

Government of Jordan

Emergency Cash Transfer
Project

STAKEHOLDER ENGAGEMENT PLAN (SEP)

PRELIMINARY
MAY 2020

ABBREVIATIONS AND ACRONYMS

ESF	Environmental and Social Framework
ESS	Environmental and Social Standards
EU	European Union
GOJ	Government of Jordan
GRM	Grievance Redress Mechanism
NGO	Non-Governmental Organization
OIP	Other Interested Party
PAP	Project-Affected Parties
PCM	Presidency of the Council of Ministers
PDM	Post Distribution Monitoring
PMT	Proxy-Means Testing
PMU	Project Management Unit
SDC	Social Development Center
SEP	Stakeholder Engagement Plan
SSN	Social Safety Net
UNHCR	United Nations High Commissioner for Refugees
WFP	World Food Program
NUR	National Unified Registry
NAF	National Aid Fund
MoSD	Ministry of Social Development
PI	Participating Institution
MIS	Management Information System
FGD	Focused Group Discussion
ECT	Emergency Cash Transfer
DPs	Development Partners
PSPs	Payment Service Providers
MoH	Ministry of Health

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1. Introduction

An outbreak of the coronavirus disease (COVID-19) caused by the 2019 novel coronavirus (SARS-CoV-2) has been spreading rapidly across the world since December 2019, following the diagnosis of the initial cases in Wuhan, Hubei Province, China. Since the beginning of March 2020, the number of cases outside China has increased thirteenfold and the number of affected countries has tripled. COVID-19 has already caused significant public health and economic impacts, both globally and in the Middle East and North Africa region.

The public health impact of COVID-19 is apparent, as of April 27, 2020, the global outbreak had resulted in an estimated 2,858,635 cases and 196,295 deaths in 213 countries. As of April 16, 2020, Jordan had around 401 confirmed cases of COVID-19 and seven deaths.

With Jordan's proximity to neighboring countries and its linkages with the regional and global markets through its diverse economic activities, preventing, containing and mitigating the pandemic's effects in Jordan will be more critical for the region. The global economic slowdown from COVID-19 is likely to impact Jordan, because of the disrupted supply chain systems at country, regional and global levels.

As of May 20, 2020, Jordan had around 672 confirmed cases of COVID-19, of which 446 have recovered, and nine deaths.

The Government of Jordan (GOJ) has taken strong measures to contain and mitigate COVID-19 including closing the borders and declaring a nationwide curfew. Public and private sector employees have been demanded to operate remotely. These decisions were made to impose strict measures to save lives and to protect the health system from collapse; however, this would translate in loss of income for a large share of the population, increase in unemployment and reduction in supply and demand from trading partners. This external shock adds to an already complex macroeconomic situation.

The strict lockdown is likely to have an impact of living conditions of Jordanian households. This impact is expected to be higher on the poor and vulnerable households and more specifically the informal workers and day laborers due to the job losses, reduced earnings, and potential food prices increase because food consumption accounts for a larger share of their total consumption.

The World Bank is supporting the GoJ COVID19 Response Social Protection Program (the Program) through the Jordan Emergency Cash Transfer Project (P173974). The Project will provide cash support to about 270,000 poor and vulnerable households affected by COVID-19. The project will be implemented by the National Aid Fund (NAF) and build on existing systems, payment delivery mechanisms and processes used for NAF programs. The temporary CT

program will be open to Jordanian families, households with Jordanian women married to non-Jordanian men and Gazan families.¹

Except for ex-Gazans, refugees are not included in the program as they are included in other assistance projects by UNHCR and other NGOs. Refugees from Gaza have arrived to Jordan in 1976 and have a permanent residency. Hence, the Government has decided to include them in the project. This category has been reported to be specifically poor by as 53% of residents in Gaza camp reported an income below the national poverty line.²

Households will be selected from the Takaful database. This database includes up-to-date socio-economic data for about one million households that applied to Takaful and, more recently, to the Bread Subsidy Compensation (BSC). NAF will open the registration for the temporary CT program for ten days, allowing new households to register and households already registered in the Takaful database to update their information. The Takaful MIS has the automated capability to update the administrative information on households and individual members, including data on formal working status and wages as well as other formal income (e.g. pensions) and assets, which are obtained automatically from the SSC and other public institutions. Beneficiary selection, enrollment and payment as well as the grievance redress mechanism (GRM) under this subcomponent are described in the following paragraphs.

In addition, the project will finance a top-up to the Takaful budget to support 55,000 households in calendar year 2020. This will allow NAF to add an additional 10,000 households (already planned for 2020). The Project will also finance regular Takaful CTs for a total amount of US\$128 million for all beneficiaries in 2020 (55,000) and 25,000 (out of 85,000) beneficiaries in 2021. Beneficiary selection, enrollment, payment and GRM under this subcomponent are described in the following paragraphs.

Current beneficiaries have received a home-visit from enumerators and have been enrolled through structured face to face information sessions; in which they are informed about their eligibility to benefit from the program, the benefit amount, payment duration, and delivery mechanisms. They are also provided with support in opening their accounts and are briefed of e-payments and cash-out mechanisms.

The additional 10,000 households will be selected from the pool of households already validated through field visits and the next poorest households (according to the Takaful targeting formula) in the Takaful database. Field visits for these households - a standard requirement for Takaful to further verify household information, will be carried out at a later stage when the situation allows it.

¹ Palestinian refugees from Gaza, who arrived in Jordan in 1976.

² Fafo Report; Just getting by' Ex-Gazans in Jerash and other refugee camps in Jordan; 2019:34

To adhere to COVID-19 safety measurements and information-provision sessions will be replaced with virtual sessions.

The project duration is sixteen months; for the implementation and closure of all components. Cash assistance will be delivered for 6 months; whilst the expected closing date for the project is 31-Mar-2022

The Jordan Emergency Cash Transfer Project is being prepared under the World Bank's Environment and Social Framework (ESF). As per the Environmental and Social Standard ESS 10 Stakeholders Engagement and Information Disclosure, the implementing agencies should provide stakeholders with timely, relevant, understandable and accessible information, and consult with them in a culturally appropriate manner, which is free of manipulation, interference, coercion, discrimination and intimidation.

The overall objective of this preliminary SEP is to define a program for stakeholder engagement, including public information disclosure and consultation, throughout the entire project cycle. The preliminary SEP outlines the ways in which the project team will communicate with stakeholders and includes a mechanism by which people can raise concerns, provide feedback, or make complaints about the project and any activities related to the project. The involvement of the local population is essential to the success of the project in order to ensure smooth collaboration between project staff and local communities and to minimize and mitigate environmental and social risks related to the proposed project activities. In the context of infectious diseases, broad, culturally appropriate, and adapted awareness raising activities are particularly important to properly sensitize the communities to the risks related to infectious diseases. A revised version of the preliminary SEP shall be developed within 2 months after the Effective Date and throughout the project implementation.

1.1 Project Overview and Description

The project development objective (PDO) is to provide cash support to poor and vulnerable households affected by the COVID-19 pandemic in Jordan. The PDO Level Indicators is the number of households receiving cash support (270,000); (disaggregated by number of individuals, and number of female-headed households).

The proposed Project will provide a large portion of the GoJ COVID19 Response Social Protection Program (the Program), which will provide cash support to 293,000 poor and vulnerable households affected by COVID-19.: The project is formed of the below components;

Component 1: Cash support to poor and vulnerable households affected by COVID-19 (US\$371.10 million). This component will focus on providing CTs to about 270,000 poor and vulnerable households affected by COVID-19 and will include three subcomponents as follows

1.1 Temporary cash transfers to vulnerable households (190,000 households), for first six

months

1.2. Regular Takaful CTs for all 55,000 beneficiaries in 2020 and 25,000 out of 85,000 beneficiaries in 2021

1.3. Temporary benefit top-up (six months) for households receiving Takaful in 2020.

It's important to note that components 1.2. and 1.3 are building on an already implemented program, by the National Aid Fund; the Takaful "solidarity program"; which has been fully implemented and has an established list of beneficiaries (poorest households) that receive regular cash assistance from NAF is in place. Component (1.3) will expand the reach of the Takaful program, to include 10,000 additional households, whilst component (1.3) will provide top-up benefits to current beneficiary households whose regular benefit is below the benefit cap for Takaful (JOD 136 per month for households with three or more members and JOD 70 for households with two members).

Component 2: Project Management, Monitoring and Evaluation (estimated US\$2.36 million)

This component will support NAF with the management, monitoring and evaluation (M&E) of project activities. It will finance a fully staffed and equipped Project Management Unit (PMU) which will be housed in NAF. The PMU will be responsible for all fiduciary aspects of the project, the daily management of project activities, M&E of project interventions against results indicators, as well as internal coordination within NAF. This component will also finance the costs of (a) staffing; (b) data collection, aggregation and periodic reporting on the Project's implementation progress; (c) software and hardware requirements for NAF and relevant institutions necessary for the expansion of the data exchange platform of the NUR and the Management Information System (MIS) of NAF; (d) monitoring of the Project's key performance indicators and periodical evaluation; (e) communication and outreach; (f) digitization of payments; (g) Grievance Redress Mechanism (GRM); (h) training of NAF staff; and (i) overall Project Operating Costs, audit costs, including independent verification of the CTs, monitoring and compliance with ESCP.

The overall cost of the government's program will be about \$277 million.. The proposed Project will finance around US\$245 million of this overall amount; million through IBRD-DFID co-financing, and other donors (USAID, DFID, AECID) will finance the rest of the Program through the Joint Financing Arrangement (JFA).

2. Stakeholder Identification and Analysis

Project stakeholders are defined as individuals, groups or other entities who:

- (i) are impacted or likely to be impacted directly or indirectly, positively or adversely, by the Project (also known as ‘affected parties’); and
- (ii) may have an interest in the Project (‘interested parties’). They include individuals or groups whose interests may be affected by the Project and who have the potential to influence the Project outcomes in any way.

Cooperation and negotiation with the stakeholders throughout the Project development often also require the identification of persons within the groups who act as legitimate representatives of their respective stakeholder group, i.e. the individuals who have been entrusted by their fellow group members with advocating the groups’ interests in the process of engagement with the Project. Community representatives may provide helpful insight into the local settings and act as main conduits for dissemination of the Project-related information and as a primary communication/liaison link between the Project and targeted communities and their established networks. Verification of stakeholder representatives (i.e. the process of confirming that they are legitimate and genuine advocates of the community they represent) remains an important task in establishing contact with the community stakeholders. Legitimacy of the community representatives can be verified by talking informally to a random sample of community members and heeding their views on who can be representing their interests in the most effective way.

2.1 Methodology

In order to meet best practice approaches, the project will apply the following principles for stakeholder engagement:

- *Openness and life-cycle approach*: public consultations for the project(s) will be arranged during the whole lifecycle, carried out in an open manner, free of external manipulation, interference, coercion or intimidation;
- *Informed participation and feedback*: information will be provided to and widely distributed among all stakeholders in an appropriate format; opportunities are provided for communicating stakeholders’ feedback, for analyzing and addressing comments and concerns;

- *Inclusiveness and sensitivity*: stakeholder identification is undertaken to support better communications and build effective relationships. The participation process for the projects is inclusive. All stakeholders always encouraged to be involved in the consultation process. Equal access to information is provided to all stakeholders. Sensitivity to stakeholders' needs is the key principle underlying the selection of engagement methods. Special attention is given to vulnerable groups, in particular; women, youth, elderly and the cultural sensitivities of diverse ethnic groups.

For the purposes of effective and tailored engagement, stakeholders of the proposed project(s) can be divided into the following core categories:

- **Affected Parties** – persons, groups and other entities within the Project Area of Influence (PAI) that are directly influenced (actually or potentially) by the project and/or have been identified as most susceptible to change associated with the project, and who need to be closely engaged in identifying impacts and their significance, as well as in decision-making on mitigation and management measures;
- **Other Interested Parties** – individuals/groups/entities that may not experience direct impacts from the Project but who consider or perceive their interests as being affected by the project and/or who could affect the project and the process of its implementation in some way; and
- **Vulnerable Groups** – persons who may be disproportionately impacted or further disadvantaged by the project(s) as compared with any other groups due to their vulnerable status³, and that may require special engagement efforts to ensure their equal representation in the consultation and decision-making process associated with the project.

2.2 Identified Stakeholders and Affected Parties

Within the context of the project, the key Affected Parties for the project are the beneficiaries of the cash transfer, specifically:

- **Vulnerable households selected from the Takaful database that are not currently benefitting from NAF; 190,000 households under (component 1.1)**

The Project will finance a temporary (6 months) cash transfers to 190,000 vulnerable households not currently benefitting from NAF. Households will be selected from the Takaful database. This database includes up-to-date socio-economic data for almost one million households that applied to Takaful and, more recently, to the Bread Subsidy Compensation.

³ Vulnerable status may stem from an individual's or group's race, national, ethnic or social origin, color, gender, language, religion, political or other opinion, property, age, culture, literacy, sickness, physical or mental disability, poverty or economic disadvantage, and dependence on unique natural resources.

The Takaful MIS is connected to the National Unified Registry (NUR) which contains administrative data on households' civil registry, assets, employment status, etc. Through the established link between the MIS and the NUR, all data sets are updated automatically.

Beneficiary selection: . Support will focus on near poor households that derive their labor income from informal sources. Consistent with that principle, only households that meet the following criteria will qualify for temporary CTs: (i) household head not working in the formal sector and not receiving pensions, formal income per capita (from other household members) is below JOD 100 per person per month, and no household member's formal income is larger than JOD 350 per month; and (ii) the monetary value or number of assets (properties, financial assets, livestock, vehicles) owned by the household is below set thresholds. Households that pass these criteria will be ranked according to the Takaful formula score for the purpose of selecting beneficiaries. This targeting mechanism has been reviewed by the Bank and approved by the GOJ. It is essentially the same mechanism used for Takaful but focusing on formal income only (as opposed to total income). The Takaful targeting formula uses 57 socioeconomic indicators, including the gender of the household head, recognizing the additional vulnerabilities FHHs face. A simulation using data from the Household Income and Expenditures Survey (HIES) shows that Takaful's targeting methodology approximates well the poverty level of households. After three months of payments, NAF may recertify beneficiaries of temporary CTs. Such recertification or any revision to the eligibility criteria shall be conducted on the methodology and procedures satisfactory to the Bank. In addition, a targeting evaluation will be conducted in 2020.

- **Regular Takaful CTs** for all 55,000 beneficiaries in 2020 and 25,000 out of 85,000 beneficiaries in 2021 (component 1.2)

This subcomponent will finance regular Takaful CTs for all 55,000 beneficiaries in 2020 and 25,000 out of 85,000 beneficiaries in 2021. NAF has already enrolled and made the first quarter payment to 45,000 households. NAF will add 10,000 new households to Takaful in 2020. The regular Takaful CTs for all 55,000 households in 2020 will be fully financed by the Project. As part of the Takaful expansion plan, NAF will add another 30,000 families to Takaful in 2021 for a total of 85,000 beneficiaries. The Project will finance CTs for 25,000 of those families in 2021.

- **Temporary benefit top-up for Takaful beneficiaries**

The project will finance a temporary (6 month) benefit top-up for households receiving Takaful. The benefit level will be set at JOD 136 per month for households with three or more members (in line with the benefit cap for Takaful families), and JOD 70 for households with two members. The project will finance the difference between the regular benefit that the household receives, and the set

benefit. Thus, only households whose regular benefit is below the set benefit will receive a top up. Applying this rule, almost all 55,000 Takaful families will receive a top up. Grievances will be handled through NAF's GRM mechanism described under subcomponent 1.1. .

Other Affected parties include i) other concerned and coordinating parties, and ii) other donors and development partners;

- **Other concerned and coordinating parties**

- **Social Security Cooperation:** NAF will coordinate with the social security which is preparing a package of support to formal and informal workers; SSC will support individuals that have a contribution with SSC while NAF will cover informal workers of poor households that are not registered under SSC. In addition, SSC will send to NAF lists of individuals who applied for in-kind support packages, to be validated using the NUR.
- **Participating Institutions (PIs) in the NUR;** the databases of all institutions that are connected to the NUR will be used to verify the household's data; especially on assets, income and civil registry information. The NUR currently has 15 PI, Social Security Corporation (SSC), Income and Sales Tax Department (ISTD), Ministry of Digital Economy and Entrepreneurship (MODEE), Ministry of Finance – Pensions Department (MoF), Civil Status and Passport Department (CSPD), Drivers and Vehicles Licensing Department (DVLD), Ministry of Education (MOE), Health Insurance Administration (HIA), Ministry of Labour (MOL), Ministry of Local Administration (MOLA), Department of Land and Survey (DLS), Greater Amman Municipality (GAM), Ministry of Higher Education (MHE), Companies Control Department (CCD), Ministry of Industry, Trade and Supply (MITS). The project will support the NUR to expand to include 5 additional households.
- **The Central Bank of Jordan:** Has issued multiple decisions, to ease the enrollment and payment process to NAF beneficiaries, during the COVID-19 crisis. Including enabling relaxed KYC regulations (Know your customer) for accounts opening and providing permission to NAF and PSPs to open accounts on behalf of beneficiaries that do not have the capacity to open the account online. CBJ will also be providing technical input to NAF and its development partners in designing the payment flow and mobilizing the support of payment service providers as needed.
- **Private Sector third-party entities,** including:
 - The programming company for the Takaful MIS, which will apply amendments to existing module; in line with the project design parameters
 - A third-party moderator that will provide expanded call center and SMS' communication capacity

Electronic Wallets Payment Service Providers: there are currently seven e-wallet firms in Jordan⁴ that will support NAF in enrolling and disbursing payment to beneficiaries.

⁴ List of PSPs in Jordan: <http://www.cbj.gov.jo/Pages/viewpage.aspx?pageID=168>

- **Other donors and development partners**

NAF is supported by multiple development partners, including UNICEF, WFP, the EU and UNHCR. These donors have been providing implementation support to Takaful. UNICEF will support some enhancements in the Takaful MIS to implement the Program, while WFP will support the enrollment of additional Takaful households as well as the digitization of payments to beneficiaries of other NAF cash transfer programs. In addition, USAID, DFID and AECID will finance the parts of the direct cash transfer through a Joint Financing Arrangement (JFA).

2.3 Other Interested Parties

Other parties interested in the Project are identified as individuals, groups, or organizations who may not be directly affected by the Project but who can help play a role in identifying potential risks, impacts, and opportunities for the Borrower to consider and address in the assessment process and throughout project preparation. The following OIPs have been identified as stakeholders in the Project:

Table 1: Other interested parties

- Other Government entities that are providing ad-hock social assistance to selected cases/categories (e.g. the Royal Hashemite Court and Alimony fund Administration), are also coordinating with NAF during COVID-19; to verify data through the NUR. Post program launch, NAF will also add a variable indicating which households will receive the 6-months emergency cash support under component 1.1.

Category	Institution	Interest
Other Government agencies	Other government members of the Social Protection committee	Technical advice as needed
	Ministry of Health (MoH)	Advising on health and safety guidelines, that NAF must incorporate in its project activities
Civil Society groups working on poverty and women’s issues	Civil Society groups working on poverty and women’s issues (e.g. Tkiyet Um Ali (TUA); Jordan Hashemite Charity Organization (JHCO))	member of the Social Protection committee; NAF may technically consult with them as needed

Press and Media	All communication channels identified in section 4 of this SEP including TVs, radios, newspapers	Inform the public about project implementation, planned activities and GRM
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2.4. Disadvantaged/Vulnerable Groups

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

Engagement with the vulnerable groups and individuals often requires the application of specific measures and assistance aimed at the facilitation of their participation in the project-related decision making so that their awareness of and input to the overall process are commensurate to those of the other stakeholders.

Within the Project, the vulnerable or disadvantaged groups may include and are not limited to the following:

- Currently Targeted Groups by NAF, for cash assistance;
 - o Female headed households; who form 4% of Takaful households
 - o Informal workers
 - o Working poor and relatively poor
- Groups with accessibility challenges, which include;
 - o Lack of accessibility to NAF written communication messages and enrollment SMS (i.e. illiterate beneficiaries)
 - o Lack of accessibility to online enrollment forms and e-wallet applications which is the used payment mechanism by NAF (i.e. beneficiaries who don’t have access to internet, do not own smart phones or the required devices to access e-wallet applications, lack the required technical skills to fill online forms)
 - o Lack of physical accessibility to cash-out points (e-wallet agents). This includes people with disability or chronic diseases, geographical distance from the closest cash-out point, and imprisoned/ absent heads of households.

- Excluded households due to targeting exclusion errors; exclusion errors are always present in social assistance programming as there is not a perfect “targeting formula” so exclusion errors are expected.

In addition to the above vulnerable groups, the limited budget may disallow the government to include all the poor households. After three months of payments, NAF may recertify beneficiaries of temporary CTs. Such recertification or any revision to the eligibility criteria shall be conducted on the methodology and procedures satisfactory to the Bank.

This will allow NAF to replace some beneficiaries who experienced some improvement with others who are still affected by the COVID-19 pandemic. As per the Environmental and Social Commitment Plan (ESCP) a Rapid Social Assessment (defined as the Social Assessment in the ESCP) will also be done by effectiveness date to look at operational processes and performance of the project, and assess whether disadvantaged or vulnerable individuals or groups, have access to the development benefits resulting from the Project. The assessment will include as inputs, an analysis of (i) results of stakeholder engagement activities (ii) grievances received and (iii) Key Informative Interviews with NAF management and staff (iv) implementation experience. The results and recommendations of the assessment will be taken into account in project performance review processes.⁵

As beneficiaries will be selected based on need and vulnerability; geographic selection is not reflected in the targeting formula.

⁵ Annex 3: Terms of Reference for a Rapid Social Assessment of NAF Systems

3. Stakeholders Engagement Plan

3.1. Summary of stakeholder engagement done during project preparation

3.1.1 Cash Transfers through existing programs (Components 1.2 and 1.3)

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

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

- Testing the GRM process flow internally in NAF through hypothetical cases.
 - A pilot for digitized payments conducted in Jarash governorate for 1000 households. The results of the pilot were documented in a report and have impacted the design parameters of the digitization of NAF payments
- **Capacity Building Programs for NAF staff** were conducted by development partners, through trained staff members on the new program processes.

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

After the first year of program implementation, the Bank supported NAF in conducting a process evaluation that looked through the weaknesses and strengths of all macro-processes. The process evaluation methodology included discussion sessions and Key Informative Interviews with NAF management and staff, meetings with NAF development partners (EU, WB, WFP, UNICEF) and contracted third parties, FGDs with NAF beneficiaries, and FGD with NAF branches' staff, a field visit to a local community-based organization that is not associated with the program, and a sampled survey to NAF beneficiaries, on their experience with some of the program operations. In addition, both the World Bank and WFP have supported NAF in assessing the efficiency of their cash delivery chain and proposed enhancements to processes.

Although not published, key recommendations from both assessments were presented to the GoJ and to development partners and further used to apply enhancements on the implementation process during the second year of the program (January 2020)

3.1.2 Emergency Cash Transfers to affected households, for 6 months;

Due to the emergency nature of the situation related to COVID19, no dedicated consultations with targeted beneficiaries have taken place during project preparation.

It also has conducted technical consultations with the Bank and other Development partners to refine the programmatic streams (targeting, enrollment, payment, and GRM); to address the context in which this ECT is disbursed and provide additional support as needed to vulnerable categories.

3.2. Summary of project stakeholder needs and methods, tools and techniques for stakeholder engagement

Different tools, techniques and methods will be used for engagement to cover different needs of the stakeholders. Given the nature of the project, the strategy is heavily focused on on-going information disclosure and dissemination that is efficient, transparent, and addresses the needs of different stakeholders.

The design and means of stakeholders' engagement will be adapted to the current social distancing requirements by the Government of Jordan that are now in effect and are therefore all suggested to be based on electronic and virtual modalities. The implementing entity (NAF) will work on ensuring that virtually disseminated information is in line with the standards of information sharing that was implemented pre-COVID 19

Communication Channels and engagement mechanisms will include the following:

a. Inter-governmental engagement mechanisms

The governmental social protection committee meets on regular basis, mostly virtually. Selected members of the committee have been granted a movement permission during curfew and would meet, when urgent. Telecommunication through phone calls, text messaging and emails is widely used while exchange of official letters via telefax, a regular communication method in the government, is not in use during the curfew. Teams working on the emergency response have adapted their working schedules to the needs of the project design work.

b. Engagement with donors and development partners

Virtual communication is the only used method for project coordination between the GoJ and DPs (e.g. virtual meeting platforms, emails and phone calls)

c. Communication channels with the public

The GoJ is using mass media (TV, radio and electronic newspapers) as the main communication channel with the population. A daily press conference is conducted, to communicate updates regarding the COVID-19 situation, including support programs to mitigate the impact of the crisis. Websites and Social Media platforms is also used to publish updates and awareness messages. Online websites/Social Media platforms contain but are not limited to;

- Government website <https://corona.moh.gov.jo/ar> for updates on COVID-19
- Prime Ministry Facebook <https://web.facebook.com/PMOJO/>
- Ministry of Health Facebook page: <https://www.facebook.com/mohgovjordan/>

- Ministry of Health Twitter: <https://twitter.com/mohgovjo>
- Ministry of Health daily media summary: <https://www.facebook.com/261384844225735/posts/1063827763981435/?d=n>
- WHO Country Office Jordan Facebook: <https://www.facebook.com/WHOJordan/>
- WHO Country Office Jordan Twitter: <https://twitter.com/WHOJordan>
- Jordanian Government is teaming up with Facebook to roll-up an awareness campaign on COVID-19
- National Aid Fund Facebook pages: <https://www.facebook.com/naf.gov.jo/>
- National Aid Fund Facebook pages: <https://www.facebook.com/TakafoIProgram/>
- National Aid Fund Social Assistance platform: <https://reg.takmeely.jo/>
- National Aid Fund Website (being updated in preparation for the programmatic changes)
- GoJ Bekhedmetkom “At Your Service” communication platform: <https://portal.jordan.gov.jo/wps/portal/Home/CMU?lang=en&isFromLangChange=yes>

d. Communication methods with project beneficiaries

Enrolment sessions for second year Takaful beneficiaries are conducted virtually, through a third-party call centre and an online interactive platform. NAF is supported by WFP and a contracted private sector firm. Generally, communication with ECT beneficiaries will be done through various channels;

- GoJ National Call Centre
- Free interactive text messaging, through Rapid-Pro platform, with support from UNICEF
- A third-party moderator to contact beneficiaries that are irresponsive to interactive text messaging (illiterate or with limited tech-capacity)
- Payment Service Providers (e-wallet private firms) will play a role in contacting beneficiaries that need additional support; to open wallets on their behalf.
- WhatsApp could be used to share IEC materials and videos, by NAF and Payment Service Providers

3.3. Proposed strategy for information disclosure

The NAF website will be used to disclose project documents including the preliminary SEP in English and Arabic. Details about the project Grievance Redress Mechanism will continue to be

posted on the GoJ national communication website “Bekhedmetkom” as well as on NAF platforms

Below is a table showing the proposed strategy to be adopted by NAF for information disclosure, considering the needs of different stakeholders during project implementation. All information is updated so that it is kept up to date with the evolving situation and to include future stages of the project including supervision and monitoring.

Table 2. Proposed Information Disclosure Strategy

Stakeholder group	Key characteristics	Specific needs (e.g. accessibility, language)	Preferred Methods means (e-mail, phone, radio, letter)	List of Information to be disclosed	Responsible Entity
NAF Current beneficiaries that will receive top-up benefits	Poor households that are already enrolled in NAF programs and receiving regular cash support. They are already aware of the program, regular benefit amount and cash delivery mechanism	Communication to be done in clear manner, in Arabic Communication should be done using the same platforms that the beneficiaries are used to	Phone calls, SMS	Temporary top-up benefit disbursement, in response to COVID-19 Payment account remains the same Cash-out should be in line with GoJ instructions	National Aid Fund, in coordination with development partners and/or outsourced call center
NAF beneficiaries that will be included in	Poor households that applied to the	Communication to be done in clear manner, in Arabic	Phone calls, interactive SMS', virtual information	- Eligibility Stated - Benefit amount -Program duration	National Aid Fund, in coordination with

Stakeholder group	Key characteristics	Specific needs (e.g. accessibility, language)	Preferred Methods means (e-mail, phone, radio, letter)	List of Information to be disclosed	Responsible Entity
the Takaful program	Takaful program and passed the eligibility filters, but weren't enrolled due to budget constrains	<p>Support provision in accounts opening and enrollment</p> <p>Explanation of payment amounts, regularities and payment methods</p>	sessions (When possible)	<ul style="list-style-type: none"> - Payment mechanism - Enrollment steps and consent to receive additional support from PSPs - call center number to reach out for support 	<p>development partners and/or outsourced call center</p> <p>PSPs (e-wallet companies)</p>
Households that will receive temporary ECT	Vulnerable households that are affected by the COVID-19 crisis; through reduced income (informal workers mainly) and potential increases in food prices	<p>Communication to be done in clear manner, in Arabic</p> <p>Explain temporary nature of support and amounts to be paid</p> <p>Clear communication on restriction of payment methods to e-wallets only</p>	Phone calls, SMS and Whatsapp as needed	<ul style="list-style-type: none"> - Eligibility Stated - Benefit amount -Program duration and objective - Payment mechanism - Enrollment steps and consent to receive additional support from PSPs - call center number to reach out for support 	<p>National Aid Fund, in coordination with development partners and/or outsourced call center</p> <p>The National Call Center (NCC)</p> <p>PSPs (e-wallet companies)</p> <p>JoPACC (?)</p>

Stakeholder group	Key characteristics	Specific needs (e.g. accessibility, language)	Preferred Methods means (e-mail, phone, radio, letter)	List of Information to be disclosed	Responsible Entity
The Public	Households in Jordan; of variety of deciles and educational levels	Communication to be done in a clear manner, including relevant facts, and in both Arabic and English	<p>Mass Media (Radio, TV and e-newspapers)</p> <p>Social Media (Governmental platforms)</p>	<p>-Explanation about the program (objective, duration, target population, selection criteria, and sources of data)</p> <p>-Show case (as possible) the positive impact of the project implementation on vulnerable households</p> <p>-Sensitization to digital payment methods such as e-wallets</p> <p>-Explaining how the program and other governmental programs are implemented in a complementary manner</p>	<p>Prime Minister's Office (media team)</p> <p>NAF spokesperson and media team</p>
Government officials, including, other concerned	This could include NAF staff that are working from home	Brief and clear, in Arabic	Emails, phone calls/SMS and virtual meetings as possible	-brief about the project, launch date, objectives and the role of NAF in targeting, data	NAF management

Stakeholder group	Key characteristics	Specific needs (e.g. accessibility, language)	Preferred Methods means (e-mail, phone, radio, letter)	List of Information to be disclosed	Responsible Entity
ministries, agencies and NAF staff	and are not directly engaged in the design process, and any other governmental entity that falls under the OIP group			verification and payment Directing NAF staff to refer any media questions or interview requests to the spokesperson in head quarters	
Payment Service Providers	Includes 7 PSPs that are currently operating in Jordan and will provide support to beneficiaries in enrollment	Detailed and clear	Virtual meetings and emails	Detailed roles and responsibilities, communication principles with beneficiaries, beneficiaries' characteristics, structured list of FAQs and potential replies based on CHM data and experience with recent Takaful payment, and the number of NAF technical payments officer for further support	Central Bank of Jordan and NAF
Mass media and associated interest groups, including	Dissemination channel of news and information And also allows a	Arabic Requires frequent updates that are accurate.	Depends on the media type and technology use (TV, radio,	Information about the program objective, target groups, duration of support and showcase of the	NAF spokesperson/ Director General

Stakeholder group	Key characteristics	Specific needs (e.g. accessibility, language)	Preferred Methods means (e-mail, phone, radio, letter)	List of Information to be disclosed	Responsible Entity
local and national printed and broadcasting media, digital/web-based entities, and their associations.	channel for citizens feedbacks and concerns;		social media, etc.)	positive effect it will have on targeted beneficiaries Information on use of digital wallets and benefits of digitization of payments	Prime Ministers communication office MoSD Minister
Other development partners engaged in the project	Includes entities that are financing the project through loans and funds; in addition to NAF DPs that provide technical assistance	Regular	Emails (status reports) and virtual meetings	Project implementation updates; in line with the planned activities, outputs and outcomes	NAF- PMU
Vulnerable beneficiaries who lack of accessibility to NAF written communication messages and enrollment SMS	illiterate beneficiaries	Audio communication in Arabic; using simplified terms and support in enrollment by PSPs	Phone calls	Eligibility Stated - Benefit amount - Program duration and objective - Payment mechanism - Enrollment steps and consent to	NAF in coordination with DPs

Stakeholder group	Key characteristics	Specific needs (e.g. accessibility, language)	Preferred Methods means (e-mail, phone, radio, letter)	List of Information to be disclosed	Responsible Entity
Beneficiaries who lack of accessibility to online forms and e-wallet applications which is the used payment	beneficiaries who don't have access to internet, do not own smart phones or the required devices to access e-wallet applications, lack the required technical skills to fill online forms)	Written and audio guidance provision in Arabic; using simplified terms and support in enrollment by PSPs and/or the call center		receive additional support from PSPs - call center number to reach out for support	
Lack of physical accessibility to cash-out points (e-wallet agents)	This includes people with disability or chronic diseases, geographical distance from the closest cash-out point, and imprisoned/absent	Clear message in Arabic and accessibility to GRM officers to make the needed amendments	Online GRM Form, phone calls In case of geographical distance,	The needed steps to change the payment recipient. Also requires: An established GRM flow, to enable other selected individuals from the households (besides the head) to become	NAF, PSPs, MoH and municipalities as needed

Stakeholder group	Key characteristics	Specific needs (e.g. accessibility, language)	Preferred Methods means (e-mail, phone, radio, letter)	List of Information to be disclosed	Responsible Entity
	heads of household			<p>recipients of payment</p> <p>In case of geographical distance:</p> <ul style="list-style-type: none"> - the closes PSP agent should be communicated to the beneficiary (in case he/she is not aware). -Informing them that GoJ will liaise with PSPs and MoH/municipalities to send a staff member to support them in the process, while maintaining a safe process. 	
The National Contact Center	The official governmental call center receiving complaints during the COVID-19 implementation	Clearly written guidelines in Arabic	Virtual Meeting, emails	<p>Communicate key messages around the program; including a Q&As list.</p> <p>Explaining the referral method to NAF</p>	NAF

3.4. Proposed strategy for stakeholder engagement

The project intends to utilize various methods for engaging with stakeholders in a manner that meets current government policies and guidelines for social distancing.

Stakeholders will be kept informed as the project develops, including reporting on project environmental and social performance and implementation of the Stakeholder Engagement Plan and the grievance mechanism.

Table 3. Proposed Strategy for stakeholder engagement

Stakeholder group	Key topics of consultation	Methods and channels	Timing
Beneficiaries receiving cash assistance	Accessibility to payments, key challenges and suggestions for improvement	Online GRM forms and call center	Throughout the project implementation
Governmental Social Protection Committee	Most affected sectors that will be prioritized for support provision	Meetings (mostly virtual) and emails	Design phase of the Emergency Cash Transfer component Revised after three months of project implementation
NAF Development Partners	Technical guidance based on international experience and previous assessments of the Takaful program implementation Key areas for capacity building to NAF staff list of systems enhancements required (Takaful MIS and NUR)	Virtual Meetings and emails	Throughout the project implementation

Central Bank of Jordan	Payment delivery regulations and practices	Virtual Meetings and emails	Design phase of the Emergency Cash Transfer component
Private Sector (call moderators, Payment Service providers and programing company)	Key challenges and best practices implemented	Virtual Meetings and emails	Throughout the project implementation

4. Resources and Responsibilities for implementing stakeholder engagement activities

4.1. Resources

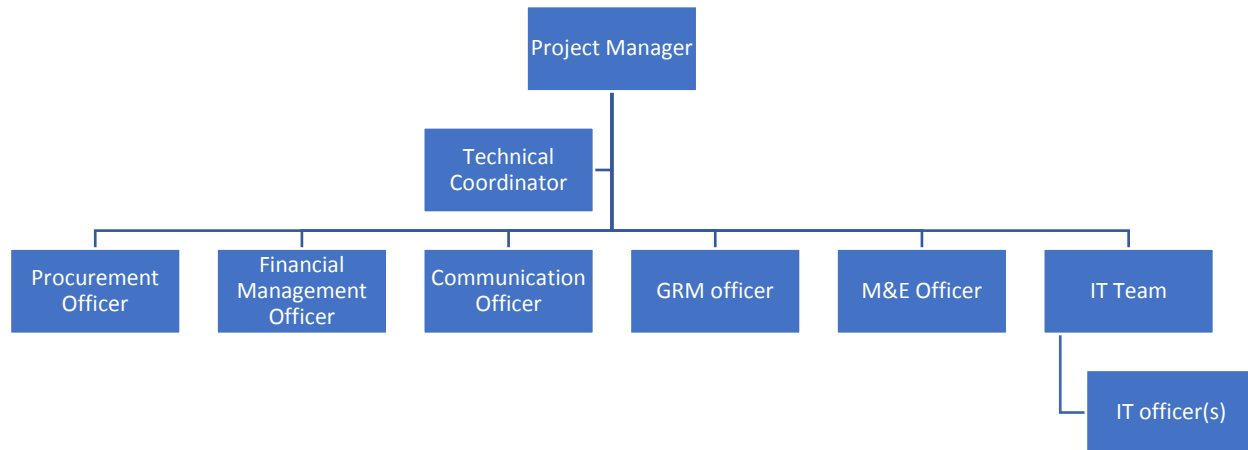
The PMU at the NAF will be in charge of the stakeholder engagement activities and will be coordinating with other related entities. The budget for the SEP is included under Component 2

4.2. Management functions and responsibilities

The SEP will be implemented by the PMU, in coordination with NAF Director general office, the Takaful Unit, the Aid Program Unit, the Institutional Development Unit, the Communications Unit and the Research and Studies Unit. The PMU will include one project manager, one technical coordinator, six technical officers and an IT team. The project manager should be responsible of ensuring the implementation of the SEP, in line with the commitment plan for the project. The organizational structure will be as shown in the figure below. Assigned officers who need to have detailed technical and historical knowledge of NAF work (e.g. GRM officer) could be appointed by NAF, from within their units, rather than hiring an external. This must be done in coordination with the Bank.

The key officer in relation to implementation will be the Communication and GRM officer, they will need to liaise with NAF’s management and relevant technical sections throughout the implementation duration.

Figure 1. PMU organizational structure



The Technical Coordinator will be responsible for ensuring that the PMU, in coordination with the Director General’s Office; will carry out all the coordination needed with partners and other governmental entities and will make sure to continuously discuss technical matters with technical focal points within NAF’s respected units in order to implement the SEP.

All NAF staff under the departments of the above-mentioned units will be responsible of continuously liaising internally with the Communications and Grievance Redress Officer in the PMU; to ensure that all activities are properly implemented in line with the planned project parameters and SEP.

NAF will receive GRM cases from multiple channels (e.g. the National Call Center, online platforms etc). The GRM team in NAF, which includes call center and complaints handling agents and a managing supervisor; will be responsible of handling the cases and providing feedback to referring entities, if the complaint wasn’t directly raised to NAF staff, and to beneficiaries.

Owing to COVID-19 curfew measures, NAF branches in the field are not operating. Hence, their role will be very limited as all processes have been centralized in HQ; in line with the GoJ directions. NAF Director General’s office should inform all their branches managers about the new project and ask them to refer all media questions to NAF’s spokesperson.

The GRM officer in NAF PMU should be working to monitor and streamline the complaints, feedback to the complainants are offered and that the complaints are resolved in a timely manner and escalated as per the established process, and that regular monthly reports of grievances are produced and analyzed, in linkage with the overall project monitoring. The reports should be submitted to NAF technical units and management; to influence strategic level

enhancements on the project design. A more in-depth analysis of the GRM outcome should be conducted as part of the rapid social assessment, along with recommendations on implementation enhancement

A revised version of the preliminary SEP shall be developed within 2 months, from the Effective Date then throughout the project implementation.

The Rapid Social Assessment shall assess the overall efficiency of the GRM processes including;

- The adequacy of the appeal process for unsatisfactory complainants.
- Ability to raise anonymous complaints
- Expected timeframes for acknowledgement, investigation and reporting back to complainants.
- Accessibility of the GRM, particularly for vulnerable groups
- Protocols for referring cases that fall outside of NAF's direct scope of work, to specialized agencies (e.g. cases related to gender-based violence, child neglect/abuse, etc)

The stakeholder engagement activities will be documented through semi-annual report that will be shared with the World Bank.

5. Grievance Mechanism

The main objective of a Grievance Redress Mechanism (GRM) is to assist to resolve complaints and grievances in a timely, effective and efficient manner that satisfies all parties involved. Specifically, it provides a transparent and credible process for fair, effective and lasting outcomes. It also builds trust and cooperation as an integral component of broader community consultation that facilitates corrective actions. It should also be used as a mechanism to analyse and enhance project processes. Specifically, the GRM;

- Provides affected people with a venue for making a complaint or resolving any dispute that may arise during the course of the implementation of projects;
- Ensures that appropriate and mutually acceptable redress actions are identified and implemented to the satisfaction of complainants; and
- Use the outputs of the GRM process to enhance program implementation

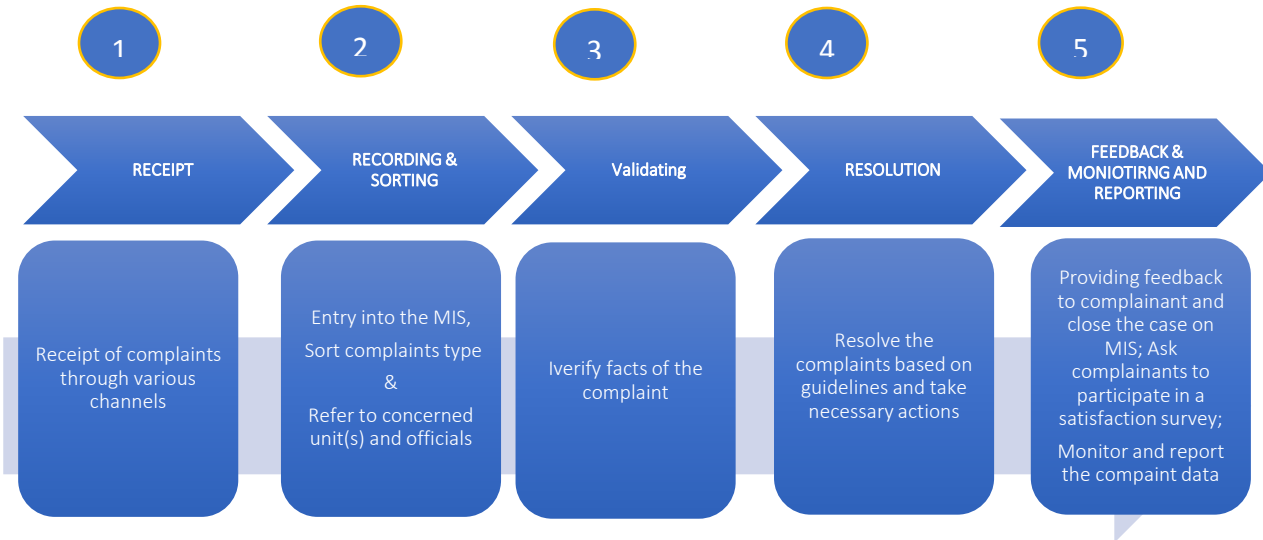
5.1. Description of GRM

NAF has established processes and protocols for GRM that will be updated to include the new categories under the project. All cases received or referred to NAF through the various channels should be handled based on the mentioned protocols. The key processes are captured in Annex 2. To the extent possible, all cases referred to NAF should be documented and handled through the specific GRM module in the MIS.

Cases received are classified as one of the following; Inquiry, Update Complaint, Suggestion, Compliment and Grievance

The complaints management mechanism is applied according to the following values: professionalism, confidentiality, non-disclosure, neutrality, and transparency. All cases are subject to the processing steps shown in Figure 2

Figure 2. Standard GRM Processing Steps



The project will be utilizing established and functional GRM channels, as follows;

GRM Channel	Information
The National Contact Center; the call center responsible of receiving complaints and inquiries nationwide, during the COVID-19 outbreak	065008080
Online GRM form “Bekhedmetkom”	https://portal.jordan.gov.io/wps/portal/Home/CMU?lang=ar
NAF online GRM form which was developed for the Takafol program	https://reg.takmeely.io/Complaints/index
NAF Social Media messages	https://www.facebook.com/TakafolProgram/
NAF Call center (with limited Capacity, to support NCC)	0791268888

In the case of the National Call Center (NCC); its agents should provide answers to general questions regarding the program, based on the Q&A list shared by NAF. If NCC receives a complaint regarding any aspect part of the implementation this should be re-directed to NAF

technical staff so they would address it in line with NAF regulations and the technical GRM flow. All “received referrals” should be documented by NAF GRM team on the MIS. Trainings will be provided to NAF and non-NAF staff on handling inquiries, complaints and grievances related to the project.

Any complaints related to GBV will be referred to appropriate service providers such as to the Family Protection Department/Public Security Directorate HQ and to MoSD. The GBV referral protocol will be formalized (including ensuring confidentiality) and incorporated into the GRM and NAF staff will be trained on the protocol.

6. Monitoring and Reporting

6.1. Involvement of stakeholders in monitoring activities

The PMU under NAF will monitor certain aspects of project performance and provide feedback to NAF management and other stakeholders.

NAF will also keep monitoring the related complaints that will be received through different modalities and this will allow for getting the feedback from various parties including beneficiaries. Project donors will be specifically engaged in developing the KPIs and drafting the monitoring framework of the project, in line with the Results Framework developed by the World Bank.

Involvement of the stakeholders in the monitoring activities will be done in a fashion that would respect all the current and emerging social distancing requirements that are stipulated by the Government.

6.2. Reporting back to stakeholder groups

The SEP will be periodically revised and updated as necessary in the course of project implementation in order to ensure that the information presented herein is consistent and is the most recent, and that the identified methods of engagement remain appropriate and effective in relation to the project context and specific phases of the development. Any major changes to the project related activities and to its schedule will be duly reflected in the SEP.

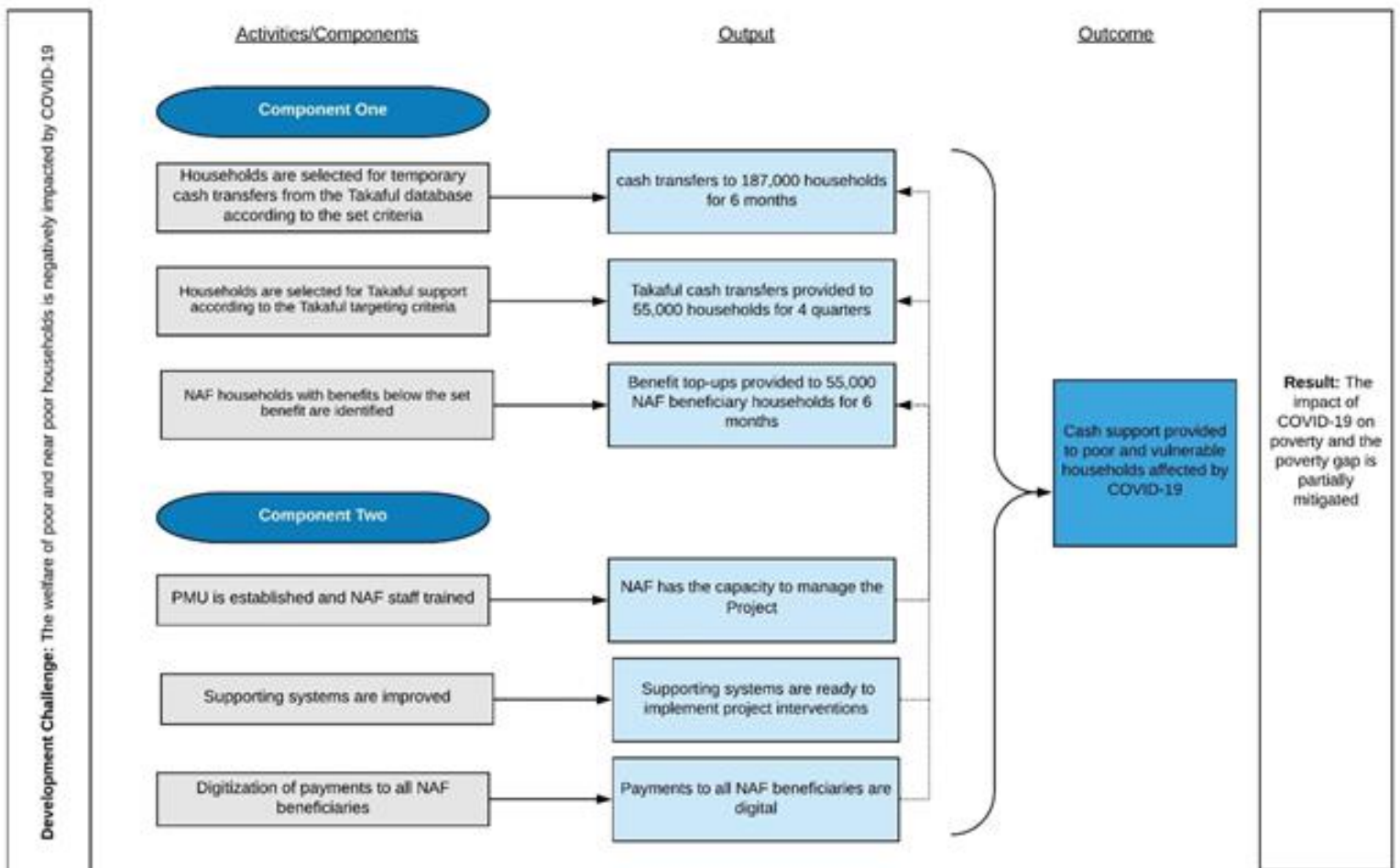
Monthly summaries and internal reports on public grievances, enquiries and related incidents, together with the status of implementation of associated corrective/preventative actions will be collated by responsible staff and referred to the senior management of the project. The monthly

summaries will provide a mechanism for assessing both the number and the nature of complaints and requests for information, along with the Project’s ability to address those in a timely and effective manner.

Information on engagement activities undertaken by the Project during the year may be conveyed to the stakeholders in two possible ways:

- Publication of a standalone annual report on project’s interaction with the stakeholders.
- Circulating a quarterly report that monitors Key Performance Indicators (KPIs) as per the results framework and results chain of the project.

Figure 3. Project Results Chain



Annexes.

Annex 1. Numbers of NAF beneficiaries

As of March 2020

Gov	# of HHs
Ajloun	1,072
Amman	13,423
Aqaba	1,086
Balqa	4,196
Irbid	8,613
Jerash	1,288
Karak	1,416
Maan	831
Madaba	1,225
Mafrq	1,854
Tafilah	666
Zarqa	8,583

Annex 2. Terms of Reference for a Rapid Social Assessment of National Aid Fund Systems

Background

The COVID-19 outbreak has been spreading rapidly across the world since December 2019. On March 11, 2020, the World Health Organization (WHO) declared a global pandemic as the coronavirus rapidly spread across the world. As of April 16, 2020, Jordan had around 401 confirmed cases of COVID-19 and seven deaths.

The Government of Jordan (GOJ) has been taking decisive actions to contain and mitigate the effects of COVID-19, including activating a nationwide curfew as of March 21, 2020, closing schools and border, and leading public health efforts to contain the spread of infections and mitigate the impact on the healthcare system. The Social Security Corporation has launched a package of programs to mitigate the effect of the crisis on formal and public workers. In addition, the GoJ has requested the Bank's support to finance and launch an Emergency Cash Transfer Project (ECT) to vulnerable households that have affected the most by the crisis, due to loss of income; in specific informal workers and their families. The World Bank Project (the "project") consists of the following components:

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

- 1.1. temporary (6 month) CTs to 190,000 vulnerable households, not benefiting currently from NAF
- 1.2. top up to the Takaful budget to add 10,000 additional households in 2020; and
- 1.3. temporary (6 month) benefit top-ups for 55,000 NAF beneficiaries.

Component 2: Project Management, Monitoring and Evaluation

The project will support; establishing a Project Management Unit (PMU), enhancing the IT infrastructure of NAF and NUR, Monitoring and Evaluation, communication and outreach, digitization of payments, GRM, and Capacity Building.

The implementation agency of the Emergency Cash Assistance is the National Aid Fund (NAF).

NAF is Jordan's lead agency for cash transfers to the poor. NAF will be responsible for the implementation of the key functions of the cash support provided through the Project, including data verification, selection of beneficiaries, enrollment, payment, M&E and GRM. **NAF will utilize its established systems and tools** and will enhance them as needed to implement the project. This includes the systems and tools that were designed for Takaful program. Takaful "Solidarity" was launched on May 2019, as an expansion and improvement to NAF's Financial Aid; in order to enhance the protection of the poor and vulnerable, and to facilitate their transition out of poverty in a cost-effective way. Under the Plan, the number of

households benefiting from NAF will be increased by 85,000 over the period 2019-2021. The design and implementation process of Takaful was supported by NAF development partners, including the World Bank, DFID, World Food Program, UNICEF, UNHCR, and EU. The Takaful targeting formula uses 57 socioeconomic indicators, including the gender of the household head, recognizing the additional vulnerabilities FHHs face. A simulation using data from the Household Income and Expenditures Survey (HIES) shows that Takaful's targeting methodology approximates well the poverty level of household. An evaluation of Takaful's targeting will be conducted in 2020, which will be used to inform improvements.

Objective

As the project will be implemented under the World Bank's Environmental and Social Framework⁶, this Social Assessment (also referred to as the Rapid Social Assessment), is connected to the loan recipient's obligation to assess the social risks and impacts of the project throughout the project life cycle. The assessment will be proportionate to the potential risks and impacts of the project, and will assess, in an integrated way, all relevant direct, indirect and cumulative social risks and impacts throughout the project life cycle. The assessment will also include appropriate mitigation, management and monitoring measures.

Scope

The assessment will evaluate the risks and impacts of the e Government's Takaful program that are related to implementation of the project. The project duration is 16 months. The main elements and systems related to the program are as follows:

- (i) an Information Management System (MIS) that is used across all the projects processes for data collection, automated data verification, selection of beneficiaries using a programmed formula, generating the payroll, documenting grievances and complaints, and handling received GRM cases;
- (ii) Beneficiary registration processes
- (iii) call center that uses an operating system for calls handling, in addition to leveraging on the mentioned MIS for programmatic documentation of cases, referral and cases' handling (NAF's call center may also be supported by the central government call center and/or third-party service providers
- (iv) (iii) operational protocols and programmatic processes for the Takaful program, which will be amended to reflect any changes related to the emergency cash project.
- (v) social workers who conduct field visits of beneficiaries
- (vi) Stakeholder engagement processes including grievance mechanisms

⁶ The World Bank Environmental and Social Framework (2017);
<http://pubdocs.worldbank.org/en/837721522762050108/Environmental-and-Social-Framework.pdf>

- (vii) Accounts opening (enrollments) and Cash payout systems that are handled by private service providers

The assessment will identify social risks and impacts, including: (i) risks that project impacts fall disproportionately on individuals and groups who, because of their particular circumstances, may be disadvantaged or vulnerable; and (ii) any prejudice or discrimination toward individuals or groups in providing access to development resources and project benefits, particularly in the case of those who may be disadvantaged or vulnerable; (iii) impacts on the health, safety and well-being of project-affected people including those related to gender-based violence. Substantial risks, if any, will be highlighted in the final report. Recommendations will be provided on potential system and process enhancements. The results and recommendations of the assessment will inform the project updated protocols and operational manual.

A full analysis of the methodology behind the pre-programmed targeting formulas used by NAF, are outside the scope of this assessment, as they are planned under a separate study to be conducted in 2020. However, the assessment will document the design process, including the stakeholder engagement processes, and highlight areas for further study.

Methodology

The assessment team will conduct a **full-scope desk review and analysis of** previous studies, progress reports⁷ and MIS data that NAF and partners have produced to;

- i) Assess the risk and impacts of the project. The assessment team will use any risk assessment framework or tool that they deem sufficient to achieve this objective
- ii) Assess the barriers to access project benefits, particularly for vulnerable groups or individuals
- iii) Assess health and safety risks of the project within the context of the COVID-19 pandemic including cash-out procedures
- iv) Identify knowledge gaps that should be filled, .
- v) Assess if recommendations provided by previous evaluations have been reflected in NAF processes.
- vi) Conduct a review of the functionality of the GRM in accordance with ESS10 requirements, including;
 - The adequacy of the appeal process for unsatisfactory complainants.
 - Ability to raise anonymous complaints

⁷ Appendix; Desk Review Resources

- Expected timeframes for acknowledgement, investigation and reporting back to complainants.
 - Accessibility of the GRM, particularly for vulnerable groups
 - Protocols for referring cases that fall outside of NAF’s direct scope of work, to specialized agencies (e.g. cases related to gender-based violence, child neglect/abuse, etc)
- vii) Design appropriate mitigation and monitoring measures and plans

In addition to the desk review, **Key informative interviews** will be conducted with NAF Director General and staff.

Duration and Timeline

The assessment should be finalized and disclosed by the effectiveness date of the project.

Deliverables

The deliverable for this assignment is a rapid social assessment Report that is reviewed and cleared by the World Bank. The Report will include the following, subject to further modification, in coordination with the World Bank;

Rapid Assessment Report Content

1. Background

The background will include an overview on the country context; in relevance to poverty and the GoJ response to it. In addition, it will include a summary on the COVID-19 crisis in the country, governmental measurements taken to mitigate the effects of the crisis, and the foreseen impact of the crisis on vulnerability and poverty on Jordan, based on the results of the WB ongoing simulation exercise

2. Introduction

2.1. Purpose and scope of the assessment

[The purpose of the study is to identify social risks and impacts, project impacts on impacts on the health, safety and well-being of project-affected people including those related to gender-based violence, and accessibility barriers for disadvantaged and vulnerable groups.

2.2. Study limitations

[the study will make note of limitations in data availability, and other constraints, and comment on the extent to which this impacts the results]

3. Project Description

3.1. Objectives

- 3.1.1. **Project Development Objective** [to provide cash support to poor and vulnerable households affected by the COVID-19 pandemic in Jordan.]
- 3.1.2. **Selection of Beneficiaries;** key parameters explained in relevance to the objective.

3.2. Project Components and Activities

- 3.2.1. Component One (Cash Support); including baseline information on demographics, present quantitative data where possible, noting data gaps
- 3.2.2. Component Two (Management, Monitoring and evaluation); including list of activities
- 3.2.3 Roles and responsibilities for project implementation (Implementation arrangements), Stakeholder Analysis

4. Impacts and Benefits' Accessibility assessment

4.1. Risks and Impacts

- 4.1.1. Socioeconomic
- 4.1.2. Social tension and cohesion
- 4.1.3. Community Health and Safety
[assess community health and safety risks under COVID-19 situation, including gender-based violence, against ESS4 requirements]

4.2. barriers to access project benefits:

[With respect to the various project activities/components, the assessment should attempt to answer whether demographics (age, gender, ethnicity, etc.) impedes access to project benefits].

5. Capacity Assessment of implementing agencies

6. Grievance Mechanism

[describe and assess the project's grievance mechanism against ESS10]

7. Stakeholder Engagement

[document any previous stakeholder engagement activities that occurred during the Takaful design process and any additional consultation activities or inputs received since program implementation]

8. Recommendations

[what design criteria or mitigation measures can the project use to reduce barriers to access benefits]

[What are potential activities, interventions to enhance the processes]

[how should the project monitor outputs and accessibility]

9. **Annexes:** Community Health and Safety Plan

Appendix; Desk review resources

The desk review will include but will not be limited to the following resources;

- Takaful Process Evaluation (October 2019); conducted by Bank consultants and used a mixed method that included (a) a desk review of the program documents for all the processes and sub-processes; in addition to focus group discussions (FGDs) and key informative interviews(KIIs) with NAF partners, beneficiaries, and staff members. It also did a small sampled survey with project beneficiaries. The process evaluation (PE) described the main activities and their outputs then assessed the adequacy, reliability and timeliness of each macro- process based on its' objective and in relation to the international practice.
- Takaful Technical Payment Assessment (October 2019); conducted by the Bank, to assess NAF cash delivery cycle. The consultant held several meetings with NAF, the Central Bank of Jordan (CBJ) and NAF contracted Payment Service Providers (PSPs), as well as NAF's Management Information System (MIS) developer; to understand the challenges, constraints, and risks associated with the current process of payments to the beneficiaries then provided technical recommendations to enhance NAF's cash cycle and to link NAF systems with the systems of the Central Bank of Jordan
- MIS Generated report on outcomes of NAF processes on registration, home visits, and enrollment (July 2019 to March 2020)
- Monthly GRM reports produced by NAF team (July 2019 to March 2020)
- Completion reports by third-party contractors, for each process; home visits, enrollment, registration, etc.
- Operations Manual
- Stakeholder Engagement Plan
- Communication materials and records of stakeholder engagement