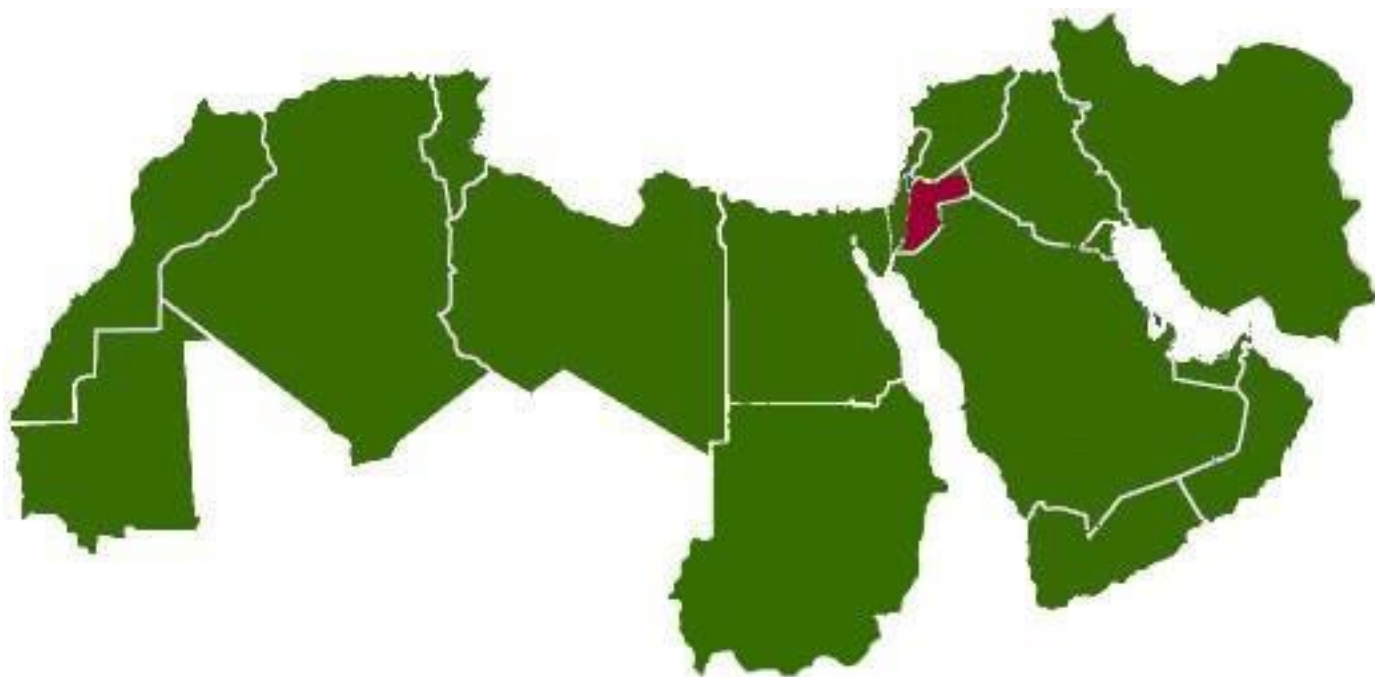


Social Protection and Safety Nets in Jordan

Ghaith Zureiqat and Hadeel Abu Shama

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This report is one output from a regional study of social protection and safety nets in the Middle East and North Africa, commissioned by the World Food Programme (WFP) from the Centre for Social Protection at IDS.

The project includes an overview research report (see: <http://www.ids.ac.uk/publication/social-protection-and-safety-nets-in-the-middle-east-and-north-africa>) and nine country reports: Egypt, Iran, Iraq, Jordan, Lebanon, Palestine, Sudan, Tunisia, Yemen.

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Acronyms

ACC	Agricultural Credit Corporation
ACTED	Agency for Technical Cooperation and Development
BPRM	Bureau of Population, Refugees, and Migration
CEP	Community Engagement Project
CSO	Civil Society Organisation
CSP	Centre for Social Protection
DFATD	Department of Foreign Affairs, Trade and Development
DfID	Department for International Development
DoS	Department of Statistics
ECHO	EU Humanitarian Aid and Civil Protection Department
ESCWA	Economic and Social Commission for Western Asia
FAO	Food and Agriculture Organization
FFP	Food For Peace office
FPD	Foundation for Professional Development
GDP	Gross Domestic Product
GoJ	Government of Jordan
HCSP	Host Community Support Platform
ICCS	Islamic Center Charity Society
ICRC	International Committee of the Red Cross
IDS	Institute of Development Studies
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
IMC	International Medical Corps
JD	Jordanian Dinar
JOHUD	Jordanian Hashemite Fund for Human Development
LPG	Liquefied Petroleum Gas
MENA	Middle East and North Africa
MFIs	Micro Finance Institutions
MIS	Management Information System
MoA	Ministry of Agriculture
MoF	Ministry of Finance
MoH	Ministry of Health
MoL	Ministry of Labour
MoMA	Ministry of Municipal Affairs
MoP	Ministry of Planning
MoPIC	Ministry of Planning and International Cooperation
MoSD	Ministry of Social Development
M&E	Monitoring and Evaluation
NAF	National Aid Fund

NAJMAH	National Alliance Against Hunger and Malnutrition
NGO	Non-governmental Organisation
NMFA	National Military Family Association
NPFS	National Programme for Food Security
NRC	Norwegian Refugee Council
NRP	National Resilience Plan
NZF	National Zakat Fund
RI	Relief International
RRP6	Regional Response Plan for Syrian Refugees
SIDA	Swedish International Development Cooperation Agency
SSC	Social Security Corporation
TCP	Transmission Control Protocols
TUA	Tkiyet Um Ali
UN	United Nations
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Emergency Fund
UNISDR	United Nations International Strategy for Disaster Reduction
UNRWA	United Nations Relief and Works Agency for Palestine Refugees
USAID	United States Agency for International Development
USD	United States Dollar
WASH	Water, Sanitation and Hygiene
WB	World Bank
WFP	World Food Programme
WHO	World Health Organization

Chapter 1. Introduction

In recent years, social protection has risen rapidly up the policy agenda of many governments, donors, international agencies and non-governmental organisations (NGOs). A growing body of evidence shows that measures such as cash transfer programmes positively impact people's lives, reduce poverty and vulnerability, and strengthen livelihoods. Currently, the ambition is to extend social protection to all people, through achieving the following goals:

- creating linkages between social protection policy and multidimensional approaches to the analysis of poverty, risk and vulnerability;
- the use of open, independent and critical networks to share innovative work on the design, delivery and evaluation of social protection interventions across different regions and countries;
- linking research with capacity building and advocacy, in order to support campaigns for the right to social protection, and ensuring that practitioners and policymakers have the information and analytical tools to advocate for social protection effectively and credibly.

The Cairo Regional Bureau of the World Food Programme (WFP) and the Centre for Social Protection (CSP) at the UK Institute of Development Studies (IDS) are conducting a scoping study of social protection programmes in the Middle East and North Africa (MENA) region. This scoping exercise is expected to contribute to the development of WFP's regional social protection strategy. In-depth country case studies are being generated for several countries, including Jordan. This report focuses on Jordan's social safety nets and resilience plans in a country that has received 2–3 million refugees during the past eight years.

1.1. Objectives of the report

This study is a scoping exercise of social protection, particularly social safety nets, from the perspective of food security, nutrition and livelihoods. It explores these concepts among different population groups in Jordan, including refugees, displaced persons and host communities.

1.2. Methodology

The methodology adopted in this study is a combination of key informant interviews and a literature review. Face-to-face interviews were conducted with key informants in-country, including government officials, international NGO representatives, local civil society workers, and programme beneficiaries (see Annex 1).

The second source of information and data was a literature review of current documents on social protection issues and safety nets in Jordan. Relevant documents, reports, and data were obtained from various sources including the Department of Statistics, government publications, government ministries, and international development organisations.

1.3. Report structure

The report is composed of five chapters:

1. Chapter 1, *Introduction*, presents the objectives of this study and the methodology used to gather data.
2. Chapter 2, *National context*, provides a brief overview of Jordan's economy, demographics, poverty and food security status, and recent political history.
3. Chapter 3, *Social protection policies and institutions*, introduces the major policies and strategies related to social protection, as well as institutional arrangements, both governmental and non-governmental, that have been put into place for the implementation of social protection policies and strategies.
4. Chapter 4, *Social protection programmes and safety nets*, provides an overview of existing social assistance and social insurance interventions, as well as their impact on food security. This chapter also discusses the role played by informal schemes in social protection and food security.
5. Chapter 5, *Conclusions*, summarises the findings of the study, analyses gaps, and recommends approaches or steps that can contribute positively to food security in Jordan.

Chapter 2. National context

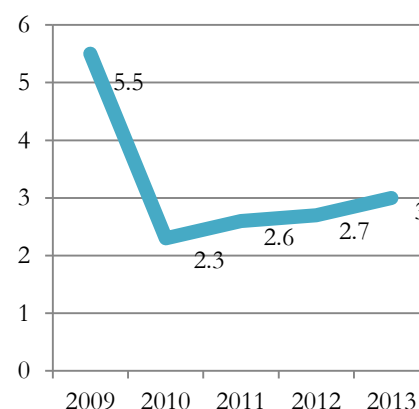
2.1. Economy

Jordan is a resource-poor, food-deficit country with limited agricultural land, no energy resources and scarce water supply. Jordan has one of the smallest economies in the Middle East; however, the economy is relatively well diversified. Trade and finance combined account for nearly one-third of Jordan's gross domestic product (GDP) (Central Bank of Jordan and Ministry of Finance 2013); transportation and communication, public utilities, and construction represent one-fifth of total GDP, and mining and manufacturing constitute nearly that proportion. Remittances from Jordanians working abroad are a major source of foreign exchange (Central Bank of Jordan and Ministry of Finance 2013).

Although Jordan's economy is ostensibly based on private enterprises, government spending accounts for about one-fourth of GDP and employs roughly one-third of the workforce. In addition, Jordan has increasingly been plagued by recession, debt, and unemployment since the mid-1990s, and the small size of the Jordanian market, fluctuations in agricultural production, a lack of capital, and the presence of large numbers of refugees have made it necessary for Jordan to continue to seek foreign aid (GoJ 2013a).

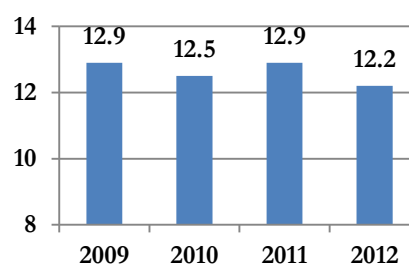
Jordan's geographic location has made it and its economy highly vulnerable to political instability in the region. There are now more than 600,000 registered Syrian refugees in Jordan. The numbers of new arrivals continue to hold steady (up to 300 per day), despite the opening of a second large refugee camp, Azraq, in April 2014. There are some 79,000 Syrian refugees estimated to be in the large Zaatari camp, although the majority of new refugees are now sent to Azraq camp after registration with the United Nations High Commissioner for Refugees (UNHCR).¹ An estimated 80% of refugees continue to live in host communities, but

Figure 1. GDP growth rate



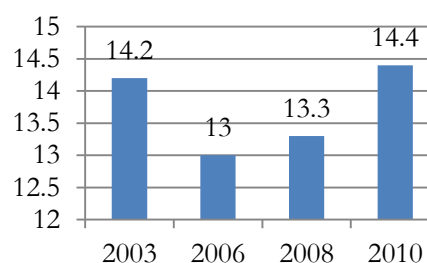
Source: Authors' own.

Figure 2. Unemployment rate



Source: Authors' own.

Figure 3. Poverty rate



Source: Authors' own.

¹ UNHCR website: www.unhcr.org/ga14/index.xml.

there has been a tightening of existing formal ‘bail-out’ procedures from camps by Jordanian authorities in 2014 (MoPIC 2014).

2.2. Demographics²

The population of Jordan increased from approximately 2.3 million in 1980 to approximately 6.5 million in 2013. The population structure is predominantly young; persons under 15 years of age constitute roughly two-fifths of the population. The birth rate is high, and the country’s population growth rate is about double the world average. Moreover, average life expectancy is about 80 years. Internal migration from rural to urban centres has added a burden to the economy; however, a large number of Jordanians live and work abroad.

Table 1. Demographics of Jordan

Population	6,482,081 (July 2013 est.)
Age structure	0-14 years: 34.6% (male 1,154,791/female 1,089,901) 15-24 years: 19.9% (male 661,516/female 625,311) 25-54 years: 36.2% (male 1,181,882/female 1,164,957) 55 - years: 4.3% (male 133,371/female 142,636)
Dependency ratios	total dependency ratio: 60.2%
Population growth rate	2.2%
Birth rate	26.23 births/1,000 population (2013 est.)
Death rate	2.8 deaths/1,000 population (2013 est.)
Urbanization	urban population: 82.7% of total population (2011) rate of urbanization: 2.17% annual rate of change
Major cities	Amman (capital) 2.5 million (2009)
Infant mortality rate	Total: 15.26 deaths/1,000 live births
Life expectancy at birth	Total population: 80.3 years
Total fertility rate	3.32 children born/woman (2013 est.)
Ethnic groups	Arab 98%, Circassian 1%, Armenian 1%
Religions	Sunni Muslim 92% (official), Christian 6%
Literacy	95.9%
Health expenditures	8.4% of GDP (2011)
Physicians density	2.558 physicians/1,000 population (2010)

Source: Department of Statistics 2013a

2.3. Poverty and malnutrition

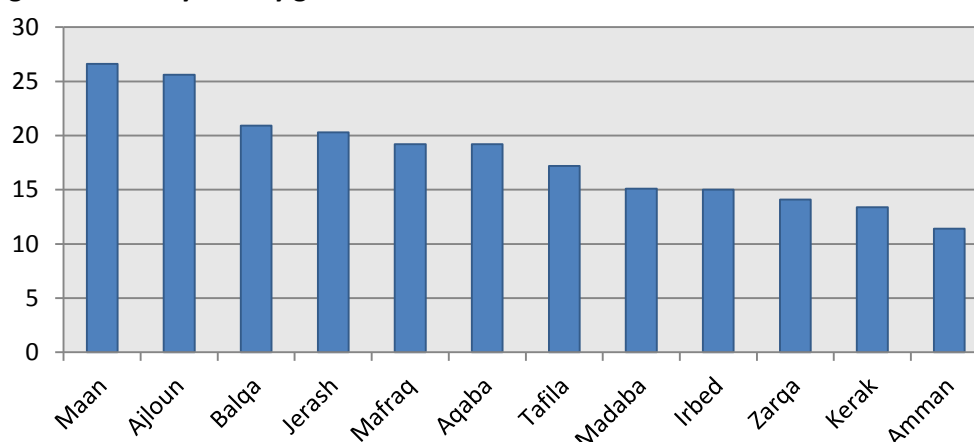
In 2010, the absolute poverty rate in the kingdom was 14.4%. The absolute poverty line is equal to an expenditure of 814 Jordanian Dinar (JD) per individual per year (or JD 67.8 per individual per month). At the household level this equals to JD 4395.6 per household per year (or JD 366.3 per household per month). An absolute poverty rate of 14.4% amounts to a total of 118,995 households (or 876,590

² Department of Statistics (2013a) *Annual Statistics 2002-2012*, Jordan: Government of Jordan, Department of Statistics.

individuals) experiencing income poverty across the kingdom in 2010 (Department of Statistics and ICF Macro 2010).

Department of Statistics (DoS) figures show that the ‘food poverty’ or abject poverty rate in the kingdom was 0.32% in 2010. This figure represents the percentage of the Jordanian population under the abject poverty line. The abject poverty line is equal to an expenditure of JD 336 per individual per year (or JD 28 per individual per month). At the household level this equates to JD 1814.4 per household per year (or JD 151.2 per household per month). An abject poverty rate of 0.32% amounts to a total of 2,206 households (or 19,540 individuals) experiencing abject income poverty across the kingdom in 2010 (UNDP 2013a).

Figure 4. Poverty rate by governorate



Source: UNDP 2013a

Concerning food consumption, DoS figures show a positive trend over the past few years. Per capita consumption of energy, protein, and fats has increased from 2009-2011.

Table 2. Food consumption indicators

Indicator	2009	2010	2011
Per Capita Energy per Day (calorie)	2,919.4	2,873.4	3,713.4
Per Capita Protein per Day (g)	77.8	74.6	98.1
Per Capita Fats per Day (g)	93.5	94.8	112.0
Per Capita food per Year (kg)	577.4	632.8	680.7

Source: Department of Statistics 2012a.

Jordan’s status as an importer of food, along with the limited potential for food self sufficiency makes it particularly vulnerable to food price shocks. Food imports will continue to be critical to the food security scenario in the foreseeable future.

Furthermore, the influx of Syrian refugees and the current socio-economic environment in Jordan could lead to an increase in poverty and less financial resources to address this situation. Therefore, national development plans aim to both contain and reduce poverty. Such containment would require the

promotion of resilience (i.e. mitigation of vulnerability), whilst reduction would require attempts at alleviating both poverty and inequality (UNDP 2013a).

2.4. Politics

Occupying land along the historical crossroads of the Middle East, Jordan has at one time or another been part of the Greek, Roman, Islamic and Ottoman Empires. It was plundered by Mongols and Christian crusaders, then, following World War I, carved up and presented to Britain as part of the British Mandate.

The Hashemite Kingdom of Jordan is a modern state, carved out of the desert in the aftermath of the Great Arab Revolt and the destruction of the Ottoman Empire. It has a constitutional monarchy and a representative government, based on a Constitution established in 1952. The reigning monarch, His Majesty King Abdullah II, is the fourth generation of his family to occupy the Hashemite throne. King Abdullah II is the head of state, the chief executive and the commander-in-chief of the Jordanian armed forces. He exercises his executive authority through the Prime Minister and the Council of Ministers, or Cabinet. The Cabinet, meanwhile, is responsible before the elected House of Deputies which, along with the House of Notables (Senate), constitutes the legislative branch of the government. The judicial branch in Jordan is an independent branch of the government.

Jordan has a reputation for dynamism, moderation and peace brokering in the Middle East. His Majesty King Abdullah II rules over a state, which has peacefully absorbed Palestinian refugees over the past 30 years. Jordan, with a majority Islamic population and a Christian minority, remains an oasis of peace in a troubled region. Although there have been some social troubles over the last couple of years, Jordan has succeeded in avoiding the fatal mistakes of the Syrian and Egyptian regimes which led to chaos. Constitutional amendments and the peaceful way in which security forces dealt with protesters, maintained stability and security in the country.

2.5. Crisis scenarios and crisis management

Jordan is located in a high-risk earthquake prone area which makes Amman, Aqaba, Petra and most other populated urban and rural areas vulnerable to flash floods and landslides. Climate change is likely to further exacerbate the frequency and intensity of other existing hazards in Jordan, such as floods and droughts. Jordan is already the fourth most water scarce country in the world and suffers from devastating flash floods at regular intervals. The United Nations Development Programme (UNDP) is the leading multilateral agency in the field of Disaster Risk Reduction in Jordan.³ UNDP works directly with national and international partners towards raising the capacities of different authorities to manage disaster risks, rather than responding to the destructive consequences of disasters.

According to the United Nations International Strategy for Disaster Reduction (UNISDR), there is extensive asset loss in urban centres and damage to livelihoods in rural areas. In line with globally validated results, most damage to housing, infrastructure and livelihoods is spread among a number of high frequency, low-severity disasters, extensively distributed over time and space in Jordan. UNISDR also indicates that rural

³ UNDP website: www.jo.undp.org/content/jordan/en/home/ourwork/crisispreventionandrecovery.

poverty is both a cause and a consequence of drought risk in Jordan. Drought further erodes already impoverished livelihoods, leaving households and communities more vulnerable to future droughts and hazards. For vulnerable rural households, even minor drought episodes can lead to yield losses and can have devastating impacts on precarious, non-diversified livelihoods. Furthermore, population growth coupled with rapid urbanisation have resulted in relatively unsafe living conditions and little access to basic amenities/services in urban centres (UNISDR 2012).

Chapter 3. Social protection policies and institutions

3.1. Policies and strategies

Jordan is one of the leading countries in the MENA region in terms of paying attention to developing social protection systems that reach vulnerable groups and individuals. Social protection in Jordan is focused on the family as the foundation of society. Article six of the Jordanian Constitution states that:

- The family is the foundation of society. It is founded on religion, morals and patriotism. The law preserves its legal entity, and strengthens its ties and values.
- The law protects motherhood, childhood and the elderly, and cares for the youth and people with disabilities.

However, there is no national policy for social protection. Each public entity has its own laws and regulations that define its roles and responsibilities. Key public players in the area of social protection in Jordan include: the Ministry of Social Development (MoSD), the National Aid Fund (NAF), the Ministry of Finance (MoF), the Ministry of Planning (MoP), the Ministry of Labour (MoL), the Ministry of Health (MoH), and other public entities including the Ministry of Municipal Affairs (MoMA).

MoSD is one of the oldest ministries in Jordan. It functions under Law No. 14 of the year 1956 and its amendment as a Ministry of Social Affairs and Labour. The law specifies that its main functions are to provide comprehensive and sufficient social pensions, coordinate the social services for all citizens throughout their life stages, and regulate their investments as the main source of fortune for the kingdom is its human wealth. However, the current law does not give MoSD a specific mandate to set the overall policy for social development, protection and poverty alleviation.

According to MoSD officials, the current law needs to be amended to provide MoSD with the required authority to assume its policy, regulatory, and oversight functions as an umbrella for social protection, and gradually move away from providing direct services towards regulating and monitoring. Currently MoSD provides its services under four main laws.⁴

1. Social Affairs and Labour Law No. 14 of 1956 and its amendments.
2. Juveniles Law No. 24 of 1968 and its amendments.
3. Family Protection Law against Violence No. 6 of 2008.
4. Association Law No. 51 of 2008 and its amendments in 2009.

Furthermore, Jordan has ratified the following international conventions and agreements that are related to social protection:

- International Covenant on Civil and Political Rights
- International Covenant on Economic, Cultural and Social Rights

⁴ MoSD website: www.mosd.gov.jo.

- Convention on the Rights of the Child (with few reservations)
- Convention on the Elimination of all Forms of Discrimination against Women (with a few reservations)
- Convention on the Rights of Persons with Disabilities
- Convention against Torture
- International Convention on the Elimination of All Forms of Racial Discrimination
- Geneva Convention on International Humanitarian Law
- Social Security (Minimum Standards) Convention, 1952 (No. 102).

However, Jordan has not ratified any of the optional protocols to these agreements. This would have enabled individuals to submit complaints directly to specialised monitoring committees of the United Nations (UN), in accordance with the mechanisms adopted by the UN.

Furthermore, over the past decade, several national strategies that partially target enhancing the social protection system in the country have been launched. In 2006, an important initiative, the National Agenda, was launched under royal patronage. It declared that all national objectives should be achieved by 2017. The National Agenda sets the following objectives that are related to social protection and poverty alleviation (Government of Jordan 2006).

1. Create a national council for development and poverty alleviation
2. Develop a comprehensive national social policy with a focus on social development and productivity enhancement
3. Strengthen human resource capacities to implement poverty alleviation
4. Develop a clear understanding of the root causes and characteristics of poverty
5. Restructure the National Aid Fund (NAF)
6. Provide assistance to the unemployed poor to integrate them into the workforce
7. Upgrade the social work skills of welfare workers
8. Increase penetration of microfinance services in poor communities.

While the National Agenda highlights the need for a comprehensive national social policy and a social protection system, this has not yet been achieved despite the fact that this was set as a top priority.

By the end of 2012, the government, in cooperation with UNDP, completed the development of Jordan's National Poverty Reduction Strategy. In order to target more vulnerable individuals and groups, the strategy sets key parameters and actions to be undertaken to enhance the social protection system in the country. The implementation of the strategy is overseen by the Ministry of Planning and International Cooperation (MoPIC), however, no real progress has been made on the implementation side (UNDP 2013a).

The Ministry of Agriculture (MoA), in cooperation with UNDP and WFP, has finalised the Food Security Strategy that targets enhancing the food security situation at both national and individual levels. The main observation on the strategy that was highlighted by several public entities and international development agencies is that it is focused on agricultural production and does not include details for actions to be

undertaken by other public entities as part of Jordan's Social Protection Plan (Section 3.3) (Ministry of Agriculture 2014).

In addition to the above, and in order to mitigate the impact of the Syrian refugees' influx on Jordan, MoPIC has recently, in cooperation with donors and development partners, concluded Jordan's National Resilience Plan (NRP)⁵ (MoPIC 2014).

Moreover, several public entities, donor agencies, microfinance institutions and NGOs are providing capacity building and social assistance that are mainly focused on vulnerable groups and individuals, in addition to providing technical support and financing for launching projects that can help generate income for the targeted beneficiaries.

Through its fiscal policy, the government supports vulnerable groups in the country by subsidising food items (flour and bread), electricity and water tariffs, in addition to education and health services.

3.2. Institutional arrangements

Social protection is currently high on the development agenda for Jordan, due to rising economic and political challenges over the past decade. Since 2005, the Jordanian economy has been facing several challenges including high rates of poverty, unemployment, inflation, and a large budget deficit.

Jordanian laws do not specify a particular entity to act as an umbrella for social protection services in the country. However, Jordan's social protection programmes can be organised under five key components:

- **Social assistance:** This includes cash and/or in-kind support provided to vulnerable individuals or households.
- **Social insurance:** This includes all the actions conducted to mitigate risks associated with unemployment, illness, disability, work-related injury and old age, such as health insurance or unemployment insurance.
- **Fiscal subsidy system (fuel and food subsidies).**
- **Labour market interventions:** This includes policies designed to create employment, enhance income resources, and protect workers.
- **Food security and nutrition programmes.**

Each of the abovementioned components is being implemented by different stakeholders. The following table highlights the key players under each component.

⁵ The National Resilience Plan (NRP) is a strategy designed to help host communities 'cope' (meet immediate needs), 'recover' (restore capacities and services to pre-crisis levels), and 'sustain' (lay the foundation for long-term institutional and socioeconomic strength).

Table 3. Key players in the implementation of social protection schemes

Social protection scheme	Key players
Social assistance	<ul style="list-style-type: none">- Government (MoSD, NAF, Zakat Fund)- NGOs- Private sector
Social insurance	<ul style="list-style-type: none">- Government- Semi-government- Private sector
Labour market interventions	<ul style="list-style-type: none">- Government (Ministry of Labour)- Labour unions
Fiscal subsidy system	<ul style="list-style-type: none">- Government (Ministry of Finance)
Food security and nutrition programmes	<ul style="list-style-type: none">- Government (Ministry of Health, Ministry of Agriculture)- NGOs

Source: Authors' own

By law, MoH is in charge of improving the health of the population through fighting diseases caused by malnutrition. In addition, the ministry is in charge of inspecting the population's food consumption to ensure that it includes all the required micronutrients, iron, vitamins and other ingredients (Ministry of Health 2011). The ministry heads the Higher Nutrition Committee which includes representatives from all the public entities involved in food security and nutrition such as MoA and the Food and Drugs Association.

MoA's mandate, among other responsibilities, is rural development. This includes increasing the production of food and agricultural products, raising production capacity, and increasing farmers' incomes to improve their living standards. Moreover, the Agricultural Credit Corporation (ACC), chaired by the Minister of Agriculture, aims at contributing to agricultural development by funding agricultural projects for farmers through 22 branches around the country. Some 94% of ACC's annual lending is directed to small farmers.

It is also worth mentioning here that all data and information about poverty, expenditure, food security, unemployment, and other socio-economic data are obtained by the Department of Statistics (DoS), which is the main umbrella for data and statistics in the country. In 2010, DoS in cooperation with WFP completed a study about food security in Jordan. With support from WFP, DoS integrated tools to measure food security through an income and expenditure survey. This survey is carried out by DoS every two years to ensure that there is continuity of measuring food security in conjunction with levels of poverty.

In terms of disaster risks, the Crisis Management Centre is an independent government body that is in charge of coordinating efforts to meet any natural disasters and/or events which the Kingdom may be exposed to and that may threaten national security or have a negative impact on the national economy and social well-being or the safety of the environment and public health. While the Centre does not have a specific crisis management mechanism, it provides periodic reports to the government regarding potential economic, health, and social challenges that should be included in national plans and strategies.

3.3. Food security and nutrition in Jordan

According to WFP (WFP and JAAH 2008), Jordan has several risk factors for food insecurity which include limited economic access and lack of job opportunities, degradation of agricultural land and self-insufficiency in food products,⁶ and water scarcity which ranks Jordan as one of the five most water-deficit countries in the world. All these factors may lead to food insecurity in Jordan (Tayyem *et al.* 2012). Food production in Jordan cannot be considered as an answer to food security, but it can play an important role in achieving self-sufficiency particularly for small farmers.

As described in the table below, cereals make up a main food source in the Jordanian diet. Jordan is a major importer of cereals with 96% of the total consumption of cereals being imported (Department of Statistics 2013b). The same applies for meat, with more than 60% of local consumption covered by imports. However, Jordan almost achieved self-sufficiency for several other items including egg, milk, vegetables, fruit and olive oil.

Table 4. Food group shares in the total food supply in Jordan, 2012

Cereals	Roots	Meat	Vegetable oils and animal fats	Sugars and honey	Milk and eggs
45.5%	2.4%	6.0%	17.1%	12.9%	5.5%

Source: Department of Statistics 2012b

Over the past five years, issues related to food security and nutrition in the country are becoming important topics of public discussion. However, similarly to social protection, there is no umbrella or national body to oversee Jordan's progress towards enhancing food security and the nutritional status of its citizens. Jordanians are undergoing a nutritional transition, progressively shifting towards a less nutritious diet, rich in fat, sugar and carbohydrates. This shift has had an impact on public health, with obesity and anaemia a cause for concern, especially among women.⁷

Best practices for safety net programmes suggest that while these social safety net programmes aim to address risks, vulnerability and social exclusion, they will also help vulnerable households to maintain an adequate level of food consumption and improve food security. They also help prevent them from adopting damaging coping strategies and depleting their assets. In the context of agriculture, they might also alleviate liquidity constraints for smallholders, boost demands for farm products, foster income-generating strategies, and create multiplier effects throughout the local economy (FAO 2012).⁸

⁶ In the best of seasons, Jordan produces only 2–6% of its cereal requirements, according to DoS reports.

⁷ Future Directions International website: www.futuredirections.org.au/publications/food-and-water-crises/1939-jordan-s-food-and-water-security.html.

⁸ This number represents the per capita amount of food available for human consumption. Figures are shown for major food groups and are expressed in grams (g) per capita a day. Per capita supplies represent only the average supply available for each individual in the population as a whole and do not indicate what is actually consumed by individuals.

Food security is not highlighted as a key objective of public social safety net programmes; however, it comes as a sub-component of their poverty alleviation strategies and actions. In addition, the level of coordination between social safety net agencies, including MoH, MoA, and NGOs, is minimal.

Currently, there are several international development partners, including WFP, the Food and Agriculture Organization (FAO), the International Fund for Agricultural Development (IFAD), and UNDP, who are supporting the Government of Jordan (GoJ) to enhance its capacity to overcome food security issues.

According to the Food Security Report (2010-2011) issued by DoS, 3,887 households in Jordan are food insecure families representing 0.3% of total households, against 2.1% of vulnerable households to food insecurity, while households of acceptable food consumption represent 97.5% (Department of Statistics 2011). The abject poverty line (food security) in Jordan according to DoS is JD 28 per individual per month and JD 152.1 per household.⁹

Table 5. Average annual expenditure on food and non-food items (JDs)

Average food consumption quintile/average spending	Average household spending on food items	Average household spending on non-food items	Average household total spending
Food insecure households	974	1,839	2,812
Vulnerable households	1,647	2,515	4,162
Households with acceptable consumption	3,886	5,911	9,797
The kingdom	3,828	5,825	9,653

Source: DoS 2010a

Jordan's Poverty Reduction Strategy indicates a direct correlation between food insecurity and poverty, and indirect correlations with illiteracy, unemployment, low wages, insufficient assets, and large family size. According to the same strategy, 64% of food insecure households in Jordan are poor households, and about half of those vulnerable to food insecurity are under the poverty line (UNDP 2013a).

Furthermore, the Food Security Report highlights that 29.4% of the kingdom's households used special food coping strategies compared to 70.6% that did not use food coping strategies (Department of Statistics 2011). The report also indicates that about 93% of the food insecure households used food coping strategies¹⁰ during the survey year (2011), against 68.8% of those households vulnerable to food insecurity.

The above-mentioned report stated that about 14% of the households in the kingdom have received different types of assistance (food and non-food), while 10% of the households received food assistance only, and about 5% received non-food assistance. As for households that receive national aid, the survey

⁹ The food consumption score, then, is a proxy indicator reflecting quantity (kcalories) and the quality (nutrients) of the affected population's diet. It is based on a seven day recall of food types and frequency of consumption with data collected at the household level.

¹⁰ Food Coping Strategies: this group includes a set of measures such as resorting to less preferential or inexpensive food, borrowing food, depending on others assistance, buying food in debt, miss a meal or downsize it, adults sacrificing food to provide it to the youngsters, not eating during the entire day.

showed that 24% of the food insecure and vulnerable households have received national aid in cash or in kind from NAF, while 76% of those households did not receive any aid.

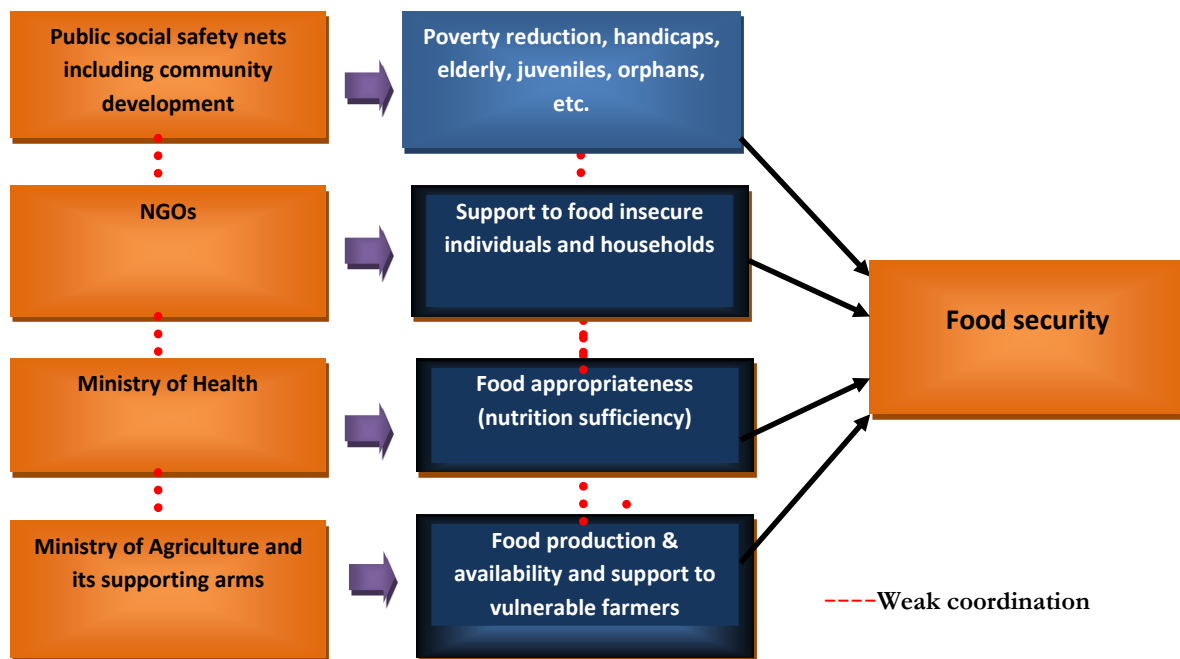
Another interesting conclusion from the Food Security Report, in terms of food insecurity according to gender, indicates that the ratios of food insecure households were similar regardless of the gender of the household head. However, the variation in the 'vulnerable to food insecurity' households was clearly different by gender of the household head, where the ratio reached 1.8% for male headed households against 4.3% for the female headed households (Department of Statistics 2012c).

Concerning nutrition status, according to the National Micronutrient Survey 2011 that was conducted by MoH in collaboration with the United Nations Children's Emergency Fund (UNICEF), prevalence of anaemia, iron deficiency, and iron deficiency anaemia for non-pregnant women was 30.6%. Older women and married women were more likely than younger unmarried women to have anaemia and iron deficiency anaemia. Prevalence of anaemia, iron deficiency, and iron deficiency anaemia for children was 17.0%. Vitamin A deficiency was prevalent in 4.8% of non-pregnant women. Prevalence of vitamin A deficiency among children was 18.3%. Vitamin D deficiency was prevalent in 60.3% of non-pregnant women. Prevalence of vitamin D deficiency among children was 19.8%. Vitamin B12 deficiency was prevalent in 11.1% of non-pregnant women. Anthropometric measurements, taken for children 12 to 59 months, showed that 3.5% of children were wasted, 2.5% were underweight, and 10.8% were stunted. Anthropometric measurements also showed that 8.8% of the children were at risk of becoming overweight, and 1.8% were at risk of obesity (Ministry of Health 2011).

The government has initiated some programmes to mitigate some of these nutritional challenges. Among these programmes are the micronutrition fortification programmes and the school feeding project. To decrease micronutrient deficiency levels, Jordan has undertaken two national micronutrient fortification programmes: a national salt iodisation programme initiated in 1995 and a wheat flour fortification programme initiated in 2002. Furthermore, the School Feeding Programme in Jordan has a nutritional objective. The challenges of the School Feeding Programme in Jordan has always been linked to three major factors: availability of funding, management and supervision, and sustainability and efficiency of the programme. For some time, funding has been provided by the government's budget. However, recently, the WFP secured an amount of US\$ 17 million from Russia and Canada to double the size of the School Feeding Programme to reach 320,000 students in vulnerable areas in the country (Ismael, pers. comm. 2014).

As noted above, there are several entities that are involved in social safety nets and food security in Jordan, in addition to local NGOs. Furthermore, international development partners are working with these public entities to enhance overall capacity and efficiency with regards to food security. However, efficiency and level of cooperation among different stakeholders is still weak, as illustrated by the figure below, developed by the research team.

Figure 5. Food security system in Jordan



Source: Authors' own

The recently drafted Jordan National Food Security Strategy is focusing on food production and overall food security (Ministry of Agriculture 2014). However, the strategy also has a general approach that can help institutionalise Jordan's efforts for more efficient food security programmes. The key pillars of the strategy can be summarised as in the Figure below.

Figure 6. Key pillars of Jordan's National Food Security Strategy

Food availability	Access / affordability	Food utilisation, health and nutritional status	Reducing vulnerability and enhancing sustainability	Legal frameworks	Capacity building
Increase local food production through modernising infrastructure, use of technology	Increase purchasing power, improve in-land and agro-processing, and improve targeting of subsidised food programmes	Enhance nutrition for all of the population, reduce micronutrient deficiency, and increase public awareness	Improve resilience of the insecure and marginalised communities	Efficient institutional and legal frameworks for implementation of food security and nutrition plans	Enhance local stakeholder's capacities to implement food security and nutrition plans more efficiently

Source: Authors' own

The details of the management structure and authority for implementation and follow-up are not yet clear. The Food Security Unit that was established in MoA to oversee the food security in Jordan is not yet fulfilling its mandate and might be merged with another department at the Ministry. In addition, there is much concern among MoA officials that other related stakeholders, particularly from the public sector, will not commit to this strategy if it is led by their ministry. For some, the ministry lacks the power to ensure the food security strategy is implemented and they argue that this strategy should be championed by the Prime Minister (Al-Mohisen, pers. comm. 2014).

3.4. Social safety net programmes

3.4.1. Government social assistance

1) Social protection services – MoSD

The public social protection services are led by MoSD and NAF with support from several NGOs. Direct social assistance programmes are led by MoSD and NAF. MoSD provides several services to the following individuals and groups: poor individuals and households, the homeless, juveniles, those physically or mentally challenged, orphans, abused women and children, victims of human trafficking (recently added), and the elderly.

Both direct and indirect social assistance are provided by MoSD, as follows:

Direct social assistance:

- Provision of shelters;
- Rehabilitation and training for beneficiaries of social services;
- Licensing social services provided by the private sector and NGOs;
- Overseeing and monitoring the performance of the private sector and NGOs that are implementing social services.

Box 1: MoSD

The MoSD functions under Law No. 14 for the year 1956 and its amendment as a Ministry of Social Affairs and Labour. The law states that the main responsibility of the MoSD is to provide comprehensive social pensions and coordinate social services for all citizens. The law has not included any article regarding the entity in charge of developing the overall policy for social development and protection.

Indirect services:

- Housing for the poor;
- Health insurance for certain individuals in cooperation with MoH to issue health insurance cards for needy groups;
- Income generation projects for vulnerable individuals and groups.

These services are provided through specialised care centres that are distributed around the country. While some of these centres are managed by MoSD, the majority are managed by both the private sector and NGOs.

2) NAF

The role of NAF is to provide timely financial assistance and other benefits to eligible needy individuals and households. NAF is a semi-autonomous arm of MoSD. It has a Board of Directors that includes

representatives from various public entities, NGOs, and the private sector. The Minister of Social Development chairs NAF's Board of Directors. Established in 1986 under Law No. 36, NAF is the core of Jordan's social protection system. It provides cash transfers to almost 100,000 households (7.5% of the Jordanian population) and to 271,000 individuals (2013), in addition to other minor benefits for the poor, disabled and the elderly (National Aid Fund 2013).

In 2012, NAF launched new targeting eligibility criteria for the beneficiaries of its support. Based on these new eligibility criteria, NAF is currently reviewing the database for all beneficiaries, which has eliminated 13,000 households that were benefiting from its support.

While NAF plays an important role in providing cash assistance that is required to provide basic food and nutrition to vulnerable groups, the National Poverty Strategy (2013), the National Agenda, World Bank (WB) reviews, and other reports highlight that there is a need to update NAF's targeting mechanism.

While targeting analysis, which measures how programme resources are distributed between different segments of the population, shows that NAF is relatively well targeted to the poor, there is still a significant leakage of programme resources to the non-poor. More than a third of NAF resources go to beneficiaries, who, before receiving NAF assistance, are above the poverty line (UNDP 2013a).

3) National Zakat Fund (NZF)

The Zakat Fund is under the responsibility of the Awqaf and consists of a NZF with headquarters in Amman, field offices in each governorate, and 210 Voluntary Zakat Committees across the country. The fund generates its financial resources from Zakat donations around the country.

The Zakat Fund implements a number of services including cash assistance (long term and seasonal) to poor persons of all ages with a particular focus on orphans. Monthly benefits are equal to JD 30/month (53% of the adult equivalent poverty line) plus JD 5 per person with no upper limit on the number of beneficiaries. Zakat cash benefits reach about 1% of the poor and also provide benefits to about 1% of the non-poor (National Zakat Fund 2012).

3.4.2. Social assistance by NGOs

Over the past two decades, the Jordanian civil society sector has grown significantly, and has taken an important role in various sectors, particularly in areas related to socio-economic challenges that are facing Jordan.

The majority of NGOs in Jordan are involved in socio-economic development activities that serve specific groups or limited geographic areas as a result of inadequate financial and technical capabilities. However, a few major NGOs that are chaired by Royal Family members have been able to grow and operate on a national level. In general, as NGOs have direct access to communities and mostly have records of people in need in the areas they serve, they develop separately from government records (Ishaqat, pers. comm. 2014).

Table 6. Civil society in Jordan

Segment	Number
Social and charity societies	1,800
Cultural commissions	374
Women's organisations	147
Labour associations	17
Farmers' union	15
Foreign societies	84

Source: National Registry, MoSD¹¹

The following are the key NGOs in Jordan that are active in areas related to social protection.

Tkiyet Um Ali (TUA)

TUA was founded in 2003 as an NGO targeting poor groups and individuals around the country. TUA is considered the leading NGO, serving meals and daily humanitarian aid to Jordan's underprivileged as part of a sustainable programme. For the past 11 years, TUA has been active in trying to eradicate hunger in Jordan and has delivered more than 360,643 food parcels and served over 1,642,214 hot meals to the underprivileged (Tkiyet Um Ali 2014). Selection criteria are based on net income that is left for food for families and individuals.

National Alliance against Hunger and Malnutrition (NAJMAH)

NAJMAH was established in 2004 to support government programmes in combating hunger and enhancing food security in Jordan. The alliance, which is functioning under the umbrella of the Jordanian Hashemite Fund for Human Development, works with MoA, WFP, ACC and FAO among others, in formulating policies and projects.

In March of 2008, NAJMAH launched the Jordan Food Bank with the objective of providing families and individuals living below the poverty line with access to nutritious food packages. Through its three large warehouses, the hunger relief initiative has since created an outreach programme that connects to 20 distribution points around the kingdom. When distributing the food aid particular focus is placed on the elderly, children and infants who are the most vulnerable to food deficiency and malnutrition, as well as pregnant, postpartum and breastfeeding women.

Islamic Center Charity Society (ICCS)

The society was established by the Islamic Brotherhood political party in Jordan. It is considered one of the richest societies in the country with significant engagement in social protection, health, and education. The society is an active player in refugee camps.

¹¹ Data obtained from author's visit to MoSD. The MoSD website has not yet been updated with this information.

3.4.3. Fiscal subsidies

By the beginning of 2005, the economy was negatively affected by the sharp increase in international oil prices combined with a drop in external grants. The effects of these factors were aggravated, in particular for the period 2008-2009, as a result of the international financial crisis. In addition, Jordan, which imports 97% of its energy (Department of Statistics 2013c), has also seen purchase costs exceed 15% of its gross domestic product as a result of declining supplies of cheap Egyptian gas.

Furthermore, the recent political instability in MENA has resulted in the influx of large numbers of refugees to Jordan, adding incremental pressure to a country that has one of the smallest economies in the region and a scarcity of natural resources.

To mitigate the impact of political instability over the past decade, the GoJ has adopted a gradual fiscal reform plan. In 2005, Jordan implemented a reform programme that included the elimination of fuel subsidies over the period 2005-2008, followed by a second round of elimination in 2012. This action, according to the government, affected only 30% of the population that had been compensated by cash assistance according to income criteria. (MoPIC 2011).

Table 7. Current fiscal subsidy structure (JD million)

Item	Total Subsidy Value	Poor Individuals Share	Non-Jordanian share ¹²
Bread	185	25.1	6.4
Water	345.2	31.5	12.3
Electricity	1.321	105	53.4
Health	157.2	4.8	0.5
Domestic gas	39.7	3.8	0.2

Source: Department of Statistics 2013d

It is worth mentioning here that much public debate took place in the country concerning the GoJ's plans to eliminate food subsidies and replace them with an alternative mechanism to ensure the targeting of vulnerable groups.

As part of the subsidy system, the government, through the Civil Services Consumer Corporation and Military Consumer Corporation, provides centres around the country that sell food and other consumables that are 10% below market prices.¹³ In 2013 the number of beneficiaries exceeded 200,000.

3.4.4. Social insurance

According to the Economic and Social Commission for Western Asia (ESCWA), the majority of the poor in Jordan are working poor (ESCWA 2012). Households under this group remain poor due to low wages and high dependency ratios. Excluding the working poor from receiving assistance, this sub-group of the poor are largely left unsupported in Jordan.

¹² Includes residents who do not have Jordanian nationality.

¹³ Civil Services Consumer Corporation website: www.jcsc.gov.jo/Achivements/AchivementsDetails.aspx?ID=6.

The key player in social insurance in Jordan is the Social Security Corporation (SSC). The SSC law has been amended three times in the past few years to increase the coverage and efficiency of the social insurance system. Now every working entity in Jordan must include its staff in the social security scheme. The current applicable law, which was enacted in 2014, includes coverage of the following groups:

- Work injuries and physical disability
- Elderly and death
- Unemployment
- Maternity and childbirth
- Health insurance

SSC is a member of the National Social Protection Task Force that was initiated by the International Labour Organization (ILO). The task force, which was launched in 2011 and includes representatives from private and public entities in addition to NGOs, aims at promoting higher efficiency of social protection services in Jordan.

In 2012, ILO and SSC, in collaboration with UNICEF and the World Health Organization (WHO), organised a national conference in Jordan on the Social Protection Floor. The objective of the conference was to assist the GoJ in the progressive extension of social protection measures through introducing the Social Protection Floor Initiative. Some recommendations of the conference were then adopted in the updated Social Security Law in 2014 that aimed to expand the coverage of social security in the country. Furthermore, health insurance was expanded to cover all people over 60 years old, and children below six years.

3.4.5. Labour sector interventions

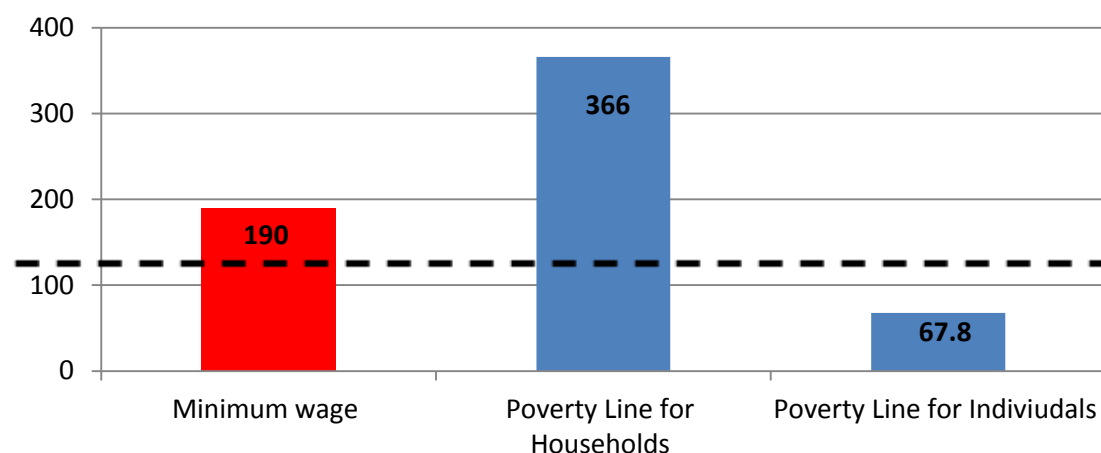
The Constitution states that every Jordanian citizen has the right to work. It also establishes a number of labour rights including:

- Fixed weekly working hours with weekly and annual paid rest.
- Special compensation for workers supporting families or upon dismissal, illness, old age and emergencies arising from the nature of the work.
- Special conditions for the employment of women and juveniles.
- Wages that are commensurate with the quantity and quality of work.
- Health safeguards at factories and workshops.
- Trade unions operating within the limits of the law.

Labour rights, conditions and affairs are governed by the 'Labour Law and its Amendments' No. 8 for the year 1996. Provisions of the law apply to all employees and employers except for public and municipality workers, domestic workers and some categories of workers in the agricultural sector. In addition to fixed working hours, the law highlights that the minimum wage is fixed, both generally and for particular trades. The wage is determined by a committee comprised of an equal number of members from the Ministry of Labour (MoL) and a selected group of employees and employers. The current minimum wage stands at JD 190 (equiv. to US\$ 268) per month and JD 170 for the textiles sector (the absolute poverty line in Jordan per individual per month is JD 67.8 and for the average sized household is JD 366.3 per month) (Department of Statistics 2013c).

Employers who pay workers less than the minimum wage can be punished by a fine and must pay the worker the difference. The penalty is doubled each time the offense is repeated. The minimum wage is one of the key challenges facing employment in Jordan. Social security is obligatory for all institutions; however, health insurance is optional.

Figure 7. Comparison between minimum wage and poverty line (JDs)



Source: Department of Statistics 2012d and Social Security Corporation 2013

Minimum wage and food security

According to the Jordan Poverty Report (Department of Statistics 2010b), the minimum amount of calories per Jordanian per day is 2,347 calories. The cost of 1,000 calories for food insecure individuals reached JD 0.3698 (0.867 JD per day). For individuals vulnerable to food insecurity the cost of 1,000 calories increases to an average of JD 0.4928 (1.156 JD per day). When these figures are applied to the average size of a Jordanian family of 5.4 members (2010 figures), the minimum level of expenditure for individuals per month is JD 28 and JD 152.1 for households to secure the minimal resources needed for food. But that does not mean that these people will be food secure. Based on the above and taking into consideration that expenditure on food represents on average 40% of total expenditure, the minimum wage of JD 190 is not sufficient for workers who are receiving the minimum wage and are heads of families with no other source of income.

Concerning Syrian refugees, a study conducted by ILO in collaboration with MoJ on employment in the governorates of Mafraq, Irbid, Zarqa and Amman, concluded that 108,000 Syrians are already working while 70,000 people are looking for work and are expected to find work in agriculture, construction, restaurants, wholesale, and retail trade and services. Out of those Syrian refugees who are working, only 5,000 have work permits. The study confirmed the existence of a negative effect on wage levels and on the employment of Jordanians, due to the low wages paid to unskilled and semi-skilled Syrian workers, which ranged between JD 4 and JD 10 per day. Syrian children, the report noted, earn JD 2-5 per day (ILO 2014).

3.4.6. Development partners active in the area of social protection

1) World Bank (WB)

The World Bank has been very active in social protection enhancement in Jordan. In 2009, WB financed the 'Social Protection Enhancement Project' in Jordan with US\$ 4 million as a loan and US\$ 8 million as the GoJ contribution. The project aimed at improving the management and operations of the cash social assistance programmes and to improve the access to and quality of social care services. The project was implemented through the following components: (i) institutional strengthening and capacity building for development and implementation of social safety nets; (ii) renewal of NAF; and (iii) improving quality, access to and relevance of social work and care services. The project was closed in early 2014, but with only limited success. WB rated the outcomes of this project as highly unsatisfactory, Bank performance was unsatisfactory, and Borrower performance was unsatisfactory (World Bank 2014).

In 2013, WB implemented a US\$ 530,000 project to mitigate the impact of Syrian displacement on Jordan. The first component of the project was maintaining access to essential healthcare services. The second component was supporting household basic needs. The objective of this component is to help the GoJ ensure the uninterrupted supply of basic household commodities for poor and lower middle-class households. The two subsidised products financed under this component are bread (wheat) and Liquefied Petroleum Gas (LPG) cylinders (World Bank 2013).

Furthermore, WB is currently helping GoJ to secure funding and implement the Emergency Services and Social Resilience Project. The objective of this project is to help Jordanian municipalities and host communities address the immediate service delivery impacts of Syrian refugee inflows, and strengthen municipal capacity to support local economic development. There are two components to the project. The first component will provide direct municipal grants to municipalities that are hosting the largest concentration of Syrians. Reflecting the increased size of their populations, the grants will allow municipalities to finance additional public services and to help improve living conditions, reduce communal tensions and enhance social cohesion for the benefit of the Jordanians and Syrians living in their jurisdictions. The second component relates to institutional development and project management. This component will finance two subcomponents: (i) subcomponent 2A – technical assistance to participating municipalities to plan, implement and manage activities funded by the municipal grant, as well as project management support for implementing agencies to coordinate, manage and oversee the project; and (ii) subcomponent 2B – capacity building of key government agencies and vulnerable communities in emergency preparedness, risk planning, management and financing (World Bank 2013).

In addition to the above, WB has provided technical assistance to SSC to enhance its coverage and efficiency.

2) United Nations Development Programme (UNDP)

UNDP is among the most active players in areas related to fighting poverty and enhancing the living standards of Jordanians. Under this engagement, UNDP focuses on three main areas (UNDP 2013a):

- **Supporting poverty analysis and monitoring in Jordan**¹⁴

In this project, UNDP is providing direct support to the National Agenda (2006-2015) particularly on the social welfare theme.

- **Mitigating the impact of the Syrian refugee crisis on vulnerable Jordanian host communities** (UNDP 2013b).

The programme is designed to respond to the urgent needs of crisis-affected people in a timely and efficient manner, with emphasis on Jordanians in host communities, to increase their absorption capacity and mitigating any possible tensions between Syrian refugees and hosting communities.

- **Food and nutrition security in Jordan**¹⁵

UNDP has led a Joint UN Programme to provide credible, coherent assistance to the government at the national and local levels through supporting a coordinated national food security response, increasing sustainable food production for small-holder farmers, and improving nutrition interventions and safety nets. UNDP's work in this area includes:

- Introducing production and accessibility mechanisms in three eco-geographic areas, and supporting targeted households with suitable interventions. Women-dominated productive activities were encouraged and emphasised in the identified eco-regions.
- Supporting the MoA in establishing a food security unit and conducting institutional capacity assessment and development for the unit.
- Developing ten policy papers on food security.
- Forming a committee to facilitate coordination among government officials, NGOs and other non-government partners in the food security area, as well as with other relevant committees and panels, and ensuring a functioning Secretariat is in place.¹⁶

3) ILO

ILO is very active in Jordan in supporting decent employment, sustainable growth and recovery, building adequate social protection systems and protecting people. It also helps Jordan meet international labour standards and workers' rights. ILO activities in Jordan are focused on providing technical assistance in the following areas:

1. Skills, knowledge and employability
2. Enterprise development
3. International labour standards

¹⁴ UNDP projects 2011: UNDP (2011) *Support to Poverty Analysis and Monitoring at MOPIC and DOS: Thinking Differently about Poverty and the Poor*, Jordan: UNDP.

¹⁵ UNDP project (2010-2011): UNDP (2010) *Food and Nutrition Security in Jordan towards Poverty Alleviation*, Jordan: UNDP.

¹⁶ UNDP project (2010-2011): UNDP (2010) *Food and Nutrition Security in Jordan towards Poverty Alleviation*, Jordan: UNDP.

4. Working conditions
5. Informal economy
6. Employment promotion

The ILO responded to the Syrian refugee crisis in Jordan by:

- Contributing to building the resilience of host communities by enhancing access to employment opportunities and livelihoods.
- Strengthening institutional capacity and coordination to combat unacceptable forms of work, with a focus on child labour.
- Supporting policy development to ensure a rich national employment response, embedded in the principles of decent work.¹⁷

4) Food and Agriculture Organization (FAO)

FAO has played a key role in helping Jordan face challenges in the agriculture sector. Such challenges include the reduced availability of fresh water for irrigation; the widening gap between food exports and food imports; the degradation of and misuse of natural resources; and the loss of agricultural land to urbanisation. FAO has focused its operation in Jordan to enhance the capacity of institutions to plan and implement necessary adjustment measures, and to modernise agriculture along with the adoption of technology to make it more competitive.

FAO assisted Jordan through its Transmission Control Protocol in the 'Formulation of the Programme Components of the Special Programme for Food Security' (US\$ 156,000). The National Programme for Food Security (NPFS) included 21 project profiles with an estimated cost of US\$ 50 million, which was finalised in October 2004 (FAO 2011).

5) United States Agency of International Development (USAID)

USAID is the largest donor to Jordan. USAID has been active in supporting host communities in Jordan to meet the additional pressures on basic services. This support can be summarised as follows:

Table 8. USAID support to Jordan

Direct support to government	<ul style="list-style-type: none"> • An additional US\$ 300 million in budget support and backing for a US\$ 1.25 billion loan guarantee was issued in 2013. In 2014 President Obama also announced plans for a US\$ 1 billion follow-on loan guarantee.
Water and sanitation	<ul style="list-style-type: none"> • The construction of the Za'atri-Hofa pipeline, a new pumping station, and of the waste water treatment plant in Mafraq will significantly increase water supply and waste water treatment services in northern Jordan.
Health	<ul style="list-style-type: none"> • Recently renovated hospitals, particularly those in the north, help alleviate increased demand for care and services.

¹⁷ ILO website: www.ilo.org/beirut/WCMS_230258/lang--en/index.htm.

Education	<ul style="list-style-type: none"> Since 2011, five new schools have been built in the north and have reduced crowding; one additional new school in the north expected to be completed in 2015. There is ongoing rehabilitation/ expansion of 20 schools in northern Jordan that serve over 11,000 students.
Additional support	<ul style="list-style-type: none"> Since March 2012, USAID has supported food assistance to Syrian refugees in Jordan, including vouchers that allow them to buy food on the local market, benefitting both refugees and local merchants.
Community engagement	<ul style="list-style-type: none"> The USAID Community Engagement Project (USAID CEP) aims at strengthening community organisations and local government efforts to meet local needs in three governorates: Irbid, Mafrqa and Tafileh.

Source: Authors' own

6) World Food Programme (WFP)

WFP provides assistance to food insecure and vulnerable Jordanians. In December 2013, WFP launched an 18-month assistance programme to assist 160,000 vulnerable Jordanians affected by the extended economic crisis through cash and food transfers. WFP plans to enhance the food security status of targeted beneficiaries by addressing short-term food needs through direct food assistance. It also plans to lay the basis for sustainable interventions with longer-term impact through food-for-assets/training activities that allows young men to hone their professional skills. WFP launched this training thanks to a donation from the United States Government's Office of Food for Peace (FFP), in addition to contributions from private sector companies in Jordan.¹⁸

WFP is also assisting the government in implementing a national school meals programme (2014-2016) with the aim of reaching up to 320,000 school children in the most vulnerable and food insecure areas. The programme also works closely with NAF to include some food security measurement tools within the NAF system in order to enable WFP to capture the most vulnerable food insecure individuals and households in the country.

7) EU Humanitarian Aid and Civil Protection department (ECHO)

Beyond the Syrian border, funding from ECHO ensures that people fleeing the country will receive life-saving assistance such as health, food, shelter, hygiene kits, water and sanitation, and protection.¹⁹ Several member states (Denmark, France, Hungary, Italy, Luxembourg, Sweden, Slovakia, Norway, Austria,) have provided in-kind assistance through the EU's Emergency Response Coordination Centre.

8) UNICEF

UNICEF Jordan is very active in supporting national initiatives related to nurturing and caring for children. UNICEF works with government agencies to overcome the obstacles that poverty, violence, disease and discrimination place in a child's path. Recently, UNICEF has worked closely with other UN agencies and international partners to deliver support to Syrian children and host communities in Jordan.²⁰

¹⁸ WFP website: www.wfp.org/countries/jordan/operations.

¹⁹ European Commission website: http://ec.europa.eu/echo/where/middle-east-north-africa/syria_en.

²⁰ There are other UN agencies such the United Nations Development Fund for Women and UN Women that are active in capacity building of public entities and promoting best practices.

9) IFAD

Since 1981, IFAD has committed US\$ 71.4 million in loans to Jordan to support agricultural development and reduce rural poverty. These funds have financed seven agricultural development programmes and projects, with a total value of US\$ 189.5 million. IFAD is a leading partner in participatory development in Jordan, where it has worked with poor rural people to design programmes and projects in collaboration with the government and other partners. Activities have focused mainly on rain-fed agriculture and livestock, small farm credit, income diversification and natural resources management.²¹

²¹ IFAD website: <http://operations.ifad.org/web/ifad/operations/country/home/tags/jordan>.

Chapter 4. Social protection programmes and safety nets

According to DoS, 64% of food insecure households in the country are those below the poverty line (the absolute poverty line is JD 814 per person per annum while the extreme poverty line is JD 336) (UNDP and MoPIC 2012).²² However, indicators of insufficient social protection mechanisms, particularly in areas related to food security, have also been highlighted in the DoS study on food security status:

- 10.2% of total Jordanian households received food assistance (food parcels) through NGOs.
- Only 28.2% of households that are categorised as under the poverty line received food assistance.
- 27 areas in Jordan have more than 25% of their households below the poverty line (poverty pockets).
- 22.5% of households (255,231 households, of which 177,366 are located in Amman, Irbid and Zarqa) sit immediately above the absolute poverty line and, as such, are vulnerable to falling into poverty (2010 figures).
- Food expenditure in Jordan ranges between 34-48% of total expenditure.
- The 'working poor' represent 55.2% of the working-age poor population. The share of working poor is higher in urban areas (57.7%), than in rural areas (44.9%).

4.1. Social safety nets implemented by MoSD

MoSD manages a range of social assistance services and benefits to poor, disabled, unemployed, elderly, battered women and children, orphans and children from broken families, babies in nursery care and juvenile offenders.

The total number of beneficiaries from the MoSD's services reached 23,000 persons in 2014 (Ratroot, pers. comm. 2014).

Table 9. MoSD's services, beneficiaries, and budget (2014)

	Beneficiaries	Amount (JD million)
Handicapped affairs – Provides and supervises care, rehabilitation, and diagnostic centres and shelters to disabled youth as well as adults. Operating a total of 27 centres and affiliated with over 100 centres in the private sector.	4,000 persons	8.9
Community development and combating poverty – Works with local charities, societies and individual families to provide micro- to medium-sized loans, help with housing and income generating projects.		5.8
Family and childhood – Provides and supervises care facilities for orphans and children from broken homes or abuse. Also licenses and supervises nurseries for children and newborns. Operates care centres and supervises nurseries.	1,400 children	7

²² Sources of income for poor population were mainly from employment (68%) and remittances (25%) (UNDP and MoPIC 2012).

Social defence – Provides care and protection facilities and services to abused children, battered women or women from broken homes, and juvenile offenders in reform and rehabilitation centres. Provides assistance through its 56 centres and offices.	18,600 persons	1.9
Total		23.6

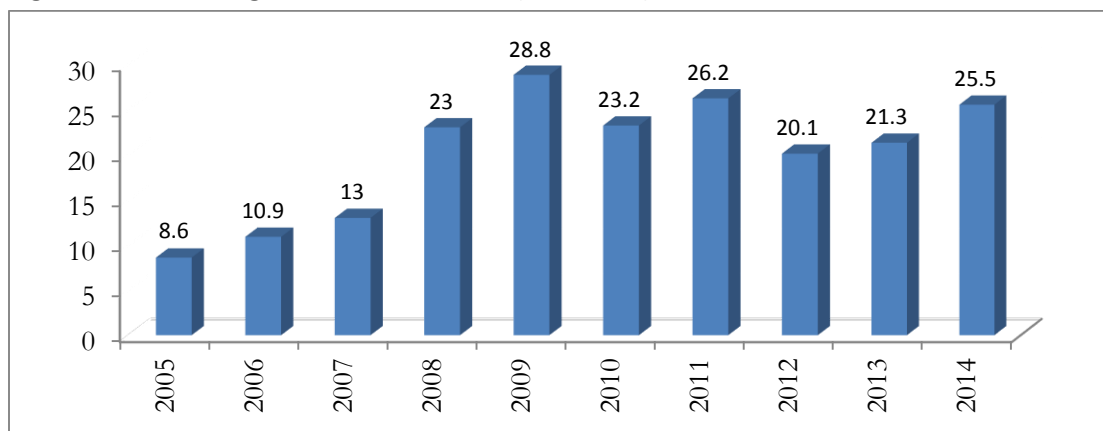
Note: Administrative and support services consume a large proportion of the budget, at about 24%

Source: USAID 2011

The MoSD's budget for social services fluctuates from year to year based on general budget situations. However, the National Resilience Plan (NRP) that was adopted in December 2013 requested that additional funds be allocated to each service until 2016. These services are targeting Jordanians only, however, certain groups of refugees can benefit from these services, mainly abused women and children and juveniles (Ratroot, pers. comm. 2014).

The research team also noticed that MoSD implements an emergency cash transfer of around JD 200,000 annually. This programme is similar to NAF activities and it is not clear why these efforts are duplicated, particularly why beneficiaries of this programme are not linked to the NAF assistance database.

Figure 8. MoSD budget for social services (JD million)



Source: Annual reports for the Budget Department 2006-2013²³

The direct impact of Syrian refugees on the MoSD's services was noticed in the area of abused women and children. MoSD figures show that 7% of abuse cases in 2013 were for Syrian refugees. This adds much pressure to the MoSD's limited financial and human resources.

MoSD provides its services through specialised centres distributed around the country: there are 216 handicapped affairs centres (27 run by the MoSD, 58 run by the private sector, and 125 run by NGOs). In addition, MoSD provides family and childhood protection services through 32 centres for children and 11 centres for the elderly. Furthermore, MoSD runs 6 centres for abused women and children (Ratroot, pers. comm. 2014). Care centre and shelter meals are prepared by nutrition experts who make the food based on approved nutrition formulas.

²³ Government of Jordan website: www.gbd.gov.jo/web/Default.aspx?Id=331165f6-c9a0-482e-af2c-4093333b4538.

Due to limited financial and human resources, WB has raised several issues regarding the weak monitoring and evaluation (M&E) conducted by MoSD on many of these centres and the quality of services provided (World Bank 2013). In response to this, MoSD has trained volunteers to help its staff monitor and report on the performance of these centres. Weak M&E is a key challenge to these interventions. The research team believes that while several attempts were conducted to develop Management and Information Systems (MIS) and M&E systems in the ministry, MoSD still needs to empower these practices in order to enhance the quality and efficiency of its services.

According to MoSD, food security is not an area of responsibility for the ministry. However, they have a yearly budget of JD 200,000 that is distributed directly to those individuals and households that are most vulnerable, enabling them to meet urgent needs and access food.

4.2. The National Aid Fund (NAF)

NAF is the core of Jordan's social protection system providing cash transfers to almost 100,000 households (8% of the Jordanian population) and to 271,000 individuals (UNDP 2013a).

Table 10. NAF allocations by type of assistance (2013)

	Households	Individuals	Allocations
Recurrent cash assistance	71,217	181,620	79,115,426
Temporary cash assistance	16,950	77,721	4,732,169
Emergency cash assistance	3,496		678,760
Instant cash assistance	7,986	-	196,023
Physical rehabilitation assistance	497		164,252
Total	100,119	271,293	84,886,630

Source: National Aid Fund 2013

In 2012, NAF launched new targeting eligibility criteria for the beneficiaries of NAF support. Based on this new eligibility criteria,²⁴ NAF reviewed the database for all beneficiaries, which resulted in the elimination of 13,000 households that had been benefiting from NAF assistance (Ishaqat, pers. comm. 2014).

²⁴ The new eligibility criteria included measures to reducing inclusion and exclusion errors without revisiting the basis of eligibility according to Basma Ishaqat, NAF Director.

Box 2. NAF's new eligibility instructions – July 2012

NAF's new eligibility instructions, enacted on 1st July 2012 included the following:

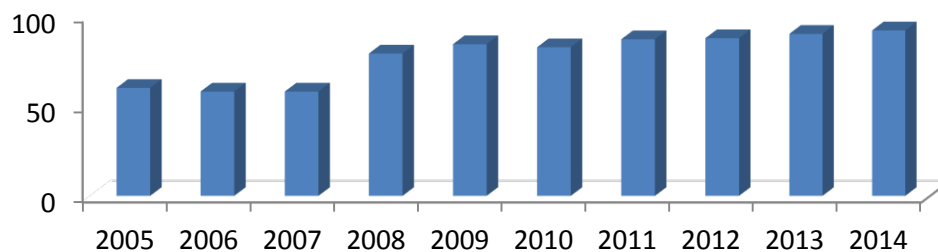
- When calculating eligibility for participation on the Recurring Cash Assistance Programme, wages of less than JD 150 for each working son or daughter were allowed.
- Temporary assistance was also included on the Recurring Cash Assistance Programme;
- This assistance, allocated on a case-by-case basis, was to last for one year but was eligible for review and extension. Those eligible for inclusion included divorcees and persons with minor disabilities, among others.
- Assessments for Urgent Assistance Cash Payments were tightened.
- Conditionalities (some existed previously but were hard to monitor) were (re)instated. These included mandatory: (i) involvement in government immunisation campaigns (30% reduction in assistance for non-compliance), (ii) school education for children (exempted if the child has severe health problems, 25% reduction in assistance for non-compliance), (iii) agreement to avoid perpetrating domestic violence/violence against women (perpetrators to be banned from receiving assistance for one-year), and (iv) agreement to avoid begging (30% reduction in assistance for non-compliance).
- NAF offered to pay vocational training fees (delivered by the VTC) for the sons and daughters of heads of households who are unable to work.
- A complaints system was established at NAF allowing individuals and families to request a review of their claim.

While NAF plays an important role in providing cash assistance that is required for basic food and nutrition for vulnerable groups, the National Poverty Strategy (2012), National Agenda, WB reviews, in addition to other reports indicate the need for NAF to update its targeting mechanism (UNDP 2013a). The reason for this is that the eligibility criteria for NAF services are developed based on net incomes which do not fully capture poor and vulnerable groups and individuals.

Recently, however, NAF has developed eligibility criteria that are based on both net income and expenditure. When approved, the new eligibility criteria will provide a significant development to NAF's coverage. A key addition of the new eligibility mechanism is that it will enable NAF to target the poorest groups and individuals, which will in turn provide a good source of information about the most vulnerable groups and their food security status.

NAF also has an MIS in place that is linked to other data sources in the country. Currently, all requests for assistance are itemised and linked to a large database. This enables NAF to reduce the percentage of ineligible individuals and households receiving assistance.

Figure 9. NAF's budget (JD million)



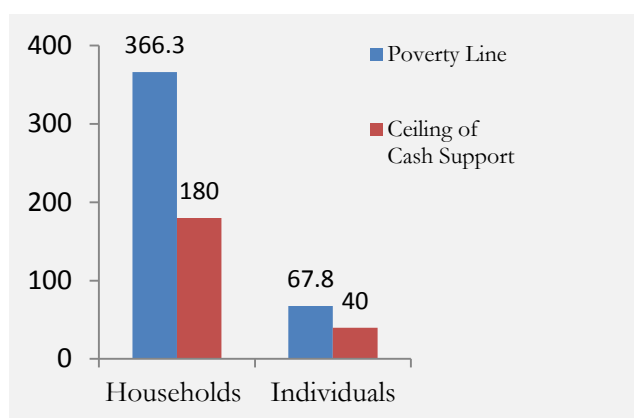
Source: Budget Department 2013 – Annual report number 9²⁵

NAF support and poverty line

NAF's cash assistance ceiling reaches JD 40 per individual per month and JD 180 per household per month. The absolute poverty line in Jordan per individual per month is JD 67.8 and for households is JD 366.3 per month. Therefore, NAF's assistance helps needy individuals to cover 59% of required income to reach the poverty line and only 49% for households.

Basma Ishaqat, the General Manager of NAF stated an additional JD 20 million annually to NAF's budget will allow the fund to reach 75% rate of income to poverty rate, which meets the international standard (Ishaqat, pers. comm. 2014).

Figure 10. NAF's support and poverty line



Source: Authors' own

Furthermore, in spite of the fact that NAF's services are only for Jordanians, NAF estimates that the indirect and direct impacts of the Syrian crisis have resulted in an extra 20,000 Jordanian families in NAF's assistance programmes (cash for work, microfinance, and cash assistance). This has resulted in an extra JD 3 million required for NAF's budget annually (Ishaqat, pers. comm. 2014).²⁶

NAF has also re-activated vocational training for members of households benefiting from NAF assistance. This programme, suspended from 2007-2012 because NAF management had doubts about its relevance to NAF's objectives, now covers the cost of vocational training fees as a means of improving the job opportunities for beneficiaries.

In the poverty study conducted by the Department of Statistics (2010b), the survey showed that only 24% of food insecure and vulnerable households had received national aid in cash or in kind from NAF, while

²⁵ Government of Jordan website:
<http://gbd.gov.jo/gbd/Uploads/Files/DepartmentIssues/AnnualReports/annualReport2013.pdf>.

²⁶ Referred to loss of jobs and increased prices.

76% of those households did not receive any aid. This is an important indicator of the need to review NAF's targeting mechanism.

4.3. The National Zakat Fund (NZF)

Jordan's Zakat Fund is one of the oldest funds in the region. Organisationally, it is under the Ministry of Awqaf and consists of a NZF with headquarter operations in Amman and 210 voluntary Zakat committees throughout the country. The largest of the NZF programmes are cash assistance, orphan cash assistance, occasional in kind benefits, and rehabilitation assistance programmes.

Table 11. National Zakat Fund programmes

	Beneficiaries	Allocation (Million JD)
Cash assistance	Persons or families of any nationality with income near the abject poverty line (15,000 beneficiary)	5.1
Occasional in kind assistance	Poor families or persons (53,000 households and 10,000 individuals)	2.6
Orphan cash assistance	Orphans who are adopted by the fund	10.4
Rehabilitation assistance projects	Poor persons with some experience or skill in need of assistance to become more productive	10.25
Urgent cash assistance	Poor persons or families of any nationality, who need urgent cash as a result of home fire, disaster, divorce or other sudden need, can come to the fund for a small request	0.2
Medical care	Poor persons in need of assistance for the cost of medicine or medical care (100,000 patients).	1.0
Student cash assistance	Students of poor families in need of help with education expenses such as tuition fees (410 students)	0.04

Source: National Zakat Fund 2013

NZF targets the abject poor or those near the abject poverty line. If a poor person receives recurring cash assistance from NAF, he or she is not eligible to receive Zakat assistance. The amounts are very low (JD 30-50 per month) (National Zakat Fund 2012).

Moreover, during the holy month of Ramadan, NZF launches several activities that are focused on providing cash assistance, food, and clothes. In 2014, 43,000 households received meat and bread donations during Ramadan, 15,000 households received clothes donations, and 10,000 households received cash assistance (Allouzi, pers. comm. 2014).

The Zakat Fund also supports vulnerable Syrian households living in poor communities. In 2014, around JD 200,000 was given to the Zaatri Camp in the form of food support.

4.4. Major social protection implemented by local NGOs

1) Tkiyet Um Ali (TUA)

Through the provision of the 'Food for Life' programme, TUA's mission is to reach people below the food poverty line by providing food and education on how to engage in long-term self-sustaining solutions for an empowered and dignified existence. Eligibility for TUA assistance is based on net income and income left for food.²⁷

- **Monthly food parcels:** TUA distributes monthly food parcels throughout the year. These parcels benefit the people most in need as each parcel contains 22 food items that meet a family's needs. The current number of beneficiaries is 12,000 households. The goal was to reach 20,000 households by the end of 2014.
- **Wayfarer daily meals:** TUA provides daily meals for up to 350 persons at its premises in Mahatta. Men, women, children and elderly people visit to get a meal, which usually consists of a source of protein, rice, vegetables, bread, fruit juice and fruit. Meals for passers-by are offered throughout the year.
- **Mawa'ed Al-Rahman:** During the holy month of Ramadan, TUA offers hot meals at its Iftar tent located on its premises in Mahatta. Some 1,500 individuals visit the tent daily (Tkiyet Um Ali 2013).
- **Takaya Al-Khair markets:** In 2008, this first free supermarket in the Middle East was launched to enable its beneficiaries to get their daily needs of food commodities directly from a central market through the use of a magnetic card. Through branches in Amman and Aqaba, the initiative aims to help those families overcome their daily challenges in a dignified manner.
- **Eradication of Food Poverty (Hunger) Project:** TUA launched a project to eradicate hunger in May 2013 with the aim of reaching 20,000 families living below the poverty line by providing them with sustainable food assistance. The programme provided sustainable food assistance to 8,200 families during December 2013, with the aim of gradually increasing the number of families to ultimately reach 20,000 households each month by December 2014. One important objective of the project is to build a database of the health, economic and developmental conditions of 50,000 families; available information is then shared with civil society institutions according to their respective area of work (Tkiyet Um Ali 2013).

2) National Alliance Against Hunger and Malnutrition (NAJMAH)

NAJMAH, which is hosted by the Jordanian Hashemite Fund for Human Development (JOHUD),²⁸ works with MoA, WFP, ACC, and FAO, among others, in formulating policies and projects related to food security for needy individuals in the country.

In 2013, NAJMAH provided assistance to over 5,000 households. This assistance included food support and support in establishing development projects for needy households. Due to the high poverty rates in

²⁷ Eligible households are those with an income of below JD 20 per month per individual and that have no assets.

²⁸ JOHUD is a royal NGO that was established in 1977, dedicated to promoting rights based sustainable human development in Jordan and in the region. JOHUD has a network of 50 community development centres.

the Jordan Valley, most of the assistance was directed to this area (JOHUD website).²⁹ In 2014, NAJMAH provided support to over 10,000 households, in addition to providing training for 440 individuals in the Mafraq and Irbid governorates. Moreover, it will soon be providing training in central and southern regions with the objective of equipping needy individuals with the skills that are necessary for them to find jobs. While the volume of support provided during 2013 was worth JD 170,000; in 2014 the amount increased significantly to reach JD 750,000 (Al-Hyari, pers. comm. 2014).

The Food Bank of Jordan, an initiative established under the umbrella of JOHUD, works in close coordination with NAJMAH providing food support to needy households and individuals around the country. The Food Bank is working in close collaboration with the Coca-Cola Company to fight hunger in three village in the North and Central regions of Jordan. The initiative is expected to be providing 90,000 meals for needy families in each month (Al-Hyari, pers. comm. 2014).

3) The Islamic Centre Charity Society (ICCS)³⁰

ICCS is the only society in the country that is related to a political party in Jordan. The society was established in 1963 by the Islamic Brotherhood Party. With 64 centres around the country, it is the richest society in the country and is active in several areas including health, education, and social protection.

ICCS support includes the following:

- Currently 74,500 households eligible for assistance are registered at the society.
- 7,500 households receive cash assistance.
- Every year an average of JD 5 million is spent on food support.
- The society is supporting 35,000 orphans with its services.
- The society has spent JD 22 million on social security support including health and education.
- More than 2,500 poor patients have received medical care with support from the society.

The ICCS coordinates its activities with government entities to avoid duplication of assistance. Furthermore, it also works alongside international development entities and was granted US\$ 3.8 million to support their activities (Salem, pers. comm. 2014).

Currently, 20% of the society's work is for Syrian refugees. This includes food support, housing support, and support for orphans. Funding comes from donations and the return on the society's investments in health and education.

4.5. The Social Security Corporation (SSC)

Social security is obligatory to all working entities in the country. Social security is considered a key pillar of the social protection system in the country. Taking into consideration that the 'working poor' represent 55.2% of the working age poor population, SSC has become one of the key players in providing large

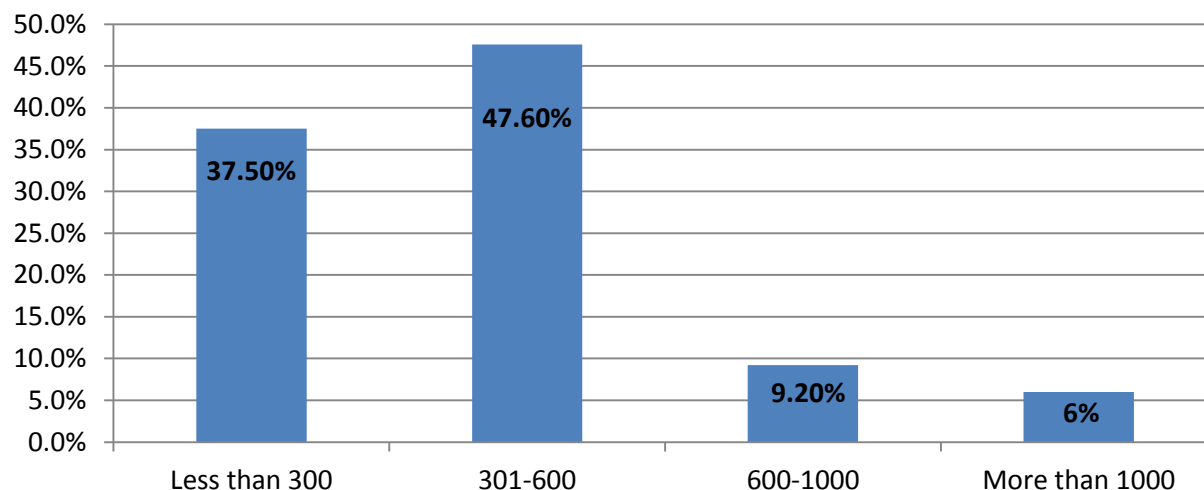
²⁹ JOHUD website: www.johud.org.jo/.

³⁰ All data are obtained from the Islamic Center Charity Society's (ICCS) annual reports and interviews with the key staff at ICCS.

numbers of Jordanians with social protection, particularly those retired, ill, and unemployed (Social Security Corporation 2013).

By 2013, the total number of beneficiaries insured with SSC was 1 million, 88% of which were Jordanians. Out of an estimated number of 1 million workers, 286,000 non-Jordanian workers are registered with SSC. There are currently 153,000 retired employees who are receiving monthly benefits from SSC. The average benefits for all retired employees reached JD 350 in 2014 (Al-Zoubi, pers. comm. 2014).

Figure 11. Monthly wages for SSC beneficiaries (JDs per month)



Source: Social Security Corporation 2013

The above figure reflects the high number of beneficiaries who receive salaries below JD 300 per month. In order to help beneficiaries below the poverty line, particularly individuals who receive salaries below JD 180 per month, SSC shares its data with NAF who in turn complement the income of beneficiaries to a ceiling of JD 180 if eligible (Al-Zoubi, pers. comm. 2014).

According to SSC records, more than 70% of non-Jordanians receive salaries below JD 200 per month. This requires a comprehensive review of their rights and the social protection mechanisms provided to them (Al-Zoubi, pers. comm. 2014). One of the biggest challenges facing SSC is employment in the informal sector as many of those working in the informal sector are not registered at SSC.

In addition to regular coverage by SSC for retirement, work injuries, illness, and maternity, among others, and in order to further enhance the efficiency of SSC's service and coverage, the new SSC law enacted in 2011 included two new services:

- Unemployment insurance
- Health insurance

1. Unemployment insurance

Unemployment insurance payments (benefits) provide temporary financial assistance (3 months up to 6 months) to unemployed workers who were working and lost their jobs through no fault of their own.

Unemployment insurance is calculated as follows: the beneficiary receives 75% of their last reported wage to the SSC in the first month of unemployment, the percentage decreases to 65% for the second month of unemployment, 55% for the third month, and 45% for the fourth, fifth, and sixth months of unemployment.

During 2013, 7,957 individuals benefited from unemployment insurance. Out of this number, 25% of beneficiaries who received unemployment insurance were categorised as vulnerable or near the poverty line (Al-Zoubi, pers. comm. 2014).

2. Health insurance

In spite of the fact that the SSC law for the year 2014 included health insurance for all SSC beneficiaries, SSC informed us that its studies indicate that it will not be possible to include health insurance for its beneficiaries. According to SSC, applying health insurance for SSC services will require a deduction of 17% from the beneficiary's salary which makes it unfeasible (Al-Zoubi, pers. comm. 2014).³¹

4.6. Community development projects

There are several government ministries and NGOs which are implementing local development projects with the aim of supporting vulnerable groups and individuals around the country.

Table 12. Development projects implemented by government ministries and NGOs

	Description	Value	Source of Funding
A. Government			
Ministry of Planning and International Cooperation	<ul style="list-style-type: none"> • Infrastructure development in poor communities • Training • Development projects 	14,000,000	Government budget
Ministry of Social Development	<ul style="list-style-type: none"> • Works with local charities, societies and individual families to provide micro to medium-size loans, help with housing and income-generating projects 	5,800,000	Government budget
Ministry of Agriculture	<ul style="list-style-type: none"> • Income generating projects for farmers 	500,000	Government budget
Ministry of Health	<ul style="list-style-type: none"> • Loans to launch income generating projects • Training 	500,000	Donors

³¹ Over the past three years, the government has been working with WB and other international development organisations to enhance the coverage of health insurance in the country. In 2010, 70% of Jordanians were covered by health insurance, however, over the past three years, 800,000 beneficiaries were included in the public health insurance scheme raising the coverage percentage to 87% in 2013.

B. NGOs			
Jordan River Foundation	<ul style="list-style-type: none"> • Development projects • Training 	2,000,000	Government and donors
JOHUD	<ul style="list-style-type: none"> • Development projects • Training 	1,000,000	Government and donors
Other local NGOs	<ul style="list-style-type: none"> • Training and capacity building • Food support 	1,000,000	Donations

Source: Authors' own

4.7. Jordan's social protection safety net and the Syrian crisis

There are strong linkages between social protection and food security. Effective social assistance programmes can alleviate chronic food insecurity or hunger, while demand-driven or scalable social insurance and safety net programmes can address transitory food insecurity caused by seasonality or vulnerability to livelihood shocks (HLPE 2012).

Based on our review of social protection and safety nets in Jordan, we can conclude that they provide minimum coverage to Syrian refugees. According to Jordanian officials, the main focus in the short and medium term is to mitigate the impact of Syrian refugees on the livelihoods of Jordanian citizens. Therefore, local and international NGOs and development partners are providing support to refugees.

Table 13. Syrian refugees and Jordan's social protection safety net

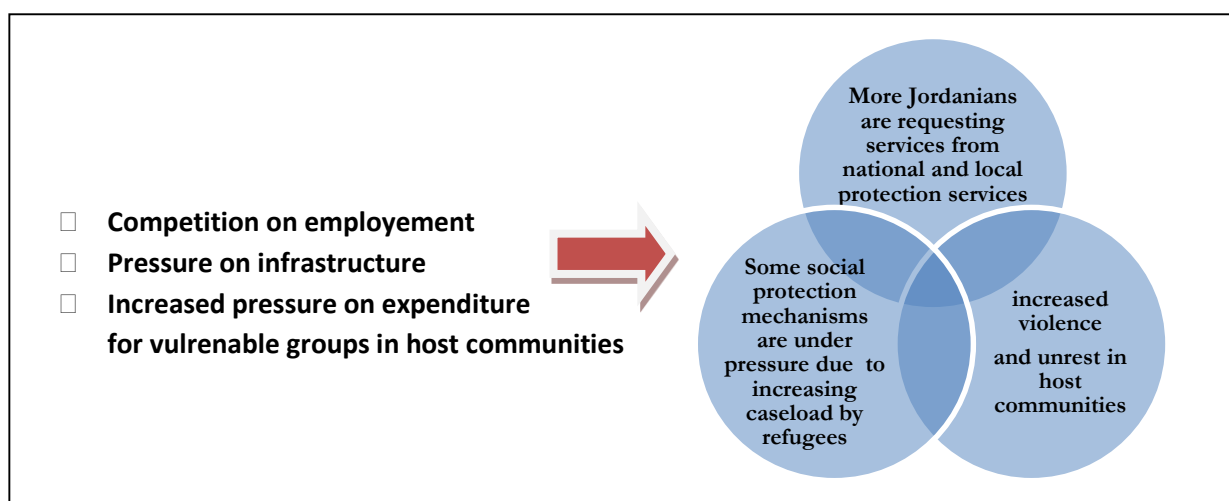
Social Safety Net Programs	Syrian Refugees
MoSD	Not included (Only Juveniles and women and child abuse cases)
NAF	Not included
ZAKAT FUND	Minimal support
TAU	Minimal support
Najmah	Minimal support
ICCS	Minimal support
Social Security	Minimal coverage (Majority of working refugees are in informal sector)
Community Development Projects	Not included
Other Smaller Local NGOs	Minimal occasional support

Source: Authors' own

Poor households in Jordan are characterised by limited productivity potential, large families, and low levels of education. In Zarqa, Irbid and Mafraq, the working poor represent 54%, 62% and 75% of the working population respectively.

The influx of Syrian refugees has negatively impacted the local livelihoods of host communities in Jordan. There is now increased competition within the poorest segments of host communities over informal charitable and relief services, employment opportunities in agriculture and other irregular jobs requiring unskilled labour, and pressure on infrastructure including water, education, health, and municipal services. According to MoSD, the influx of Syrians has led to pressures on its social protection system.

Figure 12. Impact of the Syrian crisis on social protection nets in Jordan

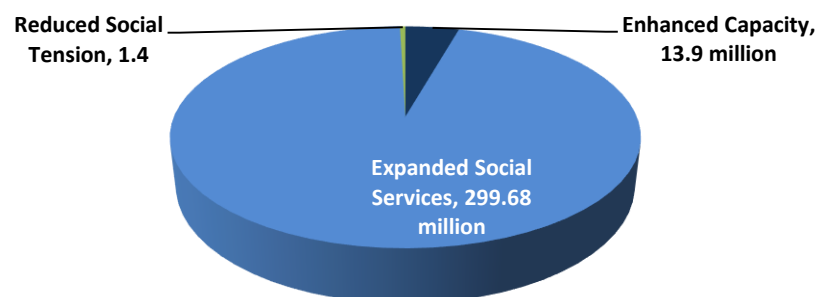


Source: Authors' own

To mitigate the impact of Syrian refugees on different sectors of the Jordanian economy, including pressure on social protection and social services, GoJ represented by MoP, in cooperation with the United Nations Agencies, has concluded a National Resilience Plan (NRP). This plan provides detailed assessment of the required assistance needed to help various sectors in Jordan deal with the influx of Syrian refugees. However, currently, there is a joint effort between governments, donors, and relief and humanitarian institutions to produce Jordan's Response Plan (JRP), which will be a combination of the NRP and humanitarian assistance for refugees. This plan is expected to be finalised in 2015 and will prioritise these programmes and projects (MoPIC 2014).

While the whole NRP highlights that an amount of US\$ 4.1 billion is required for the period 2014-2016, the plan suggests that Jordan will need to secure an amount of US\$ 314 million to upgrade its social protection safety nets (MoPIC 2014). The majority of the support required for social protection is directed towards expanding the quality and coverage of the safety net, while the remaining amounts target capacity building and management of increasing tension in host communities.

Figure 13. Requested support for enhancing social protection – national resilience plan (US\$ million)



Source: Authors' own

Table 14. National Resilience Plan – social protection component

Protection and social protection	2014 (USD)	2015 (USD)	2016 (USD)	Total (USD)
Specific objective 1: Strengthen and expand national and sub-national protection systems to meet the needs of vulnerable groups.	4,040,000	5,030,000	4,890,000	13,960,000
<input type="checkbox"/> Institutional capacity development for governmental and CSO working in the field of protection of vulnerable groups.	1,865,000	3,010,000	3,170,000	8,045,000
<input type="checkbox"/> Expand and improve the security forces (FPDs, police, juvenile police etc.) capacity.	1,000,000	520,000	520,000	2,040,000
<input type="checkbox"/> Establish and strengthen community based protection mechanisms to address negative social norms, strengthen prevention efforts and response services.	625,000	1,000,000	900,000	2,525,000
<input type="checkbox"/> Expand and enhance the management information systems to improve decision making; track and monitor protection cases and effective reporting and response.	550,000	500,000	300,000	1,350,000
Specific objective 2: Improve social protection and poverty alleviation mechanisms for vulnerable people affected by the crisis.	109,343,136	109,343,136	80,994,549	299,680,821
<input type="checkbox"/> Improve and increase the coverage of cash assistance (NAF and Zakat) to include all poor in Jordan.	45,792,711	45,792,711	45,792,711	137,378,133
<input type="checkbox"/> Better than Cash Support Mechanism.	200,000	200,000	100,000	500,000
<input type="checkbox"/> Expand housing for 11,000 poor families.	56,497,175	56,497,175	28,248,588	141,242,938
<input type="checkbox"/> Expand and improve social services for older people and the disabled.	6,853,250	6,853,250	6,853,250	20,559,750

Specific objective 3: Mitigate violence and reduced social tensions through increased coordination between the Government of Jordan and community based mechanisms.	150,000	110,000	110,000	370,000
<input type="checkbox"/> Increased the capacity of the Government of Jordan in conflict sensitive approaches to be able to strengthen their early warning and early response.	100,000	100,000	100,000	300,000
<input type="checkbox"/> Design and implement advocacy strategies to address social cohesion.	50,000	10,000	10,000	70,000
Total	113,533,136	114,483,136	85,994,549	314,010,821

Source: Authors' own

National Resilience Plan/food security

According to the DoS 2010 report on food security, 64% of the food insecure households in the country are those below the poverty line. Moreover, with the influx of Syrian refugees, great pressure has been placed on the food supply and food security of vulnerable households. According to the MoP, food consumption patterns among the poor in host communities will deteriorate further as they will be forced to make additional trade-offs between food and non-food expenditures (Al-Gharaibeh, pers. comm. 2014). This population increase has placed major pressure on municipalities in Mafraq and Irbid. Consequently, there has been a drop in terms of the quality of municipal services, in addition to low maintenance and rehabilitation.

There are significant differences in the main sources of income for Syrians and Jordanians. Syrians are highly dependent on direct support received through various actors, in addition to earning some income through unskilled labour. On the other hand, Jordanians have more sustainable income sources. The average monthly income of Syrians was less than that of Jordanians, which can be attributed to their inability to access formal employment. 1% of Jordanian and 3% of Syrian households were food insecure while another 15% of Jordanian and 18% of Syrian households were at risk (ACTED 2013).

Table 15. Food security in northern governorates

Food security status	Jordanians	Syrians
Poor food consumption	1%	3%
Borderline food consumption	15%	18%
Acceptable food consumption	84%	79%

Source: Department of Statistics 2012d

A study conducted by the Agency for Technical Cooperation and Development (ACTED)³² shows a significant increase in the number of food insecure and those vulnerable to food security in the north

³² Quantitative data was gathered through household interviews and qualitative data was gathered using focus group discussions with community leaders, men, and women. The target population of Syrian refugees and

region. According to DoS, the number of households in the north region is 541,471 (Department of Statistics 2012d). In spite of the fact that the survey designs between DoS and ACTED are different and statistically incomparable, the following table compares the results of the two studies in order to show the impact of the influx of Syrian refugees on food security in host communities in Jordan.

Table 16. Food consumption in north region

	Poor food consumption		Borderline food consumption	
	% of total number of households	Number of households	% of total number of households	Number of households
DoS figures	0.1%	541	1.8%	9,746
ACTED study results	1%	5,147	15%	81,220

Source: Department of Statistics 2012d and ACTED 2013

Another study conducted by a group of Jordanian experts in 2012, concluded that of the 500 women included in the study from northern governorates, 338 (67.6%) were from food secure households, and 162 (32.4%) were from food insecure households. Of the food insecure households, 43% were suffering from hunger. The study also highlights that 33% of the women could not afford to eat balanced meals (meals containing all food groups in the right proportions), and about 26% ate less than what they felt was enough due to lack of money (Tayem *et al.* 2012).

Table 17. Main sources of income for refugees and host communities in north governorate

Main source of income	Syrians	Jordanians
WFP voucher	11%	0%
Unskilled labour	20%	20%
Credit/loan	7%	3%
Assistance by NGO/charity	7%	1%
UNHCR cash grant	11%	2%
Skilled self-employment	12%	13%
Savings	8%	0%
Skilled non self-employment	6%	27%
Remittance	6%	0%
Selling assets	1%	0%
Other (social security funds, professionals, etc.)	1%	15%
Host friend support	3%	0%
Trader	2%	8%
Agriculture	1%	4%
Home based activities	0%	3%

Source: ACTED 2013

Jordanian host communities in six governorates was selected. The sample size was calculated using sample size calculator with error margin of 6.3% and confidence level of 95%.

According to the ACTED study, Syrian refugees received aid support in the form of WFP vouchers, assistance by other NGOs or international/national charity, and UNHCR cash grants, etc. On the other hand, the study showed that Jordanian respondents had more sustainable income sources and occupation types such as skilled employment, professional employment, skilled self-employment, and social security funds (ACTED 2013).

Enhancing Jordan's food security status

According to the 'Needs Assessment Review of the Impact of the Syrian Crisis on Jordan' prepared by MoPIC, the food security of vulnerable households has already been affected and could deteriorate further due to the pressure placed on food supplies by the influx of Syrian refugees. An increase in the price of locally produced food such as chicken, sheep, goat meat, dairy products, eggs, fruit and vegetables, pose a real challenge for the poorest segments of society. As they will not be able to afford these items, food consumption patterns among the poor will deteriorate and they will be forced to make additional trade-offs between food and non-food expenditures. In addition, the current upward pressure on rental prices, increased dependence on potable water from private vendors, and increased competition for employment will also have a negative impact on the food security status of the poorest in society (MoPIC and HCSP 2013).

To mitigate the above mentioned challenges, Jordan's NRP included a section that describes the actions that are required to enhance food security in Jordan and the financial cost as described in the table below.

Table 18. Food security/National Resilience Plan (USD)

Improve food security for poor and vulnerable households.	8,550,000	7,050,000	5,050,000	20,650,000
<input type="checkbox"/> Diversification and intensification of small holders agricultural and food production through the promotion of climate-smart technologies.	1,650,000	2,750,000	2,750,000	7,150,000
<input type="checkbox"/> Transfer of unconditional food assistance to food insecure Jordanians in the form of food or cash.	5,000,000	2,000,000	-	7,000,000
<input type="checkbox"/> Support food security analysis and information systems and strengthen national capacities and policy formulation accordingly.	700,000	1,000,000	1,000,000	2,700,000
<input type="checkbox"/> Support national capacity in the management of bread subsidy, food security strategy, and food security monitoring system.	500,000	300,000	300,000	1,100,000
<input type="checkbox"/> Strengthen the control, reporting and early warning of trans-boundary plant pest and diseases.	700,000	1,000,000	1,000,000	2,700,000

Source: MoPIC 2014

International development organisations and donor agencies helping Syrian refugees in the areas of social protection, food and nutrition security

1) UNHCR

As a result of the response to the needs arising from the emergency in Syria, the financial requirements for UNHCR's operation in Jordan increased dramatically from US\$ 62.8 million in 2010 to a revised budget of US\$ 367.6 million in 2013.³³ In 2014, Jordan's overall budget was set at US\$ 430.4 million with the majority devoted to dealing with the emergency response for Syrian refugees. These financial requirements were based on the best estimates for 2014 using the information available as of mid-2013.³⁴

2) WFP

WFP is providing food assistance to over 560,000 Syrian refugees in Jordan through electronic and paper vouchers. This programme has been contributing to job creation, infrastructure investment, as well as generating additional tax revenues for the government. Refugees living in camps are also receiving daily fresh bread distributions as WFP is distributing over 20 tonnes of bread a day. To prevent and treat malnutrition for children under the age of five, as well as for pregnant and nursing mothers, WFP is providing a specialised nutrition product, Super Cereal Plus, with the aim of reaching almost 17,000 mothers and children.³⁵

3) International Committee of the Red Cross (ICRC)

During 2013, ICRC provided food parcels and personal hygiene items to about 100,000 Syrian refugees living in communities north of Jordan (International Committee of the Red Cross 2013). In cooperation with the Jordanian Red Crescent Society, ICRC launched a programme of financial assistance to Syrians living outside the camps distributing blankets, mattresses, pillows, children's clothing, biscuits and personal hygiene items to more than 78,000 Syrian refugees. ICRC also distributed about 68,000 cooked meals for refugees in the north region through its partnership with one of the local charities.

4) United Nations Relief and Works Agency for Palestine Refugees (UNRWA)

As part of UNRWA's mission, one of the agency's key players among the UN agencies is the Relief and Social Services, which supports the low level income of Palestinian refugees. In Jordan, more than 58,000 refugees have received food support from UNRWA, including Palestinian refugees coming from Syria with a total budget of around US\$ 3 million. Furthermore, US\$ 2.3 million has been provided to over 58,000 refugees in Jordan (UNRWA 2014).

5) Oxfam Jordan

Oxfam's work in Jordan consists of helping refugees in camps and vulnerable refugees outside camps. In Zaatari refugee camp, Oxfam provides refugees with access to water and sanitation, and hygiene training to prevent the spread of life threatening diseases. Outside Zaatari, Oxfam provides monetary support to vulnerable refugees who are living in informal settlements – mainly tents – and communities in the Balqa

³³ UNHCR website: www.unhcr.org/pages/49e45ade6.html.

³⁴ UNHCR website: www.unhcr.org/pages/49e45ade6.html.

³⁵ WFP website: www.wfp.org/countries/jordan/operations.

district. Oxfam supports households in host communities with cash to help them pay their rent and ATM cards have been given to refugees so that they can withdraw money themselves. Oxfam also distributes hygiene products as well as water filters to ensure people have safe water to drink.³⁶

6) Norwegian Refugee Council (NRC)

The NRC programme in Jordan, which was implemented in November 2012, has since grown into an operation which now has a staff-force of 250 people working in camps. Through its offices in Amman and Irbid, Za'atari and Azraq camps, NRC in cooperation with UNHCR and UNICEF is providing shelter solutions, both in camp settings and in host communities. Furthermore, NRC is supporting the delivery of quality education to Syrian refugee children, in addition to other working NGOs that are targeting the youth. Furthermore, NRC is providing information, counselling and community support activities to refugees in urban settings. The total number of beneficiaries assisted is around 350,000.³⁷

The total funding for 2014 was US\$ 33.8 million provided by the Bureau of Population, Refugees and Migration (BPRM), the Department for International Development (DfID), the Department of Foreign Affairs, Trade and Development (DFATD), ECHO, the National Military Family Association (NMFA), the Swedish International Development Agency (SIDA), UNICEF, and UNHCR.

7) Relief International (RI)

RI started working in 2004 providing emergency relief, rehabilitation, development assistance, and programme services to vulnerable communities in Jordan, such as Palestinian refugees, Iraqi refugees, and Jordanian host communities. Through the incorporation of integrated programming, RI launched different projects related to education, sanitation and health, internet learning, digital community, and culture exchange. RI began life-saving operations in Jordan in 2012 to assist Syrian refugees living in camps and host communities. Over the past year, RI's refugee response has grown, providing needed services in education, water and sanitation hygiene, and non-food items distribution.

RI has concluded a Water, Sanitation and Hygiene (WASH) Rehabilitation and Hygiene Promotion project in the north Jordan host communities of Mafraq, Ramtha, and Irbid, as well as a Remedial Education/WASH intervention in Karak, central Jordan. These projects in north and central Jordan combined non-food items distribution, household and community based training sessions in best hygiene practices, and infrastructure rehabilitation. RI's Remedial Education operates within the Za'atari camp in Mafraq, and King Abdullah Park and Cyber City in Ramtha, north Jordan. These activities are helping to provide educational support to Syrian refugee children and youth enrolled in the education system within the camps. Activities are designed to provide additional support for classes within the formal system to better prepare the children to succeed and advance within the Jordanian curriculum.³⁸

8) International Medical Corps (IMC)

After gaining its independence after World War II, Jordan became the de facto home for the waves of Palestinians who left their homelands after Israel was established in 1948. But after three wars with Israel,

³⁶ Oxfam America website: www.oxfamamerica.org/take-action/save-lives/syria-crisis/.

³⁷ NRC website: www.nrc.no/?aid=9147814.

³⁸ RI website: www.ri.org/where_we_work/country.php?ID=8.

in the mid-1990s, Jordan became only the second Arab country (after Egypt) to sign a peace treaty with the Jewish state. Today, Jordan is home to several hundred thousand refugees from another neighbouring country—Iraq.

As a stable constitutional monarchy with one of the best healthcare systems in the Middle East, it was inevitable that Jordan would end up hosting a sizable share of Iraqi and Syrian refugees who are fleeing the violence in their home countries. Working with a local partner organisation, IMC provides both refugees and vulnerable local populations with primary healthcare services and mental healthcare and psychosocial support. Through an early childhood development programme, IMC assisted large concentrations of refugees living in urban areas. It also operates a continuing medical education programme (CME) for both Jordanian and Iraqi physicians and provides mental health and psychosocial support services at the UNHCR's Za'atari refugee camp in Jordan, where over 80,000 Syrians now reside.³⁹

³⁹ IMC website: <https://internationalmedicalcorps.org/syria-crisis>.

Chapter 5. Conclusions

5.1. Overall performance

Jordan has a functioning social protection system that was traditionally developed to serve certain segments of society including the poor, orphans, elderly, abused women and children among other vulnerable groups and individuals. However, over the past decade, mounting economic and social challenges facing the country – including high poverty rates, high unemployment rates, budget deficit, and most recently, the influx of Syrian refugees – have put the system under additional pressures.

The public social safety net in Jordan is run in a bureaucratic manner. This has led to a slow reform process within the system, in spite of the fact that many reform efforts were initiated by GoJ with support from international development partners including the World Bank. Moreover, the high administrative costs associated with running several public safety net programmes, which in some cases exceed 20% of the total cost of the programmes, requires an in-depth review of current management structures.⁴⁰

Food security and nutrition are new terms to Jordan's safety net, particularly to public social protection service providers. MoSD, NAF, and the Zakat Fund do not include food security under any of their eligibility criteria. According to all government officials interviewed for this report, food insecurity is indirectly tackled through social services and support. Except for the DoS Food Security Report in 2010, and integrating some food security measurement tools in the household income and expenditure survey that are both supported by WFP, no major initiatives have taken place to institutionalise food security as part of the public social protection safety net.

The absence of a coordinating mechanism for the social protection net has created much overlapping and misinterpretation in terms of M&E, responsibilities, and service delivery. M&E for public social safety nets is occasional and not conducted on a regular basis and most of the M&E activities are conducted on the initiative of public organisations. The majority of public safety net providers are in the process of developing MIS which could contribute significantly to the efficiency of the public social safety net.

As this report has shown, refugees are not covered by the majority of the public safety net programmes. Limited financial resources, legal obstacles, and lack of sufficient capacity and qualified human resources are the main reasons behind this low engagement.

Public social safety net programmes need to be improved, in terms of coverage and quality of provision. There is much criticism in the media about the quality of care centres and shelters that work under the umbrella of MoSD, whether they are run by MoSD, by NGOs or by the private sector.

⁴⁰ According to the Fiscal Reform Project, Public Expenditure Review, administrative and support services consume a large proportion of the budget, at about 24% of expenditures. This is a relatively high percentage for a programme's administrative services and should be under 10%, according to international standards, and ideally closer to 2-3%. Apparently, a great deal of these expenses are for projects in other departments or even subsidies for such institutions as the Jordan River Foundation, which makes accounting for these expenses rather complex and difficult.

In terms of the sufficiency of recurrent cash assistance, targeting mechanisms and value of support require additional attention. Most targeting mechanisms are based on total income which does not capture the poorest groups and individuals, particularly those categorised as food insecure. However, as discussed in this report, NAF's new proposal to include expenditure in its targeting mechanism will be vital to enhance its efficiency.

On the other hand, Jordan has rapidly growing non-governmental social safety nets. The NGO sector has been – despite limited financial resources – a key player in providing social support to vulnerable groups and individuals in the country. However, the level of coordination among the key active NGOs is still limited. In addition, coordination with public social safety net is almost absent.

It was clear that NGOs have the ability to reach the most vulnerable in a cost effective manner. Utilisation of volunteers and establishing connections and ties with vulnerable communities are key advantages for social safety nets that are implemented by NGOs, particularly for food support.

The majority of working refugees are working in the informal sector, thus, they are not protected by law and receive wages below the minimum wage. In addition, the majority of Syrian refugees do not have social security.

The National Food Security strategy is focused on the agricultural sector and no clear linkages are drawn with other related initiatives, including the National Poverty Reduction Plan and the NRP.

5.2. Vulnerable groups, livelihoods and food security

Despite a few actions that were adapted by GoJ and NGOs to measure and promote food security in the country, efforts remain scattered with no specific list of objectives to be achieved at the national level.

Data on food security of Syrian refugees in host communities, published by ACTED (2013), show that food insecurity levels in host communities have increased to much higher levels than what public figures stated three years ago. Overall resilience among vulnerable groups towards food insecurity is very limited. The table below, based on interviews and an analysis of data for this report, represents a summary of indicators that estimate resilience to food insecurity for both Jordanians and Syrian refugees.

Table 19. Vulnerable groups - factors that make households resilient to food security shocks

Factors	Jordanians	Syrians
• Income and access to food	Not satisfactory	Not satisfactory
• Assets such as land and livestock	Not satisfactory	Not satisfactory
• Social safety nets such as food assistance and social security	Moderate	Moderate
• Access to basic services such as water, healthcare, electricity	Satisfactory	Satisfactory
• Households' adaptive capacity	Not satisfactory	Not satisfactory
• Stability of all these factors over time	Moderate	Not satisfactory

Source: Authors' own

5.3. Recommendations

Many efforts are currently taking place to enhance Jordan's social safety nets and food security, particularly for the most needy and vulnerable individuals and households around the country. However, certain actions should be prioritised in order to mitigate the impact of the increasing economic and social challenges that are facing Jordan.

A. Policy level recommendations (short-medium term actions)

i) Develop a national strategy for social protection that includes food security and nutrition as key objectives.

GoJ in cooperation with key stakeholders should develop a national social protection strategy that aims at enhancing the efficiency, coverage, and flexibility of the social protection system. The strategy should be developed alongside public stakeholders, NGOs, and international development partners. It should include key objectives and key performance indicators for each objective to allow for effective M&E of these objectives. This strategy should act as an umbrella for all partners in the social protection area by defining roles and responsibilities for each stakeholder.

B. Recommendations to enhance efficiency of social protection in Jordan

i) Strengthen MIS for public agencies.

Institutionalisation of a central registry of beneficiaries and management information systems (MIS) within the work programmes of public sector agencies would have an immediate impact on reducing leakage and exclusions, thereby ensuring that support reaches targeted groups. Several agencies are already in the process of developing their own MIS. Coordinating efforts among these agencies could save much time and effort towards achieving a central database and MIS for social protection.

ii) Enhance access to finance particularly micro funding for vulnerable individuals and households.

This should be coordinated among Micro-Finance Institutions (MFIs) and social services providers. MFIs are already receiving incentives from GoJ to support development initiatives.

iii) Create awareness workshops for public entities regarding social protection, livelihood, food security and nutrition.

The concepts of food security and nutrition are not well defined for many workers in public social protection programmes and the NGO sector in the country. Therefore, awareness of these concepts will be positively reflected in more attention being paid by stakeholders to the relevance of these concepts in their future plans and targeting mechanisms.

iv) The need for inclusion and further strengthening of local NGOs to partner in the service delivery of social protection programmes.

The high administrative cost for public agencies in managing and running social protection programmes compared to local NGOs, taking into consideration the current fiscal difficulties, would make it more feasible to consider outsourcing some of these social protection services to local and international NGOs. However, there should be a strict M&E system to oversee service delivery of these NGOs. This could be a component of the suggested Social Protection Strategy.

v) Inclusion of net income (income remaining to purchase food) as a key eligibility criterion for NAF, the Zakat Fund, and the GoJ's community support programmes.

This new eligibility criteria will provide a significant development to the coverage of these programmes. It will enable these programmes to target the poorest groups and individuals, and at the same time, it will provide valuable information regarding food security for vulnerable groups.

vi) Increasing the amount of recurrent cash assistance to NAF (in the case of adopting the new eligibility criteria based on net income by GoJ).

The current amount of recurrent cash assistance covers only 50% of the financial needs of households to reach the absolute poverty line. According to NAF, an amount of JD 20-25 million could increase the coverage to 75% for all beneficiaries. This amount is relatively small, however, it would provide a significant contribution to over 72,000 households and 181,000 individuals to enhance their food security position (Ishaqat, pers. comm. 2014).

vii) Development partners should avoid engaging in service delivery (for Jordanians) and focus more on developing the system and capacity of ongoing programmes.

As shown in this report, there are several public entities and NGOs that are active in the delivery of social protection and food security activities; however, they lack the technical capacity and coordination to maximise the impact of their programmes. Therefore, development partners should avoid engaging in service delivery and focus instead on the policy level and building the capacity of public providers of social protection programmes.

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Annexes

Annex 1. List of people interviewed

Name	Organisation
Ms. Kawthar Al-Qatawneh	Food Bank
Engineer Fuoad Al-Mohisen	Ministry of Agriculture
Ms. Fida'a Al-Gharaibeh	Ministry of Planning
Dr. Fawaz Ratroot	Ministry of Social Development
Ms. Basma Ishaqat	National Aid Fund
Engineer Moa'tasem Al-Hyari	National Alliance Against Hunger & Malnutrition
Dr. Ahmad Awad	Phenix Centre for Economic and Informatics Studies
Mr. Haitham Mihyar	Social Protection Enhancement Project (closed) – project manager
Dr. Haitham Al-Zoubi	Social Security Corporation
Mr. Mohammad Salem	The Islamic Centre Charity Society
Mr. Ali Bibi	UNHCR
Mr. Hmoud Olimat	University of Jordan – ex-Secretary-General, MoSD
Mr. Mazen Omar	UNRWA
Mr. Vickram Cuhetri	UNRWA
Ms. Faten Al-Hindi	WFP
Mr. Mohammad Ismail	WFP
Dr. Ezz Dein Knakreih	Zakat Fund
Mr. Mohammad Allouzi	Zakat Fund
Mr. Tayel Al-Fayiz	Zakat Fund

Annex 3. A matrix of social protection and safety nets in Jordan

Name of programme	Implementing institution	Agencies providing funding support	Target groups and eligibility criteria	Number of beneficiaries	Frequency of payment	Year started (and year ended or due to end)
Social Safety Net	Ministry of Social Development	Jordanian government	Jordanians	Handicapped Affairs - 4,000	-	Established in 1956
				Community Development & Combating Poverty	-	
				Family & Childhood - 1,400 children	-	
				Social Defence - 18,600 persons	-	
Recurrent Cash Assistance	National Aid Fund	Ministry of Social Development	Vulnerable Jordanians (individuals and households)	71,217 households/ 181,620 individuals	Monthly	Established in 1968
Temporary Cash Assistance				16,950 households/ 77,721 individuals	Monthly	
Emergency Cash Assistance				3,496 households	Monthly	
Instant Cash Assistance				7,986 households	Monthly	
Physical Rehabilitation Assistance				497 households	-	
Cash Assistance				15,000	Monthly	
Occasional In-Kind Assistance				53,000 households/ 10,000 individuals	Monthly	
Orphan Cash Assistance					In-cash, daily living expenses	

Rehabilitation Assistance Projects	National Zakat Fund	Ministry of Awqaf, Islamic Affairs and Holy Places	Jordanian		In-kind, employment re-instatement	
Urgent Cash Assistance					In-cash, lump sum discretionary	
Medical Care				100,000 patients	In-kind, medical care for the poor	
Student Cash Assistance				410 students		
Syrian refugees			Non Jordanian			
Monthly food parcels	Tkiyet Um Ali	Donations	Jordanian	12,000 households	Monthly	Established in 2003
Wayfarer Daily meals			Jordanian	up to 350 persons	Daily	
Mawa'ed Al-Rahman			Jordanian and non-Jordanian	1,500 individuals	Yearly	
Takaya Al-Khair markets			Jordanian and non-Jordanian			
Eradication of Food Poverty (Hunger) Project			Jordanian	8,200 families aim of reaching 20,000 families in 2014	Daily	
National Alliance Hunger and Malnutrition	JOHUD	Donations	Jordanian	support to over 10,000 households/ 440 individual trainings	Daily	Established in 2004
Food Bank			Jordanian and non-Jordanian	90,000 meals	Daily	Established 2012
Islamic Centre Charity Society	Islamic Brotherhood Party	Donations	Jordanian and Syrian refugees	74,500 households/ 35,000 orphans/	Monthly	Established in 1963

				20% of the society's work is for Syrian Refugees		
Unemployment insurance	Social Security Corporation	Governmental corporation working interim of insuring system	Jordanian and non-Jordanian employees	7,957 cases	Monthly	Established in 1978
Health insurance - SSC			Not applicable			

Annex 3. Institutional and policy mapping of social protection and safety nets in Jordan

