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Mid-term independent evaluation of the project ESTIDAMA++ Fund – Extension of Coverage and Formalisation

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List of Acronyms

ACRONYM	FULL NAME
CSO	Civil Society Organisation
DC	Development Cooperation
ESTIDAMA++ project	ESTIDAMA++ Fund—Extension of Coverage and Formalisation in Jordan
ET	Evaluation Team
EU-MADAD	EU Regional Trust Fund in Response to the Syrian Crisis
EVAL	ILO Evaluation Office
FGD	Focus Group Discussion
ILO	International Labour Organisation
INGO	International Non-Governmental Organisation
M&E	Monitoring & Evaluation
MERL	Monitoring, Evaluation, Research & Learning
MoL	Ministry of Labour
MoPIC	Ministry of Planning and International Cooperation
MSMEs	Micro, small, and medium enterprises
MS	Member State
NAF	National Aid Fund
NGO	Non-Governmental Organisation
NSPS	National Social Protection Strategy
OECD/DAC	Organisation for Economic Co-operation and Development's Development Assistance Committee
P&B	Programme & Budget
PRODOC	Project Document
PROSPECTS	Partnership for Improving Prospects for Forcibly Displaced Persons and Host Communities
RCT	Randomised Control Trial
REO	Regional Evaluation Officer
SDGs	Sustainable Development Goals
SE	Self-Employed
SOP	Standard Operating Procedure
SSC	Social Security Corporation
ToC	Theory of Change
TPM	Third-Party Monitoring
UN	United Nations
UNEG	United Nations Evaluation Group
UNHCR	United Nations High Commissioner for Refugees
UNSDCF	United Nations Sustainable Development Cooperation Framework
VW	Vulnerable Workers
WFP	World Food Programme

Executive Summary

Background

Jordan's labour market has been strained by COVID-19's shock, high unemployment, and regional instability, and hosting around 1.3 million Syrians. Informality is widespread, with women, non-Jordanians and refugees over-represented. Legal and administrative barriers, costly and shifting permit rules, unclear treatment of self-employed and seasonal workers, weak portability of entitlements, further depress formalisation. Women's participation remains very low, with caregiving norms, limited "female-friendly" jobs, and poor access to finance compounding exclusion. Against this backdrop, the Government launched Estidama in 2020 to preserve formal jobs during COVID-19, and the ILO and Social Security Corporation (SSC) designed ESTIDAMA++ to push toward durable inclusion in social protection.

ESTIDAMA++, funded by Norway, the Netherlands, and the UK, aims to extend SSC coverage to vulnerable workers, including refugees, while using coverage rewards and contribution subsidies to lower entry costs and sustain participation. The project was structured in two phases. Three outputs drive the theory of change: (1) financial incentives and streamlined operations, (2) stronger regulatory frameworks, systems, data-sharing and the SSC's capacity, and (3) targeted outreach via WhatsApp, social media, partners, and in-person engagement.

The mid-term evaluation (June 2022-May 2025) supports learning and informs programme adjustments. It examines results, challenges, unintended effects, and design suitability, and situates performance within SSC, ILO, UNSDCF and national priorities. Primary users are SSC, ILO, national counterparts and social partners; donors and UN agencies, notably UNHCR, are secondary audiences interested in extending protection to refugees and informal workers.

Methodology

The evaluation applies OECD/DAC¹ criteria with emphasis on relevance/coherence, effectiveness and efficiency, while assessing sustainability and orientation toward impact. A mixed-methods approach combines desk review of project documentation with analysis of the MERL system and primary interviews. **20 semi-structured stakeholder interviews** were conducted (ILO/SSC, MoL, CSOs, UNHCR, donors), alongside **34 beneficiary interviews** and **5 employer interviews**. Because planned FGDs proved unfeasible, due to outdated contacts, high mobility, and low availability, the team, in agreement with ILO, replaced them with telephone interviews to preserve comprehensive coverage.

Analysis integrated quantitative trends (disaggregated by gender/nationality) with coded insights, triangulation. Limitations included slower-than-expected access to some stakeholders, competing demands on project staff delaying clarifications, the shift from FGDs to individual interviews, and fewer 2024-2025 documents than ideal, partly mitigated by the Q1 2025 monitoring report and expanded interviews. Despite these constraints, the evidence base is sufficient to assess progress.

Findings

The ESTIDAMA++ project represents a significant effort to expand social security coverage in Jordan, targeting vulnerable workers in the informal economy, including refugees. The evaluation finds strong

¹ The evaluation was guided by the OECD/DAC evaluation criteria, a widely adopted framework developed by the Development Assistance Committee of the Organisation for Economic Co-operation and Development.

alignment with national and international frameworks, notable achievements in enrolment and outreach, and early evidence of impact. However, sustainability challenges, gender disparities, and affordability constraints remain unresolved.

Relevance and Coherence - The ESTIDAMA++ project is well **aligned with national priorities and international frameworks on social protection**, while filling gaps left by government strategies that mainly target Jordanian citizens. It builds on SSC reforms and the National Social Protection Strategy, contributes to the Economic Modernisation Vision by supporting labour market formalisation, and addresses refugees and migrants excluded from national schemes. Government representatives recognised its value in encouraging both Jordanians and non-Jordanians to join the system. At the international level, the project is consistent with ILO P&B outcomes, the UNSDCF, and SDG 1.3.

The project **addresses the needs of vulnerable groups** by reducing financial and informational barriers through subsidies and awareness campaigns, with targeted outreach via UNHCR and refugee networks. Refugees stressed the importance of awareness-raising, while women valued maternity and family coverage. At the same time, the financial support reduced the high contribution costs mentioned as a key barrier, specifically for refugees. Participation of women in sessions was strong, though enrolment fell short due to childcare, mobility, and contract constraints. Gender considerations were better integrated over time, but persons with disabilities were not targeted. **Coordination has been effective with SSC and UNHCR**, enabling refugee outreach, new procedures, and aligned targeting, though collaboration with WFP and others was limited. The shared management model between SSC and ILO strengthened national ownership and capacity building, through the use of SSC's existing institutional architecture (IT, finance, operations, media).

Effectiveness - ESTIDAMA++ has made strong progress toward its objectives, particularly in expanding access to social security for vulnerable groups. For **Output 1**, by the end of 2024, the project had registered 40,556 new workers, surpassing its 2025 target of 34,000. The beneficiary group was diverse, with 47% Jordanians, 21% Syrians, and around 54% non-Jordanians overall, including significant participation from Egyptians. Evidence from the Randomised Control Trials (RCT) conducted by independent consultants under the project showed that face-to-face visits encouraged uptake among Syrian workers, especially in smaller firms. While enrolment exceeded expectations, the use of subsidies and rewards was less consistent. The project delivered 171,777 work-months of contribution subsidies (62.8% of target) and 62,601 work-months of coverage rewards (70.3% of target). Monitoring pointed to affordability constraints, short-term contracts, and employer practices as the main reasons why some groups could not sustain engagement.

Gender disparities were also visible. Women represented 21% of beneficiaries, which is higher than their share in the labour force but below the project's target of 30%. Female participants faced challenges such as short, unstable contracts, childcare responsibilities, and limited mobility. In response, the project introduced gender-sensitive policy measures, such as a child allowance pilot, and engaged in policy dialogue to promote women's formal employment opportunities.

Progress under Output 2 focused on strengthening the regulatory framework and SSC's capacity. A regulatory change allowed firms with 10-20 workers to participate in the second RCT and introduced a child allowance pilot, demonstrating SSC's ability to test new approaches. Capacity-building was a central feature, with 134 SSC outreach staff trained in 2024 and targeted trainings provided to officials. The project also supported the development of SOPs, which have been integrated into SSC operations,

though further institutionalisation is needed. Digital innovations, through a WhatsApp chatbot, improved access to information on payments and registration. In addition, the project generated an important body of research, including global reviews of contribution subsidies and joint studies with the World Bank on barriers to extending coverage, providing evidence to guide policy development.

Output 3 achieved notable results in raising awareness among workers and employers. A multi-channel strategy combined social media, WhatsApp, traditional media, and in-person sessions. Field monitoring results published in Q1 2025 showed that, by that time, 22% of wage workers and 44% of employers had received information. The project team indicated that, since then, more outreach efforts were made, targeting all SSC beneficiaries.

Refugee outreach was particularly successful, shifting perceptions of SSC from being seen as a tax to being recognised as a protection system, leading to higher levels of registration and work permit renewals. Employers also reported increased understanding of social security, supported by RCT findings showing clear knowledge gains.

Internally, the project's adaptive design and governance structures enabled adjustments such as shortening benefit duration, allowing advance contribution payments for refugees, and piloting child allowances. **Externally**, changes in the legal framework, particularly the tranche system, created confusion and additional costs for refugees, leading to dropouts. High labour turnover and seasonal employment further limited continuity, while inflation and rising living costs undermined the ability of low-income households to sustain contributions.

Cross-cutting issues were integrated unevenly. The project achieved success in including refugees, who became more aware of and engaged with social security through outreach. Gender inclusion was addressed, with some success in engaging women, but participation remained below targets due to structural barriers. The inclusion of persons with disabilities was not systematically addressed.

Efficiency - ESTIDAMA++ has been implemented efficiently in terms of financial management, human resources, timeliness, and cooperation with partners. **The project's budget** amounted to USD 19.2 million per the 2024 Annual Report for 2020-2025, extended with a no-cost extension until February 2026. Although activities only started in 2022 due to delays in approval, financial resources were managed well. By the end of 2024, ILO's expenditures reached over USD 11.6 million (Modality 2), with 69% of SSC's allocated budget spent or committed. Stakeholders highlighted that no overspending or inefficiencies were reported and that the project exceeded its minimum enrolment targets, demonstrating good value for money. Expenditures on beneficiaries are tracked monthly, though spending is not disaggregated by gender or nationality. While funds were not earmarked for women or refugees, specific outreach campaigns targeted these groups under the general budget.

Human resource use was overall sufficient. The ILO team benefited from a clear division of responsibilities and expertise. However, turnover created six-month gaps and slowed activities such as RCT oversight. Some stakeholders noted delays in data provision and limited prior experience with donor-funded subsidies among SSC. Capacity building for SSC staff helped address these weaknesses, and both ILO and SSC staff were perceived as responsive and professional by beneficiaries and partners, despite some communication challenges.

Timeliness was affected by both internal and external delays. The project's inception was pushed back nearly two years due to MoPIC approval processes, and turnover in the ILO. Delays in budget disbursements further slowed implementation. SSC's slow provision of beneficiary databases also contributed to lags. Nevertheless, significant progress was made in 2023 and 2024, with enrolment and spending increasing sharply. The no-cost extension was necessary to ensure that workers enrolled in 2025 could receive the full period of support. Despite the delays, by late 2024, the project had achieved 60-80% of outputs and indicator milestones on schedule.

Cooperation between ILO and SSC has been efficient, supported by two complementary structures. The Operational Steering Committee met frequently and ensured close oversight of implementation, while the Technical Steering Committee, including donors and partners such as UNHCR, provided higher-level strategic guidance. Stakeholders praised the shared management model, noting that it combined SSC's national ownership with ILO's international expertise. Coordination with UNHCR was particularly valuable in reaching refugees, while trade unions and employer associations were engaged in outreach. Some inefficiencies were reported, such as delayed or overly lengthy steering committee meetings and slow responses from the ILO on legal updates, but these were not considered significant enough to undermine progress.

Monitoring systems strongly supported efficiency. A MERL framework included a dashboard, quarterly field monitoring, third-party monitoring, and RCTs. Monitoring provided evidence for adaptation, such as adjusting female participation targets, and piloting child allowances. Surveys were disaggregated by gender, nationality, and sector. Although SSC database inconsistencies occasionally delayed analysis, the overall quality and granularity of data were highlighted by donors as a strength, allowing them to track outcomes such as post-subsidy participation.

Sustainability & Orientations Towards Impact - ESTIDAMA++ has laid **groundwork for sustainability** but lacks a resourced strategy to continue once donor funding ends, including due to a lack of a clear understanding of the sustainability objectives. Policy alignment is advancing, through the Visioning White Paper co-authored with SSC, the World Bank and the IMF, which frames contribution subsidies within a future multi-tier system. Additionally, project tools are embedded in SSC systems (registration, e-services, dashboards). However, there is no confirmed budget line or regulatory mandate to maintain subsidies after external support. Steering committees have discussed "Jordanising" the model, yet fiscal constraints, competing priorities, and uncertain assumptions about refugee returns leave continuation uncertain.

To **support longer-term ownership**, the project has strengthened SSC capacity through targeted trainings, SOPs and internal regulations, and integration of digital tools such as an upgraded payment system and dashboard. A compliance link between MoL work permits and SSC registration reinforces formalisation. In 2024, more than 20 outreach officers received tailored training on engagement with vulnerable groups, and SSC adopted regulatory adjustments (e.g., extending eligibility to firms with 10–20 workers and piloting a child allowance), showing readiness to test and institutionalise reforms. Even so, embedding across SSC units is incomplete due to staffing pressures and competing priorities.

Stakeholder engagement has broadened awareness through coordination with UNHCR. Partners credit the project with improving SSC responsiveness to refugee needs and with building the skills to manage data and outreach. However, social dialogue was not an explicit implementation pillar, and stakeholders noted that cost will determine sustainability. The model's reliance on externally funded

contribution support, rather than a government-financed line item, remains a core weakness for long-term continuity, and affordability challenges for beneficiaries persist.

Early signs of impact are promising. ESTIDAMA++ has enrolled over 45,000 workers, strengthened SSC's digital engagement, and fostered high stated retention, suggesting that short-term subsidies can catalyse lasting inclusion. Yet systemic risks could blunt these gains: unstable employment and seasonal work hinder continued contributions, self-employed retention lags due to low and irregular incomes and high permit costs, and inclusion of persons with disabilities has not been operationalised. Without a fiscally viable, legally anchored subsidy model and complementary policy measures to reduce formalisation costs and bolster trust in low-coverage sectors, ESTIDAMA++'s contributions to SDGs 1.3, 8 and 10 may plateau rather than scale.

Conclusions

ESTIDAMA++ has successfully tackled informality in Jordan by targeting vulnerable groups and by the end of 2024 had already surpassed its 2025 enrolment target with over 45,000 workers. The project is well aligned with national priorities, closely integrated with SSC operations, and supported by effective coordination with UNHCR. It has introduced contribution subsidies, digital tools, SOPs, and awareness campaigns, making social security more accessible, though outreach targets were not met.

Wage workers show strong retention prospects, while self-employed workers face greater challenges due to high costs and unstable income. Women's participation improved but remained below targets, and disability inclusion was limited. Initial delays and staff turnover affected efficiency, though implementation accelerated in 2024. Stakeholders were broadly satisfied with management, though noted gaps in responsiveness and limited social dialogue. The project demonstrates clear individual and systemic impact, advancing Jordan toward SDGs 1.3, 8, and 10.

Overall, the model has shown initial signs of being a successful and suitable model to expand social insurance to vulnerable groups, which would justify its institutionalisation into the SSC and Jordanian system. At this stage, there is no exit strategy demonstrating how this process should take place, and the government lacks resources to fully take over ESTIDAMA++. Therefore, the future of the model is currently unclear without more external support.

Recommendations

The evaluation produced six main recommendations to strengthen social security efforts in Jordan.

- *Recommendation 1:* Design a sustainability/exit strategy for the ESTIDAMA++ project
- *Recommendation 2:* Incorporate social security coverage efforts into larger, more holistic support to address informality, as aligned with ILO Recommendation 204.
- *Recommendation 3:* Support the government in revising the current contribution system, ensuring that social security contributions are linked to the level of income.
- *Recommendation 4:* Strengthen awareness-raising efforts in regions and sectors with high informality and convey the importance of, and benefits of, formality and social security
- *Recommendation 5:* Enhance equitable inclusion through outreach and benefit packages for persons with disabilities.
- *Recommendation 6:* Further strengthen the role of social partners.

1. Background

1.1 Project context

In recent years, Jordan has been working to strengthen its labour market, as it continues to face high unemployment rates and long-term effects of the COVID-19 pandemic. The impact of COVID-19 was severe. A study revealed that 98% of businesses were negatively impacted, particularly micro and small enterprises.² In response to the economic fallout of the pandemic, the Government of Jordan launched the Estidama programme in December 2020 through the Defense Order No. 24. Estidama aimed to preserve employment stability among Jordanian workers in the private sector by reducing the economic burden on businesses most affected by the COVID-19 pandemic and supporting Jordanian workers in sectors and establishments most affected or not authorised to operate. The programme initially provided wage subsidies for a six-month period, later extended until June 2022, for formally employed Jordanian workers in the most affected sectors by the COVID-19 crisis.

Building on these challenges, regional instability, notably the conflict in Syria, has also shaped Jordan's labour market. By 2023, Jordan hosted approximately 1.3 million Syrian refugees.³ This context has underscored the urgency of expanding social protection to all workers, particularly vulnerable groups that are often excluded from social security systems and disproportionately affected by economic disruptions. These challenges are compounded by systemic issues in enforcing social security laws, unequal treatment within the labour market, and the overall lack of coordination between governmental and non-governmental actors in the field of social protection.⁴

A large share of the Jordanian workforce operates within the **informal economy**.⁵ In 2023, informal employment accounted for 55.1% of the workforce, with 57.7% of men and 42.7% of women working in the informal sector.⁶ Due to their exclusion from social security systems, these workers face greater economic insecurity and are less likely to benefit from social protection. This group is over-represented by women, non-Jordanians, and refugees, which underscores the need for targeted interventions like [ESTIDAMA++ Fund—Extension of Coverage and Formalisation in Jordan](#) (hereafter ESTIDAMA++), which seeks to integrate workers into the formal social protection framework.

Women face multiple challenges that hinder their economic participation and access to social protection. Women's labour force participation rate was around 14% in 2023, compared to 61% among men in 2023.⁷ Despite legal frameworks designed to protect workers, women remain disproportionately represented in the informal sector, depriving them of social security benefits and

² ILO. (2021). Impact of COVID-19 on Enterprises in Jordan: One year into the pandemic. Available at: https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@arabstates/@ro-beirut/documents/publication/wcms_813448.pdf, p.6

³ Humanitarian Practice Network. (2023). Impact of refugees' participation in the labour market on decent work and social cohesion: examples and evidence from two ILO programmes in Jordan. Available at: <https://odihpn.org/publication/impact-of-refugees-participation-in-the-labour-market-on-decent-work-and-social-cohesion-examples-and-evidence-from-two-ilo-programmes-in-jordan/>

⁴ ILO, *Legislative and Policy Coherence: Extension of Social Security Coverage in Jordan*. 2022. [Accessible here](#).

⁵ ILO, ESTIDAMA++ FUND- Brochure, 2024. [Accessible here](#).

⁶ ILOSTAT. (2023). Country Profiles. Available at: https://ilostat.ilo.org/data/country-profiles/?ref_area=JOR

⁷ World Bank. Gender Data Portal. Available at: <https://genderdata.worldbank.org/en/economies/jordan#:~:text=In%20Jordan%2C%20the%20labor%20force,abor%20force%20participation%20has%20increased>.

hindering their ability to achieve economic security. Only a quarter of Jordanian female workers are registered in the social security system.⁸ This imbalance is in part driven by cultural norms that assign primary caregiving responsibilities to women, limited job opportunities in sectors deemed “female-friendly,” and inadequate enforcement of labour laws. Further, women face barriers to accessing financial services and credit, trapping them in debt and restricting their economic independence.⁹

Similarly, **non-Jordanians, including refugees**, are disproportionately represented in the informal economy. An estimated 80% of non-Jordanian workers are not registered in the Social Security system.¹⁰ Estimates indicate that of uninsured employees in Jordan, 33% are Jordanian, while 33% are Egyptian and 22% are Syrian.¹¹ Despite an initiative to support the formalisation of Syrian refugees, only 48,000 Syrians received work permits in 2016 and 2019, well below the goal of 200,000.¹² This group faces barriers to formal employment, including restrictive work permit procedures, work permits being limited to certain sectors and irregular jobs, which often categorise them as “irregular workers” under the [Social Security Corporation \(SSC\)](#) law. Further, the extension of social security coverage to vulnerable groups still means operational and financial hurdles for the workers, and poses risks for the SSC, because their long-term participation in the contributory scheme is uncertain.¹³

Non-Jordanian workers’ **access to social security is hindered by several factors, primarily the right to work**. The 1996 Labour Code restricts the employment of non-Jordanians by defining the sectors in which they can work, requiring work permits, and prioritising Jordanians for many jobs. The frequent and ad-hoc changes to the list of open and closed professions add further instability. Non-Jordanians also face difficulties with the legal recognition of verbal contracts, which apply to Jordanians, and high work permit fees that discourage formal employment. There are inconsistencies in how Self-Employed (SE) non-Jordanians and workers with “free permits” are treated for social security purposes, as they are often classified as SE despite having a subordinate relationship with employers.¹⁴ Certain nationalities, such as Egyptians, may face additional requirements, including medical exams and contract approvals.¹⁵ Non-nationals may also be reluctant to contribute to social security due to uncertainties about their future residency and limited options for transferring entitlements. The lack of portability and bilateral agreements on social security exacerbates the vulnerability.¹⁶

The application of **social protection rights for refugees remains inconsistent**. The 2016 Jordan Compact, a deal between the European Union and Jordan, improved conditions for Syrian refugees by simplifying work permit procedures. However, this has created unequal conditions compared to non-Syrian refugees, who face more complex requirements. Moreover, unclear links between different work permits and social security obligations result in many refugees being inaccurately classified as

⁸ ESTIDAMA++ Revised ProDoc (05.2023). p.3

⁹ ILO. (2022). *Gender Equality and Decent Work in Jordan 2022*. Available at: https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@arabstates/@ro-beirut/documents/publication/wcms_843959.pdf

¹⁰ ESTIDAMA++ Revised ProDoc (05.2023).

¹¹ ILO, *Legislative and Policy Coherence: Extension of Social Security Coverage in Jordan*. 2022.

¹² Danish Trade Union Development Agency. Labour Market Profile Jordan – 2023/2024. Available at: <https://www.ulandssekretariatet.dk/wp-content/uploads/2023/06/Jordan-labour-market-2023-final.pdf>, p.21

¹³ ESTIDAMA++ Revised ProDoc (05.2023).

¹⁴ ILO, *Legislative and Policy Coherence: Extension of Social Security Coverage in Jordan*. p.15

¹⁵ Ibid. p. 16

¹⁶ Ibid. p. 14-17

self-employed. Additionally, the rules governing home-based businesses for Syrian refugees lack clarity, further limiting their access to comprehensive social protection.¹⁷

The legislative landscape for formal employment in Jordan is evolving, although some gaps persist for specific types of workers. In 2021, Regulation No. 19 extended SSC coverage to agricultural workers, who were previously considered "irregular workers" under the SSC law. However, some employers within the agricultural sector resisted its implementation due to higher costs for utilities, work permits, and social security contributions, leading to a temporary reduction in contribution rates. Additionally, unclear guidelines for seasonal workers and inconsistent application of the law have left many agricultural workers without adequate protection, particularly during off-season. While the regulation is a step forward, its narrow scope and implementation challenges limit its effectiveness.¹⁸

Self-employed Jordanian workers are regulated through various resolutions¹⁹ and integrated into the social security system. However, the high contribution rate tends to discourage low-income workers from formalising their businesses. The option for partial old-age insurance arguably also undermines long-term financial security and maintains informal employment. Unclear guidelines on enrolment and contribution payments, particularly in seasonal sectors, leave gaps in implementation.²⁰

1.2 Project design and objectives

The [ESTIDAMA++ Fund—Extension of Coverage and Formalisation in Jordan](#) is a jointly implemented project by the [International Labour Organisation \(ILO\)](#) and Jordan's SSC. It is funded by the Kingdom of Norway, the Kingdom of the Netherlands, and the United Kingdom, for a total budget of USD 19,201,969.56. **The immediate overall objective of the project** is to extend social coverage to 'workers in the informal economy, including refugees, while providing coverage rewards to incentivise registration with SSC and compliance with contributions in the medium/long-term.'²¹

To ensure the achievement of this goal, the Project was envisioned to be **implemented in two phases**, with the first phase lasting 18 months between June 2022 and December 2023, and the second phase lasting 12 months between June 2023 and May 2024. The first phase focused on direct support to selected employment sectors and their workers. The second phase was intended to reflect on the lessons learned and good practices established during the first phase and tailor the intervention to beneficiaries' needs and to, in the long-term, ensure comprehensiveness, adequacy, affordability, and sustainability for all workers, in the context of the Jordanian broader social protection system.

During both implementation phases, the benefits package is structured to expand social protection coverage to vulnerable workers who registered with the SSC. Upon enrolment, eligible workers are entitled to subsidised social security contributions (contribution subsidy) for the Project's duration

¹⁷ Ibid. 17-19

¹⁸ ILO. (2023). Legislative and Policy Coherence on the Extension of Social Security Coverage in Jordan. Available at: https://www.developmentpathways.co.uk/wp-content/uploads/2023/03/wcms_863842.pdf, p.12-13

¹⁹ The Insurance Coverage Bylaw No. 14 of 2015 defined self-employed workers as individuals working independently with no employees under their supervision. In 2020, Regulation No. 108 extended coverage to self-employed workers in specific sectors, such as agriculture, construction, transport, tourism, and public service, requiring them to pay both employer and employee contributions (17.5% in total). (ILO, 2023)

²⁰ ILO. (2023). Legislative and Policy Coherence on the Extension of Social Security Coverage in Jordan., p.13-14

²¹ ESTIDAMA++ Revised ProDoc (05.2023).

and periodic direct cash support (coverage reward). Self-employed workers can use the coverage reward to cover the remaining contributions. The contribution subsidy was calculated as a percentage of the overall contribution amount, with a cap applied for higher-wage workers.

To attract informal sector- workers, the coverage reward is partially front-loaded, then released in scheduled instalments to maintain participation throughout implementation. A final instalment is planned for project closeout to ease beneficiaries' adjustment once the contribution subsidy -ends.²²

Throughout the first phase's implementation, the Project focused on two key components, based on the **beneficiaries' employment status, while prioritising women, non-nationals and Syrian refugees:**

- **The first component focused on unregistered de jure covered wage workers.** It sought to extend coverage to informal workers, particularly in micro, small, and medium enterprises (MSMEs) with fewer than ten workers, as well as those working in agriculture. The prioritised sectors are transportation (taxi drivers), tourism and agriculture. During its implementation, the Project aimed to complement existing programmes, such as Estidama and [National Aid Fund](#) (NAF), by incorporating these workers into the formal social security system.
- **The second component focused on self-employed workers.** It targeted self-employed individuals and facilitated the implementation of recently approved bylaws to extend social security coverage to this group of workers. The sectors that received the greatest amount of focus were transportation, with taxi drivers being the first group envisioned to benefit from the Project, and the tourism sector.

The **second phase of ESTIDAMA++ introduced changes to the first phase of the Project** to improve the implementation. This included the reduction of the duration of the benefits which were envisioned to run for 12 months rather than 18 months as outlined in Phase 1. This was done to account for the high prevalence of 12-month employment contracts in the private sector, particularly in MSMEs.

The second phase also envisioned that the contribution subsidy in Phase 2 will be provided only to employers, rather than both employers and workers as in Phase 1. Additionally, the phase-out of the contribution subsidy was removed, to reduce administrative complexities. The benefits package for wage workers and self-employed individuals was envisioned to remain the same, but the coverage reward would be extended from three months to four. The reason for this extension stems from efforts to compensate the removal of the contribution subsidy from both employer and worker packages. Although the total duration of the benefits will have decreased, the overall cost for wage workers has slightly increased due to the additional coverage reward payment.

Throughout both phases, ESTIDAMA++ has provided direct, practical support to beneficiaries, helping them overcome key financial and administrative barriers to SSC participation. This includes subsidising contributions, incentivising compliance, providing tailored assistance to facilitate registration, and aligning benefits with informal sector employment. The design of the Project also envisioned that, if needed, there would be a possibility to extend the Project based on lessons learned.

To provide a better understanding of the Project, the **intervention logic** has been developed to illustrate how the outputs lead to outcomes and impacts, and how they align with the general objective. To support the intervention logic, assumptions have also been developed.

²² ESTIDAMA++ ProDoc (05.2023)

ESTIDAMA++'s **immediate overall objective** is to extend SSC coverage to vulnerable workers in the informal economy, including refugees, while providing coverage rewards to incentivise registration and compliance in the longer term. ESTIDAMA++ is expected to be gradually absorbed by SSC as a permanent facility to support the extension of SSC coverage to informal and vulnerable workers.

To ensure that the overall objective was met and maintained relevance throughout the implementation period, key underlying assumptions had to be met. This included ensuring that the priorities of stakeholders, such as government authorities, donors, and other relevant actors, remained unchanged throughout the implementation period due to factors internal to their organisations. Similarly, the socio-economic and political context had to remain sufficiently stable, or, in the event of severe shocks, stakeholders had to maintain a level of resilience to continue implementing the activities. Finally, the beneficiaries themselves needed to have sufficient trust in the social security system to decide to join it and be willing to seek formal employment opportunities.

To achieve this overall development objective, the ESTIDAMA++ project directly supports vulnerable workers by (i) providing a contribution subsidy and coverage reward to incentivise registration and reduce the financial barriers to support vulnerable workers to make their contributions (**Output 1**); (ii) strengthening the regulatory framework, systems, and capacity for SSC coverage to support formalisation for vulnerable workers (**Output 2**); and (iii) conducting outreach campaigns to raise awareness about social protection rights and the benefits of participation in ESTIDAMA++ (**Output 3**).

Output 1 activities aim to develop internal regulations and Standard Operating Procedures (SOPs) to support the Fund's operations, simplify SSC's administrative systems to facilitate online information access, automate disbursements, and other procedures. Moreover, the grievance mechanism will also be developed to respond to the needs of vulnerable populations such as language, communication, and other relevant needs.

Output 2 activities include capacity building for SSC staff on how social insurance coverage could be extended to workers in the informal economy, coordinating the exchange of information and data between the Ministry of Labour (MoL), SSC and NAF, implementing social dialogue-related activities to inform constituents of the design, and tracking good practices and lessons learned about workers' needs, factors influencing willingness to join social security system, and conducting studies that highlight barriers to coverage and recommendations.

Output 3 activities focus on reaching workers through WhatsApp, social media, printed materials, institutional partnerships, media, and in-person engagements and support SSC's capacity to conduct outreach activities.

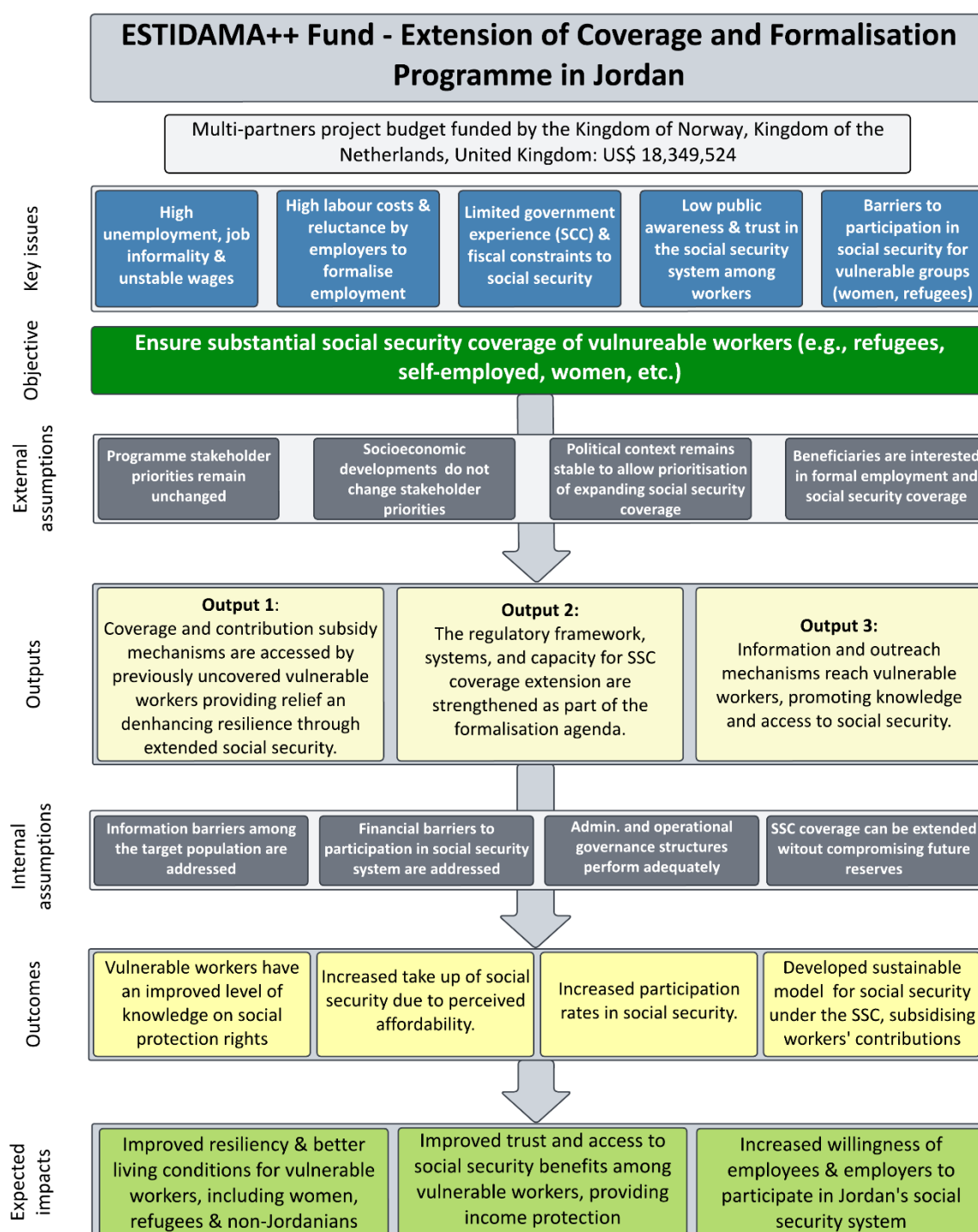
Four assumptions underpin outputs' achievements: (i) information barriers among beneficiaries are addressed; (ii) financial barriers to participation in the social security system are addressed, (iii) the existing administrative and operational governance structures provide adequate support to implement the activities, (iv) SSC's expansion can be done without compromising future reserves.

If the aforementioned assumptions are correct and the successful implementation of the outputs, the **anticipated outcomes** include: (1) an improved understanding of social protection rights among vulnerable workers, (2) a higher perceived affordability and accessibility of SSC coverage, (3) increased participation rates into social security, and (4) the development and institutionalisation of a sustainable model for social security within the SSC, subsidising workers' contributions.

The **expected long-term impacts** include sustained participation by vulnerable workers in the social security system, as well as improved resilience and living conditions, with workers benefiting from income protection in times of need.

The following image provides a visualisation of the intervention logic.

Figure 1. Intervention Logic



2. Purpose, objectives, and scope of the evaluation

Covering the period from 1 June 2022 to the end of May 2025, which includes Phases 1 and 2, the evaluation assessed the project's outputs and activities, examining achievements, challenges, and lessons learned. The intervention was assessed against the Organisation for Economic Co-operation and Development's Development Assistance Committee (OECD/DAC) evaluation criteria relevance & coherence, efficiency, effectiveness, sustainability & orientation towards impact (see more details of the OECD/DAC criteria in Section 3). It integrated the ILO's cross-cutting concerns throughout the evaluation methodology. The mid-term evaluation also assessed the project's relevance within the broader policy and programming frameworks of both the SSC and the ILO. In addition, it aligned its examination with national frameworks, including relevant United Nations Sustainable Development Cooperation Frameworks and other national development priorities.

The mid-term independent evaluation serves as both an accountability mechanism and a learning opportunity. By reviewing the project's performance at the midway point, the **evaluation aimed to determine whether the stated objectives are on track to be achieved, how and why progress has or has not been made, and whether any unexpected results, positive or otherwise, have emerged.** Additionally, it examined the appropriateness of the project's design, including the logical framework, and assessed how effectively and efficiently the project has been implemented. Attention was also paid to how the project was perceived by various stakeholders and target groups, as well as its overall level of sustainability within prevailing contextual and political circumstances. The evaluation's findings will help identify if the project's partnerships and management structures are adequately supporting its objectives, whether the government and other counterparts can sustain and build upon project inputs, and what obstacles or constraints might hinder further progress.

Key users of the findings include government institutions, social partners, and national stakeholders who benefit from the project, as well as the SSC and the ILO project team. Governments of the Kingdom of Norway, the Kingdom of the Netherlands, and the United Kingdom, as well as United Nations (UN) agencies, particularly United Nations High Commissioner for Refugees (UNHCR), are also secondary audiences. These groups share an interest in expanding social protection to refugees and vulnerable workers in the informal economy, ensuring policy coherence and enhancing resilience.

3. Evaluation criteria and questions

The evaluation was guided by the OECD/DAC evaluation criteria, a widely adopted framework developed by the Development Assistance Committee (DAC) of the Organisation for Economic Co-operation and Development (OECD). For this mid-term evaluation, emphasis was placed on relevance, effectiveness, and efficiency, to assessing the performance of the project's outputs and activities to date.

The detailed evaluation matrix is presented in Annex 3. Evaluation question matrix of this report. The following questions guided the evaluation process:

Relevance and coherence:

- To what extent does the project align with government objectives, national development frameworks, relevant ILO outcomes, the United Nations Sustainable Development Cooperation Framework (UNSDCF), and Sustainable Development Goals (SDGs)?
- To what extent does the project align with the needs of final beneficiaries, local and market constraints?
- To what extent has the project design considered coordination with other ILO, UN, and government initiatives in extending social security coverage?
- To what extent is the project internally logical?
- To what extent does the project design identify and incorporate cross-cutting issues?

Effectiveness:

- To what extent are the project's objectives, outputs, and targets on track to be achieved as planned?
- To what extent do management and monitoring support effective implementation?

Efficiency:

- How efficient was the ESTIDAMA++ project's implementation and management so far?
- To what extent have the ILO and implementing partners' technical expertise facilitated an efficient project implementation?
- To what extent has cooperation in the ESTMADA++ project between the ILO and implementing partners enabled a cost-effective implementation?

Sustainability and orientation towards impact:

- To what extent has the project established a replicable or scalable model for extending social security to vulnerable workers?
- To what extent is the project engaging stakeholders and forging partnerships to achieve sustainable results and foster ownership?
- What signs of impact, if any, are visible so far?

4. Data collection methodology

For this evaluation, the evaluation team employed a **mixed-methods data collection and analysis approach**, including the analysis of the Monitoring, Evaluation, Research & Learning (MERL) data collected by the project team, interviews with ILO and stakeholders and final beneficiaries and the review of background information and project documentation. The evaluation was conducted in a hybrid format with both online and on-site data collection undertaken using participatory techniques.

4.1. Desk Review & MERL Data Analysis

The first step was a **desk review**, which was carried out in two phases:

- **Initial desk research** has been carried out throughout the inception phase. The initial desk research supported the evaluation team in gaining a better understanding of the project, establishing the assumptions underlying the Theory of Change (ToC), clarifying the objectives of the mid-term evaluation, and providing a background for developing the data collection methodology.
- **Desk research** was carried out during the data collection stage to inform the mid-term evaluation questions listed above and facilitate triangulation.

Moreover, the desk review included a **quantitative analysis** of the project's data, collected by the ILO team through its MERL framework, to consistently evaluate the project's performance against the evaluation criteria. The MERL data was sourced from the ESTIDAMA++ project's Progress reporting / Dashboard, Field Monitoring and Qualitative research and Randomised Control Trial (RCT).

The **Progress reporting/Dashboard** included data on the SSC's disbursement of ESTIDAMA++ to beneficiaries, for example, the profile of beneficiaries reached, their geographical coverage, and the specific needs and expectations of beneficiaries. **The Qualitative Research & RCTs** focused on measuring the impact of different treatments (informational, financial and provision of a health benefit) on the take-up of social security. **Field Monitoring by ILO** included a survey tool to monitor the impact of the project, in addition to verifying payment and outreach activities, as well as grievance cases.

- The **quantitative analysis of the survey data** aimed to quantify the progress in relation to Monitoring & Evaluation (M&E) indicators, e.g., the percentage of vulnerable workers who trust social security in Jordan and satisfaction with the support received.
- The **qualitative data collected through** Focus Group Discussions (**FGDs**) by ILO (through MMIS/IPSOS) was analysed to identify recurring patterns related to the project's assumptions and potential unintended consequences.

The evaluation team utilised all available and relevant sources provided by the ILO project team. A limitation to the desk research was that few of the available documentation covered 2024. The one available source for 2025 was Q1 ME report, which was utilised. The dashboard tracking ended in 2024 and other quarterly reports were only provided for 2023 and 2024. To address this gap, the evaluation team incorporated insights from the Q1 2025 report wherever possible and complemented the desk review with interviews with stakeholders and beneficiaries to capture developments during 2025.

4.2. Primary data collection

During the Inception Stage, interviews were conducted with ILO and SSC staff to gather insights into the implementation and the expectations. Primary data collected by the Evaluation Team (ET) during the data collection stage comprised interviews with stakeholders and beneficiaries.

(a) Interview with ILO staff and project stakeholders

A total of **20 semi-structured, remote interviews with stakeholders** were conducted by the ET with ILO staff and project stakeholders, including governmental actors like the MoL, Civil Society Organisations (CSOs) like the Phenix Centre and International Non-Governmental Organisations (INGOs) such as the UNHCR. The interviews considered a general, holistic view of the project across all its areas of implementation. The following stakeholders were interviewed:

Table 1. List of interviews with stakeholder

Stakeholder	Organisation/Institution	Name
ILO Project team	ILO Project team	Fernando Martinez Cure
ILO Project team	ILO Project team	Chantal Sirisena
ILO Project team	ILO Project team	Hanadi Al-Gharaibeh
ILO Project team	ILO Project team	Shahd Wahdan (interviewed twice)
SSC	SSC	Mohammed Khrais
SSC	SSC	Ahmad Obaid
SSC	SSC	Aburajab Eman
Regional SSC staff	SSC	Malak Kayed
Field monitoring staff	IPSOS	Jude Alaloul
Field monitoring staff	IPSOS	Rima Alzaqqa
Field monitoring staff	MMIS	Tariq Albluwi
Governmental Actor	Ministry of Labour	Lara Tamimi
Governmental Actor	Ministry of Labour	Hamdan Yacoub
Trade Union	Jordan Chamber of Industry	Osama Rayyan
CSOs	Phenix Center	Ahmad Awad
ESTIDAMA++ consultant	Social Protection Specialist	Dr. Nouh al Shyyab
INGO	UNHCR	Ms Rania Bakeer
Donor	United Kingdom	Melissa Boulter, Basma Snobar
Donor	Kingdom of Norway	Birgitte Sorgaard, Leena Immad Ahmad Adawiya
Donor	Kingdom of the Netherlands	Joost- de vries, Enas Alsaïd

(b) Interviews with final beneficiaries and employers

34 interviews with beneficiaries have been conducted. A demographic breakdown of the beneficiaries is provided below. Amman has the highest share of interviews, as most refugees and self-employed workers were registered in Central Amman regardless of their real location. Additionally, **5 employers were interviewed.**

Table 2. Demographic Breakdown of interviewed end-beneficiaries

Nationality	Jordanian	Non-Jordanian
	18	16
Gender	Female	Male
	16	18
	Wage worker	Self-employed

Employment status	17		17	
Location	Amman	Irbid	Mafraq	Zarka
	17	13	3	1

The initial methodology for the qualitative component envisioned in-person FGDs, including wage workers, SE, and non-Jordanian beneficiaries. However, during fieldwork preparation, the ET encountered persistent challenges in securing participation from the intended respondents. Despite repeated outreach by the national expert, few were willing or able to participate. Three factors contributed to this low response rate. 1) Outdated or inactive contact details, as approximately 50% of the phone numbers were out of service. 2) High mobility of the target population as beneficiaries, particularly non-Jordanians, had relocated since project enrolment. 3) Low willingness or availability to participate in group sessions, citing time constraints, travel distance, or preference for one-to-one communication. These constraints disproportionately affected outreach to SE participants and non-Jordanian beneficiaries, groups that were important for ensuring diversity and representativeness. Continuing with the FGDs risked under-representation of these segments and delays.

To mitigate these risks, and in agreement with the ILO project team, the approach was adapted to replace all FGDs with semi-structured individual telephone interviews. This change improved reach by enabling contact with participants regardless of location and removing barriers linked to venue attendance. It also facilitated the inclusion of harder-to-reach groups, such as SE and non-Jordanian participants, who were often less willing or able to participate in group discussions. At the same time, the semi-structured format maintained methodological breadth by covering the same thematic areas as the original FGD guides. The flexibility of scheduling individual calls supported timely delivery. While the switch limited opportunities for group interaction and collective discussion that FGDs provide, it was considered the most practical option to safeguard the inclusion of vulnerable sub-groups and the overall representativeness of qualitative findings.

Efforts to ensure adequate representation of Syrian refugees in the evaluation sample initially led to the selection of Zaatari Refugee Camp as the third interview location. Access to Zaatari, however, required formal clearance, including an entry permit for the national expert conducting the fieldwork. The approval process could not be completed in time. As a result, fieldwork in Zaatari was also cancelled and replaced with individual remote interviews with Syrian workers. To ensure comprehensive narratives, 4 case studies was also added (See

Annex 1. Case Studies). These are included in the total count of beneficiaries in the above table.

4.3. Stakeholder Validation Workshop

After submitting the Draft Evaluation Report, the ET will organise a **stakeholder validation workshop** to present preliminary findings, lessons learned and recommendations from the draft evaluation report to ILO staff and ESTDAMA++ stakeholders.

4.4. Analysis and reporting

Qualitative data were collected through desk research from the ME reports and project report, as well as from interviews with stakeholders and beneficiaries. Interviews were summarised in writing and anonymised, and the data was coded using a data collection and coding template in Word. This enabled the team to categorise insights, track the frequency of recurring issues, and capture nuanced responses across indicators and evaluation questions. Additionally, the report uses anonymised quotes from interviews to illustrate key points and support the overall analysis.

Quantitative data were collected from the SSC and RCT data, analysed using Excel, and presented in a visual format and disaggregated where relevant (e.g. by gender, by nationality). The ET then integrated these statistical findings with the qualitative insights, placing them in context and using them to verify, challenge, or refine the observations arising from interviews.

Triangulation occurred at multiple levels to enhance findings' credibility. In addition to cross-checking observations from data sources (e.g., interview responses, desk review evidence, quantitative trends), the ET also compared results across different stakeholder groups and cities where possible. This multi-pronged approach to verification was important for minimising reliance on any single source of information, thereby strengthening the validity of conclusions.

The final step in the analysis process involved translating raw data and coded insights into a coherent narrative that covers the major evaluation criteria, including relevance & coherence, effectiveness, efficiency, and sustainability & orientation to impact. The report closely follows the Intervention Logic and Evaluation Matrix to ensure a clear and structured analysis, ensuring that all required and requested elements of the evaluation are covered. The ET emphasised the most discernible trends while also noting exceptions that could shed light on unexpected opportunities or challenges.

4.5. Limitations

While the evaluation successfully collected a range of qualitative and quantitative evidence to assess project performance, contextual and operational factors limited the collection of certain data.

Access to some intended stakeholder interviewees proved challenging. Despite receiving contact lists and introductions from the ILO project team, outreach to a number of relevant stakeholders, particularly those outside the project's core governance structures, yielded lower-than-expected response rates. In some cases, people had returned to Syria or they had moved to other positions.

Second, engagement with project staff was occasionally slowed due to competing workload demands. While the team was cooperative and willing to assist, responses to information requests or follow-up

clarifications required more time than anticipated. This resulted in adjustments to the sequencing of data collection and analysis activities, though ultimately the main information was obtained.

Regarding beneficiary consultations, the original methodology envisaged conducting FGDs in key locations. However, as described in 4.2, the ET faced logistical barriers. To address this, in agreement with the ILO evaluation team, FGDs were replaced with semi-structured individual telephone interviews. While this preserved coverage of priority beneficiary groups, it removed opportunities for group interaction typical of FGDs.

5. Findings

5.1. Relevance & Coherence

5.1.1. To what extent does the project align with government objectives, national development frameworks, relevant ILO outcomes, the UNSDCF, and SDGs?

The Project Document noted that the **Government of Jordan** has already made efforts to extend social security to various population groups, particularly through SSC reforms. Various policy documents furthermore outline the aim of the Government to continue improving and expanding the social security system.

The ESTIDAMA++ project is strongly aligned with national priorities, given that various Jordanian strategies aim to expand coverage of social security to vulnerable population groups. However, ESTIDAMA++ also focuses explicitly on refugees, while national strategies refer to “Jordanians”.

Various strategic documents of the Government focus specifically on social protection. The 2020-2023 **SSC’s Strategic Plan** explicitly aims to increase the effective coverage of workers and employers and reducing informality in the workforce.²³ ESTIDAMA++ was designed, partly, as tool for the SSC to expand coverage to vulnerable workers in the informal economy, per the Strategy, and gradually become a permanent part of SSC.²⁴ Additionally, ESTIDAMA++’s support to streamlining administrative processes and development of Standard Operating Procedures and e-services platform contribute to the SSC Strategic Plan’s objectives of enhancing quality and efficiency of service delivery.²⁵

The **National Social Protection Strategy** (NSPS) for 2019-2025 similarly outlines the Government’s priority to expand coverage to persons at risk of poverty. Its objective is to optimise the available resources to provide a comprehensive, transparent and equitable social protection system in order to limit poverty, protect citizens from risks, and provide fair social services.²⁶ ESTIDAMA++ also aims to enhance workers and self-employed persons’ resilience to risks, taking into consideration the COVID-19 aftermath. However, national strategies are mainly focused on Jordanian nationals, where ESTIDAMA++ covers a broader target group and thereby complements the national efforts.

The **Economic Modernisation Vision** for Jordan does not refer explicitly to social security but includes the objective to improve the quality of life of Jordanians and stimulate inclusive economic growth. The ESTIDAMA++ project contributes to this vision by supporting the improvement of public services such as social protection, and, through social protection, contribute to vulnerable people’s standard of living (again, beyond the limitation of Jordanian citizens).²⁷

²³ 2020-2023 Social Security Corporation’s Strategic Plan.

²⁴ ESTIDAMA++ Fund – Extension of Coverage and Formalization. Project Summary, May 2023.

²⁵ 2020-2023 Social Security Corporation’s Strategic Plan; and ESTIDAMA++ Progress Report January – December 2023, March 2024.

²⁶ UNICEF Jordan. *National Social Protection Strategy 2019–2025*. [Accessible here](#).

²⁷ Economic Modernisation Vision. Quality of Life. <https://www.jordanvision.jo/en/site/quality-life>

Governmental representatives interviewed as part of this evaluation agree that ESTIDAMA++ is fully aligned with national objectives as it encourages workers, Jordanian and non-Jordanian, to enter and stay in the formal labour market.²⁸

ILO's work is guided by the overall framework of the biannual **Programme & Budget (P&B)**, which sets out the main objectives and focus areas for ILO over the two-year period. The ESTIDAMA++ second phase falls under the 2022-23 and 2024-25 P&B.

Overall, the ESTIDAMA++ project (Phase II) aims to address key challenges reported in the 2022-23 P&B and contributes mainly to the P&Bs objectives to support Member State (MS) capacity to develop social protection policies. The Project Document (PRODOC), however, does not reflect on the project's alignment with the P&B.

From **2022 – 2023**, at the time the project was launched, social protection was included in the ILO P&B under *Outcome 8: Comprehensive and sustainable social protection for all*. The P&B recognises as core challenge that 55% of the world's population has no access to social protection, of which many are in the informal economy. The outputs under Outcome 8 focus mainly on state capacity to design policies to extend coverage (8.1.); improve governance (8.2); and integrate social protection in other employment-related policies.²⁹

ESTIDAMA++'s objectives focus on extending social protection coverage to employees and self-employed persons in Jordan, who are in the informal economy, thereby focusing exactly on the main issues that the P&B identified. The approaches used by ESTIDAMA++ also align with the P&B, particularly Output 2 of the project, which focuses on improving regulatory frameworks (P&B output 8.1.).³⁰ However, the PRODOC of the project does not include any reference to the P&B or how the project is expected to contribute to Outcome 8.

The **2024-25 P&B** addresses social protection in *Outcome 7: Universal social protection*. Quite similar to 2022-23, this P&B focuses on state capacity to develop strategies on social protection, but ensuring that they are gender-responsive, inclusive and sustainable (7.1); state capacity to develop sustainable systems with sound financing (7.2); and state capacity to harness social protection to support inclusive life and work transitions.³¹

Similar to 2022-23, the project here aligns with Output 7.1. through its focus on state capacity to create social protection strategies. However, the ESTIDAMA++ PRODOC does not explicitly detail how the project supports the inclusiveness and gender-sensitivity of those strategies.³²

The core priorities of the **UNSDCF for Jordan for 2023–2027** includes Social Protection and Quality Basic Services as second core Priority, with the envisaged outcome “*Enhanced access to quality social*

²⁸ Interviews with stakeholders.

²⁹ ILO Programme & Budget for 2022 – 23. <https://www.ilo.org/resource/programme-and-budget-biennium-2022-23>

³⁰ ESTIDAMA++ Fund – Extension of Coverage and Formalization. Project Summary, May 2023.

³¹ ILO Programme & Budget for 2024 – 25. <https://www.ilo.org/resource/other/programme-and-budget-2024-25>

³² ESTIDAMA++ Fund – Extension of Coverage and Formalization. Project Summary, May 2023.

*services, protection, and self-reliance opportunities for all people living in vulnerable situations in the country”.*³³

The ESTIDAMA++ project aligns well with the objectives of the UNSDCF, particularly on expanding social protection coverage to vulnerable groups.

The main focus of ESTIDAMA++ is on the expansion of social protection access to reach persons in the informal economy, particularly refugees. In this regard, the project aligns with the UNSDCF objective to enhance access to services and protection for people in vulnerable situations. Particularly, UNSDCF aims to enhance people’s self-reliance through greater socio-economic authority. ESTIDAMA++’s focus on expanding social security is expected to enhance workers and self-employed persons’ resilience to future shocks.

However, the PRODOC of the project does not include any reference to the UNSDCF or how the project is expected to contribute to Outcome 2 of the UNSDCF. In fact, the 2023 annual report mentions “n/a” under linkages with UNSDCF outcomes, which relates to delays in the adoption of the new UNSDCF.

Social protection is explicitly mentioned in **Sustainable Development Goal 1, under 1.3.:** *“Implement nationally appropriate social protection systems for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable”.*³⁴

ESTIDAMA++ contributes directly to SDG 1.3., through its focus on expansion of coverage and strengthening of systems for social protection.

The objectives of the ESTIDAMA++ project all align directly with SDG 1.3. as the project focuses both on “appropriate protection systems” (i.e. improving policies and the system itself) and on “expansion of coverage”. Furthermore, in line with the wording of SDG 1.3., the ESTIDAMA++ project focuses its efforts predominantly on population groups considered most vulnerable. As stated by one interviewee: *“the project funds immediate coverage while simultaneously advancing reforms aimed at extending social insurance to vulnerable groups”.*³⁵

However, the Project Document does not explicitly refer to the SDGs, the project’s alignment with them, or how the project is expected to contribute to achieving the SDGs. At the same time, several of the project-level indicators are closely related to global targets, particularly under SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth), as they track expanded social protection coverage, enrolment of vulnerable workers, and support for micro and small enterprises. While the SDG linkages were not explicitly framed in the design, the project’s monitoring framework nevertheless generates data that can be mapped against relevant global indicators.

5.1.2. To what extent does the project align with the needs of (most vulnerable) beneficiaries and local market constraints?

³³ The United Nations’ Cooperation Framework in Jordan 2023-27: Results Framework at Outcome Level and outcome descriptions. https://unsdg.un.org/sites/default/files/2022-06/Jordan_Cooperation_Framework_2023%20to%202027.pdf

³⁴ <https://indicators.report/targets/1-3/>

³⁵ Interview with ILO staff

A large share of the Jordanian workforce operates within the informal economy.³⁶ The share of informal employment in 2023 totalled 55.1%, with 57.7% of men and 42.7% of women working in the informal sector.³⁷ Persons active in the informal sector generally **lack access to social security benefits**. In fact, only a quarter of Jordanian female workers were registered with the SSC in 2021 (compared to 75% of Jordanian men).³⁸ One reason for this is the high contributions, particularly for SE persons who are required to pay both employer and employee contributions.³⁹ Additionally, a stakeholder noted that many beneficiaries are financially and digitally illiterate.⁴⁰

Registration numbers are vastly lower (approximately 20%) for non-Jordanians, and migrant/refugee workers fall outside the NAF cash assistance overall. Limited awareness of social security is a crucial barrier for their effective coverage.⁴¹ ILO staff also noted that non-Jordanians pay higher work permit and contribution costs.⁴²

The ESTIDAMA++ project directly addressed key barriers to social security (mainly linked to awareness and affordability) and particularly addressed the challenges faced by refugees.

In its design, ESTIDAMA++ aimed to be complementary to existing social security systems, by targeting explicitly those population groups who fall outside the current scope of the SSC. This support is twofold, namely through provision of contribution and coverage subsidies, and through awareness-raising and knowledge promotion on accessing social security.

Given the focus of Government Strategies on Jordanian citizens (as mentioned above), and the exclusion of refugees from national social security coverage, the ESTIDAMA++ project was particularly sensitive to the needs of **refugees**. The SSC and ILO developed a comprehensive outreach strategy particularly to reach specific groups such as migrants and refugees, including through collaboration with UNHCR and refugee networks.⁴³

Interviewees noted that ESTIDAMA++ is particularly relevant for refugees considering the above-mentioned higher costs. *“ESTIDAMA++ is pivotal for them because it helps cover contributions that are otherwise difficult to afford for self-employed refugees.”*⁴⁴ Additionally, a stakeholder noted that refugees had a wrong understanding of social protection (contributions) at first. *“They did not understand why they have to pay this additional percentage of their salary, and therefore prefer to work informally”*.

The awareness raising activities were considered of great importance for them to actually understand the purpose and benefit of paying social security contributions.⁴⁵ Syrian refugee beneficiaries mentioned, for example:

³⁶ ILO, ESTIDAMA++ FUND- Brochure, 2024. [Accessible here](#).

³⁷ ILOSTAT. (2023). Country Profiles. Available at: https://ilostat.ilo.org/data/country-profiles/?ref_area=JOR

³⁸ ESTIDAMA++ Fund – Extension of Coverage and Formalization. Project Summary, May 2023.

³⁹ Interview with ILO staff

⁴⁰ Interview with a stakeholder

⁴¹ ESTIDAMA++ Fund – Extension of Coverage and Formalization. Project Summary, May 2023.

⁴² Interview with ILO staff

⁴³ ESTIDAMA++ Fund – Extension of Coverage and Formalization. Project Summary, May 2023.

⁴⁴ Interview with ILO staff

⁴⁵ Interview with a stakeholder

"The main barrier for many Syrians is lack of information about social security."

"Before hearing about E++, I did not know anything about Jordanian social security. I was only aware of the need to acquire a work permit to be able to work as a Syrian in Jordan." ⁴⁶

An important development in the needs of refugees is the changed situation in Syria and willingness of various refugees to return to Syria. They started expressing the need to information and assistance on how to withdraw from the SSC before their return. Through the ESTIDAMA++ steering committee, the SSC was encouraged to appoint a focal point solely for this purpose.⁴⁷

The PRODOC explicitly identifies **women** as a vulnerable group targeted by the project. Female participants chose to join the project due to their low-income status and subsequent need for additional income and income stability. Social security also appealed to them for the maternity leave.⁴⁸ Field monitoring reports furthermore included beneficiaries' quotes noting that outreach and advertisement by SSC were tailored to, and relevant for, women.⁴⁹ To conduct field monitoring, measures were taken to mitigate barriers faced by female beneficiaries to participate in monitoring activities.⁵⁰

A stakeholder noted that women were highly engaged during the awareness-raising sessions, asking about benefits not only for themselves, but also in relation to their children and their families. *"During the meetings, women were texting their friends, telling them to come as well"*.⁵¹ Women's interest in the project was also reflected in the data collection interviews, where *"the number of female participants increased, with many asking about maternity coverage, especially those in the industrial sector."*⁵² ILO staff indicated that additional work is planned to remove certain barriers for women to access the labour market, including childcare benefits.⁵³

However, **the PRODOC does not differentiate between the needs and constraints to access social protection of different groups** and therefore does not explain how ESTIDAMA++ adjusts its response to these specific needs. Additionally, the PRODOC does not include reference to other potentially vulnerable groups such as persons with disabilities and ILO staff confirmed that this group has not been targeted directly.⁵⁴

Attention to **gender considerations** has increased over time. The Annual Report for 2023 does not reflect on consultations with women or specific needs of women and how those were taken into consideration. The focus on women in the project seems limited to prioritising female participants, setting participation targets and prioritising female-led MSMEs. In the 2024 Annual Report, there are more references to women as a priority for the project. In the quarterly progress report, beneficiaries

⁴⁶ Interview with a beneficiary

⁴⁷ Interview with a stakeholder

⁴⁸ MMIS & IPSOS. Field Monitoring of the ESTIDAMA++ project. Q3 Report, October 2024.

⁴⁹ MMIS & IPSOS. Field Monitoring of the ESTIDAMA++ project. Q4 Report, February 2025.

⁵⁰ MMIS & IPSOS. Field Monitoring of the ESTIDAMA++ project. Interim Report, October 2024.

⁵¹ Interview with a stakeholder

⁵² Interview with a stakeholder

⁵³ Interview with ILO staff

⁵⁴ Interview with ILO staff

are broken down by gender, and some indicators are gender segregated. In the 2024 Q3, the qualitative aspect of the M7E was to “explore reasons behind the dropouts of female beneficiaries” There is therefore evidence of gender mainstreaming, particularly in the later stages of the project.

5.1.3. To what extent has the project design considered coordinating with other ILO, UN, and government initiatives to extend social security coverage?

The 2023 Annual Report of ESTIDAMA++ explicitly noted that social protection in Jordan is a “crowded space” with many actors, requiring strong coordination efforts.⁵⁵ The UNHCR in Jordan focuses on social security, particularly cash assistance, to refugees in the country.⁵⁶ The World Food Programme (WFP) also provides monthly assistance to refugees and supports the government to design effective, inclusive and shock-responsive social protection schemes. The WFP works with the National Aid Fund for this purpose.⁵⁷

Evaluation findings point largely to positive experiences regarding the coordination of the project with other initiatives in extending social security coverage, particularly building on existing work of UNHCR and SSC. WFP was reported to work on similar topics, but no evidence of collaboration was found.

Firstly, the ESTIDAMA++ project builds specifically on the existing “Estidama” government social security programme launched in 2020, targeting only Jordanian citizens. ESTIDAMA++ is meant to be complementary and become integrated into the SSC, rather than operate as a separate initiative.⁵⁸ The SSC is a core implementing partner of ESTIDAMA++ to facilitate the complementarity and integration and is therefore involved in all project meetings and activities. A stakeholder noted that *“The shared management model, where the SSC manages the fund with technical support from the ILO, appears to be working effectively. This structure allows for both strong national ownership and access to the ILO’s international expertise in social protection. The presence of an SSC project coordinator and the integration of ILO technical support into SSC operations promote continuous learning and skills building.”*⁵⁹ An important element of this shared management contributing to ownership and capacity building is the use -and thereby strengthening- of SSC’s existing institutional architecture (IT, finance, operations, media).⁶⁰

Strong coordination is an objective not only for the project implementation, but also as project output. For example, activity 2.2. of the project specifically requires ESTIDAMA++ to coordinate information sharing and monitoring frameworks among the MoL, SSC and NAF. The aim is to improve their ability to reach informal economy workers by integrating their administrative systems and databases.⁶¹

The PRODOC for ESTIDAMA++ foresaw close collaboration with **UNHCR** from the inception of the project, but also as elaborated in the Partnership for Improving Prospects for Forcibly Displaced

⁵⁵ ESTIDAMA++ Progress Report January – December 2023, March 2024.

⁵⁶ ESTIDAMA++ Fund – Extension of Coverage and Formalization. Project Summary, May 2023.

⁵⁷ “Social Protection” <https://www.wfp.org/countries/jordan>

⁵⁸ ESTIDAMA++ Fund – Extension of Coverage and Formalization. Project Summary, May 2023.

⁵⁹ Interview with a stakeholder.

⁶⁰ Interview with a stakeholder

⁶¹ ESTIDAMA++ Fund – Extension of Coverage and Formalization. Project Summary, May 2023.

Persons and Host Communities (PROSPECTS) project⁶²: *“ILO and UNHCR will collaborate to support outreach to refugee communities with information about ESTIDAMA++”*. This also highlights the foreseen complementarity between PROSPECTS and ESTIDAMA++.⁶³ A stakeholder noted that *“at the start of ESTIDAMA++, refugee participation was low, but ILO and UNHCR tackled that directly. UNHCR supported ILO and SSC in engaging with both camp-based and host community refugees.”*⁶⁴ ILO staff confirmed that UNHCR also took part in quarterly steering committee meetings and praised the collaboration with UNHCR in terms of outreach and work in the refugee camps.⁶⁵

The 2024 Annual Report notes that “aligned targeting and data sharing [with UNHCR ensured] that Syrians accessed both social security and humanitarian protections where relevant.”

ESTIDAMA++ interacted with UNHCR on various occasions, namely through consultations; refugee-focused data collection; joint awareness-raising activities (including under the PROSPECTS umbrella); ILO participation in UNHCR roundtables with Syrian investors; and the design of RCT research on barriers to social security participation (the latter also involved support from the EU Regional Trust Fund in Response to the Syrian Crisis (EU-MADAD) project).⁶⁶

At the same time, no reference was made to **WFP** in the annual report. Interviewees also noted no active coordination with WFP, although the WFP also has some activities in the field of social protection: *“WFP supports the Government of Jordan in designing and implementing effective, inclusive and shock-responsive social protection schemes through technical assistance and capacity strengthening.”*⁶⁷

5.1.4. To what extent is the project internally logical?

The ESTIDAMA++ project logic is presented in the Intervention Logic (figure 1, section 1.2. of this report) and comprises three outputs which are expected to ensure that “vulnerable male and female workers participate in sustainable social security system, for the long-term”.⁶⁸

The project benefitted from a logical design which linked bottom-up and top-down interventions to maximise results. Hindering factors did influence the transition from outputs to outcomes.

The project logic relies on several **interlinked components which contribute to the overall objective**. Firstly, vulnerable beneficiaries are both provided with direct support (short-term solution) and with awareness-raising and incentives to motivate them to register with the SSC (longer-term solution). Secondly, the project focuses on policy reform and improvement of systems (longer-term solution, top-down) while simultaneously provide immediate relief to those in need (short-term solution) and incentives (bottom-up). This approach of interlinked short-term and long-term approaches, combined with policy-level and beneficiary-level interventions would logically contribute to the envisaged

⁶² PROSPECTS is a global partnership (2019-2027) that aims to improve the access of host communities and forcibly displaced people to education, social protection and decent work. Jordan is one of the implementation countries.

⁶³ ESTIDAMA++ Fund – Extension of Coverage and Formalization. Project Summary, May 2023.

⁶⁴ Interview with a stakeholder

⁶⁵ Interviews with ILO staff

⁶⁶ ESTIDAMA++ Progress Report January – December 2023, March 2024.

⁶⁷ WFP Jordan website. <https://www.wfp.org/countries/jordan>

⁶⁸ ESTIDAMA++ Logframe.

outcome as it aims to create a sustainable social security system that vulnerable beneficiaries can apply to and benefit from.

The achievement of **Output 1: Short-term coverage reward and contribution subsidy mechanisms are accessed by previously uncovered vulnerable workers** relies on two activities, namely 1.1.) the development of SSC's procedures for releasing the funds and 1.2.) the design and implementation of ESTIDAMA++ by the SSC, specifically the disbursement of funds.⁶⁹ Currently, there is no evidence of a disconnection between the activities and the output, as the provision of funds would, in theory, directly create accessibility of these funds by vulnerable workers.

However, the effectiveness section presents various barriers that, despite the clear logic of the logframe, still hinders achievement of Output 1. This mostly links to the actual disbursement of funds and occasional reported misuse or misreporting of funds by employers. The Interim Field Monitoring Report noted based on FGDs that *"in many cases, employers deducted social security contributions but failed to register employees or even withheld ESTIDAMA++ payments, only providing partial benefits to workers. In some cases, employers took control of employees' bank cards to collect ESTIDAMA++ payments and then kept a portion for themselves"*.⁷⁰ The project design, in terms of monitoring and risk management, therefore lacks sufficient measures to address these incidents.

Output 2: Regulatory framework and systems strengthened to support extension of coverage to vulnerable workers (VW), relies largely on the strengthening of capacity, coordination and dialogue, as well as the updating of the SSC strategy for extensions of coverage, integrating a national model for subsidies of contributions of vulnerable workers.⁷¹ As the activities under Output 2 are on schedule, and initial results are visible (two regulatory or administrative changes adopted by SSC), there is evidence to suggest that the design of the Output 2 component is logical as well.⁷²

The **Third Output: Vulnerable workers and employers have improved knowledge of social security and access to advisory services** includes two activities, both of which focus on outreach mechanisms (by the project and by SSC).⁷³ As section 5.1.2 noted, lack of registration of vulnerable workers is largely linked to lack of knowledge on the social security system. Therefore, outreach to provide information is a logical step to enhance knowledge on how to access such services.

The structure and design of the project were noted by the ILO project team as a pilot and ambitious because of its inclusion of the RCTs and the studies. A result of this novel approach, and the fact that Jordan has one of the more developed social security systems in the region, best practices and lessons learnt were not a central approach to the design because none were directly available for this type of intervention. Lessons learned were then more systematically integrated into Phase II adjustments, such as modifying the benefit duration to 12 months, refining eligibility criteria for certain firm sizes, and replacing an initially planned health insurance benefit with a more administratively feasible family allowance pilot.⁷⁴

⁶⁹ ESTIDAMA++ Logframe.

⁷⁰ MMIS & IPSOS. Field Monitoring of the ESTIDAMA++ project. Interim Report, October 2024.

⁷¹ ESTIDAMA++ Logframe.

⁷² ESTIDAMA++ Progress Report January – December 2023, March 2024.

⁷³ ESTIDAMA++ Logframe.

⁷⁴ Interviews with ILO staff

5.2. Effectiveness

5.2.1. To what extent are the project's objectives, outputs, and targets on track to be achieved as planned?

5.2.1.1. *What progress was made to ensure access to coverage reward and contribution subsidy mechanisms by previously uncovered vulnerable workers? (Output 1)*

This section examines progress under Output 1 of ESTIDAMA++, ensuring that previously uncovered vulnerable workers have access to *coverage rewards* and *contribution subsidy mechanisms* designed to reduce financial barriers to joining Jordan's social security system. This Output is a core delivery component of the project's theory of change, providing tangible, short-term financial incentives to encourage registration and sustained contributions, particularly among workers in the informal economy, migrant and refugee populations, and other under-represented groups.

ESTIDAMA++ has made progress in enabling access to coverage, reward and contribution subsidy mechanisms among previously uncovered vulnerable workers in Jordan. The project met 1 of 3 output-specific targets for 2024 but made strong progress across the three outputs and the Annual report of 2024 notes that the project is on schedule to meet the final targets.

By the end of 2024, the project had registered 40,556 new vulnerable workers in the social security system, surpassing the 2025 target of 34,000. The majority of new participants (29,451 in 2024) were registered via the second application window, reflecting strong demand and effective outreach efforts.⁷⁵

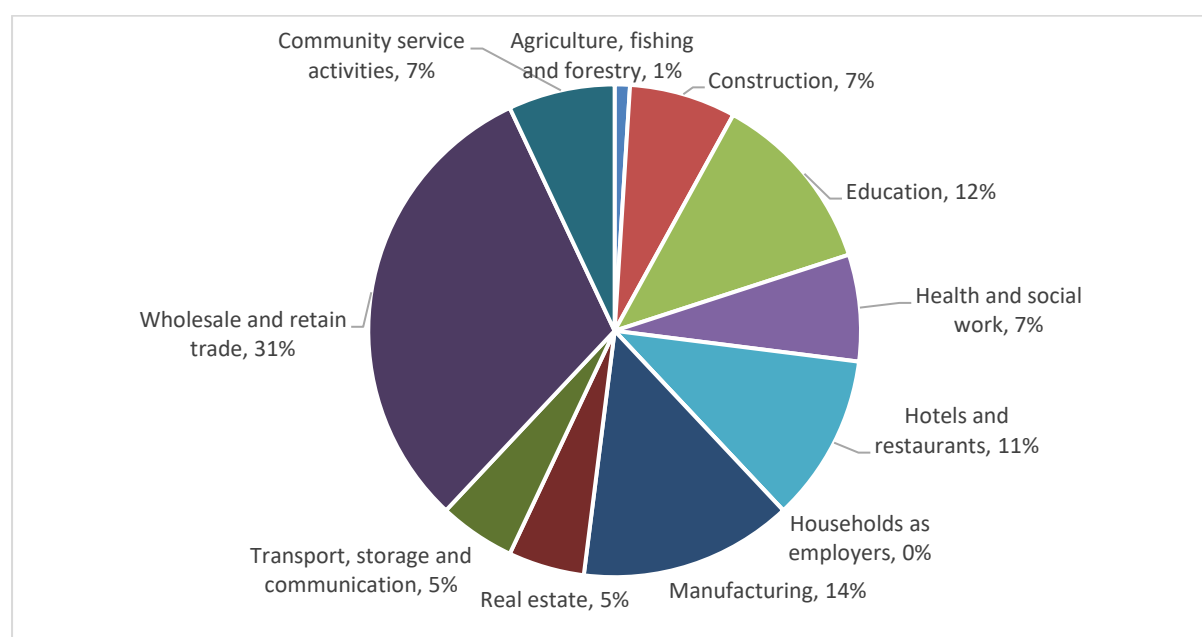
The composition of new registered workers (project beneficiaries) was notably inclusive across nationalities, with 47% Jordanian, 21% Syrian, and overall around 53.8% non-Jordanian, with significant participation from Egyptians.⁷⁶ The project was successful in its ability to onboard non-Jordanian workers. The preliminary findings from the RCT also indicate that face-to-face visits showed "some encouraging evidence of increased registration of Syrian workers, particularly in smaller firms (with 2-5 workers)."⁷⁷ Of waged workers, the sectors included where also divers, (see Figure 2. Employment sector among waged workers).

⁷⁵ ESTIDAMA++ Annual Report 2024, p.12-13

⁷⁶ IPSOS/MMIS. ME Report Q1 2025.

⁷⁷ RCT1. 2025, Feb. Preliminary results.

Figure 2. Employment sector among waged workers⁷⁸



While enrolment targets were exceeded, delivery against the work-month targets showed mixed results. ESTIDAMA++ distributed 171,777 work months of contribution subsidy (62.8% of the 2024 target) and 62,601 work months of coverage reward (70.3% of the 2024 target).⁷⁹ These subsidies and rewards helped lower entry barriers into formal social security for groups traditionally excluded from contributory schemes, including informal sector workers, refugees, and low-wage employees, but the totals for work-months indicate that some groups may require additional support to sustain engagement. Monitoring reports and interviews with beneficiaries point to affordability constraints, short-term/seasonal contracts, and employer practices affecting payment flows as proximate drivers of under-utilisation.

Persistent **gender disparities** underscored structural challenges that subsidies alone could not address. One of the key structural challenges highlighted was that *"women only make up 14% of the workforce in Jordan, so we're already dealing with low participation"*.⁸⁰ This hindered the provision of benefits, as the low participation rate of women in the labour market made it harder to ensure that they could access support through the ESTIDAMA++ project. 21% of beneficiaries under Output 1 were women,⁸¹ placing the participation rate higher than the workforce rate, but below the target of 30%. Qualitative evidence indicates that short, discontinuous contracts (notably in education and services), childcare responsibilities, and mobility constraints affected women's ability to sustain contributions across months.⁸²

Of women enrolled in the project, there was an overrepresentation of waged-workers and Jordanian nationals (see Figure 3. Share of women enrolled by employment type and by nationality, 2023-2024).

⁷⁸ ESTIDAMA++. Dashboard. Employment sectors of waged workers, 2023-2024. N: 22578

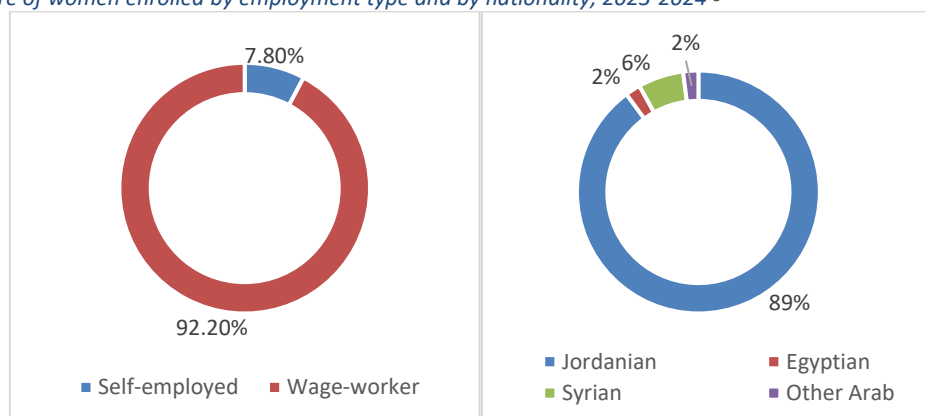
⁷⁹ ESTIDAMA++ Annual Report 2024, p.12-13

⁸⁰ Interview with a donor

⁸¹ Annual Report, 2024. p.7.

⁸² Annual Report, 2024.

Figure 3. Share of women enrolled by employment type and by nationality, 2023-2024⁸³



Project monitoring and interviews indicated that female workers often faced contract instability, seasonal or short-term hiring in education and services, and, at times, exploitative practices around recruitment and dismissal. These barriers limited both enrolment and retention of women in the project.⁸⁴ In response, ESTIDAMA++ integrated gender-sensitive policy testing into its operations, such as the child benefit pilot, and engaged in broader policy work to enhance women's formal employment opportunities. This included contributing to the Visioning White Paper for the SSC, developed in partnership with the World Bank and IMF, which positions women's access to contributory protection and labour market formalisation as strategic priorities.⁸⁵

5.2.1.2. *What progress was made in strengthening the wider legal and regulatory frameworks, systems and capacity to extend SSC coverage, including developing a national model to subsidise contributions of vulnerable workers? (Output 2)*

Under Output 2, ESTIDAMA++ aimed at improving laws, procedures, and systems so that the SSC can extend coverage to more vulnerable workers, and on developing a national model for subsidising contributions. The output is measured through output and activity-specific targets, including the adoption of at least three new or reformed regulatory/administrative measures, technical assistance, capacity-building for SSC staff, building effective information-sharing infrastructure, promoting social dialogue, and generating research and policy analysis.⁸⁶

The evaluation shows that the project achieved one of the regulatory changes required by end project and advanced other components, but most final milestones remain- planned for 2026 of February, as a result of the no-cost extension.⁸⁷

A targeted internal regulatory adjustment enabled inclusion of firms with 10-20 workers in the second randomised control trial (RCT2) and introduced a monthly child allowance for eligible firms, demonstrating SSC's capacity to adopt time-bound rule changes to test policy options. This revision also introduced a monthly child allowance for eligible firms. While this counts as only one of the three

⁸³ ESTIDAMA++ Dashboard (Jan 1, 2023 – 31 Dec 2024, All Phases, Female)

⁸⁴ Interview with a stakeholder

⁸⁵ ESTIDAMA++ Annual Report 2024, p.7

⁸⁶ ProDoc May 2023, pp. 14-15

⁸⁷ ESTIDAMA++ Annual Report 2024, p. 12

regulatory or administrative changes targeted by the end of the project, it showed that SSC can adapt its rules quickly to test new approaches.

To support the **capacity of SSC**, a set of trainings and workshops was planned by the ILO, SSC, and the Operational Committee.⁸⁸ These efforts aimed to enhance frontline staff's ability to communicate rights and obligations to vulnerable workers and contribute to the broader institutionalisation of rights-based implementation within SSC. In 2023, 10 government officials (8 SSC, 1 Ministry of Planning and International Cooperation (MoPIC), and 1 Department of Statistics) attended trainings relating to extension of coverage efforts.⁸⁹ In 2024, 134 SSC outreach officials and stakeholders received training through six workshops. These trainings allowed participants to better engage with vulnerable workers, and are essential for SSC's long-term ability to expand social security coverage.⁹⁰

At the procedural level, **technical assistance from the ILO facilitated the drafting and review of regulatory and procedural documents**, including SOPs. These SOPs have been institutionalised within SSC operations, creating frameworks for consistent implementation that can continue beyond the project timeframe. However, the process of embedding them across all relevant SSC units remains incomplete. The development of the SOP on the regulation for non-Jordanian individuals, outlining the information and documents required to disburse the family allowance resulted from difficulties in gathering the required family data within the data collection tools intended for the allocation of family allowances to inform a case study by the SSC.⁹¹ The project also provided innovation to SSC's **information-sharing infrastructure** by developing a WhatsApp chatbot that enhanced use accessibility to track payments, contributions and registration details.⁹²

Estidama++ also generated a substantial body of **research** to underpin reforms and support policy development. Key studies included a global review of contribution subsidies, producing 41 scheme profiles across 26 countries, a joint ILO-World Bank research on barriers to extending coverage, combining qualitative and quantitative analysis. Other studies initiated in 2024 aimed to address system readiness for climate change and formalisation.⁹³ Together, these activities advanced the technical and institutional foundation for extending social security coverage and for embedding contribution subsidies into national policy.

5.2.1.3. What progress was made to ensure vulnerable workers and their employers are engaged with labour and social protection rights? (Output 3)

Output 3 of ESTIDAMA++ aimed to deepen engagement of vulnerable workers and their employers with labour and social protection rights, focusing on awareness raising, improving access to information, expanding outreach channels, and building SSC's capacity for targeted communication.

⁸⁸ SSC, ESTIDAMA++ Narrative Progress Report (Q1 2024), April 2024, p. 10

⁸⁹ Annual Report 2023. p.7

⁹⁰ Annual Report 2024, p. 9

⁹¹ Narrative Progress Report 2024 Q3. p.12

⁹² Annual Report 2024. p. 9

⁹³ Annual Report 2024. p. 8

Overall, Output 3 yielded positive results, particularly in terms of awareness raising among non-Jordanians. Several project activity targets have been reached.

The output target of reaching 100% of the targeted vulnerable workers and employers with information on social security was not met by the end of 2024. Field monitoring results published in Q1 2025 showed that, by that time, 22% of wage workers and 44% of employers had received information.⁹⁴ However, the project team indicated that, since then, more outreach efforts were made, targeting all SSC beneficiaries, meaning that the percentage of received beneficiaries is likely higher at the time of the evaluation.

The multi-channel awareness strategy was used to achieve Output 3. The campaign was conducted in partnership with SSC, ILO, and UNHCR, and aimed to clarify the entitlements and obligations associated with social security. The project reached 428,000 users of social media platforms through digital campaigns and 3.3 million views through social media and traditional media as of 2024. In-person outreach engaged 606 participants in face-to-face information sessions. Outreach resulted in 11,000 new beneficiaries within two months. The project also built capacity, training 134 outreach officials in communication and facilitation skills. The innovation in digital engagement, such as the WhatsApp chatbot, enabled over 51,000 conversations and sent 328,000 messages to inform workers about their social security rights and payments.⁹⁵

Drawing on lessons from the first phase, the project developed outreach plans targeting both **internal SSC staff and external stakeholders** to raise awareness of social security and ESTIDAMA++.⁹⁶ The campaign accounted to and focused on the common barriers to participation, such as low awareness and misconceptions about social security, aiming to shift behaviours among workers and employers. Partnerships with organisations such as UNHCR, CSOs, and the Jordan Chamber of Industry enabled further outreach through events, workshops, and roundtables within refugee camps and industrial settings.⁹⁷

The inclusion of **Syrian refugees** was a key success of the ESTIDAMA++ initiative. Direct outreach to refugee camps, where many refugees lacked internet access, proved important. In-person sessions helped shift perceptions of the SSC from being a tax to an essential social protection system. During the data collection interview, a stakeholder observed that *“early on, refugees assumed SSC deductions were taxes. Many preferred informal work to avoid paying. Once they understood the benefits, withdrawal options, coverage for injury, maternity, or retirement, they became more accepting and willing to register.”*⁹⁸ This resulted in increased work permit renewals and more engagement.

A governmental actor interviewed during the evaluation noted that: *“The most successful aspect of the project is having managed to reach out to the refugees, because it is difficult to engage informal refugee workers ... determining the best way to reach the refugees was an iterative process, based on feedback and lessons-learned (both failures and successes) from past experiences.”*⁹⁹ Another

⁹⁴ IPSOS/MMIS. ME Report Q1 2025.

⁹⁵ ESTIDAMA++ annual report, 2024, p. 9

⁹⁶ ILO, Progress report January – December 2023, ESTIDAMA++ Fund- Extension and Formalization of Coverage, Project Code (JOR/20/04/MUL), March 2024, p.8

⁹⁷ ESTIDAMA++ Annual Report 2024.

⁹⁸ Interview with a stakeholder

⁹⁹ Interview with a stakeholder

stakeholder noted that *“refugees started asking questions about maternity leave, workplace injury, and savings. After these sessions, we saw visible shifts in attitudes and increases in work permit renewals and SSC registration”*¹⁰⁰

Interviews with Syrian beneficiaries as part of the evaluation also showed that many were previously unaware of the social security and became informed through ESTIDAMA++, either through direct outreach or through employers.

Before ESTIDAMA++, I worked mainly as a daily worker and had no clue about social security, the SSC, Jordanian laws. This is why I did not even think of registration. – Male Syrian wage-worker

I am a home-based worker, a hairdresser, and did not about the SSC and registration. I entered the SSC through E++. A Non-Governmental Organisation (NGO) told me about E++ and the benefits of SSC. - Female Syrian self-employed worker

I was not familiar with the SSC, its regulations and benefits. And I did not consider it because anyway my income in Jordan has always been very low, the minimum wage and often less. The company where I operated as a self-employed informed me about the project - Male Syrian self-employed worker

The preliminary findings from the RCT also indicate that face-to-face visits showed “some encouraging evidence of increased registration of Syrian workers, particularly in smaller firms (with 2-5 workers).”¹⁰¹

A shift in **employers' perceptions** regarding the value of social security was evident following outreach efforts, as they acknowledged its importance in safeguarding both employees and the business. As one employer shared, *“We are aware that the SSC protects you against unemployment, against work-related injuries, and provides many other benefits.”*¹⁰² Another employer remarked, *“We are a registered company and understand the value of social security.”*¹⁰³ The RCT1 was also a valuable tool in assessing the knowledge gains and engagement with SCC for employers. Overall, the RCT1 shows that *“firm visits have had a positive impact on firm’s knowledge of the ESTIDAMA++ project”*, for example treated firms were 21percentage points more likely than control firms to know that ESTIDAMA++ is a subsidy (29% among the control firms).¹⁰⁴

Interviews revealed varying levels of awareness among beneficiaries regarding SSC contributions and coverage under ESTIDAMA++. Some self-employed participants reported that they would have appreciated more detailed **information on how contributions and entitlements were structured**, with one noting that the implications of being classified as self-employed were not sufficiently explained. In contrast, wage workers more often felt sufficiently informed, as they typically received information through their employers. At the same time, even among wage workers, some highlighted challenges in easily accessing clear and timely information from SSC.

As one female Jordanian wage worker explained, *“The SSC should be more active in informing workers about its benefits, especially about the amount of their pension.”* A female Jordanian self-employed

¹⁰⁰ Interview with a stakeholder

¹⁰¹ RCT1. 2025, Feb. Preliminary results.

¹⁰² Interview with a stakeholder

¹⁰³ Interview with a stakeholder

¹⁰⁴ RCT1. 2025. Preliminary findings.

beneficiary added, *“It is important for SSC to better explain the consequences of E++ on the status of the participants. I would have never enlisted in the project had I been informed about the change of status to self-employed.”* At the same time, a male Jordanian wage worker reflected that while it may take effort to access information, *“at the end, you get your information.”* While others were happy with the level of information provided and noted that everything was available on the SSC website.¹⁰⁵

5.2.2. What were the main internal and external factors that influenced the achievement or non-achievement of results so far, including the new SSC law regarding refugees?

The progress of ESTIDAMA++ so far has been shaped by a mix of positive internal factors within the project and external conditions that both enabled and constrained results. Internal factors included the project’s adaptive design, governance arrangements, and communication reach. External dynamics involved changes in legal frameworks, notably those affecting refugee inclusion, labour market turnover, inter-institutional coordination, and macroeconomic pressures.

A strength of ESTIDAMA++ has been its **ability to adapt**. The design allows for changes in response to evidence from monitoring, RCTs, and feedback from participants.¹⁰⁶ This flexibility led to several upgrades during 2023-2024, such as shortening benefit duration to 12 months, introducing advance contribution payments for Syrian refugees to ease immediate costs, and testing a child allowance. These changes, backed by data and positive demand, helped the project register 29,451 new participants in 2024, taking the overall caseload to over 40,000, already above the final October 2025 target.¹⁰⁷ The project’s governance structure, especially the Technical Steering Committee and working links with SSC operations, provided a stable decision-making platform.¹⁰⁸

However, structural institutionalisation of the contribution subsidy model within SSC systems remains incomplete. The Project Document’s risk register had foreseen that *“competing priorities in SSC mean insufficient follow-up and human resources dedicated to ESTIDAMA++ implementation.”*¹⁰⁹ Staff turnover and competing demands on SSC capacity further slowed integration in 2024.¹¹⁰

Jordan’s Social Security Law in principle, treats nationals and non-nationals equally, which supports refugee inclusion. But in practice, changes to bylaw interpretations in late 2023 increased fees for self-employed contributors, including refugees, under the tranche payment system. For Syrian workers, these costs sometimes came with retroactive payment demands when renewing work permits. Monitoring found that many Syrians paid irregularly, or not at all, because of unpredictable income. Affordability was the most-cited reason for dropping out despite appreciating the benefits.

The **temporary removal of the tranche system** created confusion and unintended financial burdens, especially for refugees in flexible sectors like agriculture. Many found themselves unexpectedly liable for full SSC contributions, leading to resistance and dropout. The response, joint coordination by ILO, SSC, UNHCR, and unions to reinstate subsidies and resume awareness efforts, illustrated the importance of adaptive management but also pointed to the project’s exposure to broader policy

¹⁰⁵ Interviews with beneficiaries

¹⁰⁶ Interviews with stakeholders

¹⁰⁷ ESTIDAMA++ Annual Report 2024.

¹⁰⁸ Interviews with ILO staff

¹⁰⁹ ProDoc, Annex B, p.37.

¹¹⁰ Interviews with ILO staff

changes.¹¹¹ The change in 2023 to the self-employed tranche system increased demand for ESTIDAMA++.¹¹² An SSC internal regulation change in 2024, extending eligibility to firms with 10-20 employees and adding a family allowance, was a step forward, but the Annual Report notes that more legal clarity and consistent application are still needed for true refugee inclusion. Ambiguities in labour and social security bylaws continue to leave some self-employed, casual, and agricultural workers without protection. Several self-employed and non-Jordanians interviewed mentioned that they owed the SSC contributions and that this was a reason for them not being currently enrolled.¹¹³ Currently, the updated tranche system is applied, but it does not affect the beneficiaries currently enrolled in the program. As per the project regulations, the project only includes beneficiaries who are enrolled at a tranche level of 50% or above, and this criterion remains unchanged under the updated tranche system.¹¹⁴

Labour market patterns also affect results. High turnover and seasonal work in construction, agriculture, real estate and informal services mean many drop-outs are due to job changes, not dissatisfaction with ESTIDAMA++. Women face extra barriers: short-term contracts in sectors like education and hospitality, and in some cases exploitative dismissal and rehiring practices, contribute to female attrition rates that are roughly double those of men. The diversity of the obstacles is highlighted as lessons learned in the Annual Report for 2024.¹¹⁵

Finally, **rising living costs, inflation and the cost of the contributions themselves** have made it harder for low-income and refugee households to keep up regular payments. The project's own risk register warns that this could reduce willingness to stay in the system once subsidies end. Survey data confirm this risk: while 64% of waged workers said they would continue paying after ESTIDAMA++, only 24% of self-employed said the same, most citing affordability and unstable earnings.

"The main barrier now comes from the lack of job opportunities in agriculture, in addition to the work permit fees." Male, self-employed non-Jordanian

A **notable positive spillover** has been the increase in trust in the SSC among both workers and employers. Post-enrolment surveys show that 73% of wage workers, 57% of SE, and 74% of employers reported improved trust in SSC following their participation in ESTIDAMA++.¹¹⁶ This shift was significant among refugees, many of whom initially associated SSC with taxation and were reluctant to participate. Outreach efforts, including in-person sessions and social media campaigns, played a key role in addressing these misconceptions and changing attitudes.

An **unintended negative effect** involved employer misconduct. Focus groups with female workers revealed that in some cases, employers withheld ESTIDAMA++ benefits or deducted social security contributions without formally registering staff. Some workers reported that employers took control of their bank cards to collect ESTIDAMA++ payments, returning only partial amounts. These practices

¹¹¹ Interview with a stakeholder

¹¹² ILO. Annual Report. p.34

¹¹³ Interviews with beneficiaries

¹¹⁴ Interviews with ILO staff

¹¹⁵ ESTIDAMA++ Annual Report 2024. p.23

¹¹⁶ ILO. ESTIDAMA++ Narrative Progress Report (Q1 2024), April 2024, p. 4-5

undermined trust and exposed gaps in project oversight, particularly regarding payment transparency and enforcement of employer obligations.¹¹⁷

5.2.3. How effectively are cross-cutting issues integrated into the implementation?

This section assesses how effectively cross-cutting issues, including gender equality, non-discrimination, inclusion of persons with disabilities, promotion of International Labour Standards (ILS) and social dialogue, and environmental considerations, have been integrated into the implementation.

The evaluation finds that integration has been strongest in the formal inclusion of non-Jordanian workers, especially Syrian refugees, where procedural reforms and targeted outreach have improved enrolment, awareness, and trust. Gender inclusion has been addressed but outcomes remain below expectations due to persistent structural barriers, and disability inclusion has not been operationalised. Promotion of ILS has focused on applying existing ratifications rather than pursuing new ones, while environmental sustainability has not been integrated into project design or delivery.

The ESTIDAMA++ has made deliberate efforts to address **gender equality and non-discrimination** in its design and implementation, particularly regarding the inclusion of women and non-Jordanian workers.

One of the most significant achievements has been the formal inclusion of non-Jordanian workers, especially Syrian refugees, this is noted as the significant achievement among the project team, stakeholders and donors.¹¹⁸ SSC updated its Standard Operating Procedures to accommodate the specific needs of refugees, including adjustments to registration processes and coordination with work permit systems.¹¹⁹ These changes marked a shift in institutional practice and allowed for smoother enrolment and payment processes. 23% of beneficiaries in the 2024 caseload were Syrians while 30% were Egyptian,¹²⁰ and field monitoring confirmed that refugees increasingly sought direct clarification about the project, indicating improved awareness and trust.

The project's approach to gender has been more uneven. By the end of 2024, the project had enrolled 20% women,¹²¹ a meaningful proportion but below initial expectations, particularly among self-employed workers, where enrolment remains low. Donors have noted the achievements concerning inclusion of women as decent given the overall low participation rates in the workforce.¹²² Field feedback showed growing interest from women, especially in sectors like manufacturing, with questions frequently focused on maternity coverage and family benefits.

ESTIDAMA++ demonstrated the ability to adapt based on demographic responsiveness. Outreach strategies evolved as patterns of engagement became clearer, and some survey questions were revised to reflect feedback from women and refugee participants. However, inclusion efforts were

¹¹⁷ MMIS/IPSOS, Conduct Field Monitoring of the ESTIDAMA++ Programme: Interim report, October 2024. p. 10-11

¹¹⁸ Interviews with ILO project team, stakeholders and donors

¹¹⁹ ILO, Progress report January – December 2023. March 2024, p.18

¹²⁰ ILO Dashboard. ESTIDAMA++ Overview. Jan 1, 2023 – Dec 31, 2024. N: 37,903.

¹²¹ ILO Dashboard. ESTIDAMA++ Overview. Jan 1, 2023 – Dec 31, 2024. N: 37,903.

¹²² Interviews with donors

primarily general rather than group-specific. For example, the project was implemented uniformly across Jordan without geographic or camp-specific targeting. While this broad approach helped standardise delivery, it may have missed opportunities to address the specific barriers faced by more marginalised subgroups.

The inclusion of persons with disabilities was not meaningfully addressed in the project. While Third-Party Monitoring (TPM) tracked the inclusion of persons with disability, specific outreach, services, were not reported, and no stakeholders recalled project elements aimed at this group.¹²³ This remains a gap in the project's design and implementation.

Regarding **promotion of ILS** within the broader policy environment, the project supported SSC and national authorities in advancing legal and regulatory reforms conducive to expanded coverage and protection of vulnerable workers, including non-Jordanian nationals and refugees.

However, the evaluation found limited explicit evidence that the ESTIDAMA++ project actively promoted or facilitated new ratifications of ILS Conventions or Protocols during the period under review. Instead, the emphasis was on operationalising existing ratifications and embedding ILS compliance into project design and administration. This approach was consistent with the project's remit as a targeted extension of social protection mechanisms, rather than a broader normative reform agenda focused on treaty ratification.

Environmental issues are not explicitly integrated into the design or implementation of ESTIDAMA++. The project focuses primarily on extending social security coverage to vulnerable workers. As such, no evidence was found of systematic efforts to mainstream environmental sustainability, climate resilience, or green economy linkages within activities.

5.3. Efficiency

5.3.1. How efficient was the ESTIDAMA++ use of financial resources so far?

The **overall ESTIDAMA++ project budget comprised 19,201,970.56 USD** until the end of 2024¹²⁴, with a no-cost extension until February 2026. Due to delays (elaborated below), the project actually commenced in mid-2022. Financial data for 2025 was not accessible for the ET.

Overall, the project has been efficient with its implementation as the targeted number of beneficiaries was exceeded and funding is available to continue the project finalisation and achieve outcomes. No unforeseen costs were reported.

The project is funded through contributions from three donors, through two modalities:

- Modality 1: Direct financial assistance from FCDO to SSC, with pooled funding for ILO oversight and technical assistance. Funds are transferred straight from FCDO to SSC's account.
- Modality 2: Funds from Norway and the Netherlands are sent to ILO first, then transferred from ILO to SSC.

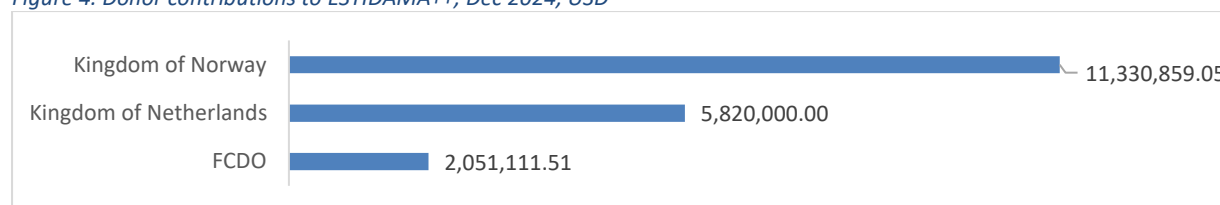
¹²³ Interviews with ILO staff

¹²⁴ Exchange and emails with ILO.

The difference in the funding modalities was based on donors' preferences at the project design stage. ILO and SSC treat all incoming funds as a pooled budget for implementation purposes, regardless of modality, and no issues or implications for the project implementation were identified by ILO staff. All funds are deposited into a single SSC pooled account. ILO oversight and technical assistance are provided through the multi-donor Development Cooperation (DC) project, regardless of whether the fund was shared through Modality 1 or 2.¹²⁵

By the end of 2024, the joint donor contributions were as follows:

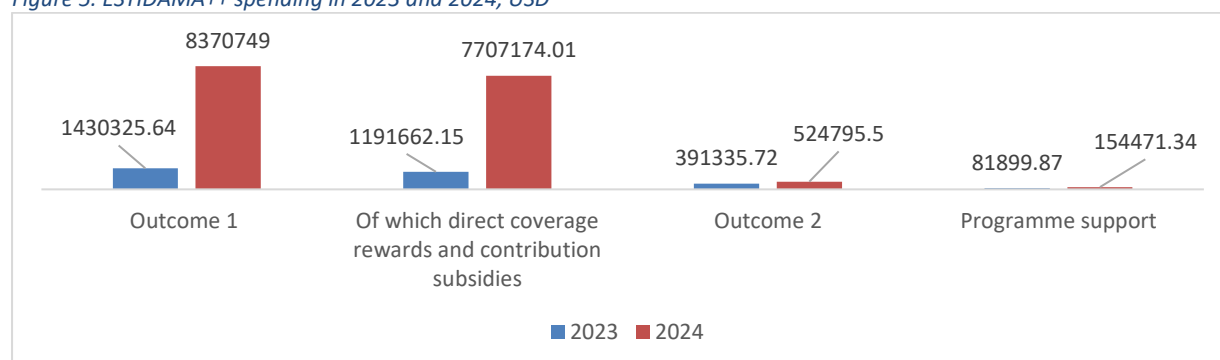
Figure 4. Donor contributions to ESTIDAMA++, Dec 2024, USD



Source: Annual Report 2024.

The total expenditure by the ILO (Modality 2) in 2024 reached USD 9,050,015.89, bringing the total money spent under the project to USD 11,684,291.69. This demonstrates the high level of spending done in 2024, compared to 2023 (as shown in the figure below).

Figure 5. ESTIDAMA++ spending in 2023 and 2024, USD

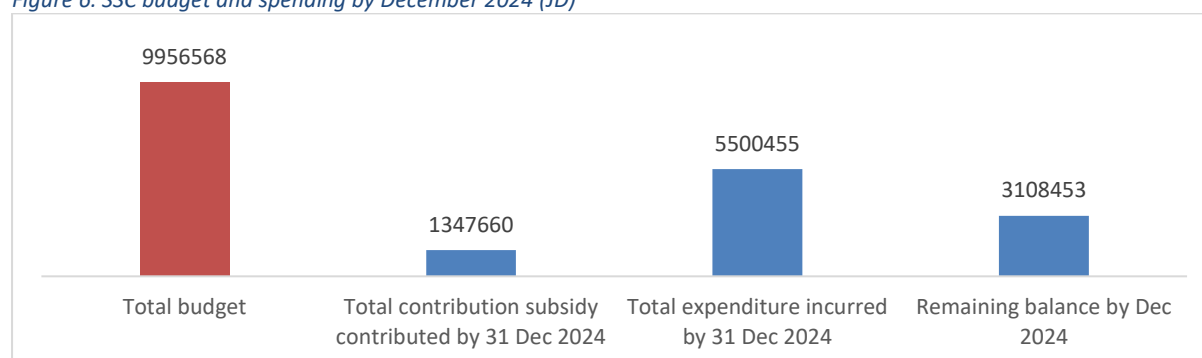


Source: ESTIDAMA++ Annual Report 2023 and 2024.

According to the implementation agreement expenditure reports between ILO and SSC, **the SSC will receive a total of 9,956,567.52 JD from ILO**, for the period of 24 May 2022 to 31 January 2025. By December 2024, nearly 69% of the SSC's budget was spent and committed.

¹²⁵ Interview with ILO staff.

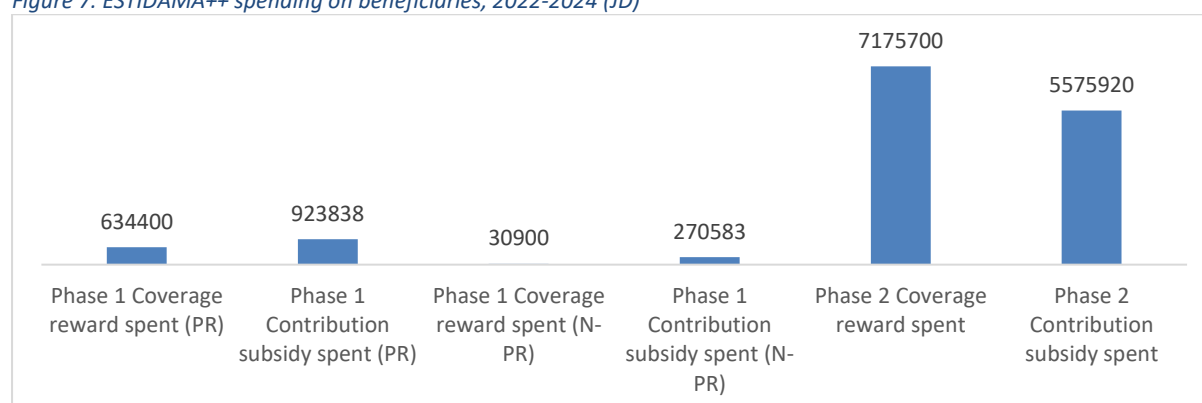
Figure 6. SSC budget and spending by December 2024 (JD)



Source: Implementation Agreement Expenditure Report July-December 2024.

Project spending on beneficiaries is monitored on a quarterly basis together with the SSC, through a dedicated “ESTIDAMA++ beneficiaries & spending sheet”. The sheet demonstrates, per month, the number of prioritised and non-prioritised beneficiaries, coverage rewards and subsidies spent for both groups. By the end of 2024, the numbers looked as follows (in Jordanian Dinars):

Figure 7. ESTIDAMA++ spending on beneficiaries, 2022-2024 (JD)



*PR refers to Priority beneficiaries and was spent between June 2022-December 2024. N-PR refers to non-priority beneficiaries and was spent between June and October 2022. Phase 2 spending took place from August 2024 to December 2024. Source: Financial tracker sheet 31 December 2024.

Stakeholders noted that, in their view, **the project is being implemented efficiently** and has created value for money so far. No examples of overspending or financial inefficiency were mentioned by interviewees.¹²⁶ In fact, some stakeholders noted that the project created more value for money as it exceeded the minimum targeted number of people.¹²⁷ Furthermore, despite delays, the budget was sufficient to continue the support for beneficiaries: “We already allocated the whole budget, enough for each beneficiary until the end of the project.”¹²⁸

While the budget is detailed to monitoring spending on beneficiaries on a monthly basis, there is no disaggregation of spending by gender. ILO confirmed that there is no pre-set allocation of funds for women, refugees, or other categories. However, such disaggregation by gender or nationality is included in the indicators. Therefore, the monitoring data maintains gender disaggregated data.¹²⁹

¹²⁶ Interviews with stakeholders

¹²⁷ Interview with a stakeholder

¹²⁸ Interview with ILO staff

¹²⁹ Interview with ILO staff

While there is no specific earmarked funding for contributory support to women or refugees, there is budget allocated to specific activities to enhance the engagement of these groups in the project, for example through targeted outreach campaigns. *“Specific campaigns sometimes target women, refugees, self-employed workers, or youth, but funds for these are within the general outreach allocation and not ring-fenced by beneficiary type.”*¹³⁰

5.3.2. How efficient was the ESTIDAMA++ use of human resources so far, both of ILO and its partners?

This section reflects on the HR capacity of both the ILO project team and the SSC as key implementing partners.

The ILO and SSC both benefitted from overall sufficient staff and expertise. However, the ILO team was affected by staff turnover, causing delays. The SSC also had a few weaknesses, but these did not affect the overall project quality.

Interview respondents were generally satisfied with the responsiveness and capacity of the ILO and SSC staff, and on the **division of work between ILO and SSC**.

*“The ILO teams were clear on their objectives, and discussions were based on international benchmarks, and best practices.”*¹³¹

*“I am satisfied with the SSC. They explained to us what the project was all about, and electronic services are easy to use.”*¹³²

Overall, **ILO staff** perceived that sufficient staff was available for the project implementation, despite some challenges presented below. They perceived a clear division of responsibilities among team members, and the team benefitted from sufficient social security expertise.¹³³ The ILO team brought expertise in social protection policy, project design, and experimental evaluation, notably managing the RCTs and MERL framework effectively. The ILO project team also set out to collaborate where needed with the Decent Work Team of Specialists at the Regional Office for Arab States and the ILO Regional Social Protection Specialist.¹³⁴

By December 2024, the project realised moderate underspending in staffing costs due to turnover and delayed recruitments in international and national professional positions.¹³⁵ Interviewees pointed out that some employees left mid-project, creating six-month gaps and slowing key tasks like oversight of the RCT and dashboard, and enhanced the workload of the remaining staff.¹³⁶ Interviews with stakeholders also noted that challenges occurred to project staff turnover.

Perceptions on the HR capacity of the **SSC** differed somewhat. SSC had a dedicated team for the work under the ESTIDAMA++ project to collect data, and to manage targeted and vulnerable groups.¹³⁷ ILO

¹³⁰ Interview with ILO staff

¹³¹ Interview with a stakeholder

¹³² Interview with a stakeholder

¹³³ Interview with ILO staff

¹³⁴ ILO. ESTIDAMA++. Prodoc

¹³⁵ Annual Report 2024

¹³⁶ Interview with ILO staff

¹³⁷ Interview with a stakeholder

staff was generally satisfied with the level of capacity of the SSC and provided capacity building to SSC officials in 2024, incorporating best practices drawn from other ILO projects.¹³⁸

Other interviewees noted that SSC had limited experience with a donor-funded subsidy for social insurance, so they had to create structures from scratch.¹³⁹ Some stakeholders also experienced delays in receiving data from SSC, which they attributed to a lack of human resources. Furthermore, some employers noted challenges in communication with SSC: *“It has been difficult for me to deal with the SSC: the employees I dealt with for registration would ask for many papers over a full week. But I have been just told that now registration is online and simple. Why was I not informed?”*¹⁴⁰

5.3.3. How timely was the project implementation so far?

The initial proposed project timeline foresaw the project start in December 2020 and end in October 2025. The project timeline has been extended by a No-Cost Extension to close by February 2026.

The project faced several delays, particularly in the Inception Stage. However, the project managed to make significant progress during 2023 and especially 2024.

Although the initial proposal was designed and approved by donors in 2020, the approval of the project by MoPIC took two years. The reviews required various small changes and explanations of the scope of the project.¹⁴¹ The project subsequently only started its activities in 2022.

After the launch of the project in 2022, additional delays took place for various reasons. Firstly, as mentioned above, there was staff turnover within the ILO and the recruitment of replacements took time.¹⁴² Secondly, towards the last months of the project, the team faced natural lag between beneficiary enrolment and disbursement, meaning that the no-cost extension was necessary to finalise disbursements to workers enrolled in early 2025, ensuring the full subsidy period is honoured.¹⁴³ The annual report for 2024 also mentioned as challenge the *“delays in budget processing and disbursement, which affected the pace of certain activities, particularly field research and SOP modifications.”*¹⁴⁴

Interviewed stakeholders also mentioned delays caused by the SSC: *“The main challenge that we faced came from SSC, with regard to the rapidness of getting the databases. Each quarter we had to wait from two weeks to a month to get the database. So, we really had to rush and expedite procedures to deliver data in a timely manner.”*¹⁴⁵

Despite the delays, the budgetary information demonstrates that the project team has progressed extensively in 2024, by increasing the number of beneficiaries and therefore allocating more spending in 2024 compared to 2023. In this regard, the project team was able to mitigate at least some of the

¹³⁸ Interview with ILO staff

¹³⁹ Interview with ILO staff

¹⁴⁰ Interview with a stakeholder

¹⁴¹ Interviews with ILO staff, stakeholders and donors

¹⁴² Interviews with ILO staff and stakeholders

¹⁴³ Annual report 2025.

¹⁴⁴ Annual report 2024.

¹⁴⁵ Interview with a stakeholder

delays. The 2024 Annual Report notes that implementation of 60-80% of outputs were on schedule and 60-80% of indicator milestones have been met.¹⁴⁶

5.3.4. To what extent has cooperation in the ESTIDAMA++ project between the ILO and implementing partners enabled a cost-effective implementation?

The project is led by ILO and implemented by ILO and SSC as project partners. The project is managed through the “operational” steering committee that meets on a weekly basis to discuss day-to-day project management aspects. The “Technical” steering committee comprises of ILO, SSC, donors, UNHCR and other key stakeholders and meets four times a year.

Cooperation and coordination between ILO and SSC, as well as UNHCR, was perceived as largely efficient, though social dialogue was more limited. Some stakeholders complained about inefficient Steering Committee Meetings.

The **Operational Steering Committee** met frequently and consists of approximately twelve participants, each responsible for a core area of the project, such as data, programming, financing, or participant feedback. For example, in Q3 of 2024, the OC met six times.¹⁴⁷ This high meeting frequency enabled close oversight of day-to-day implementation and allowed for refinement of project design throughout the implementation. The project team highlighted the value of these touchpoints in facilitating decision-making and maintaining open communication among project stakeholders.¹⁴⁸ These monthly coordination meetings created a platform for dialogue among diverse stakeholders, refugees, employers, unions, and development partners, and helped surface challenges at the sectoral level.¹⁴⁹

At the strategic level, the **Technical Steering Committee (TSC)**, chaired by the Director General of the SSC, was scheduled to meet quarterly. The TSC includes donors, ILO, the MoL, MOPIC, and UNHCR. In 2023, the TSC held three meetings, complemented by three donor lunch events to enhance engagement and feedback.¹⁵⁰ The interviewee programme showed that participants appreciated the inclusive structure and the responsiveness of SSC and ILO.

Many interviewed stakeholders noted that **the project was well-coordinated**. *“The shared management model, where the SSC manages the fund with technical support from the ILO, appears to be working effectively. This structure allows for both strong national ownership and access to the ILO’s international expertise in social protection.”*¹⁵¹ Effective management was also attributed in part to the buy-in and commitment of various partners and stakeholders. *“We have no coordination difficulties, through our participatory approach to the design and implementation of the initiative.”*¹⁵² ILO staff perceived that there is open and frequent communication among stakeholders.¹⁵³ Stakeholders noted that the roles and responsibilities are well-established between ILO and SSC.

¹⁴⁶ Annual report 2024. p.10.

¹⁴⁷ Narrative Progress Report Q3, 2024.

¹⁴⁸ Interview with ILO staff

¹⁴⁹ Interview with a stakeholder

¹⁵⁰ ILO. Progress report January – December 2023, March 2024, p.16

¹⁵¹ Interview with a stakeholder

¹⁵² Interview with a stakeholder

¹⁵³ Interview with ILO staff

A good example of the strength of coordination comes from the reported needs change among refugees wishing to cancel their contributions and return to Syria. When this was flagged, the ILO supported SSC to appoint focal points for specifically these questions.¹⁵⁴

Another stakeholder noted that: *“after the trench system change, ILO and SSC responded by formally requesting legal revisions via MoPIC. This responsiveness is rare among government bodies”*.¹⁵⁵

This coordination effort by ESTIDAMA++ is important given that coordination by SSC with other governmental agencies on formalisation or social protection alignment is still limited, largely because there is no central mechanism to unite them around cross-cutting policy issues.¹⁵⁶ A stakeholder noted in this regard that *“it is important that SSC leads the meetings—that shows local ownership.”*¹⁵⁷

The design of the project benefitted from consultations with the **tripartite partners**. They regularly engage the MoL (which chairs the social security board), employer organisations (like the Chamber of Industry), and trade unions. ILO staff perceived that as productive, although engagement of social partners during the implementation of the project was more limited.¹⁵⁸ A stakeholder noted that, in the field, the trade unions were in charge of delivering work permits to Syrian refugee beneficiaries. The employer associations (trade and industry) were involved in several awareness sessions about social protection, decent work standards, etc.¹⁵⁹

The collaboration and coordination efforts were beneficial for the project’s efficiency, by dividing tasks among partners (e.g. SSC, UNHCR) who contribute their strengths, areas of expertise, and access to beneficiaries to the project.

*„At the start of ESTIDAMA++, refugee participation was low, but ILO and UNHCR tackled that directly. UNHCR supported ILO and SSC in engaging with both camp-based and host community refugees, and now UNHCR participates in the technical steering committee. That collaboration has been really valuable.”*¹⁶⁰

There were only few **complaints about the coordination**. Some stakeholders noted that Technical Steering Committee meetings were often delayed or cancelled, and that ILO was not sufficiently proactive to report changes in the legal or social protection system that would affect the project. They also noted that ILO responded slowly to requests for documents or updates, or only upon various reminders.¹⁶¹ One stakeholder pointed out that this improved in recent months.¹⁶² Additionally, a stakeholder noted that the Steering Committee meetings are *“quite long and heavy on briefings, with little time for questions.”*¹⁶³ Some initial delays in project implementation were linked to unclear communication with MOPIC regarding the scope and structure of ESTIDAMA++.¹⁶⁴

5.3.5. To what extent do monitoring support efficient implementation?

¹⁵⁴ Interview with a stakeholder

¹⁵⁵ Interview with a stakeholder

¹⁵⁶ Interview with ILO staff

¹⁵⁷ Interview with a stakeholder

¹⁵⁸ Interview with ILO staff

¹⁵⁹ Interview with a stakeholder

¹⁶⁰ Interview with a stakeholder

¹⁶¹ Interviews with stakeholders and donors

¹⁶² Interview with a stakeholder

¹⁶³ Interview with a stakeholder

¹⁶⁴ Interview with a stakeholder

Performance data has been regularly collected, analysed, and used to adapt project operations and strategy. The MERL framework includes several components: a real-time dashboard linked to SSC administrative data, quarterly field monitoring surveys, qualitative research through focus groups, and third-party monitoring led by MMIS and IPSOS, as well as RCTs conducted by the ILO project team.

The project operates with a well-defined ToC and a logframe comprising approximately 25 - 30 indicators. While the original plan to establish baseline and endline data was dropped due to rolling beneficiary enrolment, a revised approach, with the help of an M&E consultant, was introduced that captures short- and medium-term behavioural outcomes to inform project adjustments.¹⁶⁵

As part of the TPM, during first three quarters of 2024, MMIS and IPSOS collected 900 quantitative surveys across wage workers, SE, and employers, with disaggregation by gender, nationality, and sector.¹⁶⁶ Monitoring tools were adapted over time based on feedback from respondents and observed trends. For example, survey questions were revised to address misunderstandings and integrate new policy developments, such as retroactive contributions for Syrian refugees.¹⁶⁷

Monitoring data informed project adjustments, for example, leading to revised targets for female participation (adjusted from 50% to 30%) and outreach refinements following high attrition in the construction and manufacturing sectors.¹⁶⁸ Findings were regularly shared with SSC and ILO through narrative reports and presentations. Although initial quarters involved in-person debriefings, later reporting shifted to written updates and follow-up Q&A.

The ILO project team also implemented **RCTs** to evaluate the impact of information treatments and financial incentives.¹⁶⁹ Insights from these experiments shaped project design, such as the introduction of a child allowance and the refinement of outreach strategies. Additionally, SSC conducted a case study with 3,000 firms to explore new benefit options.

Third-party monitoring was generally well-integrated, though delays in data sharing and inconsistencies in SSC's beneficiary databases created operational inefficiencies. Despite these challenges, the quality and quantity of outcome-level data was highlighted by stakeholders as a strength of ESTIDAMA++, including donors who noted the usefulness of have data emerging on post-subsidy participation.¹⁷⁰

5.4. Sustainability & Orientation Towards Impact

5.4.1. To what extent has the project established a replicable or scalable model for extending social security to vulnerable workers?

¹⁶⁵ Interview with ILO staff and a stakeholder

¹⁶⁶ MMIS/IPSOS, Conduct Field Monitoring of the ESTIDAMA++ Programme: Interim report, October 2024, p. 5

¹⁶⁷ Interview with a stakeholder

¹⁶⁸ Interview with a stakeholder

¹⁶⁹ Annual Report, 2024.

¹⁷⁰ Interview with donors

5.4.1.1. *To what extent is a feasible strategy in place for sustaining the project's outcomes once donor support ends?*

Ensuring the sustainability of ESTIDAMA++ is emerging as one of the most pressing priorities as the programme approaches the final phase of its current funding cycle.

ESTIDAMA++ made initial steps to ensure sustainability beyond donor support. Foundational efforts include initial steps to embed the project within SSC systems and the Visioning White Paper. Concrete financial, legal, and operational commitments for long-term continuation remain absent, as well as a concrete sustainability strategy.

Desk research and consultations with ILO demonstrate slightly **diverging views on the sustainability objectives of ESTIDAMA++**. The ProDoc includes the explicit long-term objective that *“Estidama++ is later expected to be gradually absorbed by SSC as a permanent facility to support extension of social security coverage to informal and vulnerable workers.”*¹⁷¹ The ToC of ESTIDAMA++ also envisages *“a sustainable model for the extension of social security”* as expected outcome.¹⁷²

At the same time, documentation and ILO consultations highlight that the current project acts as a pilot for the sustainable model. E.g. the ProDoc refers to a *“piloting phase approach is adopted to test models and generate learning”*.¹⁷³

As of mid-2025, a fully developed and resourced **strategy for sustaining ESTIDAMA++** outcomes beyond donor support is not yet in place, which hinders the clarity on the exact objectives in this regard. However, the reference to piloting and the references to longer-term sustainability suggest that the project is meant to create lasting changes to the SSC and its system, commenced through ESTIDAMA++ but potentially not fully implemented during the project lifetime (e.g. integration into the SSC). Stakeholders have expressed concern that the lack of clarity on this issue may undermine both donor support and design going forward.

A concrete strategic action has been the development of the **Visioning White Paper**¹⁷⁴, a policy document co-authored by the ILO, SSC, the World Bank, and the IMF. This White Paper positions contribution subsidies, ESTIDAMA++’s mechanism, as a reliable tool within a future multi-tier social insurance system. It provides a foundation for policy continuity and signals SSC’s ownership of reform.

Operationally, ESTIDAMA++ is already somewhat **embedded in SSC systems**, including beneficiary registration, e-services, and monitoring dashboards, which support institutional memory and ongoing use of project tools. Discussions on sustainability have taken place in steering committees, but to date, these have not resulted in concrete institutional or fiscal commitments. Additionally, stakeholders expressed a desire to “Jordanise” the project, meaning there is a willingness to continue working on the ESTIDAMA++ projects beyond its lifetime.

However, there are various challenges to ensuring sustainability. Most importantly, there is no confirmed budget line or legal provision to continue the subsidy mechanism after donor funds expire.

¹⁷¹ ESTIDAMA++ ProDoc.

¹⁷² ESTIDAMA++ ProDoc

¹⁷³ ESTIDAMA++ ProDoc.

¹⁷⁴ Interview with donors

Government counterparts have acknowledged current limitations due to fiscal constraints, economic volatility, and competing national priorities. The prevailing assumption among stakeholders is that project activities will end once donor funding concludes, unless a follow-on project is proposed and funded.

A further complication to establishing a strategy is the evolving dynamic around **Syrian refugee returns**. While some donors are scaling down support based on expectations of refugee repatriation, current data show that returns remain minimal, only about 85,000 out of approximately 1.2 million Syrians in Jordan have returned.¹⁷⁵ According to the ESTIDAMA++ Dashboard, 10% of beneficiaries who exited the project provided the reason “*departed the country*.”¹⁷⁶

5.4.1.2. What steps are being taken by implementing partners to ensure the project’s achievements can be sustained (e.g., capacity building, institutionalisation, policy integration)?

ESTIDAMA++ has strengthened the SSC’s capacity and institutional integration through targeted staff training, embedded digital tools, and reinforced SSC-MoL compliance mechanisms, laying the groundwork for sustained social security coverage and potential national scaling of its reforms.

Capacity-building within the ESTIDAMA++ project has been an important pillar supporting the extension of social security coverage and the sustainability of the project’s reforms. ILO has prioritised institutional integration within the SSC to ensure continuity of results. Targeted training of trainer sessions for SSC management information system staff were conducted, supported by detailed training materials and procedural manuals, embedding operational knowledge into SSC’s existing systems.¹⁷⁷ Project-developed digital tools (upgraded payment system, improved dashboard) are integrated into SSC’s IT architecture for permanent use and potential national scale.¹⁷⁸

A strong operational link between SSC and MoL has been reinforced, whereby MoL issues work permits only to workers registered with SSC, creating an ongoing compliance mechanism. The ILO conducts periodic actuarial valuations to assess the financial viability of adopting a national contribution subsidy model. Evidence from awareness interventions is expected to be adopted by SSC for future outreach.

5.4.1.3. To what degree have capacity-building measures (e.g., training, mentorship, standard operating procedures) been institutionalised among local partners?

ESTIDAMA++ strengthened SSC’s operational and outreach capacity by training over 20 outreach officers, developing and institutionalising SOPs and internal regulations, and embedding policy and procedural reforms, laying partial but significant foundations for the sustained and scalable extension of social security coverage.

The project achieved progress in **training SSC staff**, particularly outreach officers. Capacity-building measures under ESTIDAMA++ have achieved partial institutionalisation within SSC. Training of

¹⁷⁵ Interviews with stakeholders

¹⁷⁶ Dashboard. Reason for Attrition. n:1527 of 15054 total

¹⁷⁷ Annual report 2024.

¹⁷⁸ Interviews with ILO staff and stakeholders

outreach officers and the development of SOPs and internal regulations signify critical steps towards embedding the technical and operational capacity necessary for the continuation and scaling of social security extension. Mentorship by ILO staff and governance mechanisms further support the consolidation of skills and knowledge. In 2024, over 20 SSC outreach officers received tailored training focused on facilitation, communication skills, and engagement with vulnerable groups. These training programmes were built on lessons identified through the project's MERL framework and prior operational experience.

ESTIDAMA++ supported the **development and adoption of key internal regulations and SOPs** within SSC to govern the administration of contribution subsidies and coverage rewards. One internal regulation amendment in 2024 extended coverage eligibility to firms with 10–20 workers and introduced a child allowance pilot, reflecting SSC's willingness to institutionalise policy changes informed by the project.

Technical assistance from the ILO facilitated drafting and reviewing these regulatory and procedural documents, promoting alignment with national social security laws and international standards. These SOPs have been institutionalised within SSC's operations, providing frameworks for ongoing implementation beyond the project timeframe. Nonetheless, deeper institutional embedding across all relevant SSC units requires further efforts, with competing priorities and limited dedicated staffing delaying full integration.

5.4.2. To what extent is the project engaging stakeholders and forging partnerships to achieve sustainable results and foster ownership?

A key expectation of the ESTIDAMA++ project is that the focus on the national and policy-level should strengthen the capacity of Jordanian institutions to engage vulnerable Jordanians and Syrian refugees into the social security system. As a result, the strengthened institutions should be able to maintain such engagement and support without ILO interventions.

The project contributed to increased awareness and knowledge on how to include vulnerable populations in the social security systems. Several trainings enhanced the skills of the SSC to continue working on outreach and monitoring. However, budgetary limitations hinder institutions from sustaining and institutionalising the ESTIDAMA++ efforts.

Engagement of **social partners** took place in the inception stage of the project, per ILO's internal procedures for social dialogue. Implementation activities included the involvement of social partners, but not per se social dialogue. One interviewee noted that *"the General Union of Jordanian Trade Unions had (until July) an implementing role as providers of work permits to Syrian workers."*¹⁷⁹ Another stakeholder confirmed the unions' role and added that *"the employer associations (trade and industry) were involved in several awareness sessions about social protection, decent work standards, etc."*¹⁸⁰ Social dialogue indirectly occurred through the Steering Committee:

*"With ILO, we met private sector actors and trade unions. Refugees shared their experiences, and employers highlighted project benefits. Early on, monthly coordination meetings included cooperatives, the General Federation of Trade Unions, World Bank, and others. This was crucial in addressing sectoral challenges."*¹⁸¹

¹⁷⁹ Interview with a stakeholder

¹⁸⁰ Interview with a stakeholder

¹⁸¹ Interview with a stakeholder

Two stakeholders mentioned that social dialogue was not an explicit activity or goal of the project. *“The project documents do not detail formal tripartite engagement mechanisms for the ESTIDAMA++ project. However, ILO principles require tripartite dialogue”¹⁸²; “Trilateral dialogue did not address the project. Trilateral dialogue focuses on wages mainly.”¹⁸³* Therefore, the project did not actively ensure sustainability through social dialogue.

Regarding **improved capacity**, one stakeholder noted that, *“on the positive side, we have learned how to reach out to the most vulnerable categories and raise their awareness about the benefits of registration with the SSC, especially for the Syrian refugees.”¹⁸⁴*

“The project includes targeted training sessions for SSC staff to equip them to manage the payment system and the improved dashboard. These initiatives are institutionalised by integrating the acquired knowledge and skills directly into SSC staff and integrating them into the SSC’s existing operational architecture.”

Another stakeholder perceived that *“SSC’s advocacy to reinstate the trench system and waive debts showed a shift in their thinking. They now recognise refugee-specific vulnerabilities and differentiate them from other nationalities. Such changes are visible in SSC’s direct engagement with refugees and responsiveness in the steering committee.”¹⁸⁵*

“The project’s success in enrolling over 45,000 workers and its reliance on employer participation implicitly suggest that employers have increased their capacity to understand and engage in social security processes.”¹⁸⁶

The evaluation found that the project contributed to increased knowledge and awareness on the topic of social security among stakeholders, enabling them to continue working on the topic (if funding is available). However, ILO reporting also acknowledged that various additional steps are needed to fully institutionalise the ESTIDAMA++ subsidy strategy, including additional operational changes in the SSC, further capacity building, aligning actuarial forecasts, and securing fiscal space.¹⁸⁷ Although it was an objective of the project to create a sustainable social security system for vulnerable groups (Outcome 1), the ESTIDAMA++ project’s efforts were insufficient to ensure that the model is sustainable through its absorption in the SSC system.

Besides capacity, some stakeholders point out that the sustainability of support to the beneficiaries is highly dependent on **continued funding**: *“Jordan is a relatively poor country and will struggle to sustain ESTIDAMA++ when the project stops once donor support. For example, the country is already unable to provide full medical insurance to all its citizens.”¹⁸⁸* Similarly, a stakeholder noted that *“Funding is a critical issue, and the government of Jordan may have other priorities, such as the graduation of the (Jordanian) NAF beneficiaries. The prevailing opinion is that the project will stop once external funding stops.”¹⁸⁹* Stakeholders mentioned in this regard that the core weakness of the project, in terms of sustainability, is the fact that the contribution support was funded outside the

¹⁸² Interview with a stakeholder

¹⁸³ Interview with a stakeholder

¹⁸⁴ Interview with a stakeholder

¹⁸⁵ Interview with a stakeholder

¹⁸⁶ Interview with a stakeholder

¹⁸⁷ 2024 Annual Review

¹⁸⁸ Interview with a stakeholder

¹⁸⁹ Interview with a stakeholder

Jordanian system and therefore not integrated in the government's budget (while simultaneously underlining that social security systems function based on contributions, not based on government funding).

Lastly, sustainability includes the **capacity of beneficiaries** to continue paying contributions. This is described from their perspective below, but stakeholders also commented on ESTIDAMA++'s capacity to facilitate this process: *"Another issue is the cost of the SSC subscriptions, which is believed to be too high for the poorest categories: contributions should be scaled by tranches of income. However, it is also important to address the SSC's financial survival in the face of high costs incurred by payment of retirement benefits, medical care for health injuries: it is difficult to find a fair balance."*¹⁹⁰ Another stakeholder similarly indicated that *"rising work permit and SSC fees make refugee self-sufficiency hard without support."*¹⁹¹ Therefore, ESTIDAMA++ itself does not facilitate the sustainability of beneficiaries' enrolment in the social security.

These challenges also link to the closure of a World Bank project: *"Up until like a year and a half ago, refugees could get work permits without having to pay the full amount of fees. That decision has been rescinded because of a certain World Bank project that has stopped, which was paying for the work permits. And that means that there's a big barrier for refugees these days."*¹⁹²

5.4.3. What signs of impact, if any, are visible so far?

Understanding these early signs of impact, and the factors that enable or constrain them, provides evidence on whether ESTIDAMA++ is supporting progress toward a universal social security system and informs decisions on how to adapt the model for long-term sustainability.

ESTIDAMA++ is showing tangible early impact, with high retention intentions among wage workers and employers, significant digital communication and outreach systems strengthening within the SSC, and clear progress toward national social security goals aligned with SDG 1.3, SGD 8 and SDG 10. Structural barriers may hinder the project from creating results for vulnerable people beyond the initial beneficiaries.

By subsidising contributions and ensuring that workers are registered with the SSC from the start of employment, the project has brought over 45,000 additional workers into the system. This expansion demonstrates the feasibility of reaching hard-to-reach populations and contributes to Jordan's trajectory toward universal coverage in line with SDG 1.3 (no poverty, Social Protection Systems for all) SDG 8 (decent work) and SDG 10 (reduced inequalities).

Early results show that ESTIDAMA++'s short-term enrolment gains are beginning to translate into **sustained participation** in Jordan's social security system. By linking contribution subsidies to mandatory SSC registration, the programme reduced cost barriers for vulnerable workers and created an effective entry point into formal coverage, a mechanism the project team describes as *"a bridge to universality"* and a first step toward the inclusion of historically excluded groups.¹⁹³ One

¹⁹⁰ Interview with a stakeholder

¹⁹¹ Interview with a stakeholder

¹⁹² Interview with a donor

¹⁹³ Interview with the ILO staff

stakeholder emphasised that “beneficiaries seem to be transitioning into regular Social Security after the subsidy period, this isn’t just about temporary participation, it’s about long-term inclusion.”¹⁹⁴

Initial **retention rates** among wage workers are encouraging. According to project monitoring, “80 to 90% of wage worker beneficiaries say that they will continue to register with the SSC when the ESTIDAMA++ support stops.” This is significantly higher than for the self-employed (40-50%), where lower incomes and high permit costs, particularly for Syrians, limit the feasibility of continued contributions.¹⁹⁵ In the Q1 2025 ME report, 85.5% of beneficiaries who completed the project were enrolled for three months or more.¹⁹⁶ Beneficiary interviews with waged workers largely show a willingness to continue paying SSC contributions.

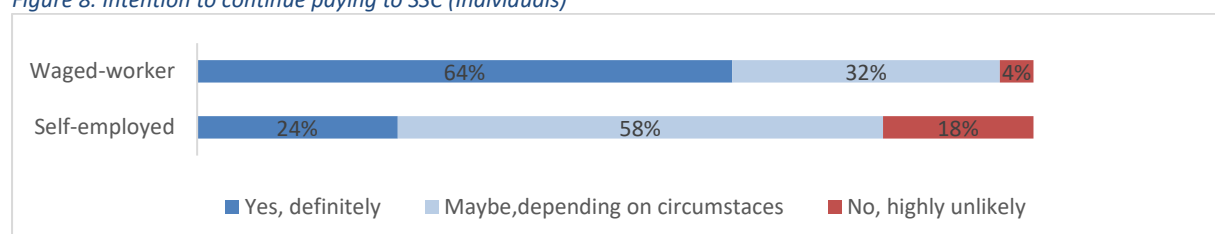
“Following the end of E++ for me, I have continued to pay the SSC contributions” – female, Palestinian, waged-worker

“I have continued to pay the SSC contributions after my short and interrupted E++ experience, like I did before.” – male, Egyptian, waged worker

“Following the end of E++ for me, I have continued to pay the SSC contributions. I would not actually work unregistered and in a non-registered enterprise.” -male, Jordanian, waged-worker

Interviews with beneficiaries show some self-employed workers who remained enrolled after support ended, demonstrating that sustained inclusion is possible under the right conditions. The lower retention rate among SE is also exemplified through the Q1 2025 ME report showing that among self-employed individuals only 48% regularly paid contributions.¹⁹⁷ Of those surveyed by the TPM programme, the split between waged-workers and self-employed is similar, (See Figure 8).

Figure 8. Intention to continue paying to SSC (Individuals)



Willingness to contribute to paying SSC was recorded as the highest among employers, with 84% of employers indicating that they were intending to continue paying.¹⁹⁸ Although **retention among microentrepreneurs** remains lower, the project has shown that well-designed incentives can shift behaviours and expand enrolment.¹⁹⁹ These results illustrate that, with complementary policy reforms, such as lowering the costs of formalisation, strengthening inspections, and building trust in

¹⁹⁴ Interview with stakeholder

¹⁹⁵ SSC, ESTIDAMA++Fund - Extension of Coverage and Formalization: Narrative Progress Report – [Q3: July – September 2024], p.7

¹⁹⁶ IPSOS/MMIS. Q1 2025 ME Report. p.13

¹⁹⁷ IPSOS/MMIS. Q1 2025 ME Report. p.35

¹⁹⁸ IPSOS/MMIS. Q1 2025 ME Report. p.36

¹⁹⁹ Interview with national-level stakeholder

the system, Jordan could progressively close remaining gaps and move toward a universal social security system.

From a systems perspective, ESTIDAMA++ has supported structural and technological reforms within the SSC that are designed to endure well beyond the project's current funding cycle and ensure impact. An innovation has been the **contribution subsidy model**, which multiple stakeholders described as *"a successful case where a short-term subsidy led to sustained enrolment."* This mechanism has demonstrated how time-bound financial incentives can encourage first-time participation in social security and, under favourable conditions, transition beneficiaries into regular contributors. In parallel, the programme has driven significant **digital enhancements** to SSC systems, streamlining key processes such as registration, contribution monitoring, payment tracking, and automated SMS reminders to both employers and employees. These upgrades are anchored in a rapidly expanding user base, exceeding 1.7 million SSC digital service users, which strengthens the SSC's capacity for real-time communication and lowers transaction costs for beneficiaries,²⁰⁰ which contributes to improving payment regularly. The rapid adoption of these digital services illustrates progress in modernising interactions between beneficiaries and SSC. This digital engagement enables scalability for the continued expansion of social security coverage, particularly among younger and more digitally connected segments of the workforce.

The potential for impact among **vulnerable workers** through the ESTIDAMA++ programme shows both promising advances and limitations, particularly shaped by the precarious nature of employment and gaps in tailored inclusion efforts.

A factor influencing impact is the **stability and regularity of employment** among beneficiaries. Data from the Q1 2025 ME Report reveal that the primary reason workers decide to continue paying SSC contributions is linked closely to having regular work, a condition cited by 48% of self-employed individuals and 34% of wage workers.²⁰¹ This highlights the structural challenge that inconsistent or informal work arrangements pose to long-term social security coverage. Many vulnerable workers, especially in informal sectors, face unstable job conditions with short-term contracts and seasonal fluctuations, making it difficult to maintain consistent contributions and thus limiting the enduring impact of the project.

The lived experience of beneficiaries underscores these challenges. A Palestinian woman described her reality as marked by instability, emphasising the difficulty of securing permanent formal employment despite engaging with the SSC. Her testimony illustrates that systemic barriers in the labour market, such as job precarity and limited access to formal employment opportunities, continue to hinder vulnerable groups from fully benefiting from social security schemes.

"My daily life has been marked by instability. Jobs are not permanent and it is difficult for me to find a formal job. I have already addressed the issue with the SSC, but the system remains the same for us" – female, Palestinian, waged-worker²⁰²

Refugee women face compounded difficulties due to limited formal work opportunities, caregiving responsibilities, and a labour market segmented by seasonal and short-term contracts predominantly

²⁰⁰ Interview with the ILO staff

²⁰¹ IPSOS/MMIS. Q1 2025 ME Report. p.36

²⁰² Interview with beneficiary

in sectors such as education, services, and agriculture. Although the project has integrated gender-sensitive policy pilots (e.g., child benefit schemes) and engaged in dialogue to enhance women's employment formalisation, female refugee participation remains below targets and is hindered by these structural challenges.

Furthermore, the ESTIDAMA++ programme's impact on **persons with disabilities** remains limited due to the absence of specifically designed outreach, benefits adaptation, or accessibility measures targeted to their unique needs. The lack of systematic efforts to include PWD means that this group is at risk of exclusion even as social security coverage expands for others. Without disability-sensitive communication, tailored benefit packages, and accessible registration processes, PWD are less likely to enrol or maintain participation in contributory schemes, undermining efforts toward equitable social protection inclusion.

The potential impact is also constrained by **structural and fiscal limitations**. While the pilot was impactful on the beneficiaries as reflected by their retention rates, the state's capacity to expand social protection is already stretched by existing entitlements, including health insurance for uninsured older Jordanians and children, as well as expanded cash transfers to poor workers. In addition, certain sectors, such as agriculture and home-based enterprises, show more reluctance or mistrust toward SSC registration, particularly among migrant workers.²⁰³ These systemic barriers hinder ESTIDAMA++ from creating broader impact on the population in the future.

²⁰³ Interviews with stakeholders

6. Conclusions

Informality remains a prevailing challenge in Jordan, particularly among vulnerable populations, including women and refugees. Informal employment and informal self-employment enhance such vulnerabilities, as they hinder enrolment in social security schemes. As a result, workers in the informal economy have limited resilience to obstacles to work, such as health-related issues and shocks like COVID-19.

The ESTIDAMA++ project targets exactly the populations who are more likely to be excluded from the social security system and are most often perceived as vulnerable. As the Jordanian legal framework creates various (financial) barriers for refugees in particular, ESTIDAMA++ created significant added value by removing key obstacles for them to access social security. By the end of 2024, the project had already surpassed its 2025 enrolment target. The awareness-raising campaigns were of great importance as well, given that lack of coverage also linked to lack of knowledge about the system. This finding is supported by the retention of beneficiaries in the system after the ILO and SSC support had ended (i.e. the barrier was not only of financial nature).

The relevance of ESTIDAMA++ was strengthened by the fact that it supports broader social security reforms of Jordan and aligns with government priorities in this regard. The strong role of the SSC in the project ensured that the project constantly interacted with SSC's other ongoing work and did not act outside the Jordanian social security system as parallel initiative. Coordination with UNHCR was vital for outreach to refugees.

ESTIDAMA++ is broadly on track to meet its end-of-project objectives, with strong achievements in enrolling vulnerable workers, particularly non-Jordanians, and in building flexible, evidence-driven outreach and awareness-raising systems. Under Output 1, the project exceeded its 2025 enrolment target a year early, extending social security coverage to over 40,000 new, vulnerable workers. Output 2 achieved one key regulatory reform which addressed the SSC's internal regulations to allow firms with 10-20 employees to be included in the project through the second randomised control trial. Further, the project expanded eligibility and strengthened SSC capacity by supporting the drafting and institutionalisation of new SOPs, providing technical assistance, and enhancing staff skills to manage enrolments of non-standard and self-employed workers, laying groundwork for further policy changes within the extended timeline. The project achieved strong institutional alignment, embedding core tools such as e-registration, monitoring dashboards, and outreach mechanisms into SSC operations, and produced the Visioning White Paper as a high-level roadmap. Output 3 expanded awareness through multi-channel outreach and innovative digital tools, reaching hundreds of thousands of workers and employers, but fell short of universal coverage targets, highlighting the need for deeper, targeted engagement.

Adaptive management, effective governance, and innovative outreach have driven positive results, though sustained participation remains a challenge, especially for women, whose enrolment is above the national workforce share but below targets. Progress in policy and capacity reforms is solid but incomplete, with key regulatory milestones and full institutionalisation still pending. External factors such as policy shifts affecting refugee contributions, high labour turnover, and rising living costs have shaped demand and retention, underscoring the importance of maintaining affordability and stability.

Cross-cutting achievements include notable advances in non-discrimination and refugee inclusion, but gaps remain in disability outreach, and closing gender disparities.

The project's efficiency was hindered by delays caused by various factors, predominantly by the slow process to obtain the government's approval of the project, but also by turnover of ILO staff that created temporary gaps in available human resources. At the same time, especially 2024 witnessed extensive progress in spending, and therefore in implementation.

Stakeholders were largely satisfied with the coordination and communication by both ILO and SSC and perceived the project as well-managed. However, the role of the social partners was limited in terms of social dialogue. Some stakeholders mentioned delays in the responsiveness of ILO and SSC.

ESTIDAMA++ has translated short-term enrolment gains into promising, though uneven, prospects for long-term impact on social security inclusion in Jordan. By linking subsidies to mandatory SSC registration, the project has made coverage more accessible, enrolling over 45,000 workers, many from historically excluded groups such as informal wage earners and non-Jordanian, including refugees and migrants. Retention outlook is strong for wage workers (80-90% intending to continue contributions), but weaker for the self-employed (40-50%) due to high costs, irregular incomes, and administrative hurdles, particularly affecting Syrians.

Beyond enrolment, ESTIDAMA++ introduced systemic changes, including a scalable contribution subsidy model, SSC digital upgrades, and policy alignment with national social protection strategies, that could support long-term impact. The initiative also advances Jordan's move toward a universal social security system in line with SDGs 8 and 10, proving the feasibility of reaching hard-to-cover groups and formalising their employment.

While the project has demonstrated impact at both individual and systems levels, and therefore shown its success as a pilot, additional steps are needed to ensure its sustainability in the longer-term. Fiscal constraints limit the state's ability to maintain subsidies at scale, and structural barriers, such as sector-specific mistrust, reluctance in agriculture and home-based enterprises, and limited female economic participation, threaten retention. The absence of a clear sustainability or exit strategy hinders the project team from planning the next steps for the model.

Overall, ESTIDAMA++ is broadly on track to achieve its objectives. It has exceeded enrolment targets, strengthened institutional capacity, and built innovative outreach systems, all while aligning with national priorities and advancing Jordan's progress toward SDGs 1.3, 8, and 10. The combined focus of the project on direct support to beneficiaries and strengthening of national-level structures provided a solid foundation for continued efforts to enhance enrolment in social security schemes. The initial results (particularly the retention rate) show that ESTIDAMA++ is a functioning model that can create highly beneficial results if institutionalised within the SSC and overall Jordanian system.

However, to be integrated as sustainable system, stakeholders indicate that additional funding is needed to ensure ESTIDAMA++'s full integration into the SSC and to ensure its long-term sustainability. Currently, the social security system itself still provides financial barriers for many vulnerable groups. Stakeholders note that there is insufficient national budget available to maintain the same level of support. Therefore, there is large-scale consensus that additional support is needed to continue addressing informality in the country.

7. Lessons learned and good practices

7.1. Lessons learned

The evaluation identified two lessons learned as part of this evaluation:

Sustainability requires early institutional integration and fiscal planning

One of the key lessons from ESTIDAMA++ is that early and proactive discussions on sustainability are critical to ensuring continuity beyond donor funding, the absence of which resulting in lack of clarity on what level of sustainability, and which actions, are expected by the project closure. While the project achieved strong institutional alignment, embedding core tools such as e-registration, monitoring dashboards, and outreach mechanisms into SSC operations, and produced the Visioning White Paper as a high-level roadmap for integrating contribution subsidies into Jordan's long-term social insurance system, these steps came relatively late in the project cycle. As a result, the policy framework was in place but had not been translated into a detailed, costed plan with sequenced legal, fiscal, and operational commitments by the time the evaluation took place (and lacks clarity on the extent to which those can be expected). Stakeholder interviews suggest that earlier exploration of financing options, phased integration scenarios, and legislative pathways could have created more realistic timelines and stronger buy-in from government counterparts, donors, and social partners.

Tailored approaches are essential for reaching underrepresented groups

While ESTIDAMA++ surpassed overall coverage goals, certain vulnerable groups, especially women, self-employed workers, and persons with disabilities, remained underrepresented due to the lack of tailored approaches. Women reached around 20–21% of beneficiaries, missing the 30% target, and self-employed workers showed lower retention linked to irregular incomes and affordability barriers. Persons with disabilities, in contrast, were not systematically targeted: the programme did not establish specific enrolment or retention targets for PWD, nor did it implement adapted outreach, benefit modifications, or accessibility measures. Consequently, PWD participation and outcomes were not monitored or reported, leaving their inclusion largely unmeasured and exposing them to exclusion risks.

This gap underscores that a one-size-fits-all outreach and benefit design is insufficient to address the distinct challenges faced by underrepresented populations. Female and refugee women contend with unstable, seasonal jobs and caregiving responsibilities; self-employed workers face variable incomes and administrative burdens; and PWD encounter physical and informational barriers that limit access to social security services.

7.2. Good practices

In addition to the lessons learned, the evaluation team identified three good practices so far:

Adaptive design guided by real-time monitoring and RCT evidence allows a project to adjust effectively to changing circumstances

One of ESTIDAMA++'s core strengths has been its adaptive management approach, which used real-time monitoring data, third-party evaluation findings, and RCT results to refine programme design and

implementation. Internal monitoring dashboards and quarterly M&E reports provided up-to-date enrolment, retention, and payment data disaggregated by worker type and sector, enabling rapid identification of underperforming segments (e.g. lower retention among self-employed Syrians) and tailoring of interventions accordingly.

Strategic partnerships for refugee outreach can enhance the reach of ILO

The project's targeted engagement with UNHCR proved instrumental in reaching Syrian and other refugees who have historically been excluded from contributory social protection schemes. These partners acted as trusted intermediaries, helping to:

- Organise awareness sessions in both urban and camp settings, often in community centres or local workplaces.
- Provide translation, culturally adapted messaging, and trusted messengers, which reduced mistrust toward SSC.
- Share verified beneficiary lists, enabling the project to focus outreach on eligible but unregistered workers.

Refugee-focused outreach led to substantive inclusion gains: interviews revealed a perceptible shift in perception, from viewing SSC deductions as “just another tax” to recognising tangible benefits such as injury protection, maternity coverage, and pension entitlements. This has been particularly important for Syrians in sectors where formalisation was previously low, such as construction and domestic work. This partnership model was one of the most effective pathways to increasing refugee enrolment and ensuring sustained contact with beneficiaries throughout the subsidy period.

Digital innovation can enhance outreach and service delivery to vulnerable groups

ESTIDAMA++ capitalised on Jordan's high mobile penetration and growing adoption of SSC's digital ecosystem to deliver low-cost, scalable, and user-friendly access to information and services. Digital innovations included:

- The SSC WhatsApp chatbot, which handled over 51,000 conversations and sent 328,000 targeted messages on registration steps, payment reminders, and available benefits.
- Integrated monitoring dashboards, providing SSC staff with real-time data on registrations, contributions, and drop-outs, enabling proactive follow-up calls or visits.
- Upgraded e-services portal and automated SMS reminders to employers and employees, which contributed to improved payment regularity and reduced arrears.

These tools have had a tangible operational impact. The digital upgrades are fully embedded in SSC's systems, meaning they are likely to be retained beyond ESTIDAMA++ and continue to strengthen outreach capacity for both Jordanians and non-Jordanians.

8. Recommendations

The findings and conclusions of the evaluation provide a foundation for the following recommendations to further support social security efforts in Jordan.

Recommendation 1: Design a sustainability/exit strategy for the ESTIDAMA++ project

The evaluation noted that there were diverging opinions on what level of sustainability or institutionalisation can be expected from the project, given that references are made both to integration of ESTIDAMA++ into the SSC, as well as to ESTIDAMA++ being a pilot (only).

As a result, at the time of the mid-term evaluation, some initial steps were taken to discuss sustainability, most prominently through the Vision Paper. However, the ILO team would have better guidance for their efforts and discussion if a more concrete sustainability or exit strategy is created, together with SSC and donors, to outline tasks and responsibilities after the project closure. This is not a policy document, but rather a project, internal document.

Actions and suggestions in this regard include:

- Agree with the donors and SSC on what the exact sustainability expectations of ESTIDAMA++ are, taking into account the different objectives and explanations listed in the ProDoc and the results witnessed during the implementation period.
- Develop an exit strategy with the following components:
 - o Develop criteria (based on the logframe) on what does it mean for the project to be “done” and ready for handover.
 - o Specify the roles and responsibilities among ILO (e.g. in case of future projects, or for regular staff and technical specialists), SSC and other key stakeholders to take the work forward after the project closure.
 - o Design -if needed- a knowledge handover plan for SSC and key stakeholders to ensure none of the project-generated insights are lost.
 - o Financial plan and timeline, acknowledging the limitations of the state budget, but exploring which steps can still be taken in the current financial environment.
 - o Carry out projections or an actuarial study for the new populations integrated by ESTIDAMA++ as it is necessary for the SSC to anticipate a possible revision of contribution rates or define compensatory financing to guarantee the viability of the system in the long term. This could include simulations adjusting the contribution brackets to the payment capacity of the most vulnerable informal workers.

Addressed to:	Timeline:	Priority-level:	Level of resources required:
ILO Jordan, ILO technical specialists SSC, relevant ministries including MoL and MoPIC, donor	Before the project closure	High	Low

Recommendation 2: Incorporate social security coverage efforts into larger, more holistic support to address informality, as aligned with ILO Recommendation 204.

The lack of coverage by social security schemes is a consequence of informal employment and self-employment. As described in Recommendation 204, supporting the transition to formality requires a multifaceted approach, which goes beyond the social security sector. Various factors affect transition to formality which need to be addressed holistically in order to provide a more substantive response to informality. For example, informality is linked to social security, the business registration system, the tax system, access to finance and export opportunities, trade union representation, contribution capacity, general awareness, and the capacity of the government to link all these components together.

The ESTIDAMA++ project serves as important pilot to understand the barriers to formality that are created in the context of social security. The results provide valuable insights for future work in this area. At the same time, future initiatives should combine continued support to the social security system with additional, broader efforts targeting the informal sector, aligned with Recommendation 204. These include among others:

- Create a working group on informality that includes all ministries, social partners, and other core partners to align efforts made in different areas (tax, social security, registration, trade union representation, etc.) and ensure that systems related to formality are linked.
- Integrate social security into broader strategies to create a holistic approach to informality, aligned with Recommendation 204.
- Ensure that business registration is as simplified as possible and sufficient guiding materials are available (online) to guide the process.
- Explore incentives for employers to register their employees, as well as deterrents for misuse of contribution support.

Addressed to:	Timeline:	Priority-level:	Level of resources required:
ILO Jordan, SSC, relevant ministries including MoL and MoPIC	Future initiatives	High	High

Recommendation 3: Support the government in revising the current contribution system, ensuring that social security contributions are linked to the level of income.

While many beneficiaries are interested to stay in the social security scheme, they noted the contribution costs as the main barrier to do so. The contribution level is perceived as too high for the poorest populations, and stakeholders recommend revising the tranche system to lower contributions for the poorest income groups. At the same time, some interviewees noted that the government is considering requiring retrospective payments for people who newly enrol in social security. This would further deter people from formalising.

The following approaches can reduce the financial barriers for enrolment in social security, and general formalisation:

- Conduct a contribution capacity analysis as foundation for the development of a suitable tranche system, disaggregated by gender and employment type.
- Ensure that the lowest tranche aligns with the payment capacity of the most vulnerable (informal) populations
- Explore opportunities for enrolment discounts as replacement for the ESTIDAMA++ contribution support.
- Convince the government not to introduce the retrospective contribution payments.

Addressed to:	Timeline:	Priority-level:	Level of resources required:
ILO project team, SSC	Phase II and the possible next phase(s)	High	Medium

Recommendation 4: Strengthen awareness-raising efforts in regions and sectors with high informality and convey the importance of, and benefits of, formality and social security.

The evaluation of ESTIDAMA++, but also other projects related to informality and social security, have shown that lack of awareness of registration requirements and social security benefits are one of the main barriers to formality. Therefore, the ILO and SSC need to continue efforts to raise awareness in dedicated locations to promote registration. Often, the main source of referenced reasons why people joined was either from talking to SSC staff or through the employer. Out of the interviewed beneficiaries, no one else referenced word-of-mouth as the reason they signed up.

The following approaches can be used:

- ESTIDAMA++ beneficiaries responded positively to the in-person awareness-raising sessions. The SSC should continue to organise such sessions in different locations.
- SSC could integrate awareness-raising into the regular communication strategy.
- Make use of people who registered for social security under ESTIDAMA++, who can communicate their positive experience and function as an example. These people should be of diverse backgrounds, but particularly vulnerable groups and women should be prioritised to ensure broad reach.
- Continue collaboration with UNHCR to target refugees effectively with awareness-raising campaigns.
- Expand partnerships with employers' associations, chambers of commerce, and municipalities to reach informal workers systematically.

Addressed to:	Timeline:	Priority-level:	Level of resources required:
ILO project team, SSC	Phase II	High	Low

Recommendation 5: Enhance equitable inclusion through outreach and benefit packages for persons with disabilities

In ESTIDAMA++, disability inclusion has not been systematically addressed as there have been no dedicated outreach campaigns, benefit adaptations. However there has been monitoring mechanisms for PWD as part of the TPM. The Annual Report from 2024 notes the need for *“flexible participation pathways and targeted retention strategies (in the future)”*²⁰⁴, this flexibility in participation can also be considered for persons with disability. Without deliberate targets or pathways of access for PWD, there coverage is more difficult to track, undermining the project’s equity and universality objectives. Dedicated action is needed to close this gap, enable equitable access, and improve retention for PWD in the social security system.

The following approaches can be used:

- Disability-specific outreach by partnering with relevant governmental partner rehabilitation centres, and community leaders to deliver in-person and digital campaigns in accessible formats (e.g., sign language, Braille, simplified text).
- Tailoring benefits by introducing flexible contribution options, partial subsidies, or disability allowances to offset additional costs for PWD and adapt coverage for part-time or seasonal work.
- Integrate indicators to evaluation the effectiveness of activities for persons with disabilities

Addressed to:	Timeline:	Priority-level:	Level of resources required:
ILO project team	Phase II the possible next phase(s)	Medium	Low

Recommendation 6: Further strengthen the role of social partners

Social partners were part of the inception phase and part of the Operational Committee. Employer unions were also part of awareness sessions. The ILO team noted, however, that the overall engagement with unions was relatively limited. Social partners were also not part of the evaluation as they were not interviewed, which reflects the relatively peripheral role they have played to date.

Going forward, the project should formalise the role of social partners within governance and implementation structures, ensuring their consistent participation beyond ad hoc consultations. This includes integrating them into monitoring and evaluation processes, defining their contributions to policy discussions on social protection, and leveraging their networks for outreach. Strengthening the role of both employer and worker organisations will reinforce ownership, enhance the credibility of awareness-raising efforts, and contribute to the more sustainable institutionalisation of social protection reforms in line with the ILO’s tripartite approach.

The following approaches can be used:

- Ensure both trade unions and employer associations are formally represented in project governance structures (e.g. steering/operational committees) with defined roles and responsibilities. Require balanced representation that includes women and marginalised groups where possible.

²⁰⁴ ESTIDAMA++. Annual Report 2024. p.24

- Request each social partner to nominate focal points within their organisations to act as permanent liaisons for SSC and project activities.
- Involve social partners in data validation, beneficiary feedback processes, and review of project monitoring reports to strengthen accountability and inclusivity.
- Leverage the communication channels and networks of unions and employer associations to disseminate tailored messages; train selected members to act as “focal points” or “ambassadors” for social security. Ensure campaigns specifically address women workers and train selected members as “ambassadors” for social security coverage.
- Provide targeted training to social partners on the technical aspects of social protection schemes, enabling them to effectively contribute to awareness-raising and policy dialogue.

Addressed to:	Timeline:	Priority-level:	Level of resources required:
ILO project team, social partners	For the current phases and the possible next phase(s)	Medium	Low

Annex 1. Case Studies

As part of this evaluation, four case studies were developed to replace planned focus group discussions that proved difficult to implement. These in-depth interviews provide qualitative insights into how Syrian refugees experienced ESTIDAMA++, offering perspectives that complement survey data and monitoring figures.

The cases, two women and two men, all Syrians, reflect different employment situations, including wage work and self-employment, as well as varied household circumstances. They illustrate both the benefits and the challenges of engaging with the SSC, and how broader constraints shaped people's ability to sustain enrolment.

While not representative of all participants, the case studies add a human dimension to the evaluation, highlighting the diversity of experiences and the ways ESTIDAMA++ interacted with beneficiaries' wider livelihoods and family trajectories.

Syrian, female, waged worker

A 26-year-old Syrian woman was born and raised in Jordan. Her mother is Jordanian, which grants her certain civil rights not typically available to Syrian refugees. She is married to a non-Jordanian man who lives abroad and is the family's main breadwinner. The couple has no children. She has lived in Amman all her life and, at the time of ESTIDAMA++, was employed at a health centre.

The wage worker had only just **entered the labour market when ESTIDAMA++ was introduced**. Prior to joining, she was not enrolled in the SSC and had limited knowledge of its role. She did, however, already benefit from health insurance.

The interviewee first learned about ESTIDAMA++ from the accountant at her workplace, who emphasised the importance of SSC coverage and informed her about the associated bonuses. Motivated by this information, and encouraged by her sister who also enrolled, she joined the programme with enthusiasm. The registration process was handled online by her employer and was straightforward.

During her participation, she paid her SSC contributions (7.5%) and received the JD400 in bonuses promised under ESTIDAMA++. She recalls one challenge: a delay in receiving her first instalment of JD100, which she suspected may have been linked to her Syrian nationality. However, the SSC team reassured her, and she later received JD200 at once to compensate for the delay.

Her employer complied fully with legislation, ensuring all employees were registered. She faced no administrative or financial difficulties in staying enrolled, and when she eventually cancelled her registration, her "child of a Jordanian mother" card helped smooth the process.

Participation in ESTIDAMA++ provided her with a **sense of stability and protection** against work-related risks, even though she never needed to use SSC insurance benefits directly. The E++ bonuses helped improve her living conditions during her time of employment. Importantly, when she ended her job, she was able to withdraw a lump sum based on her paid contributions, which added to her sense of financial security.

Overall, she describes her **experience with SSC as positive**. For her, the programme not only provided a short-term financial benefit but also introduced her to the role and value of social security.

She did not face significant obstacles during her participation, largely because her employer facilitated the process and because her partial Jordanian legal status gave her advantages not shared by many other Syrians. She acknowledged, however, that others might avoid SSC enrolment due to unwillingness or inability to pay contributions, or because they work informally.

She left her job shortly after ESTIDAMA++ ended and is preparing to join her husband abroad. She is no longer contributing to the SSC and does not see her future in Jordan or Syria. Instead, she hopes for a more stable life and better job opportunities in her next country of residence.

This case illustrates the enabling role ESTIDAMA++ can play when workers are formally employed, employers are cooperative, and administrative processes function smoothly. Her positive experience contrasts with that of more vulnerable groups, particularly fully non-Jordanian Syrians or the self-employed, who face higher financial and legal barriers to SSC enrolment. While ESTIDAMA++ offered her stability and tangible financial benefits during her short period of work, her departure from Jordan underlines how broader life circumstances and migration trajectories ultimately shape the sustainability of programme outcomes.

Syrian, female, self-employed

A Syrian refugee in her thirties from Raqqa. Since arriving in Jordan in 2013/14, she has lived with her husband, also a refugee, and their four young children, one of whom has a disability. Both share responsibility for sustaining the family's livelihood. The self-employed worker operates a home-based sewing and embroidery business, while her husband is developing a small initiative producing assistive devices for the blind. Both currently work informally, having previously been formally registered under the SSC through ESTIDAMA++.

Prior to ESTIDAMA++, neither she nor her husband had access to social protection or work permits. They decided to register with the SSC around 15–20 months before joining the programme, viewing this as a step toward stability and greater inclusion in Jordanian society.

She and her husband first learned about ESTIDAMA++ through UNHCR and their network of Syrian volunteers. The programme offered clear incentives: contributions to SSC would be covered for a year, her husband received a JD400 bonus, and the cost of work permits at that time was relatively low (JD57). Registration was easy and handled online.

Over time, however, challenges emerged. After about six months, she was informed that she needed to repay JD180 in accumulated contributions, as support for her case had ended. Unable to pay, she cancelled her SSC registration but remained indebted, with interest compounding the amount owed. Her husband also withdrew after UNHCR stopped covering his SSC contributions once he enrolled in ESTIDAMA++.

These **financial difficulties** were compounded by broader policy changes. In 2024, the cost of work permits for Syrians rose dramatically (to over JD800), creating new barriers to formal employment. Many employers became reluctant to hire Syrian workers, given the higher costs and regulatory risks.

The interviewee describes her interactions with SSC as confusing; she and others in her situation felt they did not receive clear information about potential financial risks.

For her, participation in ESTIDAMA++ did not yield the intended security. Instead, she lost SSC coverage and accumulated debt. She did not directly benefit from SSC services during her enrolment and now relies entirely on informal work to sustain her family. Nevertheless, her experience provided important lessons: she is more aware of the risks and responsibilities of engaging with formal systems, as well as the vulnerability of relying on short-term donor-funded support.

The difficulties the interviewee faced stemmed from a combination of factors. The financial burden of contributions and unexpected arrears was a key obstacle, but so too were rising work permit fees and a broader labour market context in which Syrians face structural barriers to formalisation. For self-employed workers like her, these constraints make continued participation in SSC particularly difficult. She notes that many peers have had similar experiences, with debts or high fees pushing them back into informal work.

The interviewee hopes to expand her embroidery business and for her husband's assistive devices initiative to succeed, allowing them to re-register with SSC in the future. However, debt, contribution costs, and expensive work permits remain significant hurdles. Return to Syria is not an option for her family, given poverty, a destroyed home in Raqqa, and the care needs of a disabled child.

Syrian, male, waged worker

The interviewee is a Syrian refugee from Deraa, has lived in Jordan since 2013 with his wife and four children, all of whom attend local schools in Mafraq. As the sole breadwinner, he has faced years of instability in the labour market, working short-term jobs without contracts or protection. He currently works in a bakery and party shop, where he is employed as a wage worker. Prior to ESTIDAMA++, his employment was irregular and insecure. Employers hired him for brief periods and released him once demand subsided. Like many Syrians, he was not registered with the SSC, as employers often preferred to keep Syrian workers informal. He recalls living "day to day" without stability or awareness of SSC benefits.

He learned about ESTIDAMA++ through his employer and UNHCR, both of whom encouraged him to register. He was motivated not only by the financial bonus provided by the programme but also by the guarantee of being kept on contract for at least a year, something he had never experienced before. For him, the combination of SSC coverage and the employer's commitment gave a new sense of "horizon" and security.

The registration process was straightforward and handled by his employer. He describes his interactions with SSC staff as clear and supportive. While he has not yet needed to draw on SSC benefits, he values the feeling of protection they provide.

For the interviewee and his family, the biggest impact has been stability. For the first time since arriving in Jordan, he feels confident that he will keep his job throughout the year, which allows him to plan household expenses, pay for rent, food, education, and health needs, and create a calmer family environment. His wife and children notice the difference, with less financial stress and more predictability in daily life.

The programme has also changed his relationship with his employer. With ESTIDAMA++ in place, he perceives more respect and commitment from his employer, who benefits from the arrangement as well. This has improved workplace relations and reinforced his sense of job security.

So far, he has not encountered major obstacles in registration or contributions. His employer has been cooperative, and SSC procedures were accessible. However, he acknowledges broader challenges facing Syrians in Jordan, particularly the rising cost of work permits. In his case, his employer shares half of this cost, but for many others without such arrangements, the expense is a major barrier.

He also points out that while most Syrian refugees he knows would like to join ESTIDAMA++, not all can. Enrolment depends heavily on employer cooperation, and some employers prefer to keep workers informal.

He hopes to maintain his current job and remain enrolled in SSC even after ESTIDAMA++ support ends. For him, the stability of formal work is crucial to supporting his family and ensuring his children's education, his eldest is currently preparing for the tawjihi (secondary school baccalaureate). Returning to Syria is not a viable option, given the lack of housing, jobs, and opportunities there. His focus is on building a sustainable future for his family in Jordan.

Syrian, male, waged worker

A 33-year-old Syrian refugee from Deraa arrived in Jordan in 2011 with his wife and eventually settled in Mafraq, close to the Syrian border. He is married with three children, one boy and two girls, two of whom are already in primary school, and is the family's sole breadwinner. For many years, he relied on short-term jobs and humanitarian support from UNHCR and WFP to cover basic food and non-food needs. When this assistance ended in late 2024, he was forced to seek a more stable livelihood to provide for his family.

In early 2025, the interviewee found work in a bakery and manufacturing business. As part of the hiring process, he was required to obtain a work permit and register with the SSC. It was at this point that he learned about ESTIDAMA++, with both his employer and SSC staff explaining his eligibility and the benefits of joining. Motivated by the promise of a stable one-year contract, the coverage offered by SSC, and the financial bonus provided through ESTIDAMA++, he registered without difficulty. His employer facilitated the online application, and SSC staff provided him with clear information about the programme and available insurance schemes.

For him, the most significant change since joining SSC under ESTIDAMA++ has been the sense of stability and regular income, even though his salary remains at the minimum wage level (JD290). While he has not yet benefitted directly from SSC insurance or received his ESTIDAMA++ bonuses, he feels more secure knowing that coverage exists in case of work-related risks and that his family is better protected. He also notes that his working conditions are decent and his employer supportive, though he remains uncertain about how future costs of work permits will be handled.

The transition from reliance on humanitarian assistance to formal employment has been challenging, as his household's expenses often exceed his income. Yet the interviewee emphasises that he now feels safer and more integrated into Jordanian society than before. He sees this job as a turning point for his family, giving them more predictability after years of insecurity.

Looking to the future, he hopes to remain employed in the bakery and continue being covered by SSC even after ESTIDAMA++ support ends. His main concern is whether employment will be sustained beyond the programme and whether the financial burden of work permits will be manageable. Returning to Syria is not an option, as his family has no home, no livelihood, and no prospects there. For him, the only path forward is to continue building a life in Jordan, anchored in the stability of regular work and social security coverage.

Annex 2. Terms of Reference



Terms of Reference

Mid-term independent evaluation of the project ESTIDAMA++ Fund – Extension of Coverage and Formalization

1. Key facts

Title of project being evaluated	ESTIDAMA++ Fund ¹ – Extension of Coverage and Formalization
Project DC Code	JOR/20/04/MUL
Type of evaluation	Independent evaluation
Timing of evaluation	Mid-term
Donor	Kingdom of Norway, Kingdom of the Netherlands, United Kingdom
Administrative Unit in the ILO responsible for administrating the project	Regional Office for Arab States/DWT-Beirut
Technical Unit(s) in the ILO responsible for backstopping the project	Regional Office for Arab States/DWT-Beirut
Implementing partner	Social Security Corporation on behalf of the Hashemite Kingdom of Jordan
Project duration	From 01/06/2022 to 31/10/2025
Evaluation duration (tentative)	From January to April 2025
P&B outcome (s) under evaluation	Outcome 7: Universal social protection
SDG(s) under evaluation	SDG 1 (No poverty)
Project budget	US\$ 18,349,524.24

2. Background information

The ILO and the Social Security Corporation of Jordan are jointly implementing the project ESTIDAMA++ Fund – Extension of Coverage and Formalization in Jordan (hereafter project) from 01 June 2022 until 31 October 2025. They are referred as the implementing partners. The project is funded by the Kingdom of Norway, the Kingdom of the Netherlands and the United Kingdom with a total budget of US\$ 18,349,524.24. In line with the signed project agreement and the ILO evaluation policy, the project is subject to a mid-term independent evaluation. An evaluability assessment of the project was finalized in June 2023.

An ILO Evaluation Manager, who is independent of the Project and who will be under the overall direction of the ILO Evaluation Office (EVAL) will manage the evaluation process. An external independent evaluation team (company) will conduct the evaluation while complying with UN Norms and standards and their ethical safeguards.

Background of the project to be evaluated

The Government of Jordan has made significant efforts in expanding social security as part of its medium-term development agenda. It also used the pandemic as an opportunity to extend coverage to groups outside of social protection systems. Despite this progress, the number of unregistered workers remains large, and the extension of coverage of social security to vulnerable workers comes with some operational and financial barriers to workers and risks to the Social Security Corporation (SSC), given the uncertainties associated with their long-term permanence in the contributory system. Around half of all workers in Jordan were not registered with the SSC at the time of the pandemic. Only a quarter of Jordanian female workers are registered in social security, compared to three-quarters of all working Jordanian men. Lack of access to social protection is particularly concerning for non-Jordanian workers. A significant number of workers also remained excluded from critical national support programmes, such as Estidama² during the crisis and/or in its recovery phase due to eligibility criteria concerning nationality and labour formality.

Building on SSC regulatory framework, which follows principles of equality of treatment and non-discrimination, and under the umbrella of the Estidama programme, *ESTIDAMA++* has been designed as a new facility for synergetic response to support SSC's previous initiatives on ensuring greater inclusiveness of social security and address structural imbalances in coverage, while enlarging the scope of Estidama that is solely targeted national formal workers. Therefore, *ESTIDAMA++* design ensures complementarity with Estidama and NAF, bridging short-term support and medium-term sustainable impact. By providing contribution subsidies and other incentives to extend the coverage of social security to informal Jordanian and non-Jordanian workers (including refugees), *ESTIDAMA++* supports building resilience and enhancing workers' capacity to positively cope with covariate shocks in the future.

The **immediate overall objective of the project** is to extend social security coverage to vulnerable workers in the informal economy, including refugees, while providing coverage rewards to incentivize registration with SSC and compliance with contributions in the medium/long-term. *ESTIDAMA++* is later expected to be gradually absorbed by SSC as a permanent facility to support extension of social security coverage to informal and vulnerable workers. During Phase 1 (which started in October 2020 and provided a total duration of 18 months of benefits), the facility focused on priority sectors and typologies of workers. Phase 2 reflects on lessons learned in Phase 1 and amended design features to

address the attractiveness of the package and better target vulnerable groups, such as refugees and women.

ESTIDAMA++ focuses specifically on the extension of social insurance coverage. Its supports include the development of systems, capacities, awareness raising and compliance mechanisms, as well as structural reforms in the areas of labour and social protection to improve adequacy, comprehensiveness, and sustainability of the social security system, especially for most vulnerable workers. This is done in close collaboration with other ILO projects working in this area (PROSPECTS, EU-MADAD) and relevant national agencies, including the MoL and NAF.

Target groups/beneficiaries: ESTIDAMA++ is expected to extend coverage to vulnerable workers through two components. a) Component 1 targets unregistered de-jure covered wage workers and will directly complement the action of Estidama, by extending coverage to informal Jordanian and non-Jordanian workers (male and female), including refugees, particularly in MSMEs with less than ten workers and workers in agriculture holdings. b) Component 2 targets the self-employed (Jordanian and non-Jordanian) and facilitates the implementation of the recently approved bylaws to extend social security coverage to this segment of workers. Across components, women and Arab non-nationals, specifically Syrian refugees, were prioritized to ensure adequate representation as per targets.

Priority sectors: ESTIDAMA++ initially focused on specific sectors considered to be top priority by SSC and the MoPIC. During Phase 1, the project targeted wage workers and self-employed workers in the sectors of transportation (with an initial focus on taxi drivers) and tourism (targeting tourist guides). It also explored extension into the agriculture sector. Additionally, priority was given to female headed MSMEs that fall under the respective eligibility criteria and Arab non-nationals, particularly Syrian refugees.

Benefits package: The project provides a benefits package to eligible vulnerable workers that register with SSC. It subsidises social security contributions for the full duration of the project (18 months for phase 1 and 12 months for phase 2), while providing periodic direct cash support with an option to use it to cover the remaining contribution in the case of self-employed workers. The contribution subsidy is calculated as a percentage of the overall contribution amount, with a cap employed for higher wage workers.

This project is underlined by the **theory of change** presented in Annex 2.

In working towards this overall objective, the ESTIDAMA++ design directly supports vulnerable workers to participate in the Jordanian Social Security Corporation by (i) providing a contribution subsidy and coverage reward to incentivise registration and reduce the financial barriers to support vulnerable workers to make their contributions over the course of the project (ii) institutionalise the ESTIDAMA++ programme and strengthen wider legal and regulatory frameworks to support the extension of social security to vulnerable workers and (iii) undertake outreach campaigns to create awareness around social protection rights and the ESTIDAMA++. Throughout the ESTIDAMA++ implementation, monitoring, evaluation, accountability, research, and learning (MEARL) activities are conducted to ensure a feedback loop and inform programme development, enabling the ESTIDAMA++ model to be trialled, evaluated, and adjusted continually.

Throughout the implementation of this strategy, attention is given to the following ILO cross-cutting drivers: gender equality, promotion of International Labour Standards, as well as tripartism and social dialogue. Most of them are also represented in the logical framework.

The main expected **outcome** of the project is to achieve increased coverage of vulnerable workers in Jordan by social security systems and thereby enable improved living standards for these populations.

The three main **outputs** outlined for the total time of project's implementation are:

- Coverage reward and contribution subsidy mechanisms are in place and accessible to a larger number of vulnerable male and female workers, providing coverage incentive and enhancing resilience through the extension of social security coverage.
- Regulatory framework, systems, and capacity for extension of SSC coverage as part of a broader formalisation agenda strengthened, including development of a national model to subsidise contributions of vulnerable workers.
- Vulnerable workers and their employers are engaged on labour and social protection rights, through establishment and increased use of outreach mechanisms and development of SSC outreach capacity.

Project alignment with the national and international agenda

ESTIDAMA++ was designed in alignment with the key national strategies and frameworks, such as the NSPS (2019-2025), the SSC Strategic Plan (2020-2023), the Covid-19 National Response Strategy, Government's Economic Priorities Program¹¹ for 2021-2023 and the Economic Modernisation Vision, endorsed by King Abdullah II Ibn Al Hussein.

The project is aligned with the United Nations strategic country frameworks by putting the people first while extending social protection coverage and protecting the micro, small and medium enterprises, and the informal sector, and promoting medium-term resilience. ESTIDAMA++ is also implemented in accordance with international labour and social security standards, in particular ILO Convention No. 102 - Social Security (Minimum Standards) and Convention No. 118 - Equality of Treatment, both already ratified by Jordan, as well as other relevant conventions and recommendations, such as the Recommendation to establish Social Protection Floors (No. 202) and to promote Transition from the Informal to the Formal Economy (No. 204). The intervention is also aligned with the UN Sustainable Development Framework in Jordan (2018 – 2022), the ILO P&B 2022-23 and the Decent Work Country Programme in Jordan (2018 - 2022).

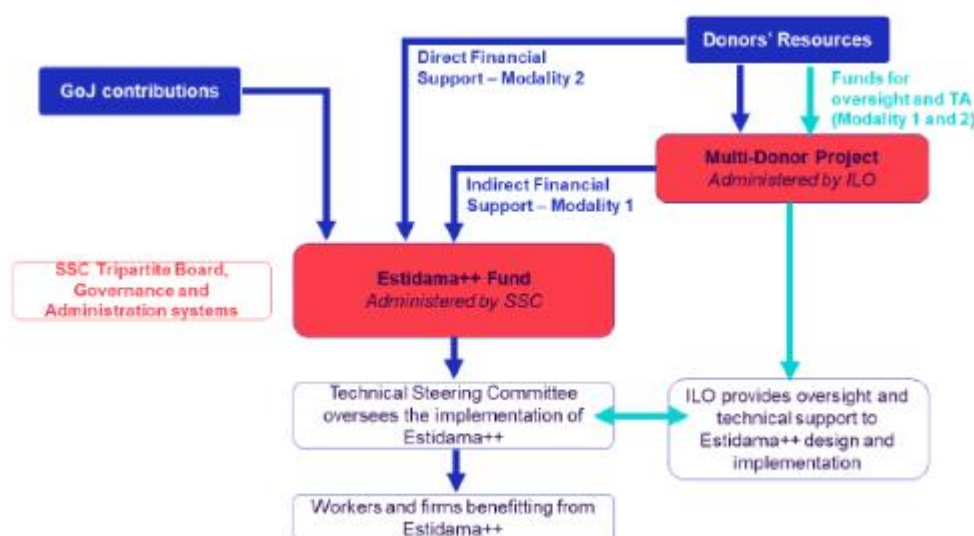
Management and coordination arrangements

The ESTIDAMA++ Fund is set up and managed within the Social Security Corporation. With technical assistance from the ILO, SSC is responsible for establishing and administering ESTIDAMA++ under its existing governance and delivery systems. SSC is responsible for the implementation of the core activities, in accordance with the previously allocated budget and SSC internal rules and regulations. SSC manages the fund utilising all existing monitoring, reporting, oversight and control mechanisms and systems in place in the SSC. Direct transfers from ESTIDAMA++ to final beneficiaries are managed by the SSC within the administrative framework and through targeting, outreach, registration,

identification, payment, verification, and reconciliation systems currently adopted by SSC for its regular social security programs.

ESTIDAMA++ receives funding from international donors through two alternative modalities (Figure 1):

Figure 1 Governance and flow of resources



Role of the ILO

A DC project has been established in the ILO as a multi-donor basket fund to allow oversight and technical assistance for ESTIDAMA++ implementation - and indirect financial support to SSC for donors who request it - through a pooled financing mechanism. All funds for ESTIDAMA++ received by the SSC directly or through the DC project are channelled to a single dedicated pooled bank account held by the SSC, so to allow for joint governance, management, and reporting under the ESTIDAMA++ governance structure.

The ILO supports technical, operational, reporting, and financial matters related to design and implementation of ESTIDAMA++, for funds committed to ESTIDAMA++ through both funding modalities mentioned above (modality 1 and modality 2). The joint funding mechanism established through the multi-donor project allows donors to pool resources for ILO to provide oversight, monitoring, and technical support to the operationalisation of ESTIDAMA++. The ILO supervises, monitors, and evaluates the performance of the SSC as implementing partner against a pre-defined results-based framework for the whole implementation of ESTIDAMA++, regardless of funding modality.

A Project Manager oversees the overall coordination and administration of the ESTIDAMA++ from the ILO side. This manager is supported by a Technical Officer and National Project Officers. In addition to oversight, the ILO's role in the project will be primarily to provide technical assistance, and where necessary, capacity building to SSC, MoL and social partners on the implementation of ESTIDAMA++.

ESTIDAMA++ MERL Framework

The ESTIDAMA++ project uses three main M&E mechanisms within its Theory of Change-based M&E framework: progress reporting, field monitoring and qualitative research. In addition, the M&E framework also includes a series of RCTs aimed at evaluating the impact of different treatments (informational, financial and provision of a health benefit) on the take-up of social security.

- **Progress reporting / programme dashboard:** This tool captures the main administrative data related to the key indicators in the M&E framework. The data is captured and reported by the SSC database and reflected in a project dashboard that provides a live update of changes.
- **Field monitoring:** The project will conduct routine surveys, taking a representative sample of populations of interest e.g., sectors, gender, and nationality to provide a third-party cross-check on payments made to workers and employers as well as monitoring the intended behavioural change anticipated through being part of ESTIDAMA++ (this includes changes in trust, perception of affordability, understanding of rights and benefits, and willingness to pay after E++ ends). Field monitoring is intended to reach both workers and employers.
- **Qualitative research:** A combination of information from the project dashboard and survey-based data collection from the field monitoring will inform areas for further qualitative research. For example, if uptake is low in a certain target group or improvements in behavioural indicators are not being observed, then further qualitative research will be required, through focus group discussions. These can either be targeted at workers or at the firm-level. After the completion of Phase 1, there are already certain groups (self-employed, Syrian refugees) that are proving challenging to engage and therefore these are likely to be a starting point.

The evaluation mechanisms are implemented on an ongoing basis and are described in Annex 4. Their results should feed into this mid-term evaluation.

3. Purpose, scope, and clients of the evaluation

Purpose

The project is subject to a mid-term independent evaluation in midway of its implementation and a final independent evaluation. This TOR concerns the mid-term independent evaluation. The evaluation has an important accountability and organizational learning function for the implementing partners (SSC and ILO), the government representatives and national stakeholders in the country concerned, as well as the donors.

It will build on existing and new evidence at the country level, to examine:

1. If the project is going to achieve its stated objectives and how and why they have been/have not been achieved (i.e. achievements and shortfalls in project implementation).
2. The degree to which these objectives are being achieved as expected in the timeframe considered, as well as unexpected results in terms of non-planned outputs and/or outcomes.
3. The appropriateness of the project design and usefulness of the logical framework.
4. The implementation effectiveness and efficiency of the project.
5. The perception and appreciation of the project by stakeholders and target groups.
6. The level of sustainability attained, bearing in mind relevant contextual and political factors.

7. How well the project team have managed and implemented country-level activities, the effectiveness of the project's management structure, and whether it had in place the partnerships, coordination and management systems necessary to ensure the fulfilment of the outputs and objectives. It is also important to analyse whether the capacity of the government and other main counterparts was sufficient to internalise, apply and sustain all the support received. If not, the evaluation will highlight the obstacles and constraints identified.
8. The efficiency of the use of resources (financial and human), including resource leveraging.

The evaluation will formulate evidence-based and triangulated conclusions and recommendations that can strengthen strategic and operational planning, management processes, ways of working and analytical capacities of the project teams and partners at all levels during the remaining project implementation period as well as to ensure the sustainability of the project outcomes. It will also generate lessons learned and good practices/good models of intervention that will help to inform the remaining cycle of the project as well as have the potential for replication and/or scaling. These should also help guide stakeholders in the design of future development cooperation programmes on extending social security coverage to vulnerable workers in the informal economy, including refugees.

Evaluation scope

The proposed evaluation will examine the project in terms of its progress, implementation arrangements, partnerships, achievements, challenges, good practices, and lessons learned from its implementation. The scope of the mid-term independent evaluation includes a review and assessment of all outputs, activities and workflows carried out under the project in Jordan from the start date of the project, 1 June 2022, until 31 August 2024.

The evaluation will integrate ILO's cross-cutting issues, including norms and social dialogue, gender equality, disability inclusion, other non-discrimination concerns, and medium and long-term effects of capacity development initiatives throughout the evaluation methodology and all deliverables.

The evaluation will give specific attention to how the intervention is relevant to the SSC and the ILO's programming and policy frameworks at the national and global levels, to relevant national United Nations Sustainable Development Cooperation Framework, and national sustainable development strategy or other relevant national development priorities and frameworks.

Clients and target audiences

The main users of this final independent evaluation are the following:

- a) the ILO constituents (government institutions and social partners) and other national stakeholders in the country benefiting from this project, implementing partners of the project to be evaluated, namely the SSC and the ILO;
- b) the Government of the Kingdom of Norway, Kingdom of the Netherlands, United Kingdom, dealing with extending social protection to refugees and vulnerable workers in the informal economy and its interdependencies and those interested in engaging in the future;
- c) development partners and relevant other UN agencies at international level that are seeking for policy coherence in the context of supporting national efforts to extend social protection coverage to workers in the informal economy and migrant workers, building resilience and enhancing workers' capacity to positively cope with covariate shocks in the future.

Stakeholders are all those who have an interest in the project, for example, project implementers, direct and indirect participants/recipients, employers' and workers' organizations and civil society organizations, community leaders, community members, donors, and government officials.

4. Evaluation criteria and questions

The intervention will be assessed against the [OECD/DAC evaluation criteria](#) – relevance, coherence, efficiency, effectiveness, sustainability, and any evidence of the impact of the project, and in accordance with the [ILO policy guidelines for results-based evaluation](#). The following evaluation questions are expected to be addressed by the evaluation team in the framework of the above-mentioned criteria. The evaluation team leader may adapt the evaluation criteria and questions, but any fundamental changes should be agreed with the evaluation manager and reflected in the inception report.

OECD/DAC Criteria	Evaluation questions
Relevance and coherence Is the intervention doing the right thing? How well does the intervention fit?	– How does the project fit within the government objectives, national development frameworks (e.g. GoJ's Economic Modernisation Vision), and does it support the outcomes outlined in ILO's P&B (2022-23) and (2024-25) as well as the UNSDCF (2018-2024) and SDGs? Has the project design taken into account the coordination with other ILO, UN and government initiatives in extending social security coverage? Does the project design effectively integrate the interests of final beneficiaries? – To what extent did the project design consider the international evidence on similar programmes? Is the project design adequate to meet project objectives? Do outputs causally link to the intended outcomes and objectives? To what extent are the project design and intervention logic realistic? If not, why? – To what extent did the project design identify and integrate specific targets and indicators to capture concerns relating specifically to gender equality and non-discrimination, the inclusion of persons with disabilities, the promotion of International Labour Standards and social dialogue, as well as environmental issues? To what extent can this project be considered gender-sensitive?
Effectiveness Are interventions achieving their objectives?	– Are the overall project objectives, expected outputs and targets on track to be achieved as estimated? Were there any areas of under-achievement, and why? What were the main internal and external factors that influenced the achievement or non-achievement of results so far? Were there any unplanned outcomes? Has ESTIDAMA++ created any perverse incentives so far and, if so, what? – With regards to output 2, what are key achievements and challenges registered so far? To what extent has the project been strengthening wider legal and regulatory frameworks, systems and capacity for extension of SSC coverage as part of a broader formalization agenda, including development of a national model to subsidize contributions of vulnerable workers? Which has it promoted and what has been the success? How did the new SSC law regarding refugees impact the project?

	– How does the value of the benefits received to date from the SSC by beneficiaries compare to the total value of the subsidies paid to the SSC? How accessible are social insurance benefits to targeted workers? – To what extent is the project providing specific recommendations on gender equality and non-discrimination, inclusion of persons with disabilities, promotion of International Labour Standards and social dialogue, as well as environmental issues? How are these ILO cross-cutting drivers taken into account during implementation? Has the project reached its targets on the participation of women, refugees and persons with disabilities? – Are administrative and financing modalities adequate to facilitate good results and efficient delivery of the project? How effective are the project management arrangements (including in terms of staffing) and governance structure put in place (Technical steering committee)? – How effectively does the project management monitor performance and results? Is relevant information and data regularly collected and analysed to feed into management decisions? Is the project M&E framework supporting a continuous learning process?
Efficiency How well are resources being used?	– What evidence is there of cost-effectiveness in the project's implementation and management so far? Have the project's funds and outputs been used and delivered in a timely manner? What time and cost efficiency measures could be introduced to improve the achievement of results? – Has the project implementation benefited from the ILO technical resources and international experiences, and in what ways? Do the ILO and SSC project team members have the skills and experience to engage effectively in the programme? – Has cooperation with the project's implementing partners been efficient? What are the challenges in this cooperation?
Sustainability and orientation towards Impact Will the benefits last?	– To what extent is the project on-course to develop a national and sustainable model for extension of social security to vulnerable workers (buy-in from Government)? Is there a plan in place to achieve sustainability³ once there is no further donor funding; how feasible is it? What will be the annual cost to the Government to replicate the project once donor funding is no longer available? Has the Government already indicated its willingness to provide this funding? What are the immediate actions by the implementing partners to ensure that the achievements of the project can be met and sustained? To what extent has it been possible to achieve tripartite involvement during implementation? Has this led to increased ownership of the project? – To what extent is the project engaged with stakeholders other than ILO constituents and implementing partners for sustainable results? Is the interaction of this project and PROSPECTS having an impact on policy developments⁴? Is the ESTIDAMA++ contributing to policy coherence in the context of supporting national efforts to extend social security coverage to vulnerable workers? – Is there any visible progress towards impact? What are areas where further reinforcement of the project achievements would be needed? What number and proportion of businesses and beneficiaries that began contributing to Phase 1 are still contributing to the SSC after support from ESTIDAMA++ ceased? How many businesses and employees have refused to participate in ESTIDAMA++ and, if so, what were the reasons? – To what extent are the results of the intervention likely to contribute to building a universal social security system in Jordan (including a national

	social protection floor) and achieving the relevant SDG?
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The different needs of women and men, refugees and other marginalized groups targeted by the project should be considered throughout the evaluation process, and gender concerns should be addressed in accordance with [EVAL Guidance note 3.1: “Integrating Gender Equality in the Monitoring and Evaluation of Projects”](#) and [EVAL Guidance Note 4.5: “Stakeholder engagement”](#) should be taken into consideration to ensure stakeholder participation.

5. Methodology

The evaluation will comply with evaluation norms and standards and follow ethical safeguards, all as specified in ILO’s evaluation procedures. The ILO adheres to the United Nations Evaluation Group (UNEG) evaluation norms and standards as well as to the OECD/DAC Evaluation Quality Standards. The evaluation is an independent evaluation, and the final approach, methodology and evaluation questions will be determined by the evaluation team in consultation with the Evaluation Manager.

The methodology includes examining the intervention’s Theory of Change, with particular attention to the identification of assumptions, risk and mitigation strategies, and the logical connection between levels of results and their alignment with ILO’s strategic objectives and outcomes at the global and national levels, as well as with the relevant SDGs and related targets.

The evaluation will apply a **mixed methods approach**, collecting and analysing both quantitative and qualitative data, and be constructive and participatory in nature, based on the principles of representation (i.e. all stakeholders should have the opportunity to voice their opinions). This should allow for triangulation of information to increase the validity and rigor of the evaluation findings and analysis, and the ability to capture the achievement of expected and unexpected outcomes.

The evaluation will comprise an **exhaustive desk review** of relevant project-related documentation⁵ including an examination of the project’s theory of change, logical framework and Value for Money Strategy; a **quantitative analysis of data sets**, such as SSC data on beneficiaries, RCT data and results and field monitoring data⁶; **individual face-to-face and online interviews and/or focus group discussions** with staff in SSC, ILO field and regional offices and Headquarters; technical backstopping officials, constituents, ultimate beneficiaries of the project, those involved in implementing the field monitoring and the RCTs, the donors and other relevant partners. As such, the project will be evaluated through the lens of a diverse range of stakeholders that participate in and are intended to benefit from the project’s interventions.

The evaluation will be conducted in a hybrid format: a) a remote approach for collecting data at the ILO (regional and HQ levels) and donors, and b) face-to-face for collecting data in Jordan, including in-person interviews and focus groups with stakeholders and beneficiaries. If necessary, the selection of cities to be visited should be based on criteria defined and justified by the evaluation team, with the final selection being made in agreement with the Evaluation Manager.

The evaluation should include the [gender dimension](#) and [disability inclusion](#) as cross-cutting issues throughout the methodology and deliverables, including the final report. The data and information should be collected, presented and analyzed with appropriate gender disaggregation. The evaluation team will ensure that the views and perceptions of both women and men and Persons with Disabilities are reflected in the interviews and that specific questions regarding these groups are included. The evaluation should also consider and integrate other core ILO cross-cutting priorities, including promotion of International Labour Standards and ILO’s normative work; the fair transition to environmental sustainability; tripartism and social dialogue and constituent capacity development. To the extent possible, data collection and analysis should be disaggregated by age and sex as described in the [ILO Evaluation Policy Guidelines and relevant Guidance Notes](#).

The detailed approach and methodology, including the workplan should be part of the inception report. The detailed methodology should clearly state the limitations of the chosen evaluation methods, including those related to representation of specific group of stakeholders. The evaluation team may adapt the methodology, but any fundamental changes should be agreed with the Evaluation Manager and reflected in the inception report.

The findings of the evaluation will be presented to all key stakeholders during a virtual workshop, before finalizing the evaluation report.

6. Main deliverables and work plan (including timeframe)

The deliverables to be produced by the evaluation are presented and detailed further below. All documents, including drafts and final outputs, supporting documents, analytical reports must be presented in English and submitted to the Evaluation Manager in electronic version. The draft and final reports will be translated by the ILO into Arabic.

1. Inception report
2. Stakeholder workshop, agenda and PPT
3. Draft evaluation report
4. Final evaluation report
5. Evaluation Summary

Deliverable 1: Inception report

Based on the desk review and initial briefing, an inception report will be prepared to lay out the conceptual and operational framework that will be used to undertake the evaluation and to identify key stakeholders who should be included during the data collection phase. Prior to the submission of the Inception Report, the evaluation team, with the approval and support of the ILO Evaluation Manager may organize interviews with the Project Manager as well as with some key stakeholders. The inception report will:

- Describe the conceptual framework that will be used to undertake the evaluation, notably justifying and explaining the approach to be taken.
- Elaborate the methodology proposed in the TOR, including the final evaluation questions (presented in a matrix), justification of cities for field visits if relevant, and justification of any changes as required.
- Set out in some detail the data required to answer the evaluation questions, data sources by specific evaluation questions; data collection instruments, triangulation and analysis methods; sampling and selection criteria of respondents for interviews.
 - Provide a plan for the interviews and discussions including the list of key stakeholders at international, regional and at the national level to be interviewed, and interview checklists with questions customized by stakeholder group.
 - Provide an outline for the final evaluation report, including a detailed work plan indicating the timeline and phases, key deliverables and milestones.

The Inception Report shall be submitted by the evaluation team to the ILO Evaluation Manager and will be shared with key stakeholders for comments.

Deliverable 2: Draft evaluation report

Suggested outline for the evaluation report:

- Title page with key project data
- Table of contents, including boxes, figures and tables
- List of acronyms
- Executive summary, using the standard ILO template
- Brief background on the programme and its intervention logic
- Evaluation background (purpose, scope and clients of the evaluation)
- Evaluation criteria and evaluation questions (including ILO cross-cutting policy issues)
- Methodology applied, including any limitations
- Presentation of key findings (organized by evaluation criteria, and with reference to thematic case studies)
- Conclusions
- Lessons learned and emerging good practices (detailed further in the ILO standard templates)
- Recommendations (specifying to whom they are addressed, timeframe and resource implications)
- Annexes (including thematic case studies)

Evaluators are required to append the following items:

- Lessons learned based on the ILO template
- Emerging good practices based on the ILO template
- Terms of Reference
- Evaluation Questions Matrix, including data collection instruments
- List of persons or organizations interviewed
- Bibliography
- Any further information the Evaluation Team deems appropriate can also be added.

The final report should provide findings, conclusions and recommendations derived from evidence and observation and should also identify good practices/good models of intervention that have the potential for replication and/or scaling. The evaluation will follow the EVAL [Checklist 4.2 “Preparing the evaluation report”](#) and [Checklist 4.9 “Rating the quality of evaluation reports”](#). The Evaluation Manager will do a quality standard review of the draft report before circulating it for comments to all concerned stakeholders and project staff. The Evaluation Manager will collect all comments and forward the consolidated comments to the evaluation team in a standard comments log table.

Deliverable 3: Stakeholder workshop and PPT presentation

After the evaluation team has completed the data collection process and completed the draft report, findings should be presented to all key stakeholders⁷ for validation in the form of an online workshop, organized by the ILO Evaluation Manager in consultation with the ESTDAMA++ team, once the draft

report is available. The purpose of the stakeholder workshop is to present the main preliminary findings of the mid-term independent evaluation, solicit recommendations, relay any issues and request for clarification or further information from stakeholders. Participants will be encouraged to give feedback and inputs on the preliminary findings and recommendations presented. The list of participants will be confirmed in consultation with the ILO Evaluation Manager. The agenda of the meeting will be prepared by the independent evaluation team in consultation with the ILO Evaluation Manager. The draft report should be sent to stakeholders two weeks prior to the workshop.

The PowerPoint presentation will be provided to the Evaluation Manager as one of the deliverables. The timing of the stakeholder workshop should be clearly specified in the inception report.

Deliverable 4: Final evaluation report

This deliverable should be prepared using the relevant templates for the Title Page, the Executive Summary and Annexes including lessons learned and emerging good practices in the ILO templates (see Annex 1).

The final report, excluding annexes but including an executive summary (as per template provided in ILO Policy Guidelines for Evaluation) should aim not to exceed 40 pages. The final report shall make all necessary adjustments to integrate comments received, including feedback from stakeholders. When submitting the final report, the evaluation team should also provide a completed comments log table to the Evaluation Manager, with observations on which comments were addressed, as well as those that were not.

The Evaluation Manager will review the final version and submit it to the Regional Evaluation Officer (REO) for final review. The REO then sends the complete package to the EVAL for their final approval. The quality of the final report will be assessed against the standards set out in the ILO Policy Guidelines for Evaluation, and the evaluation team is expected to familiarize themselves with these.

The evaluation report will be designed and written in a user-friendly way, with clear language and figures, tables and boxes providing specific examples and highlighting key findings. The document should aim to be easily shared, to maximize its uptake and utilization by stakeholders and partners.

Deliverable 5: Evaluation summary

This deliverable shall be prepared based on the template provided in [Checklist 4.4 Preparing the Evaluation Report Summary](#). The Evaluation Summary shall only be prepared once the final evaluation report has been approved by the Evaluation Manager.

Completion criteria

Deliverables will be regarded as delivered when they have been received electronically by the Evaluation Manager, and that a confirmation message has been sent by the Evaluation Manager.

Acceptance will be acknowledged only if the deliverables are judged to be in accordance with the requirements set out in the contract, to reflect agreements reached and plans submitted during the contract process and incorporate or reflect consideration of amendments proposed by ILO. In particular, the evaluation report will be considered final only when it is approved by the ILO Evaluation Office. Once approved, the evaluation report, good practices, and lessons learned will be uploaded

and stored in the [ILO i-eval Discovery](#) database, to provide easy access to all development partners, to reach target audiences and to maximize the benefits of the evaluation.

For ease of communication between all the stakeholders, all reports, including drafts, will be written in English. The final Evaluation Report will meet the minimum quality standards as per the evaluation report quality checklist as shown in Annex 1 (See also checklist 4: Formatting requirements for final evaluation reports). The final report is subject to final approval by the ILO Evaluation Office.

Timeline and key deliverables

The evaluation is expected to take place from January to April 2025. The tentative schedule for the evaluation, subject to modification following discussions with the ILO Evaluation Manager, is the following:

Deliverable/Tasks	Workdays for the evaluation team
Inception report (Deliverable 1) Desk review and drafting the inception report Adjusted annotated structure of the evaluation questions and evaluation report and list of additional documents/interviews needed	7 days
Data collection phase - Desk review - Analysis of quantitative data - Interviews	20 days
Draft evaluation report (Deliverable 2) is submitted to the Evaluation Manager	15 days
Stakeholder workshop (Deliverable 3) takes place virtually to share preliminary findings and possible recommendations. Comments from stakeholders are taken into consideration into the draft evaluation report.	1 day
Finalize the evaluation report, including annexes and a comments log table. Draft report is submitted for the second time (Final evaluation report – Deliverable 4) to the Evaluation Manager with comments log table that explains why a comment was not included in the evaluation report (if the case arises). Evaluation team submit the evaluation report summary (Deliverable 5)	5 days

EVAL reviews the report, and if it meets requirements, the final report is approved.	
Dissemination of final report to stakeholders	
Total	48 days

7. Management arrangements

In compliance with UN norms, standards and ethical safeguards, the independent mid-term evaluation will be managed by an ILO Evaluation Manager, Ms Ana Carolina De Lima Vieira (delimavieira@ilo.org), who has no prior involvement in the project and will manage the evaluation process as per the ILO policy guidelines for evaluations under the overall direction of the EVAL.

The ILO Evaluation Manager will undertake the following tasks:

- Serve as the first point of contact for the independent evaluation team.
- Provide background documentation to the evaluation team in cooperation with the project team.
- Brief the independent evaluation team on ILO evaluation procedures.
- Ensure proper stakeholder involvement, including donors.
- Approve the Inception Report.
- Monitor the implementation of the evaluation methodology, as appropriate and in such a way as to minimize bias in the evaluation findings.
- Review and circulate draft and final reports to all concerned stakeholders for comments.
- Assist with the stakeholder workshop.
- Consolidate comments for the evaluators.

Any technical, methodological or organizational matters are to be discussed with the ILO Evaluation Manager, who will consult and coordinate with the relevant counterparts, as appropriate. Meetings will be scheduled in coordination with the ILO Evaluation Manager, project staff and with the designated ILO expert at the country level.

The project team, consisting of the Project Manager and ILO field staff will provide support to the ILO Evaluation Manager during the evaluation process and will provide all the information necessary for its successful completion. This includes:

- Providing project background materials⁸ to the evaluation team through the Evaluation Manager.
- Providing the existing quantitative data, such as from SSC and beneficiary surveys, to the evaluation team.
- Preparing a comprehensive list of stakeholders to be interviewed, facilitating introductions, and assisting in organizing stakeholder consultations.
- Providing assistance in the coordination of in-country logistical arrangements, including interview schedules, referrals to interpretation services, and in-country transportation, as needed.
- Providing inputs as requested by the evaluators during the evaluation process.
- Reviewing and providing comments on the draft inception and evaluation reports.
- Providing support in scheduling the validation workshop and making recommendations for its

organization.

The evaluation will be carried out by an independent evaluation team (company). The evaluation team is expected to be composed of one Evaluation Team Leader, a Social Security Expert and a National Consultant who will support in data collection. In case either the Team Leader or the national consultant have technical background in social security, demonstrated by at least five years of experience, then the team can be composed by two members. A mission to Jordan is expected for the Evaluation Team Leader, the Social Security Expert and the National Consultant.

To ensure the independence of the process and all deliverables, the Evaluation Team Leader will report to the ILO Evaluation Manager and be responsible for conducting the mid-term evaluation according to the agreed TOR and satisfactory submitting all deliverables according to the agreed timeline. If a component cannot be completed according to the schedule outlined in the inception report, the independent Evaluation Team Leader must inform the ILO Evaluation Manager as soon as possible and propose an alternative timeline. The final evaluation report should comply with ILO's Evaluation Policy Guidelines and related checklists and templates.

The ILO project team will handle all contractual arrangements with the evaluation company and provide any logistical and other assistance as may be required.

The mid-term independent evaluation will be financed by the project. The funds will cover the daily fees of the evaluation team, evaluation missions and any expenses related to data collection. The financial offer should include daily fees and the contract will be in accordance with ILO rules and regulations.

The EVAL will provide quality control of the final evaluation process and report.

8. Profile of the Evaluation Team

Profile of the Evaluation Team Leader:

1. Advanced university degree from a reputable university in a relevant field such as social sciences, development studies, social protection, economics.
2. A minimum of eight years of relevant experience conducting programme-level evaluations at the international level.
3. Experience conducting evaluations for the ILO projects in the field of social security would be an asset.
4. Prior knowledge of the ILO's role and mandate, tripartite structure, social protection/social security issues, as well as gender and inclusion policies, is a strong asset.
5. Demonstrated experience, especially within the UN system, in project cycle management and logical framework approaches as well as in results-based management.
6. A full understanding of the UN evaluation norms and standards.
7. Relevant country experience related to the country covered by the project would be an asset.
8. Extensive knowledge of and experience in applying participatory qualitative and quantitative evaluation methodologies, and an understanding of issues related to validity and reliability.
9. Fluency in written and spoken English. Knowledge of Arabic is an asset.

10. The Evaluation Team Leader must have no previous involvement in the project design and implementation. No relevant bias related to ILO, or SSC, or any of the donors, or conflict of interest that would interfere with the independence of the final evaluation. Strong capacity to analyse, triangulate, synthesise and present different types of data, both quantitatively and qualitatively.
11. Excellent consultative, communication and interviewing skills, with experience conducting key informant interviews and focus group discussions.
12. Demonstrated ability to deliver quality results within strict deadlines.
13. Capacity to produce user-friendly, pragmatic and prospective recommendations in both operational and managerial terms.
14. Demonstrated ability to use online tools for data collection and analysis (surveys, interviews, stakeholder workshops).

Profile of the Social Security Expert:

1. Advanced university degree from a reputable university in a relevant field such as social sciences, development studies, social protection or economics.
2. At least three years of experience in the field of social security (contributory schemes), particularly in social insurance supporting the design or reform of social security schemes.
3. Excellent knowledge and understanding of theories, concepts and approaches in the area(s) of social insurance and of the ILO social protection standards.
4. Experience in both qualitative and quantitative research and analysis is required.
5. Relevant professional experience in Arab States would be an advantage.
6. Fluency in written and spoken English. Knowledge of Arabic is an asset.
7. Demonstrated experience in project cycle management and logical framework approaches as well as in results-based management.
8. No previous involvement in the project design and implementation. No relevant bias related to ILO, or SSC, or any of the donors, or conflict of interest that would interfere with the independence of the final evaluation.

Profile of the national consultant:

- At least a first-level or higher degree in a relevant field from a reputable university (social sciences, development studies, economics, management).
- A minimum of 3 years of relevant experience conducting country-level evaluations.
- Experience in the evaluation function of national and international organizations and a full understanding of the UN evaluation norms and standards.
- Strong understanding of the national developmental context, including gender equality and disability inclusion concerns.
- Proven skills in qualitative and quantitative data collection, especially for the purpose of evaluations.
- Excellent consultative, communication and interviewing skills, with experience conducting key informant interviews and focus group discussions.
- Excellent local language skills (Arabic) and strong writing skills in English are required.
- No previous involvement in the design and implementation of the ESTIDAMA++.
- No relevant bias related to ILO or conflict of interest that would interfere with the independence of the mid-term evaluation.

9. Evaluation process and criteria

The companies should apply as per instructions in the invitation documents.

The criteria to assess the received proposals are the following:

1. Technical and methodological approach and understanding of the terms of reference: 20 points

- Demonstration of understanding of the purpose of the assignment
- Demonstrated experience with logframe approaches, theory of change, M&E methods and approaches, and information analysis
- Extensive knowledge and experience in applying qualitative and quantitative research methodologies

2. Specific experience and relevant expertise of the firm in connection with the mission: 20 points

- Description of skills, qualifications and experience of the firm showing suitability for the assignment.
- Demonstrate the expertise and capacity of the firm to conduct the project evaluation, particularly within the United Nations system and/or with international development organizations.

3. Specific experience of the evaluation team and relevant expertise related to the mission: 15 points

- Evidence of qualification/certification of proposed staff
- Evidence of previous work experience and good performance in similar assignments for the ILO or UN agencies or multilateral and bilateral organizations.
- Evidence of extensive quantitative experience.
- Positive past performance in evaluations (ideally of ILO).
- Evidence of previous experience of the proposed team in evaluating similar project preferably in Jordan
- Solid experience on issues related to social security policies (social insurance) in Arab States as well as in results-based management will be an asset.

4. Relevance of the engagement implementation and management plan: 15 points

- Does the implementation plan include all deliverables with a tentative timeline?
- Are the number and responsibility of key personnel involved in the mission defined?
- Does the proposed number of people and the implementation plan allow the consultant to complete the work within the timeframe?
- Does the approach to responsible data management include adequate data storage and access, and the protection of participants' confidentiality? Does the approach ensure that personally identifying information is not collected unnecessarily?

Technical Score Total: 70 points

Financial score: 30 points

10. Legal and ethical matters

The evaluation will strictly comply with UN standards for evaluations as specified in the UNEG Norms and Standards for Evaluation and be guided by the ILO Evaluation Policy.

The evaluation team is expected to familiarize themselves with and adhere to the [UNEG Code of Conduct for Evaluation in the UN system](#). The evaluation team will also commit to adhere to the [ILO Code of Conduct for Evaluators](#) and provide a signed copy of this document. The evaluation team should not have any links to the management of this project, or any other conflict of interest that would interfere with the independence of the evaluation. They are expected to disclose any possible conflicts of interest that could interfere with the independence of the evaluation.

The evaluation team must act with cultural sensitivity and pay particular attention to protocols, codes and recommendations that may be relevant to their interactions with vulnerable groups, persons living with a disability, women and minority groups.

The evaluation team will observe utmost confidentiality with regard to sensitive information and feedback obtained through individual and group interviews. To mitigate bias during the data collection process and ensure maximum freedom of expression of the implementing partners and stakeholders, the project staff will generally not be present during interviews. However, project staff may need to make introductions whenever necessary, to facilitate the final evaluation process.

The Evaluation Team Leader will be required to ensure the quality of data (validity, reliability, consistency and accuracy) throughout the analytical and reporting phases. It is expected that the report shall be written in an evidence-based manner such that all observations, conclusions, recommendations, etc. are supported by evidence and analysis. The links to relevant ILO guidance for conducting evaluations are included in Annex 1.

Ownership of data from the evaluation rests exclusively with the ILO. The copyright of the evaluation report will rest exclusively with the ILO. Use of the data for publication and other presentations can only be made with the written agreement of the ILO.

Annex 3. Evaluation question matrix

Relevance and coherence under the OECD/DAC criteria are analysed together while remaining closely aligned with the analytical approach of each individual criterion. Therefore, this section examines whether the objectives and design of the Project effectively addressed the needs of the beneficiaries, including the most vulnerable. It also considers the extent to which the Project supported Jordan's strategic efforts and documentation as well as its alignment with other interventions. Internal coherence is used to determine if the links between the different levels of the intervention logically support one another.

Table 3 Evaluation Questions for Relevance & Coherence

MAIN QUESTION	SUB-QUESTIONS	METHODS	INDICATORS	ANALYSIS & ASSESSMENT
To what extent does the project align with government objectives, national development frameworks, relevant ILO outcomes, the UNSDCF, and SDGs?	To what extent does the Project fit within government objectives (e.g., GoJ's Economic Modernisation Vision)?	- Desk research (project & national docs). - Interviews with ILO and national actors. - FGDs with workers. - MERL data analysis.	No. of references in project design linking the project to national strategies. Share of interviewed stakeholders (e.g., MoL, MoPIC) who rate the project as 'Highly Aligned' or 'Aligned' with EMV priorities No. of MoUs, endorsements, statements.	Triangulate desk review with stakeholder perceptions to explore the strength of alignment. Assess whether and how the project positions itself as a tool for delivering national policy priorities.
	To what extent does the project support the outcomes outlined in the ILO's Programme & Budget (2022–23, 2024–25), the UNSDCF (2018–2024) and country programme outcomes?	- Desk research (project & ILO/UN docs). - MERL data analysis.	Alignment matrix with ILO/UN/country programme outcomes. Evidence of project contributions in ILO/UN reports linking project results to programmatic outcomes. % of project outputs mapped to at least one national strategy, ILO outcome, UNSDCF priority, or SDG target	Looks at the consistency between project results and the formal outcome frameworks of ILO and the UN, clarifying areas of overlap and complementarity.
	In what ways does the project contribute to progress on relevant SDGs?	- Desk research - MERL data analysis.	SDG indicators/targets included in project design.	Identifies which SDG targets the project addresses and how project-level indicators relate to those global targets.
To what extent does the project align with the needs of final beneficiaries, local and market constraints?	To what extent does the project align with the needs of waged and self-employed workers?	- Desk research. - Interviews with ILO, SSC and government stakeholders. - FGDs with beneficiaries. - MERL data analysis.	Stakeholder views on aligning with needs and satisfaction levels with the support. Number of tailored or adapted mechanisms for self-employed.	Explores whether project services reflect the expressed priorities and working realities of different types of workers.
	To what extent does the project align with the needs of employers?	- Desk research. - Interviews with ILO, SSC and employers. - FGDs. - MERL data analysis.	Share of interviewed employers indicating that project support (e.g., cost-sharing, coverage extension) addresses their main challenges.	Investigates stakeholder perceptions and contexts of employers of how project measures address business constraints and incentives.

To what extent has the project design considered coordination with other ILO, UN, and government initiatives in extending social security coverage?	To what extent does the project align with the needs of particularly vulnerable and historically under-represented beneficiary groups, including women, refugees and persons living with disability?	- Desk research. - Interviews with ILO and SSC. - FGDs with vulnerable groups. - MERL data analysis.	Disaggregated beneficiary data on beneficiary enrolment by gender and disability status (field monitoring) Vulnerable group participants reporting the project addresses key barriers. Number of targeted strategies (e.g., flexible payment options or adapted communication).	Assesses the inclusiveness of the design and its responsiveness to barriers faced by women, persons with disabilities, etc.
	To what extent does the project design align with local capacity constraints or market conditions?	- Desk research (capacity or needs assessments). - Interviews with ILO and local stakeholders. - FGDs with beneficiaries. - MERL data analysis.	Number of capacity-building elements (trainings, technical assistance) included in project design. Share of local stakeholders and constituents stating design is feasible given capacity. Number of potential adjustments to account for market/institutional realities.	Analyses whether design assumptions are realistic in light of institutional capacity, resource availability, and market dynamics.
	To what extent has the project mapped, collaborated, or built on other ILO, UN, or government-led interventions with similar goals?	- Desk research. - Interviews with ILO. - MERL data analysis.	Evidence of mapping of parallel interventions. Joint activities or shared resources. Number of stakeholders agreeing the project reduced or avoided duplication.	Explores the extent to which the project situates itself within, and builds upon, ongoing ILO, UN, or government efforts, minimising duplication
	To what extent does the project design consider lessons learned or best practices from similar international initiatives?	- Desk research. - Interviews with ILO. - MERL data analysis.	References to prior design best practices. Stakeholder confirmation that international lessons informed the project and where needed were adapted to the local context.	Reviews how other projects in other countries/regions have informed the project concept and whether adaptations were made for the Jordanian context.
	To what extent do coordination mechanisms (e.g., working groups, joint planning) establish and maintain support coherence?	- Desk research (meeting notes). - Interviews with ILO and implementing partners. - MERL data analysis.	Frequency of inter-agency coordination meetings. Implemented action items from meetings. Stakeholder satisfaction (ILO, UN, govt) on strength of coordination.	Looks at how coordination mechanisms contribute to collective planning and coherent delivery among partners.
To what extent is the project internally logical?	Are the project outputs and outcomes causally linked to the expected outcomes and impact? If so, how?	- Desk research (ToC, logframe). - Interviews with ILO and SSC. - MERL data analysis.	Extent to which expected outcomes would be caused by activities and outputs. Share of project budget allocated to components directly linked to the main objective. Examples of mutual reinforcement between activities and outputs. Extent to which interview respondents perceive a causal connection between outputs and outcomes.	Examines the ToC to understand whether assumed causal pathways are plausible and well articulated.
To what extent does the project design identify and incorporate cross-cutting issues?	To what extent did the design account for gender equality, non-discrimination, including persons with disabilities,	- Desk research (gender strategy). - Interviews with ILO and all stakeholders.	No. of disaggregated indicators (by gender, disability status, minorities, etc.) included in M&E framework.	Investigates how cross-cutting priorities are integrated into design, monitoring, and

	and environmental impacts?	- FGDs with beneficiaries. - MERL data analysis.	Project team agrees that indicators are consistently tracked. Satisfaction rating from women beneficiaries on gender responsiveness.	implementation arrangements.
	To what extent has the project integrated core labour standards and promoted social dialogue within its design? If so, how?	- Desk research (CLS references). - Interviews with ILO and social partners. - MERL data analysis.	No. of references to core labour standards (CLS) or ILO Conventions in project design. Existence of a social dialogue forum or mechanism engaging workers'/employers' organisations. No. of social partner representatives confirming meaningful participation in design.	Explores the extent to which rights-based principles and participatory processes are embedded into project planning and governance.

According to the OECD/DAC criteria, the evaluation of **effectiveness** considers whether an intervention has achieved or can achieve its goals and objectives, as well as whether these differ among different groups of beneficiaries. Therefore, this chapter will examine the extent to which the project achieved its outputs and assess the contribution of management and monitoring mechanisms to ESTIDAMA++'s effective implementation.

Table 4 Evaluation Questions for Effectiveness

MAIN QUESTION	SUB-QUESTIONS	METHODS	INDICATORS	ANALYSIS & ASSESSMENT
To what extent are the project's objectives, outputs, and targets on track to be achieved as planned?	What progress was made to ensure access to coverage reward and contribution subsidy mechanisms by previously uncovered vulnerable workers? (<i>Output 1</i>)	- Desk research (reports, policy notes). - Interviews (SSC officials, local authorities, project staff). - FGDs (vulnerable workers). - MERL data analysis.	Activities and targets are achieved or conducted as planned. No. of newly covered vulnerable workers. Stakeholders agree that accessibility of social insurance among beneficiaries as increased/improved. Share of beneficiaries stating coverage reward/subsidy effectively reduces barriers. Examples of strengthened networks. Share of beneficiaries report user-friendly or accessible processes. Total value of subsidies paid to SSC and total value of benefits paid to beneficiaries	Explores the degree to which planned activities have translated into tangible uptake of coverage rewards/subsidies among vulnerable workers, and whether users perceive the mechanisms as accessible and barrier-reducing.
	What progress was made in strengthening the wider legal and regulatory frameworks, systems and capacity for the extension of SSC coverage, including the development of a national model to subsidise contributions of vulnerable workers? (<i>Output 2</i>)	- Desk research (policy drafts, legislative reviews). - Interviews (SSC, ILO legal experts). - MERL data analysis.	Activities and targets are achieved or conducted as planned. Examples of legal/policy reforms initiated or adopted to support vulnerable worker coverage. SSC staff indicate increased or sufficient capacity. National subsidy model officially endorsed or piloted.	Examines the extent to which legislative, regulatory, and institutional conditions have moved toward enabling wider coverage, focusing on milestones such as draft laws, capacity gains, and piloting of subsidy models.

To what extent do management and monitoring support effective implementation?	What progress was made to ensure outreach mechanisms and SSC outreach capacities been developed and used to engage vulnerable workers and their employers on labour and social protection rights? (<i>Output 3</i>)	- Desk research (training modules, communication materials). - Interviews (employers, workers' orgs). - FGDs (vulnerable workers). - MERL data analysis.	Activities and targets are achieved or conducted as planned. Number of outreach sessions or trainings conducted. Share of participating workers/employers demonstrating awareness of labour/social protection rights. Stakeholder feedback on changed attitudes or practices.	Looks at how outreach and capacity-building efforts have influenced awareness and engagement of target groups with their labour and social protection rights.
	What were the main internal and external factors that influenced the achievement or non-achievement of results so far, including the new SSC law regarding refugees?	- Desk research (project risk logs, external reports). - Interviews (project staff, govt, donors). - MERL data analysis.	Stakeholder consensus on how the new law has impacted coverage. Reports from stakeholders regarding external factors.	Identifies contextual, institutional, or project-internal conditions that have facilitated or hindered progress, showing cause-and-effect linkages (e.g., policy shifts, staffing, funding, external shocks).
	Have there been any notable unplanned effects, positive or negative, arising from ESTIDAMA's interventions, including perverse incentives or beneficial spillovers influencing worker or employer behaviour?	- Desk research (project, media reports). - Interviews (beneficiaries, project staff, social partners). - FGDs (workers/employer).	Examples of unplanned effects identified and documented. Adaptive actions recommended or taken based on unplanned effects.	Examines possible, unintended outcomes, both favourable and adverse, to understand broader system impacts and any adaptive responses enacted.
	How effective are the project management arrangements and governance structure put in place (technical steering committee)?	- Desk research (ToR, meeting minutes). - Interviews (ILO staff, SSC, donors). - MERL data analysis.	Frequency of Steering Committee meetings. Stakeholder satisfaction with governance.	Investigates whether governance bodies and management processes are functioning as intended to steer, coordinate, and support the implementation.
	To what extent is relevant performance data regularly collected, analysed, and used to inform adaptive management and decision-making (e.g., course corrections, resource reallocation)?	- Desk research (M&E framework, progress reports). - Interviews (ILO staff, donors). - MERL data analysis.	Share of project indicators updated on schedule in the MERL system. Examples of course corrections made based on MERL findings, where needed. Timeliness of data reporting.	Explores the robustness of MERL systems and the project's ability to learn and adapt based on evidence (e.g., reallocating resources, revising plans).
	How effectively is gender equality, non-discrimination and the inclusion of persons with disabilities integrated into the implementation?	- Desk research (inclusion guidelines). - Interviews (disability-focused CSOs). - FGDs (PWD beneficiaries).	No. of PWD beneficiaries enrolled or benefitting from project interventions. No. of women beneficiaries enrolled or benefitting from project interventions. Accessibility measures (e.g., accessible communication materials, workplace adaptations) documented. Extent to which respondents perceive that the project was gender- and PWD-sensitive	Examines how well inclusive practices are operationalised, in service delivery and monitoring, and whether marginalised groups are effectively reached.
	How effectively is the promotion of International Labour Standards and	- Desk research (CLS references).	No. of initiatives (trainings, campaigns) promoting core labour standards.	Looks at whether rights-based principles and participatory mechanisms

social dialogue integrated into the implementation?	- Interviews (workers'/employers' orgs, ILO staff). - FGDs (worker reps).	Share of social partners (workers/employers) reporting active engagement in project decisions.	remain central during implementation, fostering ownership and compliance with ILO standards.
How effectively are environmental issues integrated into the implementation?	- Desk research. - Interviews (staff, local authorities). - FGDs (community).	No. of project activities that incorporate environmental considerations. Documented environment-friendly practices. Extent to which respondents perceive that the project took into consideration environmentally sensitive practices.	Explores the presence and quality of environmental practices within project operations.

According to the OECD/DAC criteria, efficiency considers the extent to which an intervention achieves its results in a cost-effective and timely manner. Hence, this section considers the extent to which the Project was able to use its financial, human, and time resources efficiently. It also considers the extent to which the project partners contributed to the project's efficient implementation.

Table 5: Evaluation Questions for Efficiency

MAIN QUESTION	SUB-QUESTIONS	METHODS	INDICATORS	ANALYSIS & ASSESSMENT
How efficient was the ESTIDAMA++ project's implementation and management so far?	To what extent was there sufficient financial and human resources available to achieve the outcomes?	- Project documentation review. - Interview with ILO staff & key stakeholders.	Extent to which budget and HR allocation aligned with outcomes and impact. Comparison between the allocated budget and actual expenditures Extent to which respondents perceive that financial resources were sufficient to achieve objectives.	Explores whether the scale and allocation of funds and staff match the project's ambitions and whether key actors view the resourcing as adequate.
	How effectively did the project utilise its available time and resources to accomplish intended tasks and meet outcomes?	- Project documentation review. - Interview with ILO staff & key stakeholders.	% of activities and milestones completed within scheduled timeframes. Ratio of time spent on activity tasks to the allocated time resources. Perception of project staff and donors considering the project efficiency.	Reviews schedule adherence and resource utilisation to understand how well the project converts inputs into timely deliverables.
	To what extent do the results achieved for men and for women compare to the resources invested in gender specific efforts?	- Document review. - Interview with ILO staff & key stakeholders.	No. of women and men of the stakeholder groups participating in project activities. Extent to which male and female beneficiaries perceive that project resources were allocated equitably. Amount of subsidies paid to women and men, respectively.	Analyses the gender distribution of inputs and outcomes to assess equity and the efficiency of gender-specific efforts.
	How efficiently were funds used to support project activities?	- Document review. - Interview with ILO staff & key stakeholders.	% of allocated budget utilised for project activities and operations. Cost per unit of output or outcome achieved by the project. Examples of efficient practices during implementation. Perception of project staff and donors considering the efficiency of the project.	Examines disbursement speed, budget absorption, and cost-effectiveness of different funding channels.
	What, if any, time and cost-saving	- Document review.	Examples of potential (or already piloted) cost-saving initiatives identified in the budget and by respondents.	Identifies efficiency-enhancing strategies and considers

	measures were implemented?	- Interview with ILO staff & key stakeholders.		their rationale and perceived impact.
	Which factors, if any, hindered or enabled the timely delivery of the project outputs?	- Document review. - Interview with ILO staff & key stakeholders.	% of project resources (e.g., budget, staff time) exceeding planned allocation levels. Identification of specific areas or tasks where resource over-utilisation occurred and its impact on projects' efficiency. No. of dependencies between project tasks or activities causing delays or resource constraints. Examples of bottlenecks identified by project staff.	Addresses internal and external drivers of efficiency, obstacles and facilitators, to explain variances in delivery.
To what extent have the ILO and implementing partners' technical expertise facilitated an efficient project implementation?	To what extent did the ILO and SSC project team members have the required skills and experience (incl. gender and disability related) to engage effectively in the project?	- Document review. - Interview with ILO staff & key stakeholders.	Extent to which respondents perceive that the ILO & implementing partners have adequate technical resources and experiences to implement the project.	Assesses whether the project team's competencies align with the technical demands of efficient delivery.
	To what extent has the project made strategic and efficient use of the ILO's technical resources and international experiences?	- Document review. - Interview with ILO staff & key stakeholders.	Extent to which respondents perceive that the ILO & implementing partners' technical resources and experiences contributed to improved project efficiency.	Explores how global knowledge, tools, and advisory support were leveraged to streamline implementation.
To what extent has cooperation in the ESTMADA++ project between the ILO and implementing partners enabled a cost-effective implementation?	To what extent was the coordination between the ILO and implementing partners efficient?	- Document review. - Interview with ILO staff & key stakeholders.	Extent to which respondents perceive that a system of coordination was implemented and contributed to improved project efficiency.	Evaluates the extent to which partnership structures and communication channels contribute to cost-effective delivery.
	To what extent did the coordination measures enhance the project results compared to its inputs?	- Document review. - Interview with ILO staff & key stakeholders.	Examples of strengthened outcomes and impact as a result of efficient coordination, most commonly listed in documentation and by respondents	Identifies the measures most effective to enhance effectiveness of the planned inputs
	What measures taken for coordination allowed for optimal resource allocation?	- Document review. - Interview with ILO staff & key stakeholders.	Examples of measures facilitating optimal resource allocation, most commonly listed in documentation and by respondents	Identifies the measures most effective to reduce costs and enhance efficiency
	Which challenges, if any, occurred as part of this cooperation between the ILO and implementing partners?	- Document review. - Interview with ILO staff & key stakeholders.	Examples of cooperation-related challenges identified in project documentation and by stakeholders during the project's implementation.	Identifies potential collaboration issues that may have generated delays, duplications, or added costs, informing lessons for future projects.

Impact considers whether an intervention has or can be expected to generate widespread positive or negative impacts, while sustainability considers the extent to which the benefits of an intervention

are likely to last. Therefore, this section will consider the signs of impact visible so far, as well as the steps taken and opportunities to ensure the sustainability of the Project's results.

Table 6 Evaluation Questions on Sustainability and Orientation Towards Impact

MAIN QUESTION	SUB-QUESTIONS	METHODS	INDICATORS	
To what extent has the project established a replicable or scalable model for extending social security to vulnerable workers?	To what extent is there a feasible strategy in place for sustaining the project's outcomes once donor support ends?	- Desk research (strategy docs). - Interviews (project staff, donors). - MERL data analysis.	Existence of a formal sustainability plan/exit strategy. Share of stakeholders (staff, donors) confirming the exit strategy is feasible. Presence of budget allocations or commitments from national partners for post-project continuation.	Examines the clarity and perceived feasibility of exit strategies, and the extent to which national actors are positioned to carry costs and responsibilities going forward.
	What steps are being taken by implementing partners to ensure the project's achievements can be sustained (e.g., capacity building, institutionalisation, policy integration)?	- Desk research (implementation reports). - Interviews (SSC, local authorities).	No. of documented capacity-building or policy-integration activities. Level of adoption (e.g., new policies, SOPs in place) recorded in official partner documents. Stakeholder perception that these measures will outlast donor funding.	Explores measures aimed at embedding project approaches in partner systems, assessing whether these efforts are likely to endure beyond the project life.
	To what degree have capacity-building measures (e.g., training, mentorship, standard operating procedures) been institutionalised among local partners?	- Desk research (training curricula, SOPs). - Interviews (local partner staff). - MERL data analysis.	No. of local partner staff completing relevant training or mentorship programmes. Institutionalisation: e.g., training modules embedded in SSC or ministry HR systems.	Evidence of training, courses, and staff retention in roles is used to evaluate whether skills and SOPs have transitioned from project pilot to practice.
To what extent is the project engaging stakeholders and forging partnerships to achieve sustainable results and foster ownership?	To what extent has tripartite engagement led to stronger ownership or shared responsibility for sustaining project outcomes?	- Desk research (meeting minutes). - Interviews (workers'/employers' orgs, govt).	Stakeholder perception of improved ownership based on tripartite engagement efforts. No. of action items from tripartite forums implemented.	The evaluation will examine the functioning of tripartite mechanisms and assess whether they have resulted in shared decision-making and resource commitments that enhance ownership of outcomes.
	To what extent are other stakeholders (e.g., NGOs, community groups, private sector) actively contributing to or investing in the project's sustainability?	- Desk research (MoUs, partnership docs). - Interviews (NGOs, private sector). - MERL data analysis.	No. of external partners providing support. Documented partnership agreements explicitly stating sustainability roles.	The analysis will assess the breadth, relevance and durability of contributions from NGOs, community groups and private-sector actors to judge their added value for sustaining project achievements.
What signs of impact, if any, are visible so far?	Is there evidence of short-term gains translating into longer-term impact (e.g., ongoing contributions, reduced vulnerability)?	- Desk research (project impact reports). - Interviews (beneficiaries, project staff). - FGDs.	Retention rate of newly covered workers continuing contributions. Change in vulnerability indicators (e.g., % of workers accessing stable income or social benefits) measured over time. Stakeholder perception of sustained changes.	The evaluation will analyse time-series data and qualitative evidence to determine whether initial coverage gains are being maintained and are correlated with measurable reductions in vulnerability, indicating emerging impact.

Is there evidence of the potential for longer-term impact for particularly vulnerable and under-represented beneficiary groups, including minorities, women and persons living with a disability?	- Desk research (disaggregated data, case studies). - FGDs (women, PWD, minority groups). - MERL data analysis.	Share of under-represented beneficiaries maintaining coverage or benefits post-enrolment. Qualitative feedback from vulnerable groups about improvements in social or economic standing. Disaggregated outcome indicators showing stronger improvements for these groups vs. baseline.	The analysis will assess whether women, persons with disabilities and minority groups are retaining coverage and benefiting on par with other groups, gauging the project's equity and inclusiveness.
To what extent are the results of the intervention likely to contribute to building a universal social security system in Jordan (including a national social protection floor) and achieving the relevant SDGs?	- Desk research (national social protection strategies, SDG progress reports). - Interviews (govt, donors, ILO).	Inclusion of project outcomes in national social security or SDG frameworks. Progress on relevant SDG indicators attributed partly to project. Government statements or commitments to universal coverage expansions referencing project approaches.	The evaluation will review national policy and SDG documentation to judge the extent to which project approaches have been adopted by national actors and are positioned to contribute to Jordan's pathway toward universal social security and relevant SDG targets.

Annex 4. Schedule of the evaluation

Schedule of work (briefings, data collection, interviews, field visits, workshop/s)

DATE	DESCRIPTION OF ACTIVITY
18 March 2025	Kick-off meeting
2 April 2025 – 7 April 2025	Inception interviews
18 June 2025	Approval of inception report
July-August 2025	Field work & analysis
Began in July, ongoing	Data analysis and report writing
TBD	Preliminary findings workshop

Annex 5. Interview questionnaires

Questionnaire for ILO Project Staff

General focus for this interview group: Internal management, strategy for sustainability, and lessons learned.

Intro

- Please briefly **introduce yourself**, your organisation and your role in the project
- From your perspective, **what is the main achievement** of this project so far?

Needs & Context

- How does the project address the **different needs of the different beneficiary** groups (e.g., waged workers, self-employed, women, persons with disabilities)?
 - Which **vulnerable or under-represented groups** (women, refugees, persons with disabilities, etc.) have **benefited** most from the project?
 - Which groups are still excluded or face significant hurdles, and what additional measures are needed to reach them?
- What does the **market or political context** look like?
 - To what extent has it **changed since the design phase** of the project? If it has, how have you mitigated the effect?
- How does this project fit in in the context of **other similar projects and initiatives in Jordan**?

Management

- Do you think enough **financial and human resources** have been available to make timely progress towards the outcomes?
- How **efficiently were the project funds disbursed and managed** to support project activities and objectives?
 - Can you provide specific examples of efficiency or inefficiency?
 - Can you identify any bottlenecks regarding project resources?

Capacity Building & Institutionalisation

- Which **capacity-building measures** (training, mentorship, SOPs) have been integrated into the work routines of partners?
 - How is **MERL used to ensure their adoption and long-term use**?
- What changes have you observed in partner organisations' capacities since the start of the project?
- How effectively have administrative systems (e.g., data management, enrolment procedures) and human resources been upgraded to support broader coverage?
- Which institutional or systemic gaps still hinder coverage expansion, and what steps (training, SOPs, inter-agency coordination) are needed to address them?

Stakeholder Engagement & Partnerships

- How would you assess the **level of engagement with worker/employer organisations** to foster ownership or shared responsibility for sustaining outcomes?
- To what extent has **tripartite engagement** (government, employers, workers) been integrated into decision-making processes?
- Can you provide examples of **successful partnerships** (NGOs, private sector, etc.) that have contributed to project outcomes?

- What challenges have you faced in sustaining stakeholder engagement, and how were they addressed?

Visible Impact & Next Steps

- What **short-term gains** or visible outcomes have emerged that indicate potential for **longer-term impact**?
 - What evidence do you see that these subsidies or rewards are actually improving the resilience of workers (e.g., reduced financial strain, better access to benefits)?
 - What evidence shows that targeted communications (media campaigns, community sessions, etc.) have led to increased awareness or enrolment among previously uncovered workers?
- How do you **envision** these gains contributing to broader goals (e.g., a universal social security system)?

Sustainability

- Could you describe any **formal plans** in place for sustaining the project's outcomes once donor support ends?
 - What **remaining gaps** exist in institutional capacity that might hinder the project's sustainability or scalability?
 - In your view, what aspects of the project model are **most replicable or scalable** in Jordan?

Specific questions for local ILO Project Staff:

- What local partnerships or networks have you established that could help sustain the project's outcomes?
- Are there any local funding or resource opportunities that might continue supporting vulnerable workers?
- Have local organisations adopted new standard operating procedures or guidelines from the project?
- How do community members or local authorities perceive the project's potential for long-term change?

Questionnaire for Government Constituents

General focus for this interview group: Relevance, addressed needs, and lessons learned.

Intro

- Please briefly **introduce yourself**, your organisation/department and your role in or connection to the project
From your perspective, what do you see as the **main contribution or achievement of the ESTIDAMA++ project** so far?

Relevance/Coherence

- To what extent do you see ESTIDAMA++ aligning with national objectives such as the Economic Modernisation Vision?
- Have there been any policy discussions or official documents linking ESTIDAMA++ to existing national development frameworks or strategies? If so what are they and to what extent were you involved with them?
- How is feedback from governmental bodies integrated into project decision-making?

Needs & Context

- In your view, does the project address the particular needs of vulnerable and historically under-represented groups (women, persons with disabilities, refugees)?
- How well does the project design complement or fill gaps in other government-led social protection initiatives?

Effectiveness

- How has the project contributed (or not) to reforms or enhancements in Jordan's legal and regulatory frameworks for social security coverage?
- What is your perspective on the new SSC law regarding refugees and how it influences coverage expansion?
- What internal (government processes, capacity) or external (political, economic) factors have most influenced the project's results so far?
- Have there been any positive or negative unintended effects from the project's interventions?

Management

- Do you believe adequate financial, technical, or human resources have been allocated to support the project objectives from the government side?
 - Can you identify any bottlenecks regarding project resources?

Collaboration

- What does the coordination between government ministries/agencies and the ILO look like?
 - Is it sufficient?
 - Are you part of tripartite communication?
- How would you assess the **level of engagement with worker/employer organisations** to foster ownership or shared responsibility for sustaining outcomes?
- To what extent has **tripartite engagement** (government, employers, workers) been integrated into decision-making processes?
- Can you provide examples of **successful partnerships** (NGOs, private sector, etc.) that have contributed to project outcomes?

Visible Impact & Next Steps

- From your perspective, how does this **project fit into broader goals** for a universal social security system in Jordan?
- Do you see any **early indicators** (e.g., coverage retention, stable policy reforms) that suggest the project's contributions will continue to grow or deepen over time?

Sustainability

- Which capacity-building measures (e.g., training-of-trainers, SOPs) have been put in place that you believe will last beyond the project's lifecycle?
 - Are there policies or practices introduced by ESTIDAMA++ that your organisation plans to permanently adopt or advocate for?
- In what ways do you see these project gains contributing to broader national goals like universal social security coverage or improved labour standards?

Questionnaire for SSC (Implementing Partner)

General focus for this interview group: Relevance, addressed needs, and lessons learned.

Introductory Questions

- Please briefly **introduce** yourself, your position within the SCC, and your specific responsibilities in relation to ESTIDAMA++?
- From the SCC's perspective, what do you **consider the project's most important contribution or achievement** to date?

Strategic Relevance & Coherence

- How does ESTIDAMA++ **align** with the SCC's strategic plan and Jordan's Economic Modernisation Vision?
- Have you been **involved in drafting or commenting** on any policies, bylaws, or Cabinet papers that reference ESTIDAMA++?
- Which SCC policy priorities (e.g., informality reduction, gender equity, actuarial balance) are most **directly supported by the project**, and where are the misalignments, if any?
- What internal SCC mechanisms exist for channelling your **feedback** into ILO or project-level decision-making? Are they sufficient?

Needs & Context

- To what extent do project activities address **coverage gaps faced by vulnerable groups** (women, persons with disabilities, refugees, informal workers)?
- How well do ESTIDAMA++ interventions **complement other** SCC or government-led social protection programmes?
- In which areas (scheme design, outreach, compliance, IT) do you feel the SCC still needs **additional support**?

Effectiveness & Implementation Experience

- What **concrete reforms or operational improvements** within SCC systems can be traced to project support (e.g., e-services, inspection protocols, actuarial modelling tools)?
- How has the recently issued **SSC bylaw on refugee participation affected** your coverage expansion targets and processes?
- Which internal (staff capacity, data systems, organisational culture) or external (political economy, labourmarket shocks, fiscal constraints) factors have helped or hindered implementation?
- Have you observed any **unintended consequences** stemming from project interventions (e.g., employer resistance, reputational impacts, increased contribution collections)?

Resources & Project Management

- From the SCC side, have the allocated **financial, technical, and human resources** been adequate to meet project milestones?
- Where do **resource bottlenecks** most commonly arise, if anywhere, (procurement, budget approval, staffing, IT infrastructure)?

Collaboration & Stakeholder Engagement

- Describe your **day-to-day coordination** with the ILO country office and the ESTIDAMA++ project team. What works well, and what could improve?
- In what ways are employer federations, trade unions, and civilsociety organisations **engaged** through SCCled forums or tripartite committees?
- What changes have you observed in partner organisations' capacities since the start of the project?
- Can you cite a **partnership** (e.g., with the Chambers of Industry, microfinance institutions, municipal authorities) that advanced project outcomes? What made it successful?

- What challenges have you faced in sustaining stakeholder engagement, and how were they addressed?

Visible Impact

- How does ESTIDAMA++ contribute to the SCC's **long-term goal of achieving universal social security coverage by 2030**?
- What **early indicators**, such as contribution compliance rates, retention of previously informal workers, or adoption of digital services, suggest that the project's impact will deepen over time?
- To sustain momentum, which **remaining policy or operational gaps** must be addressed?

Sustainability

- Which **capacity-building initiatives** (training of trainers and SOP manuals) will outlast the project, and how will they be institutionalised within the SCC?
- Are there any policies, procedures, or digital tools introduced by ESTIDAMA++ that the SCC intends to permanently adopt or scale nationally?
- How will these sustained gains feed into broader national agendas, such as decent work standards, formalisation, and improved labour compliance?

Lessons Learned & Recommendations

- What are the top lessons the SCC has drawn from collaborating on ESTIDAMA++?
- What recommendations would you offer to strengthen future phases or similar projects, particularly regarding SCC's role and responsibilities?

Questionnaire for Development Partners and UN agencies

Intro

- Please briefly **introduce yourself**, your organisation/department and your role in or connection to the project
From your perspective, what do you see as the **main contribution or achievement of the ESTIDAMA++ project** so far?

Relevance/Coherence

- How does ESTIDAMA++ align with your organisation's strategic priorities and ongoing programmes in Jordan (e.g., in social protection, formalisation, gender equality)?

Needs & Context

- In your view, does the project address the particular needs of vulnerable and historically under-represented groups (women, persons with disabilities, refugees)?
- How well does the project design complement or fill gaps in other social protection initiatives?
 - Have you observed any duplication or gaps in coordination that should be addressed?

Effectiveness

- How has the project contributed (or not) to reforms or enhancements in Jordan's legal and regulatory frameworks for social security coverage?
- What is your perspective on the new SSC law regarding refugees and how it influences coverage expansion?

Management

- What type of financial, technical, or advisory support have you provided (or plan to provide) to ensure the project's success, and how well is it being utilised?

Collaboration

- In what ways do you coordinate with other UN agencies or development partners to avoid duplication and maximise synergy in supporting vulnerable groups?
 - How do you collaborate with the ILO, government bodies, or local partners in communication campaigns to ensure consistent messaging about social security?

Visible Impact & Next Steps

- From your perspective, how does this **project fit into broader goals** for a universal social security system in Jordan?
- Do you see any **early indicators** (e.g., coverage retention, stable policy reforms) that suggest the project's contributions will continue to grow or deepen over time?

Sustainability

- In what ways do you see these project gains contributing to broader national goals like universal social security coverage or improved labour standards?

Questionnaire for Donors

Intro

- Please briefly **introduce yourself**, your connection to the project
From your perspective, what do you see as the **main contribution or achievement of the ESTIDAMA++ project** so far?

Design

- What do you see as the main challenges in the project design to meet project objectives in terms of extending social security coverage?
- In your view, does the project address the particular needs of vulnerable and historically under-represented groups (women, persons with disabilities, refugees)?
- How well does the project design complement or fill gaps in other social protection initiatives?
 - Have you observed any duplication or gaps in coordination that should be addressed?

Implementation

- How effectively did the project utilise its available resources (human and financial) to accomplish tasks and meet project milestones?
- Do you think the project management structure supports an effective implementation?
 - Can you provide specific examples of efficiency or inefficiency in the management structure? Do you know of bottlenecks?
 - How effective is the governance structure put in place (Technical steering committee)?

Collaboration

- Are you aware of coordination with other UN agencies or development partners to avoid duplication and maximise synergy in supporting vulnerable groups?
- How satisfied are you with the collaboration between ILO and SSC?

Visible Impact & Next Steps

- From your perspective, how does this **project fit into broader goals** for a universal social security system in Jordan?
- Do you see any **early indicators from the field or directly from stakeholders** (e.g., coverage retention, stable policy reforms) that suggest the project's contributions will continue to grow or deepen over time?

Sustainability

- How confident are you in the exit strategy or sustainability plan for this project?
- Have there been any unintended positive or negative effects that concern or encourage you regarding sustainability?
- In what ways do you see these project gains contributing to broader national goals like universal social security coverage or improved labour standards?

Questionnaire for Employers

Intro

- Please briefly **introduce yourself**, your connection to the project
- From your perspective, what do you see as the **main contribution or achievement of the ESTIDAMA++ project** so far?

Relevance

- Considering the project's theme of social security coverage, what are **your specific needs and interests**?
- From your perspective, what are the **main benefits** of the project for your workforce or business operations?
 - Do these benefits address your main needs?
- Would you **continue participating** if ILO's support was reduced?

Coherence

- Are you involved in other projects on the same topic? Do you think ESTIDAMA provides unique support or does it duplicate other efforts on social protection?

Implementation

- Are there policy or administrative changes needed to make it easier for employers to maintain coverage for workers?

Management

- How would you describe your partnership or interactions with the ILO project team?
- How satisfied are you with the collaboration and communication from ILO and SSC?

Visible Impact & Next Steps

- In your view, does the project change your view of employing women, persons with disabilities, and refugees?
- In your view, how could the project's approach be scaled up or improved to reach more employers in similar sectors?
- Have you already noticed any initial changes in workforce behaviour or attitudes, such as increased retention or motivation, as a result of the project?

Sustainability

- Which aspects of the project (e.g., training, extended social coverage) are you committed to maintaining long-term?
- What challenges might prevent you from sustaining these new practices or coverage mechanisms?

Questionnaire for Local SSC Staff

Intro

- Please briefly **introduce yourself**, your connection to the project
- From your perspective, what do you see as the **main contribution or achievement of the ESTIDAMA++ project** so far?

Local Context

- ☐ How does the project fit with local development plans?
 - Are additional resources being allocated locally to continue supporting social security coverage extension?
- ☐ Have local regulations or administrative procedures been adapted to facilitate project activities (e.g., easier registration)?

Coherence

- ☐ How well does the project design complement or fill gaps in other social protection initiatives?
 - Have you observed any duplication or gaps in coordination that should be addressed?

Implementation

- Are there policy or administrative changes needed to make it easier for employers to maintain coverage for workers?
 - What are local other partners and what does the collaboration look like?

Management

- How would you describe your partnership with the ILO project team?
How satisfied are you with the collaboration and communication from ILO?

Visible Impact & Next Steps

- What impact do you see for employing women, persons with disabilities, and refugees?
- In your view, how could the project's approach be scaled up or improved to reach more employers and workers?

Sustainability

- Which aspects of the project do you foresee could be maintained long-term?
 - What challenges do you foresee from sustaining these new practices or coverage mechanisms?
- What steps do you think are necessary at the local level to ensure the model is fully adopted and maintained?

Questionnaire for CSOs, Workers' Organisations, or Community Leaders

Intro

- Please briefly **introduce yourself**, your connection to the project.
- From your perspective, what do you see as the **main contribution or achievement of the ESTIDAMA++ project** so far?

Local Context

- What do you see as the **main challenges and needs** relating to social security coverage?
- How does the project fit with the local context and needs?
 - ☐ Are additional resources being allocated locally to continue supporting social security coverage extension?
 - ☐ Are local regulations or administrative procedures able to facilitate project activities (e.g., easier registration)?
- **Are there any specific actions or policies promoted by the project that have improved access or inclusion for marginalized groups?**

Implementation

- How would you assess the level of engagement you've had in shaping or implementing the project?
- Are there policy or administrative changes needed to make it easier for employers to maintain coverage for workers?
- From your perspective, how have vulnerable and under-represented groups (e.g., women, PWD, minorities) benefited from the project?

Visible Impact & Next Steps

- What impact do you see for extending coverage for women, persons with disabilities, and refugees?
- In your view, how could the project's approach be scaled up or improved to reach more employers and workers?

Sustainability

- Which aspects of the project do you foresee could be maintained long-term?
 - What challenges do you foresee from sustaining these new practices or coverage mechanisms?
- What steps do you think are necessary at the local level to ensure the model is fully adopted and maintained?
- In what ways do you collaborate with local authorities or the ILO to ensure sustainable project outcomes?

FGD Guidelines

Introduction and Purpose: Begin by welcoming participants, explaining the purpose of the discussion, and stressing that the session is confidential and voluntary. Clarify that the goal is to learn about their experiences with the social security coverage efforts, to help understand whether the initiative is meeting their needs, and to gather input that can inform improvements.

Ground Rules: Explain that there are no "right" or "wrong" answers, and that everyone's views are important. Emphasise respectful listening and encourage all participants to share their experiences. Let them know the discussion may be recorded or noted for accuracy, but their identities will remain confidential.

Discussion Flow: Start with broader, more comfortable questions before moving into detailed or sensitive areas. Use probing follow-ups to explore interesting comments, ensuring that no single participant dominates and that everyone has a chance to speak.

Potential question areas:

- **Awareness and Initial Impressions**
“How did you first hear about the possibility of enrolling in social security or receiving extended coverage? What information did you receive, and how did you feel about it at the time?”
- **Enrolment and Participation**
“Can you describe your experience with signing up or trying to sign up? Were there any steps that were confusing or difficult for you?”
- **Benefits and Relevance**
“What do you see as the main benefits of being covered by social security in your situation? Have these benefits met the needs or expectations you had when you first learned about the coverage?”
- **Challenges and Barriers**
“Can you talk about any difficulties or barriers you or people in your community faced when trying to enrol or use the coverage? Are there specific issues that might make it especially challenging for certain groups, such as women, refugees, or persons with disabilities?”
- **Communication and Outreach**
“How well were the requirements and processes explained to you? What additional information or support could have made it easier for you to understand or use this coverage?”
- **Impact on Daily Life or Employment**
“Have you noticed any changes in your daily life, work conditions, or overall sense of security since you learned about or enrolled in social security coverage? If so, how have these changes affected you?”
- **Inclusivity and Representation**
“Do you feel like the coverage addresses the needs of everyone in your community, including vulnerable groups? In what ways could the initiative do a better job of reaching people who might otherwise be overlooked?”
- **Suggestions for Improvement**
“Looking at the overall process—finding out about coverage, enrolling, accessing benefits—what would you suggest changing or improving? Are there any particular groups or issues you think need more attention?”
- **Future Outlook**
“How do you see social security coverage evolving in this area or for people in similar situations? What role do you think your community or other organisations could play in making coverage more accessible or effective?”
- **Closing Reflections**

“Is there anything else about your experience or that of your community you would like to share? Do you have any questions about how the information you provide will be used?”

Moderator’s Role: Throughout the session, the moderator should use neutral prompts—such as “Could you tell me more?” or “Why do you think that is?”—to encourage deeper discussion. The moderator must also ensure balanced participation by actively inviting contributions from quieter participants. At the conclusion, thank everyone for sharing their thoughts and reiterate that their perspectives will inform efforts to enhance and adapt social security coverage to better serve those who need it.

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Annex 7. List of persons consulted

Table 7 National Level Interviews

Stakeholder	Organisation/Institution	Name
ILO Project team	ILO Project team	Fernando Martinez Cure
ILO Project team	ILO Project team	Chantal Sirisena
ILO Project team	ILO Project team	Hanadi Al-Gharaibeh
ILO Project team	ILO Project team	Shahd Wahdan
SSC	SSC	Mohammed Khrais
SSC	SSC	Ahmad Obaid
Field monitoring staff from IPSOS/MMSI	IPSOS	Jude Alaloul
Field monitoring staff from IPSOS/MMSI	IPSOS	Rima Alzaqqa
Field monitoring staff from IPSOS/MMSI	MMIS	Tariq Albluwi
CSOs, workers' organisations, or community leaders	Phenix Center	Ahmad Awad
CSOs, workers' organisations, or community leaders	Social Protection Specialist	Dr. Nouh al Shyyab
CSOs, workers' organisations, or community leaders	Ministry of Labour	Lara Tamimi
CSOs, workers' organisations, or community leaders	Former employment office coordinator	Wessam Obeidat
CSOs, workers' organisations, or community leaders	Jordan Chamber of Industry	Osama Rayyan
CSOs, workers' organisations, or community leaders	UNHCR	Ms Rania Bakeer
Regional SSC officers/staff	SSC	Malak Kayed
Regional SSC officers/staff	SSC	Iman Abu Rajab
Donor	United Kingdom (Donor)	Melissa Boulter, Basma Snobar
Donor	Kingdom of Norway (Donor)	Birgitte Sorgaard, Leena Immad Ahmad Adawiya
Donor	Kingdom of the Netherlands (Donor)	Joost- de vries, Enas Alsaïd
Employers benefitting from ESTIDAMA++	Employers (5 in total)	
Jordanian beneficiaries	18 beneficiaries	
Non-Jordanian beneficiaries	16 beneficiaries	

Annex 8. Lessons learned

The following lessons learned have been identified during the course of the evaluation.

LESSON ELEMENT	LEARNED	Sustainability requires early institutional integration and fiscal planning
Brief description of lessons learned (link to specific action or task)		The Project Document suggests that ESTIDAMA++ should eventually become an integral part of the SCC. A few months before the end of the project, there is not yet a clear operational plan on how this could take place, including budget lines and a clear exit plan. Namely, no details on how this institutionalisation should take place were described in the project document, meaning that there was no clear understanding of the concept of “sustainability” at the project start.
Context and any related preconditions		The ESTIDAMA++ project was meant to serve as a pilot of a modality to expand access of social protection to vulnerable groups. If successful, the aim of the pilot is to eventually become part of the SSC.
Targeted users / Beneficiaries		ILO and SSC should take measures to ensure there is a concrete plan for the institutionalisation of the ESTIDAMA++ model
Challenges /negative lessons - Causal factors		Without a dedicated exit strategy, there is a risk that the ESTIDAMA++ results lose the momentum and lose stakeholder interest and commitment for institutionalisation.
Success / Positive Issues - Causal factors		
ILO Administrative Issues (staff, resources, design, implementation)		Evaluation recommendation 1 should be implemented, dedicating the remaining months of the project to support SSC to design a plan for the institutionalisation of the model.

LESSON ELEMENT	LEARNED	Tailored approaches are essential for reaching underrepresented groups
Brief description of lessons learned (link to specific action or task)		While ESTIDAMA++ surpassed overall coverage goals, certain vulnerable groups, especially women, self-employed workers, and persons with disabilities, remained underrepresented due to the lack of tailored approaches. Persons with disabilities, in contrast, were not systematically targeted: the programme did not establish specific enrolment or retention targets for PWD, nor did it implement adapted outreach, benefit modifications, or accessibility measures.
Context and any related preconditions		The ILO has specific cross-cutting concerns ensuring that project designs include an inclusive and sensitive approach to gender equality and persons with disabilities. While they do not need to be a specific target group, the project overall should at least take measures to facilitate their involvement and monitoring their involvement
Targeted users / Beneficiaries		Women and persons with disabilities
Challenges /negative lessons - Causal factors		PwD participation and outcomes were not monitored or reported, leaving their inclusion largely unmeasured and exposing them to exclusion risks. Women reached around 20–21% of beneficiaries, missing the 30% target.
Success / Positive Issues - Causal factors		

ILO Administrative Issues (staff, resources, design, implementation)	The project should adjust its outreach approaches to ensure that PwD and women are specifically targeted using gender and disability-sensitive mechanisms, and monitor whether these measures are effective in enhancing their engagement.
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Annex 9. Good practices

The following emerging good practices have been identified during the course of the evaluation.

GOOD PRACTICE ELEMENT	Adaptive design guided by real-time monitoring and RCT evidence
Brief summary of the good practice (link to project goal or specific deliverable, background, purpose, etc.)	ESTIDAMA++ applied an adaptive management approach grounded in evidence-based decision-making. The project continuously adjusted its design and implementation based on real-time monitoring data, third-party evaluation findings, and results from a RCT. This approach directly supported the project's goal of expanding formalisation and social security coverage for vulnerable workers in Jordan by enabling responsive interventions and ensuring that support mechanisms were effectively targeted and operationally feasible.
Relevant conditions and Context: limitations or advice in terms of applicability and replicability	This good practice was facilitated by strong data systems within the SSC, a technically capable implementing partner, and close collaboration with the ILO's technical specialists. Replicating such an adaptive approach requires reliable, timely data collection mechanisms and the institutional flexibility to modify interventions mid-course. In contexts where administrative data systems are weaker or decision-making processes are more rigid, additional capacity-building and clear protocols for data-driven adjustments would be needed.
Establish a clear cause-effect relationship	The continuous feedback loop between real-time data, RCT findings, and management decisions allowed the project to identify challenges (e.g. lower retention among self-employed Syrian workers) and implement targeted corrective measures (e.g. tailored outreach or adjusted incentives). This adaptive cycle directly improved the efficiency and responsiveness of programme delivery, strengthening the link between evidence generation and outcomes for beneficiaries.
Indicate measurable impact and targeted beneficiaries	The adaptive management process contributed to exceeding enrolment targets and improving retention rates among certain groups of vulnerable workers. For example, timely monitoring allowed the SSC and ILO to intervene in underperforming sectors, thereby maintaining steady enrolment and payment compliance among refugees and informal workers. Targeted beneficiaries included self-employed workers, women, and Syrian refugees in informal employment.
Potential for replication and by whom	This adaptive monitoring model could be replicated by other ILO projects or national institutions implementing social protection or labour market interventions, particularly where policy or behavioural change is being tested. It is especially relevant for programmes involving contributory social protection schemes, employment incentives, or financial inclusion. Replication would require investment in integrated M&E systems, data literacy among implementing partners, and a management culture supportive of iterative learning.
Upward links to higher ILO Goals (DWCPs, Country	This good practice contributes to ILO's strategic objectives under the Decent Work Country Programme (DWCP) for Jordan, particularly

Programme Outcomes or ILO's Strategic Programme Framework)	Outcome 1: "Promoting inclusive social protection and extending coverage to all workers," and aligns with the ILO's Strategic Objective on Social Protection. It also supports the ILO Programme and Budget Outcome 3: "Increased resilience and decent work opportunities for people in situations of vulnerability," by demonstrating how data-driven, adaptive approaches can enhance programme effectiveness and sustainability.
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GOOD PRACTICE ELEMENT	Strategic partnerships for refugee outreach
Brief summary of the good practice (link to project goal or specific deliverable, background, purpose, etc.)	A key factor in ESTIDAMA++'s success was its strategic partnership with UNHCR, which enabled effective outreach to Syrian and other refugees traditionally excluded from contributory social protection schemes. By leveraging UNHCR's established networks, community trust, and communication channels, the project advanced its core objective of expanding social security coverage among vulnerable and hard-to-reach groups.
Relevant conditions and Context: limitations or advice in terms of applicability and replicability	This good practice thrived in a context where UNHCR maintained a strong field presence, updated refugee databases, and established trust among refugee communities. Replicability depends on the existence of similarly well-positioned partners with both technical capacity and community credibility. In contexts without a strong UN or NGO partner network, similar outcomes may require investing in relationship-building and capacity development of local civil society organisations or municipal structures to play a comparable intermediary role.
Establish a clear cause-effect relationship	By partnering with UNHCR, the project gained direct access to verified refugee data and trusted communication channels. This partnership led to higher attendance at awareness sessions, reduced misinformation about social security, and increased registration rates. The trust-based outreach model created a clear causal pathway between partnership activities and improved enrolment and retention of refugee workers.
Indicate measurable impact and targeted beneficiaries	The partnership contributed to a measurable increase in refugee enrolment in the social security system during the project period, particularly among Syrian workers in construction, services, and domestic work. Qualitative interviews revealed improved understanding of the benefits of social security, such as maternity coverage and workplace injury protection, and greater willingness to maintain contributions beyond the subsidised period. The primary beneficiaries were Syrian refugees and other non-Jordanian workers in informal or precarious employment.
Potential for replication and by whom	The model can be replicated by other ILO-supported initiatives, host governments, and social security institutions working with displaced or informal worker populations. Successful replication would require identifying a credible intermediary organisation (such as UNHCR, IOM, or national refugee support NGOs) and establishing structured coordination mechanisms, data-sharing protocols, and joint outreach strategies. This approach is transferable to other middle-income host

	countries managing large refugee populations, such as Lebanon or Türkiye
Upward links to higher ILO Goals (DWCPs, Country Programme Outcomes or ILO's Strategic Programme Framework)	This practice supports ILO's Strategic Objective on Social Protection and the DWCP for Jordan Outcome 1: "Promoting inclusive social protection and extending coverage to all workers." It also contributes to the ILO Programme and Budget Outcome 3: "Increased resilience and decent work opportunities for people in situations of vulnerability," by operationalising inclusion of refugees into national social security systems and advancing the Global Flagship Programme on Building Social Protection Floors for All.

GOOD PRACTICE ELEMENT	Digital innovation to enhance outreach and service delivery to vulnerable groups
Brief summary of the good practice (link to project goal or specific deliverable, background, purpose, etc.)	ESTIDAMA++ capitalised on Jordan's high mobile penetration and growing adoption of SSC's digital ecosystem to deliver low-cost, scalable, and user-friendly access to information and services. Digital innovations included: • The SSC WhatsApp chatbot, which handled over 51,000 conversations and sent 328,000 targeted messages on registration steps, payment reminders, and available benefits. • Integrated monitoring dashboards, providing SSC staff with real-time data on registrations, contributions, and drop-outs, enabling proactive follow-up calls or visits. • Upgraded e-services portal and automated SMS reminders to employers and employees, which contributed to improved payment regularity and reduced arrears. These tools have had a tangible operational impact. The digital upgrades are fully embedded in SSC's systems, meaning they are likely to be retained beyond ESTIDAMA++ and continue to strengthen outreach capacity for both Jordanians and non-Jordanians
Relevant conditions and Context: limitations or advice in terms of applicability and replicability	This good practice took place because many vulnerable groups still have smartphones or access to the internet. There is a strong use of social media and communication applications. Therefore, these media can be used to connect with different groups and disseminate information
Establish a clear cause-effect relationship	Through the use of the different digital tools, more beneficiaries could be reached, but inquiries from beneficiaries could also be addressed more efficiently
Indicate measurable impact and targeted beneficiaries	Increased access for beneficiaries to support mechanisms and information on the social security system.
Potential for replication and by whom	This mechanism can be replicated in all countries where vulnerable groups are known to have significant access to the internet.

Upward links to higher ILO Goals (DWCPs, Country Programme Outcomes or ILO's Strategic Programme Framework)	This practice supports ILO's Strategic Objective on Social Protection and the DWCP for Jordan Outcome 1: "Promoting inclusive social protection and extending coverage to all workers." It also contributes to the ILO Programme and Budget Outcome 3: "Increased resilience and decent work opportunities for people in situations of vulnerability," by enhancing vulnerable groups' access to support mechanisms.
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