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Arab Renaissance for Democracy & Development
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Gender Justice

Policy Brief

Women's Advocacy Issues- Volume 9

Vulnerability to be Redefined with Both Governmental and Local Perspectives

June 2022

Canada
With support from Finland's development cooperation
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Acknowledgment

The Arab Renaissance for Democracy and Development (ARDD) is conducting action research within the framework of the project "Strengthening the Capacities of Women-led CSOs in Evidence-Based Advocacy and Women, Peace, and Security (WPS) Agenda", supported by UN Women with the generous funding of the governments of Canada, Finland, Norway, Spain, Cyprus, and the United Kingdom. ARDD would like to thank the civil society partners and individuals that supported the development of this study, which was carried out by the research team of Al Nahda Thought Center.

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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
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

Purpose of this Action Research

The brief explores the understanding of the concept of vulnerability by local communities and by the Takaful program, run by the government of Jordan during the COVID-19 pandemic. It aims to build a better understanding of vulnerability by all stakeholders, to improve vulnerable groups' access to assistance. The brief focuses on developing a common understanding of vulnerability and how it should be assessed. It provides policy recommendations guided by insight from 11 civil society organizations from the JONAF coalition interviewed by ARDD on existing vulnerability assessment tools.

Background and Methodology

The COVID-19 pandemic exacerbated the health, social, and economic vulnerabilities of Jordanian communities. The pandemic has resulted in new vulnerable groups emerging due to the impact of the pandemic, while the situation of already vulnerable groups worsened. This report focuses on defining vulnerability from the local community's perspective; it is part of a series of studies that look into the localization of various gender-related issues. The report studies the mechanisms adopted by CSOs to assess vulnerability, reach a common perspective, and improve the access of the most vulnerable to the support available. To garner insight into the community perspectives and experiences, ARRD collaborated with women-led civil society organizations and 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 understand the local perspectives, 11 key informant interviews were conducted with women-led CSOs that are part of the JONAF coalition. To launch this research, a common understanding of vulnerability and response to vulnerability was reached. The methodology of the research followed an evidence-based localized approach consisting of a desk review that helped develop qualitative data collection tools. The sample covered the northern, southern, and central regions of Jordan. The objective of the research is to Identify the current tools adopted by CSOs, CBOs, and the government of Jordan to assess vulnerability and improve and revise the tools to provide a more inclusive response.

Vulnerability as Defined by the Takaful Program

The Takaful Program, which enables access to the National Aid Fund (NAF), defines vulnerable groups as impoverished or poor Jordanians who are not insured or do not have access to aid. Verification of the eligibility 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 for the Takaful program must be Jordanian citizens with a national number; the head of the household must not be covered by the Social Security Corporation and must not receive any monthly aid or supplementary support from NAF; exceptions are made for recipients of monthly aid in categories related to disability and humanitarian causes. The applicants should provide proof of discontinuity or decrease in their income. The applicant must not work in the public or military sector. The registration process does not require any documents, but documentation may be required when visiting the NAF centers. Individuals with disability can apply for the Takaful program if they meet the eligibility criteria of the program. (NAF, n.d.)

New households had to meet the following criteria to qualify for aid:

1) The household head was not working in the formal sector and was not receiving pensions.

2) The formal income per capita (from other household members) 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 number of assets (properties, financial assets, livestock, vehicles) owned by the household was below the set thresholds.

Assessment Mechanism

Households that passed these criteria were then "ranked according to the Takaful formula score for the purpose of selecting beneficiaries". (GoJ, 2020) This criterion was essentially used for Takaful before the pandemic 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 socio-economic 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 the data collection is based on information about the head of the household only, rather than about the family, as a whole, which limits the Takaful program assessment and may result in distorted data, because, again, information is not collected about all members of the household, and, in some cases, the head of the household might manipulate the information given for personal benefit, rather than for the benefit of the household. This might also result in the exclusion of women who desire to apply from the program. Moreover, according to the United Nations, women who owned home-based businesses and women in shelters were excluded from accessing assistance. (United Nations Jordan, 2020)

Local Communities' Approach to Assessing Vulnerability

According to CSOs, for them to identify the vulnerability criteria of an individual, they have to resort to information collected by the MoSD and to NAF official records, whose key focus is on the individual's income and property. Most CSOs have partnerships with the ministry of MoSD, where the CSOs can provide the National IDs and the full name of the beneficiary in return for 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 the information from the MoSD. Respondents emphasized the importance of conducting field visits, explaining that they are an essential part of assessing the families' needs. Field visits often reveal information that individuals do not usually report, such as the presence of ill or members with disability, and show what other needs a family might have. One of the participants stated: "Field visits to beneficiaries' homes are helpful to evaluate their needs, as some of these might be implicit and hidden. Some people do not report having ill or family members with disability or, in some cases, they might realize that the household needs to pay electricity or water bills."

Some CSOs, however, said that field visits to households do not necessarily reflect the economic reality of the household. As stated by a CSO member, "field visits could be unfair to some extent, as the house shape/design/materials do not represent the real financial needs of a family".

The eligibility criteria and vulnerability assessments adopted by CSOs differ from one to another. Below are some of the eligibility criteria used:

1. CSOs determine an individual's vulnerability according to several factors, however, the individual's gender is an essential assessment criterion for CSO where women are seen as a priority. Another important factor is the presence, in the household, of any elderly, ill, or disabled members; if they exist, these cases are considered a priority. The CSOs look at the household income; if the income falls below the poverty line as defined by the GoJ, the household is eligible to receive aid.

2. Some CSOs assess the most vulnerable households in terms of income where they do not follow any strict rules. Most of the families they provide cash assistance to are low-income/no-income, large households, families with students, and indebted heads of households.

3. A significant number of CSOs believe that certain vulnerable groups should be prioritized, especially those facing social vulnerability. CSOs indicated that poverty should not be the main criterion when assessing the need for support. These CSOs do not follow strict eligibility criteria by which they target individuals who are not covered by government programs. Among the 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, 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.

A CSO said that to ensure a better approach, it recruited community leaders whose role is to distribute aid amongst vulnerable groups of the community. As stated by a CSO member, "as our community is tribal, we make sure to distribute aid to all members of the community by including one representative from each clan in the CSO council, which is responsible for delivering assistance to the most vulnerable members in their community".

Exclusion from Aid Assistance

The CSOs shed light on cases that are excluded from the Takaful program. From their experience and work with NAF, the CSOs were able to identify several cases of vulnerable groups in the community that do not receive assistance.

NAF does not provide cash assistance to individuals who are covered by the social security corporation (SSC). Those who only recently joined the SSC or were unemployed were excluded from assistance, which is unfair since they needed it. One respondent said that "using social security as a criterion for getting assistance is unfair because some people entered SSC records very recently, while others left their jobs and became unemployed before the crisis but still have SS records (inactive accounts). Those people are excluded from assistance, despite needing it".

NAF fails to take into account household sizes with more than six members, according to the respondents. The primary reason for their exclusion is the opinion that such families' total income would be higher than that of smaller families, ignoring the fact that it might not be sufficient to cover the needs of such a large family. 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. A participant said that "I know large families with more than six members; they received JD230 for two months, which means JD115 per month, and their rent amounts to JD150 per month, therefore, they cannot support their families."

Households with young people may not be eligible for aid, either. This is applicable, especially in cases in which the young person is employed, yet it may very well be that young people are unable to support their households for a lack of sufficient income. The reason money may be insufficient is that the income was slashed due to the pandemic, the young person works in the informal sector, or saves money to establish his/her own family. Several examples were given about households that are excluded from assistance even though the working young men were no longer able to work during COVID-19. The example of a household with five working-age young men who are unable to work during COVID-19 and needed assistance was given.

Another factor that excludes individuals from assistance programs is ownership of property such as land, cars, houses, and businesses. Individuals who own property do not qualify for aid. CSOs find this criterion unfair since owning property does not necessarily indicate a person's financial status; some owners of property might have inherited it, but the asset is or, in some cases, is split among various heirs. In other cases, may have owned assets for business purposes before the pandemic yet were not in operation during the pandemic. Yet others may have enjoyed good economic conditions before the pandemic but suffered seriously financially during it.

The marital or employment status and the nationality of many women prevented them from receiving cash assistance. In some cases, the husband may have two wives and the fund only covers one household. Some women who are separated but not divorced cannot access aid since the husband had applied for it and is granted benefits. In some cases, the children are still with the mother. Moreover, Jordanian mothers married to non-Jordanians, whose children, as a result, are not Jordanians either were not eligible for these programs since the head of household head is not Jordanian.

Military personnel were excluded from the NAF Takaful Program even though some of their families needed cash assistance. Some military personnel receive an income of JD250 of JD300, which is insufficient 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 should be prioritized as they are in greater need of support. The groups that need to be prioritized, according to CSOs, are vulnerable women, at the top of the list, persons with disabilities, the elderly, refugees, persons suffering from illnesses, low-income households (living in poverty), large households with insufficient income, the youth, the unemployed, households with children, and daily wage laborers.

Respondents suggested different forms of aid that can be provided to vulnerable groups. Food assistance is seen as the most essential form of aid, followed by health services. Interestingly less 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 provision, yet the CSOs finding indicates that this is not what the communities need.

Irregularities in the Takaful Program coverage

The use of "wasta" was prevalent during the NAF Takaful programs response, with CSOs reporting several cases. CSOs indicated during the interviews that the mechanism for application was occasionally abused by some individuals that were prioritized via bias rather than actual needs, as they had connections with a member of NAF. CSOs reported that in some cases, the evaluator favored some families because they originate from the same regions or have family connections.

Furthermore, respondents indicated that the registrar often had wrong data, leading to the targeting of the wrong individuals or fraud cases. Fraud was prevalent during the response, in cases where individuals who have active unregistered businesses were able to acquire aid from the Takaful fund even though they have an informal source of income or have operating assets and assets that are not registered. A CSO reported the case, clearly of fraud, of a woman who asked for assistance but who, upon verifying, was found leasing a three-floor apartment.

Recommendations

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

According to the current NAF assessment criteria, vulnerable groups are defined as impoverished Jordanians who are not insured or do not have access to aid. The definition of vulnerability and determining who may be included in marginalized groups (which should not include only those who cannot meet their basic needs, but also those who face social vulnerabilities) may differ across the civil society.

The NAF approach to vulnerability is not nuanced enough to include all vulnerable groups and neglects vulnerable sub-groups that are in dire need of aid, according to the local communities.

The CSOs recommended that NAF revise its vulnerability assessment, and redefine the current vulnerability criteria, to include large households, the youth, individuals who own non-operating assets, individuals who have recently joined the SSC, military personnel, and, most importantly, vulnerable women who were abandoned or are separated or divorced.

Through conducting training/discussion sessions with the local CSOs, a vulnerability assessment framework and tool were developed. It builds on the Takaful program vulnerability assessment tool, but it integrated the study findings and the outcome of the training sessions to develop a more inclusive method of vulnerability assessment.

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