

Beyond 'ink on paper'

The right to social protection of persons with disabilities in Jordan

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Executive summary

This paper aims to analyze and critically examines the topic of inclusive social protection, delving into the policies and laws concerning persons with disabilities that are already in place in Jordan, as well as identifying the gaps that must be addressed in order to create an inclusive and rights-based system. The study delves into the rights of persons with disabilities in Jordan and the legal frameworks in place, exploring the predominant social model approach to disability that analyzes the interaction with physical, technological, and behavioral barriers. Although Jordan has made promising progress when it comes to persons with disabilities, it still has a long way to go. It is therefore of utmost importance that the gaps facing persons with disabilities in Jordan be recognized, in order to establish a dignified and rights-based inclusive social security system. For this to happen, a life-cycle approach must be adopted, specifically with regards to income security. Children, working-age adults and the elderly with disabilities must be granted adequate incomes that take into account the additional costs of living with a disability.

Presently, the data available on persons with disabilities in Jordan is limited. Therefore, in order to create a more inclusive system, there is a need to improve data collection, particularly data on cognitive disabilities. Furthermore, Jordan has issues with exclusion rates due to the lack of coherent programs and projects for persons with disabilities. Transitioning to a life-cycle social security system that provides universal coverage would address the issue of exclusion.

Furthermore, within this universal coverage, it is essential that health be considered, taking into account both rehabilitation and assistive technology. Integrated programs providing access to support services, while moving away from poverty-targeted schemes, must also be considered to close critical gaps currently existing in Jordan.

Lastly, education is another avenue that must be reassessed. Children with disabilities frequently face discrimination within the school systems. Education must adapt to the needs of children with disabilities and an inclusive schooling system must be created.

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List of Acronyms

CRPD	Convention on the Rights of Persons with Disabilities
DTAF	Disabilities and Age Task Force
DTF	Disabilities Task Force
ESCWA	United Nations Economic and Social Commission for Western Asia
HCD	Higher Council for the Rights of Persons with Disabilities
HCPD	Human Capacity Development Program
HI	Humanity and Inclusion
ILO	International Labour Organization
MoH	Ministry of Health
MOPIC	Ministry of Planning and International
MoSD	Ministry of Social Development
SSC	Social Security Corporation
UNHCR	United Nations High Commissioner for Refugees
WGSS	Washington Group Short Set

1 Introduction

“If society doesn’t provide affordable options for our children, [...] the whole family becomes disabled, and then they stay home”

Umm Fadi (Jordanian mother of a teenage boy with Down syndrome in Christine Sargent “Situating Disability in the Anthropology of the Middle East” (IJMES 2019, No. 51, Issue 1: 131-134).

The care and protection of persons with disabilities has been a key value in the Arab world for centuries. While a complete history of disabilities in the Arab world has yet to be written, scholars of the Ottoman period argue that “there is sufficient evidence to suggest that Ottoman, Arab, Muslim-majority society tended to include rather than exclude, victimize, or stigmatize impaired and non-normative bodies” (Scalenghe, 2019).

The role of Islamic theology (rejection of the original sin and Prophet Mohammad’s attitude vis-à-vis disabilities in suras 48 and 80 of the Qur’an), and an educational system based on memorization and oral transmission (prone to provide, at least for visually impaired people, the opportunity to make a living), are among the positive factors considered by historians in earlier periods of Islam. In the late 19th and early 20th centuries, historians explored “new notions of citizenship tied to productivity, biomedicine, European-style medical institutions, social Darwinism, eugenics, and the production of disability caused by the violence and exploitation of colonialism and imperialism” to understand their impact on perceptions about, and the lives of, persons with disabilities (Scalenghe, 2019).

For the past few decades, in parallel with global developments, Jordan has introduced a number of laws, policies and strategies, and has had some interventions related to the rights of persons with disabilities. Since signing the Convention on the Rights of Persons with Disabilities (CRPD) in 2007, Jordan has been in the process of transitioning from a “protection” or welfare model of dealing with disability to a rights-based and social model of treating disability. Key parts of this transition are outlined in the next section of this report and refer to the adoption of rights-focused domestic laws, such as Law No. 20 of 2017, and the development of national policies, governance frameworks, and strategies aimed at enabling the integration of persons with disabilities in all spheres of life.

Despite encouraging achievements in the field of legislation, realizing the rights of persons with disabilities in Jordan today remains elusive, even among those with high levels of education, income, and social capital. As documented by scholars and practitioners, meeting the needs of persons with disabilities can overwhelm the most privileged families, relegating the progress achieved in Jordan to “ink on paper” (Sargent, 132).

Challenges and barriers hindering the realization of the right to social security for persons with disabilities in Jordan could be related to four different realms that feed into each other, namely:

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general challenges to achieving an inclusive social security system in Jordan; reluctance to embrace social security as a tool for socioeconomic integration; legal barriers; and a general social stigma attached to disability-intellectual and cognitive disabilities in particular.

Some of the overall challenges to effective social protection in Jordan have been explored in depth and include budgetary limitations, non-implementation of laws and policies, large numbers of informal employees in the labor market, fragmentation of/lack of integration of social protection services, different government and civil society service providers, as well as an overall lack of empirical evidence behind policy decisions (Friedrich-Ebert-Stiftung & Phenix, 2021).

With regard to the right to social security of persons with disabilities, there is an added challenge, namely: the need to perceive inclusive social security as an inherent social right and a tool to realize full socioeconomic integration of persons with disabilities, rather than a charity-based assistance. The ILO has concluded that larger households with children and/or family members with disabilities are at higher risk of poverty, and that there were “no social protection programmes of sufficient scope and magnitude to specifically address these categories”. (ILO, 2016) This is attributed to the fact that the disability-related benefits are low, and there is no specific child benefit in Jordan (ILO, 2016).

Furthermore, the right to social security of persons with disabilities is not protected by law. The denial of the right to legal protection undermines a number of the key principles guiding an inclusive social protection system, including equality, non-discrimination, respect for the dignity and autonomy of individuals and accountability.

Stigma is still attached to persons with disabilities in Jordan and that hinders the realization of their human rights. Stigma does not target individuals only. Rather, in Jordan and the MENA region more broadly, there is an “associative stigma” whereby any behavior considered “abnormal” may bring shame to the individual’s entire family (El-Islam, 2008).

As Director of the Higher Council for the Rights of Persons with Disabilities Mohannad Al Azzeh explains, “media have contributed significantly to the stereotyping of persons with disabilities by limiting information to success stories or compassion to human stories” (Azzeh, 2020).

According to Al Azzeh, this narrative “reinforces the negative stereotype that exists in society about persons with disabilities as being powerless, weak and always in need of empathy or compassion” (Azzeh, 2020).

1.1 Contextual Analysis

1.1.1 Population of Jordan

From the point of view of its legal status, the population of Jordan includes individuals with a wide range of nationalities and legal statuses, including citizens, refugees, migrant laborers,

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foreign spouses of Jordanians and children of Jordanian women married to foreigners, who cannot pass their citizenship on to their children (Kumaraswamy, 2019, p. 11). The estimated population of Jordan is 11.02 million, of which, more than a third are non-citizens (Department of Statistics, 2021a, see Table 1).

This complex demography presents a significant challenge, as this paper explains below, to both social protection coverage and the general realization of the rights of persons with disabilities in Jordan.

Table 1: Population statistics in Jordan

Population	Nationality / legal status	Source
11.02 million	Total population residing in Jordan	(Department of Statistics, 2021a)
6.6 million	Jordanian citizens	(Ghazal, 2016)
2.2 million	Palestinians registered with UNRWA (of whom 158,000 “ex-Gazans” lack citizenship. By 2014, 13,836 Palestine refugees from Syria (PRS) had sought support from UNRWA in Jordan)	(UNRWA, 2018)
1.5 million	Estimated number of migrant workers (formal and informal)	(Kumaraswamy, 2019) (Kumaraswamy, 2019)
700-800,000	Estimated number of Egyptian migrant workers in Jordan (informal and formal)	(Heinrich-Böll-Stiftung, 2020)
500,000	Estimated number of migrant workers who lack formal status (“undocumented”)	(Kumaraswamy, 2019)
80-100,000	Domestic workers	(Tamkeen, 2014)
1.36 million	Estimated population of Syrians in Jordan. [669,497 Syrians registered with the UNHCR]	(Ministry of Planning and International Cooperation, n.d.)
355,000	Children of Jordanian women married to foreigners who have no Jordanian citizenship	(Human Rights Watch, 2018)
66,670	Iraqis registered as “persons of concern” with the UNHCR	(UNHCR, 2021)
13,393	Yemenis registered as “persons of concern” with the UNHCR	(UNHCR, 2021)
6,009	Sudanese registered as “persons of concern” with the UNHCR	(UNHCR, 2021)
696	Somalis registered as “persons of concern” with the UNHCR	(UNHCR, 2021)
1,449 ¹	Other nationalities registered as “persons of concern” with the UNHCR	(UNHCR, 2021)

Source: The data was obtained from the Department of Statistics, unless indicated otherwise, Department of Statistics, 2021a.

¹ Since January 2019, the UNHCR has not permitted any new registration of non-Syrians. As a result, these numbers likely underestimate the total number of refugees in Jordan.

1.1.2 Poverty in Jordan

The government of Jordan has been seeking to address the high poverty rates in the country at least since the 1970s, but the effectiveness of its measures has been impacted by a scarcity of resources, budgetary limitations, as well as external political and financial pressures (Kumaraswamy, 2019). Before the start of the COVID-19 pandemic, it was estimated that 15.7 percent of Jordanians were living below the absolute poverty line (Government of Jordan, 2019).

It is estimated that the figure has now reached 26.7 per cent. (Anderson and Pop, 2022, p. 15) The rate is far higher among refugees. In 2018, the proportion of Syrian refugees living below the poverty line was extremely high, estimated at 78 percent (UNICEF, 2020a). So far, government attempts to mitigate the impact of the pandemic have had limited effect on poverty (World Bank, 2021).

1.1.3 Unemployment in Jordan

Unemployment is a significant issue across the population in Jordan. The overall unemployment rate in Jordan is 24.8 percent (Department of Statistics, 2021b). The pandemic exacerbated the issue of unemployment, as “1 in 4 economically active working age adults are now out of work” (Anderson and Pop, 2022, p. 20).

Given that unemployment in Jordan is measured based on whether a person has searched for work during the four preceding weeks, it can be inferred that the actual number of individuals without work and wishing to work is likely far higher than reflected in the below statistics. In addition, women’s participation in the labor force in Jordan is only 14 percent, compared to 54 percent among men (ILO, 2021a).

Among persons with disabilities, the unemployment rate is 9.9 percent. However, data from 2014 suggests that an even larger number, 82.2 percent of persons with disabilities in Jordan are not economically active (Thompson, 2018).

Moreover, informal labor is extremely common in Jordan, with around 60 percent of the population engaged in the informal economy. This puts people in an extremely vulnerable position as they have “no protection against lifecycle risks including unemployment, disability, illness, maternity and poverty” (Anderson and Pop, 2022, p. 19).

The table below lists unemployment rates in Jordan.

Table 2: Unemployment rates in Jordan

Unemployment rates	Group
24.8%	Total unemployment rate
22.7%	Unemployment rate among men
33.1%	Unemployment rate among women
48.5%	Total youth unemployment
43.6%	Unemployed young men
71.6%	Unemployed young women
9.9%	Unemployed persons with disabilities (2015 data) (Thompson, 2018)

Source: The data was obtained from the Department of Statistics, unless indicated otherwise (Department of Statistics, 2021b).

Employment of persons with disabilities

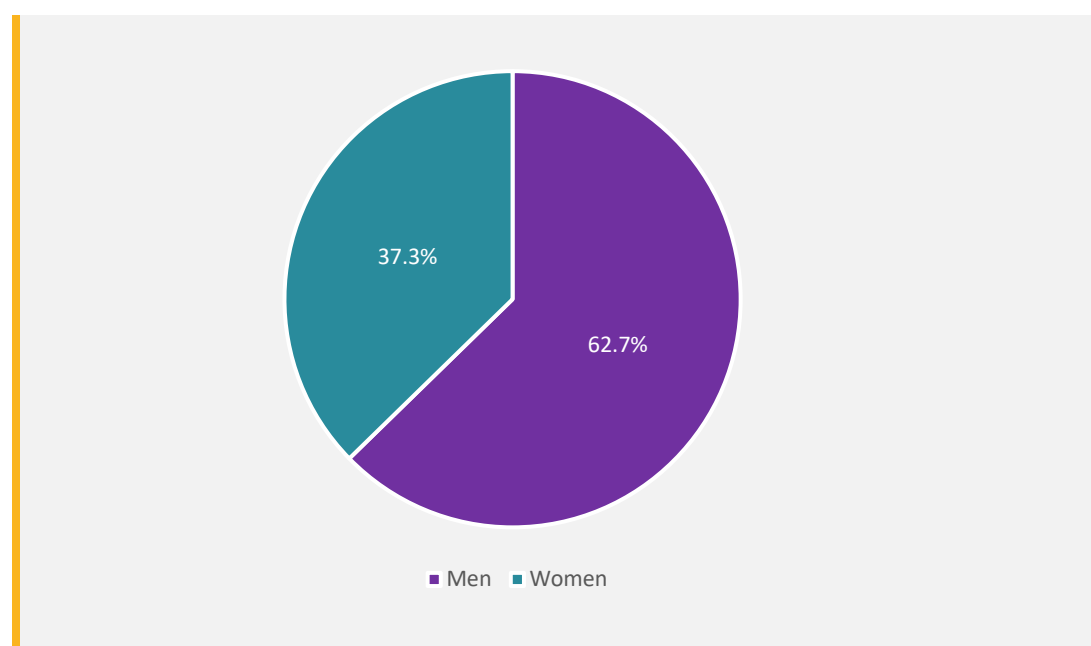
In 2016, the Ministry of Labor conducted a study on persons with disabilities in the Jordanian labor market (Ministry of Labor, 2016).² According to the study, there were 43,407 individuals registered with the Higher Council for the Rights of Persons with Disabilities (HCD).³ However, it is important to take into account the limitation of this data, as it only relates to Jordanian citizens who have requested any type of services from HCD.⁴

² The term used to refer to persons with disabilities in this paper is *mu'aqeen*, which is derogatory and roughly translates as retarded.

³ The council was renamed in 2017 as the Higher Council for the Rights of Persons with Disabilities (Rights of Persons with Disabilities Law No. 20 of 2017, Article 7).

⁴ Phone conversation with HCD, March 2022.

Figure 1: Gender composition of individuals registered with HCD



Source: Graph produced from data obtained from the Ministry of Labor (2016).

The study outlined other key data on the employment of persons with disabilities (Ministry of Labor, 2016):

1. Of those registered with the HCD, 59 percent were of working age (18-60 years).
2. Of individuals registered with the HCD who were of working age, 35 percent were registered with the Social Security Corporation (SSC). Of those registered with SSC, 19 percent were employed, and 16 percent are no longer working.
3. Out of the persons with disabilities employed, 35.2 percent worked in the public sector, 33.6 percent in the private sector and 12.9 percent were employed by municipalities.
4. The percentage of people of working age who have high school education and have disabilities is under 87%.

Education and school-to-work transition among children and youth with disabilities

Presently in Jordan, the education system is not well equipped to provide for children with disabilities. It is estimated that around “500,000 children in Jordan are living with disabilities and between 85-95 per cent are excluded from the education system due to the lack of funding support and social stigmas, both creating barriers for inclusion” (Anderson and Pop, 2022, p. 18).

Moreover, the school-to-work transition for persons with disabilities remains a marginal issue in Jordan. Overall, youth unemployment has been high in Jordan (over one third of the youth is unemployed, according to OECD), reaching a peak of 50 percent unemployment rate in the last quarter of 2020, according to the World Bank. In addition, studies on school-to-work transition in Jordan have shown that finding a job can be a very long process for some youths, taking

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about 36 months.⁵ Although it has been estimated that “6% of youth aged 10-24 have at least one disability (Department of Statistics and ICF International, 2013)”, there are no studies focusing on youth with disabilities and the process of transitioning to the workforce.

⁵ ILO, 2014 “Labor market transitions of young women and men in Jordan Labor market transitions of young women and men in Jordan”. The report builds on an ILO survey of “school-to-work transition” implemented in 2012 in MENA. It does not make any mention of school-to-work transition for youths with disabilities. Report available at https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_245876.pdf

2 Data collection and disability prevalence

As a signatory to the Convention on the Rights of Persons with Disabilities (CRPD), Jordan is required to “undertake to collect appropriate information, including statistical and research data, to enable [it] to formulate and implement policies to give effect to the [CRPD]” (CRPD, Article 31).

In 2015, the Jordanian Department of Statistics conducted the *2015 Population and Housing Census*. The census recorded a rate of disability for persons aged 5 years and over⁶ of 2.7 percent, based on the Washington Group questions, but the figure rose to 11.1 percent when the assessment of disability was based on respondents reporting “some difficulty” in completing the daily activities listed in the census (DoS, 2021; Ngo et al., 2018). While these rates are significantly higher than the rates noted in the *2004 Population and Housing Census*, which reported a disability prevalence rate of only 1.23 percent (Government of Jordan, 2015), they remain lower than the estimated global prevalence rate of disability, estimated at 15.6 percent (World Health Organization, 2020). The WHO also estimates higher rates of disability in lower income countries than in higher income countries.

In terms of methodology, the Jordanian *2015 Population and Housing Census* adopted the Washington Group Short Set (WGSS) of questions on functional difficulties. According to ESCWA, Jordan implemented the WGSS questions “exactly as intended” (Ngo et al., 2018). As per the WGSS, the census questions inquired about the level of difficulty respondents and/or household members experience when undertaking the following: hearing, seeing, movement, remembering/concentration, personal care and communication/understanding (DoS, 2021).

While from a methodological point of view the 2015 *census* may not be at fault, flaws in the way the questions were asked or simply put may help explain the lower prevalence rate. Also, to consider is the fact that WGSS has been criticized for being less effective at identifying cognitive and mental disabilities compared to other types of disabilities (Kidd et al., 2019). This issue is likely reinforced by social stigma and a lack of awareness regarding the types of disabilities in Jordan. According to the Higher Council for the Rights of Persons with Disabilities, even health professionals in Jordan are still “not convinced” about the inclusion of such cases (cognitive and mental disabilities) in the category of “disability” (Higher Council for the Rights of Persons with Disabilities, 2019).

2.1 Refugee Populations

Despite the different studies conducted in Jordan by international actors involved in the Syrian refugee response (see table below), there is limited data on the rates of disability amongst

⁶ The census only asked respondents about household members aged 5 years and older.

2 Data collection and disability prevalence

refugee⁷ populations in Jordan, as these population were not included in the 2015 *Census*. According to recent studies, it is likely that the Syrian refugee population living in Jordan has far higher rates of disability as a result of the physical and psychological impact of the war. Estimates from 2015 indicate that 25.9 percent of Syrian refugees in Jordan had an impairment (Thompson, 2018). A study by Humanity and Inclusion of Syrians in Jordan in 2018 similarly found a disability prevalence rate of 22.9 percent among Syrian refugees aged two years and above, based on a survey of 6,381 individuals from Azraq and Zaatari camps, and Irbid (Humanity and Inclusion & iMMAP, 2018)⁸. These rates also correspond to data from a comprehensive UN assessment of rates of disability amongst Syrians still living in Syria, which reported a disability prevalence rate of 27 percent for persons aged 12 years and above (HNAP, 2019). For other refugee populations in Jordan data is limited, however, in general, refugees have higher rates of disability compared to non-displaced populations (Crock et al., 2017).

⁷ In this paper, the term "refugee" is used to refer to all "persons of concern" registered with the UNHCR in Jordan, regardless of whether they have been formally assessed to be refugees. Since January 2019, the UNHCR has refused to accept new registrations. As such, there may be a large number of individuals who are in fact refugees, but are not registered with the UNHCR. Such individuals have a different legal situation and face different protection needs in Jordan. For the purposes of this paper, unless otherwise noted, the term "refugees" only refers to individuals registered with the UNHCR.

⁸The Humanity and Inclusion & iMMAP 2018 study used the modified Washington Group's Extended Set (WG-ES) (WG Extended Set on Functioning) and Child Functioning Module (CFM). It collected quantitative data from 6,381 persons of randomly sampled 1,159 households in Azraq and Zaatari camps, and Irbid.

2 Data collection and disability prevalence

Table 3: Disability prevalence from different studies in Jordan

Date	Source	Prevalence	Identification method	Sample size
2014	HI and HelpAge International	25.9% Jordan 23.8% Zaatari 25.3% Irbid	<i>Impairments in 5 activities (moving and reaching/using objects, seeing, hearing, speaking, learning understanding)</i>	716 persons with impairments found among 3,202 persons for both Jordan and Lebanon (22.4%) Jordan specific size note reported.
2014	Education Sector Working Group	7.2%	<i>Modified versions of WG Short Set</i>	124 children with disabilities 1,734 children aged 0-17 in Zaatari camp
2014	UNICEF & Save the Children	4.5%	<i>Impairments (mental, visual, hearing, physical, cognitive, war wounded or communication)</i>	71 children out of 1,587 children aged 7-17 in Zaatari camp
2015	DOS	2.9%	<i>WG Short Set (with recommended cut-off)</i>	9,180,529 persons aged 5 years and above. Nation wide
2015	UNHCR	16%	<i>Yes/No for disabilities and chronic disease</i>	7,817 individual Syrian refugees outside camps
2016	UNHCR	27.6%	<i>WG Short Set (Respondents and cut-off: not reported)</i>	From a pilot of WG questions. (At least) one member of 27.55% of 98 households

2 Data collection and disability prevalence

2017	Nielson	7.0%	<i>Physical, sensory, mental, intellectual and speech impairments</i>	161 persons among 2,422 household members. Non-camp settings
2017	Care	5% adults 1.5% Children	<i>Not specified</i>	2,184 respondents including 1,447 Syrian refugees in urban settings
2018	UNHCR, 2018c	3.0%	<i>ProGres categories</i>	20,738 Syrian refugees with disabilities among all registered Syrian refugees (as at 17 March, 2018)
2018	UNHCR, 2018d	3.4%	<i>Not specified</i>	1,227 Syrians with disabilities among 36,605 refugees in Azraq camp

Source: Humanity and Inclusion & IMMAP (2018) *Removing Barriers: The Path towards Inclusive Access*, p. 22.

2 Data collection and disability prevalence

In the case of Palestinian refugees registered with UNRWA, the agency's Health Department uses the Washington Group Short Set (WGSS) questions for routine documentation of impairments among sampled individuals. To this date, however, UNRWA does not publicly provide exact figures regarding the prevalence of disability, but it says that WHO global estimates of 15 percent are generally applicable to Palestinian refugees. In its annual reports, UNRWA provides figures of beneficiaries of its programs, which in 2020 reached 9,927 in the Jordan field office (JFO).⁹

⁹ This figure combines 1,627 beneficiaries from rehabilitation services and 8,300 beneficiaries from cash assistance under UNRWA's targeted social safety net programme (SSNP).

3 Legal and institutional frameworks

3.1 Legal Frameworks

Under the Constitution, legislative power is vested in the King and in the bicameral legislature known as the National Assembly, which consists of the Senate and the House of Representatives. (Constitution, Article 25) Under the Constitution, defense laws may be invoked in times of emergencies, during which the prime minister is empowered to issue legally binding defense orders and communications (Constitution, Article 124; Defense Law No. 13 of 1992). On March 17, 2020, a Royal Decree was issued approving the invocation of Defense Law No. 13 of 1992 in response to the COVID-19 pandemic (Human Rights Watch, 2020). The state of emergency was in place at the time of writing.

3.1.1 Ratification of the CRPD

Jordan has promulgated a number of laws related to the social protection of persons with disabilities. In 2007, Jordan signed the Convention on the Rights of Persons with Disabilities (CRPD) and in 2008, ratified it. The Arabic version of the CRPD is considered valid and enforceable in Jordan, with the exception of Article 23(2) insofar as it concerns the adoption of Law No. 7 of 2008 Ratifying the Convention of the Rights of Persons with Disabilities. The signing and ratification of the CRPD represents a key turning point in Jordan's transition from a welfare to a rights-based approach to disability.

Table 4: Social protection laws – from welfare to rights

Date	Event
1972	Child Welfare Law No. 34 of 1972
1975	International Declaration on the Rights of Disabled Persons
1987	Youth Welfare Law No. 8 of 1987
1989	Disability Welfare Law No. 34 of 1989
1991	Jordan ratified the Convention on the Rights of the Child
1993	Disability Welfare Law No. 12 of 1993
2007	CRPD and its Optional Protocol opened for signature
2007	Jordan signed the CRPD and the Optional Protocol
2007	Rights of Disabled Persons Law No. 31 of 2007
2008	Jordan ratified the CRPD ¹⁰
2017	Rights of Persons with Disabilities Law No. 20 of 2017

¹⁰ The CRPD was officially ratified and became a part of domestic law after the publication in the Official Gazette of Law No. 7 of 2008, ratifying the Convention on the Rights of Persons with Disabilities'

3.1.2 Constitution of Jordan

Article 6(5) of the Jordanian Constitution states that the law is to protect motherhood, childhood, the elderly, young people and persons with disabilities from abuse and exploitation. Article 23(1) enshrines the right to work for all Jordanian citizens and Article 23(2)(c) stipulates special compensation for workers in cases of dismissal, sickness, incapacity and work-related emergencies. That way, the focus of social protection under the Constitution is the protection of persons with disabilities from abuse and exploitation, and the establishment of laws to protect workers who, for the reasons listed above, are considered unable to work.

A key discriminatory aspect of the Constitution is Article (75), which deprives persons with intellectual and developmental disabilities of their right to run for, or vote in, elections (HCD Executive Summary Report: 2018, p. 3).

3.1.3 Rights of Persons with Disabilities Law

In Jordan, the key law governing the rights of persons with disabilities is the Rights of Persons with Disabilities Law No. 20 of 2017. The law covers a vast array of areas, including health, education, health insurance, employment, and work rights. It assigns responsibilities to different ministries and bodies in relation to the rights of persons with disabilities. The law also outlines the responsibilities of the Higher Council for the Rights of Persons with Disabilities.

Most importantly, the law is a key step towards aligning the rights of persons with disabilities in Jordan with international standards, as it: ¹¹

- Adopts a definition of disability based on the social model of disability that looks at the interaction between persons with disabilities with physical, technological, and behavioral barriers
- Is the first anti-discrimination law in the Arab region.
- Sets specific, time-bound roles and responsibilities for main stakeholders.
- Establishes a comprehensive definition of violence that entails depriving a person with a disability of a certain right or freedom on the grounds of disability.
- Introduces the concept of free and informed consent.

Definition of disability

Under the law, a person with disability is defined as “a person who has long-term physical, sensory, intellectual, mental, psychological or neurological impairment, which, as a result of interaction with other physical and behavioral barriers, may hinder performance by such person of one of the major life activities or hinder the exercise by such person of any right or basic

¹¹ HCD presentation to HCD, 2017. Available at UNHCR Dashboard

freedom independently” (Rights of Persons with Disabilities Law No. 20 of 2017, article 3). This definition closely aligns with the social model of disability and the definition under the CRPD, as it identifies the role of both impairments and barriers in constructing disability.

Protection against discrimination

Jordanian law defines discrimination on the basis of disability as “every limitation, restriction, exclusion, nullification or denial either direct or indirect due to disability of any rights or freedoms stated in this Law or in any other Law, and that constitutes discrimination on the basis of disability and reluctance to provide reasonable accommodation contrary to the provisions of this Law” (Rights of Persons with Disabilities Law No. 20 of 2017, Article 2).

Importantly, the law states that failure to provide reasonable accommodation is a form of discrimination on the basis of disability, which falls under the definition of discrimination under CRPD. Under the Jordanian law, reasonable accommodation is defined as “the alteration of the environment or time-related conditions within a specific context of time or place to enable the person with a disability to practice a right and freedom, or to gain access to services on an equal basis with others” (Rights of Persons with Disabilities Law No. 20 of 2017, Article 2).

Accessibility

One of the key principles of the Jordanian law on disabilities is accessibility. The law states that “when applying the provisions of this law, the following principles shall be observed Reducing physical barriers and behavioral barriers for persons with disabilities, which include the lack or absence of reasonable accommodation, accessible formats, or accessibility, as well as individual behaviors and institutional practices that are discriminatory on the basis of disability” (Rights of Persons with Disabilities Law No. 20 of 2017, article 4).

The law defines the following two key terms relating to accessibility (Rights of Persons with Disabilities Law No. 20 of 2017, Article 2):

- **Accessible Formats:** The transformation of information, data, pictures, drawings and other classified items to Braille, or large print, or the transformation of information into electronic or audio formats, or translating into Sign language, or using simplified language, or clarifying the information in any other manner without making any change in the essence or meaning in order to enable persons with disabilities to review and understand the issue.
- **Accessibility:** The construction of buildings, roads, facilities, and other public and private sector venues in a way that is accessible to all the public, and making adjustments in accordance with the Building Code Requirements for Persons with Disabilities, as issued in the provisions of the Jordan National Building Code and any other special standards issued or approved by the HCD.

3 Legal and institutional frameworks

- **Universal Design:** The adjustment of goods and services in their initial phases of design and production to allow for utilization of such services and goods in a manner accessible to everyone.

Free and informed consent

The new law introduces and defines the term “free and informed consent” as “the agreement or acceptance of a person with a disability or his/her legal representative toward every action, procedure, or legal measure to be taken regarding their rights or freedoms after being notified, in a way that he or she understands the content, results, and impacts thereof” (Rights of Persons with Disabilities Law No. 20 of 2017, article 2). In connection with this, the law protects persons with disabilities’ “freedom to make decisions” and requires their “free and informed consent” to medical treatment and to their placement in care or residential homes. (Articles 23 and 27).

Persons with Disabilities’ Organizations

The new law defined “persons with disabilities’ organizations” as “societies, clubs, federations, non-profit companies and other non-government entities registered and licensed according to the provisions of legislation in effect and whose board of directors mainly consists of persons with disabilities one of whom presides such board” (Rights of Persons with Disabilities Law No. 20 of 2017, Article 2).

3.2 Institutional framework

The key governmental body responsible for matters related to the rights of persons with disabilities in Jordan is the Higher Council for Persons with Disabilities. Key government institutions that ensure the right of persons with disabilities to social security are the Social Security Corporation, the National Aid Fund, the Ministry of Social Development, the Ministry of Awqaf and Islamic Affairs, the Ministry of Education, the Ministry of Health, and the Ministry of Labor.

In addition to these national institutions, geopolitical realities related to the historical presence of Palestinian refugees in Jordan, and more recently the international response to Syrian refugees in the region, make it imperative to consider two additional humanitarian frameworks that provide support to persons with disabilities in Jordan, namely: the Disabilities and Age Task Force (DATF) and UNRWA.

Higher Council for the Rights of Persons with Disabilities

HCD is the entity responsible for matters related to the rights of persons with disabilities in Jordan. The council was first established under the Rights of Disabled Persons Law No. 31 of 2007 and then re-established and renamed by the Rights of Persons with Disabilities Law No.

20 of 2017.¹² HCD, according to the Rights of Persons with Disabilities Law No. 20 of 2017, Article 8, has a wide range of responsibilities, including):

- Proposing policy and setting plans and programs
- Providing technical support to and coordinating with ministries, government agencies and national institutions
- Monitoring the implementation of the Rights of Persons with Disabilities Law No. 20 of 2017 and the CRPD
- Monitoring the conditions of persons with disabilities nationally
- Verifying complaints related to discrimination on the basis of disability
- Conducting surveys related to persons with disabilities
- Evaluating the services available to persons with disabilities

Social Security Corporation

Social security laws in Jordan were developed initially to cover civil and military employees and, over time, it has been extended to include other workers. As it is the case with other social security institutions in the region, disabilities are only addressed as a result of a work injury. The lines below provide an overview of the legislative changes regarding SSC over time in Jordan, none of which, to this date, provides universal coverage to persons with disabilities.

In 1978, the first general social security law was introduced to cover workers that were not already covered by existing laws that covered civil and military employees. The law applies to both Jordanians and non-Jordanians (ILO, 2021b). However, the new law did not cover establishments employing under five workers, the self-employed, certain agricultural workers, domestic workers, those employed in fishing and those working in home-based businesses (Social Security Law No. 30 of 1978). The 1978 law was replaced in 2001 by a new social security law, which aimed to close the “loopholes” in the application of the 1978 law (Government of Jordan, 1998, para. 45). Over time, Jordan has sought to unify the pension system into a single social security law (Government of Jordan, 1998, para. 46).

In 2014, a new social security law was introduced and remains the current applicable law (Social Security Law No. 1 of 2014). The law “proves for legal (de jure) coverage for schemes that fall under the mandate of the Social Security Corporation, namely, old age, disability and death insurance, work injury, maternity insurance and unemployment insurance. The law requires coverage of employees ‘without any discrimination as to nationality, and regardless of the duration or form of the contract’ and regardless of the number of employees in the establishment” (ILO 2021b). However, like the 1978 law, certain categories of workers are

¹² The name of the council previously included the Arabic term *mu'aqeen*, which is a derogatory term that can be translated as “disabled persons” but has a negative connotation more comparable to the English term “retarded”. In 2017, the term was removed and replaced with the term “persons with disabilities”, so the full title of the council is now the Higher Council for the Rights of Persons with Disabilities (Rights of Persons with Disabilities Law No. 20 of 2017).

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explicitly excluded from the application of the law, including certain day and hourly workers, and domestic workers (Article 4). Self-employed workers, employers and contributing family workers may obtain coverage from the Social Security Corporation if they wish, through the “voluntary program”, although coverage under this scheme is restricted to Jordanians only (ILO 2021b). New proposed reforms for 2021 are opening a window of voluntary contributions to non-Jordanians, in particular children of Jordanian women married to foreigners and Palestinian refugees from Gaza (SSC proposed reforms).

A 2021 ILO study exploring opportunities for extending social security coverage in Jordan revealed the following findings: “Firstly, the large majority of workers lack de facto social security coverage owing to gaps in compliance and enforcement of regulations; less than a quarter of unregistered workers are excluded de jure. Secondly, citizenship is a strong determinant of SSC registration. Jordanians are significantly more likely to be registered with SSC, no matter what type of job they hold. Thirdly, apart from nationality, unregistered workers broadly reflect the workforce as a whole. Workers with long-term contracts, service sector workers, and residents of urban areas comprise the bulk of unregistered workers” (ILO 2021b).

Figure 2 Social Security Coverage Challenges

Social Security Coverage Challenges	
	Legal exclusion of certain categories of workers Lack of compliance with social security laws
	High level of informal employment in the labor market
	Budgetary pressures
	High levels of unemployment

SSC reports the below figures on social security contributors in Jordan (Social Security Corporation, n.d.):

Table 5: Social security subscribers

Description	Number
Number of contributors	1,369,093
Number of pensioners	272,908
Voluntary contributors	79,687
Beneficiaries of unemployment insurance	351,905
Beneficiaries of maternity insurance	78,506
Work injuries	15,508

With regard to persons with disabilities, the SSC provides coverage related to work injuries and to disabilities not related to work. (Coverage is explained in full in the next section).

National Aid Fund

The National Aid Fund (NAF) was established by the National Aid Fund Law No. 36 of 1986 (NAF Law). The social assistance fund was initially established “to include the groups which do not benefit from the State pension and social security laws (Government of Jordan, 1998, para 44). NAF stands among the most important social assistance programs for families, caring for persons with disabilities and persons with disabilities not covered by SSC insurance.

According to NAF Law, Article 7, the purpose of the fund is to:

- Protect and care for needing individuals and families by providing recurring or emergency financial aid
- Working to provide or increase employment or production opportunities through vocational or physical rehabilitation
- Recommending that the Ministry of Health issue health insurance cards to those who are unable to benefit from the NAF services
- Providing vocational training to NAF beneficiaries
- Conducting research into NAF and its activities

A key goal of NAF is to reduce the levels of poverty and unemployment, and to build an effective social protection system (National Aid Fund, n.d.). NAF provides programs and services including cash transfers and in-kind services, and targets, among others, households with orphans, convicts, disabled and missing persons, and female headed households (ILO, 2016). Presently, NAF’s “regular and permanent programs for low-income families reach a maximum of only 32.5 per cent of Jordanians estimated to live below the poverty line, leaving the vast majority without reliable support” (Anderson and Pop, 2022, p.III).

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NAF receives finances from different sources, including allocations under the general budget; funds from social services taxes; proceeds from investments; donations, gifts and bequests; other resources (NAF Law, Article 6). NAF also receives funding and technical assistance from international donors (Friedrich-Ebert-Stiftung & Phenix, 2021).

Zakat Fund

In Jordan, as elsewhere in the region, there is a “powerful religious and cultural imperative of charity”, which is reflected in the notions of *nafaqa* (maintenance by the family), *awqaf* (endowments), *zakat* (alms-giving tax), and *sadaqa* (voluntary charity) (Scalenghe, 2014).

The alms-giving tax, *zakat*, is an obligatory form of charity to the poor. It is one of the Five Pillars of Islam and is considered a religious and moral duty (Esposito, 2009). In Jordan, the practice of *zakat* has been formally institutionalized within the government apparatus in the form of the Zakat Fund, which was first established in 1944 for the purpose of spending money on charitable and religious matters and projects (Zakat Law No. 35 of 1944, articles 5-8).

The Zakat Fund is another source of funding of social assistance programs in Jordan. When the Zakat Fund was first established, contributions were compulsory for all Muslims and could be paid in cash, livestock or goods (Zakat Law No. 35 of 1944, Article 3). In 1978, the payment of *zakat* to the Zakat Fund became voluntary (Temporary Zakat Law No. 3 of 1978). The Zakat Fund continues to be financed by *zakat* paid by individual Muslims; gifts and donations; charities, sacrifices, vows and *al-Fitr* alms that are presented to the fund; and any other resources approved by the fund’s board of directors (Zakat Fund Law No. 8 of 1988, Article 6). Donations to the fund are tax-deductible (Zakat Fund Law No. 8 of 1988, Article 8).

The Ministry of Awqaf [Endowments], Islamic Affairs and Holy Places is in charge of *zakat*. The services (Zakat Fund, n.d.) of the Zakat Fund include:

1. Collecting of *zakat* and setting up plans and policies for the future collection and distribution of *zakat*.
2. Conducting field research to identify pockets of poverty and the need for rehabilitation projects for poor families.
3. Establishing rehabilitation centers for the needy, the elderly, people with “special needs”, the sick, and the needy, within the capabilities of the fund.
4. Contributing to helping the poor and the needy, such as students, sick people, orphans and wayfarers. Providing monthly aid to poor families.
5. Forming *zakat* committees, supervising them and following up on their work, working on rekindling the obligation of *zakat* in the hearts of citizens, and raising their awareness about the importance of paying to the fund.

A mobile application, “Jordanian Zakat Fund”, may be downloaded and used by individuals to request assistance from the fund or to make donations to the fund.

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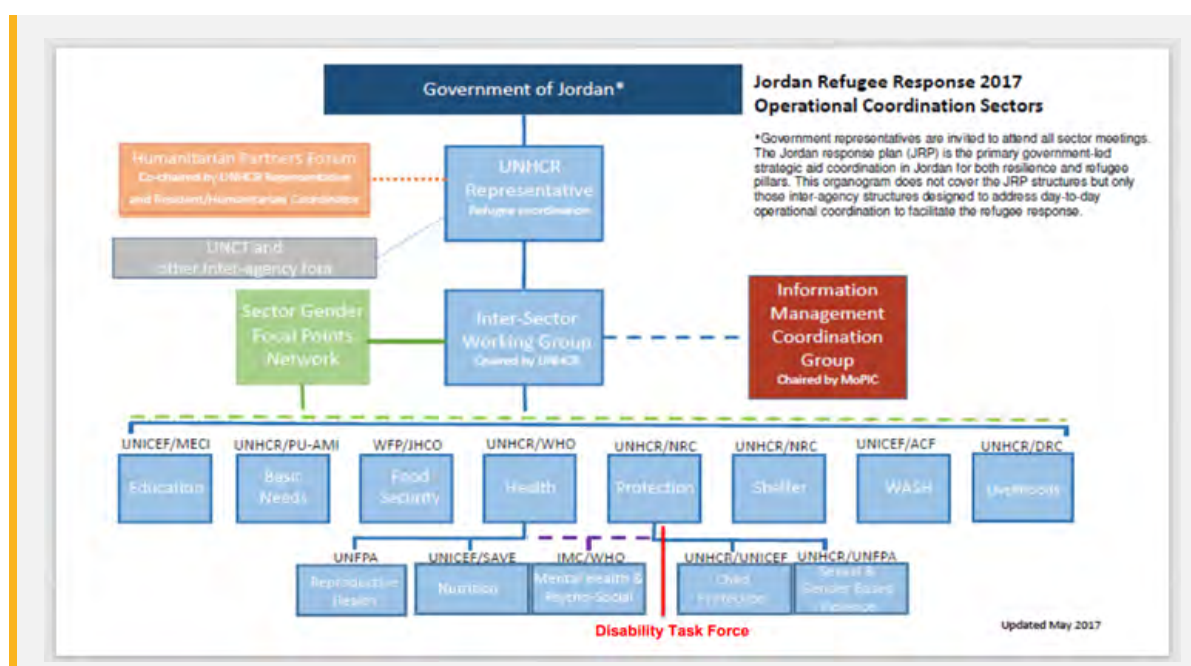
In 2014, there were 316,315 beneficiaries of the Zakat Fund (ILO, 2016). The Zakat Fund provides aid and emergency cash to individuals and families under certain conditions, such as not being covered by NAF programs and when income does not exceed JD200.

The Disabilities and Age Task Force (DATF)

Established in 2015 as the Disabilities Task Force (DTF) and renamed Disabilities and Age Task Force (DATF) in 2019, the task force is chaired by UNHCR and Humanity and Inclusion (HI) and reports to the protection and health sector working groups led by UNHCR in collaboration with the Ministry of Planning and International Cooperation (MOPIC). DATF strives to thoroughly assess, through the humanitarian response, the needs of persons with disabilities and/or in disabling situation (in particular the elderly and people with injuries).¹³ It is responsible for coordinating services, collecting data and assuring quality design and provision of services.

While refugees/persons of concern are the main beneficiaries of the work of the organizations included in DATF since 2016 and the signing of the Jordan Compact, DATF beneficiaries may be both refugee and vulnerable Jordanians.¹⁴

Figure 3 DATF Organogram



Source: UNHCR Dashboard. HI presentation to DTF members in 2018.

¹³ Terms of Reference 2017. Document available at UNHCR Dashboard...

¹⁴ Compacts Agreements have been defined as game changers in providing sustainable refugee crisis responses. Compacts bring together host countries, donors, and development and humanitarian actors in a multiyear, mutually accountable agreement to achieve outcomes for refugees and host communities. In the case of Jordan, all relief projects must include at least 40 percent of Jordanians. See IRC (2019). REFUGEE COMPACTS Addressing the Crisis of Protracted Displacement. Available at <https://www.cgdev.org/sites/default/files/Refugee-Compacts-Report.pdf>

UNRWA

UNRWA was established by United Nations General Assembly Resolution 302 (IV) of December 8, 1949, to carry out direct relief and works programs for Palestine refugees. The agency began operations on May 1, 1950, and the General Assembly has repeatedly renewed UNRWA's mandate, most recently until June 30, 2023.

UNRWA provides services to Palestine refugees living in its areas of operation who are registered and need assistance. Palestinian refugees are defined as “persons whose normal place of residence was Palestine during the period 1 June 1946 to 15 May 1948, and who lost both home and means of livelihood as a result of the 1948 conflict”. The descendants of Palestine refugee males, including legally adopted children, are also eligible for registration.¹⁵ In Jordan, UNRWA provides services to 2.2 million registered Palestinian refugees, including Palestinian refugees from Gaza, who are not eligible for citizenship status in Jordan, and more recently, displaced Palestinian refugees from Syria.

UNRWA describes disability inclusion as part of its mandate. To this end, in 2010 it produced its Disability Policy, which is operationalized by the UNRWA Disability Inclusion Guidelines (2017). UNRWA addresses disability inclusion from a rights-based perspective, with a focus on four disability inclusion principles: accessibility, participation, awareness and non-discrimination. To ensure coordination among different programs and fields of operation, UNRWA has established a Disability Task Force made up of disability focal points for each program in (HQ) Amman, as well as the field offices.¹⁶

3.3 National Strategies including Persons with Disabilities

Disability Rights Strategies

Jordan has a relatively advanced policy framework with regard to persons with disabilities, as a result of the work of the Higher Council for the Rights of Persons with Disabilities.

National Policy to Ensure the Rights of Persons with Disabilities in Jordan, 2020-2030

The national policy to ensure the rights of persons with disability has been written in accordance with Article 8 of the Persons with Disabilities Law, to track the commitment of the Jordanian government to the CRPD. Additionally, as seen in the ESCWA report, there are clear linkages between CRPD and the Sustainable Development Goals, with the purpose of “striving to protect the rights of persons with disabilities and to promote the full development of their

¹⁵ See <https://www.unrwa.org/who-we-are>

¹⁶UNRWA. (2020). *Disability Inclusion: Annual Report*, p. 7

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human potential” (ESCWA Disability in the Arab Region, 2018, p. 27). The policy is organized around 10 key areas with a view to providing practical directions to the principles of Law No. 20 of 2017. The policy assigns roles and responsibilities in each area, and provides specific targets:

- 1- Accurate data collection regarding persons with disabilities through the Department of Statistics (DoS) and the elaboration of a national database for persons with disabilities.
- 2- Inclusive education: the Ministry of Education leads the implementation of inclusive education for persons with disabilities, aiming to provide a supportive educational environment and access to public educational institutions, as well as psychological counselling services.
- 3- Comprehensive healthcare services: Ministry of Health provides standard quality standards for diagnostic and health care services, which are evaluated annually. The ministry policy envisions free disability diagnosis for all citizens and comprehensive health insurance coverage for all citizens with disabilities.
- 4- Accessibility: striving to ensure the principles of accessible formats and accessibility of public spaces and facilities as defined by Law No. 201 of 2017.
- 5- Livelihoods and work: the policy aims to enhance economic participation of persons with disabilities in different sectors.
- 6- Social awareness and media: provide a roadmap to sensitize media professionals to provide quality reporting aiming to a general sensitization to the situation of persons with disabilities.
- 7- Full political participation of Jordanian citizens with disabilities in local and national elections, and encouraging them to participate in political parties and other realms of public life.
- 8- Support for autonomous/independent living, to protect their dignity and freedom.
- 9- Inclusion in social life through cultural activities and sports.
- 10- Protection of the rights of other vulnerable groups, such as women, children and the elderly, with special attention to protection against domestic violence and any other type of abuse.

Prior to the drafting of the *National Policy to Ensure the Rights of Persons with Disabilities in Jordan, 2020-2030*, HCD identified the following key priority areas of intervention for the years 2018-2020: accessibility; inclusive education; de-institutionalization and independent living; diagnosis and accreditation standards.¹⁷ As part of its work within these priorities, the Higher Council for the Rights of Persons with Disabilities developed the following national strategies during this period:

- *National Plan for the Reformation of Existing Buildings and Public Utilities 2019-2029*

¹⁷ HCD presentation to DTF, 2017. Available at UNHCR Dashboard

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- *Ten-year Strategy for Inclusive Education 2019-2029*
- *National Plan to Reform Existing Buildings 2020*
- *National Strategy for Alternative Shelters 2019*
- *National Strategy on Deinstitutionalization 2019*

Social Protection Strategies

The Jordanian *National Social Protection Strategy 2019-2015* states that the vision of the strategy is for all Jordanians to “enjoy a dignified living, decent work opportunities and empowering social services” (Government of Jordan, 2019). The strategy makes limited references to the social protection of persons with disabilities, including in relation to:

- Implementing comprehensive educational integration for children with disabilities.
- Increasing training for families and social workers for home-based support for persons with disabilities.
- Enforcing national building codes that cater for persons with disabilities.

Non-citizens are not included in the strategy. Refugees are only referred to once and only in the context of discussing employment rates. The strategy only mentions migrant workers in the context of stating that they create competition with Jordanian workers, increase the number of individuals engaged in the informality labor sector and put “downward pressure on wages and job quality” (Government of Jordan, 2019).

Other Relevant Strategies

Ministry of Health. National Rehabilitation Strategy 2020-2024¹⁸

Developed with the support of the international organization Humanity and Inclusion, the National Rehabilitation Strategy is a step toward providing rehabilitation services and integrating rehabilitation services into the primary, secondary and tertiary services. The strategy adopts regulations, practices and rules to enhance the governance framework related to rehabilitation as well as regulating assistive technology to ensure the provision of high-quality rehabilitation services. Finally, the strategy aims at building capacity of rehabilitation professionals.

National Comprehensive Plan on Human Rights 2016-2025.

¹⁸ English version available at Document - National Rehabilitation Strategic Plan (2020-2024)_English (REVISED) (unhcr.org)

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The strategy includes the goal of promoting and protecting the rights of persons with disabilities. In relation to this goal, the Government of Jordan, 2016 plan states that it aims to:

(1) Work to ensure full equality and equal opportunity in the exercise of all rights

- Provide means of training, rehabilitation and education for people with disabilities to integrate them into comprehensive and sustainable. development programs.
- Strengthen and activate national legislation aimed at ensuring the principle of equal employment opportunities for persons with disabilities.
- Facilitate the movement of persons with disabilities and the exercise of their activities.
- Provide access to information of interest to persons with disabilities using the latest technology.
- Take measures that would guarantee the right of persons with disabilities to run for office and be elected.

(2) Strengthen legal protection for persons with disabilities

- Amend legislation so that disability is considered an aggravating circumstance in crimes against persons with disabilities.

(3) Take the necessary legislative and executive measures to provide access to justice

- Issue legislation related to establishing legal aid programs in ministries, institutions and courts, and adopting operational procedures for these programs.
- Organize training programs to raise awareness about the rights of persons with disabilities.
- Provide the necessary support for people with disabilities to enable them to make decisions that are appropriate for them, work on their care and enhance the role of people with disabilities in institutions concerned with their care and service.

Notably, there is no reference in the national plan on human rights specifically related to the social protection of persons with disabilities, even though the national plan specifically refers to social protection in the context of children's rights.

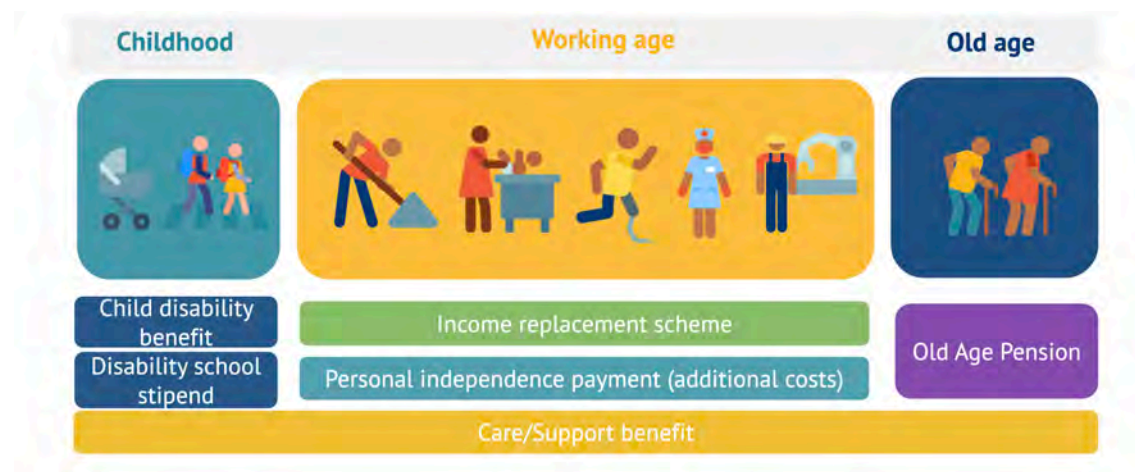
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ILO defines social protection as “the set of policies and programs designed to reduce and prevent poverty and vulnerability across the life cycle. Social protection includes nine main areas: child and family benefits, maternity protection, unemployment support, employment injury benefits, sickness benefits, health protection, old-age benefits, disability benefits and survivors’ benefits”; it notes that social protection systems include contributory schemes (such as social insurance) and non-contributory tax-financed schemes (such as universal/categorical schemes and social assistance) (ILO, 2021c).

With regard to persons with disabilities, scholars explain that for social protection systems to be inclusive, they need to understand the diversity of persons with disabilities, the inequalities and barriers they face, and the support they require; provide fully accessible delivery mechanisms, along with investments, in a blend of cash transfers and in-kind support, including services (Cote, 2021: p. 357). To this end, “inclusive social protection combines a diversity of schemes to provide basic income security, to cover disability-related costs including support services as well as to grant access to healthcare and other essential services” (Cote, 2021: p. 359).

The diagram below illustrates a multi-tiered perspective of a social protection system that encompasses the entire lifecycle of persons with disabilities.

Figure 4 Inclusive Social Protection for Persons with Disabilities



Source: Development Pathways, 2021

As is the case with other low- and middle-income countries, social protection in Jordan still focuses on “incapacity to work and poverty rather than providing adequate support for inclusion, which limits their effectiveness and perpetuates prejudices” (Cote, 2021: p. 357 citing Banks et al. 2018a, 2018b; Kidd et al. 2018, 2019a). Furthermore, the charity paradigm is strongly embedded in the minds of many in the Middle East, with those receiving medical

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subsidies often feeling like recipients of aid rather than valued members of society. This common perception of persons with disabilities “as a group in need of charity still underpins the design and implementation of many social protection programmes” (UN Promoting Inclusion through Social Protection, p. 76).

In order to counter this viewpoint, it is important to acknowledge the capabilities persons with disabilities have, as well as to recognize the entitlements they deserve to realize in full the meaning and spirit of the CRPD. Social protection should be considered a tool for inclusion for people with disabilities to ensure that they do not experience prejudice and play an active role in society and the economy. Without financial coverage of the additional costs related to living with disabilities that allows for the personal independence of persons with disabilities, it is very difficult to realize in full the meaning of CRPD.

The pages that follow provide a non-exhaustive mapping of current social protection programs for persons with disabilities in Jordan. The mapping is divided between the Jordanians and non-Jordanians, as the legal status of recipients matters when it comes to accessibility to some of these schemes. While the Jordan Compact for refugees, in place since 2016, has tried to bridge the gap between “host communities” and “refugees”, realities on the ground remain complex and the gap still exists, both for Jordanians and non-Jordanians. Furthermore, the compact does not include the reality of Palestinian refugees, whose legal status is different from that of other refugees, as explained earlier.

4.1 **Social Protection Programs for Persons with Disabilities**

4.1.1 **Contributory Social Insurance (Social Security Corporation)**

Social insurance coverage provides for work-related injuries, and permanent and non-permanent non-work-related disability as follows:

- Work-related injuries and their related disability are detailed in Articles 24 to 41 of the Social Security Law No. 1 of 2014. According to Article 25, the benefits of work injury insurance shall include: the medical care required (Article 26 details benefits as follows: medical treatment, hospitalization and travel expenses related to it, and rehabilitation services and equipment); daily allowances for temporary unemployment (Article 29 establishes a daily allowance “equivalent to 75% of his/her daily wage based on which the monthly contributions were calculated on the date of the injury”); monthly pensions and lumpsum compensations to the injured and entitled beneficiaries (Article 30, sections B, C and D establishes the value of the monthly disability pension depending on whether the injury leads to total permanent, partial permanent not less than 30% or partial permanent less than 30% disability).

4 Social protection for persons with disabilities

- Non-work-related disability pension is articulated in Article 67 of the Social Security Law No. 1 of 2014. It stipulates that “the insured shall be entitled to a total permanent non-work-related disability pension or partial permanent non-work-related disability pension if the following occur:
 - 1- End of his/her service
 - 2- He/she applies for disability pension allocation within no more than (6) months from the end of his/her service
 - 3- The number of his/her actual contributions is not less than (60) months actual contributions, (24) months of which must be successive.
 - 4- The condition of disability to be confirmed by decision of the Designated Medical Authority.”

Paragraph C of the article provides the parameters to calculate “total permanent non-work-related disability pensions”,¹⁹ while paragraph D does so with regards to “partial permanent non-work-related disability”.²⁰

Jordan’s contributory security schemes leave behind large sectors of the population. As [Table 6](#) shows, half of workers in Jordan are not covered by contributory social insurance. “Nearly half, 48 per cent of all employees, who make up the majority of workers in Jordan, do not make contributions to social insurance schemes. However, 37 per cent of those who do not make contributions and lack coverage have a formal employment contract. The large majority of those excluded work in domestic labor (19 per cent), wholesale and retail trade (16 per cent), construction (14 per cent), and services (13 per cent).²¹ Of employees lacking coverage, approximately 35 per cent are Egyptian, 33 per cent are Jordanian, 22 per cent are Syrian and about 10 per cent are from other countries.²² Although other employment statuses makeup a much smaller share of workers in Jordan, coverage gaps among own account workers, employers and the contributing family members of employers is very high across these groups, as outlined below” (Anderson and Pop, 2022, p. 28).

¹⁹Which “shall be calculated at a rate of 50% of the average monthly wage based on which the last 36 contributions were determined to be paid for the first JD1,500 of that average, and at a rate of 30% of the rest average which exceeds JD1,500.”

²⁰Which shall be calculated “at the rate of 75% of the total permanent non-work-related disability pension.

²¹ International Labour Organisation. (2021a).

²² Ibid.

Table 6: Contributory social insurance coverage gaps in Jordan by employment status

Employment Status	Coverage Gap	Share of employment status among all workers
Employees	48 per cent of employees lack de facto coverage	87 per cent of all workers are employees
Own-account workers	78 per cent of own-account workers lack de facto coverage	8 per cent of all workers are own-account workers
Employers	70 per cent of employers lack de facto coverage	4 per cent of all workers are employers
Contributing family members	92 per cent of contributing family members lack de facto coverage	1 per cent of all workers are contributing family members
Total	50.5 per cent (weighted average)²³	100

Source: ILO (2021a).

Among the broader population, coverage for common lifecycle risks is also low. “More than 40 per cent of older persons in Jordan do not receive any old age benefits, and only just over half-52.5 percent-of workers contribute to an old age pension. Work injury benefits reach only 57.5 percent of women and men in Jordan, leaving more than 40 percent unprotected in case of injury at work. For contingencies such as unemployment and maternity, coverage levels drop further, leaving 94.7 percent of workers without access to income security during unemployment, and 95.2 percent of women without access to maternity benefits.”²⁴ (Anderson and Pop, 2022, p. 28).

4.1.2 Contributory Social Insurance Coverage beyond SSC

In addition to the coverage provided by the Social Security Corporation to its insured workers, there are also specific retirement programs and disability insurance linked to membership in professional associations. The following is a non-exhaustive list:

- Jordanian Teachers’ Association Pension Fund Regulation No. 125 of 2019;
- Jordanian Veterinarian Association Retirement Benefits Regulation No. 8 of 2011;
- Artists’ Retirement and Social Security Regulation 22 of 2002;

²³ This total has been calculated based on an analysis of data available in the referenced report.

²⁴International Labour Organisation. (2021b).

4 Social protection for persons with disabilities

- Agricultural Engineers' Pension and Benefits Fund Regulation No. 3 of 2001;
- Nurses and Midwives' Retirement and Social Security Regulation No. 86 of 1998;
- Geologists Retirement and Social Insurance Regulation No. 51 of 1996;
- Doctors' Retirement and Social Security Regulation No. 59 of 1978;
- Pharmacists' Retirement and Social Security Regulation No. 46 of 1974;
- Lawyers' Retirement and Social Security Regulation of 1970;
- Social Solidarity Fund of Engineers (Social Solidarity Regulation of 2008)

4.1.3 Non-Contributory Social Protection Programs

NAF and Zakat funds constitute the core social assistance programs in Jordan, providing cash assistance to persons with disabilities. While these programs mainly target Jordanians, in recent years they have expanded their services to cover non-Jordanians.

In addition to NAF and Zakat, a mapping produced in the context of DATF mandate in February 2021 highlighted 51 social protection programs in the context of refugee response. Most of the programs mapped (See table in Annex 2 for detailed information) are long standing with continuity over time, providing services and benefits in the following areas:

- protection (28 programs)
- health (13 programs)
- mental health (1 program)
- livelihoods (1 program)
- education (6 programs)

During COVID-19, some programs adapted to the circumstances of the lockdown and provided services aiming at following up on their beneficiaries, mostly through home visits and/or phone calls.

As per the terms of the Jordan compact, all programs must include a percentage of Jordanian citizens. However, it should be noted that these programs have mostly been designed with Syrian refugees in mind, and as such, cater to the needs of Syrian refugees (i.e., rehabilitation of wounded refugees) and are limited to geographical areas where refugees live, either in camp or non-camp locations, etc.)

All services provided are free of charge and have minimal conditions attached. Cash assistance programs represent a minimal part, with a larger focus on health and protection issues.

The sustainability of these programs is linked to donor funding.

4.1.4 Palestinian Refugees with Disabilities

UNRWA provides services to Palestinian refugees with disabilities as part of its health, education and social relief services. With regards to health, UNRWA has said it implements the

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Washington Group Short Set (WGSS) questions for routine documentation of impairments. This helps Palestinian refugees with disabilities access easier UNRWA health care services.

Currently, UNRWA works to prevent long-term impairments among Palestine refugees through provision of healthcare services and, when necessary, provides assistive devices. Mental health and psychosocial support (MHPSS) to address mental health impairments among beneficiaries. During the reporting period, the Health Department also collaborated with the Protection Division on improving access to information and communication for refugees with hearing impairments (UNRWA, 2020, p. 10). In Jordan, rehabilitation services were rendered to 1,627 beneficiaries. The Relief and Social Services department established partnerships with 10 community-based rehabilitation centers and Humanity and Inclusion rehabilitation centers to improve the quality of rehabilitation services provided by the CBRCs to UNRWA beneficiaries with disabilities. The service components include portage services, family training and counselling, friendly spaces, assistive devices, physical therapy, occupational therapy and speech therapy for children with disabilities, as well as provision of remote care and rehabilitation during COVID-19 pandemic (March-May 2020). The services, through home visits and family involvement, have enhanced child self-development through active family participation in the care plan (UNRWA 2020: p. 9).

Inclusive education is an important pillar of UNRWA's Education Program. Students with disabilities are encouraged to attend UNRWA schools, and the inclusive education approach helps them integrate in mainstream schooling by providing them with extra support. In cases where more specialized support is needed, the agency refers students to CBRCs. In Jordan, UNRWA reached 1,249 (390 males, 859 females); 1,677 (358 males, 1,319 females); 1,333 (602 males, 731 females) and 1,062 (291 males, 771 females) students with disabilities in its North Amman; South Amman; Zarqa and Irbid Area offices, respectively. Activities included the design and implementation of training material for teachers on health protocol for students with disabilities, as well as teaching children with different types of impairments about social distancing, hand washing, nose cleaning, and maintaining a clean school environment using play, visual images, videos, modelling, acting and discussions (UNRWA, 2020: pp. 12-13).

In addition, UNRWA provides cash assistance through its targeted social safety net and emergency cash programs. In 2020, the program reached 8,300 beneficiaries in Jordan (UNRWA 2020: p. 9).

5 Way forward: Toward the realization of the right to social protection

In order to achieve inclusion of persons with disabilities in society, social protection should combine a diversity of schemes that provide basic income security, cover disability-related costs, including support services, and grant access to healthcare and other essential services (Cote, 2021: p 359).

Figure 5: ILO's benefits for people with disabilities across the life cycle

► **Table 4.2 Types of disability benefits for people with disabilities across the life cycle, by function**

Stage of life cycle	Function		
	General income security	Coverage of disability-related costs	Healthcare
Childhood	Family and child benefits	Disability benefit, child disability benefit, concessions, caregiver benefit, early identification and intervention, respite care, education stipends or transport allowances, assistive products, etc.	
Working age	Unemployment protection benefit, disability insurance, employment injury, disability allowance, social assistance, etc.	Disability insurance, disability allowance compatible with work and other income support, concessions, personal assistance schemes, respite care, third person support benefit, sign language interpreters, assistive products, etc.	Universal healthcare coverage, including rehabilitation and assistive technology
Old age	Old-age pensions		

Source: ILO analysis.

Source: World Social Protection Report 2020–22, 2022, p. 143

In order to overcome the physical and social barriers facing persons with disabilities, social protection can be used as a tool for inclusion. Improving the economic security of persons with disabilities and providing them with the means to access services and devices needed to create an enabling environment is a first critical step (UN Promoting Inclusion through Social Protection, p. 66). This entails that, in addition to ensuring that persons with disabilities have income security, their disability-related needs and extra costs be addressed. Persons with disabilities should also have effective access to health care services. When the above is integrated in the approach adopted vis-à-vis people with disabilities, their participation in both labor market and society at large can improve significantly.

5 Way forward: Toward the realization of the right to social protection

In Jordan, critical steps have been taken to further the right to social protection for persons with disabilities, in the form of legislative changes, elaboration of rights-based strategies, policies, etc. However, as the mapping of services and benefits in the previous section sheds light, there remain some critical gaps with regards to persons with disabilities' right to inclusive social protection. Furthermore, there is a need to fully shift from the current charity model to a more dignified and rights-based approach that offers an inclusive social protection system, recognizing every type of disability and every stage throughout the lifecycle.

The following proposed six recommendations concerning critical areas, are meant to ensure that critical gaps in the persons with disabilities right to social protection are overcome.

1. Ensure income security through a lifecycle approach to inclusive social protection.

Tax-financed social insurance programs for persons with disabilities are only relevant to those contributing to social security, and social assistance programs are scarce, leaving the majority of persons with disabilities, across the lifecycle, behind.

Achieving the right to social protection for persons with disabilities entails providing them with regular, predictable and reliable benefits that can help them absorb the higher costs of living associated with disabilities throughout the lifecycle. In this regard, following the recommendations outlined in the Development Pathways and ARDD in-depth study of the social security situation in Jordan,²⁵ the following benefits are proposed:

- All children with disabilities, 0-17 should be granted benefits. Disability benefits for children provide children with disabilities, their families and caregivers with an income supplement that is vital to ensuring their access to such basic services as education, including the assistive devices and special transportation that may be required to attend. Because the aim of child disability benefits is different from universal child benefits, they need to be offered in addition, and as a top-up, to child benefits.
- Working- age adults. Disability benefits for working-age adults aim to cover additional costs of living and remove barriers to engagement in the labor market, which also incurs additional costs associated with travelling to and from work, and any assistive devices that may be required to perform duties at work. However, in many cases, adults with disabilities are unable to work for a variety of reasons. It could be that severe disabilities stop adults from working, or that their disabilities earlier in life stopped them from accessing education, making them unable to compete for employment opportunities on an equal basis. Additionally, few adults are in position

²⁵Development Pathways. 2022. *Shifting the paradigm: building inclusive, lifecycle social security systems in the MENA region. In-depth study of the Social Security System in Jordan.*

5 *Way forward: Toward the realization of the right to social protection*

to find gainful employment due to discrimination and the barrier and lack of support in the labor market. Therefore, it is essential that there be an income replacement program for adults of working age who are not able to work due to disability or other factors outlined above.

- Pension-age population. Benefits for persons with disabilities must not stop at retirement age. Universal pension should be granted to all elderly people with disabilities, as well as to the elderly without disabilities.

2. Improve data collection regarding persons with disabilities in Jordan.

While international standards regarding data collection for persons with disabilities are being applied by different institutions and organizations, categories such as cognitive disabilities and issues related to legal status still pose a major challenge. Furthermore, different data collection systems are still in place in Jordan, depending on the target population. It is recommended that a unified approach to data collection be adopted and that it aligns with best international practices.

3. Minimize inclusion errors regarding persons with disabilities.

While it has been estimated that “fewer than one in five persons with significant disabilities access disability-related social protection benefits in low- and middle-income countries (LICs and MICs)” (Durán Valverde, et al. 2019 in Cote, 2021: p. 371), the web of providers and programs targeting different segments of the population makes it impossible to establish accurate data regarding rates of access to social protection benefits of persons with disabilities in Jordan. Even organizations with a registered pool of beneficiaries, like UNRWA or UNHCR, fail to provide that information, but rather report the number of beneficiaries of their programs. It is important that service and disability benefits providers move toward a unified database of beneficiaries that is inclusive and gender responsive (through the HCD).

4. Expand health coverage, including rehabilitation and assistive technology.

To this day, universal healthcare coverage remains a major gap in Jordan for children over 6. Health coverage, including rehabilitation and assistive technology, is included in social security insurance. However, as explained in the previous sections, this coverage only relates to work-related disabilities of those who are insured. On the other hand, social assistance programs are fragmented and dependent on donor funding in many cases.

In its 2018 report on the progress regarding Law No. 20 of 2017, HCD reported the need for reviewing the civil health insurance regulation No. 83 of 2004, along with the instructions about implementing the provisions of the said law, including instructions for issuing health insurance cards to Jordanians with disabilities not covered by SSC. Issuing these cards to

5 *Way forward: Toward the realization of the right to social protection*

Jordanians and non-Jordanians with disabilities would mean an effective expansion of the health coverage of persons with disabilities in Jordan.

5. Enhance integration of support services through referral systems.

The current poverty-targeting framework guiding services for persons with disabilities, both Jordanian and non-Jordanian, is not conducive for people across various wealth deciles to find the support services required by persons with disabilities in Jordan which, as the UN states, is “critical for both the survival and basic socio-economic participation of many persons with significant disabilities”. (Cote, 2021: p. 362) The fragmented and temporary nature of current support services means that families and persons with disabilities themselves end up scrambling to find the services that are adequate to their situation, not knowing whether services will be available in the future. This situation proves once more the “failure of PMT (proxy-mean testing) schemes to accurately target intended recipients results in schemes that are overwhelmingly viewed as arbitrary or random at the community level” (Anderson and Pop, 2022, p. 35).

Instead, under the guidance of HCPD, MoH, or MoSD, there should be an integrated referral system that encompasses existing support services to persons with disabilities, that provides clear pathways of support for different needs. This would minimize duplication and enhance the appropriate targeting of needs.

6. Promote inclusive education.

With the likely exception of Palestinian refugee children who attend UNRWA schools, children with disabilities in Jordan still face discrimination with regards to inclusion in public schools. The 2018 HCD report highlighted the need to end legal discrimination in accessing education, such as Instruction No. 2 of 2015, that limits admission to students with “mild disabilities”. (HCD Executive Summary, 2018) General gaps with regards to quality education in Jordan make it difficult for schools to cater and adapt to the needs of children with disabilities. Parents who can afford high-end private education benefit from personalized assistance to their children, parents who cannot depend on remedial services wherever and whenever they are available.

The promotion of inclusive education entails an integrated effort that starts with funding of adequate facilities, training of qualified professionals, and awareness-raising campaigns among the population at large, which would allow for children with disabilities to be included in public schools, rather than be placed in special learning facilities, to the extent that this is possible.

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Annex 1 Timeline of Social Security Laws in Jordan

Timeline of Social Security Laws in Jordan

Date	Event
1925	Retirement Income Law No. 118 of 1925
1935	Pension for Service in the Ottoman Government Law No. 100 of 1935
1942	Retirement Pension Law No. 6 of 1942
1944	<i>Zakat</i> ²⁶ Law No. 35 of 1944
1952	ILO Convention: Social Security (Minimum Standards) Convention, 1952 (C102)
1954	Military Retirement Law No. 8 of 1954
1959	Civil Retirement Law No. 34 of 1959
1959	Military Retirement Fund Law No. 33 of 1959
1963	Jordan ratified ILO Conventions: C117: Social Policy (Basic Aims and Standards) Convention, 1962; and C118: Equality of Treatment (Social Security) Convention, 1962
1972	Jordan signed the International Covenant on Economic, Social and Cultural Rights (ICESCR)
1975	Jordan ratified ICESCR
1976	Pension Fund Law No. 6 of 1976 [covering military and government employees]
1978	Temporary <i>Zakat</i> Fund Law No. 3 of 1978
1978	Social Security Law No. 30 of 1978
1986	National Aid Fund Law No. 36 of 1986
1988	<i>Zakat</i> Fund Law No. 8 of 1988
2001	Social Security Law No. 19 of 2001
2009	Temporary Social Security Law No. 26 of 2009
2010	Temporary Social Security Law No. 7 of 2010
2014	Social Security Law No. 1 of 2014
2014	Jordan ratified ILO Convention C102: Social Security (Minimum Standards) Convention, 1952

²⁶*Zakat* refers to the obligatory giving of charity. *Zakat* is a religious duty for Muslims and one of the Five Pillars of Islam. The other main types of charitable giving in Islam are *sadaqa* (voluntary charity) and *awqaf* (charitable endowments).

Annex 2 Summary of Services and Eligibility Criteria

Social protection programs in the context of refugee response

Service Provider	Area of Work	Description of Service	Location	Covered Population	Age	Other Eligibility Criteria
Mercy Corps/ UNICEF	Education	Education support through booklets, videos, and daily remote follow up. In the camps, support is being provided to children with disabilities through home visits via UNICEF Makani centers.	All governorates	Children with disabilities included in public schools supported through Mercy Corps.	6-15 years old	Mild to moderate cases of disability
Un Ponte Per (UPP)	Protection	One-time cash assistance (eligibility criteria)	Amman and Zarqa Governorates	N/A	Based on need	No additional criteria.
	Education	Remedial classes	Amman and Zarqa governorates	Children with and without disabilities	10-16 years old	No additional criteria.
	Health	Physical and occupational therapy sessions and training for persons with disabilities and their caregivers	Amman, Zarqa and Irbid governorates	All persons with disabilities who are in need of services	All ages	No additional criteria.
	Protection	Awareness through radio campaigns	All governorates	N/A	All ages	No additional criteria.
ARDD	Protection	Legal services (i.e., awareness, consultation,	All governorates	All	All ages	General vulnerability

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		mediation and litigation: medical related debts), and advocacy.				
IOCC	Protection/Health	Psycho-social support (PSS) and rehabilitation services, and vision and hearing impairment diagnoses and provision of assistive devices	Amman, Zarqa and Irbid governorates	Primarily persons with disabilities with hearing and visual impairments, and caregivers of persons with disabilities	All ages	No additional criteria.
Humanity & Inclusion (HI)	Health/Rehabilitation	Physical therapy, occupation therapy, assistive technologies (devices)	Amman, Zarqa, Irbid, and Mafraq governorates	Persons with disabilities, persons with injuries and elderly people	All ages	No additional criteria.
	Health/Early detection and early intervention	Early detection services include follow up on child development (0-5 years) by primary health care providers under the Ministry of Health. Early intervention services for children (0-6 years) include portage, hearing aids, visual aids, speech therapy, physical therapy, occupational therapy,	Amman, Zarqa, Irbid, and Mafraq	Persons with disabilities	0-5 years old	No additional criteria.

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		prosthesis and orthosis, and assistive technologies.				
	Livelihoods	<p>Provision of services to persons with disabilities, including training (soft skill training; CV writing, interviewing, etc.); action plan; referral to training centers and payment of training costs; assistance in the job searching process; referrals to employers and follow up on hiring procedures; job coaching and follow up on inclusive recruitment procedures (i.e., inclusive environment, communication, and workflow).</p> <p>Provision of services to the families of persons with disabilities, including information and education sessions about disabilities, and information sessions about communicating with persons with disabilities.</p> <p>Provision of services to</p>	Amman, Zarqa, Irbid, and Mafrq	Persons with and without disabilities	Above 18 years of age	No additional criteria.

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		employers and services providers, including training sessions about inclusive self-assessment, inclusion, accessibility, communication with persons with disabilities, and funding support up to JD1,000 to ensure physical accessibility of premises. If the employer hires an HI beneficiary, HI can provide support by paying the first two salaries of the beneficiary during the probationary period. *NGOs and partners can be considered as employers if they are willing to hire persons with disabilities for internships or job opportunities.				
	Protection/Community-based rehabilitation	Field screening of persons with disabilities; internal referrals within HI projects; awareness sessions; home-based interventions; self-support group; and external referrals if HI is not able to provide	Amman, Zarqa, Irbid, and Mafraq	Persons with disabilities, injuries and elderly people	All ages	No additional criteria.

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		<p>services.</p> <p>HI also screens other local service providers who can provide services for HI beneficiaries with discounts or for services provided free-of-charge, such as those by Tybah company (provides 100 food packages for HI beneficiaries); X-ray centers (provide 50% discount for HI beneficiaries), Sultan medical group (private lab that provides special offers, up to 70%, to HI beneficiaries).</p>				
	Protection/Disability Inclusion	<p>Accessibility assessments for other NGOs, partners, and associations, and capacity building of partners in disability inclusion.</p>	Amman, Zarqa, Irbid, and Mafraq	Humanitarian actors (UN, NGOs, INGOs).	Above 18 years of age	No additional criteria.
HelpAge International	Protection/Elderly people (above 60 years of age with and without disabilities)	<p>Social home-based care; community-based protection; awareness sessions; community centers; and training for humanitarian actors (UN, NGOs, INGOs), civil society</p>	Amman, East Amman (Marka), Mafraq, Sahab, Dhlail, Jerash, Mahes, Zarqa, and Irbid	Elderly people (Jordanians and Syrians)	Above 60 years of age	No additional criteria.

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		organizations and government officials.				
Arci Culture Solidali (ARCS)	Protection/Disability component	Therapy sessions (occupational therapy, speech therapy, physiotherapy, hearing therapy, learning difficulties, medical tests) and assistive devices (glasses, hearing aids, wheelchair, walker, crutches, orthopedic shoes, hearing device batteries) for children with disabilities.	Al Karak and Zarqa governorates	Children with disabilities of all nationalities	Under 17 years of age	No additional criteria.
JOHUD	Protection/Disability component	Referral pathways through the activation of hotline services.	All governorates (urban areas)	Persons of concern (all groups/including people with disabilities and the elderly)	All ages	No additional criteria.
	Protection/Disability component	Referring persons with disabilities and older people to adequate services.	All governorates (urban areas)	Persons with disabilities and the elderly.	All ages	No additional criteria.

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	Protection/Disability component	Homecare and shelter services.	Amman Governorate	Older people (Syrian and non-Syrians)	Above 60 years of age	No additional criteria.
	Protection/Disability component	Psycho-social support activities, including day-to-day activities, individual counselling, group therapy, and elderly club.	Amman, Maan, Karak, Irbid, and Mafraq (urban areas)	Children with and without disabilities and their parents; adults; and the elderly	3-60 years old	No additional criteria.
	Protection/Disability component	Rehabilitation services and medical equipment services.	All governorates (urban areas)	PoCs (all target groups of the project /persons with disabilities and elderly people)	All ages	No additional criteria.
	Protection/Disability component	Distribution of food packages and hygiene kits.	Amman, Mafraq, Irbid, Ghor, Zarqa, and Jerash governorates (urban areas)	Persons with disabilities and elderly people.	All ages	The most vulnerable beneficiaries.
	Protection/Disability component	Sharing disability awareness videos and COVID-19 prevention messages through the media.	All governorates (urban areas)	All	All ages	No additional criteria.

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	Education	Early intervention service (portage) and group counselling program for parents of children with severe disabilities.	Amman, Zarqa, Irbid, Mafrq, Balqaa, Karak, Tafileh, and Ma'an governorates (urban areas)	Children with mild and moderate disabilities of Syrian and Jordanian nationalities, and their parents	0-9 years old	No additional criteria.
	Education	Referral pathways through the activation of hotlines services. Hotline for education services and referral to psycho-social support for parents of children with disabilities.	All governorates (urban areas)	Persons of concern (all groups/including people with disabilities and elderly people)	All ages	No additional criteria.
CARE	Protection/Mental Health/Basic needs	Remote assessments (phone); cash assistance and follow up with beneficiaries; psycho-social services; referral of eligible people to other organizations. Inquiries through the following numbers: Amman: 0791220344; Zarqa: 0797117323; Irbid: 0791220355; Mafrq: 0791220366; Azraq: 0791220377.	Amman, Zarqa, Irbid, Mafrq, and Azraq town	All	All ages	We accept referrals for cash assistance for very urgent cases.

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IFH/NHF	Protection/Gender-based violence (GBV)	GBV case management; GBV individual counselling; psycho-social support services.	Amman/Sweileh, East Amman	Persons with disabilities who are survivors of any type of GBV and children with disabilities subjected to sexual violence (sexual assault and rape).	All ages	No additional criteria.
	Protection/GBV	GBV case management; GBV individual counselling; psycho-social support services.	Madaba Governorate	Persons with disabilities who are survivors of any type of GBV and children with disabilities subjected to sexual violence (sexual assault and rape).	All ages	No additional criteria.

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	Protection/GBV	GBV case management; GBV individual counselling; psycho-social support services.	Balqa, Deir Alla	Persons with disabilities who are survivors of any type of GBV and children with disabilities subjected to sexual violence (sexual assault and rape)	All ages	No additional criteria.
	Protection/GBV	GBV case management; GBV individual counselling; psycho-social support services.	Zarqa Governorate	Persons with disabilities who are survivors of any type of GBV and children with disabilities subjected to sexual violence (sexual assault and rape)	All ages	No additional criteria.

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	Protection/GBV	GBV case management; GBV individual counselling; psycho-social support services.	Karak Governorate	Persons with disabilities who are survivors of any type of GBV and children with disabilities subjected to sexual violence (sexual assault and rape)	All ages	No additional criteria.
	Protection/GBV	GBV case management; GBV individual counselling; psycho-social support services.	Mafrq Governorate	Persons with disabilities who are survivors of any type of GBV and children with disabilities subjected to sexual violence (sexual assault and rape)	All ages	No additional criteria.

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	Protection/GBV	GBV case management; GBV individual counselling; psycho-social support services.		Persons with disabilities who are survivors of any type of GBV and children with disabilities subjected to sexual violence (sexual assault and rape).	All ages	No additional criteria.
	Health	Clinical management of rape.	All governorates	Persons with disabilities who are survivors of any type of GBV and children with disabilities subjected to sexual violence (sexual assault and rape).	All ages	No additional criteria.
	Health/SRH services	Sexual and reproductive health (SRH) services (ANC, PNC, FP methods, UTI treatments and other gynecological services); awareness sessions; SRH counselling/medical consultations via	Amman/Sweileh and East Amman	Women	All ages	No additional criteria.

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		hotlines and supportive lines.				
	Health/SRH services	Sexual and reproductive health (SRH) services (ANC, PNC, FP methods, UTI treatments and other gynecological services); awareness sessions; SRH counselling/medical consultations via hotlines and supportive lines.	Zarqa Governorate	Women	All ages	No additional criteria.
	Health/SRH services	Sexual and reproductive health (SRH) services (ANC, PNC, FP methods, UTI treatments and other gynecological services); awareness sessions; SRH counselling/medical consultations via hotlines and supportive lines.	Madaba Governorate	Women	All ages	No additional criteria.

Annex 2

	Health/SRH services	Sexual and reproductive health (SRH) services (ANC, PNC, FP methods, UTI treatments and other gynecological services); awareness sessions; SRH counselling/medical consultations via Hotlines and supportive lines.	DairAlla	Women	All ages	No additional criteria.
	Health/SRH services	Sexual and reproductive health (SRH) services (ANC, PNC, FP methods, UTI treatments and other gynecological services); awareness sessions; SRH counselling/medical consultations via Hotlines and supportive lines.	Karak Governorate	Women	All ages	No additional criteria.
	Health/SRH services	SRH counselling via hotlines & support lines; awareness sessions; individual SRH counselling and referrals to adequate services.		Women	All ages	No additional criteria.

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	Health/Education	Physiotherapy; occupational therapy; SLP; special education; comprehensive assessments and evaluation; provision of hearing and visual aids, mobility aids and assistive devices; P&O services.		Persons with motor impairments, intellectual impairment, speech and language difficulties.	All ages for physiotherapy and occupational therapy services	Children under 17 years of age for SLP and special education services.
	Health/Education	Physiotherapy; occupational therapy; SLP; special education; comprehensive assessments and evaluation; provision of hearing and visual aids, mobility aids and assistive devices.	Amman and Zarqa governorates	Persons with motor impairments, intellectual impairment, speech and language difficulties.	All ages for physiotherapy and occupational therapy services	Children under 17 years of age for SLP and special education services.
	Health/Education	Community-based rehabilitation activities, including awareness sessions and advocacy; inclusive activities such as music and sporting activities; handicrafts; youth activities; literacy classes; classes for persons with learning difficulties; computer skills; art for therapy and education; and others. These activities	Amman Governorate	Persons with disabilities, their families and the community at large.	All ages	No additional criteria.

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		aim to support people with disabilities to maximize their physical and mental abilities, to access services and opportunities, and to become active contributors to the community and society at large; mobilize communities to promote and protect the rights of people with disabilities, etc.				
MSFF	Health/ Reconstructive Surgery	Reconstructive surgery (i.e., orthopedic, maxillofacial, plastic reconstructive surgeries).	All governorates	War wounded and victims of violence related to conflict and crises.	All ages	No additional criteria.
Vento di Terra (VdT)	Protection	Awareness for persons with disabilities at risk of GBV.	Amman Governorate (East Amman/Hashemi Shamali and Jabal al Qusur)	Women with disabilities at risk of GBV.	18-50 years old	At risk of GBV
		Awareness sessions for persons with disabilities and their caregivers/support persons on the rights of persons with disabilities.	Amman Governorate (East Amman/Hashemi Shamali and Jabal al Qusur)	Persons with disabilities and caregivers/support persons.	18-50 years old	No additional criteria.

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		Training on peer-to-peer outreach for women with disabilities.	Amman Governorate (East Amman/Hashemi Shamali and Jabal al Qusur)	Women with disabilities	18-50 years old	No additional criteria.
		Creative workshops for women with disabilities.	Amman (East Amman: Hashemi Shamali + Jabal al Qusur)	Women with disabilities	18-50 years old	No additional criteria.
		Occupational therapy services.	Amman (East Amman: Hashemi Shamali + Jabal al Qusur)	Persons with disabilities	All ages	No additional criteria.
CVT (Center for Victims of Torture)	Mental health	Psychosocial therapy; physiotherapy; social services; advocacy and capacity building; training about trauma, self-care, and vicarious trauma; sensitization and community engagement sessions.	Amman, but receive cases from all over Jordan	All nationalities (victims of torture, war victims, war wounded, survivors of GBV)	Before COVID-19: persons aged 5 and above During COVID-19: persons aged between 18 and 55.	Persons with pre-existing conditions (heart disease)
Arabian Medical Relief (AMR)	Health/Comprehensive rehabilitation	Psychosocial therapy; physiotherapy; and occupational therapy.	Mafrqa Governorate	Children with disabilities.	0-18 years old	No additional criteria.

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Terre des hommes Italy (TDH IT)	Protection	Psycho-social activities, case management services; and safe referrals to service providers; community awareness activities.	Mafrq, Zarqa and Aqaba governorates	People with disabilities, including children.	School-aged children and persons with disabilities above 18 years old	No additional criteria.
UNICEF/Ministry of Social Development	Health/Early Intervention	Early intervention services, including early childhood development, physical therapy, occupational therapy, etc.	Russaifeh, Zarqa, Koura, Ein Al Basha, Ma'an, Petra, Aqaba, Mafrq governorates	Children with disabilities/developmental delays from birth to 5 years old.	0-5 years old	No additional criteria.
UNHCR	Protection	Case management services for persons with disabilities and older people (i.e., registration, etc.).	All governorates	Persons with disabilities and elderly people	All ages	No additional criteria.

Annex 3 Summary of Services Provided per Age Group

Tax Financed Assistance and Incoming Transfers

Age Group	Type of Service	Service Provided	Provider (government ministries, Civil Society JOHUD, INGOs, NGOs)
Childhood	Medical	Children with disabilities under 6 years of age. Established Early Diagnosis Program in Case of Children with Disabilities. The program aims to train carers to be able to provide special education programs and services for children with disabilities from birth to the age of 4, to maintain healthy child development in various developmental (evolutionary) skills, which include social emotional development, cognitive development, physical development, development in linguistic communication skills, and development in adaptive independence skills.	Ministry of Health in cooperation with the Ministry of Social Development
		Physical Rehabilitation Aid This program aims to secure the costs of purchasing some medical devices that the beneficiary needs based on a medical report from the certified competent authority, such as prosthetic limb or any other devices	ZENID: Assistive devices and rehabilitation / therapy services

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		necessary. Maximum limit for this type of aid is JD600 per person. ²⁷	
	Cash transfer	Recurring Financial Aid Program and Temporary Financial Aid Program Targeted program in which recurring aid is granted to groups such as: families of orphans, vulnerable women and their families, people with permanent disability and their families, the elderly, divorced women and families caring for the handicapped. (JD50-200 per month per family) ²⁸	NAF
	Other services	MoSD Counselling for families of persons with disabilities: A set of scientific guidance provided to a person's family with disabilities in a scientific manner with the aim of training and educating family members to acquire the skills and experience that will help them cope with problems arising from having a child with disabilities, whether they relate to socialization, rehabilitation or treatment. ²⁹	MoSD, MoE

²⁷ ARDD, interview with ZENID staff members

²⁸ *Disability Care Aid*. Portal.jordan.gov.jo. (2021). Retrieved 31 October 2021, from https://portal.jordan.gov.jo/wps/portal/Home/GovernmentEntities/Ministries/MinistryServiceDetails_ar/ministry+of+social+development/national+aid+fund/services/disabilities+care+aid?lang=ar&content_id=com.ibm.workplace.wcm.api.WCM_Content/Disabilities.

²⁹ Ministry of Social Development, Jordan.

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		Ministry of Education <ul style="list-style-type: none"> Learning Difficulties, Speech and Language Disorders Section: aims to develop, monitor and supervise programs and facilities to deal with students with learning difficulties and language and speech disorders. Disability Section: aims to provide, follow up and oversee the implementation of educational programs and facilities for students with disabilities. 	
Working Age	Medical	Physical Rehabilitation Aid (See above)	ZENID: Assistive Devices and rehabilitation / therapy services
	Cash transfer	Recurring Financial Aid Program and Temporary Financial Aid Program (See description Above)	NAF
		Aid Cash Request. Conditional: ³⁰ <ul style="list-style-type: none"> not a beneficiary of NAF the beneficiary should not be working his total income should not exceed JD200. 	Ministry of Awqaf

³⁰ See Ministry of Awqaf website. Available at [procedures for requesting aid - ministry of islamic endowments, affairs and holy places \(awqaf.gov.jo\)](http://procedures%20for%20requesting%20aid%20-%20ministry%20of%20islamic%20endowments,%20affairs%20and%20holy%20places%20(awqaf.gov.jo))

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		Emergency cash assistance. Conditional.³¹ <ul style="list-style-type: none"> • proof of a medical report or a disability rate of at least three months. • the beneficiary should not be working • his total income should not exceed JD600. • electricity, water or lease bills can be provided. • a report from the Directorate of Civil Defense in case of a fire. 	Ministry of Awqaf
	Other services	<p>Education, training and vocational rehabilitation for persons with disabilities; includes JD15 a month to cover transportation expenses (aged from 16 to 30)</p> <p>Exemption from work permit fees (non-citizens)³²</p>	MoSD
		Travel subsidy by the Ministry of Social Development in conjunction with the Royal Jordanian Airlines <p>The purpose is to lower the cost of travel for persons with disabilities travelling for the purpose of medical</p>	MoSD-RJ

³¹ See Ministry of Awqaf website. Available at [emergency cash assistance request procedures - ministry of islamic endowments, affairs and holy places \(awqaf.gov.jo\)](https://www.awqaf.gov.jo/emergency-cash-assistance-request-procedures)

³² Directorate of Institutional Development, Service Management and Improvement Section. (2021). *Guide to Services of the Ministry of Social Development*. Ministry of Social Development.

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		treatment or for education. Tickets will be reduced to half price (on RJ only). The person may be accompanied by a first-degree relative.	
Old Age	Medical	Physical Rehabilitation Aid. (See above)	ZENID: Assistive Devices and rehabilitation / therapy services
	Cash transfer	Recurring Financial Aid Program and Temporary Financial Aid Program (See description Above)	NAF
		Aid request. conditional: (See above)	Ministry of Awqaf
		Emergency cash request (See above)	Ministry of Awqaf

