International Labour Organization

Evaluation Office

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

ILO DC/SYMBOL: JOR/20/04/MUL

Type of Evaluation: Project Evaluation

Evaluation timing: Mid-term

Evaluation nature: Independent

Project countries: Jordan

P&B Outcome(s): Outcome 8: Comprehensive and sustainable social protection for all; 2024/25 - Outcome 7: Universal social protection

SDG(s): SDG 1

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ILO Administrative Office: Regional Office for Arab States/DWT-Beirut

ILO Technical Office(s): Regional Office for Arab States/DWT-Beirut

Joint evaluation agencies: [N/A]

Project duration: June 2022 – February 2026

Donor and budget: Kingdom of Norway, Kingdom of the Netherlands, & the United Kingdom, US$ 19,201,969.56

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Evaluation budget: 40,950 USD

Key Words: Social security, social protection, formalisation, vulnerable workers, refugee, migrant workers, gender equality.

BACKGROUND & CONTEXT	
Summary of the project purpose, logic and structure	Jordan's labour market includes widespread informality, 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 formalisation remains very low. Against this backdrop, the Government launched Estidama in 2020 to preserve formal jobs during COVID-19, and the ILO and Social Security Cooperation (SSC) designed the ESTIDAMA++ project to push toward durable inclusion in social protection. ESTIDAMA++ 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 SSC capacity, and (3) targeted outreach via WhatsApp, social media, partners, and in-person engagement.
Present situation of the project	Currently, the project is scheduled to end by February 2026 and is implementing the final activities and deliverables.
Purpose, scope and clients of the evaluation	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 of evaluation	The evaluation applies OECD/DAC[1] criteria with emphasis on relevance/coherence, effectiveness and efficiency, and 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,

[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.

	CSOs, UNHCR, donors), alongside 34 beneficiary interviews and 5 employer interviews.

MAIN FINDINGS & CONCLUSIONS	**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. 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. 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. Affordability constraints, short-term contracts, and employer practices are 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%. 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* included regulatory change allowing firms with 10-20 workers to participate in the second Randomised Control Trials (RCT) and introduced a child allowance pilot, demonstrating SSC's ability to test new approaches. The project also supported the development of SOPs, which have been integrated into SSC operations, though further institutionalisation is needed. The project also generated an important body of research.

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. Refugee outreach was particularly successful. Employers also reported increased understanding of social security. By early 2025, outreach fell short of the ambitious target of reaching 100% of targeted vulnerable workers and employers per surveyed beneficiaries in Q1 2025. The project team indicated that, since then, more outreach efforts were made, targeting all SSC beneficiaries.

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.

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. 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.
Human resource use was overall sufficient. 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. Despite the delays, by late 2024, the project had achieved 60-80% of outputs and indicator milestones on schedule.
Cooperation between the ILO and SSC has been efficient. 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.
Monitoring systems strongly supported efficiency and provided evidence for adaptations where needed. Although SSC database inconsistencies occasionally delayed analysis, the overall quality and granularity of data were highlighted by donors as a strength.

Sustainability & Orientations Towards Impact
ESTIDAMA++ has laid groundwork for sustainability and -as pilot- proved to be a viable model. Currently, it lacks a resourced strategy to continue once donor funding ends, including due to the lack of a clear understanding of the sustainability objectives.

	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. Early signs of impact are promising. ESTIDMA++ 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.

RECOMMENDATIONS, LESSONS LEARNED AND GOOD PRACTICES	
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
Main lessons learned and good practices	**Lessons learned**: • Sustainability requires early institutional integration and fiscal planning • Tailored approaches are essential for reaching underrepresented groups

	Good practices: • Adaptive design guided by real-time monitoring and RCT evidence allows a project to adjust effectively to changing circumstances • Strategic partnerships for refugee outreach can enhance the reach of ILO • Digital innovation can enhance outreach and service delivery to vulnerable groups