Jordan-Emergency-Cash-Transfer-COVID-19-Response-Project.pdf>

¹² Jordan Emergency Cash Transfer COVID-19 Response Project Appraisal Document, World Bank IBRD (June, 2020)

¹³ About half of workers in the poorest 20% are informal

The employment income losses in addition to the decrease in domestic and international remittances could increase poverty among Jordanian households by 15 percentage points, nearly doubling pre-crisis poverty. This means that an additional million people or 160,000 households would be entering poverty

Additionally, a recent study by UNICEF shows that more than half (57 per cent) of the households during the COVID-19 Crisis adopted a crisis-level coping mechanism, followed by stress (15 per cent) and emergency (8 per cent) coping strategies. Female-headed households adopted more severe coping strategies (78 per cent crisis or emergency strategy compared to 62 per cent for male headed households)¹⁴.

Negative Coping Strategies Classification

Negative Coping Strategies

- Purchasing food on credit or borrowing money to purchase food
- Sent household members to eat elsewhere
- Sold household assets (TV, radio, furniture)
- Changed the place of residence or type to reduce rent expenses.
- Sold means of production or sources of income
- Sold house, land or car
- Stopped children’s education
- Sent children (less than 18 years) to work in order to provide resources for the household
- Reduced expenses on health treatment
- Reduced expenses on education
- Sent children under 18 to beg
- Adult members of the households accepted socially degrading, exploitive, high risk or illegal temporary jobs



To determine the potential effect of the Emergency Cash Transfer Project , the World Bank conducted simulation exercises to compare the unmitigated effect on households described above with the scenario after the Project’s interventions response is implemented. Based on the modeling, the combined cash support to households (sub-components 1.1 to 1.3) is estimated to mitigate 20 percent of the poverty increase due to the income and remittances shock (or around 3.2 percentage points). The Project would alleviate nearly one-third of the effect on the poverty gap (or 2.1 percentage points); meaning that it’s expected to significantly mitigate the effects of the crisis caused by the pandemic on poor and vulnerable households that are described in section 4.1.. The project supports the most affected households by the pandemic, being poor households and households who deprive their income from informal work (facing income loss of reduction due to the repercussions of the crisis). The aid in the form of Cash Transfers under this project would offset the shock from the COVID-19 pandemic on beneficiary households.

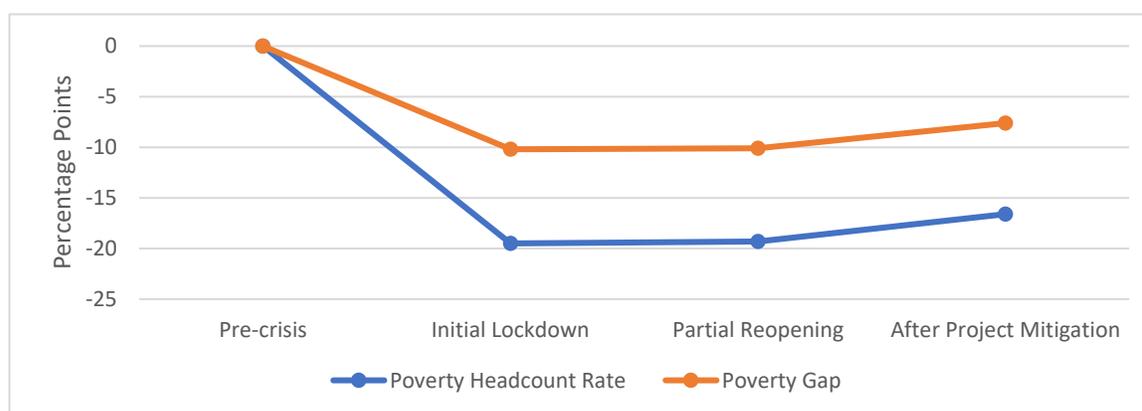
The provision of cash transfers has internationally been proven as a cost-efficient method that also provides beneficiaries the freedom to spend the money in any way they see fit to meet their needs. Cash Transfers (CTs) help build household resilience to climate related shocks and worsening livelihood conditions through facilitating a diversification of livelihoods, building savings and avoiding negative coping strategies. By giving beneficiaries predictable CTs, households can afford a wider variety of food;

¹⁴ “Socio-Economic Assessment of Children and Youth in the time of COVID-19 – Jordan”, UNICEF (2020)

diversify crops in case the main livelihood fails; use better/more resilient seeds¹⁵. In the case the COVID-19 crisis, shock responsive CTs will be triggered through the project with the aim to provide early support to an expanded number of affected households. The specific criteria of selecting the most affected poor households is explained in Section 3.1.2.

In summation, the Project has noted the impact of the pandemic on the welfare of poor households in Jordan. The project has been designed to address this risk and partially mitigate the impact of the COVID-19 crisis on poverty; through provision of cash support to poor and vulnerable households affected by the crisis. Cash based transfers are a cost-efficient and effective shock responsive method that will support the poorest households and protect them from resorting to negative coping strategies.

Figure 3. Summary of poverty impacts from employment and remittance shocks and degree of project mitigation



Source: HEIS 2017-2018 and World Bank calculations^{16 17}

4.2. Social tension and cohesion

Research by IDS on “the Social Impact of Crisis” suggests that social cohesion appears to weaken overall during crisis. Whilst social relationships are get “repaired” in communities that recover from economical or food crisis’. Building on this research, amongst other international examples that demonstrate the effect of economic crisis on political pressure and social tensions, the program aims to mitigate the effect of this crisis on the social cohesion aspect in the Jordanian community, through providing shock-responsive cash transfers that will partially eliminate the economic impact on poor household, thus eliminating the negative social impact on relationships.

In addition to the overall effect of this crisis on social relations, the benefit distribution could potentially create social sensitivities between project beneficiaries and non-project beneficiaries within the same

¹⁵ Cash transfers: what does the evidence say? ODI, July 2016

¹⁶ The Poverty gap reflects the intensity of poverty in a nation, showing the average shortfall of the total population from the poverty line

¹⁷ Poverty Headcount Rate: proportion of a population that exists, or lives, below the poverty line.

community, or generate critique toward the government, if the targeting mechanism is not transparent enough. Thus, the project will mitigate this risk through:

- Producing a structured communication plan with clear and precise messages around the targeting criteria. Including informing applicants whether they will benefit from the assistance of not a timely manner and making the reason of exclusion accessible through the helpline and the online platform. This is key to ensure transparency and avoid assumptions of subjectivity. NAF will also inform all applicants who were found ineligible that they may submit a grievance through the GRM channels
- Inquiries and complaints from non-beneficiaries should be received and handled in a timely manner, based on well-established GRM flows. Feedback on the result of the GRM should also be communicated to beneficiaries in a transparent and timely manner. Under the ECT Project, a Stakeholder's Engagement Plan (SEP) was produced which includes messages and activities on stakeholder's engagement and information disclosure to the public, throughout the project cycle. SEP is a live document that should be updated as needed and implemented, to ensure transparency and adequacy of communication messages/channels. Activities in the communication strategy should be linked to SEP activities.

4.3. Community Health and Safety

The World Bank's Environmental and Social Framework (ESS4¹⁸), recognizes that project activities can increase community exposure to health and safety risks. In relation to implementing the Jordan Emergency Cash Transfer Project in a pandemic situation, activities under the project may cause the COVID-19 contagion to spread, if not sufficiently mitigated.

Based on World Health Organization's reports, the disease "spreads primarily from person to person through small droplets from the nose or mouth, which are expelled when a person with COVID-19 coughs, sneezes, or speaks. These droplets are relatively heavy, do not travel far and quickly sink to the ground. Individuals can catch COVID-19 if they breathe in these droplets from a person infected with the virus or by touching contaminated surfaces, then touching their eyes, nose or mouth".

Infection preventive measurements include maintaining a physical distance of at least 1 meter between individuals and washing hands regularly with soap and water or clean with alcohol-based hand.

In line with WHO's regulations, and as the GoJ reduces curfew procedure, the Prime Minister issued Defense Order No. (11) around health preventive measurements, shown in Box (1) below. Additionally, the Civil Service Bureau and the Central Bank of Jordan have issued detailed regulations on returning to

¹⁸ Environmental and Social Standard 4 on Community Health and Safety

work after the Corona Pandemic and on the use of Electronic Payment Services during the Corona Virus Pandemic¹⁹.

Box.1: Defense Order No 11

First:

- a) 1 - Every person must adhere to the prescribed distancing space, and commit to wearing a face mask and gloves, prior to entering public entities, including ministries, government departments, official and public institutions, or entities where services are provided directly to the public, including companies, institutions, establishments, malls, shopping centers and commercial stores, medical clinics and health centers.
- b) 2- Health service providers and service providers in the entities referred to in paragraph (1) of this clause, their co-workers, and workers in delivery services are requested to wear masks and gloves and to deny entry of visitors to these entities without wearing face masks or gloves.

Second:

- a) Whoever violates the provisions of paragraph (1) of the (First) Clause shall be punished with a fine of no less than JOD 20 and not exceeding JOD50.
- b) Whoever who violates the provisions of Paragraph (2) of (First) Clause shall be penalized with a fine of no less than JOD100 and not exceeding JOD200, and the entity where the violation has taken place will be closed for a period of (14) days.
- c) The implementation of the penalty mentioned in this clause does not block the implementation of any more severe punishment stipulated in any other legislation.

Third:

No prosecution shall be pursued against any of the persons mentioned in the (First) Clause if he/she pays the minimum fine within a week from the date of the violation.

Based on the mentioned above causes of COVID -19 and the preventive measurements announced by WHO and the GoJ, the below Community Health and Safety(CHS)plan includes potential exposure risks, in each of the project processes and demonstrates prevention and precaution methods that will be taken into consideration by NAF and other stakeholders; to reduce as much as possible practices that could cause transmission of infection amongst beneficiaries or the public. The key prevention measurement is the project's dependency on automated and digitized systems that limit face to face interactions while

¹⁹ "Roadmap to return to work after the Corona pandemic (Civil Service Bureau); <http://www.pm.gov.jo/upload/files/Returning-Work.pdf> Payment Systems and the use of Electronic Payment Services during the Corona Virus Pandemic, (Central Bank of Jordan); <https://www.cbj.gov.jo/EchoBusv3.0/SystemAssets/PDFs/2020/April/CBJ%20Procedure%20E.pdf>

still meeting the project's objectives. Extensive support should be provided beneficiaries to guide them around the use of these tools and methods, in line with the communication messages in the Stakeholders Engagement Plan; using communication and GRM channels.

Additional health and safety measures will be applied through the Occupational Health and Safety Plan (OHS), which is part of the Labor Management Procedures of the project. The OHS and the CHS plans should be implemented in parallel and in a complementary manner; by NAF and concerned stakeholders.

All COVID-19 related risks in the below list have a high probability of spreading infection, noting the high contagion nature of the virus. The below measures should be implemented alongside the preventive methods mentioned in OHS section of the Project's Labour Management Plan; which includes the preventive and protection measurements that should be undertaken for staff members. The listed below reporting indicators should be captured in the Project Management's Unit (PMU).

4.3.1. ECT Community Health and Safety Plan

Process	Type of CHS risk faced by project beneficiaries	Causes of risk ²⁰	Preventive measurements	Responsible entity	Reporting Indicators (to assess HS performance)
Registration	Health (Exposure to COVID-19)	The registration form of Takaful and temporary ECT is online. During phases one and two of Takaful, applicant could either a)access the form and register on their own, or ii) get assistance in filling the online form from trained enumerators and NAF staff in pre-set. Through the COVID-19 outbreak, the	NAF has limited the registration for sub-component 1.1 (temporary ECT) to online applications only. It's important to provide support to beneficiaries who have challenges in accessing the form through call centers. For the registration of Takaful phase three, NAF will assess the option of providing support through mobile registration stations , where enumerators could help applicant to fill the form in front of their houses using 4G connection	National Aid Fund, in liaison with partners who will support the registration process	<u>If applicable:</u> Percentage of mobile registration stations that have enough supply of hand sanitizers, masks, shoes covers; to be used by enumerators and applicants. (Target: 100%) Percentage of enumerators who have been trained on OHS measurements, in line with the LMP and national/international health guidelines (Target: 100%)

²⁰ Description of Takaful processes under this category is done based on the Takaful Process Evaluation; World Bank 2019, unpublished

4.3.1. ECT Community Health and Safety Plan

Process	Type of CHS risk faced by project beneficiaries	Causes of risk ²⁰	Preventive measurements	Responsible entity	Reporting Indicators (to assess HS performance)
		latter would include face-to-face interactions within enclosed spaces, which increases disease transitioning risks.			
Admin Data verification (Cross-check)	None	NA	NA	NA	
Field Verification	Health (Exposure to COVID-19)	Verification for Takaful phase one was done home visits carried out by enumerators using tablets to confirm the data provided during registration.	Field level verification is not required for the temporary support under component (1.1) Takaful: depending on the epidemiological situation and MoH's guidance, NAF will assess the feasibility of conducting verification field visits or replacing them with virtual verification	National Aid Fund, in liaison with partner/s who will support the field verification process.	<u>If applicable:</u> Percentage of enumerators who have been trained on HS measurements, in line with the LMP and national/international health guidelines (Target: 100%) Percentage of Households who reported that preventive

4.3.1. ECT Community Health and Safety Plan

Process	Type of CHS risk faced by project beneficiaries	Causes of risk ²⁰	Preventive measurements	Responsible entity	Reporting Indicators (to assess HS performance)
		Which increases the risk of exposure to COVID-19 due to social interaction with enumerators	activities. If field-level verification takes place, supply of hand sanitizers, masks, shoes covers, and specialized trainings will be provided to enumerators as described in the project's LMP. This will ensure that visited households and workers are protected against potential COVID-19 exposure.		measurements were taken into consideration by the enumerator and that they felt safe during the visit, assessed through a phone survey.
Enrollment	Health (Exposure to COVID-19)	Enrollment for Takaful phase one was conducted through "awareness sessions" ,at specific venues and times; to	NAF should not conduct enrollment sessions during the global pandemic, even if the epidemiological situation in Jordan specifically becomes better. Alternative ways of conducting the sessions virtually have been applied for the	National Aid Fund, in liaison with partners who will support the	No and percentage of beneficiaries who were supported through virtual enrollment sessions (FHHs, MHHs)

4.3.1. ECT Community Health and Safety Plan

Process	Type of CHS risk faced by project beneficiaries	Causes of risk ²⁰	Preventive measurements	Responsible entity	Reporting Indicators (to assess HS performance)
		<p>provide essential information about the program and finalize accounts opening. This process projects the highest risk of exposure to COVID-19 as enrollment involve gathering a group of people in a contained location for at least an hour, in addition to distributing and filling paper forms.</p>	<p>temporary emergency support; through phone calls and virtual gatherings. It's recommended that NAF applies the same arrangement for Takaful.</p> <p>In some cases where beneficiaries decide to visit the e-wallet PSP/Bank office; NAF should communicate to its beneficiaries all the protective measurements that they should take in place. Additionally, CBJ is making sure that MoH's regulations are properly applied by all service providers.</p>	<p>enrollment process, CBJ and PSPs</p>	

4.3.1. ECT Community Health and Safety Plan

Process	Type of CHS risk faced by project beneficiaries	Causes of risk ²⁰	Preventive measurements	Responsible entity	Reporting Indicators (to assess HS performance)
Payment Receipt and Cash out	Health (Exposure to COVID-19)	<p>Beneficiaries could cash-out the payment and/or use digital payment transfers.</p> <p>The cash out processes exposes beneficiaries to interacting with Payment Service Providers agents (i.e. workers in cash out points) and to the use of cash in hand.</p>	<p>CBJ has issued regulations to encourage the use of digital cash transactions as opposed to cash-in-hand. NAF will provide clear messages to its beneficiaries on digitized transfers and will conduct virtual financial inclusion activities that introduce P2P and G2P transfers, as one of the topics.</p> <p>NAF should also communicate to its beneficiaries all the protective measurements that they should take in place, if they still decide to cash-out the payment. Additionally, CBJ is making sure that MoH's regulations are properly applied by all service providers.</p>	NAF, CBJ and PSPs	No of beneficiaries(HHs) that received awareness raising messages on the use of digitized financial transfers. (FHH, MHH)
GRM	N/A	N/A	GRM used uptake channels (call centers and online forms) do not present and OHS related risks. Nonetheless, GRM uptake	National Aid Fund, in liaison with partner/s	Number of cases received on OHS-related categories (FHH, MHH), (by

4.3.1. ECT Community Health and Safety Plan

Process	Type of CHS risk faced by project beneficiaries	Causes of risk ²⁰	Preventive measurements	Responsible entity	Reporting Indicators (to assess HS performance)
			<p>channels are the primary method available to beneficiaries to report any concerns they have on the application of OHS measurements by NAF or other stakeholders in the project.</p> <p>NAF should make sure that its GRM form includes, in clear language i) a category on applying COVID-19 preventive measurements (by NAF and other stakeholders) ii) GBV related concerns; in relation to project stakeholders. Referral pathways for GBV complaints that are not related to project stakeholders will be referred to specialized national institutions.</p> <p>For further details on GRM, refer to section No. (6)</p>	who support the GRM	Governorate), (by type) and (by status; resolved, open, referred)

4.3.1. ECT Community Health and Safety Plan

Process	Type of CHS risk faced by project beneficiaries	Causes of risk ²⁰	Preventive measurements	Responsible entity	Reporting Indicators (to assess HS performance)
Other (Cross-cutting)	Health (Exposure to COVID-19)	Beneficiaries waiting areas in NAF HQ and in branches (When applicable): NAF beneficiaries who approach HQ or branches, to inquire about NAF services/programs might be at risk of contracting the COVID-19 virus; if sanitization and social distancing measures are not applied.	NAF will apply all the social distancing regulations, including rearranging the seating arrangements in waiting areas; based on the issued guidelines by the Civil Service Bureau “Roadmap to return to work after the Corona pandemic”; which include detailed procedures for seating arrangements, in addition to sanitization(regularity and inspection). Beneficiaries should be provided with disposable face masks and hand sanitizers upon entering the building (see figure 4 below).	National Aid Fund	No of measures applied in line with national guidelines (sanitization of surfaces, provision of hand sanitizers and face masks to beneficiaries and applying social distancing rules for queuing and seating arrangements).

Figure 4. Santinization Devices/Room that has been installed in NAF, as part of the preventive measurments



4.3.2. Risk of Gender-Based Violence (GBV)

In 2017, the percentage of ever married women who have ever experienced physical or sexual violence committed by their husband or partner in Jordan was 18.9%.²¹ There isn't a published report on GBV in Jordan during COVID-19 Crisis. Nonetheless, GBV cases worldwide have increased during COVID-19 lockdowns. A recent report by UNDP has stated that pre-existing gender inequalities, social norms along with the distress that the pandemic has caused, coupled with restricted movement, have led to an exponential increase in GBV. In France, for example, cases of domestic violence have increased by 30%. Helplines in Cyprus and Singapore have registered an increase in calls by 30% and 33% , respectively. In Argentina, emergency calls for domestic violence cases have increased by 25% since the lockdown started.²² Building on this global pattern, there is high risk of increased GBV in the country due to the social distress during COVID-19 and in relation to the broader context of inter-partner violence in Jordan. Whilst project activities do not impose a direct GBV risk nor do they expose individuals to non-safe environments that entail a GBV risk, the surrounding context might affect women in beneficiary households. Directly resolving GBV cases, that are identified during any of the project processes and that don't involve project/NAF workers, is not part of NAF's mandate. However, there are multiple Gender focused working groups and committees in Jordan and NAF's project team should explore the possibility of connecting with these groups to a) explore potential collaboration aspects that could provide accessibility to women in NAF beneficiary households to specialized protection services; b) provide training to NAF HQ and field workers on promoting awareness and detection of cases of gender- based violence; c) systemize the continuous use of existing national referral pathways for GBV cases, this practice will provide a referral channel for NAF beneficiaries that submit GBV complaints to specialized case management agencies It's also recommended that any upcoming situation monitoring survey²³ conducted by the project or NAF partners includes an indicator around GBV, with specific focus on the effect of the pandemic on the GBV situation in the household. This will provide some insight to national agencies on the relation between crisis' and GBV in the Jordanian context; which should feed into embedding a gender lens to any national crisis management plan. During verification field visits (if any), the project staff and any contracted firm will continue to follow the current practice of sending a team of one male and one female to the visited household. In addition to calling the household prior to the visit (the call to be done by the supervisor of the field team or a trained call center) to explain the purpose of the visit (conducting a survey), the expected duration, and providing the number of the call center.

²¹ The DHS Program, Development and Health Survey 2017-18

²² Gender-based violence and COVID-19, UNDP (May, 2020)

²³ This includes the high frequency survey: The Project will support a high frequency phone survey to monitor the socioeconomic impacts of COVID-19 crisis and the mitigating effects of project interventions on beneficiary households. Data will be collected from beneficiary and non-beneficiary households and allow a disaggregated analysis by type of household, including by gender of the household head. All individual level data and analysis will be disaggregated by gender.

4.4. Barriers to access project benefits for vulnerable groups:

While the project's objective is to target those Jordanian households that are most vulnerable to the economic effects of COVID-19, it is important to understand whether project benefits will be fully understood and accessed by disadvantaged or vulnerable individuals or groups, who often do not have a voice to express their concerns or understand the benefits, and to ensure that awareness raising and stakeholder engagement be adapted to take into account such groups or individuals particular sensitivities, concerns and cultural sensitivities and to ensure a full understanding of project activities and benefits. The vulnerability may stem from person's origin, gender, age, health condition, economic deficiency and financial insecurity, disadvantaged status in the community. For the Jordan Emergency Cash Transfer Project, barriers to access project benefits may stem from the following: :

- **Targeting exclusion errors**; exclusion errors are always present in social assistance programming (refer to section 4.4.2 for further details)
- **Groups with accessibility challenges**, which include;
 - o Lack of accessibility to NAF written communication messages and enrollment SMS (i.e. illiterate beneficiaries)
 - o Lack of accessibility to online enrollment forms and e-wallet applications which is the used payment mechanism by NAF (i.e. beneficiaries who don't have access to internet, do not own smart phones or the required devices to access e-wallet applications, lack the required technical skills to fill online forms)
 - o Lack of physical accessibility to cash-out points (e-wallet agents). This includes people with disability or chronic diseases, geographical distance from the closest cash-out point, and imprisoned/ absent heads of households.

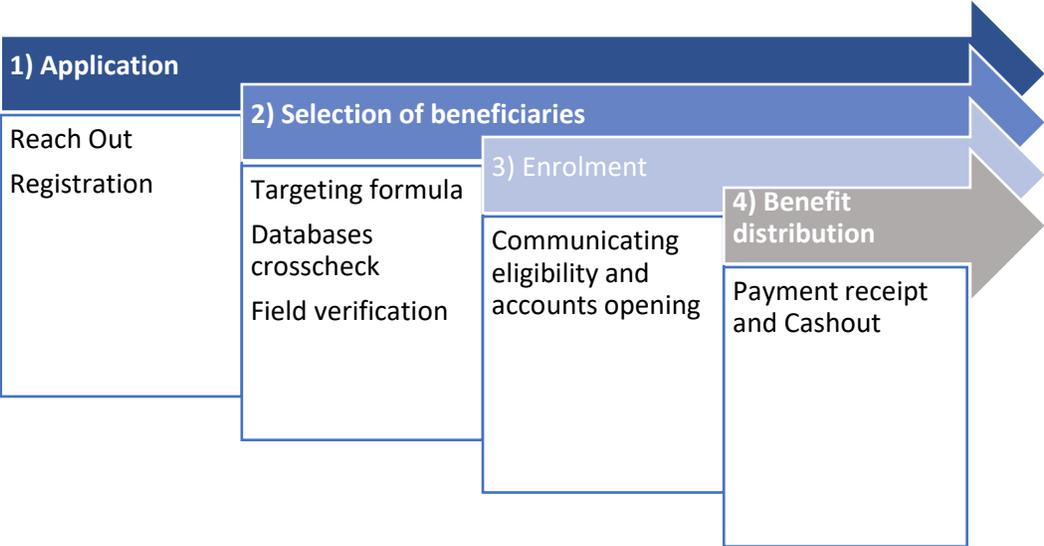
In addition to the above, the limited budget may disallow the government to include all the poor households, who are eligible to benefit from the project. After three months of payments, NAF may recertify beneficiaries of temporary CTs, to exclude households that no longer need the support and provide slots to new poor households.²⁴

The "project benefit is defined as the cash assistance support that will be provided to beneficiaries under component one of the projects; the temporary 6 months assistance will be 136 JOD per month, for households with three or more members, JOD 70 for households with two members and JOD 50 for households with one member. Nonetheless, project beneficiaries must move through the project's application, selection processes, and enrollment processes before they receive the project benefit. Thus,

²⁴ NAF applies specific eligibility filters to exclude households that are "not eligible" as they don't meet the main criteria. Afterwards, NAF ranks all households based on their poverty and selects the poorest households to benefit from the program, based on the available funds. The remaining households after the ranking are "not selected" but will be considered if any of the beneficiary households stop being poor and leave an empty slot.

accessibility barriers will be identified for each one of the sub-processes listed in figure 5 below and should be equally addressed, by the National Aid Fund Management and the Project Management Unit. Where particular vulnerabilities (e.g. illiteracy) present specific challenges in the process, these are highlighted. Recommended mitigation measures to address identified barriers will be explained under section 8 of this Rapid Assessment.

Figure 5. ECT Project Processes

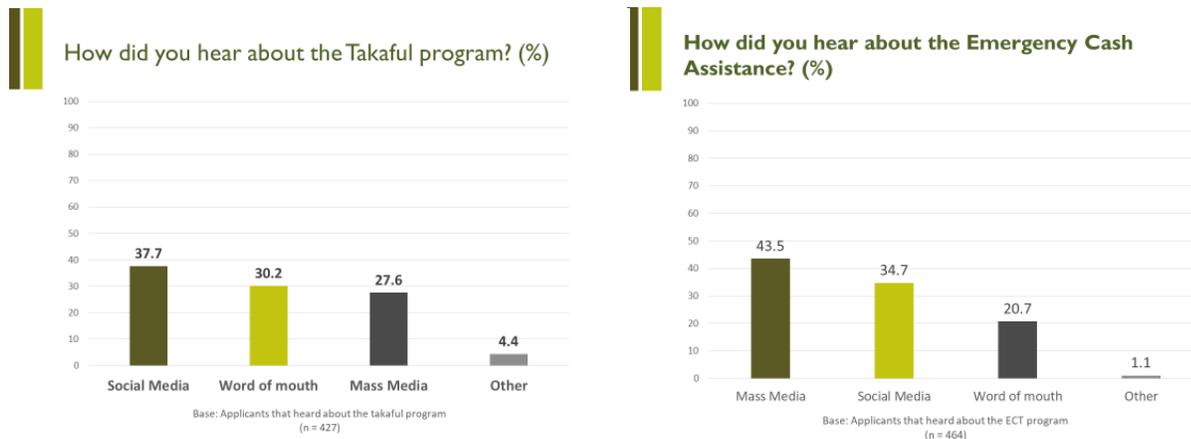


4.4.1 Application process

- a) **Outreach** This process refers to reaching the potentially eligible households, through media communication and various forms of “outreach” that are used in social protection programs, such as door to door. The risk in this process is linked to beneficiaries who do not learn about the program due to not being connected to social media, mass media etc. or being illiterate so they don’t receive written messages (e.g. brochures, text messages). Owing to to the COVID-19 outbreak, NAF is restricted in its ability to conduct mass community-based outreach and will limit outreach to digital communications through mass-media and social media. However, NAF branches who are aware of vulnerable households in their communities are encouraged to contact them and inform them about the project application process, as word of mouth was reported as the second and third method of hearing about the programs, by survey respondents. Its therefore important to maintain the effective participation of NAF branches. Additionally, working with community organizations and NGOs for last mile outreach should be used, when possible during the pandemic and for Takaful beneficiaries. When asked how they heard about the Emergency Cash Assistance, 43% of respondents reported that they learnt about it through mass media (TV, Radio, Newspapers), whilst only 27% of respondents heard about Takaful through mass media VS 38% who heard about

Takaful through mass media and 30% who said word of mouth. This result could be linked to the fact that the public tend to follow mass media more in time of crisis. The project should always balance between the use of various communication channels for the project while focusing on the most used channels for each component.

Figure 6. Reported outreach channels/program²⁵²⁶



- b) **Registration in the project (application submission):** This section aims to explain the application submission process and identify risks related to technical accessibility and risks of exclusion of illiterate households (noting that the percentage of female headed households that are illiterate is disproportionately higher). The application submission is done online through National Aid Fund’s established platform for social assistance applications, the platform has a rich database of around 1M households(around 5M individuals which counts for almost half the Jordanian population) that applied to various assistance projects including the recent bread subsidy program launched in 2019. The database is connected to the National Unified Registry (NUR) is a real-time- updated database, that is directly connected to several governmental entities that have data of Jordanian households. Although the NUR itself is kept updated, residual risks related to databases are mentioned in section 4.4.2. NAF has opened the registration for the temporary CT program, allowing new households to register and households already registered in the database to update their information. Due to COVID-19 regulations, NAF has not been able to provide face to face support in the registration process which presents a barrier for households that do not have sufficient technical capacity or the required tools to apply through the online platform; this might cause this category to refrain from applying or to start the application process but not be able to

²⁵ Rapid Social Assessment Survey, conducted by UNICEF

²⁶ Rapid Social Assessment Survey: conducted by UNICEF

complete the application.²⁷ Based on the phone survey, around 19% of respondents received support in filling the application from a non-family member.

It's important to highlight that the household data in Jordan, in all governmental data bases; is based on the head of the household which is the husband (male), in exception for cases where the woman is a divorcee or a widow. The head of the household (whether male or female) is identified in the Civil Status Registry database; other members of the household are enlisted under the name of the head and a family booklet is issued on the household level; identifying the head and other family members. Thus, NAF is obliged to build the application and data verification section using the same mechanism; to be able to verify the socioeconomic status of the household in the National Unified Registry. Both male and female headed households can apply to the program. This might cause exclusion of females, withing the household, who wish to apply to the program but the male head of the household does not want to. This structural challenge should be discussed and handled at a national level; outside of the scope of this project. However, women are given the opportunity to submit grievances in such cases which could be investigated and handled on case by case. Most of the respondents reported that the form was "easy to fill". There isn't any noted difference between how various sample groups rated the form (figure 7),nonetheless; 41% of respondent female-headed households are illiterate in comparison with 5% of male headed households (Figure 10) which indicated that FHH might face more challenges in submitting an application which means that NAF should mitigate this by providing additional support to this category. In addition 14% of respondents mentioned that they received support from someone out of the household in filling the form; the project should make sure to provide alternative support mechanism to households who are facing challenges and may not be able to get support in filling the form, especially during lockdown. 82% of respondents accessed the form using a smart phone that is owned by the head of the household or one of the household members.

27 The online application consists of 7 sequential steps that are explained in the Takaful Process Evaluation 2019, P.18

Figure 7. Feedback on Registration Form²⁸

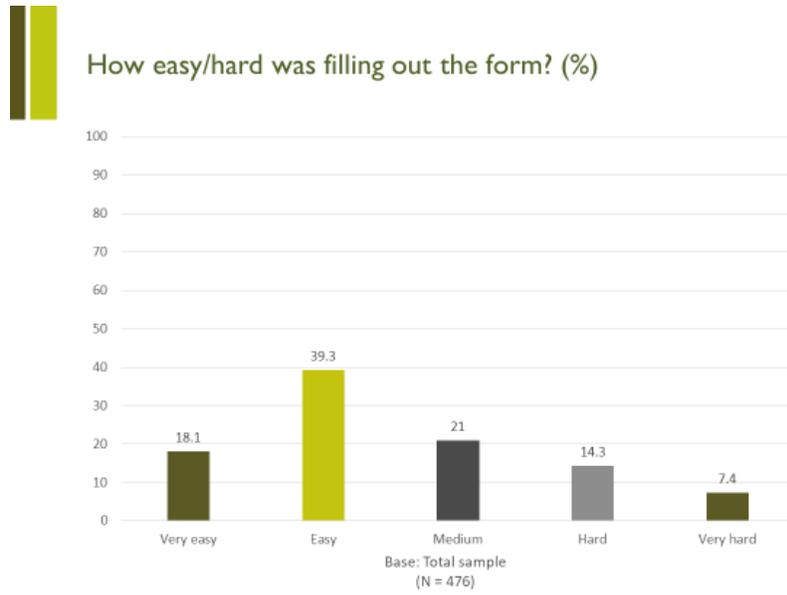
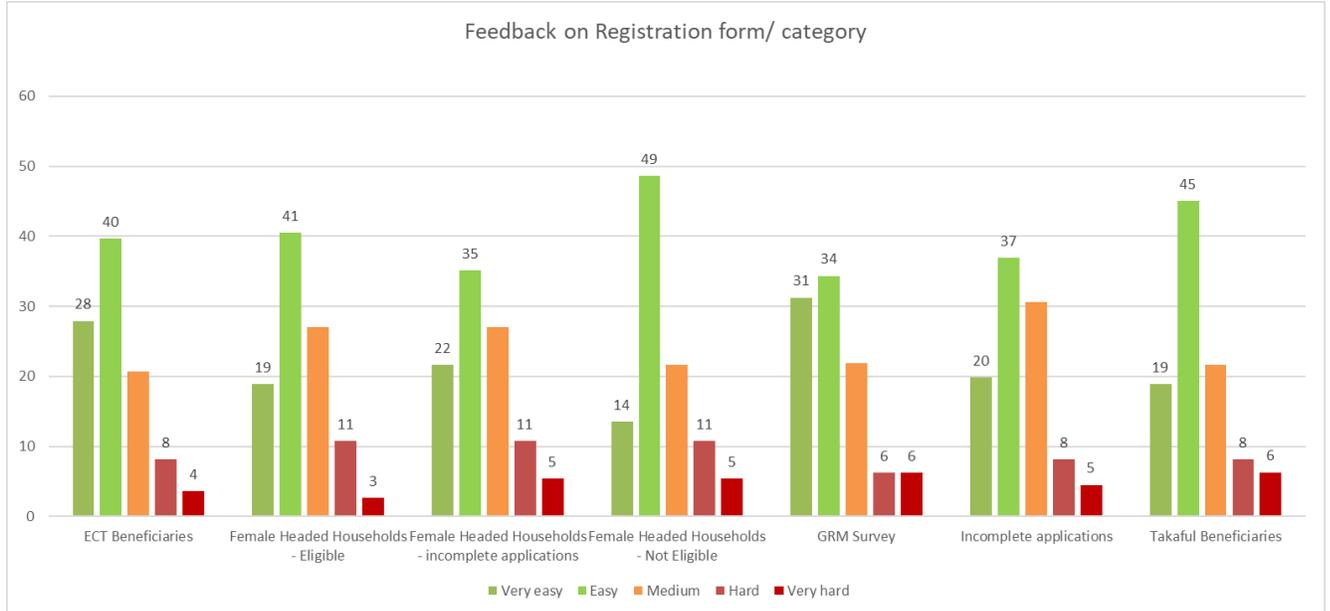


Figure 8. Feedback on How difficult to fill Registration Form per Beneficiary Category



²⁸ Rapid Social Assessment Survey, supported by UNICEF

Figure 9. Application Accessibility (Family member who filled the form)

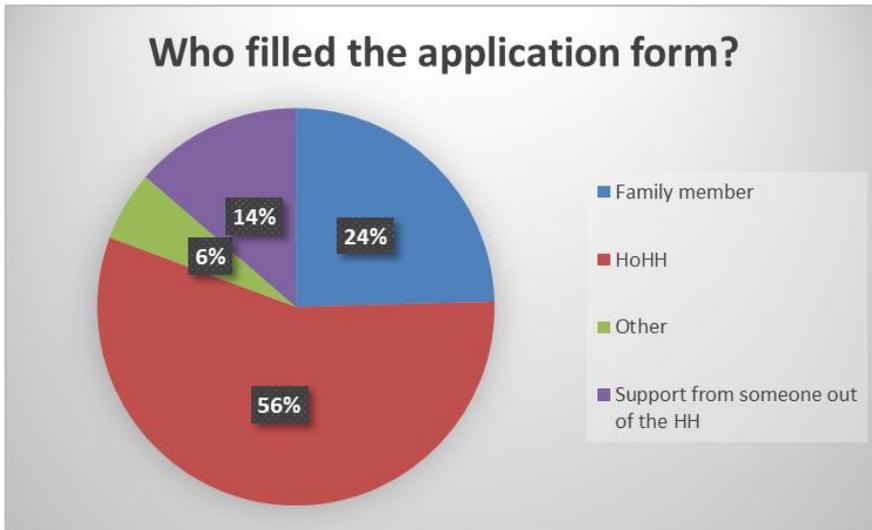


Figure 10. Education Level per Gender (Heads of Households)

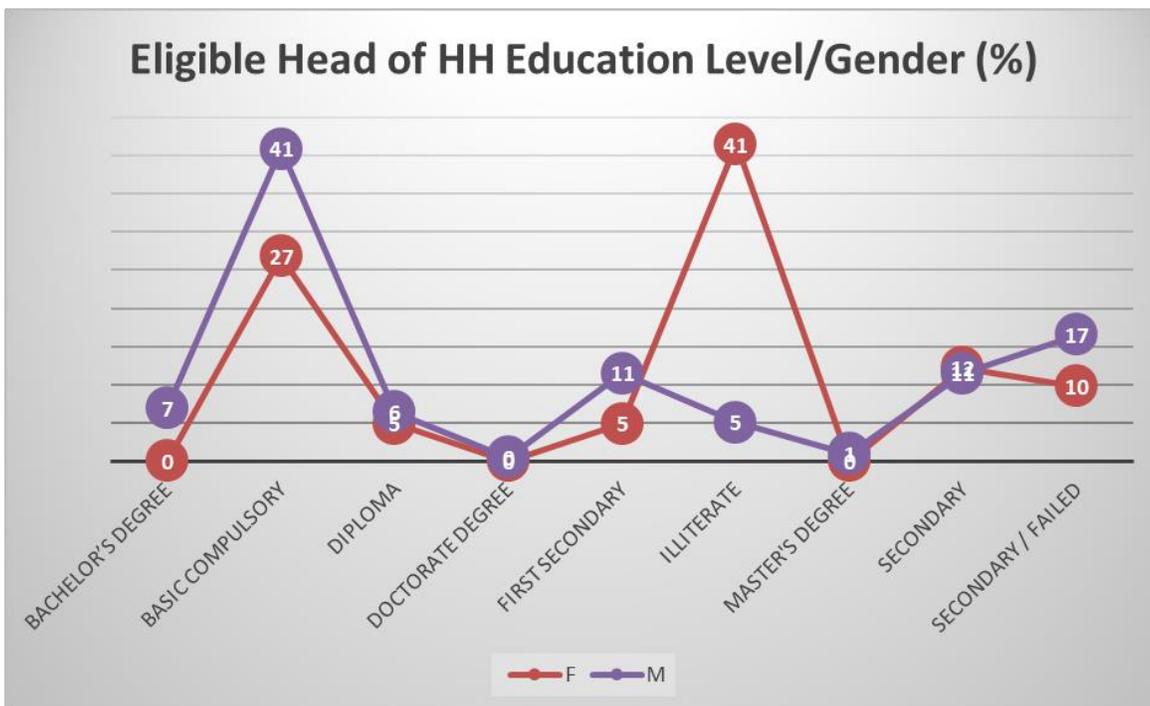
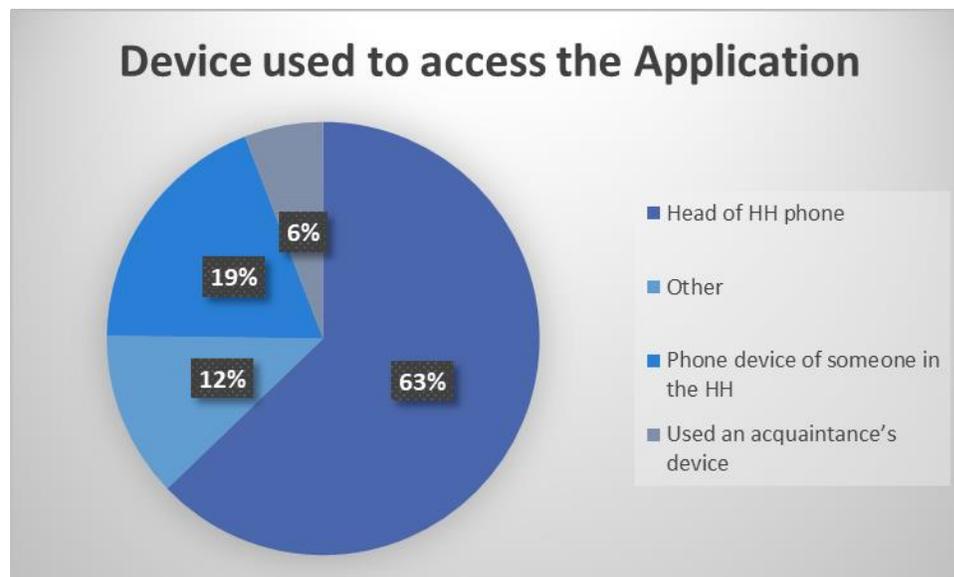


Figure 11. Application Accessibility



4.4.2. Targeting Formula and Selection of Beneficiaries

- a) **Targeting Formula:** For all subcomponents, NAF will use the Takaful targeting formula which includes filters on the monetary value or number of assets (properties, financial assets, livestock, vehicles) owned by the household. Households that pass these filters will be then ranked according to the Takaful formula score which uses 57 socioeconomic indicators related to the welfare status and deprivations on the households' level, including the gender of the household head, recognizing the additional vulnerabilities FHHs face. This targeting mechanism has been reviewed by the Bank and approved by the GOJ. A technical simulation by the Bank team, using data from the Household Income and Expenditures Survey (HIES); shows that Takaful's targeting methodology approximates well the poverty level of households. Nonetheless, NAF has slightly amended the targeting variables, to better address the crisis response, this included amending the assets variables and setting the informal income value to (zero) instead of using the original informal income imputation formula of Takaful; as Jordan was under a complete lockdown during the project payment and informal workers couldn't have any income. These changes have been reflected on the automated targeting formula in the MIS.

Inaccuracy of the targeting methodology could present an exclusion risk for households who are not "selected" based on the set criteria. Thus, it's key that the targeting methodology of Takaful gets scientifically evaluated and detailed technical enhancement be made, as needed. This Social assessment is not meant to evaluate the targeting formula in itself as a thorough evaluation for the

formula will be held by the Bank (originally planned for June 2020 but has been postponed due to the COVID-19 outbreak), this evaluation will be built on a sampled data collection exercise, to assess the accuracy of the targeting formula, including inclusion and exclusion. The formula will afterwards be revised based on the findings from the evaluation, which is a PBC number 2.1 in the project; “NAF develops and adopts a revised Takaful targeting methodology based on the findings from the evaluation study”.

The temporary cash transfer will be open to Jordanian families, households with Jordanian women married to non-Jordanian men and Gazan families. In except for Gazans, refugees are not included in the program as they are included in other assistance projects by UNHCR and other NGOs. Refugees from Gaza have arrived in Jordan in 1976 and have a permanent residency. Hence, the Government has decided to include them in the project. This category has been reported to be specifically poor by as 53% of residents in Gaza camp reported an income below the national poverty line.²⁹; Takaful in itself is only targeting Jordanian households which might be excluded the two other mentioned above categories.

The proposed operation is expected to significantly mitigate the effects of the crisis caused by the pandemic on poor and vulnerable households. To determine the potential effect of the emergency response, the unmitigated effect on households described above is compared to that after the Project’s interventions response is implemented. The combined cash support to households (sub-components 1.1 to 1.3) is estimated to mitigate 20 percent of the poverty increase due to the income and remittances shock (or around 3.2 percentage points). The Project’s interventions would alleviate nearly one-third of the effect on the poverty gap (or 2.1 percentage points).

- b) **Database Cross-check:** the selection process includes cross-checking the data of applicants against the national data bases, using the National Unified Registry; which inform the filtering of households. The National Unified Registry (NUR) is a real-time updated database, as its directly connected to the governmental entities that contain the data of Jordanian households. Although NUR itself is updated,³⁰ risks of exclusion are expected in cases where the household has not updated their data at the respective institutions (e.g. owned a supermarket that has been closed but did not update this information in the data base of the Ministry of Industry). To mitigate this, the project implements an effective GRM mechanism which should resolve such cases. This mechanism will also resolve potential exclusion errors that occur when applicant do not update their data at governmental entities, NAF informs beneficiaries that they will need to update this information at the the concerned governmental entities and bring a documented proof when needed.
- c) **Field verification:** as part of the Takaful program processes (applicable to subcomponents 1.2 and 1.3); field verification of the shortlisted applicants’ data “potential beneficiaries” is conducted through home visits carried out by enumerators using tablets to confirm the data provided during registration. This process increases risk of exposure to COVID-19 causes and must be highly monitored and/or

²⁹ Fafo Report; Just getting by’ Ex-Gazans in Jerash and other refugee camps in Jordan; 2019:34

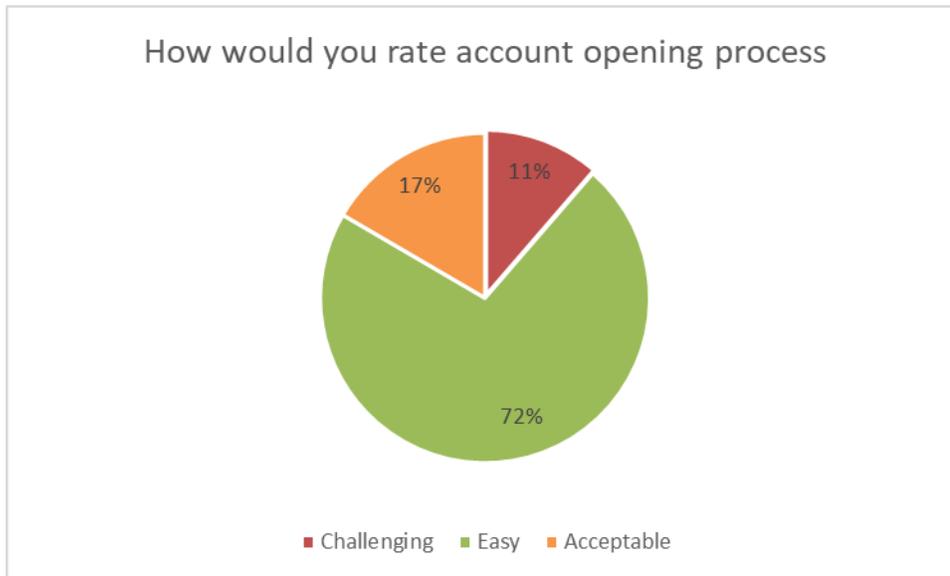
³⁰ Includes; Social Security Corporation, ISTD, MOICT, MOF–Pensions Department, Civil Status Department, the Drivers and Vehicles Licensing Department.

replaced with virtual verification methods. It has also been noted in the Takaful Process evaluation (2020) that some households were excluded due to being unreachable via phone calls, in order to arrange for the home visits.

4.4.3. Enrollment of beneficiaries:

This process aims to inform eligible beneficiaries that they have been accepted into the program and support them in opening bank accounts and e-wallets, in order to receive the benefits. As the account opening process is done remotely during the crisis, the risk is mostly linked to beneficiaries who face technical challenges in opening the accounts, are illiterate or do not own the needed technological devices to facilitate the process. Communicating eligibility and accounts opening pre-COVID-19, NAF with support from partners and contacted third parties; used to conduct face to face information and enrollment sessions, at specific venues and times. These sessions were meant to deliver basic and essential information for beneficiaries about the program (e.g. duration, rights, responsibilities) and to guide beneficiaries on opening bank and e-wallet account; in order to get the cash transfer benefit. As information sessions are hard to implement due to mobility regulations and increase the risk of exposure to COVID-19 virus; NAF replaced them with virtual communication methods using interactive text messages, virtual online sessions and phone calls. The phone calls provide assistance to households that are illiterate and need audio explanation and also do not have access to online platforms to attend the sessions. Text messaging presents a risk of excluding illiterate individuals whilst the virtual online sessions might exclude the tech illiterate. Steps on using the three methods in a complementary manner to ensure reaching all beneficiaries are explained under section 8. In addition, households that are already enrolled in Takaful, who will be eligible for a benefit top-up might assume that the increase in their benefit amount is permanent and start planning financially accordingly. Accounts opening is also done online, which presents the same risk of excluding the tech illiterate. Data from one of NAF enrollment sessions shows that on average 75% of beneficiaries own a smartphone. 82% of respondent to the phone survey reported that they used a smart phone of a family member to apply. For beneficiaries who do not own a smartphone, NAF will provide enrollment sessions over the phone, support in opening accounts, and will explain the cash-out mechanism using SMS messages to e-wallet owners that don't have a smartphone. When asked how they managed to open the e-wallet account, 51% of surveyed beneficiaries responded that they managed to open it on their own after receiving the text message, whilst others needed additional guidance which was received through enrollment sessions. 72% of respondent rated the account opening process as "easy" or "very easy" vs 11% rating it as challenging or very challenging process and 17% rating it under an "acceptable level of challenge"; Figure 12.

Figure 12. Account Opening process rated by beneficiaries



4.4.4. Benefit Distribution

Payments are processed through NAF MIS, which has been enhanced based on recommendations from the payment assessments, conducted by the Bank and WFP teams; to ensure increased transparency, accuracy and efficiency. Payments could be cashed out using ATMs and at e-wallet agents. Risks include; lack of knowledge on the cash out mechanism, lack of knowledge on the locations for cash out, and accessibility challenges for persons with disabilities. Noting that the authorized person to cash out the payment is the head of the household; this presents an obstacle for women in households where the head is absent (missing, imprisoned).

Upon payment disbursement, 85% of surveyed beneficiaries confirmed that they received an SMS to inform them that the payment has been deposited in their accounts. To mitigate the above risk, its important to track the receipt of SMS or send follow up SMS' to check if beneficiaries have managed to successfully cash-out or use the benefit amount. The follow up SMS will help NAF detect cases of beneficiaries who are facing challenges in cashing out the payment or those who did not take note of the first notification SMS regarding payment.

83% of survey respondents reported withdrawing the payment as opposed to paying for bills using the online application or doing any online transfers using the e-wallet app. Only 11% used e-payments or a combination between cash withdrawal and e-payments. In addition, 6% faced challenges in accessing the benefit. The project will provide support, through the grievance redress mechanism, to beneficiaries who face challenges in accessing their benefit. Additionally, the prementioned follow up SMS will also identify

such cases. Figure 14 below shows that 80% of beneficiaries rated the cash-out process either easy or very easy, as opposed to 10% rating it challenging and 9% rating it acceptable; there isn't evident variation between female headed households and male headed households in how they rated the payment experience. Respondents who found the benefit cash out challenging either faced issues in reaching the cash out point (e.g. Bank office, ATM or E-wallet agent), had a long waiting duration in front of the cash out point, or faced technical challenges. The project should make sure that information about the closest ATM/cash out point and e-payment services are clearly communicated to beneficiaries during the enrollment sessions or by the Payment Service Provider in a systematic approach (e.g. customizable SMS) additionally, heads of households who have a physical disability might face challenges in accessing cash out points, to mitigate this; NAF provides the households with the choice to select another adult payment recipient from the household; to cash out the payment as needed. Furthermore, messages around the use of digital payments to pay bills or purchase items online (e.g. groceries) should be clearly communicated to all households, especially households that have individuals that face physical mobility challenges.

Figure 13. Benefit Utilization by Sampled beneficiaries

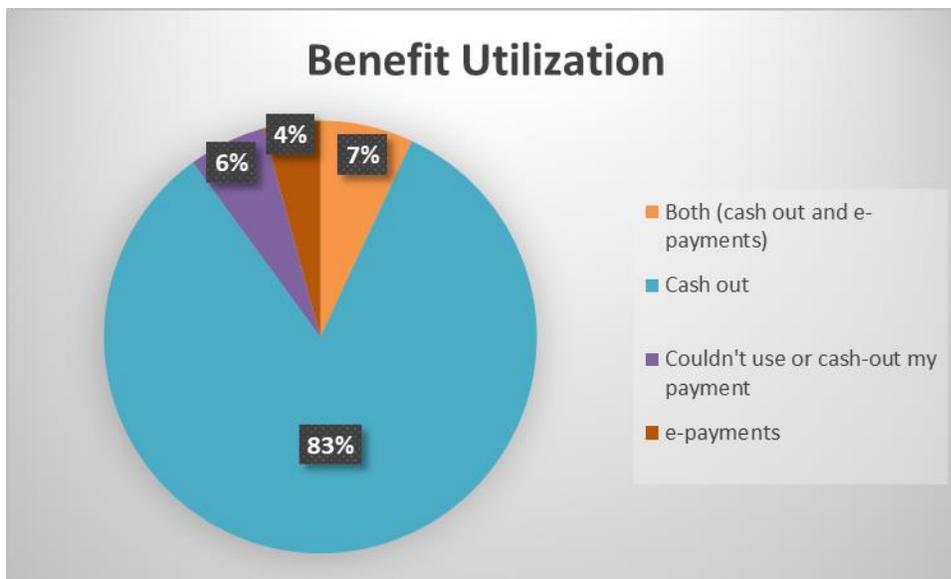


Figure 14. Cash-out Process as rated by beneficiaries

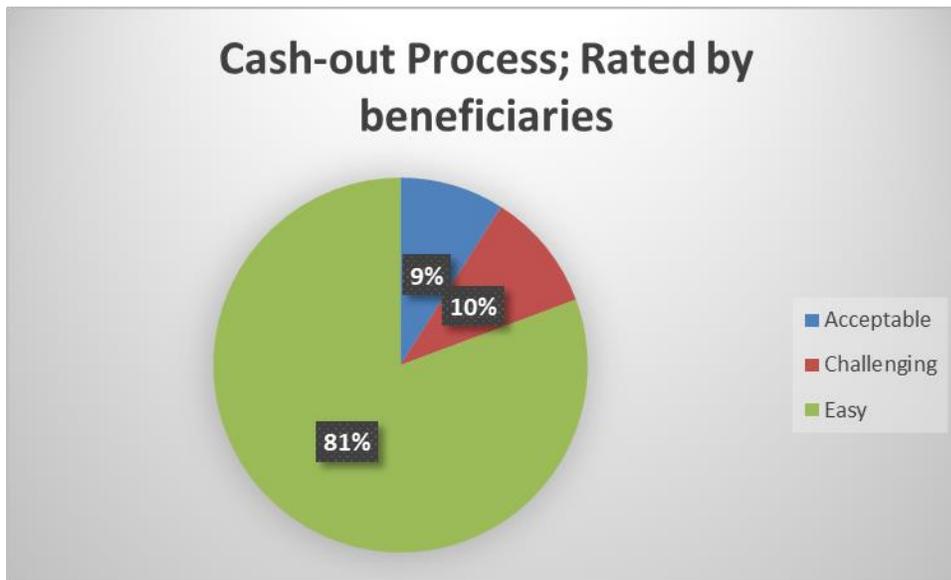
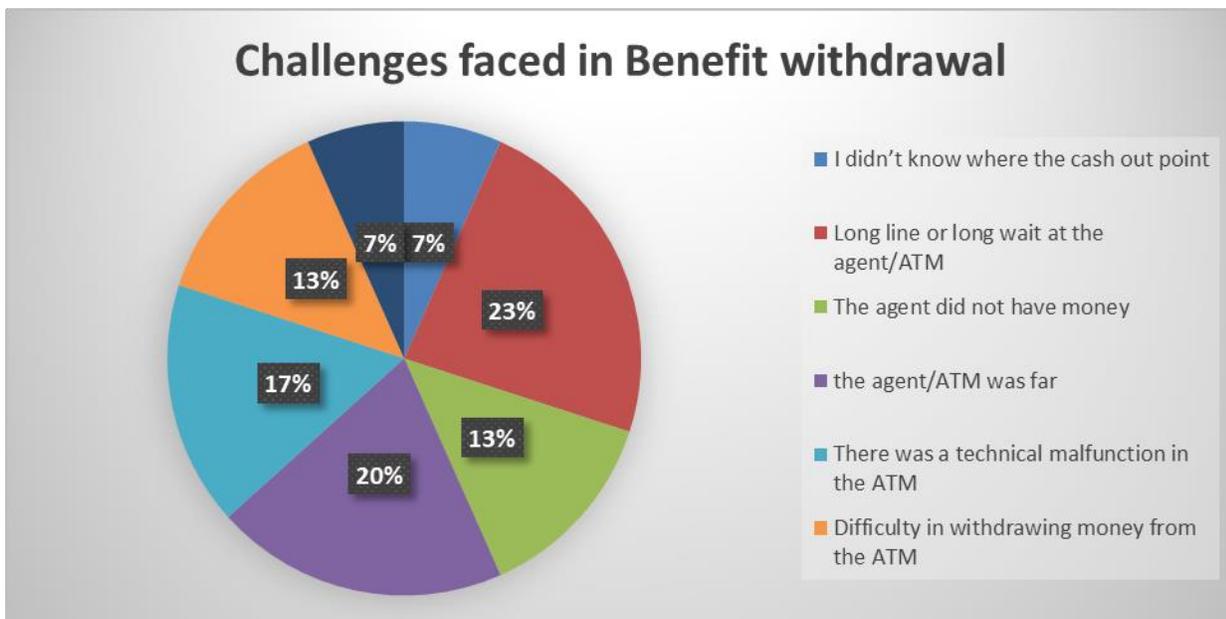


Figure 15. Challenges faced in benefit withdrawal



5. Capacity Assessment of implementing agencies

The National Aid Fund is an administratively and financially independent organization, established in 1986. It's the biggest national entity for safety nets and has a long experience in managing cash assistance programs in Jordan. NAF cash assistance programs have undergone multiple enhancements, in terms of targeting, processes, delivery chain and systems; the most significant enhancements being those applied as part of Takaful's design:

- Enhancing the targeting mechanism; to include more specific indicators on socioeconomic status of households, assess applicants' welfare, and rank households based on a calculated poverty "score"
- Systems Automation: all NAF processes have been automated through an MIS that is used across all the projects processes for data collection, automated data verification, selection of beneficiaries using a programmed formula, generating the payroll, documenting grievances and complaints, and handling received GRM cases. The MIS is connected to more than 15 entities through the National Unified Registry and its data is automatically updated. NUR provides a secure, reliable and automated mechanism for data exchange mechanism between government agencies to support better targeting of social safety net programs. As per August 2020, there are 15 participant institutions connected to NUR and around 400,000 registered households. Households are identified through the national ID of the head of the household in the case of Jordanians and the "ID number" of non-Jordanians. The availability of all household's data in the country is an added value of the Jordanian context that eases the process of data collection, data compiling and services delivery. This aspect is one of the factors that enable quick identification of households that are eligible for social assistance in times of crisis, as it leveraged on through the national registry and well established systems.
- Digitization of payments to beneficiaries: NAF moved from using cash-in-hand delivery through post offices to using Basic Bank Accounts and E-wallets.
- introduction of a strong grievances and redress mechanism through online uptake channels and online forms; all documented, handled and resolved through the MIS

These reforms have enhanced the efficiency and transparency of NAF's projects delivery; according to the Takaful Process Evaluation Report. NAF is now leveraging on Takaful's established systems and processes to target and deliver assistance to ECT project beneficiaries, which proves the scalability of NAF's programs and systems, for emergency response

Assessing Systems Readiness in the preparation Phase: during the Takaful design phase, NAF has worked with its partners on testing all the systems and conducting pilots with beneficiaries.

- Piloting the registration form pre-launch, with 300 beneficiaries. This included piloting both self-entry through the online form and assisted registration, from NAF staff. Beneficiaries provided feedback regarding (i) the technical usage and functionalities, and (ii) clarity of messages and questions. The feedback was compiled, reviewed and reflected in the enhanced form.
- Pilots conducted for the field verification form in three governorates and to more than 50 households. Amendments were reflected on the form based on the results.
- Testing the GRM process flow internally in NAF through hypothetical cases.

- A pilot for digitized payments conducted in Jarash governorate for 1000 households. The results of the pilot were documented in a report and have impacted the design parameters of the digitization of NAF payments

Post-Implementation Assessment and Enhancement Recommendations: NAF's systems have been thoroughly assessed after the first year of Takaful implementation through the "Takaful Process Evaluation" that was held by the World Bank, the results of the assessment and recommendations were put in a reported and discussed with NAF. Additionally, the payments delivery chain was assessed by the each of the World Bank and WFP's technical teams; then both entities joint efforts to produce enhanced cash cycle protocols.

The key enhancement aspects that the mentioned above assessments recommended have been mostly applied by NAF but there is still room for improvement. The below table includes a summary of the most critical and relevant to the ECT recommendations from the PE and the Payments assessment; status update as per June 2020 is provided along with the recommended way forward through this Rapid SA;

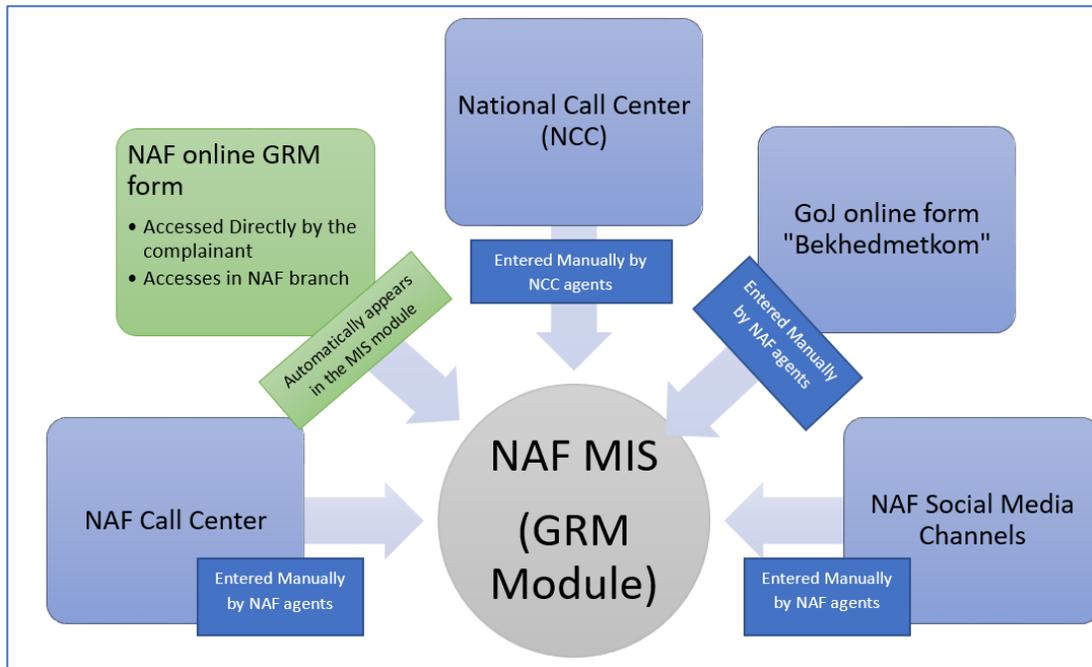
Recommendation from previous assessment	Status (June 2020)	Way forward (Rapid SA Recommendation)
<p>Strengthen NAF’s staff capacity to carry out Program operations according to its new features and design parameters and the social protection framework</p>	<p>Ongoing Process, NAF HQ has rolled out multiple training on program design and implementation, for its field staff in branched</p>	<p>There is a need to conduct a thorough assessment of NAF capacity needs in both HQ and branches then develop and deliver a training plan accordingly. Topics covered could be generic and not just related to the program operations.</p> <p>The following to be included under component 2 of the ECT Project</p> <p>a) A consultation workshop with NAF DPs, to discuss needs based on experience, assessment results, PE results, etc.</p> <p>b) Brief Capacity Assessment development and roll-out, HQ level</p> <p>c) A comprehensive capacity building Plan produced, based on the results of the workshop. Could be outsourced to a specialist/firm with relevant experience</p> <p>D) Capacity building package/ material production; the training materials for each of the topics should be developed by an expert/company; in liaison with partners</p>
<p>Define which processes currently handled by contracted firms (e.g. Optimiza) should be managed by NAF, e. g. databases processing, payment list processing</p>	<p>Done (decision made); large scale data collection activities will still be outsourced as NAF doesn’t have the logistical capacity to conduct them in house. However, handover is planned for the MIS by the end of the project duration</p>	<p>NAF should start building the capacity of its staff to be ready for managing the MIS when the handover is finalized, the M&E officer in the PMU and the IT team will be responsible of this item.</p>
<p>Targeting formula needs to be assessed in its performance to achieve its double purpose: select poorest households as beneficiaries and determine specific amount of benefit for each household according to severity of poverty</p>	<p>Recommendation accepted by NAF, an assessment to be conducted, when the epidemiological situation allows</p> <p>Enhancing the formula based on the results of the evaluation has</p>	<p>To be discussed with the technical team working on the evaluation; exclusion of selected groups from Takaful that were included in the ECT (e.g. ex-Gazans and households of Jordanian women who are married to non-Jordanians)</p> <p>Exclusion of households who have not heard about the Takaful program application (component 1.2.)</p>

Recommendation from previous assessment	Status (June 2020)	Way forward (Rapid SA Recommendation)
	been added to the project's Performance Based Conditions	
Implement and enforce protocols that create a flow and timeline with a detailed “blind decisions” tree. Eliminate last minute changes that go against the original design	Accepted by NAF. Takaful Phase two has been implemented in line with the project protocols	The PMU M&E officer should monitor the implementation of this recommendation and ensure that all processes are in line with the project design and the legal agreements.
Every step in the process from application to payment should be traceable in MIS, according to protocols and based on planned timeframe	Done	Any new modules that are added to the MIS for the ECT project should be traceable, in line with project design and processes
Link NAF MIS with other systems; to establish a fully automated payment process a. Interfacing with CBJ/ACH b. Interfacing with the PSPs	Ongoing	To be monitored by the PMU
it is recommended that the three functions (creation, verification and authorization) are managed in different units/departments within NAF to ensure transparency and enhance quality of payment instruction before submission.	Done, protocols produced, and MIS programmed accordingly	None
Claw Back Elimination	Done	None

6. Grievance Mechanism

NAF has established processes and protocols for GRM that have been updated to include the new categories under the ECT project and are handled based on clear protocols that are described in the project's operational manual. Cases are received through one of the uptake channels clarified in figure (5), classifies as one of the following; Inquiry, Update Complaint, Suggestion, Compliment or Grievance; then either entered manually in the MIS by a call center agent or it gets reflected automatically on it. Cases in the MIS get assigned to concerned focal points in NAF that resolve them based on established protocols.

Figure 16. GRM Uptake channels and connectivity to NAF MIS



In preparation for the project, NAF made significant enhancements to the GRM form and backend processes in the MIS; type of cases (inquiries, complaints, grievances, compliments, and suggestions) are programmed which enables for each case to get automatically assigned to the specialist

within NAF who is responsible of handling this case type (e.g. cases related to eligibility are directly referred to the eligibility section); NAF's team may also refer the cases internally to other sections with a written note through the system, all referrals are documented on the system and the case status (open, referred, or resolved) is tracked with a timeline. Enhanced offline and online process were established, in preparation for the project, and shared with the concerned focal point within NAF and the National. NAF has requested that most of the cases get referred automatically to the eligibility section. A list of immediate action/response on some types of cases has been developed jointly by WB and WFP, and NAF approved and used it as part of the closure process for received cases. This included;

- Amending the categories in the MIS module to be in line with the project processes and design parameter.
- Changing the referral process, sorting the tickets, through which immediate action/response on the cases can be made.
- A list of program FAQs was developed and shared with the National Call Center and NAF Call Centre staff.
- Grant access to National Call Center agents to the MIS.

Additionally, WFP is supporting NAF with a Call Center that distributes all incoming calls to the call center staff, track the number of all answered and abandoned calls, with an embedded function of generating regular reports on calls status, including peak hours. During COVID-19, NAF are operating their helpline from home (SIM cards and phones were distributed to each call center staff and calls were transferred to these SIM cards using call divert option.

When asked about additional capacity building exercises that are needed and mechanisms to ensure knowledge institutionalization in NAF; WFP's focal point who has been supporting the stream advised on

- Continue enhancing the GRM module and automating new features such as notification alarms for open cases and escalation of unresolved cases and an enhanced visualized dashboard.
- To include the complaints history as part of the beneficiary profile.
- To have admin access for dedicated NAF staff on the CHM system be able to do the following customization inside the CHM the authorization for this access needs to be clearly defined and limited to certain users (Ex: head of the program):
 - The CHM intervention set-up: This will include amending the CHM categories and sub-categories according to the parameter and the design of the program
 - FAQs: To be able to prepare and include the FAQ list for each program directly to the CHM system.
 - Referral process: to be able to define the units that need to be included in the referral queue, Ex: eligibility, payment, or field verification.

- Have more filters to sort out the tickets: to add filter according to eligibility(beneficiary /non-beneficiary), payment enrollment(in the payroll/not in the payroll), and registration status(incomplete registration form/ No- registration form), included in other programs (Takaful-1, Takaful-2...etc.).
 - To have access to close the tickets in bulk-- the closure process needs to be as per the CHM case management flow and governmental flows.
 - To have the option to send a bulk of customized SMS as part of the closure process of the tickets.
- Additionally, the following challenges should be tackled;
- Lack of continuous communication between concerned staff, which makes the work on closing on some tickets a bit confusing.
 - Last-minute changes on the time/date of closing registration and grievances door.
 - lack of NAF capacity to close the massive number of requests received, additional HR capacity is needed in the GRM team

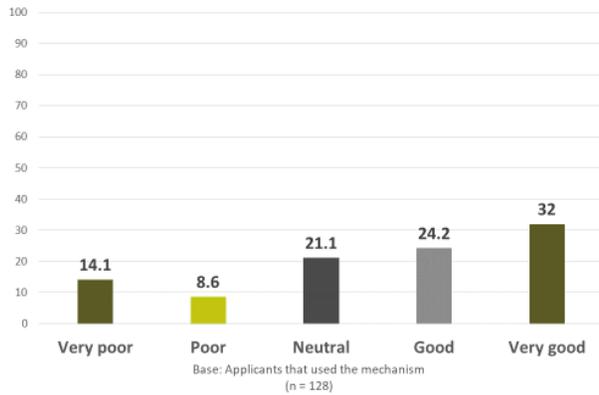
The assessment team has reviewed the GRM form, protocols and surveyed individuals who have submitted complains through any of the platform, to assess how adequate the complainants found the GRM process in terms of i) accessibility, ii)timely solutions, iii) clarity of answers; in addition to iv)their level of confidence in the system.

- **GRM Categories:** all project processes and sub-processes are well captured in the GRM form; which enables complainants to specify which aspect of the project they are challenged by, have questions about, or feel is unfair. Each type is also programmed to be shared with the concerned focal point in NAF; to be resolved through the system.
 - Its recommended that the GRM officer reviews the categories structure and the assigned focal points on semi-annual basis and submits a proposal to the PMU manager of all aspects that should be improved, in line with project updates (if any).
 - There is a complaint category on breaching the code of conduct (by a project worker); this category would include any harassment or GBV actions; amongst other types of conduct beach. Nonetheless, the definition of the category should be further clarified as the wording is vague.
- **Ability to Raise anonymous complaints:** NAF allows for anonymous complaints in all categories that don't require follow up on the specific case of the individual or the household. For example, exclusion complaints and delay in payment complaints could not be submitted anonymously as that would not allow NAF to check the individual's data and resolve their cases.
 - The anonymity categorization is adequate, the GRM officer should monitor the categories in which anonymous cases are not accepted and make sure that this function is only applied for programmatic reasons, to enable cases resolution.

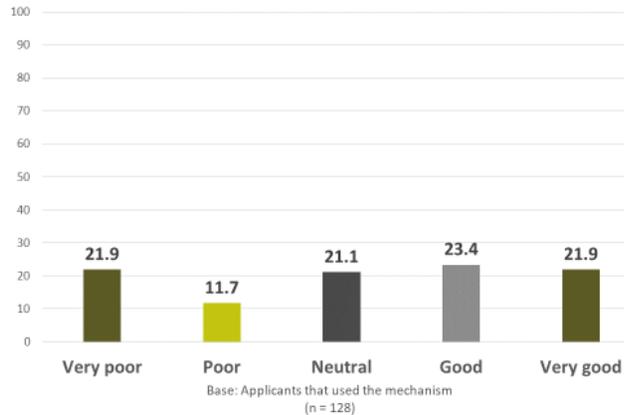
- **Protocols for referring cases that fall outside of NAF's direct scope of work:** NAF staff do refer cases that fall out of the agency's mandate to other institutions, including GBV cases that get referred to the Family Protection Department. However, this process is done on ad hoc bases and there aren't any written referral pathways or specialized training on identification of GBV cases.
 - **NAF to establish written referral pathways and train its staff on identification of potential GBV cases.** NAF will not resolve any of the cases or interfere in any as it falls out of its mandate and shall only be referred to specialized entities.

- **Adequacy of the GRM process:**
- 73% of surveyed respondents have never used any of NAF GRM tools. More than half of them (60%) weren't aware of the tools or how to use them. Most said that they would use them if they knew about them (80%)
- Out of the beneficiaries that did use GRM tools, 72% reported contacting the call center as opposed to filling the online form. Half of these respondents rated GRM tools as "easy" or "Very easy" to use. Whilst 21% were neutral and around 26% found them hard to use.
- The figures below show case the respondents' answers regarding clarity and timeliness of the answers/solutions they were provided with when submitting the complaint; in addition to their level of confidence in the system (i.e. confidence that the complaint will be addressed in a discreet, transparent and fair manner).

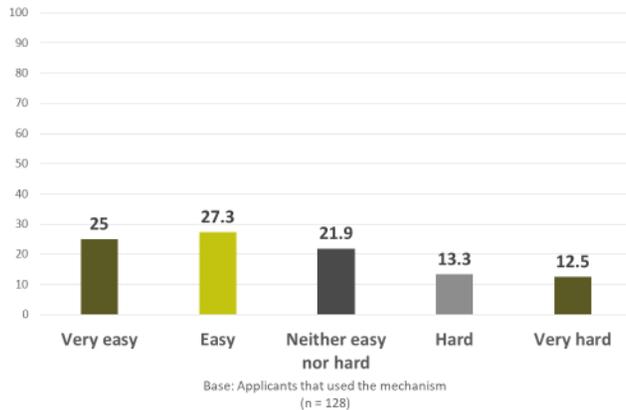
Rate the clarity of answers provided? (%)



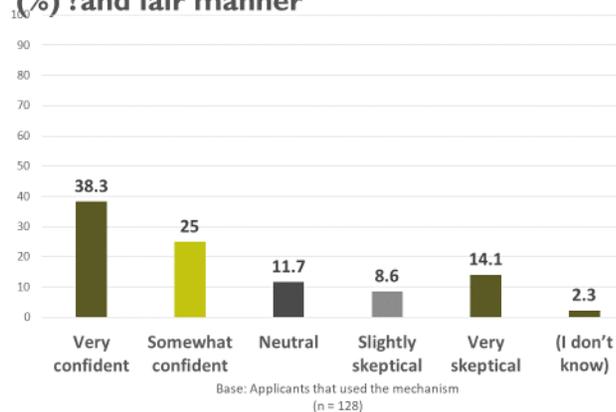
Rate the timeliness of answers provided from the support systems? (%)



How easy/hard was it to reach or use of the mechanism? (%)



How confident are you that your complaint will be addressed in a discreet, transparent (%) and fair manner

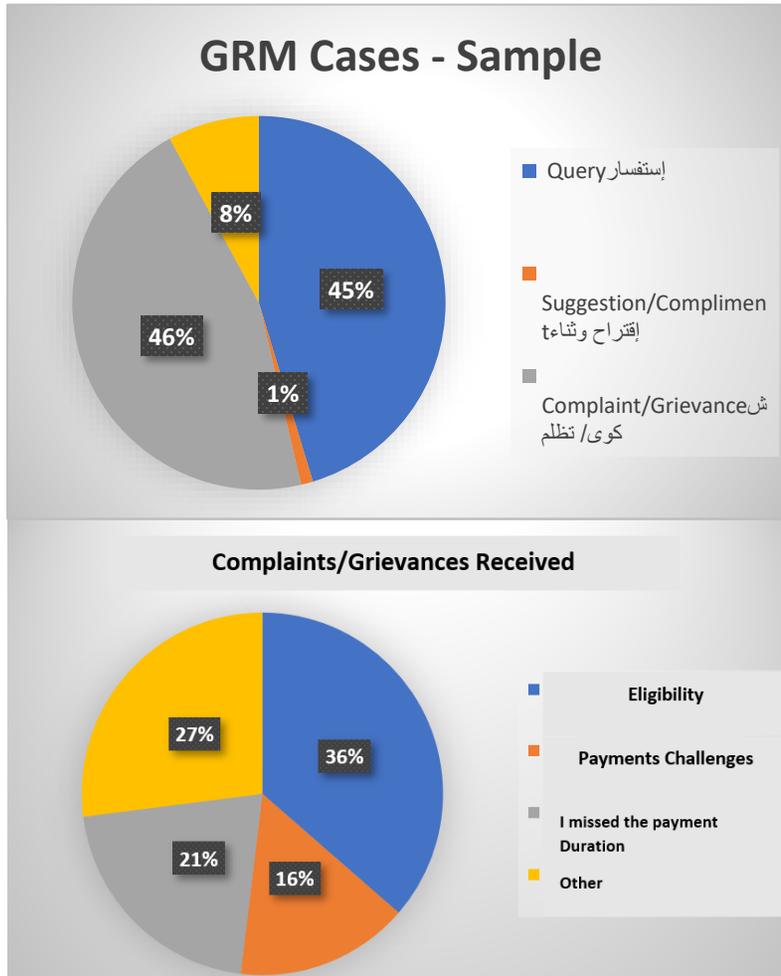


- The above results demonstrate a need to better communicate the availability and the links/contact info to target population.
- The highest portion of surveyed beneficiaries expressed their confidence in the process and their satisfaction with the timeliness and clarity of answers. The GRM officer should arrange for FGDs or further assessments to explore the reasons behind the answers of non-satisfied respondents. This is not of urgency noting that the majority were content with the process.

Most of the cases received through the GRM system are usually inquiries (general questions about the program, usually addressed right away

through the FAQ list), followed by complaints and data update request. The dissemination between cases differs depending on the phase during project cycle; for example, inquiries and data updates are usually higher during the registration whilst grievances and complaints are higher when eligibility is communicated to beneficiary households.

Figure 17, Sampled GRM cases results



7. Stakeholder Engagement

During the Takaful program design (September 2018 – March 2019), NAF has engaged many stakeholders; including beneficiaries, target beneficiaries and development partners, through;

- **Technical collaboration with development partners on project design and Preparations:** A technical working group was formed of NAF development partners (WB, UNICEF, UNHCR, WFP and the EU). Regular meetings were held to support NAF staff in mapping the project cycle, developing the program’s design parameters, and planning the implementation processes. After endorsing the design parameters. Afterwards, a smaller working group was formed, of NAF heads of units, concerned technical focal points and a representative of each development partner; for each program stream (registration, targeting, enrollment and payment, communications and GRM). An Operational Manual was developed, circulated and later informed the development of the program tools, including data collection forms and the MIS automated modules. NAF has worked with partners on developing key communication messages that were disclosed through mass media and social media.
- **Pilots and FGDs with poor population** were conducted; to test the produced tools and apply enhancements based on the received feedback from the beneficiaries’ side
 - Piloting the registration form pre-launch, with 300 beneficiaries. This included piloting both self-entry through the online form and assisted registration, from NAF staff. Beneficiaries provided feedback regarding (i) the technical usage and functionalities, and (ii) clarity of messages and questions. The feedback was compiled, reviewed and reflected in the enhanced form.
 - Pilots conducted for the field verification form in three governorates and to more than 50 households. Amendments were reflected on the form based on the results.
 - Testing the GRM process flow internally in NAF through hypothetical cases.
 - A pilot for digitized payments conducted in Jarash governorate for 1000 households. The results of the pilot were documented in a report and have impacted the design parameters of the digitization of NAF payments
- **Capacity Building Programs for NAF staff** were conducted by development partners, through trained staff members on the new program processes.

Throughout the piloting and implementation phases, NAF partners have worked closely with NAF on the implementation through providing technical assistance and contracting private-sector parties to undertake big-scale activities. All the activities conducted included capacity building and engagement of NAF staff as a core component.

NAF's Technical Working Group also met, including new project donors (JFA members); to discuss how technical and budget support to the project will be coordinated.

Post implementation of the first phase of the Takaful program, NAF partners have supported NAF through evaluating the first phase of the project implementation and processes. This included the Takaful, Phase I Process Evaluation (PE) that was conducted by the World Bank (October 2019) and Takaful Technical Payment Assessments (PA), conducted by each of the World Bank and the World Food Programs (October 2019). The Process Evaluation followed a participatory approach that NAF partners as well as NAF beneficiaries and target population. Key recommendations from the evaluations included;

- Strengthen NAF's staff capacity to carry out Program operations according to its new features and design parameters and the social protection framework
- Define which processes currently handled by contracted firms (e.g. Optimiza) should be managed by NAF, e. g. databases processing, payment list processing
- Targeting formula needs to be assessed in its performance to achieve its double purpose: select poorest households as beneficiaries and determine specific amount of benefit for each household according to severity of poverty
- Implement and enforce protocols that create a flow and timeline with a detailed "blind decisions" tree. Eliminate last minute changes that go against the original design
- Every step in the process from application to payment should be traceable in MIS, according to protocols and based on planned timeframe
- Link NAF MIS with other systems; to establish a fully automated payment process
 - Interfacing with CBJ/ACH
 - Interfacing with the PSPs
- it is recommended that the three functions (creation, verification and authorization) are managed in different units/departments within NAF to ensure transparency and enhance quality of payment instruction before submission.
- Claw Back Elimination; the payment should not be retrieved from beneficiaries accounts if they don't use it

The status Quo on implementing these recommendations and the way forward as advised by this Social Assessment are stated in page 44.

8. This Rapid Social Assessment will be disclosed on World Bank website and the English and Arabic translation will be disclosed on NAF website. [Recommendations Summary](#)

This section aims to summarize the mitigation measures to address project social risks covered in the previous sections of the report). The PMU has the responsibility to monitor the implementation of these recommendations and ensure that all processes are in line with the project design and the legal agreements; the PMU M&E officer should report against the listed recommendations. Many of the recommendations will be implemented jointly by the PMU and NAF sections and are supported by international donors/partners (refer to the entities engagement table, Page 15). The project is, by design, meant to address the effect of the COVID-19 crisis on the most vulnerable households in Jordan. The targeting methodology, which is used for the selection of the households is not assessed under this Rapid Social Assessment. Nonetheless, the World Bank plans to conduct a technical evaluation of the targeting formula; and provide solid recommendation to the GoJ around needed enhancements. The evaluation is included in the recommendations table below.

Report Section		Risks Area	Mitigation Measure
4.1.	Socio-economic	Impact of the COVID-19 Crisis on poor households	Overall project implementation will have positive effects and partially mitigate the impact of the COVID-19 crisis on poor households; through provision of cash support to poor and vulnerable households affected by the crisis; the Project would alleviate nearly one-third of the effect on the poverty gap (or 2.1 percentage points) and will protect poor households from resorting to negative coping mechanisms.
4.2.	<u>Social tension and cohesion</u>	Social tensions amongst communities	Implement the Stakeholder Engagement Plan including developing and disseminating structured communications that are clear and precise about the eligibility and the targeting criteria -Operate an effective GRM: Households may submit a grievance, through the GRM channel if they were not found eligible, timely feedback should be provided
4.3.	Community Health and Safety	Exposure to COVID 19	<ul style="list-style-type: none"> - Implement the mitigation measures/process in the Community Health and Safety plan (section 4.3.1). - ECT CHS Plan should be embedded in each of the project processes; performance indicators related to CHS implementation in each process to be added to the project's regular reports. - The CHS plan in this RSA and OHS plans from LMP should be implemented in a complementary manner; by NAF and concerned stakeholders
4.3.1	Risk of exposure to GBV		- Connect the project with national efforts, focus groups and committees in Jordan working on GBV to explore potential collaboration to provide NAF beneficiary households to specialized protection services, if needed;

Report Section	Risks Area	Mitigation Measure	
		<ul style="list-style-type: none"> - provide training to NAF HQ and field workers on promoting awareness and detection of cases of gender- based violence - systemize the continuous use of existing national referral pathways for GBV cases, this practice will provide a referral channel for NAF beneficiaries that submit GBV complaints to specialized case management agencies. - GBV risk prevention during field verification: During verification field visits (if any), the project staff and any contracted firm will continue to follow the current practice of sending a team of one male and one female to the visited household. In addition to calling the household prior to the visit to explain the purpose of the visit, set the expectations of the household and provide the call center number. - Monitoring and Evaluation (GBV): it's recommended that any upcoming situation monitoring survey conducted by the project includes an indicator around GBV, with specific focus on the effect of the pandemic on the GBV situation in the household. 	
4.4.1	Application process	Outreach and communication about the program	<ul style="list-style-type: none"> - NAF branches should actively contribute to outreach process for vulnerable households in their communities by contacting them and informing them about the project application process - Work with community organizations and NGOs for last mile outreach, when possible, during the pandemic and for Takaful beneficiaries - Always balance between the use of various communication channels to inform the public about the project, while focusing on the most used channels for each component (e.g. mass media for emergency assistance and outreach/social media for Takaful).
		Registration and Verification	<ul style="list-style-type: none"> - Support provision to applicants: NAF should provide further “outgoing” support to households that started an application but didn’t complete it. - Registration support: the project should make sure to provide structured support mechanism to households who are facing challenges and may not be able to get support in filling the form, especially during lockdown - Administrative data inaccuracy to be handled through adequate GRM categories and flows
4.4.2.	Targeting Formula and Selection of Beneficiaries	Exclusion Errors	<ul style="list-style-type: none"> -NAF should conduct evaluation of of households of Jordanian women that are married to non-Jordanians, and Ex-Gazans, and their potential exclusion from accessing Takaful program.

Report Section		Risks Area	Mitigation Measure
			<p>-Conduct full technical assessment of the accuracy of the targeting formula, including inclusion and exclusion (this is being conducted by the World Bank in 2020-1). The assessment will meet the below objectives:</p> <ol style="list-style-type: none"> (1) Measure the accuracy of the current model and identify sources of error and propose improvements. The TE will indicate the amount of the targeting error the targeting formula produces and - conversely - the accuracy, with which benefits are reaching the intended beneficiaries. It will also show where the benefit incidence is concentrated. The targeting diagnostic exercise will provide the basis for updating the current targeting approach. (2) Examine the ability of the CT to reach and address the vulnerabilities and needs of informal workers. Informal workers and their family member tend to be vulnerable in the face of shocks and are often missed by social safety nets. The TE will assess CT's ability to protect informal workers and their households and propose improvements. (3) Identify bottlenecks in the implementation of <u>outreach, registration, data verification, enrolment processes, and grievance redress</u>. The effectiveness of implementation of these processes has implications for the accuracy of targeting. For instance, if outreach fails to reach the poor, or if the poor face barriers to registration, they will not enroll resulting in exclusion error. By the same token, gaps in grievance and redress mechanism (GRM) may undermine the ability of deserving households to claim their right to participate in the CT and result in perception that the program is unfair, which might also weaken enrollment, and so on. (4) Understand the uses of the cash transfer funds by the beneficiaries.
4.4.3	Enrollment of beneficiaries		<ul style="list-style-type: none"> - Enrollment support: assist eligible beneficiaries who are unable to enroll online, through a third-party call center which will be assigned by NAF. Beneficiaries without existing e-wallets will be referred to mobile payment providers to open e-wallets online.³¹ For households without a smartphone, or those who are unable to open an account online, NAF may open e-wallets on their behalf with support from the Payment Service Providers (PSPs) and will be facilitated through a call center. - Clearly communicate top-ups disbursement to beneficiaries; the text message should also inform them of the duration of this top-up amount and the purpose of it.
4.4.4	Benefit Distribution		<ul style="list-style-type: none"> - Use follow-up SMS to identify cases that do not access their benefit, in addition to GRM channels. - Raise Awareness regarding e-payments and e-transfers features, using e-wallets. NAF development partners could explore how to increase financial literacy around this aspect.

³¹ Beneficiaries will be provided information relevant for the selection of payment providers, such as the presence of agents from the various payment providers in their localities, as well as information on how to open an account and the use and use of e-wallets for everyday transactions, like the payment of utility bills.

Report Section	Risks Area	Mitigation Measure
5.	Capacity Assessment of implementing agencies	Coordination, Monitoring and Evaluation <ul style="list-style-type: none"> - Conduct a thorough assessment of NAF capacity needs in both HQ and branches then develop and deliver a training plan accordingly. Topics covered could be generic and not just related to the program operations. - Structured monitoring tools should be produced, including indicators on social aspects. In addition, monitoring indicators under each program pillar should take into consideration the effect of project activities on extremely vulnerable beneficiaries (e.g. female heads of households) - NAF should continue to leverage on automated systems, while providing extensive support to beneficiaries to guide them around the use of these tools and methods, in line with the communication messages in the Stakeholders Engagement Plan; using communication and GRM channels. - NAF should start building the capacity of its staff to be ready for managing the MIS when the handover is finalized, the M&E officer in the PMU and the IT team will be responsible of this item.
6.	Grievance Mechanism	<ul style="list-style-type: none"> - NAF should better communicate the availability of GRM services, the links and numbers of uptake channels; to target population - Producing referral pathways for cases that fall outside of NAF's capacity and training staff on identification of such cases. - Continue enhancing the GRM module and automating new features such as notification alarms for open cases, escalation of unresolved cases, enhanced visualized dashboard, and including the complaints history as part of the beneficiary profile - Provide admin access for dedicated NAF staff on the CHM system be able to do the following customization inside the CHM the authorization for this access needs to be clearly defined and limited to certain users - Grant access to National Call Center agents to the MIS. <ul style="list-style-type: none"> ▪ expand HR capacity in NAF call center during peak times ▪ Its recommended that the GRM officer reviews the categories structure and the assigned focal points on semi-annual basis and submits a proposal to the PMU manager of all aspects that should be improved, in line with project updates (if any).
7.	Stakeholder Engagement	Coordination <ul style="list-style-type: none"> - Continuous coordination amongst partners who are supporting NAF required; to avoid duplication of services and to maximize the added value of the support provided. Regular meetings and consultations between partners, under the lead of NAF provides a platform to discuss challenges and mitigate all programmatic risks, including social risks.

Annexes

Annex 1. Simulation Exercise Scenarios and Expected Impact (World Bank, ECT Project Appraisal Documents)

1. **Simulating poverty impacts—two income shock scenarios.** Two partial-equilibrium scenarios are assessed using data from the 2017-18 Household Income and Expenditure Survey (HEIS). The first scenario is the initial effect of the lockdown on private sector employment income of between 30 percent to 100 percent (depending on whether the sector of activity is open or closed and the formal or informal status of the worker),³² an 80 percent fall of farm income (agriculture and livestock) for half of farming households, a 15 percent fall in income from international remittances and a 50 percent fall in domestic transfers. The second scenario allows more sectors to be opened (as per the GOJ’s April 19 decision).³³ Public sector workers’ income is left unaffected, as is non-labor income from pensions and social assistance. The official poverty rate of 15.7 percent from the 2017-18 survey is nowcasted to the beginning of 2020 as the baseline for poverty impacts.³⁴

Table: Income shock assumptions

Income source	Assumed impact	Rationale
Private sector formal wage in a closed sector	50 percent reduction in labor income for people in deciles 1-9 of per capita expenditures, no change for (the riches) decile 10	Defense Order No. 6 effectively ‘bans’ the firing of (formal sector) workers and limits the wage cuts in closed sectors to 50 percent. Formal jobs in managerial positions, accessed by those in the top decile, are less likely to suffer from wage cuts.
Private sector informal wage in a closed sector	100 percent reduction in labor income for deciles 1-9; 80 percent reduction for income in decile 10	Defense Order No. 6 does not protect the jobs or earnings of informal workers but requires informal workers to have permits to be able to operate, which are not issued in closed sectors. Informal workers in the highest decile are likely able to tele-work.
Private sector formal wage in an open sector	30 percent reduction in labor income for deciles 1-9, no change for decile10	Defense Order No. 6 effectively ‘bans’ the firing of (formal sector) workers and limits the wage cuts in open sectors to 30 percent.

³² Agriculture, forestry and fishing; Water supplies, sewerage, waste management and remediation activities; Electricity, gas, steam and air conditioning supplies; Human health and social work activities; Accommodation and food service activities; Transportation and storage; Information and communication; Activities of extraterritorial organizations and bodies.

³³ Professional, scientific and technical activities; Administrative and support service activities; Public administration, defense and compulsory social security; All sectors in governorates Karak, Maan, Tafileh and Aqaba.

³⁴ Using real GDP per capita growth for Jordanian and refugee households, and accounting for the inflation differential between wages and cost of living.

		Formal jobs in managerial positions, accessed by those in the top decile, are less likely to suffer from wage cuts.
Private sector informal wage in an open sector	50 percent reduction in labor income	Informal workers can get a permit to work, but as the restrictions of the Order are unlikely to be enforced in the informal sector, cuts are likely to be larger than 30 percent. Additionally, workers will be required to be registered in Social Security in order to get the permit, which will make it hard for microenterprises to employ workers. Even if they do register, demand is likely to be severely restricted.
Public sector wage	No change	
Agriculture/livestock self-employment	50 percent of farming households in each governorate lose 80 percent of income	There limits for farms to operate. The number of people authorized to move and work in rural areas and farms varies between 30 to 50 percent.

2. **Employment income losses could increase poverty among Jordanian households by 13 percentage points, nearly doubling pre-crisis poverty.** Incorporating the decrease in domestic and international remittances could increase poverty by an additional 2 percentage points. Taken together, this increase of nearly 15 percentage points means over an additional million people or 160,000 households entering poverty. Before the crisis, poor households were estimated to be on average 3 percent below the poverty line. This would increase to 10 percent under the combined employment and remittance shocks.³⁵

3. **The partial re-opening of some additional sectors of the economy would only have marginal effects on poverty.** The scale of the employment shock depends on the degree to which different sectors of the economy operate through the pandemic. The reopening of a small number of additional sectors has relatively little effect on the estimated poverty impacts, which would be only marginally smaller by less than half a percentage point. This effect depends on the sectors that reopen and the degree of informality of workers within those sectors. However, as most sectors are re-opened and restrictions on the workforce of firms lifted, the poverty impacts will become smaller.

4. **A realistic increase in food prices would also have a significant impact on poverty.** With Jordan importing over 90 percent of food and

³⁵ The current analysis does not include the ability of some households to use savings to smooth consumption and insulate living standards from income shocks. In a sense, the projected impacts evaluate the impact on household welfare rather than measured poverty. However, households who do use savings to smooth consumption are then more vulnerable to later individual or national shocks as they have depleted their resilience, and are thus still affected even if consumption remains above the poverty line.

the disruption in domestic, regional and global food supply chains, there is a serious threat of higher food prices. Poor and near poor households will be disproportionately affected by higher food prices. Food purchases account for over one-third of poor and near poor household budgets, 21 percent among the richest 20 percent of the population. In 2008, inflation was 14 percent, driven by high food and oil prices. If food prices increase by 20 percent (a smaller increase than in 2008), poverty would increase by 3.6 percentage points and the poverty gap would rise by one percentage point. Thus, the impact on households of the pandemic is significant, regardless of whether they are receiving public assistance or vulnerable to employment shocks. The combined impact of food price and income shocks would be of 1.1 million additional people or close to 200,000 households entering poverty. Finally, NAF beneficiaries are also most vulnerable to increases in food prices.

5. **The proposed operation is expected to significantly mitigate the effects of the crisis caused by the pandemic on poor and vulnerable households.** To determine the potential effect of the emergency response, the unmitigated effect on households described above is compared to that after the Project's interventions response is implemented. The combined cash support to households (sub-components 1.1 to 1.3) is estimated to mitigate 20 percent of the poverty increase due to the income and remittances shock (or around 3.2 percentage points). The Project's interventions would alleviate nearly one-third of the effect on the poverty gap (or 2.1 percentage points).

Annex 2. Rapid Social Assessment Survey

Rapid Social Assessment Survey

Total Sample Size = 450 answered surveys

Sample One: Female Headed Households (Size: 105 answered surveys: 35 of each sub-category)

Data Base: 300 Households that have a female head of household; 100 incomplete applications/ 100 eligible households for CT/ and 100 ineligible households.

Sample Two: incomplete applications (Size: 105 answered surveys: 35 of each sub-category)

Database: households that have incomplete applications (other than the ones in category 1); 100 from the north region/100 from the central region/ 100 from the south.

Sample Three: ECT Beneficiaries (Size: 105 answered surveys: 35 of each sub-category)

Database: beneficiary households that have been paid for the informal workers program; 100 from the north/ 100 central/ 100 south.

Sample Four: Takaful Beneficiaries (Size: 105 answered surveys: : 35 of each sub-category)

Database: beneficiary households that have been enrolled and paid in Takaful phase two; 100 from the north/ 100 central/ 100 south.

Sample Five: Beneficiaries who submitted complaints of cash out through the GRM survey (30 answered cas

Validating Identity: Are you (Name)

Introductory statement to be included in the standard introduction: “this is a survey to assess the program processes and does not affect the inclusion or exclusion in any of NAF programs, we would like your support by sharing your thoughts and experiences on the program but you may approve or refuse to participate; your answers will only be used for analytical purposes and your identity will not be included in the shared results”

Question	Sample One FHH/eligible	Sample One FHH/ineligible	Sample One FHH/Incomplete	Sample Two incomplete	Sample Three ECT	Sample Four Takaful	Sample Five GRM
Q1: How did you hear about the program (Social Media/ Mass Media/ word of mouth/ other?)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q2: Who filled the online registration form (HoHH, family member, support from someone out of the HH, other?)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q3: How did you access the online form (head of HH phone, phone device of someone in the HH, used an acquaintance’s device, other?)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q4: How easy/ hard was the form (very easy, easy, medium, a bit challenging, very challenging) - if challenging or very challenging, please tell us which part was the hard part? Free text – mandatory to fill	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Q5: have you contacted NAF call center, he National call center, or filled an online complaint? Yes/no	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Question	Sample One FHH/eligible	Sample One FHH/ineligible	Sample One FHH/Incomplete	Sample Two incomplete	Sample Three ECT	Sample Four Takaful	Sample Five GRM
<ul style="list-style-type: none"> - If yes, what mechanism did you use (NAF call center, National Call center, online application)? - how easy/hard was it to reach or use this mechanism? (V.easy, easy, acceptable, challenging, V.challenging)? - if yes, how would you rate the clarity of answers provided? (not good, acceptable, good, very good) - if yes, how would you rate the timeliness of answers provided? (time required to resolve the case and provide feedback) (not good, acceptable, good, very good) - How confident are you that your complaint will be addressed in a discreet, transparent and fair manner? (V.confident, somewhat confident, I don't know, slightly skeptical, V.skeptical) - If no, are you aware of how to access these services? - Would you use them? - If no, why not? 							
Q6: For FHHS only: as a woman, what additional challenges that you think you face in the process which male heads of households might not face?	Yes	Yes	Yes	No	No	No	No
Q7: How did you open the wallet? (on my own after receiving the SMS/ I received assistance through a phone call/ I received assistance through a virtual session)	Yes	No	No	No	Yes	Yes	No

Question	Sample One FHH/eligible	Sample One FHH/ineligible	Sample One FHH/Incomplete	Sample Two incomplete	Sample Three ECT	Sample Four Takaful	Sample Five GRM
<p>Q8: Please assess the wallet opening process (V. easy, easy, acceptable, challenging, V. challenging)</p> <ul style="list-style-type: none"> - If challenging; what was the challenging part? <ul style="list-style-type: none"> ➢ Opening the wallet online ➢ Activating the Wallet ➢ Other <p>+ Free text available for all of the above (please fill)</p>	Yes	No	No	No	Yes	Yes	No
<p>Q9: For eligible beneficiaries: Did you receive an SMS of Payment Disbursement (Yes/No)</p>	Yes	No	No	No	Yes	Yes	No
<p>Q9: For eligible beneficiaries: Did you cash out the payment of use online payments (cash out, online payment, both)</p>	Yes	No	No	No	Yes	Yes	No
<p>Q10: If cashout, please assess the cash out process V.easy, Easy, acceptable, challenging, V. challenging</p> <p>- If challenging please select the reason;</p> <ul style="list-style-type: none"> - I didn't know where the cash out point was - Using the application or the SMS function was challenging - Long line or long wait at the agent/ATM - the agent/ATM was far - the agent did not have money - Other, please explain 	Yes	No	No	No	Yes	Yes	No

Annex3. Desk review resources

- Takaful Process Evaluation (October 2019); conducted by Bank consultants and used a mixed method that included (a) a desk review of the program documents for all the processes and sub-processes; in addition to focus group discussions (FGDs) and key informative interviews (KIIs) with NAF partners, beneficiaries, and staff members. It also did a small sampled survey with project beneficiaries. The process evaluation (PE) described the main activities and their outputs then assessed the adequacy, reliability and timeliness of each macro- process based on its' objective and in relation to the international practice.
- Takaful Technical Payment Assessment (October 2019); conducted by the Bank, to assess NAF cash delivery cycle. The consultant held several meetings with NAF, the Central Bank of Jordan (CBJ) and NAF contracted Payment Service Providers (PSPs), as well as NAF's Management Information System (MIS) developer; to understand the challenges, constraints, and risks associated with the current process of payments to the beneficiaries then provided technical recommendations to enhance NAF's cash cycle and to link NAF systems with the systems of the Central Bank of Jordan
- NAF GRM Reports
- Operations Manual
- Stakeholder Engagement Plan