



النهضة العربية للديمقراطية والتنمية  
Arab Renaissance for Democracy & Development



اللجنة الوطنية الأردنية  
لشؤون المرأة  
The Jordanian National  
Commission for Women



# Gender Justice



Policy Brief

Women's Advocacy Issues- Volume 8

## Coordination to Enhance Services for Vulnerable Groups

June 2022



With support from  
Finland's development  
cooperation





**ARDD**

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## Acronyms and Abbreviations

<b>ARDD</b>	Arab Renaissance for Democracy and Development
<b>CBO</b>	Community-based organization
<b>CSO</b>	Civil society organization
<b>JONAF</b>	Jordanian National NGO Forum
<b>MoSD</b>	Ministry of Social Development
<b>NGO</b>	Non-governmental organization
<b>UN</b>	United Nations
<b>UN Women</b>	United Nations Entity for Gender Equality and the Empowerment of Women
<b>UNDP</b>	United Nations Development Program
<b>UNICEF</b>	United Nations Children’s Fund
<b>KII</b>	Key Informant Interviews

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## Purpose of this Action Research

The brief explores the local communities' understanding of the procedures enabling access to cash assistance provided by the government of Jordan during COVID-19 and makes recommendations that aim to improve access to aid programs during crises. It focuses on the benefits of an effective partnership between local CSOs and government entities and provides policy recommendations guided by insights from 11 local CSOs, members of the JONAF coalition, regarding issues faced by vulnerable individuals who apply for assistance to the Takaful program and the National Aid Fund.

## Background and Methodology

The COVID-19 pandemic exacerbated the health, social, and economic vulnerabilities of certain Jordanian communities. New vulnerable groups emerged due to the impact of the pandemic, while the situation of already vulnerable groups worsened. This report focuses on the local perspective on vulnerability. It is part of a series of studies that investigate the localization of various gender-related issues. The report works on the mechanisms adopted by CSOs to assess vulnerability, bring together local perspectives, and improve access of the most vulnerable to the support available. To garner insight into the community perspectives and experiences, ARDD collaborated with women-led CSOs members of the JONAF coalition.

JONAF was established in 2016, as 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 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 informed the development of the qualitative data collection tools. The sample covered the northern, southern, and central regions of Jordan. The objective of the research was to identify the current tools adopted by CSOs, CBOs, and the government of Jordan to assess vulnerability and improve and rework the tools to provide a more inclusive response.

## Access to the Takaful Program; Lack of a Unified Approach among CSOs

CSOs are generally aware of the National Aid Fund (NAF) Takaful program. But while the majority of them know its benefits, they lack adequate knowledge about mechanisms and procedures for accessing this program. Several CSOs said they were not aware of the mechanisms and procedures of the NAF Takaful program. The three CSOs who knew about the Takaful programs volunteered to help with the data-entry process to assist NAF to run the program. They participated in the key informant interviews (KII). The president of one CSO said: "I worked in Takaful 1 & 2; I was responsible for data entry in the NAF branches."

CSOs, generally, said that the program was a good initiative, but thought it could be improved. Some CSOs expressed concern about the amount of cash assistance provided. While the amount distributed was indeed low, many respondents felt that it covered the basic needs of the recipients. As stated by one CSO, “the amount of cash assistance by NAF is very low, but it is better than nothing”. Yet other CSOs criticized the amount, claiming that it is not sufficient to cover basic needs. The following example was provided by one of the participants: “I know families with more than six members that receive JD230 for two months.”

Issues also arose about the timeframe of the cash assistance; individuals noted that assistance is distributed every two months, which might not be helpful for some families that are in dire need of cash monthly. Some individuals who experienced delays in receiving cash assistance saw their financial difficulties further aggravated.

## **Difficulties with Procedures Enabling Access to Aid and Assistance**

The COVID-19 pandemic posed a barrier to accessing the Takaful Program/NAF assistance. Individuals, among them the most vulnerable, like the elderly or persons suffering from chronic diseases, were apprehensive about leaving their homes, even to go to the NAF branches, as fear of the pandemic spread across the Jordanian communities. Individuals feared going to NAF branches, worried about contracting the virus, and the restrictions imposed by the government made it impossible to move around. The online application was not possible for a significant number of households that do not have access to the internet.

### **Technical Difficulties**

When applying for the NAF programs, vulnerable populations encountered technical difficulties. Those with no access to devices and internet sources could not apply for the funds, while people familiar with online applications would face technical issues with the website. According to one key informant, “the government website is not easy to navigate, some technical issues come up when using these websites, sometimes you cannot upload your documents properly”. Those who were able to apply also indicated that they experienced technical issues due to the large influx of traffic on the website.

### **Geographic Barriers**

The restrictions on movement imposed by the government as a result of the COVID-19 pandemic were a major barrier to accessing NAF Services. Rural areas of Jordan are geographically distant from NAF, which makes access to the Takaful program difficult. People were unable to learn about or apply for the Takaful program benefits due to the COVID-19 mobility restrictions. After movement restrictions were lifted, some individuals were not able to afford transportation to NAF centers or follow up on the procedures required as some documentation required would only be provided by departments located in the urban areas, which would have increased the travel costs and burden on already vulnerable individuals. As one of the individuals said, “the procedures for applying for assistance are complicated and need more facilitation. Many people are obligated to go to Aqaba several times, for example, which is very expensive”. Although NAF is widely present throughout the country, it still does not cover all areas and regions.

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## Mechanisms to Ensure Safe Distribution of the Aid

CSOs suggested ensuring the family book is regularly updated. They suggested that the database could be updated by relevant stakeholders, such as CSOs, by entering data in a secure method to support the distribution of the aid. The digitization of the NAF application process will assist in countering the current accessibility issues that are evident. It would allow people living in rural areas to apply for Takaful assistance. However, persons who have problems with the internet would still face issues with submitting the application. To counter the current economic hardships households face, it was suggested that the Takaful program cover unemployed Individuals and SMEs that have been directly impacted by the pandemic. Assistance to ensure economic empowerment, in the form of cash assistance and loans, should be provided to SMEs to help eliminate their debts. As for individuals who have lost their jobs due to COVID-19, the solution could lie in the creation of job opportunities. The focus groups suggested that “the abandoned agricultural lands and water resources, should be invested in by the government to create jobs for the local communities”.

Participants stressed the need to find a safe and secure method to protect women’s rights, a tone that would eliminate the possibility of husbands taking advantage of the cash assistance and using it for personal needs rather than for family needs and the husband practicing economic violence to take the wife’s money. The current application process should be reconsidered to allow individuals, instead of households, to apply for cash assistance separately, thus protecting women, specifically, women who have been abandoned, separated, or are in the process of divorcing. At the legislative level, women should be able to register their businesses formally without fearing the loss of cash assistance. More importantly, it is essential to provide social protection and legal awareness session to vulnerable women, to help them understand their rights and be more assertive in the defense of their interests.

## Accountability to Affected Population and access to information

As a consequence of the pandemic, NAF’s ability to provide information regarding the Takaful program was limited and it was only able to publish this information via television and social media. However, many individuals felt that NAF’s campaign was not communicated clearly; it lacked information regarding the criteria for eligibility and the amount of funding provided. Furthermore, individuals were unaware that information in this regard was available on the Ministry of Social Development channels (Website and application). It is recommended that NAF work with CSOs from within local communities to educate individuals about the programs and hear about their problems. The primary source of information regarding the Takaful program was via television and social media platforms. However, there was a lack of awareness, mainly attributed to individuals’ inability to access the internet, which many households could not afford to pay for, or to the lack of smartphones. Individuals were unable to visit NAF centers due to the restrictions of movement or to individuals quarantined.

The complaint-filing mechanism at NAF may be conducted via three channels: direct contact with NAF centers, telephone contact, and email. Complaints can be filed through the front desk of the center, through telephone calls or emails to NAF employees, or sent to the NAF general manager. (NAF, n.d.) NAF staff received positive reviews from respondents. Individuals who visited NAF branches said that the employees were cooperative and professional. However, respondents also expressed mistrust in the complaints system, saying that individuals would not file complaints because they felt that their feedback would not be heard and improvements would not occur. The general feedback during the interviews was that the distribution methods need to be improved and discrimination needs to be eliminated. Lack of communication between NAF and its beneficiaries was also noted, with one participant stating: “Some people get their regular assistance reduced without notification from NAF.”

## Recommendations

***The government and CSOs have to intensify and systematize their collaboration to improve access to aid and assistance (simplify procedures, widen geographical coverage, enable access to technology, and work to spread literacy, and digital literacy).***

The research showed that the process of applying for the Takaful program is a hindrance for vulnerable individuals and limits their access to aid. Vulnerable groups face technical and geographical barriers; the former are related to individuals’ lack of devices and internet, as well as inadequate digital literacy to apply online, and the latter were due to the restriction of movement imposed by the government in response to the pandemic and hindered the ability of vulnerable groups to apply for assistance via NAF centers.

Furthermore, the research showed a clear absence of cooperation between the government and CSOs, and reduced involvement of CSOs in the process of providing aid, which results in a lack of understanding of the criteria needed to qualify for aid and mistrust in the procedures. CSOs are not involved in the government’s decision-making processes or process of providing aid. CSOs can only access information about individuals when they need to assess whether they qualify for support, which may cause a data-protection issue as information could be negatively utilized.

Therefore, better, and more systematized collaboration and cooperation are needed between CSOs and the government when it comes to citizens applying for and accessing services, to eliminate the existing barriers. It is recommended that input from CSOs be taken into consideration when designing the application procedure so that they may have a better understanding of the process and secure faster access to services for individuals from different regions, especially for those living in rural areas and/or those who lack access to technology and devices needed to apply for aid. Furthermore, the CSOs’ involvement in the decision-making process will improve the ability of vulnerable groups to access support, mainly those who are not aware of the access criteria or are not targeted by NAF.

***Improve communication and involve other actors through a participatory approach to these programs***

The government of Jordan's response to COVID-19 was done without any collaboration with CSOs and the local community. The by-product of this response was a lack of awareness and knowledge regarding the supplementary programs that were launched to mitigate the impact of COVID-19. The government communicated information about the program mainly through mass media campaigns, television, and social media.

The response lacked a localized/community-based approach; as a result, members of the local community lacked awareness about assistance and modalities of obtaining it. A participatory approach should be used by the government that taps into the local civil societies' knowledge and networks to effectively disseminate knowledge about available programs. This would help improve access to information about various forms of aid available and, as a result, have a nationwide impact. It would also improve the trust of the affected population who would be able to better understand what aid programs exist and come to trust existing aid-dispensing mechanisms.



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