

**Jordan Emergency Cash Transfer COVID19 Response Project - Additional
Financing
LABOR MANAGEMENT PROCEDURES
June 2021**

Definitions

- “Estidama Program” is a national program, established in December 2020 under Social Security Corporation to provide Estidama Benefits to eligible formal sector workers.
- “Estidama Benefits” means a set of safety net transfers combining wage subsidies and social security contributions paid to Eligible Employees of Eligible Firms (under component 4 of the Project).
- “National Aid Fund” or “NAF” is a national safety net fund established in accordance with National Aid Fund Law No. 36 (1986), as amended, or its legal successor.
- “PMU”: The Project management unit within NAF
- Social Security Corporation” or “SSC” is an autonomous government institution, established under the Temporary Law No. 30 (1978) and Law No. 19 (2001), with the mandate to protect and support the workforce socially and economically.
- “Takaful-1 Cash Transfer Program” is a national targeted program, established in May 2019 under NAF to provide unconditional Cash Transfers to Beneficiaries to provide income support aimed at the protection and inclusion of poor households using a pro-poor targeting criteria.
- “Takaful-2 Cash Transfer Program” is an emergency national cash transfer program, established in April, 2020 and implemented in the second quarter of the same year, targeting households with informal workers adversely affected by COVID-19 pandemic.
- “Takaful-3” Cash Transfer Program” is an emergency national cash transfer program, established in December, 2020, to be implemented during 2021, targeting households with informal workers adversely affected by COVID-19 pandemic.

Contents

| | |
|---|----|
| 1. INTRODUCTION | 4 |
| 2. Overview of Labor Use on the Project | 6 |
| 2.1. Overall Summary: | 6 |
| 2.2. NAF Workforce | 7 |
| 2.3. SSC Workforce | 7 |
| 1. Number of Project Workers, Characteristics and Timing of Labor Requirements: | 8 |
| 3. ASSESSMENT OF KEY POTENTIAL LABOR RISKS | 14 |
| 4.1. Project Activities | 14 |
| 4.2. Key Labor Risks | 17 |
| 4. BRIEF OVERVIEW OF LABOR LEGISLATION: TERMS AND CONDITIONS | 18 |
| 5. BRIEF OVERVIEW OF LABOR LEGISLATION: OCCUPATIONAL HEALTH AND SAFETY | 30 |
| COVID-19 CONSIDERATIONS: | 31 |
| 6. RESPONSIBLE STAFF | 33 |
| COVID-19 CONSIDERATIONS | 36 |
| 7. POLICIES AND PROCEDURES | 37 |
| Exposure to Workplace Violence or Harassment | 37 |
| Stress Related Illnesses | 38 |
| COVID-19 CONSIDERATIONS | 38 |
| AGE OF EMPLOYMENT | 41 |
| 8. TERMS AND CONDITIONS | 41 |
| COVID-19 CONSIDERATIONS | 42 |
| 9. GRIEVANCE MECHANISM | 42 |
| COVID-19 CONSIDERATIONS: | 44 |
| 10. CONTRACTOR MANAGEMENT | 44 |
| COVID-19 CONSIDERATIONS | 46 |
| 11. COMMUNITY WORKERS | 46 |
| 12. PRIMARY SUPPLY WORKERS | 46 |

1. INTRODUCTION

These Labor Management Procedures (LMP) are applicable to the Jordan Emergency Cash Transfers Project. LMP were prepared, disclosed and adopted in November 2020 for the Emergency Cash Transfer Parent Project. This is an update to cover the project Additional Financing (June, 2021) and it covers both implementing entities (National Aid Fund and the Social Security Corporation) through signed subsidiary agreements between each entity and the Ministry of Planning and International Cooperation (MOPIC) and the Social Security Corporation (SSC). These procedures set out the way in which project workers are managed in accordance with the requirements of national labor laws and the World Bank's Environmental and Social Standard 2 on Labor and Working Conditions (ESS2). The LMP will be reviewed and updated during Project implementation as needed.

The purpose of the LMP is to facilitate planning and implementation of the project through identification of the main labor requirements and risks associated with the project, including maintaining a safe working environment for workers throughout the COVID-19 pandemic.

The Emergency Cash Transfer COVID-19 Response Parent Project has been supporting the GOJ cash support package to poor and vulnerable households. The Parent Project supports the GOJ's COVID-19 response cash support program as well as the regular Takaful CT program. The parent project provides cash support to about 270,000 poor and vulnerable households affected by COVID-19. Its components included: (i) households of informal workers receiving temporary cash transfers; (ii) Takaful cash transfers to poor households; and (iii) top-up payments to Takaful beneficiary households. The Parent project's development objective (PDO) is "to provide cash support to poor and vulnerable households affected by the COVID-19 pandemic in Jordan".

Under the parent project, a total of 246,000 households received emergency CTs (Takaful-2), during the Q2 of 2020, NAF also enrolled and paid 54,000 regular cash transfers to beneficiary households.

The Government of Jordan has requested additional financing and a restructuring of the pre-mentioned Parent project to continue its support in 2021 to informal workers, poor households and to finance wage subsidies to formal workers in firms affected by the pandemic. The firms affected by the pandemic include tourism facilities, restaurants and sweet shops, recruitment companies, recruitment agencies for domestic workers, public transport, newspapers, companies that organize conferences, exhibitions and festivals, aviation, land and sea transport, wedding halls and companies that rent wedding equipment. They also include gyms, swimming pools and baths, cultural centers, clothing, shoes and accessories shops, schools and kindergartens, vehicle rental companies, fitness centers, vocational training centers, recreational and public parks, cinemas and theatres, coffee shops and cafes, advertisement and TV production companies, social and charitable associations, private-sector museums, private-sector care centers and real-estate companies, law and audit firms. The proposed Additional Financing (AF) and restructuring of the Project would entail the following changes: (i) a revision of the PDO to include "workers"; (ii) a revision to project components, including the cancelation of subcomponent 1.3 (Temporary benefit top-up for Takaful-1 beneficiaries); (iii) the addition of a new component (Component 4) "Support to workers in firms affected by COVID-19"; (iv) the addition of a new implementing agency, MOPIC with SSC as implementing partner, to implement Component 4.

Project Description (additional financing and restructuring)

Component 1: Cash support to poor and vulnerable households affected by COVID-19:

- Subcomponent 1.1: Temporary cash transfers (CTs) to households affected by the pandemic: This subcomponent will finance 45% of the Government's contribution to the cost of Emergency Cash Transfers, over the 12 months of 2021. This temporary CT program will reach 100,000 households with informal workers affected by the pandemic.
- Subcomponent 1.2: Takaful Cash Transfer Program: This subcomponent will finance the entire regular Takaful cash transfers to poor households in 2021 and 2022, to over 85,000 poor households.

Component 2: Project management, monitoring and evaluation

This component will support NAF with the management, monitoring and evaluation (M&E) of project activities. It will finance the PMU and will also finance the costs of: (a) staffing; (b) data collection and verification, aggregation and periodic reporting on the Project's implementation progress; (c) software and hardware requirements for NAF and relevant institutions necessary for the expansion of the data exchange platform of the National Unified Registry (NUR); (d) monitoring of the Project's key performance indicators and periodical evaluation; (e) communication and outreach; (f) digitization of payments; (g) recertification of Beneficiaries of the monthly and Takaful cash transfer programs; and (h) overall Project Operating Costs, audit costs, including independent verification of the Cash Transfers, monitoring and compliance with the Project's Environmental and Social Commitment Plan (ESCP).

Component 3: Contingent Emergency Response Component.

This component would provide an immediate response to an Eligible Crisis or Health Emergency and would draw from uncommitted funds under the project from other components to cover the emergency response

Component 4: Support to workers in firms affected by COVID-19 (US\$100 million).

This component will be implemented by the Social Security Corporation (SSC). The component will finance temporary wage subsidies covering formal Jordanian workers in eligible private sector establishments. The objective is to ensure that formal workers are paid at least part of their wages and help in keeping establishments solvent and ultimately preventing massive layoffs operational once the Defense Order no. (6) is no longer in place. Eligible private sector establishments whose formal workers will be supported under the project are defined as those that: (i) are not authorized to operate (Category 1)¹; (ii) operate in sectors specified by the SSC as severely affected by the crisis (Category 2a). These are sectors that are allowed to operate, however, the demand on their services has been severely impacted.²; or (iii) operate in sectors specified by the SSC as not severely impacted by the crisis and are able to demonstrate that they have been considerably affected financially (Category 2b). The project will finance wage subsidies for approximately 100,000 workers.

¹ As of April 2021, this category includes sectors that are banned from operating at all and such as, Turkish baths, gyms and physical training academies, wedding halls cinemas and theatres, and MICE facilities

² As of April 2021, this category includes: tourism, transportation, car rental, aviation sector, textile manufacturing

2. Overview of Labor Use on the Project

2.1. Overall Summary:

The project will use a combination of direct workers and contracted workers, in both implementing entities (National Aid Fund and the Social Security Corporation). In addition, one technical coordinator (Direct workers) will be hired within the Ministry of Planning and International Cooperation and will be responsible of the overall implementation of component 4 of the project.

The total number of direct project workers hired under the project management unit is 10, as highlighted in Figure 1. PMU Organogram. In addition, there are 138 direct workers on the project (70 in SSC and 68 in NAF) outside of the PMU. The project will partially finance these direct workers in NAF; SSC workers that are not part of the PMU will not be financed under the project.

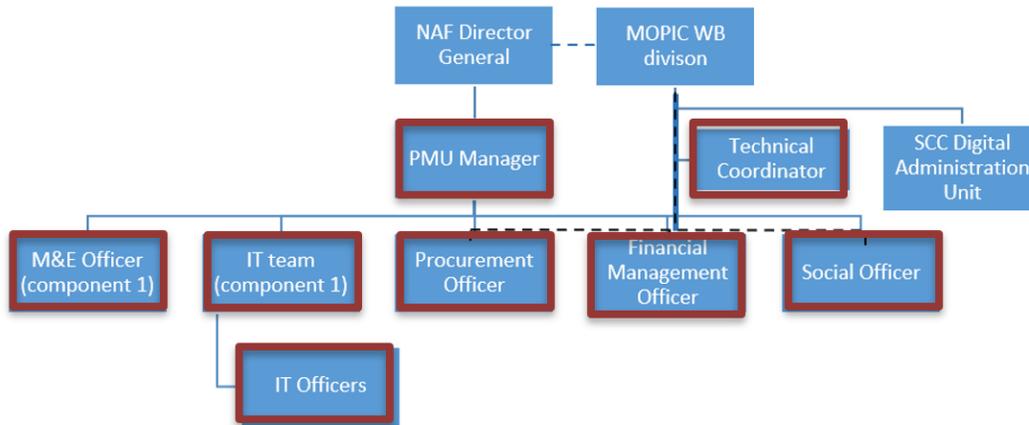
The Parent Project has not hired a PMU so far (delayed action). Nonetheless, NAF as the implementing entity of the Parent Project had appointed a focal point to coordinate with the Bank and with FDCO. It also appointed a Social Focal Point to oversee the implementation of social elements. These two civil servants where acting as an interim measurement.

As part of the Additional Financing (AF), the Government is committed to hire a Project Manager as an Effectiveness condition. In addition, no later than (30) days from the Effective Date, a Technical Coordinator will be hired within MOPIC to be responsible for overall implementation of Part 4 of the Project, and coordination of Part 4 activities with the SSC. A Social Officer will also be hired within (30) Days from effectiveness. The rest of the PMU workers will be hired no later than (60) days from effectiveness, including the financial management officer and a procurement officer.

Table 1. Summary table on Direct and Contracted Project Workers

| Category | Project Workers | | | Other Employees | | Total Implementing Agency Employees | |
|---|-----------------|-----------|------------|-----------------|-------------|-------------------------------------|-------------|
| | NAF | SSC | Total | NAF | SSC | NAF | SSC |
| Direct Workers: PMU Workers | 10 | | 10 | - | - | - | - |
| Direct Workers on the project (out of the PMU) | 68 | 70 | 138 | - | - | - | - |
| Contracted workers | 210 | - | 210 | - | - | - | - |
| Primary Supply Workers | - | - | - | - | - | - | - |
| Community Workers | - | - | - | - | - | - | - |
| Total | 288 | 70 | 358 | 376 | 1410 | 664 | 1480 |

Figure1: Organogram of Project Management Unit and Technical Coordination Workers



2.2. NAF Workforce

The project workforce in NAF includes:

- (i) direct workers, including PMU staff and workers whose salaries are funded the project, or by other development partners.
- (ii) contracted workers including third-party firms that support the capacity of the implementing agency to deliver the project.

The project also relies on civil servants that work in various sections in NAF (68 employees) and SSC (70 employees); these workers remain subject to the terms and conditions of their existing public sector employment arrangement. Nonetheless, their occupational health and safety are considered in this LMP, and the measures adopted by the project for addressing occupational health and safety issues, including those specifically related to COVID-19, will apply to them.

2.3. SSC Workforce

The Parent Project and the Additional Financing are recruiting a technical coordinator that will be responsible of overseeing the implementation of component 4 of the project. In addition, the financial officer and the social officer will be supporting the technical coordinators on managing component 4. These workers will be hired by the Ministry of Planning and International Cooperation.

The project and the additional financing will not hire any direct or indirect workers, inside SSC. Nonetheless, SSC assigned two focal points to liaise with the technical coordinator: the head of the Digital Services Directorate and the Head of Operations. One Social Focal Point within SSC has been assigned and will be retained throughout Project implementation, he/she will liaise with the Social Officer that will be hired under the PMU. SSC will utilize the existing structure to manage the program, through permanent employees working in existing sections, inside SSC. The Digital Administration is a managerial administration that is physically established and staffed within SSC to manage “Estidama”. It consists of

three directorates: The Beneficiaries’ Directorate, the Contributors Directorate, and the Attainment Directorate. The Beneficiaries’ Directorate manages the Estidama program, with 70 permanent staff of SSC.

Additionally, the Finance Department follows up the project in terms of everything related to financial payments to beneficiaries, while the Operations Department works to simplify the procedures for the purposes of program automation and follow-up of any modifications to processes and procedures, while the Information Systems Department prepares automated systems and electronic services for the purposes of implementing the project. This modus operandi applies to the rest of the central departments, branches and committees, each according to their duties within the scope of the project.

1. Number of Project Workers, Characteristics and Timing of Labor Requirements:

This section includes a summary on the number of workers in NAF and SSC, including civil servants that are not financed by the project, and for which the LMP only applies to in terms of COVID-19 requirements.

Table 1. Summary table on NAF Workers

| NAF Workers’ Category | No. |
|--|------------|
| - Direct Workers: Civil Servants in NAF: | 376 |
| - Direct Project Workers in the Project Management Unit (PMU) | 10 |
| - Direct Project Workers out of PMU; 50 in NAF Branches and 18 in HQ | 68 |
| Contracted Workers | 210 |
| Community Workers | - |
| Primary Supply Workers | - |
| Total | 664 |

Direct Workers (Categories B and C): The Emergency Cash Transfer program will staff a total of 79 direct workers; both in National Aid Fund (NAF) Head Quarters (HQ), located in Amman and in NAF branches across 12 governorates in Jordan. Currently, 44% of NAF direct workers hold a bachelor’s degree or more. 13.33% of the total direct workforce are females.

A project management unit (PMU) will be established by MoPIC which will be responsible for all aspects of execution the AF, including fiduciary, daily management of project activities to ensure they are implemented in accordance with project document and ensure compliance with the legal documents. The total number of staff under the PMU is 10, recruited following a competitive selection process. The project covers the salaries of non-civil service staff only

Table 2. Summary table on SSC Workers

| SSC Workers' Category | No. |
|--|-------------|
| - Direct Project Workers in the related directorates | 70 |
| - SSC civil servants and workers that support the overall functions in SSC | 1410 |
| Contracted Workers | - |
| Community Workers | - |
| Primary Supply Workers | - |
| Total | 1480 |

A Technical Coordinator will be hired within MOPIC, to be responsible for overall implementation of the activities related to wage subsidies to formal workers in affected firms (Component 4), and coordination of activities with the SSC

In the SSC, the project utilizes the existing internal structure to manage the program. Currently, 67% of SSC workers are below hold a bachelor's degree or above and 36% of the total direct workforce are females.

The Information Systems Department is a managerial administration that is physically established and staffed within SSC to manage "Estidama" (non-virtual), it consists of three directorates: The Beneficiaries Directorate, the Contributors Directorate, and the Attainment Directorate. The Beneficiaries' Directorate manages the Estidama program, by 70 Civil Servants. In the case of firms under category 2, which have to submit financial documents, The Technical Committee (formed from Ministry of Labor, Social Security Corporation, Ministry of Industry Trade and Supply, Tax department) reviews the financial requirements submitted by each firm and advises on their eligibility, the outcome of the review process is then submitted to the Defense Order Committee, which may endorse or revise the results. The entire process is automated using SSC system; additionally, SSC has assigned two focal point to manage Project coordination with the Bank: the head of the Digital Administration Services Directorate (responsible of processes) and the Head of Operations (responsible of instructions), in addition, to a Social Focal Point within SSC that will be retained throughout implementation.

As part of the Additional Financing (AF), the Government will hire a Project Manager by effectiveness In addition, no later than (30) days from the Effective Date, a Technical Coordinator and a Social Officer will be hired The rest of the PMU workers will be hired no later than (60) days from effectiveness.

Full time workers will follow the governmental working hours (8:00am to 3:30pm) and will have a permanent office/working station in NAF HQ and/or branches. Part time workers are expected to be present in NAF for a minimum of two days per week and to join meetings with NAF management/staff as needed. NAF will also provide a working station for part time workers. All project workers will be above 18 years old and either nationals (Jordanians) or Arabic speakers residing in Jordan during the project duration; with a minimum of 40% of the overall project workers expected to be females. Table (2) below includes the cumulative number of positions and workers, locations, work arrangement, characteristics of the project workers, and skills level for each project job type.

Table 3. NAF Project Workers Key Information

| ESS2 Category | Description of activities | Estimated Numbers | Characteristics | Timing |
|--|--|---|---|---|
| Direct Project Workers in the PMU (Category B) | <p>Members of the PMU including project managers, and officers representing various disciplines and performing management and technical tasks.</p> <p>Based in HQ, technical and project management tasks, desk based.</p> | 11 Direct Workers, HQ/PMU | <p>Direct workers will be placed in NAF headquarters, for either part time or full-time arrangement. Their work will be mainly desk-based. If the COVID-19 situation and governmental regulations allow for it, the M&E officer and the project manager are encouraged to conduct occasional field visit to oversee the implementation of activities. The PMU will have at least 3 women (27%)</p> <ul style="list-style-type: none"> - Will be technically skilled experts in their respective fields, that are responsible of managing the project and undertaken financial, operational and programmatic responsibilities. - Bachelor's degree holders with previous experience working in the development field and competent in Arabic - 2 Part time workers (twice a week in NAF and upon request) and 9 Full time workers in NAF HQ hired by the project -two of the above will be internally assigned civil servants to the PMU (allowances not supported by the project) | PMU staff will be hired upon commencement of the project and are eligible to work for fixed period not to exceed project lifetime |
| Direct Workers outside the PMU (Category C) | <p>Takaful Case Workers in HQ and branches performing core project tasks under component 1.2 and 1.3 under existing contracts signed with NAF. The project will finance part of their salaries and international donors will finance the remainder.</p> | 57 workers (7 in HQ and 50 in branches) | <p>Takaful direct workers in HQ and branches are responsible for coordinating the implementation of various processes of Takaful program in HQ and at branch level. In branches, workers' role includes both deskwork and field visits. During the COVID-19 crisis, most of NAF branches will remain closed or will operate with limited capacity; based on the regulations of the</p> | Staff have been recruited under NAF, in 2019 and the project will continue to pay for their salaries throughout the project |

| | | | | |
|---------------------------|--|---|--|--|
| | <p>- In HQ work is desk-based</p> <p>- In branches; field work including household assessments.</p> | | <p>Ministry of Health. Essential work tasks will be conducted remotely, as needed. In the HQ, Takaful employees oversee the implementation of the project at the field level, by Takaful staff and by any third-party contractors (e.g., data collection firm)</p> <ul style="list-style-type: none"> ● -Jordanian nationals ● -13% females ● -100% full time workers <p>Skilled workers, bachelor's degree holders, Arabic speakers with basic to intermediate IT skills</p> | <p>implementation duration</p> |
| | <p>Help Line Agents. These workers are supporting core project functions under components 1.1, 1.2 and 1.3 under existing contracts signed with NAF. Funded by the World Food Program (WFP), Work in central call centre at HQ. Worked from home during the COVID-19 Lockdown</p> | <p>11 agents; NAF HQ</p> | <p>Helpline agents will be responsible of receiving and documenting complaints, inquiries and grievances; using the available GM uptake channels (NAF online MIS, NAF call center, Social Media) then either resolving them directly or referring them to concerned NAF staff, based on the GRM referrals flow in the Project Operational Manual. Out of the hired agents, 72% are females.</p> <ul style="list-style-type: none"> - Jordanian nationals - 100% full time workers - Semi-skilled workers <p>- Bachelors Holders, Arabic speakers with good intercommunication skills.</p> | <p>Staff have been recruited under NAF, in 2019 and the project will continue throughout the project implementation duration</p> |
| <p>Contracted Workers</p> | <p>Workers of third-party firms to perform the following;</p> <p>a) Data collection conduct large scale data collection from households, file-level verification, and conducting information sessions for project</p> | <p>a) Around 200 workers including (Appointment takers, enumerators, supervisors, and</p> | <p>It's anticipated that the project will contract third-party firms (i.e., intermediaries) to conduct big-scale activities such as; big-scale data collection or verification, conducting information sessions for project beneficiaries or building/programming new modules of the MIS. The number of staff hired by each contracted and their skills will depend on the scale</p> | <p>Will be contracted based on the implementation timeline of each activity</p> |

| | | | | |
|---------------------------------------|---|--|---|--|
| | <p>beneficiaries. Contracted by NAF</p> <p>b) Programmers under the IT firm that will be programing new modules of the MIS. Contracted by the Bank directly</p> <p>c) Auditors hired by the project as needed</p> | <p>office auditors)</p> <p>b) Around 10 programmers to be assigned on the task by the IT company</p> | <p>of the activity and the duration and will always be overseen by the PMU and NAF management. As an estimate, NAF is expected to hire (i) a data collection and verification that will conduct either physical or virtual data collection activities for around 50,000 Households (TBC)³, in addition to conducted information sessions for beneficiaries and (iii) an IT firm to develop new MIS modules.</p> <p>Full time workers Distributed around 12 Jordanian governorates At least 50% females</p> | |
| Direct Workers: Civil Servants in NAF | Includes managers of NAF Branches, program officers for other programs in NAF that are not covered under the scope of the project) | 376 | <ul style="list-style-type: none"> - Not directly responsible of project implementation, and - Financed by the project or its partners | |
| Non-Project Workers | <p>1) Workers with Payment Service Providers (Banks and E-wallets Companies)</p> <p>2) Staff Members under NAF Development Partners (e.g. agencies)</p> <p>3) National Call Center Employees (Governmental entity that is supporting NAF)</p> | N/A | These workers are not considered project workers as their salaries are not supported by the project, by NAF, or by any contractual agreement that NAF/the project directly pays for. | |

³ The nature of the data collection activities will depend on the COVID-19 crisis situation and the regulations of the Ministry of Health

Table 4. SSC Project Workers Key Information

| ESS2 Category | Description of activities | Estimated Numbers | Characteristics | Timing |
|---|---|-------------------|--|--|
| SSC Direct workers involved in the project | Information System team modifies the online application forms related to the project (application forms) Receive establishments' applications who meet the conditions in the program to include their employees in Estidama program. Verify transactions and study grievance requests and submit them to the authorized Committee automatically. Verify the account balances and feed them in proportion to the exchange and cash management policy in the institution. Follow up on complaints from the public in the event of non-compliance by the establishments with the conditions. | 500 | Permanent employees (civil servants) of the different directorates of the SSC who are involved in the project activities. Jordanian nationals and 100% full time workers | Staff are already employees of the SSC |
| Partners from government institutions who participate in the committees | Review of grievances submitted by the establishments and the insured. | N/A | Their work with the committees continues after this date for a period of months until all grievances are settled. If the project is extended beyond that, the work of these employees continues. | Their role will expire by 31/12/2021 |

COVID-19 CONSIDERATIONS:

The Project supports COVID-19 response by providing social assistance in the form of financial payments to beneficiaries. COVID-19 exposure concerns for all types and categories of workers identified above, which will be considered in this LMP. Front line workers (either direct or contracted workers) who are conducting field activities (data collection from households and field-level verification at households' level) might be at a higher risk of COVID-19 exposure. NAF will, to the extent possible, replace physical data collection activities with virtual exercises (using phone calls and online data collection applications). If the Government, at any stage decides to conduct activities in the field level, NAF management will ensure that additional protection measures are applied, in line with the LMP Occupational Health and Safety (OHS) section.

3. ASSESSMENT OF KEY POTENTIAL LABOR RISKS

This section describes the type and location of the project, and the different activities the project workers will carry out and the potential risks associated with project activities.

3.1. Project Activities

This section describes the different activities the project workers will carry out, and the location of those activities. The information is summarized in Table (5). There are no physical works associated with the project.

Table 5: Project Workers Activities

| Component | Project Processes | Activities by Project Workers |
|---|---------------------|--|
| Component One: Cash support to poor and vulnerable households affected by COVID-19 | Registration | Helpline Agents will support applicants over the phone, in the process of filling the online form, they will operate from NAF HQ. In exception for cases of lockdown in which they will be asked to work remotely from homes. |
| | Verification | Data verification will be to the extent possible conducted virtually; by Takaful Case Workers and/or contracted workers under a data collection firm. Large scale data collection exercises will be outsourced to third parties. Depending on the COVID-19 situation. Verification exercises could be either virtual (e.g., over the phone) or on the field-level (home visits). In the case of virtual verification, enumerators will work from the contracted firm offices. |

| | | |
|--|--|--|
| | | Might the government decide to conduct field-level verification of households; protection and preventive measurements will be applied, in line with the OHS section |
| | Enrollment | <p>The PMU/GRM Officer is responsible for electronic notification of beneficiaries of their eligibility through sending an automated text message and referring cases that aren't responding to the helpline to call them.</p> <p>A third-party, contracted worker will conduct virtual enrollment sessions with beneficiaries (online platforms), phone calls, and fill the enrollment form on behalf of illiterate beneficiaries or others in need.</p> <p>Enrollment workers will operate from the offices of the contracted firm</p> |
| | Payment | <p>The Takaful Case Workers f in HQ are responsible for generating the payroll using the Takaful MIS and processing the payment through the system based on the established protocols</p> <p>Cash-out by beneficiaries is done at "pre-selected cash-out points; agents" or in Bank branches. This process is not directly supported by project workers.</p> |
| | Grievance Mechanism | <p>Help Line Agents team receives and resolves the cases using the MIS through the (call center, online form and social media)</p> <p>When NAF branches are operational, beneficiaries can ask for support from branch staff in filling the online GRM form, which is afterwards automatically referred to NAF helpline team in HQ through the information Management System; to be resolved and inform the complainant of the feedback.</p> |
| Component Two | Staffing Hiring Process: | <ul style="list-style-type: none"> • Planning and hiring process will be done by NAF HR in NAF HQ (desk-based activity) |
| Project management, monitoring and evaluation | Planning and Reporting | <p>All planning and reporting activities are desk-based activities placed in NAF HQ and include;</p> <ul style="list-style-type: none"> - Annual Plans by the Project Manager in coordination with NAF Director General. - - Quarterly and semi-annual technical reports which will be prepared by the M&E officer - Financial Reports prepared by the finance Officer and Procurement Reports prepared by the procurement officer. |
| | Software and hardware requirements for NAF and relevant | <ul style="list-style-type: none"> • Mapping of software and hardware needs are desk-based activities that require consultations and meetings with participant institutions and NAF |

| | | |
|--|---|--|
| | institutions necessary for the expansion of the data exchange platform of the National Unified Registry (NUR | |
| | Monitoring of the Project's key performance indicators and periodical evaluation | The M&E Officer/PMU will monitor the project implementation through field-level monitoring visits and desk-based report preparations |
| | Communication and outreach | A desk-based activity; the communication officer in the PMU will be responsible of managing the project communications |
| | Auditing | Will be outsourced to a third party by the project |
| Component 4: Support to workers in firms affected by COVID-19 | Registration | Online registration only |
| | Verification | Data verification will be to the extent possible conducted online; by SSC employees. |
| | Enrollment | The automated system is responsible for electronic notification of beneficiaries of their eligibility through sending an automated text message and referring cases that aren't responding to the helpline to call them. |
| | Payment | Electronics payments are made through the Jordanian banking network to beneficiary accounts. |
| | Grievance Mechanism | Dedicated section of the e-services portal (https://eservices.ssc.gov.jo/DefenseOrder/EstedamaObjection;appType=100) for the electronic services have been established through which a grievance request can be submitted for the purposes of benefiting from the Estidama program |

3.2. Key Labor Risks

OHS Risks⁴

NAF Project Workers

Project workers who are public-facing or deal with beneficiary households, may face physical risks of retribution from disgruntled individuals who are informed that they are not eligible to benefit from the cash support. Such incidents could occur in NAF branches as they are in direct contact with project applicants. In addition, when visiting homes in low-income areas, workers may be increasing their exposure to exposed wires, nails, warped steps and floorboards and so on. This increases the risk of injury.

SSC Project Workers

The application process for the program either to register for the program or submit a grievance is done electronically. The percentage of beneficiaries who claim that they are unable to use the electronic channels can visit SSC premises, but have to abide with the safety protocols related to COVID-19. The cases of physical visits of beneficiaries to SSC premises is minimal.

Exposure to Workplace Violence or Harassment

Based on the International Labor Organization, the risk of experiencing working place harassment refers to “a range of unacceptable behaviors and practices, or threats thereof, whether a single occurrence or repeated, that aim at, result in, or are likely to result in physical, psychological, sexual or economic harm, and includes gender-based violence and harassment”. Gender-based violence and harassment means “violence and harassment directed at persons because of their sex or gender or affecting persons of a particular sex or gender disproportionately and includes sexual harassment”. Project workers, particularly female workers, may be at risk of gender-based violence or harassment from co-workers.

Stress Related Illnesses

Common stress-related illnesses among workers in the social assistance field include; Chronic fatigue PTSD, Generalized anxiety disorders, and Depression. Social workers and workers in general might face stress related to work pressure and daily interactions with vulnerable households, especially during COVID-19. Home visits to low-income households could also have a negative effect on contracted enumerators as well as NAF staff. This aspect is also applicable to helpline agents.

⁴ For measurements on handling occupational health and safety risks, in relation to COVID-19, refer to section the COVID-19 Consideration, under section number 7.

COVID-19 Considerations

Project workers are at risk of facing health risks related to exposure to COVID-19 pandemic. The risk of exposure to COVID-19 causes due to field-level work that require social interaction with project beneficiaries in their place of residence. Workers, once infected they may then become vectors for disease transmission. Due to the COVID-19 risks, field work is not currently planned.

During project preparation human resources have been carefully assessed to ensure that the project has adequately staffing to meet its objectives. Depending on the COVID-19 outbreak level, NAF & SSC HQ and branches could be receiving walk-in visits from beneficiaries or the public; which raises the concern about exposure to the virus.

4. BRIEF OVERVIEW OF LABOR LEGISLATION: TERMS AND CONDITIONS

Labor terms and conditions for this project are governed by the Jordanian Labor Law No. 8 of 1996 and its amendments thereafter. All references below are respect to this law, unless otherwise noted. The summary of key terms and conditions below is non-exhaustive.

The Labor Law applies to all types of workers under the project. Depending on resource arrangements, some direct workers of the PMU at NAF, may be considered civil servants, while all project workers at the SSC are permanent employees of the corporation (i.e. civil servants governed by the Civil Servants Bureau Regulations versus consultants) as article 3 of the Labor law states:

Article (3): With due observance to the provisions of paragraph (c) of article (12) of this law, the provisions of this law shall apply to all Employees and Employers with the exception of: a) Civil Servants and Municipal Employees.

Documentation of Terms and Conditions of Employment

Article 15 requires a contract of work to be prepared in Arabic and both the Employer and Employee shall retain copies. Note that as per Article 4 of the labor Law, a work contract or other agreement may establish better rights than those in the labor law. All direct project workers should sign a code of conduct, including articles on prevention of Sexual exploitation, sexual harassment and Gender Based Violence.

Terms and conditions of employment include hours of work, overtime, benefits remuneration, termination of employment; disciplinary measures and grievance procedures).

a. Wages and deductions

As per Chapter 7 (Article 45) wages shall be fixed in the contract. The wage shall be paid within a maximum period of seven days from the date of its entitlement. Only those wage deductions permitted by law are allowed (Article 46, 47). Minimum wage is set by a Committee appointed by the Council of Ministers (Article 52). Minimum wage is fixed by tripartite Committee in Jordanian currency either generally or for a particular area or trade.

An employer who has paid a worker less than the minimum rate of remuneration shall be punishable by a fine of no less than twenty-five and no more than one hundred Dinars in respect of each offense and

shall also be ordered to pay the worker the difference. The penalty shall be doubled every time the offense is repeated.

Remuneration is specified in the contract. In the absence of such provision, the worker shall be paid the remuneration that would be assessed for work of the same type, if such type of work exists. Otherwise, remuneration is assessed in accordance with common practice. In the absence of such practice, payable remuneration is assessed by court in accordance with the provisions of this Code, considering the case as a labor dispute over remuneration. Remuneration shall be paid within a period not exceeding seven days from the date on which it becomes payable. An employer may not make any deductions therefrom other than those authorized by this Code.

b. Working Hours:

The ordinary working hours shall be eight hours per day provided that the total working hours do not exceed forty-eight hours per week over a maximum of six days (Article 56). The legal working time excludes meal breaks and rest periods. The seventh day is a paid weekly holiday. A worker may be employed, with his consent, in excess of normal working hours, provided that he is paid overtime at a minimum rate of 125% of his regular remuneration. If a worker works on his weekly rest day or on religious or official holidays, he shall be paid overtime at a minimum rate of 150% of his regular remuneration.

The project does not finance overtime, thus; direct project workers will not be obliged to work overtime. The project staff allocation is planned against the workload.

Might the workload exceed the available HR capacities at the third part contracted agencies, contracted workers will either be paid overtime, or the company would recruit additional workers. The PMU will make sure that this condition is stated clearly in contractors' contracts and will be monitored accordingly.

c. Leave and Rest Days

Leave and rest days as per Article 19-61. Hours of Work and Leaves are:

- i. NAF operates five days a week and project staff will have to comply with NAF regulations as well as the working hours of the Jordanian law, stated in section b above)
- ii. SSC operates five days a week and project staff will have to comply with SSC regulations as well as the working hours of the Jordanian law, stated in section b above)
- iii. Paid leave: Every worker is entitled to annual leave with full pay for a period of fourteen days for every year of employment. This leave is extended to twenty-one days where the worker has been in the employment of the same employer for five consecutive years. Official and religious holidays and weekly rest days shall not be counted as part of a worker's annual leave unless they fall in its course. There are also clauses for sick and Haj Pilgrim as well as close family member death as well as spouse relocation accompaniment leaves. Maternity leave is for 3 months.

d. Termination and Disciplinary Action:

Article 48 restricts **disciplinary actions** that can be taken by the Employer. The Employer may terminate employment of employee without notice in certain cases outlined in Article 28 (e.g., if the employee

violated organization's internal rules including in work safety or safety of workers despite being twice warned). Details the severance payments owing are also included. Referring to ESS2, Para 12, the law appears to be silent regarding the requirement to provide written notice of termination and details of severance payments in a timely manner.

Remedies in case of unjustified dismissal: A worker who intends to challenge the validity of his/her termination must file a submission before the competent court within sixty days of his dismissal. If the court finds the dismissal arbitrary and in violation of the provisions of this Code, the employer may be ordered to reinstate the worker or pay him damages, in addition to compensation in lieu of notice and all other entitlements stipulated by the Labor Code (sections 32 and 33), provided that the total amount awarded shall not be less than the worker's remuneration for three months and not more than his remuneration for six months, and shall be calculated on the basis of the last remuneration he received. In case of worker's death, all his end of service entitlements stipulated by the Labor Code shall revert to worker's legal heirs, as if worker employment has been terminated by the employer.

e. Social Security Benefits and pension contributions:

Articles (62 -64) of the Social Security Law define the social security benefits and contributions required by the Employer. **Social Security law of 2010 and its amendments and articles 4, 24, 29, 42, 45, 48, 59** state that where workers who are subject to the Labor Law are also subject to Social Security regulations, regardless of nationality or type or term of employment contract, so long as the worker is paid at least minimum wage. Overtime payments or the value of meals are not subject to deductions for Social Security.

f. Maternity leave, Labor Law articles 67, 70 Social Security Law article 44

Women workers are entitled to 10 weeks fully paid maternity leave, six weeks of which must occur after delivery. An enterprise employing 10 or more workers must allow women to take up to one year of unpaid leave post-delivery, so long as they do not work for another employer during that time.

Maternity leave may be paid by social insurance if the worker has been covered by social insurance for at least 9 months preceding the entitlement.

g. Breastfeeding breaks, labor law article 71

During the first year after giving birth, women workers may take up to one paid hour off per day to breastfeed their babies

h. Employer-provided childcare, labor law article 72

An enterprise that employs 20 or more women must provide childcare during work time for the children under four years of age, if there are 10 or more children in that age group

i. Limits on working hours for women, minister of labor decision in respect to activities and times during which it is prohibited to employ women, 2010

Under Jordanian law, women may not work between 10:00 pm and 06:00 am. Exceptions require a decision from the Minister of Labor. The rest period for women must be at least 10 hours between each working day.

j. Non-discrimination and Equal Opportunity

The labor law is not explicit regarding non-discrimination and equal opportunity. However, the Constitution of the Hashemite Kingdom of Jordan, Article 6 states that all Jordanians are equal before the law, and prohibits discrimination on grounds of race, language or religion. Jordan has ratified the two core ILO conventions addressing discrimination in respect of employment and occupation: 1) the Equal Remuneration Convention No. 100 of 1951 (C100) and 2) the Discrimination (Employment and Occupation) Convention No. 111 of 1958 (C111).

The Jordanian Labor Law protects women from discrimination during pregnancy and while on maternity leave. Employers may not terminate women starting from the sixth month of pregnancy or during maternity leave. The labor law is not explicit regarding measures to prevent or address sexual harassment, intimidation or exploitation in the workplace. It is also vital to ensure pay equity for male and females.

COVID-19 CONSIDERATIONS:

General overview

The Jordan National Defense Law No. 13 of 1992 has come into force as of 17 March 2020 following a royal decree issued upon the recommendation of the Council of Ministers. The law grants the Prime Minister wide powers to undertake all necessary measures to combat the COVID-19 outbreak in the Kingdom, including the temporary suspension of ordinary legislation. The project and all workers will adhere to all effective defense orders throughout project implementation. The PMU is responsible for ensuring that all effective defense orders applicable to the project are adhered to.

NAF will keep all direct workers updated regarding any legislation that affects their daily work, using emails. In urgent cases, NAF will send an SMS to its direct workers to inform them of governmental measurements that must be adhered to. NAF will also ensure that any contracted firms abide by these requirements.

The Council of Ministers, in its session held on 17 March 2020, decided to implement a set of precautionary measures to hinder the spread of COVID-19. This included: the suspension of the works and closure of all ministries and official/public authorities; the suspension of the private sector (excluding the health sector and other vital sectors as determined and recommended by the Minister of Industry, Trade and Supply); and the adoption of the decisions of the Ministry of Labor regarding employee matters (Lockdown Decision). This lockdown is no longer applicable as per 08 June 2020, nonetheless, project employees are expected to adhere to any similar lockdown directions in the future.

The Council of ministers issued a total of nine defense orders. Defense orders number 1, 2, 3, 6 and 8 have been listed below as they are most relevant to the LMP.⁵

Defense Order No. (1) Issued 19 March 2020 - Temporary Amendments to Social Security Law

- The obligatory social security insurance contribution ratio payable to the Social Security Corporation has been amended, for the three months of March, April and May 2020, as follows:

⁵ Defense Orders are accessible through <https://www.dentons.com/en/insights/articles/2020/april/21/covid-19-related-legislation-in-the-hashemite-kingdom-of-jordan>

- Disability and death (excluding old age) insurance shall become 1% of the employee's wage, which is subject to deduction, payable by the employer
 - Work injury insurance shall become 2% of the employee's wage, which is subject to deduction, payable by the employer.
 - Maternity insurance shall become 0.75% of the employee's wage, which is subject to deduction, payable by the employer.
 - Unemployment insurance shall become 1.5% of the employee's wage, which is subject to deduction, payable as follows: 0.5% payable by the employer; and 1% deducted from the employee.
 - As such, the total monthly contribution is 5.25% of the employee's wage, which is subject to deduction, with 4.25% payable by the employer and 1% deducted from the employee (as opposed to the original contribution equivalent to 21.75% of the employee's salary subject to deduction, with 14.25% payable by the employer and 7.5% deducted from the employee).
- Further items to note under the Defense Order No. (1) in relation to social security are as follows:
- The employer may continue payment of the old age insurance in full, pursuant to the ordinary percentage as determined under the Social Security Law, prior to the issuance the National Defense Law, and may pay such insurance via instalments to the Social Security Corporation without any penalties being imposed thereon, provided the insurance is paid in full by the maximum date of 31 December 2023.
 - All employees are entitled to continue payment of the old age insurance provided the employee pays an amount equivalent to 16.5% of his/her salary, subject to deduction.
 - Penalties on late payment, and on contributions which have been amended, shall be suspended for the months of March, April and May 2020.

Amendments to Defense Order No. (1):

On December 13, 2020 in defense order No. (24); the prime minister amended Defense Order No. (1) to as per the following⁶:

Re-work with the suspension of old age insurance issued under in accordance with the mechanisms and periods determined by the Social Security Corporation according to instructions issued by the General Director of the Corporation

Defense Order No. (2) – Ineffective – Curfew and Lockdown

Defense Order No. (2) was issued on 20 March 2020, imposing a curfew and lockdown on citizens, with some exceptions therefrom to certain persons/sectors. The lockdown/curfew is not effective as per June 11, 2020. Shall the order, or parts of it, get re-activated; NAF and SSC project workers must adhere accordingly.

⁶ <http://www.pm.gov.jo/upload/files/Order-Defense-24.pdf>

Defense Order No. (3) – Ineffective – Penalties in relation to Curfew and Lockdown

Defense Order No. (3) was issued on 25 March 2020, providing for a number of penalties for those individuals who violate the provisions of Defense Order No. (2) in relation to lockdown. First: Any individual who violates the provisions of Defense Order No. (2) which prohibits the movement of people in all regions of the Kingdom, shall be subject to the following:

- a fine ranging between JOD100 and JOD500 for first-time violations; imprisonment for a period not exceeding one year or a fine ranging between JOD100 and JOD500, or both penalties, for any repeated violation; seizure of any vehicle used during the 30-day curfew period.
- Any person authorized to open his/her business, but who opens his/her business outside the permitted hours, shall be subject to a fine of not less than JOD1,000, and ordered to close his/her business for a period of 14 days.

Amendments to Defense Order No. (3)⁷:

On May 20, 2020 in defense order No. (12); the prime minister amending the punishment stated Defense Order No. (3) to as per the following:

- 1) A fine of not less than JD100 and not more than JD500 if the violation was committed for the first time. There will be no prosecution if the violator pays the minimum value of the fine within a week of the date of the violation.
- 2) A fine of not less than JD200 and not more than JD1000 if the violation was repeated.

Defense Order No. (6) issued on April 8, 2020 – Employment Conditions, including remote work, and Payment of Wages,

Defense Order No. (6) was issued on April 8, 2020, outlining certain measures relating to employment conditions, payment of wages, temporary closure of entities/institutions unable to cope under the current circumstances, and making reference to the government Economic Protection Programmes. This defense order was amended on May 31, 2020. Below is a summary/overview of the contents and the amendment

- All employees in the private sector, or any other establishment subject to the provisions of the Labor Law No. 8 of 1996 (the Labor Law), shall receive their full wages for the period between 18 March 2020 until 31 March 2020. This applies to all establishments whether subject to the Lockdown Decision or otherwise.
- Employees excluded from the Lockdown Decision shall not be entitled to overtime work during the period between 18 March 2020 until 31 March 2020, unless they were asked to perform overtime work, pursuant to Article 59 of the Labor Law. The Defense Order No. (6) explains the payment for overtime work as follows: the employee is entitled to 125% of his/her hourly wage for every hour of overtime work performed during ordinary

⁷ <https://en.royanews.tv/news/21080/2020-05-21>

- business days, and 150% of the employee's daily rate for every day worked during religious holidays and weekends, with the exception of public holidays (such as this lockdown period).
- Authorization for the Minister of Labor, the Minister of Industry, Trade and Supply, the Minister of Health, and any respective competent minister, to jointly lay the foundations and conditions required for any establishment in the private sector or any other entity subject to the provisions of the Labor Law, to be excluded from the Lockdown Decision, and be permitted to resume work. The mechanism of submission for such request shall be laid out in instructions issued by the aforementioned ministers. To date, such instructions have not been issued.
 - In the event that any institution, which is encompassed under the Lockdown Decision, resumes operation without obtaining the necessary approval according to the above principles, it is liable to the penalty of closure for a period of 60 days;
 - Suspension of the enforcement of certain provisions under the Remote Working Regulation No. 22 of 2017 (the Remote Working Regulation). It determined that institutions which are able to carry on work remotely, whether wholly or partially, shall be considered excluded from the Lockdown Decision, and employers are able to obligate their employees to work remotely if this serves the interest of the establishment.
 - Authorizes the Minister of Labor to undertake the necessary measures to regulate remote working pursuant to instructions to be issued in this regard. These instructions have been issued on 13 April 2020 under No. 3 of 2020 (Instructions regarding Remote Working);
 - Institutions subject to the Lockdown Decision: Employees therein shall be regarded as under official holiday with full pay.
 - Amended Wages for Employees required at the workplace: where an establishment necessitates for the continuation of work that its employees be present at the workplace, such employees are entitled to their full wages. However, it is permissible to reduce the salary of employees therein, provided such reduction does not exceed 30% of the ordinary wage, and provided the following conditions are met:
 - employee's free consent to the proposed reduction;
 - such reduction to also apply to the salaries of the higher management employees in the institutions (such as the general manager, the finance manager etc.);
 - the reduction to apply to all employees equally;
 - salary after reduction to not fall below the minimum statutory wage; and
 - in any case, if the employee is requested to work overtime, the employee is entitled to 125% of his/her hourly wage for every hour of overtime work performed during ordinary business days, and 150% of the employee's daily rate for every day worked during religious holidays and weekends, with the exception of public/official holidays.
 - For remote workers: Full-time employees: If such employees are working full time (eight hours daily), then they are entitled to full pay. The salaries of full-time remote workers are also subject to the 30% reduction in salary explained in item 7.5.2 above. The Instructions regarding Remote Working stipulate that if the employer imposes such reduction in salary, and the employee does not object thereto before the Ministry of Labor within a period of seven days from the effective date of reduction, then this shall be considered as free consent on behalf of the employee.
 - Part-time employees: Such employees are entitled to their wages for actual hours worked, provided the pay does not fall below the minimum rate per hour, or does not fall below 50% of his/her usual wage, whichever is higher.

- In any case, if the employee has been asked to work overtime, the employee is entitled to 125% of his/her hourly wage for every hour of overtime work performed during ordinary business days, and 150% of the employee's daily rate for every day worked during religious holidays and weekends, with the exception of public holidays.
 - Employees not required to work: The Defense Order No. (6) has granted establishments subject to the Lockdown Decision, or those establishments which are only partially authorized to work, the right to submit a request to the Minister of Labor, seeking to reduce the salaries of employees, who are not required to work, by 50%, provided the salaries thereof do not fall below the statutory minimum wage. If such request is rejected, the establishment is obliged to continue payment of such wages in full. The mechanism thereof shall be further explained by instructions to be issued by the Minister of Labor. To date, these instructions have not been issued.
 - Establishments unable to continue payment of employee salaries: the Defense Order No. (6) has granted establishments in the private sector or those entities subject to the provisions of the Labor Law (whether subject to the Lockdown Decision or otherwise) which are unable to continue payment of employee salaries, even after the aforementioned reduction in salaries, the right to submit a request to a committee (comprised of the Minister of Labor and the Minister of Industry, Trade and Supply) to cease the entire operations of the establishment, and to suspend the employment contracts of all employees therein. Such request shall be submitted through the website: www.hemayeh.jo.
 - An employer must not undertake any related action until the request is approved by the committee. If such request is accepted, those employment contracts will be suspended, noting the following:
 - the establishment must enclose with the request, a list of the names of the employees, their respective nature of work, type of employment contract, term, working hours, and salaries, pursuant to what is registered with the Social Security Corporation;
 - the establishment must not carry out work throughout the requested suspension period;
 - the suspension of the employment contracts does not cancel or terminate the employment relationship. However, during the suspension period, the employer shall not pay wages to its employees;
 - the suspension period shall not count towards the term of employment;
 - the establishment continues to be liable towards employees in regard to all contractual and financial obligations, excluding the payment of wages;
 - a disposal ban shall be placed on all movable and immovable property owned by the establishment throughout the suspension period;
- Government Incentive: the government will grant incentives to establishments committed to payment of employee salaries in full throughout the enforcement of the National Defense Law, and establishments subject to the Lockdown Decision and prohibited from work during the lockdown period may also benefit from economic protection programs. The Defense Order No. (6) has noted that instructions will be issued outlining such programs and the requirements thereof. To date, no instructions have been announced.

- Termination of employment contracts: e termination of an employment contract is permitted, during the lockdown period, in the following instances only;

- death of the employee or the employee's inability to perform work, provided the same is supported by a medical report;
- the employee fulfils the requirements of retirement under the Social Security Law;
- the employee impersonates another individual or presents false certificates or documentation with the purpose of procuring a benefit himself/herself, or brings detriment to another;
- the employee is convicted, by a judicial ruling of final degree, of a felony or misdemeanor
- the employee is found in a state of intoxication or other psychotropic substance, or commits an act violating public morals in the workplace;
- the employee assaults his/her employer, responsible manager, any of his/her superiors, another employee or any other person during work or, as a result thereof, by battery or insult.
- As for the employees who are absent from work for a period of 20 intermittent days or 10 consecutive days in one year, and the employer wishes to terminate such employment, then this matter is subject to the discretion of the Minister of Labor who has been authorized to undertake the necessary measures and procedures to deal with such instance.
- Defense Order No. (6) obliged each establishment which has forced an employee to resign, or terminated the employment of an employee outside the instances outlined in item 7.9.1 above, during the period between 18 March 2020 and 8 April 2020, to reinstate the employee to his/her position, within one week from 9 April 2020. Pursuant to guideline explanations from the Ministry of Labor, employees who are under limited term employment contracts and the terms of which have expired, as well as employees under probation, are excluded from this item
- Defense Order No. (6) has also decided to nullify any commitment, agreement or document in which an employee waives any of his/her rights as of 18 March 2020, and has obligated the establishment to take the necessary measures to cancel the same within one week from 9 April 2020.
- Penalties: Defense Order No. (6) has imposed a penalty of imprisonment for a period up to three years and a fine of JOD3,000 for any person who violates its provision and any other relevant announcement. The imposition of these penalties does not affect employees claiming their rights in accordance with the provisions of the Labor Law.

Amendments to Defense Order No. (6):

On May 31, 2020; the prime minister amended Defense Order No (6) to as per the following;

- Sectors most impacted by the coronavirus crisis can deduct 30 per cent of workers' salaries based on a mutual agreement involving the consent of employees working full-time both on-site and remotely.
- The (Most affected sectors) announced by the decision also stipulates that workers who are not performing any work can have 60 per cent of their salaries deducted, with no consent required by the worker or the Labor Ministry, under the condition that their salaries do not fall below JD150 once the deduction is implemented.
- Employers of the (most-affected) sectors can task their employees who are not working, to do remote work for four hours without being paid any more than the per cent of their salaries that they receive.

- Sectors not listed by the Prime Ministry and the Ministry of Industry, Trade and Supply on the “most affected sectors” list, employers can still deduct 50 per cent of the salaries of employees who have not been working since the defense order was issued, with no need for their consent, granted that the remaining amount is not less than minimum wage.
 - Employers can deduct 50 per cent of the annual leaves of employees not performing any work on the field or remotely, under the condition that they have not worked for 30 days, consecutive or not, from when Defense Order No. 6 came into effect until the announcement on Sunday.
 - To protect employees’ jobs, any employee whose contract ended by April 30 must have their employers automatically renew it for them, cancelling any prior decisions and ensuring that the contract remains valid until the defense order is no longer in effect. After this, renewals can only be made by agreement between employer and employee. A condition for renewal is that the contract must have been renewed three times before April 30. Otherwise, employers can end the services of their employees as per article 28 of the Labor Law. Employees are permitted to submit a complaint to the ministry “if they feel their services were unjustly ended”, according to the announcement.
- The list of the most-damaged sectors for May of 2020 includes tourism facilities, popular restaurants and sweet shops, recruitment facilities, recruitment agencies for domestic workers, public transport, newspapers, companies that organize conferences, exhibits and festivals, avian, land and sea transport and wedding halls and companies that rent wedding equipment. They also include gyms, swimming pools and baths, cultural centers, clothing, shoes and accessories shops, schools and kindergartens, tourism vehicle rental companies, fitness centers, vocational training centers, recreational and public parks, cinemas and theatres, coffee shops and cafes, advertisement and TV production companies, social and charitable associations, private-sector museums, special private-sector care centers and offices for real-estate companies, law firms and auditing.

The announcement said that the list will be reviewed for June’s salaries based on developments.

Defense Order No. (8): Defense Order No. (8) was issued on 15 April 2020 and relates to protecting public health and limiting the spread of the coronavirus. It outlines several actions to be carried out by all Jordanians and foreign residents alike, currently present in the Kingdom, including:

- all individuals must immediately notify the competent authorities if they are infected by the coronavirus. They must also inform the authorities if they have come into close contact with an individual who has contracted the virus, and disclose any infection they are aware of
- all individuals must adhere to the decisions, measures and procedures laid out by the competent authorities and the Epidemic Investigation Committee, including medical quarantine and home lockdown
- all individuals must respect the privacy of patients infected by the virus or those being suspected of having the virus, and refrain from sharing any private information relating to any COVID-19 patients, or take part in disseminating such information through social media or otherwise;

Defense Order No. (8) imposes an obligation on all hospitals, medical centers and medical laboratories to disclose to the competent authorities the presence of any confirmed COVID-19 cases therein.

Failure to adhere to the provisions of Defense Order No. (8) may subject the person to imprisonment for a period up to three years, or a fine of JOD3,000 or both penalties.

Amendments to Defense Order No. (8)⁸:

On September 30, 2020 in defense order No. (17); the prime minister amended Defense Order No (8) to as per the following:

- Increase fines against violators to be no less than JD500 and no more than JD1,000, for a first-time offence.
- For a repeat offence, violators will face a maximum one-year jail term or a fine of no less than JD1,000 and no more than JD3,000, or both penalties.
- The new defense order carries a one-year imprisonment or a fine of JD3,000, or both penalties against hospital administrations, health centers or medical laboratories if they fail to report COVID-19 infections. Violators will face a 14-day closure in the event of repeat offences.

Defense Order No. (9): Defense Order No. (9) was issued on 17 April 2020, wherein the government introduces several measures to safeguard the economy and workers alike through symbiotic programs.

Amendments to Defense Order No. (9):

On October 5, 2020 in defense order No. (18); the prime minister amended Defense Order No (9) to as per the following⁹:

- The insured has the right to benefit from the Musaned program (1), in accordance with the conditions mentioned in Defense Order No. (9), even if he has previously benefited from the other programs stipulated thereunder.

On December 13, 2020 in defense order No. (24); the prime minister amended Defense Order No (9) to as per the following¹⁰:

- Expand the implementation of the Social Security Corporation's (SSC) programs, which include support, economic empowerment and protection.

Defense Order No. (11): Defense Order No 11 was issued on 3 May 2020 in light of the government's decision to gradually ease curfew restrictions and allow various sectors to resume operations in May. The order highlights measures to be taken by entities, citizens and residents “to reduce as much as possible practices that may cause transmission of infection among people¹¹.”

⁸ <https://www.jordantimes.com/news/local/prime-minister-issues-defence-order-no17-stiffening-penalties-health-violations>

⁹ <http://www.pm.gov.jo/upload/files/Order-Defense-18.pdf>

¹⁰ <http://www.pm.gov.jo/upload/files/Order-Defense-24.pdf>

¹¹ https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_749136.pdf

Defense Order No. (14): Defense Order No. (14) was issued on 14 June 2020, includes programs that protect workers in the tourism sector and bans laying off employees¹².

Amendments to Defense Order No. (14):

On October 5, 2020 in defense order No. (18); the prime minister amended Defense Order No (14) to as per the following¹³:

- Extending the period of benefiting from the economic empowerment program (1) decided under Defense Order No. (14) for the year 2020 for a period not exceeding May 31, 2021.
- Paragraph (1) of Clause (Fifth) of Defense Order No. (14) for the year 2020 continues until December 31, and establishments that do not include all their employees with the provisions of the law will benefit from it, except for those who have early retirement pension, provided that the facility is included From the initiation date or from the date of the seizure and inspection report or from the date requested by the establishment and is exempted from the fines stipulated in Article (22) of Social Security Law No. (1) of 2014 in the event of its inclusion or the inclusion of the insured retroactively, provided that the inclusion does not take place. Before 10 October 2019.

On December 13, 2020 in defense order No. (24); the prime minister amended Defense Order No (14) to as per the following¹⁴:

- Expand the implementation of the Social Security Corporation's (SSC) programs, which include support, economic empowerment and protection.

Defense Order No. (24)¹⁵: Defense Order No. (24) was issued on 13 December 2020, aims to maintain the stability of Jordanian employment in the private sector, reduce the economic burdens of private sector establishments that have been affected by COVID-19, and support workers in the sectors and establishments most affected by the pandemic and the sectors and establishments that are not authorized to operate as per the following:

- 1- Establish a program to preserve employment opportunities in the private sector called “Estidama” program in cooperation between the government and the Social Security Corporation. The contribution of the Social Security Corporation in this program is from surplus work injury insurance.
- 2- Wages subject to withholding in accordance with the provisions of Social Security Law No. (1) for the year 2014 in the month of January of 2021 may not be less than the wages subject to withholding in the month of January of 2020 in the same establishment for the insured working in the establishments benefiting from this defense order.

¹² https://en.royanews.tv/news/21254/2020-06-15?fbclid=IwAR0r0A9dGQLB8spJ0xinNoSC4tgd3Al2e7zKuv_8W4DFIN_OaWS1GyELHX8

¹³ <http://www.pm.gov.jo/upload/files/Order-Defense-18.pdf>

¹⁴ <http://www.pm.gov.jo/upload/files/Order-Defense-24.pdf>

¹⁵ <http://www.pm.gov.jo/upload/files/Order-Defense-24.pdf>

5. BRIEF OVERVIEW OF LABOR LEGISLATION: OCCUPATIONAL HEALTH AND SAFETY

Labor legislation applies to all direct and indirect workers hired under the project.

Public Health: Public health protection is assured under the **Public Health Law (No. 54, 2002)**. According to this Law, issued by a Royal decree in 2002, the Ministry of Health is responsible for all health matters in the Kingdom, and in particular:

- Protecting health through providing preventive and curative services as well as monitoring responsibilities
- Organizing and supervising health services provided by the public and private sector
- health insurance for citizens;
 - all NAF & SSC workers are covered under the health insurance, which covers the employee and his/her direct family members¹⁶. Monthly subscriptions for health insurance are deducted from the employee's salary in line with the Jordanian Labor Law. The health insurance provides full treatment coverage for illness and injuries, in exception for run-over accidents. Employees can choose to add additional individuals under their health insurance (extended family members) for an increased amount of monthly subscription.

Annual sick leaves are granted for a maximum of 14 days, subject to receiving medical reports

Additionally, the Social Security Cooperation (SSC) provides financial compensations in case of work injuries. Work injuries are defined as physical injuries that occur either during working hours or during commuting time to work (one hour before official working hours or one hour after working hours). Injuries could occur inside NAF HQ, in NAF branches, during field visits or in the car NAF informs the Social Security Cooperation which sends a focal point to the injury location, to conduct field assessment that includes evaluating the location and causes of injury, asking involved individuals about the incident, and requesting medical reports. Based on the results of the assessment, the Social Security Cooperation might increase the social security allowance of the injured employee. If the injury is so severe that the employee could not perform work tasks permanently, the SSC will refer the employee to early retirement. Additionally, NAF supports the employees through flexible working hours as needed.

Articles under Chapter 9 titled "Safety and Occupational Health" cover the obligations of the employer to provide a safe working environment for workers.

Articles under Chapter 10 (titled "Work Injuries and Occupational Diseases") provide for issues related to work injuries and occupational diseases for those employees who are not covered under the provisions of the **Social Security Law of Jordan**.

Occupational safety and health (OSH) general provisions under the Labor law articles 78, 80, 85;

In order to ensure the occupational safety and health of workers, the employer must:

- protect workers from work-related accidents and illnesses
- prior to employment, inform workers about work-related hazards and necessary precautions

¹⁶ Direct family members: individuals who are listed in the same family booklet.

- provide workers with necessary personal protective equipment (PPE), such as goggles, aprons, masks, gloves, and/or footwear
- guide workers in the use and maintenance of PPE, and
- Protect workers from fire hazards.
- Workers are not required to pay any costs for these measures.

First aid, 1997 decision on medical aid means and devices for workers

The employer must provide first aid supplies that are sufficient for the nature of work and the number of workers.

Welfare facilities, 1998 instructions for protection of workers and establishments from workplace hazards

The employer must provide a break room where workers can rest and eat.

Protection for Pregnant and Breastfeeding Women Minister of Labor Decision in Respect to Activities and Times During Which it is Prohibited to Employ Women, 2010

In Jordan, pregnant and breastfeeding women may not engage in:

- Work that requires exposure to fumes or smoke from any petroleum derivatives, or
- Work that requires exposure to ethylene in tinting, or Sulphur dioxide in artificial silk.

Additionally, breastfeeding women get an hour for breast feeding daily.

COVID-19 CONSIDERATIONS:

The government has issued the below regulations addressing health safety issues in the workplace that are relevant to COVID-19, consistent with international industry practice related to prevention of communicable diseases and are designed to capture the measurements applied by the Government throughout the COVID-19 outbreak, thus still effective. The below regulatory guidelines are directly linked to the project as they provide the detailed steps that NAF workers need to abide to in the workplace post COVID-19 and the changes on payment services that guarantee higher levels of safety for both workers and beneficiaries.

- “Roadmap to return to work after the Corona pandemic (Civil Service Bureau) this regulatory roadmap is in line with WHO’s Workplace-related advice for COVID-19¹⁷ and provides principles and detailed steps for going back to the physical work environment post COVID-19, including; selecting the persons that will work on site, developing a plan for the operations that will be effective on site, communication messages with employees and the public, preparing the physical space through applying sanitization and social distancing measures, and monitoring activities. This is applicable to the move from remote working to working from NAF HQ and branches, post lockdown.
Link to the Roadmap: <http://www.pm.gov.jo/upload/files/Returning-Work.pdf>

¹⁷ ; [WHO guidance getting your workplace ready for COVID-19](#)

- Payment Systems and the use of Electronic Payment Services during the Corona Virus Pandemic, (Central Bank of Jordan); which aims to promote the use of electronic payment services during the pandemic and apply procedures to protect the national economy. In specific, measurements related to the use of digital cash transfer as opposed to payments cash-out will limit the risk of exposure to the virus.
 - Link to the Payment Systems and the use of Electronic Payment Services during the Corona Virus Pandemic: <https://www.cbj.gov.jo/EchoBusv3.0/SystemAssets/PDFs/2020/April/CBJ%20Procedure%20E.pdf>

Additionally, NAF & SSC received a letter from the Prime Ministry on preventive and health measurements that should be taken into consideration, in line with the measurements mentioned in the “Roadmap to return to work after the Corona pandemic”; NAF & SSC management issued official communication to inform branches and employees of the aforementioned measurements

In terms of indicating and reporting potential cases, NAF and SSC have received an official order from the Ministry of Health (MoH) which obligates all governmental institutions to report any case that has COVID-symptoms so that they get tested by MoH centers. If a case is identified then all workers will be tested again, in addition to testing any individuals in the country that have socialized with the COVID-19 patient. This includes family members and community members of the patient, who are identified by the patient and who live in the same neighborhood.

6. RESPONSIBLE STAFF

| Responsibility Area | Activities | Responsible Focal Point/s |
|---|--|--|
| Project Management, Monitoring and Evaluation | <ul style="list-style-type: none"> ○ Oversee the implementation process. | <p>Project Manager in NAF will liaise with all focal points to ensure that all the procedures are met</p> <p>The technical coordinator in MoPIC will be responsible of overseeing the project implementation for component 4</p> |
| Implementation of Social requirements | <ul style="list-style-type: none"> ○ Ensure continues and adequate implementation of the social requirements of the project | <p>The Social Officer hired by the project will be responsible of overseeing the implementation of the Stakeholders Engagement Plan and the Social Assessment Recommendations, by SSC and NAF. He/She will work report to the PMU Manager in NAF and the Project Coordinator for SSC inside MoPIC and will coordinate with technical staff (including communication and GRM teams) on each implementing entity.</p> |
| | <ul style="list-style-type: none"> ○ Ensure that third- party firms adhere to this labor management procedure and occupational health and safety plan, as part of the contractual process and throughout activities implementation. | <p>In NAF, the Procurement Officer will make sure that LMP are reflected in all contractual agreements</p> <p>The Monitoring and Evaluation Officer will make sure that they are adhered to and will reflect this in project reports. He/she will conduct field visits, meetings, and review reports to monitor that contractors;</p> <ul style="list-style-type: none"> ○ Maintain records of recruitment and employment process of contracted workers ○ Communicate clearly job description and employment conditions to contracted workers ○ Develop, and implement workers’ grievance mechanism and address the grievance received from the contracted and sub-contracted workers ○ Have a system for regular review and reporting on labor, and occupational safety and health performance ○ Deliver regular induction (including social induction) and HSE training to employees. ○ Ensure that all contractor and sub-contractor workers understand and sign the Code of Conduct prior to the commencement of works, including articles on prevention of Sexual exploitation, sexual harassment and Gender Based Violence. <p>No third party firms are contracted by the SSC in relation to Estidama program.</p> |

| | | |
|-----|---|---|
| | <ul style="list-style-type: none"> ○ health and safety standards are met at workplaces in line with the national occupational health and safety legislation. | <p>The Monitoring and Evaluation Officer will monitor and report on health and safety standards and will liaise with the Ministry of Health, as needed. He/she will inform the project manager if H&S regulations are not adhered to by any unit or if sanitization supplies are not made available</p> |
| GRM | <ul style="list-style-type: none"> ○ Ensure that the grievance mechanism for project workers is established and properly Implemented | <p>The GRM tools and process is handled by the HR Manager in NAF and the M&E Officer under the PMU; for workers to channel grievances through them.</p> <ul style="list-style-type: none"> ➤ The Project Manager will make sure that the tools are a) available at both focal point's officer and b) will request a random sample of submitted grievances, to make sure that escalation and resolution processes were properly followed. <p>In the SSC, grievances are handled first by the direct manager of the employee. If the employee escalates his/her grievance, an HR committee is formed to review the matter (in some cases an investigation committee is formed from the SSC employees). Recommendations of the committees is raised to the Director General for action.</p> |

| | | |
|--------------------------|---|---|
| <p>Capacity Building</p> | <ul style="list-style-type: none"> ○ Map skills gaps and training needs of NAF staff. ○ Preparation of comprehensive training plans, including trainings of Trainers (ToTs) to NAF Heads of Units, HR Manager and third-party management ○ Prepare annual training plans for SSC employees in line with the HR strategy of the Corporation | <p>The Monitoring and Evaluation Officer hired in NAF will be responsible of developing skills mapping tools and comprehensive training plans. He/she should also liaise with technical focal points of each stream and request the support of NAF development partners as needed.</p> <p>In specific, the M&E officer will;</p> <ul style="list-style-type: none"> - Coordinate with specialized UN agencies on training social workers on promoting awareness and detection of cases of gender-based violence. - Coordinate with the Ministry of Health to conduct an Occupational Health and Safety training for project workers, including social workers. This could be either delivered by MoH staff or could be cascaded the M&E officer, post a ToT from MoH. - Ensure that GRM trainings are conducted by the GRM focal point as needed. <p>The Training Directorate in SSC is responsible for developing annual training plans that depends on identifying needs and priorities at various levels, and adopting job performance evaluation criteria to be one of the reference points for setting priorities. The directorate is also responsible for developing policies, processes, and procedures related to training and learning in the organization by re-designing training programs to enhance the concept of learning and transferring knowledge among employees, and working to standardize the content of recurring training programs, and diversity in selecting trainers for training programs, preparing standardized exams for training programs on insurance knowledge and programs specialized in technical, financial and administrative knowledge, and implementing a training impact measurement study. The Training Directorate also aims to expand the use of information technology in order to develop the training and learning process within the institution, and applying a set of innovative initiatives to improve training and human capital in the organization by linking the personality test with employee training, implementing training through job rotation, and linking individual performance evaluation with training.</p> |
|--------------------------|---|---|

| | | |
|--------------------------------|---|---|
| <p>COVID-19 Communications</p> | <ul style="list-style-type: none"> - Ensure high level of awareness amongst NAF & SSC staff of COVID-19 related updates and regulations - Integrating COVID-19 communication protocols in NAF & SSC communication strategy. | <p>The communication officers in NAF and SSC are responsible of tracking the defense orders, key updates on the COVID-19 situation, and drafting key messages and updates; to be circulated to staff on needs basis.</p> <p>The Social Officer hired by the project will work with NAF and SSC communication teams to ensure that all communication messages are aligned with the Stakeholders Engagement Plan.</p> |
|--------------------------------|---|---|

COVID-19 CONSIDERATIONS

NAF PMU manager must reach out to the Ministry of Health to arrange for a training that involves regional focal points from NAF and the M&E officer. The trained staff will be equipped with the needed information and will later cascade the training to all NAF staff in HQ and branches (that are working during the COVID-19 outbreak), as well as contractors.

The M&E officer will be responsible of developing the training schedule and monitoring the delivery process (preferably virtual training sessions). He/she will also monitor that all OHS measurements in relation to COVID-19 are properly applied and that project direct and contracted workers have access to complaints and grievances, if at any stage they feel that the preventive measurements are not applied efficiently.

In the SSC, the Training Directorate is responsible for all training activities within the organization. It will coordinate efforts with the Ministry of Health and develop the training schedule and monitor the delivery process.

The communication officers in both organizations will track new defense orders from the government and will afterwards draft official letters/announcement to staff in HQ and branches; listing the new regulations from the government. The official letters will be sent via email/ mail from HQ management in both organizations (Director General Office) to all heads of units in HQ and branches managers across governorates.

Quarterly reporting reports will include indicators related to the application of safety measures relating to COVID-19, including activities on Raising awareness and training of workers in mitigating the spread of COVID-19

7. POLICIES AND PROCEDURES

The Project will operate in compliance with the Jordanian Labor Law, the defense orders and this LMP. The Jordanian Labor Law, along with the defense orders regulation were reviewed and considered consistent with ESS2, section (a) Paragraph 10 to 12.

As presented in this section, SSC and NAF follow measurements of formal work with provision of protection to workers (legal, health and SA related, GRM considerations have been applied, contractual agreements are aligned with the set standards for direct and contracted workers.

The significant labor risks for the project have been highlighted in Section 3 – Physical risks, exposure to workplace violence, and stress.

In terms of **physical risks** related to dealing with disgruntled individuals, NAF focuses on ensuring a transparent eligibility method, clear communication messages, a GM mechanism; which are meant to strengthen the trust between the government and beneficiaries, thus preventing such incidents.

To provide indirect protection to workers, all workers in branches and in HQ are trained on the use of an automated system that shows calculated scores and rejection reasons of each individual case. NAF staff are also trained on providing the needed explanation on the used indicators and the automatically calculated score (not a human decision). In addition, they are trained on explaining and guiding beneficiaries to use GRM forms and tools, if they still feel dissatisfied and wish to escalate. Additionally, a guard is placed in NAF big branches and is authorized to intervene as needed or contact the police. Such incidents have never occurred against NAF staff.

If workers get injured to their exposure to wires, nails, warped steps and floorboards during home visits, during working hours or during commuting time to work (one hour before official working hours or one hour after working hours). NAF informs the Social Security Cooperation which sends a focal point to the injury location, to conduct field assessment that includes evaluating the location and causes of injury, asking involved individuals about the incident, and requesting medical reports. Based on the results of the assessment, the Social Security Cooperation might increase the social security allowance of the injured employee. If the injury is so severe that the employee could not perform work tasks permanently, the SSC will refer the employee to early retirement.

Additionally, all staff are covered under health insurance and will be treated of their injury, regardless of the level of severity.

Exposure to Workplace Violence or Harassment

Project workers, particularly female workers, may be at risk of gender-based violence or harassment from co-workers. In response, the project will focus on both prevention and reporting mechanisms. The latter will be based on already established and used methods by NAF as part of GM for workers (for details, refer to section 9)

In terms of prevention, a training will be provided to NAF workers on identification and definition of GBV and workplace harassment. The training will be split into two parts; a) identification and referral of potential GBV cases amongst beneficiary households and b) definition of GBV cases in the workplace, reporting and GM mechanisms for them. The AF will finance trainings on understanding the concept of

GBV and referring beneficiary cases to other national specialized agencies. For further details on the GRM mechanism for staff, refer to section10 (Grievance Mechanism).

In the SSC, cases of gender-based violence or harassment from co-workers are handled through an investigation committee formed from SSC employees. Findings of the investigation committee are reported to the Director General for appropriate action.

Stress Related Illnesses

Social workers and workers in general might face stress related to work pressure and daily interactions with vulnerable households, especially during COVID-19. The project will provide staff with the required knowledge to identify when they are facing mental challenges due to stress, including being burn out. Afterwards, it will equip them with basic cognitive mechanisms that could be followed in times of stress, while raising awareness on the importance of reaching out to physiologists and therapists as needed, noting that the governmental health insurance includes mental health under its coverage package; contact information will be provided of specialists that are covered under insurance.

COVID-19 CONSIDERATIONS

The project has identified a significant risk related to protecting direct and indirect workers against COVID-19 risks exposure related to the COVID-19 impact. As part of the LMP, NAF (represented by the NAF management, concerned Head of HR and Procurement section and the PMU) will ensure the provision of preventive and protective measures, in line with the Ministry of Health and WHO regulations. All measures identified in the guidelines issued by the Jordan Service Bureau in the “Roadmap to return to work after the Corona pandemic” will be applied¹⁸. All COVID-19 related regulations and mechanisms are communicated to workers through emails and official letters directed from NAF HQ management to heads of branches. The communication officer, under the PMU will track amendments to defense orders and new regulations, then will draft the prementioned official letters which are mailed/emailed from the Director General’s office. Preventive and Protective Measures:

- Ensuring that contractual agreements made with third-party contractors at the time of COVID-19 include articles on following this OHS
- Direct of contracted workers who have underlying health issues will be allowed to work remotely.
- Provision of sanitization stations at the entrance and sanitization kits in each office, for the use of staff as well as beneficiaries
- Free and mandatory COVID-19 testing for all NAF workers in HQ, by MoH. This has been done post-lockdown and resuming on-site work
- Provision of masks, gloves, hand sanitizers and shoes cover for staff in the field; including contracted workers.
- Desks in HQ and branches will be re-organized to be at least 6 feet (around 2 meters) apart from each other; in offices with natural ventilation.
- Waiting areas in NAF and at third-party contractors will be re-organized to allow a seating space of 6 feet (around 2 meters); with natural ventilation

- Cleaning services will include sanitizing surfaces from 1 to 3 times/day; depending on the regularity of space usage.
- Monitor daily sanitization before the onset of day-to-day work and inspection to be conducted every hour and a half
- NAF management could request permits for workers who need to be present in other governorates or use their vehicles at all days, following the governmental procedures.
- Ensuring that contractual agreements made with third-party contractors at the time of COVID-19 include articles on following this OHS
- Direct of contracted workers who have underlying health issues will be allowed to work remotely.
- Provision of sanitization stations at the entrance and sanitization kits in each office, for the use of staff as well as beneficiaries
- Free and mandatory COVID-19 testing for all NAF workers in HQ, by MoH. This has been done post-lockdown and resuming on-site work
- Provision of masks, gloves, hand sanitizers and shoes cover for staff in the field; including contracted workers.
- Desks in HQ and branches will be re-organized to be at least 6 feet (around 2 meters) apart from each other; in offices with natural ventilation.
- Waiting areas in NAF and at third-party contractors will be re-organized to allow a seating space of 6 feet (around 2 meters); with natural ventilation
- Cleaning services will include sanitizing surfaces from 1 to 3 times/day; depending on the regularity of space usage.
- Monitor daily sanitization before the onset of day-to-day work and inspection to be conducted every hour and a half

NAF management could request permits for workers who need to be present in other governorates or use their vehicles at all days, following the governmental procedures.

- a) training of project workers and maintenance of training records;
 - Direct and contracted workers will be briefed on the OHS by NAF HR and the PMU M&E officer (preferably with the presence of a health expert from the Ministry of Health).
- b) documentation and reporting of occupational accidents, diseases and incidents;
 - Maintaining a record of those present at the job site daily to submit it to the competent authorities if necessary.
 - If any worker has COVID-19 gets COVID-19, NAF management will immediately report the case to MoH and all workers should immediately get tested. This is the current practice based on the Ministry of Health guidelines that are mandatory to all governmental institutions. Tests are free of charge in governmental institutions.
- c) Protocol of Handling potential and infected cases

If NAF suspects that one of its workers is infected, this person will be mandated by his/her supervisor to get tested for free for COVID-19, at MoH health centers.

Following governmental instructions, NAF is mandated to inform the Ministry of Health (MoH) of any confirmed cases of COVID-19 amongst its workers. Following that, MoH provides free COVID-19 testing for all persons who have interacted with him/her; whether in a work or non-work environment. Additionally, NAF will conduct full sanitization for the building if any proven case is identified.

FIGURE 3: Sanitization Devices/Room that has been installed in NAF, as part of the preventive measurements; mandatory sanitization in the entrance for walk-ins into the main building as well as workers. These two rooms have been installed in HQ noting the high number of visitors during times of lockdown when other branches are not fully operational.



AGE OF EMPLOYMENT

The Emergency Cash Transfer Project will follow and abide by the Jordanian Labor law concerning the minimum age of work. The minimum age in Jordan is 16 years, providing that the work is hazardous and other requirements are met under article 75 (e.g., not employed more than 6 hours per day). **The PMU and the contractors will not employ workers on the project below 18 years of age.**

A copy of the prospective employee ID or passport is required during the recruitment process and prior signing the contract for all project workers including contract workers. In the circumstances where these documents are not available the Affidavit of Birth will be used.

Project worker from the SSC are already permanent employees of the organization. Hence, follow and abide by the Jordanian Labor law concerning the minimum age of work.

8. TERMS AND CONDITIONS

Direct Workers under the Project Management Unit (PMU) and employees of the SSC are governed by Civil Servants Regulations whilst **Contracted Workers** are governed by the National Labor Law and its legislations; pertaining to fixed term contracts, including working hours, minimum wages, working days, and hiring/firing procedures. For specific details, refer to section the **Terms and Conditions of Employment, under Section two**. NAF will administer any changes in OT, wages, changes in social security that will be applied, in accordance with any defense orders. Contractors are required to do same.

COVID-19 CONSIDERATIONS

All changes in wages, working hours and mobility regulations will be administered by NAF and the SSC, in accordance with defense orders. Contractors of NAF are also obliged to do the same.

9. GRIEVANCE MECHANISM

Both the SSC and NAF follow the Civil Service Bylaw for the year 2020¹⁹ in relation to employee grievances. Chapter 17 of the Bylaw states that the application of the concept of grievance in the civil service achieves the following objectives: (1) Enhancing the principle of transparency, justice, accountability and equal opportunities with regard to employee rights; (2) Opening channels of communication between employees on the one hand and the various levels of management on the other hand in cases that require that; (3) Reducing violations and abuses related to the employee's rights, duties, obligations, work regulations and job behavior; and (4) Implementing and developing procedures to prevent the recurrence of abuses and violations and contribute to the fight against corruption.

In NAF, workers could also choose to directly contact the M&E officer and/or the HR manager; to file complaints and grievances. Received complaints by the HR manager are dealt with based on the protocols of a) handling the cause with privacy b) asking the complainant to write a description of their complaint c) investigating the complaint in a transparent matter and taking the corrective measurements, including escalation and forming complaints committees as explained below (Figure 4)

A complaints committee is formed on annual basis or every two years. The committee is formed from the HR Manager, a representative from the quality assurance department, and a senior staff member that is appointed by the Director General (preferably a legal advisor when possible). This committee reviews all complaints received on administrative procedures such as requirement.

If a worker wants to submit a complaint in relation to, administrative procedures, processes, or discrimination, internal processes, recruitment results or processes; he/she could either submit the complaint to the HR manager or direct supervisor. In case of harassment complaints, he/she could wish to directly contact the Director General. Workers will submit a written complaint that includes the name, ID, phone number, subject of complaint, and details of the incidents, the receipt of complaints are acknowledged directly and the investigation process is communicated to the complainant based on the case type. The complaint receiver will either a) resolve the case through meeting with both parties and documenting reached agreements or b) escalate the complaint to the "Specialized Complaint Committee", which gets formed on annual basis or every two years and includes the HR Manager, a representative from the quality assurance department, and a senior staff member that is appointed by the Director General (preferably a legal advisor when possible). This committee reviews all complaints received and issues a decision on suitable corrective measures and any penalties that might apply. The decision is documented and archived, the M&E officer in the PMU should ensure that decisions made by the committee, regarding project workers, are adhered to.

¹⁹ http://www.csb.gov.jo/web/index.php?option=com_k2&view=item&layout=item&id=28&Itemid=302&lang=ar

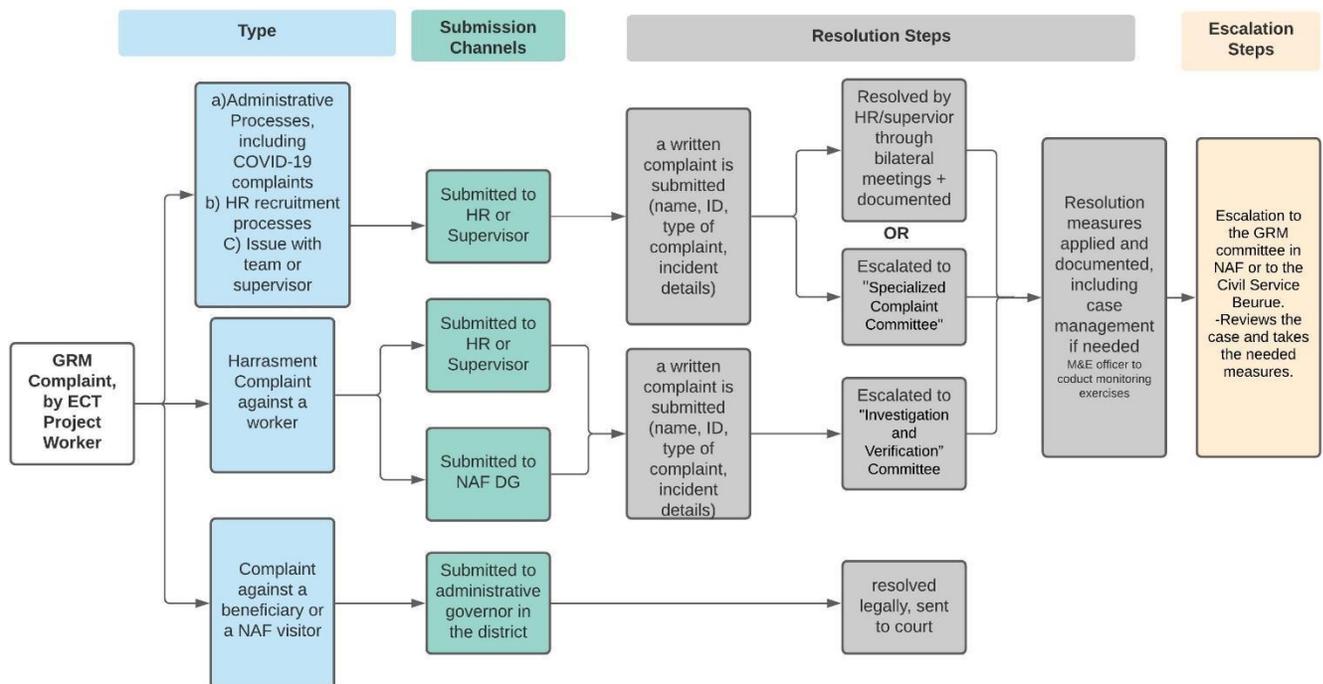
In case of Complaints related to harassment, workers could file the complaint to the HR manager, to their direct supervisor, or directly to the Director General. If submitted to the HR manager or the supervisor, the case gets escalated to the Director General who submits a request to the Secretary General or the Minister of Social Development to form an "Investigation and Verification" Committee. This committee works on taking the needed measures against the harasser (including applying penalties, firing the harasser) and support the harassed person, case management is provided through the case management system in Ministry of Social Development, if needed and based on the request of the complainant. All cases are handled with extreme confidentiality.

In the case of assault by dissatisfied beneficiaries, the worker or NAF management can choose to submit an official complaint to the local Administrative Governor the case is afterwards handled legally.

If the complainant is not satisfied with the decision made by any of the committees, he/she could escalate to the GRM committee in NAF or to the Civil Service Bureau; which reviews the case and takes the needed measures.

The GM committee in NAF is formed from focal point from various sections in NAF and is responsible of reviewing and resolving the prementioned cases. The committee maintains objectivity in terms of handling the complains and documents the incidents, complaints and procedures taken. If at any future occasion, the committee receives a potential reprisal complaint from a staff member who was previously complained against; they make sure to take this history into consideration while handling the case. Across the GM Processes, the complainant may request to keep their identity anonymous, for further protection.

Figure 4: GRM Processes for ECT Project Workers



In the SSC, grievances are handled first by the direct manager of the employee. If the employee escalates his/her grievance, an HR committee is formed to review the matter (in some cases an investigation

committee is formed from the SSC employees). Recommendations of the committees is raised to the Director General for action.

Cases of gender-based violence or harassment from co-workers in the SSC are handled through an investigation committee formed from SSC employees. Findings of the investigation committee are reported to the Director General for appropriate action.

COVID-19 CONSIDERATIONS:

Workers may submit a complaint using the mentioned above methods regarding any COVID-19 related concerns that they have (e.g., if a worker wants to complain that COVID-19 safety measures are not sufficiently applied or if he/she has a complaint that one of the workers has COVID-19 symptoms. COVID-19 complaints will be handled as a top priority case and will be dealt with using the same standard processes but with a concerted timeline of 3 days.

Additionally, a special hotline (193) for the Civil Defense Directorate (CDD) has been activated around the clock for people to report any infected person, those in contact with the infected or any suspected case, stressing that any reports received are confidential. All workers should be informed about this measurement.

In NAF, the M&E officer should ensure handling COVID-19 related concerns with sensitivity and acting upon any concerns related to preventive measurements, within 24 hours; including discussing the complaint with NAF HR Manager and the PMU Manager. This role is handled by the human resources directorate in the SSC.

Complaints by employees in regarding to defense orders could be submitted on www.hemaya.jo, a platform developed by the Ministry of Labor. NAF, through the PMU will ensure that project contracted workers are aware of the platform

Figure 4. Hemaya Platform

10. CONTRACTOR MANAGEMENT

Based on the Project's Procurement Strategy, the project will finance mainly firm/IC consultancy services, as will be reflected in the procurement plan. The main contractors to be financed under the project include

- (i) The contracted IT company which will be responsible of upgrading and enhancing the National Unified Registry NUR and the NAF MIS
- (ii) Verification auditor
- (iii) Data collection firm; including contracted enumerators

As per the Project Procurement Strategy, due to the simple nature of the project activities, majority of firms as well as the individual experts, are available in the national market and national procurement procedures and documents will apply. Others if necessary, can be sourced from international market under International Competitive Bidding using World Bank Standard Procurement Documents. The procurement documents, when used, will include non-compliance remedy for possible violation of E&S provisions.

To ensure smooth implementation of the project and in order to expedite procurement transactions, a Special Tendering Committees (STC) at NAF will take on the responsibility of procurement activities and handle all communications with the Bank and the technical teams regardless of estimated contract amount.

Contracted Workers will also be subject to the terms and conditions set out in the procurement documents governed. It's recommended that procurement documents include the following clauses:

- Compliance with National Labor Law
- Third party contractors shall have a quota for hiring women in the data collection activities for social inclusion purposes
- All workers shall have written contracts specifying terms and conditions of employment.
- Minimum age of work is 18 years.
- Non-discrimination clause shall be included in procurement documents: There will be no discrimination with respect to any aspects of the employment relationship, such as recruitment, compensation, working conditions and terms of employment, access to training, promotion or termination of employment and ensure fair treatment of all employees:
 - Applications for employment will be considered fairly.
 - Clear job descriptions will be provided in advance of recruitment and will explain the skills required for each post.
- The contracted workers will not pay any hiring fees. If any hiring fees are to be incurred, these will be paid by the Employer ('Contractor').
- The contracted workers should understand and sign the Code of Conduct prior to the commencement of work, in line with the code of conduct signed for direct workers, including articles on prevention of Sexual exploitation, sexual harassment and Gender Based Violence.

Whilst, the management aspect will be undertaken by the PMU project Manager in coordination with NAF HR. The procurement manager will provide overall supervision to ensure sector norms and standards are followed.

The PMU will be responsible for oversight of compliance of their direct workers and training of contractors. Subcontracting of work to non-registered firms will not be authorized. Orientation on rights

and regulation, in addition to COVID-19 related measurements will be provided by the M&E officer of the PMU, in coordination with NAF HR and Procurement Manager. The M&E officer will apply the “Training of Trainers” method; through selecting a number of focal points to be equipped as “trainers” for the subject matter. Afterwards, each trainer will be responsible of a region to cascade the training to workers in it.

COVID-19 CONSIDERATIONS

NAF should clearly mention in the bid that the contacted firm will have to abide by COVID-19 governmental regulations including defense orders, in addition to the “Roadmap to return to work after the Corona pandemic (Civil Service Bureau) and the Payment Systems and the use of Electronic Payment Services during the Corona Virus Pandemic (Central Bank of Jordan). In addition, regulations specified in this LMP which include provision of gloves, masks and training of workers on health preventive measurements.

- NAF will include contractual provisions and procedures for managing and monitoring the performance of contractors, in light of changes in circumstances prompted by COVID-19
- The contracted firm must provide medical insurance covering treatment for COVID-19, sick pay for workers who either contract the virus or are required to self-isolate due to close contact with infected workers and payment in the event of death
- The contractor firm must appoint a COVID-19 focal point with responsibility for monitoring and reporting on COVID-19 issues and liaising with the PMU M&E officer.

11. COMMUNITY WORKERS

The project doesn't recruit community workers.

12. PRIMARY SUPPLY WORKERS

Not applicable. There are no primary suppliers for this project.