



النهضة العربية للديمقراطية والتنمية
Arab Renaissance for Democracy & Development



اللجنة الوطنية الأردنية
لشؤون المرأة
The Jordanian National
Commission for Women



Gender
Justice

A Localization Approach to Vulnerability Assessment: Creating a Common Understanding

October 2022



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ARDD

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Acronyms and Abbreviations

ARDD	Arab Renaissance for Democracy and Development
CBO	Community-based organization
CSO	Civil society organization
JONAF	Jordanian National NGO Forum
JONAP	Jordanian National Action Plan for the Implementation of UN Security Council resolution 1325 on Women, Peace and Security 2018 – 2021
MoSD	Ministry of Social Development
NGO	Non-governmental organization
UN	United Nations
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
KII	Key Informant Interviews

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Executive Summary

The COVID-19 pandemic exacerbated the health, social, and economic vulnerabilities of Jordanian communities. The pandemic resulted in new vulnerable groups, while the situation of already vulnerable groups worsened. This report focuses on activating the local perspective on vulnerability and is part of a series of studies that look into the localization of various gender-related issues. It looks to the mechanisms adopted by CSOs to assess vulnerability with the purpose of reaching a common local perspective and improving the access of the most vulnerable to the support available. To garner insight into the community perspectives and experiences, ARDD collaborated with women-led CSOs from members of the JONAF coalition. JONAF was established in 2016, an initiative of ARDD in collaboration with CSOs, CBOs, experts, and media activists from different regions of the Kingdom. JONAF works to coordinate and lead the national humanitarian response and development efforts in Jordan.

To activate the local perspectives 11 KIIs were conducted with women-led CSOs members of the JONAF coalition. To be able to conduct this research, it was necessary to reach to a common understanding of vulnerability and response to vulnerable groups. The methodology of the research followed an evidence-based localized approach consisting of a desk review that helped develop quality data-collection tools. The sample covered the northern, southern, and central regions of Jordan. The key areas that the research explores are:

- 1) The CSOs' and CBOs' understanding of how vulnerability assessment is made, of the procedures to follow to access aid, and of how vulnerable groups (particularly women) can have better access to assistance.
- 2) The current tools adopted by CSOs, CBOs, and the government of Jordan to assess vulnerability, and how to improve them for a more inclusive response.
- 3) How to develop a common understanding, among CSOs and CBOs, of the strategies to adopt to improve gender-sensitive responses to women who became more vulnerable as a result of COVID-19.

The main conclusions and recommendations of this process are:

The government and CSOs have to intensify and systematize their collaboration to improve access to aid and assistance (simplify procedures, improve geographical coverage, ensure access to technology, boost literacy and digital literacy).

The research showed that procedures followed to apply for the Takaful program, run by the government of Jordan, pose a barrier to vulnerable individuals, limiting their access to aid. Barriers faced by vulnerable groups are technical and geographical in nature. Technical barriers are raised by individuals' lack of devices and internet sources, and lack of adequate digital literacy to apply online. Geographical barriers were the result of the restrictions on movement imposed by the government in response to the pandemic, which hindered vulnerable groups' ability to access assistance at NAF centers.

The research also showed a total absence of cooperation between the government and CSOs, which were involved only in the aid-provision process, with no understanding of the criteria involved, which resulted in a lack of trust in the procedures. CSOs are not involved in the government's decision-making process or response (provision of aid), they can only access information on individuals when they need to assess whether they qualify for support, which also raises the issue of data protection.

A better and more systematized collaboration is needed between CSOs and the government to make clear the mechanism of applying for aid and of accessing services, to eliminate the present hindrances. It is recommended that CSOs be consulted when the application process is designed, so they get a better understanding of the process, particularly knowing that they have access to most geographical regions and can secure access to services for those living in rural areas and for those lacking devices or access to technology, needed to apply for aid online, as required. The involvement of CSOs in the decision-making process will improve the ability of vulnerable groups to access support, mainly of those who lack awareness of the access criteria or are not being targeted by the National Aid Fund.

Vulnerability needs to be redefined to better reflect the needs of the local communities

According to the current assessment criterion of the National Aid Fund (NAF), vulnerable groups are defined as poor Jordanians who are not insured or do not have access to aid. Civil society differs on the definition of vulnerability and on who should be included in marginalized groups, which should be not only those who cannot meet their basic needs but also those who face social vulnerabilities. The NAF approach to vulnerability is not nuanced enough to include all vulnerable groups; it neglects vulnerable sub-groups that local communities see in dire need of aid.

CSOs recommend that NAF revise its vulnerability assessment, redefine the current criteria that define vulnerability, which include large households, the youth, individuals who own non-operating assets, individuals who only recently joined the Social Security Corporation (SSC), military personnel, and, most importantly, women who were abandoned, are separate or divorced and are, as a result, particularly vulnerable.

Gender Issues and Intersectionality to be taken into Account for an Inclusive response to Vulnerable Groups

The current NAF mechanisms and assessment criteria often lead to an unfair gender response. The reason is the fact that NAF considers the husband as the head of the household, even when the situation is different. Women are subject to economic violence and discrimination by their husbands or former husbands, often deprived of aid they duly deserve. This points to the need to revise the policies and procedures of applying for aid to make them more inclusive and to ensure that women, children, and other vulnerable groups are protected.

A more nuanced assessment of vulnerability would enable a gender-equal allocation of aid. It would help protect women from abusive partners if it would entail conducting background checks on the head of the household when he applies for funds by taking into consideration factors such as the number of wives, history of domestic violence, and what he intends to spend the aid on.

Providing aid in forms other than cash assistance may help reduce misuse of this assistance. Cash assistance could be replaced with foodstuff, coupons, or payment for services like electricity and water. These would be more secure methods of delivering assistance that could minimize misuse by and personal gain for husbands. It was also recommended that the needs of persons with disabilities be taken into account by securing better accessibility to the NAF programs and centers and their allowance be reconsidered during the pandemic.

Improving Communication and Involving other Actors through a Participatory Approach to Aid Programs

The government of Jordan's response to COVID-19 was unilateral, lacking any form of collaboration with CSOs and local communities. As a result, there was lack of awareness about the supplementary programs that were launched to mitigate the COVID-19 impact. The government communicated information regarding the programs mainly through mass media campaigns.

The response lacked a localized/community-based approach, which resulted in members of the local community lacking awareness regarding the assistance and the modalities of accessing it. The government should use a participatory approach by tapping into the local civil societies' knowledge and networks to effectively disseminate knowledge about the available aid programs. This would secure better accessibility to aid and raise awareness about the various forms of aid available, at a national level.

It would also improve the accountability to the affected population through building a better understanding of the existing processes and trust in existing mechanisms.

Introduction

The COVID-19 pandemic exacerbated the health, social, and economic vulnerabilities of Jordanian communities. New vulnerable groups emerged because of the impact of the pandemic, while the situation of already vulnerable groups worsened. According to a study conducted by UNDP Jordan in 2020, "more than 85% of the most vulnerable households reported having faced difficulties in meeting even basic needs like food and rent." (UNDP Jordan & Tkiyet Um Ali, 2020). Vulnerability in Jordanian communities has intensified due to the socio-economic impact of the pandemic on employment and businesses, which hindered many households' accessibility to a sustainable income to secure their needs. The COVID-19 lockdown had a significant bearing on individuals' incomes, with a 2020 report by ILO indicating that the average monthly income of households dropped from JD368 to JD215 upon the start of the pandemic; the decline in the average income was primarily due to the reduced working hours and dismissal of employees/workers. (ILO, 2020)

NAF was established in 1986 with the aim of "securing protection and care for poor and needy families, raising their standard of living by providing monthly and emergency financial aid and supporting them to develop the skills and capabilities". (NAF, n.d)

NAF defines vulnerable households as those of poor families that need support. During the COVID-19 pandemic, NAF supported vulnerable groups through its existing programs; it also launched three new programs to mitigate the impact of the pandemic on vulnerable households. (Ibid)

UNDP defines as vulnerable "populations that live in poverty without access to safe housing, water, sanitation and nutrition, and those who are stigmatized, discriminated against, marginalized by society and even criminalized in law, policy, and practice". (UNDP, undated)

This report sheds light on the local perspective on vulnerability. It is part of a series of studies that look into localization of various gender-related issues. The report points to the mechanisms adopted by CSOs to assess vulnerability with the purpose of bringing together the local perspective and improving the access of the most vulnerable to the support available. The research assessed the manner in which the most vulnerable groups accessed the NAF program during COVID-19, through the perspective of local communities and CSOs. The results of the research should help develop (or update) a new vulnerability assessment tool based on the local communities' understanding of vulnerability. The report makes recommendations to ensure gender-sensitive responses to COVID-19 and better-coordinated strategies between CSOs and decision makers that would help improve the current vulnerability assessing mechanisms.

The purpose of this report is to examine the current vulnerability assessment tools adopted by government programs, particularly Takaful, and by CSOs, with a view to reaching agreement on the approaches adopted. The report examines the local CSOs' perspectives and experiences in assessing vulnerability in their communities, and hopes to contribute to improving the current assessment mechanisms through the adoption of an inclusive vulnerability assessment. To bring to light the local experience and perspectives, ARDD conducted a total of 11 KIIs with local CSOs members of the JONAF coalition, which are based in different regions of the country.

The objectives of the research action is:

1. To make CSOs and CBOs reach a common understanding on and to coordinate the process of vulnerability assessment. That will help provide better services to vulnerable groups in their community (particularly women).
2. To identify the tools adopted by CSOs, CBOs, and the government of Jordan to assess vulnerability and work to improve them in order to provide a more inclusive response.
3. To help CSOs and CBOs reach a common understanding of the strategies needed to secure gender-sensitive responses, and thus help women made more vulnerable by COVID-19.

Methodology

The study follows a methodology consisting of KIIs with local CSO decision makers. The report includes a desk review that delves into the NAF Takaful Program with the purpose of ascertaining shortcomings and successes of the vulnerability assessment tools that the program utilized, how vulnerable groups were identified and how support was accessed. The research helped understand the local communities' perception of vulnerability, and the Takaful program's ability to reach vulnerable groups in all communities. The methodology consisted of KIIs with local CSOs from various regions of the country with the purpose of getting an insight into local communities' perspectives. The sample chosen came from the three main regions of the country (north, south, and central), from both rural and urban areas. Eight governorates were surveyed: Irbid and Mafraq, in the north, Amman, Madaba, and Balqa, in the center, and Karak, Tafleeh, and Ma'an, in the south.

The KIIs were conducted with a total of 11 CSOs members of the JONAF coalition. JONAF was established in 2016, in an initiative by ARDD in collaboration with CSOs, CBOs, experts, and media activists from different regions of the Kingdom. JONAF works in tandem with government officials and local and country-wide decision-makers to coordinate and lead the national humanitarian response and development efforts in Jordan. JONAF has four key areas of work: localization, decentralization, emergency response, and the women, peace, and security agenda. Currently, JONAF consists of 50 member organizations from across the Kingdom, including four CSOs with observer status. The KII focused on the CSOs' perception of the Takaful program, of the vulnerability assessment, and of their communities' needs. These key informants were asked questions about their knowledge regarding the NAF Takaful Program and its efficiency, how inclusive NAF's response to COVID-19 is, accessibility of information about the programs, identifying the most vulnerable groups, and the most feasible means of providing assistance.

Research Limitations

The data-collection process was limited to 11 CSOs; therefore, the insight was generally gleaned from community leaders or experts in the community. Due to the small sample size the responses might not represent all communities but provide important insight in the local communities' perception of vulnerabilities and how they are defined.

As the interviews were conducted online, some technical issues were faced; in one case, the interview had to be paused due to an internet issue which may have affected the flow of the interview/ discussion. Further insight was gained during the three training courses that were held after the research, as participants shed light on the importance of the topic and gave further detail about the issues raised during the KII interviews.

Government Response to the Socioeconomic Impact of COVID-19 (Takaful Program)

NAF was established under Law No. 36 of 1986 with the aim of securing protection and care for poor and needy families, raising their standard of living by providing monthly and emergency financial aid, and supporting the development of the skills and capabilities of poor families' members to enable them to enter the labor market. (NAF, n.d)

In May 2019, the government launched the largest social protection program in Jordan, the Takaful Program of NAF, which aims to expand cash assistance provided by NAF. The program was launched over a three-year scheme with the purpose of decreasing poverty in Jordan by granting assistance to poor individuals, whether they work or are unemployed. The Takaful Program targeted 85,000 families with an allocated budget of JD200 million.

In December 2021, Takaful 1 Program was utilized to mitigate the socio-economic effect of the COVID-19 pandemic, assisting poor Jordanian families through the disbursement of cash assistance. The program added an additional 50,000 families, with the number of beneficiaries reaching 135,000 families. (Ad Dustour, 2021) The support provided by Takaful 1 Program is disbursed once every three months, while the support for Takaful 3 is disbursed once every six months. (NAF, n.d)

In April 2020, the Takaful 2 emergency program (support program for day laborers) was launched by NAF for approximately three months. It was an emergency fund to support daily wage laborers and irregular workers in Jordan. The Takaful 2 program had an estimated budget of JD29 million; it supported households of day laborers with cash assistance as follows: a three-member household received JD136, while two-member and single-member families received JD70 and JD50 respectively. The program reached approximately 250,000 families. (Jordan News Agency, Petra, 2020)

In December 2020, the Ministry of Social Development announced the launch of the Takaful 3 program, a supplementary support program that targets heads of Jordanian families, day laborers, individuals involved in small economic activities and projects that were still affected by the measures taken to address the crisis and stem the spread of the COVID-19 pandemic. It covers Jordanians and Jordanian women married to non-Jordanians. (NAF, n.d)

The Takaful 3 program targets approximately 100,000 families at a total cost of JD100 million. It differs from the Takaful 2 program as it is set for an entire year. The benefit ranges between of JD70 and JD136. The Takaful 3 program is based on 57 indicators that assess a family's need for financial assistance. (Jordan News Agency, Petra, 2020)

In June 2021, NAF announced that 60,000 additional households were added to the original targeted group of the Takaful 3 program. The total number of beneficiaries increased from 100,000 to 160,000, and the budget for the program reached JD150 million. At the time, NAF had said that the Takaful 3 program was to end by the end of 2021. (Jordan News Agency, Petra, 2021)

The last cash assistance disbursements under the Takaful 3 program took place in December 2021, when the program ended. The program was estimated to have benefited approximately 160,000 families with a total budget of JD150 million.

Vulnerability as Defined by the Takaful Program

Eligibility Criteria for New Households

Verification of eligibility to aid was done through the National Unified Registry, “an electronic database and management system of citizens’ information designed to improve the efficiency and accuracy of targeting mechanisms for vulnerable households”. (UNICEF, 2020)

Individuals who can apply to the Takaful program must be Jordanian citizens with a national number; the head of the household must not be covered by the SSC and must not receive any monthly aid or supplementary support from NAF; exception are disabled individuals who receive monthly aid and humanitarian cases. To qualify for aid, an applicant must provide proof of discontinuity or decrease in income. The applicant cannot work in the public or military sectors. The registration process does not require any documents, but documentation may be required when visiting the NAF centers. Individuals with disabilities can apply to the Takaful program if they meet the eligibility criteria of the program. (NAF, undated)

The new households requesting aid had to meet the following criteria:

- 1) The household head was not working in the formal sector and was not receiving any pension.
- 2) The formal income per capita (if other household members had income) was below JD100 per person per month.
- 3) No household member’s formal income was more than JD350 per month.
- 4) The monetary value or the number of assets (properties, financial assets, livestock, vehicles) owned by a household was below the set thresholds.

Assessment Mechanism

Households that met the above criteria were then “ranked according to the Takaful formula score for the purpose of selecting beneficiaries”. (GoJ, 2020) These criteria were essentially used by Takaful before the pandemic as well but focused on formal income only (as opposed to total income). (World Bank, 2020)

According to the World Bank, The Takaful targeting formula uses 57 socioeconomic indicators, including the gender of the household head, recognizing the additional vulnerabilities female-headed households face. A simulation using data from the HIES shows that Takaful’s targeting methodology approximates well the poverty level of households. However, the data used has its limitations as it is collected based on the information from the head of the household, rather than from the family as a whole, which may make the Takaful program assessment incomplete or misleading in cases in which the head of the household manipulates the information to gain personal benefit. This may also leave women out of the aid program. Adding to the problem, according to the United Nations, women who owned home-based businesses and women in shelters were excluded from accessing assistance. (UN Jordan, 2020)

Other Players' Response to Mitigate the Impact of COVID-19

Social Security Corporations Programs:

The Social Security Corporation of Jordan issued several programs under Defense Order No. 14 of 2020, and Defense Order No. 9 to mitigate the impact of COVID-19. The programs targeted unemployed workers, businesses, and workers whose incomes were affected by the pandemic, and who were registered with the SSC.

The Tadamon Program 1 & 2 was a temporary scheme providing unemployment allowance to Jordanian and non-Jordanian workers in the private and public sector who were not registered with the SSC. Program 1 was for employees in companies that had to reduce wages by 50%. It entailed giving these employees an unemployment allowance consisting of 50% of their salaries for three months, to amounts between JD165 and JD500. (Al Rai Newspaper, 2020)

Program 2 targeted the uninsured, businesses not registered with the SSC, and those registered, but who had contributed for less than a year. Employees received an unemployment allowance of JD150 per month for three months. (Alghad Newspaper, 2020)

Tamkeen Program 1 & 2 covers SSC-insured Jordanians and non-Jordanians working in private and public sector establishments, with the aim of protecting both employers and employees. Under Program 1, establishments are obliged to pay 5% and the employer 3.25% of the dues to SCC. (Social Security Corporation Jordan, 2020a).

Program (2) provided insured workers with a 5% advance payment on their assured income. Eligible individuals have to have an income below JD700, and the maximum payment is around JD200, paid one time. (SSC, 2020b)

Hemaya Program guarantees the payment of part of the salaries of insured workers in the tourism and transportation sectors. The SSC provides the insured individuals with 50% of their salary, in amounts between JD220 JD400. (SSC, 2020c)

Musaned Program 1, 2 & 3 is a grant given to the unemployed as an unemployment allowance. The grant is given to Jordanians and non-Jordanians who are subscribed with the SSC. Program 1 provides unemployment allowance for a period of 6 months at a rate of 50% of the worker's last wage, at a minimum of JD150 and a maximum of JD350. (SSC, 2021). Program 2 enables members to retrieve a maximum amount of JD450 from their unemployment insurance savings, to be received in three monthly payments. (Ibid) Program 3 enables SSC members with income lower than JD500 to spend 5% advance on their insured income, at a maximum of JD450, paid over three months. (Ibid)

UNHCR Emergency COVID-19 'Safety Net Packages'

On March 24, 2020, the Basic Needs Working Group established the COVID Response Task Force to coordinate a standard "safety net package". The taskforce decided that the safety net package would be applicable to new targeted groups: households that were not receiving cash assistance and had lost their income due to mobility restrictions and business shutdowns. The group was defined as families who had access to minimal livelihoods/work income before the COVID-19 crisis and have now lost their income due to mobility restrictions and business shutdowns. The eligibility script "excluded VAF poverty/welfare score, since the proxy means test

modeling was based on the Syrian population – and modeling for non-Syrians is not available”. (Basic Needs and Food Security Sector, 2020) The Task Force combined/multiplied scores such as the basic needs score debt per capita, coping strategies and dependency ratios, and the Consolidated Approach for Reporting Indicators of Food Security, rather than creating a weighted score, since weights would be based on assumptions.

JONAF’s Response to COVID-19

JONAF coalition was among the first responders during the COVID-19 pandemic. JONAF was able to access vulnerable communities because its member organizations have local knowledge and contacts, which makes it easier to address the needs of vulnerable groups in their communities. Some civil organizations, including JONAF members, collaborated with government entities to assist through defined channels.

According to a study conducted by ARDD in 2020 on the range of activities and services provided by JONAF, the network members delivered several kinds of assistance, such as delivering aid, providing social services, and providing training, and legal aid. The primary goal of delivering assistance to targeted communities was to cover basic needs through the distribution of food packages, cash, and medical support. Some JONAF members provided mental health support and psycho-social support services. They also provided training, with members of the coalition conducting sessions to boost participants’ organizational capacities. Additionally, seven members of the coalition provided legal aid to vulnerable groups, mainly in cases of domestic violence, financial obligations, and work complaints. (ARDD, 2020)

JONAF members maintained good relationship with government entities, such as the Ministry of Social Development, which enabled them to facilitate a coordinated response. The positive relationship with government entities also enabled JONAF to get approvals for its projects. However, despite having coordinated working programs, no formal partnership was forged with the government. CSOs were not involved in the decision-making process, nor were they consulted about the government’s response to COVID-19. (Ibid)

Local Perspectives on the Impact of COVID-19 on Vulnerable groups

Access to NAF Takaful Program During the Pandemic

CSOs are generally aware of the NAF Takaful program, with the majority of them knowing its benefits, but knowledge proves inadequate when it comes to the mechanisms and procedures needed to access this program. Several CSOs stated that ‘they were not aware of the mechanisms and procedures of the NAF Takaful program’. Of the 11 CSOs that participated in the KII interviews, three only had knowledge of Takaful programs as they had volunteered to help with the data-entry process to assist the NAF program.

Generally, CSOs said that the program was a good initiative, but it was not without fault. They had a major concern regarding the cash assistance provided. While some found the amount distributed low, yet enough to cover the basic needs of the recipients, others criticized the amount, claiming that it is not sufficient to meet basic needs.

The member of one CSO said: “I know families with more than six members that receive JD230 for two months, which means that JD115 is distributed to each member individually, which is not adequate.”

Another problem raised was the fact that the assistance is distributed every two months, which is not helpful to some families that are in dire need. Yet another grievance was the delays in receiving cash assistance, experienced by some individuals, which did not help at all those with financial difficulties.

Barriers to Accessing Aid

The COVID-19 pandemic was a great hindrance to accessing the Takaful program/NAF assistance for many among the most vulnerable groups, like the elderly or persons suffering from chronic diseases, who were apprehensive about leaving their homes as the virus caused panic across Jordan. Individuals either feared going to NAF branches because of the virus or, those who wanted to, had their movement restricted by government-imposed measures. Applying via internet was not always possible as a significant number of households did not have internet access.

Technical Barrier

Vulnerable populations often encountered technical issues when applying to NAF programs. Those lacking devices and/or internet access were not able to submit their applications to the funds while people familiar with online applications sometimes faced issues with the website. According to one of the key informants, “the government website is not easy to navigate, some technical issues come up when using these websites, sometimes you cannot upload your documents properly”. Those who were able to apply indicated that they, too, experienced technical issues due to a large influx of traffic to the website.

Geographic Barrier

The restriction on movement imposed by the COVID-19 pandemic was a major barrier for people wishing to access NAF services. Rural areas of Jordan are geographically distant from NAF, which makes access to the Takaful program difficult. People were unable to apply for Takaful program benefits due to the restrictions on the movement of vehicles of all kinds. After restrictions on movement were lifted, many Individuals were not able to afford transportation to NAF centers. Others could not complete the application for aid because some of the documentation required was only issued by the Civil Status and Passport Departments, located in urban areas, which would have increased the burden on already vulnerable individuals. One of the individuals who applied said: “The procedure for applying for assistance is complicated and needs more facilitation. Many people were obliged to go to Aqaba several times, for example, which is very expensive.”

Individuals also said that although NAF has various branches throughout the country, they cannot cover all regions of the country.

COVID-19 Restrictions on Movement and Transportation (2020):(Global Monitoring, n.d.)

- **March 18** : A nationwide lockdown forced individuals to stay at home as no form of movement was allowed.
- **March 26t** : Movement on foot was allowed from 10:00 a.m. to 6:00 p.m.
- **April 27** : It was announced that individuals holding a permit were allowed to drive private vehicles. Public transportation and taxi services were allowed at a limited capacity.
- **May 10** : In the governorates of Amman, Zarqa and Balqa, driving bans continued to apply; later, only vehicles with even or odd numbers were allowed to drive on certain days between 08:00 a.m. and 06:00 p.m.
- **4th of June**: movement restrictions between the country's governorates are to be lifted as of Saturday.

Mechanisms to Ensure Safe Distribution of Assistance

CSOs mainly stressed the need to keep the family book up to date and to allow relevant stakeholders such as CSOs to enter data in a secured method in order to ensure a fair distribution of aid. The digitization of the NAF application procedure will help address the current accessibility issues. This would allow people living in rural areas to apply for Takaful assistance. However, persons who have problems with the internet would still face issues with the registration.

To counter the current disastrous economic situation of many households, individuals suggested that the Takaful program cover unemployed Individuals and SMEs that have been directly impacted by the pandemic. Initiatives that would help economic empowerment, in the form of cash assistance and loans, should be provided to SMEs to help eliminate their debts. As for individuals who have lost their jobs due to COVID-19, the creation of job opportunities would be a solution. As some focus groups said, the government should invest in abandoned agricultural lands and water resources to create jobs for the local communities.

Also stressed was the need to protect women's rights by creating a system that prevents husbands from getting cash assistance and using it for personal needs and stops husbands from practicing economic violence by taking their wives' money. The current application process should be reconsidered to allow individuals, rather than "households", to apply for cash assistance separately, to protect all women and specifically women who were abandoned or are separated or divorced. At the legislative level, women should be able to register their businesses formally without fear of losing the cash assistance for which they qualify. Moreover, it is essential to provide social protection to and raise awareness among vulnerable women, to help them understand their rights and be more assertive when defending their interests.

Local Communities' Approach to Assessing Vulnerability

For CSOs to identify whether an individual is vulnerable, they need to obtain information about households or individuals from the MoSD and official NAF records with their key focus being on the individual's income and property. Most CSOs have partnerships with MoSD where they can provide IDs and full names in return of a report on the financial status of a household, CSOs typically target individuals who do not receive aid from any party. Members of CSOs often inquire about the family's financial situation from their neighbors, after having obtained information from the MoSD.

As such, participants emphasized the importance of conducting field visits, which are essential to assessing families' needs. Field visits often reveal information that individuals do not usually report, such as whether they have ill or disabled members, or other needs that a family might have.

One participant stated: "Field visits to beneficiaries' homes are helpful to evaluate their needs, which might be implicit or hidden; some people, for example, do not report having ill or disabled members, or, in some cases, they might realize that the household needs to pay electricity or water bills." Other CSOs said that field visits to households do not necessarily reflect the economic reality of the household.

CSOs' eligibility criteria and vulnerability assessments differ from one to another. Below are some of the eligibility criteria they use:

1. CSOs determine an individual's vulnerability according to several factors, yet the individual's gender is an essential assessment criterion for CSOs who see women as a priority. Another important factor is the presence in a household of any elderly, ill, or disabled members, which again are priority cases. CSOs also look at a household's income; if the income is below the poverty line as defined by the GoJ, it is eligible to receive aid.
2. Some CSOs' assessment of vulnerability in terms of income may not follow very strict rules. Most of the families they provide cash assistance to are low-income/no income large households, families with students, and families whose head is indebted.
3. However, a significant number of CSOs believe that certain vulnerable groups should be prioritized, especially those facing social vulnerability. At the same time, CSOs indicated that poverty should not be the main criterion in assessing the need for support. As such, these CSOs do not follow strict eligibility criteria in which they target individuals who are not covered by the Government programs. Individuals who are not covered by the government programs are military personnel who receive low pensions, households with PWDs, the elderly, women who are separated or divorced, or widowed, individuals in debt, individuals working in the informal sector or in sectors that have been affected by the pandemic, students, and large households.

One CSO believes that the best approach to assessing eligibility to aid is to recruit community leaders to distribute aid amongst vulnerable groups in their community. As stated by a CSO, "as our community is tribal, we make sure to distribute aid to all members of the community by including in the CSO council one representative from each clan, which will be responsible for delivering the assistance to the most vulnerable members of their community".

Assistance Exclusion Factors as Experienced by CSOs

Based on their experience and having worked with NAF, CSOs were able to identify several factors that preclude individuals from accessing aid. The CSOs provided examples from their experience working with their communities, which made them aware of vulnerable groups that were excluded from the response.

NAF does not provide cash assistance to individuals who are covered by the SSC. Those who recently joined the SSC or were unemployed were excluded from assistance, which is unfair since they also needed it. According to one participant, “using registration in the SSC as a criterion is unfair because some people had been members for a very short time only, while others left their jobs and became unemployed before the crisis but still have SS records (inactive accounts), those people are excluded from assistance, yet they need it”.

NAF does not take into account households with more than six members, according to CSOs the reasoning is that the family’s total income is higher than that of smaller families, yet it might not be sufficient to cover their needs. A household with more than six members is also more likely to live in a larger house, so they may not be eligible for assistance. As indicated by a CSO member, “I know large families with more than six members that received JD230 for two months, which means JD115 per month; their rent amounts to JD150 a month, so the money is not sufficient to support these families”.

Households in which young people are employed may not be eligible for aid even though the young person may not be able to support his/her household, due to several reasons: lack of sufficient income; reduced income due to the pandemic; employment in informal work; they wish to save money to establish their own families. Among the several examples of households excluded from assistance due to the fact that they have working young men, one was of a household with five working young men who were unable to work during COVID-19 and needed assistance.

Another factor that may lead to exclusion from aid is ownership of property such as land, cars, houses, and businesses. The CSOs consider this an unfair criterion as owning property, they say, does not necessarily mean a person is in no need of financial aid, since some became owners through inheritance, but the property does not generate income or, in some cases, is the common property of several heirs. Other cases, individuals may have owned assets before for business purposes before the pandemic, yet during the pandemic these assets were not operating. Yet some others had a good economic situation before the pandemic, but were negatively affected by it.

The marital or employment status, or the nationality of many women prevented them from receiving cash assistance. In some cases, a husband may have two wives and apply for the fund leaving one of them without aid. Some women who are separated, but not divorced, cannot access the aid because it is the husband who applies for it and is granted benefits; the situation is worse for women who look after the children who are living with them. Jordanian women married to non-Jordanians, whose children, as a result, are also not Jordanian, were not eligible for aid programs since the head of the household is foreign.

Military personnel were excluded from the NAF Takaful Program even though some families of military personnel needed cash assistance. According to CSOs, some military personnel receive an income of JD250 or JD300, which is not sufficient to support households with more than six members.

Local Lens on Vulnerable Groups that Need to Be Included

From the community perspective, aid should be provided to all vulnerable groups, yet, some groups, it is felt, should be prioritized as they are in greater need of support. The groups that need to be prioritized, according to the CSOs, consist of vulnerable women, at the top of the list, persons with disability and the elderly, refugees, persons afflicted with illnesses, low-income households (living in poverty), large households with insufficient income, the youth, households of unemployed, households with children, and day laborers.

CSOs suggested different forms of aid that could be given to vulnerable groups. Food assistance is seen as most essential, followed by health services. Interestingly, fewer than half of the CSOs mentioned cash assistance as the preferred means of support. NAF primarily provides cash assistance, considered by most humanitarian actors as the most dignified form of aid, to vulnerable groups; however, CSOs seem to have found that this is not what the communities actually in need.

Irregularities in the Takaful Program Coverage

The use of *wasta* (which is an Arabic word that refers to using one's connections and/or influence to get things done) was prevalent during the NAF Takaful program response, with CSOs reporting having witnessed many such cases. CSOs indicated that the aid-distribution system was abused by some individuals who were prioritized based on connections with a NAF member, rather than actual need. CSOs also reported that in some cases, the evaluator favored some of the families they visited because they reside in the same regions or have family connections. Furthermore, respondents indicated that the registry often had wrong data, which meant the wrong individuals qualified for aid and thus, cases of fraud. Fraud was perceived as prevalent during the research, with individuals with active unregistered businesses able to acquire aid from the Takaful fund even though their company's generated income, or because some other income-generating assets were not registered. A CSO reported the case of "an individual who had asked for assistance, claiming to live alone but who, when her registry was checked, was found to have a three-floor apartment leased".

COVID-19 Impact on Vulnerable groups

The COVID-19 pandemic exacerbated the economic situation of vulnerable groups in Jordan as poverty and unemployment increased, and sources of income were severely impacted. According to the participating CSOs, during the lockdown, vulnerable groups did not have savings they could rely on vulnerable groups feared inaccessibility to secure the basic needs; even in the case of those employed, their sources of income were severely impacted and they could not secure enough food for their families.

During the pandemic, individuals' priorities changed from generating revenues to securing the basic needs of their families. Day laborers' vulnerability increased during the pandemic as they were not able to secure a sustainable source of income to cover their basic needs. Based on the CSOs' experience, the reduced incomes affected the weight of the debt on households. Many individuals with loans were facing high penalties for not being able to repay them, while other contracted new loans to cover basic needs. It was reported that some households obtained loans and contracted debts during the pandemic to be able to secure their families' basic needs since they were not getting a regular source of income during the pandemic. The fact that many sectors had to stop their operation during the long lockdown deteriorated the economic situation of the employees and business owners.

Once the lockdown was lifted and many economic sectors reopened, the situation started to improve as many individuals went back to work, including those most affected, like day laborers. Indebted individuals started to have again a regular source of income and started to repay some of the debt. However, many individuals were left unemployed and, being in dire need of work, started accepting lower salaries. Even though many sectors reopened, many people were reportedly still facing difficulties because of accumulated debts and financial obligations; their expenses increased, their household priorities started to change. The purchasing power of many went down and meeting the basic needs became the priority.

Intersectional Issues that Need to Be Taken into Account

Gender-Related Criteria

Work with the community brought to the fore the issue of household economic violence, where the head of the household, the husband, controls the aid allocated by NAF. Families would be deprived of aid as husbands would take it to use for personal needs, rather than the family's. Discrimination was reported in households with bigamous husbands who would favor one wife over the other. In some cases where the spouses were separated or divorced, abusive husbands would take apply for aid on behalf of the former partner, depriving the woman of her right to aid.

The most prevalent gender inequality issue experienced by communities is the neglect of women by husbands who would not share the aid money. In the majority of households, the husband is considered the head, the NAF only provides aid to the head of the household who is expected to spend on his family. However, many husbands use the aid for personal needs, or if the man is bigamous or polygamous, he would distribute the aid unequally amongst the wives.

A fairer method of aid allocation was deemed necessary to protect women and children from abusive heads of households. The CSOs suggested a more thorough background check on husbands when they apply for funds and taking into consideration factors such as the number of wives, history of domestic violence, and the purported aid expenditure. Another recommendation was that NAF develops a more secure method of providing cash assistance, one that ensures that women are not neglected by their husbands or set up a fund catering to vulnerable women.

Separated and abandoned women are often unable to obtain aid because they have no access to or are unable to obtain family books due to the absence of the head of the household. Often abandoned or separated women have their children living with them, but it is the husband who gets the assistance because he is in possession of the family book. In cases of divorce, the former husband might not update the family book and get the aid, depriving the wife of needed aid. The majority of CSOs agree that separated or abandoned women should be granted a separate family book as soon as possible.

Cash aid is not always the best option to support families, CSOs found out, as sometimes the head of the household might use the cash for personal needs. Providing aid in different other forms may address this issue. Cash assistance could be replaced with food items, coupons, or payment for services such as electricity and water.

Persons with Disabilities (PWD)

The Takaful program did not stipulate any specific services for PWD. Communities are aware that PWD receive aid from the Ministry of Social Development and are cared for by NAF programs other than Takaful, but they still believe that the amount of aid should be higher than the present JD50. One CSO illustrated that: “PWDs are being cared of by NAF, which is fair; they used to receive monthly aid that amounts to JD50 even before the crisis, but this amount should be increased.”

CSOs also said that it is necessary to raise awareness about the rights of PWDs and ensure, among others, that all NAF centers can be physically accessed by PWDs, which is not currently the case. No special programs exist for PWD whose need for medical services and means of transportation, for example, increased during the pandemic.

Accountability to Affected Population and access to information

As a consequence of the pandemic, NAF’s ability to provide information regarding the Takaful program was limited; it was only able to make it known via television and social media. Even then, it was felt that its campaigns had not been communicated clearly as they lacked information regarding the eligibility criteria and the amount of funding provided. Furthermore, individuals lacked knowledge regarding the availability of the information on the Takaful program via the MOSD channels as well. It was recommended that NAF work with local community CSOs to inform individuals about aid programs and have their feedback. On the other hand, while some information about the Takaful program was made known via television and social media platforms, individuals would often lack smartphones or the internet connection, so were kept in the dark; many of those who knew about the program could not afford to visit the NAF centers due to restriction on movement or due to individuals’ quarantining.

The NAF complaint filing mechanism is conducted via three channels: direct contact with NAF centers, telephone contact, and email. Complaints may be filed through the front desk of the center, telephone calls may be made to NAF employees, while emails may be addressed to the general manager. (NAF, n.d.) Individuals who visited NAF branches commended the employees who, they said, were cooperative and professional. However, there were some who mentioned lack of trust in the system of complaints, which deterred some individuals from filing complaints; these said they felt that their feedback would not be heard, and improvements would not take place. The general feedback during the interviews was that the distribution methods need to be improved and discrimination needs to be eliminated. One participant complained about lack of communication between NAF and its beneficiaries, saying that “some people get their regular assistance reduced without notification from NAF”.

Conclusion and Recommendations

Even though the sample of the research was limited, it shed light on the local communities’ perception of vulnerability and suggested the manner in which it should be assessed and how the government procedures should improve to ensure a better targeting of the most vulnerable and their access to aid. It is interesting that some of the recommendations made by the local organizations do not always align with what is considered best practice in the humanitarian sector.

The main recommendations are:

The government and CSOs have to intensify and systematize their collaboration to improve access to aid and assistance (simplify procedures, improve geographical coverage, ensure access to technology, boost literacy and digital literacy).

The research showed that procedures followed to apply for the Takaful program, run by the government of Jordan, pose a barrier to vulnerable individuals, limiting their access to aid. Barriers faced by vulnerable groups are technical and geographical in nature. Technical barriers are raised by individuals' lack of devices and internet sources, and lack of adequate digital literacy to apply online. Geographical barriers were the result of the restrictions on movement imposed by the government in response to the pandemic, which hindered vulnerable groups' ability to access assistance at NAF centers.

The research also showed a total absence of cooperation between the government and CSOs, which were involved only in the aid-provision process, with no understanding of the criteria involved, which resulted in a lack of trust in the procedures. CSOs are not involved in the government's decision-making process or response (provision of aid), they can only access information on individuals when they need to assess whether they qualify for support, which also raises the issue of data protection.

A better and more systematized collaboration is needed between CSOs and the government to make clear the mechanism of applying for aid and of accessing services, to eliminate the present hindrances. It is recommended that CSOs be consulted when the application process is designed, so they get a better understanding of the process, particularly knowing that they have access to most geographical regions and can secure access to services for those living in rural areas and for those lacking devices or access to technology, needed to apply for aid online, as required. The involvement of CSOs in the decision-making process will improve the ability of vulnerable groups to access support, mainly of those who lack awareness of the access criteria or are not being targeted by the National Aid Fund.

Vulnerability needs to be redefined to better reflect the needs of the local communities

According to the current assessment criterion of the National Aid Fund, vulnerable groups are defined as poor Jordanians who are not insured or do not have access to aid. Civil society differs on the definition of vulnerability and on who should be included in marginalized groups, which should be not only those who cannot meet their basic needs but also those who face social vulnerabilities. The NAF approach to vulnerability is not nuanced enough to include all vulnerable groups; it neglects vulnerable sub-groups that local communities see in dire need of aid.

CSOs recommend that NAF revise its vulnerability assessment, redefine the current criteria that define vulnerability, which include large households, the youth, individuals who own non-operating assets, individuals who only recently joined the Social Security Corporation (SSC), military personnel, and, most importantly, women who were abandoned, are separate or divorced and are, as a result, particularly vulnerable.

Gender Issues and Intersectionality to be taken into Account for an Inclusive response to Vulnerable Groups

The current NAF mechanisms and assessment criteria often lead to an unfair gender response. The reason is the fact that NAF considers the husband as the head of the household, even when the situation is different. Women are subject to economic violence and discrimination by their husbands or former husbands, often deprived of aid they duly deserve. This points to the need to revise the policies and procedures of applying for aid to make them more inclusive and to ensure that women, children, and other vulnerable groups are protected.

A more nuanced assessment of vulnerability would enable a gender-equal allocation of aid. It would help protect women from abusive partners if it would entail conducting background checks on the head of the household when he applies for funds by taking into consideration factors such as the number of wives, history of domestic violence, and what he intends to spend the aid on.

Providing aid in forms other than cash assistance may help reduce misuse of this assistance. Cash assistance could be replaced with foodstuff, coupons, or payment for services like electricity and water. These would be more secure methods of delivering assistance that could minimize misuse by and personal gain for husbands. It was also recommended that the needs of persons with disabilities be taken into account by securing better accessibility to the NAF programs and centers and their allowance be reconsidered during the pandemic.

Improving Communication and Involving other Actors through a Participatory Approach to Aid Programs

The government of Jordan's response to COVID-19 was unilateral, lacking any form of collaboration with CSOs and local communities. As a result, there was lack of awareness about the supplementary programs that were launched to mitigate the COVID-19 impact. The government communicated information regarding the programs mainly through mass media campaigns.

The response lacked a localized/community-based approach, which resulted in members of the local community lacking awareness regarding the assistance and the modalities of accessing it. The government should use a participatory approach by tapping into the local civil societies' knowledge and networks to effectively disseminate knowledge about the available aid programs. This would secure better accessibility to aid and raise awareness about the various forms of aid available, at a national level.

It would also improve the accountability to the affected population through building a better understanding of the existing processes and trust in existing mechanisms.

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