



## Jordan Emergency Cash Transfer COVID-19 Response Project (P173974)

MIDDLE EAST AND NORTH AFRICA | Jordan | Social Protection & Jobs Global Practice |  
IBRD/IDA | Investment Project Financing | FY 2020 | Seq No: 5 | ARCHIVED on 28-Jun-2022 | ISR51657 |

Implementing Agencies: Hashemite Kingdom of Jordan, Ministry of Planning and International Cooperation, Ministry of Planning and International Cooperation, National Aid Fund (NAF)

**Key Dates****Key Project Dates**

Bank Approval Date: 25-Jun-2020

Effectiveness Date: 11-Nov-2020

Planned Mid Term Review Date: 14-Dec-2022

Actual Mid-Term Review Date:

Original Closing Date: 30-Jun-2022

Revised Closing Date: 31-Dec-2024

**Project Development Objectives**

Project Development Objective (from Project Appraisal Document)

The project development objective is to provide cash support to poor and vulnerable households affected by the COVID-19 pandemic in Jordan.

Has the Project Development Objective been changed since Board Approval of the Project Objective?

Yes

Board Approved Revised Project Development Objective (If project is formally restructured)

The project development objective is to provide cash support to poor and vulnerable households and workers affected by the COVID-19 pandemic in Jordan.

**Components** Table

Name

Cash support to poor and vulnerable households affected by COVID-19:(Cost \$815.45 M)

Project Management, Monitoring and Evaluation:(Cost \$3.00 M)

Contingent Emergency Response Component (CERC)

Support to workers in firms affected by COVID-19:(Cost \$193.24 M)

**Overall Ratings**

Name	Previous Rating	Current Rating
Progress towards achievement of PDO	<input type="checkbox"/> Moderately Satisfactory	<input type="checkbox"/> Satisfactory
Overall Implementation Progress (IP)	<input type="checkbox"/> Moderately Satisfactory	<input type="checkbox"/> Satisfactory
Overall Risk Rating	<input type="checkbox"/> Substantial	<input type="checkbox"/> Substantial

**Implementation Status and Key Decisions**

The project is making solid progress toward achievement of its Project Development Objective (PDO). Progress toward achievement of the Project Development Objective (PDO) and Implementation Progress are upgraded to Satisfactory given that the Government of Jordan GOJ has complied with key legal covenants related to completing the formation of a Project Management Unit (PMU), the submission of the first audit report covering



the year 2020; and the hiring of an independent verification agency to carry out performance audits of the project. Since the filing of the last ISR, the Second Additional Financing (AF) loan was approved by the Board on March 17, 2022, and declared effective on June 17, 2022.

**To date, project disbursements stand at US\$418.79 million out of the total loan amount of US\$990 million** (US\$318.48 million out of US\$350 million under the parent project; US\$99.43 million out of US\$290 million under the AF; and US\$0.88 million under AF2). Under the Jordan Inclusive Growth and Economic Opportunities Multi-Donor Trust Fund, approved with the parent project, the entire Grant amount of US\$24.17 million was disbursed by the project.

**Key Results and Achievements to date.** The number of households receiving cash support through the project has made good progress toward achieving the targets under Components 1 and 4. The unique number of beneficiaries who received benefits from any of the cash transfer programs reached a total of 366,576 households out of a targeted of 400,000 under Component 1, while the number of workers benefiting from wage subsidies under Component 4 has reached 109,327 against the target of 110,000. In December 2021, the Government began implementing the recertification plan by opening registration for all current beneficiaries and non-beneficiaries including those who had not previously registered. In 2022, the Government discontinued COVID-19 emergency cash programs; and announced the “Unified Cash Transfer Program (UCT)- Takaful”, as the consolidated regular CT program and started recertifying beneficiaries under the old CT program, in preparation for their migration to the UCT. With support from the Bank, NAF has improved the targeting formula by using the Households Income and Expenditure Survey (HEIS) data to allocate weights for indicators that are used to calculate the imputed income. In addition, NAF has also simplified the benefit calculation formula to enable better understanding by beneficiaries and is now issuing payments on a monthly basis. The Government has also increased the national budget for UCT from about US\$140 million to about \$200 million equivalent. The number of applicants for the new program has reached 412,056 households of which 120,000 were selected and 119,186 were paid for January, February, and March 2022.

## Risks

### Systematic Operations Risk-rating Tool

Risk Category	Rating at Approval	Previous Rating	Current Rating
Political and Governance	<input type="checkbox"/> Substantial	<input type="checkbox"/> Moderate	<input type="checkbox"/> Moderate
Macroeconomic	<input type="checkbox"/> High	<input type="checkbox"/> Moderate	<input type="checkbox"/> Moderate
Sector Strategies and Policies	<input type="checkbox"/> Moderate	<input type="checkbox"/> Moderate	<input type="checkbox"/> Moderate
Technical Design of Project or Program	<input type="checkbox"/> Moderate	<input type="checkbox"/> Moderate	<input type="checkbox"/> Moderate
Institutional Capacity for Implementation and Sustainability	<input type="checkbox"/> Substantial	<input type="checkbox"/> Moderate	<input type="checkbox"/> Moderate
Fiduciary	<input type="checkbox"/> Moderate	<input type="checkbox"/> Substantial	<input type="checkbox"/> Substantial
Environment and Social	<input type="checkbox"/> Substantial	<input type="checkbox"/> Substantial	<input type="checkbox"/> Substantial
Stakeholders	<input type="checkbox"/> Moderate	<input type="checkbox"/> Moderate	<input type="checkbox"/> Moderate
Other	--	<input type="checkbox"/> Substantial	<input type="checkbox"/> Substantial
Overall	<input type="checkbox"/> Substantial	<input type="checkbox"/> Substantial	<input type="checkbox"/> Substantial

## Results

### PDO Indicators by Objectives / Outcomes

Cash support to poor and vulnerable households affected by the COVID-19 pandemic in Jordan



▶ Number of households receiving cash support through the project (Number, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	352,192.00	366,576.00	400,000.00
Date	15-Jun-2020	30-Nov-2021	31-May-2022	31-Dec-2024
□ Number of individuals (Number, Custom Supplement)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	1,760,960.00	1,832,880.00	2,000,000.00
□ Percentage of female-headed households (Percentage, Custom Supplement)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	10.00	10.00	10.00

Support to workers in firms affected by COVID-19				
▶ Number of individuals receiving wage subsidies through the project (Number, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	109,327.00	109,327.00	110,000.00
Date	01-Dec-2020	30-Nov-2021	31-May-2022	31-Dec-2024
□ Percentage of females (Percentage, Custom Supplement)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	47.00	47.00	50.00

### Intermediate Results Indicators by Components

Component 1: Cash support to poor and vulnerable households affected by COVID-19				
▶ Number of households receiving temporary cash transfers (Number, Custom)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	262,653.00	262,653.00	132,000.00
Date	30-Apr-2020	30-Nov-2021	31-May-2022	31-Dec-2024
□ Number of individual beneficiaries (Number, Custom Supplement)				



	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	1,313,265.00	1,760,960.00	660,000.00
<input type="checkbox"/> Percentage of female beneficiaries (Percentage, Custom Supplement)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	50.00	50.00	50.00
<b>► Number of households receiving cash transfers under the Takaful program (Number, Custom, PBC)</b>				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	45,000.00	89,084.00	119,186.00	170,000.00
Date	15-Jun-2020	30-Nov-2021	31-May-2022	31-Dec-2024
<input type="checkbox"/> Number of individuals (Number, Custom Supplement)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	497,924.00	595,930.00	850,000.00
<input type="checkbox"/> Percentage of females (Percentage, Custom Supplement)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	50.00	50.00	50.00	50.00

**Component 2: Project Management, Monitoring and Evaluation**

**► Number of new participating institutions connected to NUR (Number, Custom)**

	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	15.00	23.00	37.00	20.00
Date	15-Jun-2020	30-Nov-2021	31-May-2022	31-Dec-2024
Comments:	Number of PI that are connected to NUR and their data is used for verification while applying the targeting formula			

**► Percentage of beneficiary households receiving payments digitally (Percentage, Custom)**

	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	20.00	81.40	81.40	100.00
Date	15-Jun-2020	30-Nov-2021	31-May-2022	31-Dec-2024
Comments:	Percentage of beneficiaries that are paid either through e-wallets or bank accounts.			



<input type="checkbox"/> Percentage of females receiving payments digitally (Percentage, Custom Supplement)				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	4.00	9.00	9.00	9.00
<b>▶ Number of NAF staff benefiting from training and capacity building programs provided through the project (Number, Custom)</b>				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	70.00	89.00	50.00
Date	15-Jun-2020	30-Nov-2021	31-May-2022	31-Dec-2024
Comments:	Number of NAF staff who received training on topics relevant to the implementation of the project			
<b>▶ Number of NAF MIS modules improved through the project (Number, Custom)</b>				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	5.00	5.00	3.00
Date	15-Jun-2020	30-Nov-2021	31-May-2022	31-Dec-2024
Comments:	Number of NAF MIS modules (e.g. selection of beneficiaries, data verification, payments, grievances) improved as part of the project			
<b>▶ Percentage of grievances, complaints and inquiries addressed within timeframe that is specified and publicly communicated by the project. (Percentage, Custom)</b>				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	20.00	80.00	97.00	80.00
Date	15-Jun-2020	30-Nov-2021	31-May-2022	31-Dec-2024
Comments:	Percentage of cases that are referred to NAF on the program, through various grievance and complaints channels and are resolved/handled by NAF technical staff in a timely manner			
<b>▶ Percentage of beneficiaries who expressed satisfaction with the project interventions, including on delivery and communication modalities (Percentage, Custom)</b>				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	0.00	93.00	90.00
Date	15-Jun-2020	31-Mar-2021	31-May-2022	31-Dec-2024
Comments:	Number of surveyed beneficiaries who express satisfaction with overall interventions of the project.			
<b>▶ NAF's NUR is modified to obtain real-time information on the geographic location of weather-related shocks to enable NAF to automatically generate list of poor and vulnerable families. (Yes/No, Custom)</b>				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	No	No	No	Yes



Date	30-Jun-2021	30-Jun-2021	31-May-2022	31-Dec-2024
<b>▶ Number of social services that use NUR as the only intake channel for applicants (Number) (Number, Custom)</b>				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	1.00	0.00	0.00	5.00
Date	21-Mar-2022	21-Mar-2022	31-May-2022	31-Dec-2024

Component 4: Support to workers in firms affected by COVID-19				
<b>▶ Number of individuals receiving wage subsidies through the project (Number, Custom)</b>				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	109,327.00	109,327.00	110,000.00
Date	01-Dec-2020	30-Nov-2021	31-May-2022	31-Dec-2024
<b>□ Percentage of Females (Percentage, Custom Supplement)</b>				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	47.00	47.00	50.00
<b>▶ Number of firms supported by Istidama program (Number, Custom)</b>				
	Baseline	Actual (Previous)	Actual (Current)	End Target
Value	0.00	6,727.00	7,547.00	7,500.00
Date	01-Dec-2020	30-Nov-2021	31-May-2022	31-Dec-2024

**Performance-Based Conditions**

<b>▶ PBC 1 Number of households receiving cash transfers under the Takaful program (Number, Output, 397,000,000.00, 18.14%)</b>				
	Baseline	Actual (Previous)	Actual (Current)	2024
Value	45,000.00	89,084.00	119,186.00	--
Date	--	30-Nov-2021	31-May-2022	--



► PBC 2 Improvements in Takaful (Yes/No, Outcome, 99,275,000.00, 20.15%)				
	Baseline	Actual (Previous)	Actual (Current)	2024
Value	No	No	Yes	--
Date	--	30-Jun-2023	31-May-2022	--

► PBC 3 Migration of Beneficiaries into Takaful Cash Transfer Program (Yes/No, Outcome, 120,210,000.00, 13.58%)				
	Baseline	Actual (Previous)	Actual (Current)	2024
Value	No	No	No	--
Date	--	31-Mar-2021	31-May-2022	--

► PBC 4 PBC 4: Operationalization of the National Unified Registry (NUR) (Number, Intermediate Outcome, 59,000,000.00, 0.00%)				
	Baseline	Actual (Previous)	Actual (Current)	2024
Value	0.00	0.00	0.00	--
Date	--	31-Dec-2021	31-May-2022	--

► PBC 5 PBC 5: Implementation of the Economic Empowerment Program (Number, Intermediate Outcome, 33,000,000.00, 0.00%)				
	Baseline	Actual (Previous)	Actual (Current)	2024
Value	0.00	0.00	0.00	--
Date	--	31-Dec-2021	31-May-2022	--

**Data on Financial Performance**

**Disbursements (by loan)**

Project	Loan/Credit/TF	Status	Currency	Original	Revised	Cancelled	Disbursed	Undisbursed	% Disbursed
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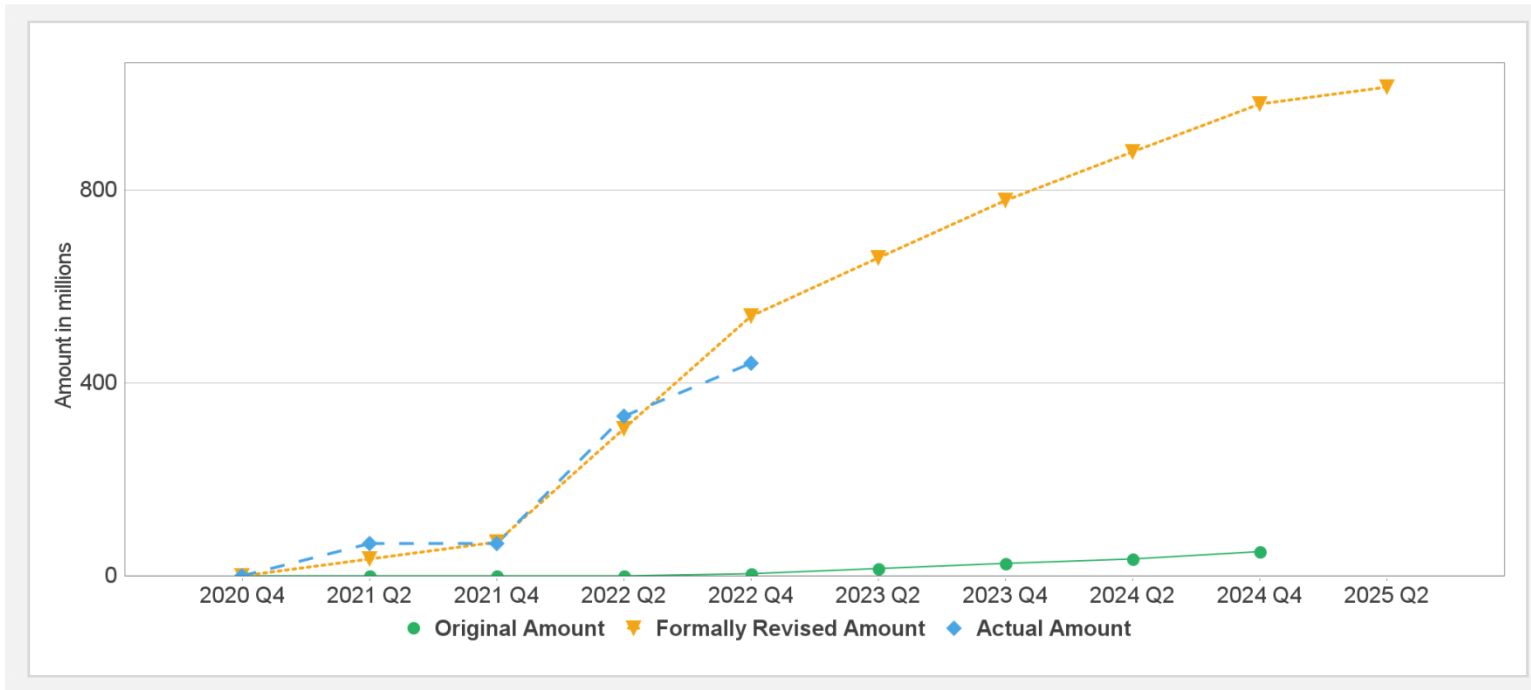


P173974	IBRD-91390	Effective	USD	350.00	350.00	0.00	318.48	31.52	<div style="width: 91%; background-color: green;"></div>	91%
P173974	IBRD-92820	Effective	USD	290.00	290.00	0.00	99.43	190.57	<div style="width: 34%; background-color: green;"></div>	34%
P173974	IBRD-93480	Effective	USD	350.00	350.00	0.00	0.88	349.13	<div style="width: 0.3%; background-color: green;"></div>	0.3%
P173974	TF-B3363	Effective	USD	24.17	24.17	0.00	24.17	0.00	<div style="width: 100%; background-color: green;"></div>	100%

**Key Dates (by loan)**

Project	Loan/Credit/TF	Status	Approval Date	Signing Date	Effectiveness Date	Orig. Closing Date	Rev. Closing Date
P173974	IBRD-91390	Effective	25-Jun-2020	26-Oct-2020	11-Nov-2020	30-Jun-2022	31-Dec-2024
P173974	IBRD-92820	Effective	24-Jun-2021	13-Jul-2021	06-Aug-2021	31-Dec-2023	31-Dec-2024
P173974	IBRD-93480	Effective	17-Mar-2022	05-Apr-2022	17-Jun-2022	31-Dec-2024	31-Dec-2024
P173974	TF-B3363	Effective	25-Jun-2020	26-Oct-2020	11-Nov-2020	30-Jun-2022	31-Dec-2022

**Cumulative Disbursements**



**Restructuring History**

There has been no restructuring to date.

**Related Project(s)**





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P176807-Jordan Emergency Cash Transfer COVID-19 Response Additional Financing ,P177815-Jordan Emergency Cash Transfer COVID-19 Response Second Additional Financing

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