

Non-contributory social protection through a child and equity lens in Jordan¹

International Policy Centre for Inclusive Growth (IPC-IG)

The Hashemite Kingdom of Jordan is a lower-middle-income country in the central region of the Middle East. In 2016 the country had an estimated total population of 9.45 million people. Children under the age of 18 accounted for 41 per cent of the population (3.9 million), while those under the age of 5 accounted for 12.9 per cent (1.2 million). With a Human Development Index of 0.741, Jordan ranked 86th in terms of human development globally. However, poverty rates remain relatively high, with 14.4 per cent of the population living below the national poverty line. Jordan has one of the highest unemployment rates in the Middle East and North Africa (MENA) region, and young people are disproportionately affected.

Compared to the rest of the region, Jordan has a well-developed social protection system that provides long-term assistance to its population. Non-contributory social protection schemes are offered by the National Aid Fund (NAF) and the National Zakat Fund (NZF). Founded in 1986 by the National Aid Fund Law no. 36, the NAF operates under the Ministry of Social Development. The largest NAF programme is the Recurring Cash Assistance Programme, which targets vulnerable groups such as widows, orphans or household heads who are unable to work due to severe disability and whose monthly income falls under the national poverty line. The monthly cash transfer currently reaches 91,804 households and is tied to several conditions: immunisation of children, school attendance, no reports of domestic violence in the last year and abstinence from begging.² The latter presents an incentive to improve children's health outcomes and access to education. The Emergency Cash Assistance Programme, which consists of three components,³ aims to support poor households in emergency cases by awarding a one-time payment.

Much like the Emergency Cash Assistance Programme, the Handicapped Care Assistance and the Physical Rehabilitation Cash Assistance programmes are unconditional, means-tested and available to eligible households in the entire country. While the Physical Rehabilitation Cash Assistance supports poor households to cover the costs of rehabilitation equipment, the Handicapped Care Cash Assistance aims to prevent child poverty and vulnerability by targeting households that care for children with disabilities. Lastly, NAF beneficiaries are also eligible for Health Insurance Cards, which grant access to free basic health services. This in-kind benefit can be supplemented by a one-time payment to cover medical expenses upon recommendation by the Ministry of Health. Overall, 99,394 households (272,650 individuals) benefited from NAF programmes in 2015.

Unlike the NAF, the National Zakat Fund—which operates under the Ministry of Awqaf and Islamic Affairs—is mainly funded by religious donations and provides services to both Jordanian nationals and

non-Jordanians. At present, the NZF operates through 210 voluntary *zakat* committees throughout the country and offers seven unconditional programmes which target the most vulnerable population groups. These include Monthly Cash Assistance to families that do not receive any other kind of support from the government, an Occasional In-kind Transfer, which reached about 53,000 households in 2013, and a Rehabilitation Assistance Programme to reduce unemployment among poor people. The NZF equally administers an Emergency Cash Transfer and a Medical Care Programme to protect poor households from the financial risks that can be incurred due to medical expenses. Three programmes explicitly target children, namely the Orphan Cash Assistance, the Student Assistance and the National School Feeding Programme. The Orphan Cash Assistance sets up a bank account for orphans to cover their living expenses for a period of 3 to 12 months, while the Student Assistance and the National School Feeding Programme aim to increase school enrolment and improve nutritional status through tuition fee waivers and nutritious meals. In 2010, the Student Assistance reached 410 students in the country, and the National School Feeding Programme reached 350,000 children in 2014-2015.

Although current evidence on child poverty and vulnerability in Jordan is scarce, there are a few social protection schemes that specifically target households with children. It is clear, however, that child-sensitive social protection is more strongly emphasised in programmes that are administered by the NZF. While these programmes offer services to both Jordanian nationals and foreigners, the services provided are short-term, and the level of benefits disbursed is generally low. The substantial influx of refugees over past years presents key challenges not only for Jordan's labour market but also for its social protection system. Results from the most recent Jordan Population and Family Health Survey indicate that wealth status and household size are key factors when it comes to disparities in key demographic indicators such as health or education. As such, a more in-depth analysis is needed to ascertain to what extent existing safety nets contribute to alleviating child poverty and vulnerability in the country.

Notes:

1. This One Pager is taken from a comprehensive study developed in partnership between the IPC-IG and UNICEF MENARO. All data are thoroughly referenced in the full report:

Machado, A. C., C. Bilo, R. G. Osorio, and F.V. Soares. 2018. *Overview of Non-contributory Social Protection Programmes in the Middle East and North Africa (MENA) Region through a Child and Equity Lens*. Brasília and Amman: International Policy Centre for Inclusive Growth and UNICEF Regional Office for the Middle East and North Africa: <<https://goo.gl/QfmKwK>>.

2. Information provided by UNICEF Jordan.

3. The NAF Emergency Cash Assistance Programme consists of the Regular Emergency Cash Assistance Programme, the Immediate Financial Assistance Programme and the Cash Assistance Programme.