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Report No: PADHP00062

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT

PROGRAM APPRAISAL DOCUMENT  
ON A  
PROPOSED LOAN

IN THE AMOUNT OF US\$221 MILLION

AND PROPOSED GRANT

IN THE AMOUNT OF US\$5 MILLION

FROM THE EARLY LEARNING PARTNERSHIP

TO THE

HASHEMITE KINGDOM OF JORDAN

FOR

ENHANCING WOMEN'S ECONOMIC OPPORTUNITIES IN JORDAN OPERATION

(P180508)

March 5, 2024

Social Protection & Jobs  
Middle East and North Africa

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## CURRENCY EQUIVALENTS

(Exchange Rate Effective {Jan 31, 2024})

Currency Unit =	JORDANIAN DINAR (JD)
0.709 JD =	US\$1

### FISCAL YEAR

January 1 - December 31

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## ABBREVIATIONS AND ACRONYMS

<b>AB</b>	Audit Bureau
<b>BRT</b>	Bus Rapid Transit
<b>CCD</b>	Companies Controller Department
<b>CCTV</b>	Closed Circuit Television
<b>CPF</b>	Country Partnership Framework
<b>CSO</b>	Civil Society Organization
<b>DLI</b>	Disbursement-Linked Indicator
<b>DLR</b>	Disbursed-Linked Result
<b>DoS</b>	Department of Statistics
<b>E&amp;S</b>	Environmental and Social
<b>EMV</b>	Economic Modernization Vision
<b>ESS</b>	Environmental and Social Standards
<b>ESSA</b>	Environmental and Social Systems Assessment
<b>FLFP</b>	Female Labor Force Participation
<b>FM</b>	Financial Management
<b>FSA</b>	Fiduciary Systems Assessment
<b>GBD</b>	General Budget Department
<b>GBV</b>	Gender-Based Violence
<b>GHG</b>	Greenhouse Gas
<b>GM</b>	Grievance Mechanism
<b>GOJ</b>	Government of Jordan
<b>GPP</b>	Green Public Procurement
<b>GRS</b>	Grievance Redress Service
<b>IFR</b>	Interim Financial Report
<b>IMC-W</b>	Inter-Ministerial Committee for Women's Empowerment
<b>IPF</b>	Investment Project Financing
<b>IT</b>	Information Technology
<b>IVA</b>	Independent Verification Agency
<b>JIACC</b>	Integrity and Anti-Corruption Commission
<b>JNCW</b>	Jordan National Commission for Woman
<b>JONEPS</b>	Jordan e-Procurement System
<b>KACE</b>	King Abdullah II Center for Excellence
<b>KPI</b>	Key Performance Indicator
<b>LTRC</b>	Land Transport Regulatory Commission
<b>M&amp;E</b>	Monitoring and Evaluation
<b>MENA</b>	Middle East and North Africa
<b>MGF</b>	Mashreq Gender Facility
<b>MOITS</b>	Ministry of Industry, Trade and Supply
<b>MOL</b>	Ministry of Labor
<b>MOPIC</b>	Ministry of Planning and International Cooperation

<b>MOSD</b>	Ministry of Social Development
<b>NCFA</b>	National Council for Family Affairs
<b>NPD</b>	National Policies Directorate
<b>PA</b>	Paris Alignment
<b>PAP</b>	Program Action Plan
<b>PCC</b>	Procurement Complaint Committee
<b>PDO</b>	Program Development Objective
<b>PEFA</b>	Public Expenditure and Financial Accountability
<b>PFM</b>	Public Financial Management
<b>PforR</b>	Program for Results
<b>PMU</b>	Project Management Unit
<b>POM</b>	Program Operations Manual
<b>PP</b>	Procurement Plan
<b>PPSD</b>	Project Procurement Strategy for Development
<b>RA</b>	Results Area
<b>RF</b>	Results Framework
<b>SCD</b>	Systematic Country Diagnostic
<b>SEA/SH</b>	Sexual Exploitation and Abuse/Sexual Harassment
<b>SME</b>	Small and Medium Enterprise
<b>SSC</b>	Social Security Corporation
<b>STEP</b>	Systematic Tracking of Exchanges in Procurement
<b>TA</b>	Technical Assistance
<b>TOC</b>	Theory of Change
<b>TSA</b>	Treasury Single Account
<b>WB</b>	World Bank
<b>WBL</b>	Women, Business, and the Law



**TABLE OF CONTENTS**

<b>DATASHEET .....</b>	<b>2</b>
<b>I. STRATEGIC CONTEXT .....</b>	<b>9</b>
A. Country Context .....	9
B. Sectoral (or Multi-Sectoral) and Institutional Context .....	9
C. Relationship to the CPF and Rationale for Use of Instrument .....	11
<b>II. PROGRAM DESCRIPTION .....</b>	<b>13</b>
A. Government Program.....	13
B. Program Scope .....	14
C. Theory of Change .....	17
D. Program Development Objective(s) (PDO) and PDO Level Results Indicators .....	19
E. Disbursement Linked Indicators and Verification Protocols .....	19
<b>III. PROGRAM IMPLEMENTATION.....</b>	<b>20</b>
A. Institutional and Implementation Arrangements .....	20
B. Results Monitoring and Evaluation .....	22
C. Disbursement Arrangements .....	22
D. Capacity Building.....	23
<b>IV. ASSESSMENT SUMMARY .....</b>	<b>24</b>
A. Technical (including Program economic evaluation) .....	24
B. Fiduciary.....	27
C. Environmental and Social .....	30
D. Corporate Requirements .....	32
<b>V. RISK .....</b>	<b>34</b>
<b>ANNEX 1. RESULTS FRAMEWORK MATRIX .....</b>	<b>36</b>
<b>ANNEX 2. (SUMMARY) TECHNICAL ASSESSMENT .....</b>	<b>53</b>
<b>ANNEX 3. (SUMMARY) FIDUCIARY SYSTEMS ASSESSMENT .....</b>	<b>61</b>
<b>ANNEX 4. SUMMARY ENVIRONMENTAL AND SOCIAL SYSTEMS ASSESSMENT .....</b>	<b>71</b>
<b>ANNEX 5. PROGRAM ACTION PLAN.....</b>	<b>75</b>
<b>ANNEX 6. IMPLEMENTATION SUPPORT PLAN .....</b>	<b>78</b>
<b>ANNEX 7. INVESTMENT PROJECT FINANCING COMPONENT .....</b>	<b>80</b>



**DATASHEET**

**BASIC INFORMATION**

Project Beneficiary(ies)	Operation Name		
Jordan	Enhancing Women Economic Opportunities in Jordan		
Operation ID	Financing Instrument	Does this operation have an IPF component?	Environmental and Social Risk Classification (IPF Component)
P180508	Program-for-Results Financing (PforR)	Yes	Moderate

**Financing & Implementation Modalities**

<input type="checkbox"/> Multiphase Programmatic Approach (MPA)	<input type="checkbox"/> Fragile State(s)
<input type="checkbox"/> Contingent Emergency Response Component (CERC)	<input type="checkbox"/> Fragile within a non-fragile Country
<input type="checkbox"/> Small State(s)	<input type="checkbox"/> Conflict
<input type="checkbox"/> Alternative Procurement Arrangements (APA)	<input type="checkbox"/> Responding to Natural or Man-made Disaster
<input type="checkbox"/> Hands-on Expanded Implementation Support (HEIS)	

Expected Approval Date	Expected Closing Date
26-Mar-2024	30-Jun-2028
Bank/IFC Collaboration	
No	

**Proposed Program Development Objective(s)**

To address constraints that women face to enter and stay in the labor force related to the workplace conditions, financial inclusion, transportation, and childcare.

**Organizations**

Borrower:	Hashemite Kingdom of Jordan
Implementing Agency:	Ministry of Planning and International Cooperation
Contact:	Maher Abdulrahim
Title:	Manager, WB division
Telephone No:	009627966559019
Email:	maher.abdulrahim@mop.gov.jo
Implementing Agency:	Ministry of Social Development (MOSD)
Contact:	Samia Sumadi
Title:	Gender Specialist
Telephone No:	962797625174
Email:	samiasmadi@outlook.com

**COST & FINANCING (US\$, Millions)****Maximizing Finance for Development**

Is this an MFD-Enabling Project (MFD-EP)?	Yes
Is this project Private Capital Enabling (PCE)?	No

**SUMMARY**

<b>Government program Cost</b>	<b>320.00</b>
<b>Total Operation Cost</b>	<b>226.00</b>
Total Program Cost	216.45
IPF Component	9.00
Other Costs (Front-end fee,IBRD)	0.55
<b>Total Financing</b>	<b>226.00</b>
<b>Financing Gap</b>	<b>0.00</b>

**Financing (US\$, Millions)**



**World Bank Group Financing**

International Bank for Reconstruction and Development (IBRD)	221.00
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**Non-World Bank Group Financing**

Trust Funds	5.00
Early Learning Partnership	5.00

**Expected Disbursements (US\$, Millions)**

WB Fiscal Year	2024	2025	2026	2027	2028
Annual	30.00	40.00	46.00	60.00	50.00
Cumulative	30.00	70.00	116.00	176.00	226.00

**PRACTICE AREA(S)**

**Practice Area (Lead)**

Social Protection & Jobs

**Contributing Practice Areas**

Poverty and Equity; Finance, Competitiveness and Innovation; Transport; Social Sustainability and Inclusion

**CLIMATE**

**Climate Change and Disaster Screening**

Yes, it has been screened and the results are discussed in the Operation Document

**SYSTEMATIC OPERATIONS RISK- RATING TOOL (SORT)**

Risk Category	Rating
1. Political and Governance	● Moderate
2. Macroeconomic	● Substantial
3. Sector Strategies and Policies	● Moderate
4. Technical Design of Project or Program	● Moderate
5. Institutional Capacity for Implementation and Sustainability	● Substantial



6. Fiduciary	● Moderate
7. Environment and Social	● Moderate
8. Stakeholders	● Moderate
9. Overall	● Moderate

**POLICY COMPLIANCE**

**Policy**

Does the project depart from the CPF in content or in other significant respects?

Yes  No

Does the project require any waivers of Bank policies?

Yes  No

Legal Operational Policies	Triggered?
Projects on International Waterways OP 7.50	No
Projects in Disputed Area OP 7.60	No

**ENVIRONMENTAL AND SOCIAL**

**Environmental and Social Standards Relevance Given its Context at the Time of Appraisal**

E & S Standards	Relevance
ESS 1: Assessment and Management of Environmental and Social Risks and Impacts	Relevant
ESS 10: Stakeholder Engagement and Information Disclosure	Relevant
ESS 2: Labor and Working Conditions	Relevant
ESS 3: Resource Efficiency and Pollution Prevention and Management	Relevant
ESS 4: Community Health and Safety	Relevant
ESS 5: Land Acquisition, Restrictions on Land Use and Involuntary Resettlement	Not Currently Relevant
ESS 6: Biodiversity Conservation and Sustainable Management of Living Natural Resources	Not Currently Relevant
ESS 7: Indigenous Peoples/Sub-Saharan African Historically Underserved Traditional Local Communities	Not Currently Relevant



ESS 8: Cultural Heritage	Not Currently Relevant
ESS 9: Financial Intermediaries	Not Currently Relevant

**NOTE:** For further information regarding the World Bank’s due diligence assessment of the Project’s potential environmental and social risks and impacts, please refer to the Project’s Appraisal Environmental and Social Review Summary (ESRS).

**LEGAL**

**Legal Covenants**

**Sections and Description**

GA- Schedule 2- Section I-A-3- (a) recruit or assign not later than three (3) months after the Effective Date, or such later date as agreed with the Bank, and retain at all times during Program implementation, a monitoring and evaluation officer, a procurement officer, and an environmental and social officer, each with terms of reference, qualifications and experience satisfactory to the Bank.

GA- Schedule 2- Section I-A-3- (b) for the carrying out of Part 2 of the Project, maintain within MOSD throughout the Project Implementation, the Childcare Expansion Unit, and shall recruit no later than six (6) months after the Effective Date, or such later date as agreed with the Bank, a Project lead, a financial management officer, a grant officer, a technical officer and an information and communication technology officer, each with terms of reference, mandate, composition, and resources satisfactory to the Bank.

GA-Schedule 2- Section I-D- 1 (b) administration and coordination, monitoring and evaluation, financial management, procurement and accounting procedures, environmental and social standards, fraud and corruption mitigation measures for the Project, including compliance with the ESCP and anti-corruption guidelines (“ACGs”); to be adopted not later than three (3) months after the Effective Date, or such later date as agreed by the Bank.

FA-Schedule 2-Section I-A.1. (a) (ii)- The Borrower, through the PMU, shall recruit or assign, as the case may be, not later than three (3) months after the Effective Date, or such later date as agreed with the Bank, and retain at all times during Program implementation, a monitoring and evaluation officer, a procurement officer, and an environmental and social officer, each with terms of reference, qualifications and experience satisfactory to the Bank.

FA-Schedule2-Section I-B.1. (b) for the carrying out of Part 2 of the Project, establish and thereafter maintain within MOSD throughout the Project Implementation, the Childcare Expansion Unit, and shall recruit or assign, as the case may be, no later than six (6) months after the Effective Date, or such later date as agreed with the Bank, a Project lead, a financial management officer, a grant officer, a technical officer and an information and communication technology officer, each with terms of reference, mandate, composition, and resources satisfactory to the Bank

FA-Schedule 2- Section I- C. 1. (b) administration and coordination, monitoring and evaluation, financial management, procurement and accounting procedures, environmental and social standards, fraud and corruption mitigation measures for the Project, including compliance with the ESCP and ACGs; to be adopted not later than three (3) months after the Effective Date, or such later date as agreed by the Bank.

**Conditions**

Type	Citation	Description	Financing Source
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Effectiveness	Article IV- 4.01	(a) the Borrower has engaged or assigned, as the case may be, the essential staff for the PMU, namely a coordination team lead and a technical officer; in accordance with the terms of reference and qualifications satisfactory to the Bank; (b) the Borrower has adopted and disclosed the SEP, in accordance with the ESCP and in form and substance satisfactory to the Bank; (c) the ELP Grant Agreement has been executed and delivered, and all conditions precedent to its effectiveness or to the Recipient's right to withdraw under it (other than the effectiveness of this Agreement) have been fulfilled.	IBRD/IDA
Effectiveness	Article IV- 4.01	(a) the Recipient has adopted and disclosed the SEP, in accordance with the ESCP and in form and substance satisfactory to the Bank; (b) the execution and delivery of this Agreement on behalf of the Recipient have been duly authorized or ratified by all necessary governmental action; and (c) the Loan Agreement has been executed and delivered and all conditions precedent to its effectiveness or to the right of the Recipient to make withdrawals under it (other than the	Trust Funds



		effectiveness of this Agreement) have been fulfilled.	
Disbursement	Schedule 2-Section IV-B.1.	Notwithstanding the provisions of Part A of the Grant Agreement, no withdrawal shall be made: (a) for payments made prior to the Signature Date; or (b) for payments under Category (1), unless and until the Recipient has prepared and adopted the Grants Manual, in form and substance satisfactory to the Bank.	Trust Funds
Disbursement	Section IV-B.	1. Notwithstanding the provisions of Part A of the Financing Agreement, no withdrawal shall be made: (a) on the basis of DLRs achieved prior to the Signature Date, except that withdrawals up to an aggregate amount not to exceed ten million Dollars (US\$10,000,000) may be made on the basis of DLRs achieved prior to this date but on or after December 19, 2023; and/or (b) for any DLR under Category (1) through (4), until and unless the Borrower has furnished evidence satisfactory to the Bank that said DLR has been achieved in accordance with the table in Section IV of the Agreement.	IBRD/IDA



## I. STRATEGIC CONTEXT

### A. Country Context

- 1. Regional and global crises have dominated Jordan's sociopolitical landscape during the past two decades.** Jordan has been heavily impacted by a series of shocks in the past two decades, including the collapse of oil prices in the mid-2010s, the Arab Spring, the Syrian conflict and its accompanying refugee crisis, the COVID-19 pandemic, the repercussions of Russia's invasion of Ukraine, and most recently, the current conflict in the Middle East. Facing external shocks coupled with domestic constraints to investment and export development, the country has not been able to break out of a low-growth equilibrium of 2.2 percent average growth over the past decade (2012–2022). Private sector job creation has not kept pace with the doubling of Jordan's population over the past two decades, nor are there enough high-productivity jobs. There are structural barriers that impede job growth and overall labor force participation. Additional constraints affect women disproportionately, such as the lack of an appropriate work environment, lack of safe transportation, fear of sexual harassment, limited childcare services and low financial inclusion, and the gender pay gap, among others. A series of efforts are required to create more and better jobs, including supporting and facilitating female employment as a top priority (SCD 2023).
- 2. Jordanian women's participation in the labor market is among the lowest in the world at 13.5 percent in Q3-2023, compared to 52.7 percent for men.** As of Q3-2023, 31.7 percent of the female labor force is unemployed, compared to 19.8 percent of the male labor force (Department of Statistics - DoS). Among working age Jordanian women who do work, 47.7 percent are employed by the public sector (LFS 2022 data, DoS). The COVID-19 pandemic affected women's economic participation in Jordan, where female labor force participation (FLFP) fell from 17.3 percent in 2017 to 14.2 percent in 2020 and further to 13.9 percent in 2022, accompanied by an increase in unemployment rates (SCD 2023).
- 3. The GOJ recognizes the potential contribution of women's increased labor force participation to the overall economic growth agenda. The Economic Modernization Vision (EMV) has set an ambitious target of increasing FLFP to 28 percent by 2033.** The EMV is anchored on two strategic pillars: (i) economic growth, and (ii) quality of life, underpinned by sustainability. One of the objectives under the economic growth pillar is to double female economic participation, and the vision is accompanied by an Engendered Strategy that identifies a series of initiatives to help achieve this specific objective. Moreover, the EMV identifies the need to improve the country's standing on the Global Gender Gap Index and the Women, Business, and the Law (WBL) index.
- 4. The proposed Program supports the implementation of government reforms and priorities that contribute to increasing women's economic activity.** The GOJ expects it to contribute to improving the enabling legal, workplace and social environment for women's work, while also addressing key constraints women face to enter and remain in the labor force.

### B. Sectoral (or Multi-Sectoral) and Institutional Context

- 5. Women in Jordan face significant challenges that affect their participation in the labor market.** Women in Jordan are increasingly well educated, with about half of young women having more than secondary education. However, in this group, 41 percent never worked. The other half has less than secondary education and most of them (92 percent) are outside the labor market.<sup>1</sup> There are legal restrictions to women's work and the capacity to implement existing

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<sup>1</sup> Calculation based on DoS data 2022.



reforms is limited: Jordan scored 46.9 (out of 100) in the 2022 Women, Business, and the Law index (World Bank 2023). In a survey of working women in Jordan, one in five reported that they had experienced violence or harassment in the workplace, while two in five had experienced this on the way to or from work.<sup>2</sup> Ensuring implementation of recent reforms on sexual harassment and flexible work arrangements will be key to improving workplace conditions. In addition to the formal legal environment, social norms and attitudes uphold the notion of men as the main providers and women as the caretakers, with over 80 percent of both men and women considering that when jobs are scarce, men should have more right to a job than women (World Value Survey 2018).

6. **Women face specific constraints to a larger extent than men related to access to quality childcare, safe public transportation, financial inclusion, and entrepreneurship.**<sup>3</sup> These constraints are even greater for women from poor households, further limiting their participation in the labor force. Women lag behind men on key indicators related to entrepreneurship, such as the share of women-led firms and access to financial and non-financial services. For instance, the rate of women's account ownership in 2022 was 31.0 percent compared to 53.1 percent for men, a gap of 22.1 percent. In 2022, 27.4 percent of women made or received a digital payment, far below the rate of 50.2 percent for men.<sup>4</sup> The lack of affordable, safe, time-efficient, and reliable public transportation prevents many women in Jordan from looking for a job. A recent World Bank study found that 60 percent of non-working women identify commuting as a major barrier to working in Amman and estimated that a 5-percentage point (pp) improvement in safety of public transportation would increase FLFP by 4.7 pp among working-age women.<sup>5</sup> The Jordan Country Climate and Development Report (CCDR) also flags the importance of transport reforms to climate action and better jobs (World Bank 2022). Women's economic activity peaks at the age of 26 in Jordan, with marriage and childbearing being key times when a woman decides whether to leave (or stay) in the labor market. Respondents to an Arab Barometer survey in Jordan identified childcare as the main barrier for women to join the labor market.<sup>6</sup> There is an untapped demand for nurseries, since 2.3 percent of children under the age of five are enrolled in formal childcare and most mothers with young children expressed a willingness to work if childcare services were available. It is estimated that FLFP could increase by 2.5 pp if childcare services are provided for pay and 7.3 pp if provided free of charge (Redaelli et al 2023).
7. **To address the series of challenges that contribute to the low FLFP, the GOJ has identified the need for a multisectoral approach that both mainstreams gender and launches tailored initiatives that target women.** The Engendered Strategy of the EMV, launched in December 2022, defines priority initiatives to reach the FLFP target, and in August 2023, the GOJ launched a detailed study for the Engendered Strategy that further details implementation aspects focusing on enacting reforms, facilitating entrepreneurship, and identifying targets by sector. The National Strategy for Women in Jordan 2020-2025 (NSW) takes a rights-based approach to assessing the status of and identifying priorities for women's empowerment and gender equality.<sup>7</sup> Women's economic activity falls under the strategic goal of "women and girls are able to exercise their economic, political and human rights and freely lead and participate in society free of gender-based discrimination." To operationalize the strategy, an Action Plan (2023-2025)

<sup>2</sup> ActionAid. 2019. *The justice deficit for women in Jordan: A case study of violence and harassment in the workplace*. London: ActionAid.

<sup>3</sup> Redaelli, Lnu, Buitrago Hernandez and Ismail. 2023. *State of the Mashreq Women Flagship: Who Cares? - Care Work and Women's Labor Market Outcomes in Iraq, Jordan, and Lebanon*. Washington, DC: World Bank Group. Lugo, Muller & Wai-Poi. 2020. *Women's Economic Participation in Iraq, Jordan, and Lebanon*. Washington, DC: World Bank Group.

<sup>4</sup> Central Bank of Jordan. 2022. *Financial Inclusion Diagnostic Study in Jordan*.

<sup>5</sup> Alam, Muneeza Mehmood and Lisa Bagnoli. 2023. *Ten-thousand Steps in Her Shoes: The Role of Public Transport in Women's Economic Empowerment – Evidence from Egypt, Jordan, and Lebanon*. Washington, DC: World Bank.

<sup>6</sup> Arab Barometer. 2021/22. Data retrieved from [www.arabbarometer.org](http://www.arabbarometer.org).

<sup>7</sup> The long-term vision of the NSW is "A society free of discrimination and gender-based violence, where women and girls enjoy full human rights and equal opportunities towards inclusive and sustainable development."



identifies existing and required actions, including a pillar on Economic Empowerment focusing on a decent work environment and entrepreneurship.

8. **Institutionally, the Inter-Ministerial Committee for Women’s Empowerment (IMC-W) serves as the high-level guiding body for women’s issues, and coordinates with the Ministry of Planning and International Cooperation (MOPIC) on prioritization of interventions, while the Jordanian National Commission for Women (JNCW) advocates for and promotes women’s issues, supporting mainstreaming of gender across policy areas.** The IMC-W serves as a crucial, integrated structure that horizontally and vertically connects various government ministries and agencies. Its primary role is to streamline the GOJ's efforts in advancing women's empowerment and gender-sensitive planning. By fostering collaboration among different stakeholders, the IMC-W promotes a comprehensive approach to addressing gender-related issues and harmonizes policies and initiatives across sectors. Under the Public Sector Modernization Roadmap, MOPIC created the National Policies Directorate (NPD). This Directorate oversees the production and dissemination of evidence-based policies, and further houses the MOPIC Gender Section. The JNCW is a semi-governmental organization functioning as the women’s affairs machinery in the public sector and represents the Kingdom in matters pertaining to women.<sup>8</sup> The Ministry of Labor (MOL) sets and supports the implementation of labor policies that govern private sector employment, including those related to flexible work and sexual harassment. Given the multisectoral nature of the challenges related to women’s economic participation, a range of government agencies play an important role in developing and implementing policies to address sector-specific issues, such as the MOL, the Ministry of Social Development (MOSD), and the Ministry of Transportation (MOT). The Central Bank of Jordan (CBJ) coordinates various public, private, and non-governmental stakeholders to promote women’s financial inclusion, in line with Jordan’s National Financial Inclusion Strategy. In addition, the Prime Ministry and MOPIC have overarching responsibilities related to coordinating, planning, monitoring, and reporting on indicators and programs for women’s issues. Specialized agencies like the National Council for Family Affairs (NCFA), the Technical and Vocational Skills Development Council (TVSDC), and the Social Security Corporation (SSC) are instrumental in coordinating and carrying out programs on the ground. For many years, donor-supported programs and initiatives have been implemented in collaboration with or through these entities to increase FLFP.

### C. Relationship to the CPF and Rationale for Use of Instrument

#### Relationship to the CPF

9. **The proposed Operation contributes to the World Bank’s country level priorities as set out in the upcoming Country Partnership Framework (CPF).**<sup>9</sup> The proposed Project is being submitted for Board approval along with the new Jordan Country Partnership Framework FY24-FY29, contributing to the proposed High-Level Outcome (HLO 1) on *‘More and better private sector jobs, especially for youth and women.’* Since global evidence demonstrates that FLFP is a challenge that requires a multipronged approach, the CPF introduces a standalone objective and cross-portfolio initiative to help the GOJ tackle the barriers to female employment and to also work on the demand side of job creation for women. The proposed Project is the “anchor” operation for the CPF Objective 3 *“Reduced barriers to female labor force participation”* and will be complemented by activities across the World Bank portfolio, particularly on investment and job creation in growth sectors for female employment. This platform will build on the technical assistance, analytical work, and the engagement under the joint World Bank – IFC Mashreq Gender Facility in Jordan (MGF) (P168157), as well as the reforms already achieved under the Equitable Growth and Job Creation Programmatic DPFs (P166360 and P168130) and the Economic Opportunities for Jordanians and Syrian Refugees Program for Results

<sup>8</sup> JNCW. <https://www.women.io/en>; Princess Basma. [http://www.princessbasma.jo/index.php?page\\_type=pages&page\\_id=485](http://www.princessbasma.jo/index.php?page_type=pages&page_id=485).

<sup>9</sup> Please note that “Operation” means, collectively, all activities described under the Program and the Project; “Program” refers to the program-for-results financing portion of the Operation; and, “Project” refers to the investment project financing portion of the Operation.



(PforR) (P159522) and will include close coordination and collaboration across the operational portfolio. Projects to be considered are the Jordan Youth, Technology and Jobs (P170669), the Jordan Support to Private Sector Employment and Skills Project (P177959), the Jordan Support for Industry Development Fund (P178215), the Jordan Emergency Cash Transfer Project (P173974), and the Agriculture, Resilience, Value Chain Development, and Innovation Program (P167946). Further, the Operation will continue to coordinate with IFC related to, for example, the Care Arabia initiative that will support private sector engagement and investment in the childcare sector, aligned with the employer-provided childcare support mandate.

10. **The proposed Operation is aligned with the Middle East and North Africa (MENA) Strategy Regional Update pillar on advancing gender equity for inclusive economies and women’s empowerment and the MENA Regional Gender Action Plan’s focus on women’s economic opportunities.** It is expected to be gender tagged, given the focus on addressing constraints to women’s economic participation and measuring progress towards increased FLFP. The proposed Program is also directly aligned with the SCD updated High-Level Outcome 1 (HLO1) on “Increased gender equality in economic participation,” underpinned by priorities to reduce barriers for women to enter and stay in the labor market, notably by enhancing the availability of quality childcare, eliminating legal restrictions to work, and supporting financial inclusion and entrepreneurship.<sup>10</sup>
11. **The Operation is consistent with the country’s climate strategies through its PDO of increasing women's labor force participation.** Jordan’s climate exposure is high, with risks related to increased frequency and intensity of droughts, floods, extreme heat, water scarcity, and food insecurity. The country’s high rate of urbanization also increases the demand for water and energy sources in, to a certain extent, unsustainable ways (CCDR 2022). Jordan’s NDC recognizes the inequitable distribution of resources, decision-making powers, and services are disproportionately affecting women’s role in climate action and highlights the importance of gender mainstreaming in climate mitigation and adaptation. Similarly, Jordan’s National Climate Change Policy (2013-2030) and National Adaptation Plan pledge to address gender inequalities by mainstreaming gender perspectives in relevant climate action (UNFCCC 2021). The World Bank Jordan Country Climate and Development Report (CCDR) also recognizes the disproportionate impact climate change has on women and highlights low FLFP as a fundamental issue that requires comprehensive labor market reform (World Bank 2022). The CCDR further identifies the potential of Jordanian cities for climate action, including improving public transport infrastructure and usage. By improving access to safe public transit, and training women in climate adaptation and mitigation practices, this operation aims to improve FLFP, empowers women to play a role in the climate agenda and directly contributes to Jordan’s commitment to reduce GHG emissions and build vulnerable groups’ resilience to climate risks. The EMV identifies sustainability as a cornerstone of the vision and explicitly sets to “continue its efforts to tackle needs related climate change (including delivering on the Paris Agreement)”, with inclusive green growth as a priority for innovative growth opportunities in green products and services.

### Rationale for Bank Engagement and Choice of Financing Instrument

12. **The objective of the proposed Operation is to support the government's reform agenda and priority initiatives outlined in the EMV and Engendered Strategy.** Four areas intersect with the EMV, namely: legislative reforms, the promotion of nursery establishments, the introduction of a Gender Equality Seal for the private sector, and, the promotion of e-Shops for women-owned businesses. The proposed Operation will be centered on four key dimensions, in line with the government's strategic vision and commitment to simultaneously promoting gender

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<sup>10</sup> World Bank. 2023. *Jordan Systemic Country Diagnostic Update*. Washington DC: World Bank Group.



equality and economic growth. The Operation is a direct response to the GOJ's endeavor to enhance economic opportunities for women. Further details can be found under Section II. B. "Program Scope".

13. **The proposed instrument is a PforR with an Investment Project Financing (IPF) component.** This choice of instrument reflects the Operation's primary goal to achieve outcome-level objectives closely tied to an ambitious government program that is already in place (the EMV and its Engendered Strategy). The PforR will help focus World Bank support on the successful implementation and delivery of results under this government program. The Bank's preference for this instrument is based on the recognition that Development Policy Loans (DPLs), which focus on policy actions, are not deemed suitable for supporting the multi-year implementation of a government program. Other alternatives were also explored, including the use of an IPF with Performance Based Conditions). However, compared to a PforR, a substantial IPF with Performance Based Contracts would only be necessary if capacity building is deemed essential to achieve the targeted outcome-level results. To improve the provision of high-quality childcare services and foster collaborative learning, substantial investments are required. Therefore, the Operation will include an IPF component to actively support efforts to expand access to quality childcare and establish a high-level team to facilitate evidence and collaboration across various sectors. The inclusion of the IPF component will support the GOJ by providing capacity and technical tools to implement such initiatives on a large scale and assisting in establishing implementation mechanisms using the World Bank's fiduciary and Environmental and Social Framework policies. This will be accompanied by thorough monitoring and evaluation (M&E) to ensure institutionalization and sustainability. The IPF component will be financed by IBRD as well as with grant funding from other donors.

## II. PROGRAM DESCRIPTION

### A. Government Program

14. **The proposed Operation supports the EMV and its Engendered Strategy.** The EMV (2023-2033) presents two strategic pillars: (i) accelerated growth through unleashing Jordan's full economic potential; (ii) improved quality of life for all citizens and sets a target to double women's economic participation by 2033. Based on the EMV, the Engendered Strategy was developed to ensure that the government program addresses the country's persistent gender gaps. The strategy has four overarching objectives: (i) increasing women's economic participation rates; (ii) unleashing the full potential of women, especially young women, and degree holders; (iii) enhancing the quality of life for women, households, and the wider society; and (iv) improving the ranking of Jordan in global indicators related to women. Enablers are identified as the legislative framework and a supporting culture; financial and digital inclusion; and the capacities of educated and trained women.
15. **To operationalize the overarching objectives, the GOJ has identified a series of priority initiatives in the engendered strategy action plan as an integrated part of the overall EMV Executive Program (2023-2025) .** The Engendered Strategy Action Plan is executed with different government and development partners, through the Inter-Ministerial Committee for Women's Empowerment (IMC-W) across 13 monitored priority initiatives: (i) conduct research on topics related to the strategy; (ii) establish nurseries; (iii) establish e-shops for women; (iv) enact legislative amendments to enhance women's economic participation and legal protection; (v) support diversified financing and training programs to enhance women's participation; (vi) improve the work environment infrastructure for women; (vii) develop a national compound index to monitor women's economic empowerment; (viii) promote FLFP in manufacturing; (ix) formalize female workers; (x) launch the Gender Equality Seal; (xi) ensure a decent work environment; (xii) provide soft loans for enhanced female entrepreneurship; and (xiii) provide transport services for working women. The National Strategy for Women and its Action Plan further support women's economic empowerment across these areas.



16. **The IMC-W oversees monitoring of the Engendered Strategy Action Plan and reports on progress monthly through the government-instated dashboard for the EMV.** Each of the initiatives includes a series of actions with detailed targets to report on, and the monitoring of progress reports on both the completion of actions and the achievement of targets and provides supportive evidence in the dashboard. Financing the listed activities is sourced through leveraging available budget allocations, in addition to partnerships and development grants. The action plan adopts a geographic focus to ensure women benefit from economic opportunities that are created at the local level. To guide the implementation of the activities, the IMC-W commissioned a study that detailed needed initiatives in sectors conducive to female employment -ICT; commerce; healthcare; education; transport and logistics; financial markets and services; agriculture and food security; and manufacturing- and is expected to further detail the information by governorate level. The proposed Operation will contribute to this by supporting catalytic interventions focusing on lifting constraints for women’s work in areas directly aligned with these government priorities.

**B. Program Scope**

17. **Program boundaries:** The proposed Operation will support the implementation of the EMV Engendered Strategy and its priority actions under four main areas (i) legislative reforms and gender seal, (ii) women e-shops and providing financing and non-financial support to women, (iii) public transport planning and solutions for women, and (iv) expanding quality nurseries (Figure 1).

**Figure 1. Contribution of the PforR to the Government Program**

Engendered Strategy of the EMV: Strategic Initiatives	Government Priority Initiatives in the EMV Monitoring Dashboard	Program supported by the PforR
Legislative agenda	Suggesting legislative reforms for women’s economic participation and protection	<b>Result Area #1</b> Better & more adaptive workplace conditions for women
Gender equality seal	Executing the Gender Equality Seal to enhance women labor force participation in the private sector	
Women’s e-shop	Establishing Electronic Shops for Women, Providing financial and non-financial support to women	<b>Result Area #2</b> Financial inclusion, entrepreneurship, and e-shops
Transportation Solutions for Women	Providing Safe & affordable transportation support to Women across sectors	<b>Result Area #3</b> Safety of public transport
Nurseries expansion	Establishing quality nurseries to encourage women to join the labor market	<b>Result Area #4</b> Expansion of quality childcare (including certification of childcare workers)
Regulating non-regulated professions		
Women in manufacturing industries		<i>Covered by PSES/NEP</i>
National index of women’s economic participation	Gender disaggregated data and statistics	<i>Covered by other donors, supported by WB TA to DoS</i>
Women empowerment criterium		

Source: World Bank. Original figure developed for the PAD.



18. The government program cost is approximately US\$320 million, of which US\$226 million will be covered by the World Bank Operation. Aligned with the Government's strategic vision and commitment to simultaneously increase FLFP and expand economic growth, the proposed Operation is centered on four key dimensions. It is structured as a PforR ("Program") with specific output and results-oriented goals, and an IPF component ("Project") will support the expansion of quality childcare services and provide technical assistance and support needed studies, impact evaluations, and campaigns through the collaboration and evidence hub. The Operation proposes to focus on women in Jordan, ages 18 to 40.<sup>11</sup> The Operation will support key interventions and reforms in areas where the Bank's value added is expected to be strongest. The key elements and features of the government program along with the contribution of the PforR are included in Table 1.

Table 1. Scope of Government Program and Operation

	Government Program: EMV and its Engendered Strategy	Program Supported by the Operation	Reasons for Alignment or Non-Alignment
<b>Objective</b>	To increase female labor force participation from 14% to 28%	To address specific constraints that women face in entering and staying in the labor force related to workplace conditions, financial inclusion, transportation, and childcare.	The PforR will contribute to the government program by supporting priority catalytic policies and actions that focus on key building blocks for improving the enabling environment and that start to address some of the binding constraints.
<b>Duration</b>	2024-2033	2024-2028	Supporting four years of the government program which is planned for 2023-2033. The expenditure framework covers the government program for 2024-2028.
<b>Geographic coverage</b>	All the country	All the country	NA
<b>Results areas</b>	Eight strategic initiatives in the Engendered Strategy; transportation incorporated in the EMV dashboard	RA1 – RA4	The Bank supports, partially or in full, initiatives under seven of the eight initial strategic initiatives included in the government program and in the transportation that was included in the priority initiatives that are tracked in the EMV dashboard across sectors
<b>Overall financing</b>	US\$320 million	US\$226 million	The Bank Operation will support key interventions and reforms in areas where the Bank's value added is expected to be strongest, and that are prioritized for the first half of the GOJ program.

Source: World Bank. Original table developed for the PAD.

19. Results Area 1 focuses on enhancing workplace conditions for women, supporting the effective implementation of legal reforms to facilitate women's participation in the private sector labor market. With the Ministry of Labor, the

<sup>11</sup> Global evidence shows that countries that have improved their levels of FLFP, starting from a similarly low level like Jordan, have focused efforts on getting their young women into the labor market (see for example Redaelli 2023). The data for Jordan demonstrates that the great majority of young women who are outside of the labor market tend to drop out when getting married and having children, and barriers are particularly pronounced for this younger generation.



activities under the program aim to create a more women-friendly, flexible, safe, and equal opportunity workplace by removing conditionalities on flexible work arrangements. It addresses sexual harassment by expanding reporting and referral systems, providing guidelines, training, and capacity building, and raising awareness. The Operation also supports the development and implementation of a national Gender Equality Seal to incentivize and encourage private sector firms to adopt practices that improve the workplace environment for women, to be awarded by King Abdullah II Center of Excellence (KACE) with the technical topic level support from the JNCW.

20. **Results Area 2 will support women's enhanced financial inclusion and entrepreneurship, mainly by supporting the implementation of the Central Bank of Jordan's new National Financial Inclusion Strategy (2023-2027).** It will focus on expanding the number of women's basic bank accounts, bank accounts and e-wallets; and increasing the number of bank loans to women. This RA will also support efforts to expand women's entrepreneurship and business activity. Numerous initiatives are underway to support women's business establishment and growth, led by various Ministries, governmental agencies, and development partners. These initiatives vary in their approach, length, depth/type of support, target beneficiary and ownership. The JNCW will support the entrepreneurial ecosystem, as the technical arm of the IMC-W, and working across stakeholders (government agencies, development partners, civil society, and private sector – in particular the Chambers of Commerce) to support programs benefitting women with a view to support alignment and synergies across programs. The PMU will be responsible for tracking the number of majority women-owned firms, including e-Shops (IMC-W/MOSD); firms registered with the Companies Controller Department (CCD), and sole ownership firms registered at Ministry of Industry, Trade and Supply (MOITS).
  
21. **Result Area 3 will support the basic building blocks for improving safety in and around public transportation.** The RA will complement the GOJ's Code of Conduct for Public Transport developed in 2019 by devising and adopting a national action plan to enhance women's access and use of public transportation. The RA will also support the development, adoption, and implementation of modernized and climate resilient standards and guidelines for bus stops to improve women's safety and access, addressing aspects related to walkability, lighting, water drainage, Closed Circuit Television (CCTV) monitoring, openness, and visibility around bus stops. The modernized standards include requirements for climate resilience. A select number of bus stops will be constructed to modernized and climate resilient standards on a pilot basis, serving as good practice examples for a national roll-out. The development of the national action plan will be led by MOT in consultation with relevant agencies while the actions related to bus stops will be led by the Land Transport Regulatory Commission (LTRC). The national action plan aligns with the Jordan CCDD recommendation to promote public and green transportation usage to promote better access to jobs and better climate outcomes.
  
22. **Results Area 4 will expand access to quality, affordable childcare for women with young children.** It will support the adoption of a National Childcare Policy to guide the expansion of the childcare sector coherently, a process to be led by the National Council for Family Affairs (NCFA), under the high-level oversight of the MOSD. The Operation will also support the development of instructions required to operationalize the recent Nurseries bylaw no 6/2024 with regards to the licensing of private center-based nurseries, and home-based nurseries. The Operation will improve the quality of childcare by supporting training and accreditation requirements for caregivers. In addition, the Operation will finance (through the IPF component) establishment grants to nurseries (private center-based and home-based) to increase the supply of childcare services, and subsidies to low-income mothers to increase the demand for childcare. The Ministry of Social Development (MOSD) will lead implementation through a Childcare Expansion Unit, leveraging their ongoing programs to expand the sector, in close coordination with key stakeholders such as the NCFA, the Social Security Council and TVSDC. A childcare services platform will be established to bring childcare providers and families onto the same platform to help mothers eligible to receive childcare subsidies to identify nursery for the enrollment of their children, thus reducing the gap between the demand and supply of services. This RA complements the



proposed MASAR education Operation (P503369), collaborating with the Ministry of Education to enhance childcare quality assurance. This synergy ensures a comprehensive approach to early childhood development, aligning childcare services with broader educational quality standards.

23. **The Operation is complemented by an IPF component (US\$9 million which include US\$5 million from ELP and US\$4 million from IBRD) to support the implementation of the project.** The first activity is Program Management including the Collaboration and Evidence Hub team (US\$1 million). The hub team will be including representatives from IMC-W, NPD to ensure coordination of relevant policies and JNCW, the rapporteur of the IMC-W, to provide technical expertise and to facilitate outreach to civil society, private sector, and other stakeholders. The NPD, in close coordination with the IMC-W and JNCW, will develop a proposed structure defining the roles and responsibilities of the collaboration and evidence hub team. This team should include technical team which will be identified according to the defined roles and responsibilities. The second activity focuses on supporting the expansion of quality childcare with a budget of US\$8 million (as referenced under RA4). Quality standards, monitoring and support for the childcare services will be detailed in the OM. Overall, these activities aim to enhance women's participation in the labor force by addressing barriers and providing comprehensive support in the areas of childcare and workplace conditions. The childcare support division at MOSD will be upgraded to become the childcare expansion unit which will support the implementation of the second activity (Annex 7).

### Operation Financing

24. **The Operation scope amounts to 67 percent of the government program, that is, US\$320 million, with the Bank financing amounting to US\$226 million** (Table 2). The financing for the Operation comes from various sources:

- IBRD loan provides US\$221million, including US\$216.5 million allocated for the PforR component (“Program”), 0.5 front end fees, and US\$4 million for the IPF Component.
- A trust fund of \$US5 million from the ELP (Early Learning Partnership Trust Fund) for the IPF component

**Table 2. Operation Financing**

Source	Amount (US\$, Millions)	Percentage (%) of Total
<b>Trust Funds</b>	<b>5.0</b>	<b>2.2</b>
Early Learning Partnership (IPF component)	5.0	2.2
<b>International Bank for Reconstruction and Development (IBRD)</b>	<b>221.0</b>	<b>97.8</b>
IBRD finance to PforR	216.5	95.8
IBRD finance to IPF component	4.0	1.8
IBRD front end fees	0.5	0.2
<b>Total Operation Financing</b>	<b>226.0</b>	<b>100.0</b>

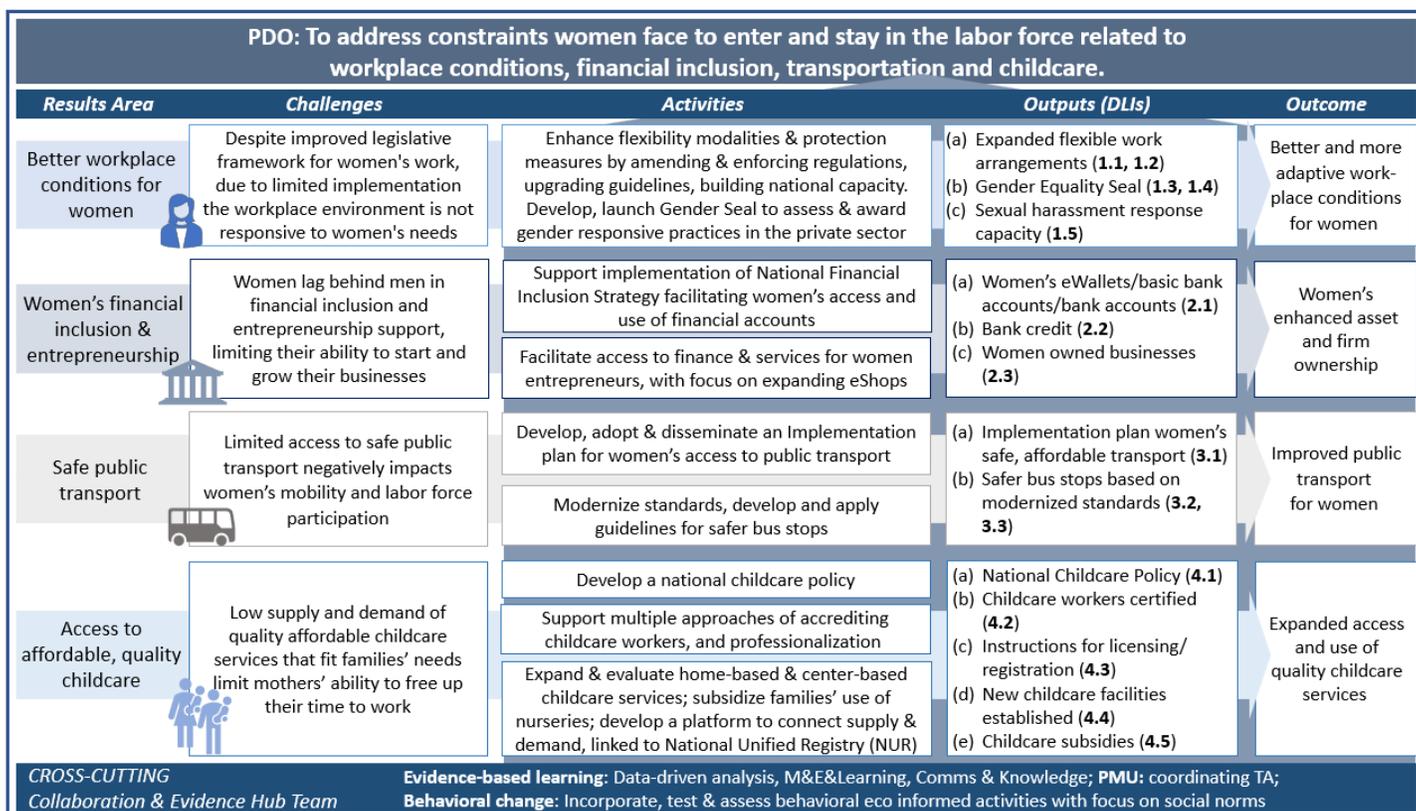
### C. Theory of Change

25. **The intended outcome of the Operation is to improve the enabling environment for women to work and to address specific constraints women face to enter and stay in the labor market.** The proposed theory of change (TOC) in Figure 2 consists of four results areas: (i) Promoting more adaptive workplace conditions for women; (ii) Enhancing women's financial inclusion and entrepreneurship; (iii) Improving safety of public transportation; and (iv) Expanding



quality childcare provision. The input activities include a series of regulatory reforms, operational system enhancements, and the expansion of services, and will also include the large-scale piloting of modalities to provide high-quality and accessible childcare. The latter will serve to both expand services and identify the best possible models for future scale-up.

Figure 2. Theory of Change



Source: World Bank. Original figure developed for the PAD.

- This TOC assumes the government's commitment to the Engendered Strategy's priority initiatives under the EMV.** Having this strategy in place helps facilitate dialogue and funds allocation to achieving the Operation's cross-sectoral objectives. The TOC also assumes that the GOJ will successfully recruit qualified staff to join the implementation team. Successful outcomes of the TOC also assume sustained institutional arrangements whereby the different entities involved in the Program implementation understand their roles and responsibilities well enough to carry out the different tasks with clear accountability.
- The TOC assumes that the collaboration and evidence hub team will be able to leverage other partners and additional financing to contribute to improving the authorizing social environment for women's economic empowerment by supporting accompanying behavioral change work.** However, it is recognized that the challenge of increasing female labor force participation in Jordan is a long-term, multifaceted one that requires not only a more enabling social environment but also additional legislative reform in the Personal Status Law for women's equal standing in society. While outside the scope of this Operation, a series of investments are needed in the coming years



in areas such as improved service provisions to survivors of Gender-Based Violence (GBV), improved environment for ease of doing business, and sustained support for the expansion of a variety of childcare services. Furthermore, to yield tangible results in increasing women’s overall usage of public transport and to join the labor force, further infrastructure investments will be required to enhance the quality, safety, affordability and public transport service delivery.

**D. Program Development Objective(s) (PDO) and PDO Level Results Indicators**

28. **The Program Development Objective (PDO)** is to address constraints that women face to enter and stay in the labor force related to the workplace conditions, financial inclusion, transportation, and childcare.

29. **The Operation consists of four Results Areas**, supported by the IPF pillar that focuses on childcare and on the collaboration and evidence hub team:

- **RA 1.** Better and more adaptive workplace conditions for women
- **RA 2.** Women’s financial inclusion and entrepreneurship
- **RA 3.** Safe public transport
- **RA 4.** Access to affordable and quality childcare

30. **PDO level indicators are as follows:**

- Number of private sector firms awarded the gender seal [RA1]
- Number of women's basic bank accounts, bank accounts and e-Wallets (Number of women) [RA2]
- Number of bus stops constructed applying the modernized standards (number) [RA3]
- Share of children enrolled in nurseries (percentage of children under 5 years of age) [RA4]

**E. Disbursement Linked Indicators and Verification Protocols**

31. **The Program consists of four main DLIs chosen for their potential impact, the Bank value added, suitability for results-based financing, and iterative incentivization of intermediate steps in the form of sub-DLIs toward the final output/outcome** (Table 3). DLIs were selected based on their potential to contribute to achieving the objectives of the Program.

**Table 3. Program DLIs by Result Area**

Result Area	DLIs	Allocation
<b>RA 1. Better &amp; more adaptive workplace conditions for women</b>		
DLI1. Improved workplace environment for women	DLI 1.1. The Council of Ministers adopts and publishes a new flexible work bylaw in accordance with the amended Labor Law number 10/2023 (Yes/No) [US\$10m]	US\$54 million
	DLI 1.2. Increased number of private firms that report application of the new flexible work bylaw adopted (incremental) [US\$12m]	
	DLI 1.3. GOJ adopts and launches the National Gender Equality Seal [US\$10m]	
	DLI 1.4. Increased number of private firms awarded with the Gender Equality Seal (incremental) [US\$12m]	
	DLI 1.5. Increased number of MOL staff receiving, transferring and handling sexual harassment complaints trained on applying the sexual harassment guidelines (incremental) [US\$10m]	



<b>RA 2. Women’s increased financial inclusion &amp; entrepreneurship</b>		
<b>DLI2.</b> Increased women’s financial inclusion and entrepreneurship	DLI 2.1. Increased number of eWallets, basic bank accounts and bank accounts owned by women (incremental) [US\$20m] DLI 2.2. Increased percentage of women receiving credit from banks [US\$20m] DLI 2.3. More Women-Owned Businesses (WOB) registered on the eShops Platforms or with the Companies’ Contoller Department (CCD) or with the Ministry of Industry, Trade and Supply (incremental) [US\$15m]	US\$55 million
<b>RA 3. Safe public transport</b>		
<b>DLI3.</b> Improved safety of public transportation	DLI 3.1. IMC-W endorses the action/implementation plan for women’s access to safe, affordable transport, developed and published by MOT [US\$6m] DLI 3.2. LTRC adopts modernized and climate-resilient design standards for bus stops [US\$3m] DLI 3.3. Increased number of bus stops constructed in accordance with the modernized and climate-resilient design standards for women’s safety [US\$6m]	US\$15 million
<b>RA 4. Access to affordable, quality childcare</b>		
<b>DLI 4.</b> Expanded access to affordable, quality childcare	DLI 4.1. GOJ adopts a National Childcare Policy [US\$24.5m] DLI 4.2. Increased number of new childcare workers certified. (incremental) [US\$16m] DLI 4.3. MOSD approves and issues instructions to operationalize the Nurseries Bylaw on the licensing of private Center-Based Nurseries and registration of home-based nurseries, respectively.[US\$9m] DLI 4.4. Increased number of new nurseries registered or licensed (incremental) [US\$28m] DLI 4.5. Increased number of Eligible Mothers receiving SSC childcare subsidies for nursery enrollment of their children [US\$15m]	US\$92.5 million
<b>Total</b>		<b>US\$216.5 million</b>

Source: World Bank. Original table developed for the PAD.

### III. PROGRAM IMPLEMENTATION

#### A. Institutional and Implementation Arrangements

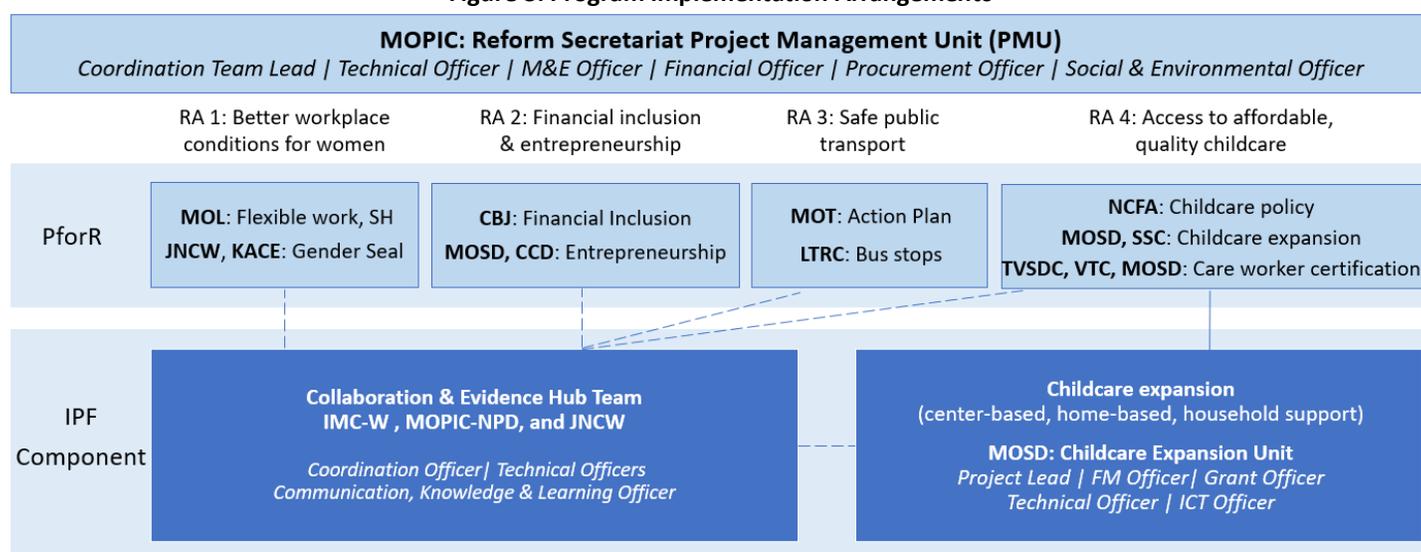
32. **The Reform Secretariat Program Management Unit (PMU) at MOPIC will lead the main functions of the Operation’s implementation.** The PMU will be strengthened by hiring additional team members to provide support for activities under this Operation. A range of government agencies will be responsible for the DLIs under the specific RAs: (i) MOL, JNCW, KACE for RA1; (ii) CBJ, MOSD and MOPIC-PMU for RA2; (iii) MOT, LTRC for RA3, and (iv) NCFA, MOSD, VTC, and TVSDC for RA4. Under the IPF component, the PMU at MOPIC will also be the implementing body responsible for financial management, procurement, M&E, as well as addressing environmental and social aspects. Specifically, the childcare IPF activities will be supported by teams that will be hired under MOSD to manage the grant schemes related to the supply and demand sides. MOSD is currently implementing a grant initiative for association nurseries. The IPF activities will leverage the implementation arrangements currently in place for this initiative. The childcare initiatives will be implemented in coordination with the SSC to ensure the activities remain complementary to the Reaya program.<sup>12</sup>

<sup>12</sup> The Reaya program is implemented by the Social Security Corporation (SSC), and provides childcare subsidies to SSC registered mothers who are currently formally employed and has contributed to the SSC for at least 6 months for their children aged 0-4. The Reaya program also provides operational support grants to nurseries who are registered with the SSC.



33. **The Collaboration and Evidence Hub Team will include representatives from IMC-W, NPD and JNCW.** The Team will support the achievement of the results under this Program, while simultaneously strengthening the monitoring and implementation support of the Engendered Strategy. Initially, the focus will be related to the childcare results area, including the impact evaluation of the interventions under the Program, but it is expected that supplementary funding could be raised to support additional technical assistance and capacity building activities, also including awareness raising and behavioral change work in support of the uptake of the reforms under this Program. The IMC-W, the NPD and JNCW will be strengthened by hiring additional staff to support the activities in close coordination with relevant government agencies. Figure 3 presents a tentative structure, noting that the specific human resources needs related to the IPF activities under the Collaboration and Evidence Hub and the Childcare Expansion Unit will be specified in the Operations Manual.

Figure 3. Program Implementation Arrangements



Source: World Bank. Original figure developed for the PAD.

### Role of Development Partners

34. **There are several donor-funded projects and initiatives in Jordan with targets to improve conditions and legislations for women’s labor force participation.** Such funding is available through either grants, loans, or technical assistance. Some key partners active in this space are the United States Agency for International Development (USAID), Germany, Canada, and the French Development Agency (Afd), as well as UN agencies such as UN Women and the International Labor Organization (ILO). Despite numerous important interventions by development partners, NGOs and the GOJ focusing on the empowerment of women in the past years, there is a general concern about these not yielding anticipated results in the overall FLFP.

35. **The Operation proposes to engage with key implementing partners in pooling grant funding and co-financing for the IPF component supporting childcare accessibility and quality.** Under the IPF component, the Operation also proposes to maximize outcomes of government and donor programs and interventions through establishing a platform for evidence-based learning, data collection and behavioral change interventions, which can be co-financed



through grants, and operationalized through technical support by other development partners, with strong ownership from the government.

36. **The other Operation component consisting of DLIs and results under the PforR will be financed by the World Bank and aligned with donor funding providing parallel finance to the GOJ or providing technical assistance through development partners, to the government.** This is especially on the areas of the enabling legal and workplace environments, multisectoral framework to expand quality childcare provision and enhance women's financial inclusion and entrepreneurship. Further details on synergies in the Capacity Building section (section D).

## B. Results Monitoring and Evaluation

37. **The results framework indicators (including DLIs) are derived from the EMV Engendered Strategy and to the overall GOJ EMV monitoring dashboard.** Indicators related to financial inclusion under RA2 are directly linked to the Central Bank of Jordan's National Financial Inclusion Strategy. The Results Framework is designed specifically to ensure implementation is effectively led through an adequate governance structure, including support to the PMU through the IPF component that supports and builds capacity related to monitoring, evaluation and reporting across sectors. The IMC-W will play a key role in Operation oversight.
38. **The PMU under the MOPIC will be responsible for M&E, with inputs from the agencies that will be implementing the DLIs for the PforR and the implementing partners of the IPF component.** The PMU will consolidate the data and ensure consistency, with an emphasis on DLR and Program Action Plan (PAP) compliance. The PMU will produce semiannual Program Implementation Reports based on the RF and other information related to Program implementation, to be submitted to the Bank no later than 45 calendar days after the end of each semester, covering the calendar year. These semiannual Program Reports will provide the basis for the Bank implementation support missions and the midterm review. The M&E activities will build upon and strengthen the existing capacity at the Reform Secretariat PMU at MOPIC. The main data sources that will provide the information for the M&E of the PDO, intermediate results indicators, and DLIs are (a) the EMV monitoring dashboard at the Prime Ministry, (b) MIS of relevant implementing agencies, (c) grievance redress systems and tools, (d) national statistics and surveys, (c) national strategies, legislations, and initiatives, The PMU will report against the indicators in the Program's results framework. As needed, the PMU will conduct additional quality assurance exercises, through randomized controlled trials or through beneficiary satisfaction surveys.

## C. Disbursement Arrangements

39. **The Program is expected to disburse an advance when declared effective.** The advance will help finance expenses predicated the achievement of initial result areas. It will also disburse upon effectiveness of achieved targeted prior results such as better workplace conditions for women, the implementation plan for women's access to safe and affordable transport, and the National Childcare Policy. Those results have been identified and selected as strictly necessary to the achievement of subsequent DLIs).
40. **Several DLIs are scalable to allow for incremental progress as should be expected regarding targeted results.** Apart from prior results, few targeted results are timebound to allow for flexibility. Their scalability also allows for frontloading the achievement of targeted results.
41. **The proceeds of the loan are not earmarked to any implementing agency since the identified expenditure framework should ensure their adequate financing for the purpose of the Operation.** The MoF prioritizing releasing



the budget lines is necessary to achieve targeted results and to include in the expenditure program. Transfer of funds through MOF based on the budget line earmarked to implementing agencies is aligned with current practice.

#### D. Capacity Building

42. **To achieve the objectives of the Operation, capacity-building and institutional strengthening has been built into the implementation arrangements.** The PMU will facilitate progress towards the results under this Program with the support of the hub team, by promoting synergies, and supporting an evidence-based approach to the monitoring and learning activities across results areas. This focus on aligning efforts and providing data and evidence will have positive externalities as it will directly support the monitoring of results under the EMV dashboard and serve the broader agenda related to women's empowerment and gender equality.
43. **The Operation will further benefit from a broad range of ongoing activities supported by the World Bank portfolio.** The Jordan CPF identifies this Operation as an umbrella program for the broader agenda on FLFP, and as such it will benefit from close collaboration across the WB and IFC portfolio to build the capacity of relevant stakeholders across sectors. Several projects and Technical Assistance engagements contribute to building the capacity of GOJ and other stakeholders to address women's employment and entrepreneurship. For example, the IFC has a longstanding engagement in Jordan and a strong commitment to support women's employment, women Small and Medium Enterprises (SMEs), and women as business leaders, and is also a partner in the joint WB-IFC Mashreq Gender Facility (MGF). The Operation will build on and leverage existing relevant technical assistance aimed at enhancing women's economic opportunities through the MGF, which has analyzed supply of and demand for childcare services; provides technical inputs related to the WBL; is advising the MOL adoption of SH guidelines to be used by the private sector; supports the operationalization of the transport code of conduct; studied female entrepreneurship in export-oriented sector, the impact of microlending for women, and constraints women face to register home-based businesses; and, supports capacity building around female leadership and a more enabling work environment for women in the private sector (the latter with IFC). The Operation will benefit from the ongoing collaboration with the IFC through the joint MGF, as it relates to the broader Care Arabia initiative through which the bankability of 50 nurseries (SMEs) will be increased in Jordan by building their capacity in business and financial management, an activity that will also serve to inform the capacity building under the Operation. The World Bank will continue to support demand-side initiatives through a range of projects geared towards encouraging job creation within the private sector. These endeavors are encompassed within ongoing projects such as the Jordan Youth, Technology and Jobs, the Jordan Support to Private Sector Employment and Skills Project, and the Jordan Support for Industry Development Fund.
44. **The Operation builds on the substantial technical assistance provided for the overall government capacity and institutional set-up for coordination of reform implementation.** Under the Jordan Growth MDTF, donors are earmarking significant resources to building MOPIC capacity to coordinate the implementation of the Reform Matrix. This supports the operationalization of the Reform Secretariat at MOPIC, which is continuously being strengthened to take on more responsibilities as part of the NPD.
45. **Many development partners are active in the institutional strengthening of stakeholders related to the four Results Areas.** For the overall enabling environment for FLFP in Jordan, MOPIC houses the World Economic Forum (WEF) Gender Parity Accelerator, which is a national public-private collaboration platform that seeks to close gender gaps in labor force participation, wages, and leadership. It counts on implementation support from USAID. France has provided GOJ with a development policy loan to support the implementation of gender-responsive budgeting in Jordan to strengthen the capacity related to public finance management and budget transparency, and UN Women



is supporting its implementation across four-line ministries. ILO spearheads the longstanding multi-sectoral National Committee for Pay Equity (NCPE), co-chaired by the Ministry of Labor and JNCW to promote dialogue and build capacities on topics such as equal pay and decent work conditions. Numerous partners provide technical support related to the Gender Seal, including USAID, GIZ, UN Women and the UNDP, but an additional push is needed to institutionalize a national gender seal of excellence based on international good practices. USAID and GIZ are active in supporting women's entrepreneurship, and coordinate with JNCW and the IMC-W. Canada and Norway support training of childcare workers, with the implementation support of the NGO Sadaqa, VTCs, among others. USAID is providing JNCW with technical support to establish the governance structure of a National Women's Observatory. The Collaboration and Evidence Hub will continuously mobilize support from development partners in areas where additional capacity building is needed, and development partners will be invited to join regular activities under the Operation to make a positive contribution in a more coordinated manner.

46. **It is expected that sustainable and lasting capacity will be built within relevant stakeholders through the implementation and achievement of the DLIs.** The main capacity building and systems strengthening activities include: (i) improve the grievance mechanism and build capacity of MOL staff in implementing the new Sexual Harassment legislation, including issuance of guidelines based on international best practice; (ii) develop guidelines for private sector firms on addressing sexual harassment and providing flexible work arrangements; (iii) identify and support the improvement of work conditions in the private sector through the Gender Equality Seal; (iv) strengthen the capacity of CBJ and partners to operationalize the National Financial Inclusion Strategy with a gender lens; (v) strengthen IMC-W, MOSD and JNCW focus on enabling and monitoring support to women entrepreneurs, including the e-Shops platform; (vi) support MOT to enhance its capacity to respond to women's mobility needs; (vii) strengthen NCFA's capacity to coordinate a national childcare policy for system coherence; (viii) improve TVSDC and VTC training curricula to address climate related aspects for caregivers; (ix) strengthen MOSD's capacity to expand the number of nurseries, including by strengthening their digital systems for receiving and processing applications; and (x) strengthen IMC-W's, JNCW's and NPD's capacity to support outreach and awareness campaigns, studies, and the overall cross-agency implementation of programs to support women's economic inclusion.
47. **A series of PAPs have been identified to address specific weaknesses related to the fiduciary, environmental and social systems that were identified during preparation.** Specifically, capacity of relevant authorities will be strengthened related to Standard Operating Procedures covering OHS, safeguarding aspects of childcare facilities, and workers and community health and safety, and on social risk management. Further, the OM will outline relevant institutional capacity building on awareness training to all ministry staff and key stakeholders on climate risks.

## IV. ASSESSMENT SUMMARY

### A. Technical (including Program economic evaluation)

#### *Strategic relevance and technical soundness*

48. **The strategic and technical relevance of the proposed Operation is high, as it is aligned with government priorities and informed by extensive analytical work and stakeholder engagement under the MGF.** Activities focus on analytical work, technical and advisory services in areas such as the legal framework, care economy, and family-friendly workplaces, in close coordination with relevant stakeholders from both the public and private sector, as well as from civil society and the donor community.



49. **In Jordan, few women work as they face a range of challenges to enter and stay in the labor market.** The female labor force participation, at 14 percent and a fourth of women in the labor market are unemployed. While recent reforms on issues such as pay equity, sexual harassment in the workplace and flexible work arrangements are important steps towards more women-friendly workplaces, actual progress is hampered by a lack of implementation. Women entrepreneurs face difficulties in accessing a continuum of financial and non-financial services, and there is a gap in connecting microfinance opportunities to a wider range of banking services to support establishment and growth of their businesses.<sup>13</sup> Access to affordable childcare and safe and affordable transport would reduce the high cost of labor force participation for women with less than secondary education, especially given the informal and low-wage nature of jobs available. At the same time, improving the workplace environment and increasing flexibility would encourage more educated women to seek and accept available jobs in the private sector, which is the sector where there is job growth in Jordan. In addition, existing social norms reinforce the idea of men as the providers and women as caregivers which stifles women's access to opportunities.<sup>14</sup>

50. **Global and Jordan-specific evidence demonstrates that each result area can significantly impact female labor force participation.** For example:

- Result Area 1. Better and more adaptive workplace conditions for women: Across European countries, part-time work and increased employee control over working hours were associated with an increased female employment rate (Institute for Public Policy Research 2014). Addressing GBV in the workplace improves employee and employer outcome, such as reduced absenteeism and increased retention.
- Result Area 2. Women's financial inclusion and entrepreneurship: Global evidence suggests that empowering women with financial control can increase their labor force participation. With the gender gap in financial access, lack of a bank account poses a barrier to women starting businesses. Removing this constraint could lead to a 30 percent rise in female entrepreneurship, benefiting 3,300 new entrepreneurs.
- Result Area 3. Safe public transport: Recent evidence from Jordan shows that a 5-percentage point improvement in safety in public transportation would increase FLFP by 4.7 percentage points among working age women in Amman (Alam et al 2023).
- Result Area 4. Access to affordable, quality childcare: Recent evidence from Jordan shows that FLFP could increase by 2.5 percentage points if childcare services are provided for pay, and 7.3 pp if provided free of charge, translating into 70,000-200,000 potential new female labor market entrants (Redaelli 2023). As the cost of childcare services available in the market in Jordan is estimated to be 25 percent of actual or potential labor market earnings, affordability needs to be prioritized.

### ***Economic justification***

51. **The Operation is expected to generate significant economic returns.** Evidence from Jordan suggests that program activities can increase female labor force participation from its current rate of 14 percent to 20 percent,<sup>15</sup> resulting

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<sup>13</sup> See: World Bank. 2023. *Jordan Human Capital Review*. Washington DC: World Bank Group; Lugo, Muller & Wai-Poi, 2020; Ait Ali Slimane et al. 2019. *Jordan - Improving Women Economic Opportunities: Select Entry Points for Policy Dialogue and Operational Interventions*. Washington, DC: World Bank Group.

<sup>14</sup> See for example: UN Women. 2022. *Understanding Masculinities: International Men and Gender Equality Survey (IMAGES) – Jordan*. UN Women. World Bank. 2018. *Hashemite Kingdom of Jordan: Understanding How Gender Norms in MNA Impact Female Employment Outcomes*. Washington, DC: World Bank Group.

<sup>15</sup> This is based on recent evidence from Jordan which suggests an improvement in safety in public transportation would increase FLFP by 4.7 percentage points among working age women in Amman (Alam, Mehmood and Bagnoli 2023), and providing childcare services for pay or free of



in an additional 138,000 women entering the labor force. This indicates that the activities under this Operation can help the Government of Jordan make significant progress on achieving their target of 28 percent FLFP by 2033. Modelled on the potential income generated by this increase in female labor force participation, the 10-year economic rate of return of the Operation is expected to be 44 percent.<sup>16</sup> These estimates are based on conservative assumptions, building on global and Jordan-specific evidence on the potential range of impact that the four result areas may have on FLFP. The actual impact of the project activities is expected to be larger, with greater impact in the medium to long term, going beyond the duration of the project.

52. **Global evidence suggests that the activities supported by this Operation can lead to long-term gains, beyond its direct impact on income and economic growth.** A growing body of global evidence shows that investment in the Operation's four result areas can positively affect female labor force participation, women's productivity, and earnings, and create more jobs for women (specifically investment in the childcare sector).<sup>17</sup> At the individual level, greater labor force participation and improved productivity will result in higher earnings for female beneficiaries. At the household level, higher combined earnings can not only improve overall wellbeing but also improve household resilience to shocks.<sup>18</sup> At the firm level, improved workplace environment and access to childcare can result in increased employee retention and productivity.<sup>19</sup> At the national level, increased earnings, productivity, and human capital accumulation will strengthen economic growth. Investment in the childcare sector, and strengthening entrepreneurship can also lead to job creation, further contributing to economic growth. The Program has positive externalities as well, including on early childhood development, with long-term impact on productivity and earnings. A recent survey of adults in 12 lower- and middle-income countries found that those who had attended childcare and/or early childhood education programs stayed in school on average 0.9 years longer and tended to be employed in higher-skilled jobs, controlling for family background and other factors.<sup>20</sup>
53. **Public investment to reduce gender inequality in the labor force is necessary to maximize Jordan's full human capital and benefit from the economic, social, and multi-generational impact of investing in women.** Gender inequality in the labor force has significant economic and social costs. Human capital- the present value of the future earnings of the labor force- accounts for two thirds of global wealth. In the MENA region, it is estimated that there is a potential loss of US\$11,491 in human capital wealth per capita from gender inequality.<sup>21</sup> For Jordan, this would

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charge can increase FLFP by 2.5 – 7.3 percentage points (Redaelli et al 2023). Based on this evidence, it is estimated that the average impact of the project on FLFP will be approximately 6 percentage points, with large confidence intervals. It is a conservative estimate of project impact, for economic rate of return calculations.

<sup>16</sup> The model uses the Jordan Labor Force Survey (2022) data and projects additional income generated if FLFP increased by 2.5 – 12 percentage points over 4 years among a random selection of working-age women who are currently not in the labor force. The model relies on a Mincerian estimate of expected income based on education, age, and location. It is a partial equilibrium model in that it assumes that as the labor force expands, the unemployment rate and wages are unchanged. It does not consider demand side constraints, and assumes jobs are available to absorb the increased FLFP. Also see IMF 2023: <https://www.imf.org/en/Blogs/Articles/2023/09/27/countries-that-close-gender-gaps-see-substantial-growth-returns>

<sup>17</sup> Halim, O'Sullivan and Sahay. 2023. *Increasing Female Labor Force Participation*. World Bank Group Gender Thematic Policy Notes Series; Evidence and Practice Note. Washington DC: World Bank.s

<sup>18</sup> World Bank Group. 2022. *Charting a Course Towards Universal Social Protection: Resilience, Equity, and Opportunity for All*. Washington DC: World Bank Group.

<sup>19</sup> IFC. 2017. *Tackling Childcare: The Business Case for Employer Supported Childcare*. Washington DC: World Bank Group. See also the three-part case study (2021) under the MGF partnership with int@j and JNCW to highlight forward-thinking companies in Jordan and inspire other businesses to design more gender-aware environments based on models that work at [www.worldbank.org/en/programs/mashreq-gender-facility](http://www.worldbank.org/en/programs/mashreq-gender-facility).

<sup>20</sup> Shafiq, Devercelli, and Valerio. 2018. *Are there long-term benefits from early childhood education in low- and middle-income countries?* Education Policy Analysis Archives, 26, 122.

<sup>21</sup> Wodon et al. 2020. *How Large Is the Gender Dividend? Measuring Selected Impacts and Costs of Gender Inequality*. The Cost of Gender Inequality Notes Series. Washington DC: World Bank.



result in a loss of over US\$132 billion in human capital wealth.<sup>22</sup> Gender inequality is also associated with social costs, including reduced voice and agency for women and increased GBV. Some of the effects are multi-generational, since children of young and poorly educated mothers are at higher risk of poor health and education outcomes, further affecting their human capital as adults. Public investment is necessary to affect change and realize the gains from gender equality.

**Expenditure framework for the PforR component**

54. **The expenditure framework reflects the multifaceted nature of this Program, with a series of key government counterparts across sectors.** As reflected in Table 4, the Program’s expenditure framework builds on identifying implementing agencies, their relevant budget programs, and relevant budget lines (disaggregated into recurrent and capital expenditures) within selected budget programs. The extrapolated budget was projected to cover the Program period over 4 years (mid-2024, 2026, 2027, and mid-2028).

**Table 4. Summary of Program Expenditure Framework**

Outcomes	Government counterparts	Budget Code		Budget Classification	Government Program 2024-2028		Total included in P4R (PAD)
					JDs	USD	USD
<b>Results Area 1.</b>					<b>40,577,000</b>	<b>57,231,312</b>	<b>54,000,000</b>
Improved workplace environment for women	MOL	4805	601	Recurrent	18,109,000	25,541,608	25,000,000
	MOF-KACE	2511	304-123	Recurrent	2,000,000	2,820,874	2,800,000
	MOF-JNCW	2511	304-92	Recurrent	3,200,000	4,513,399	3,500,000
	MOL	4810	601	Recurrent	4,339,500	6,120,592	6,000,000
4801		601	Recurrent	12,928,500	18,234,838	16,700,000	
<b>Results Area 2.</b>					<b>44,820,500</b>	<b>63,216,502</b>	<b>55,000,000</b>
Increased women’s financial inclusion and entrepreneurship	MOSD	4701	601	Recurrent	25,770,000	36,346,968	55,000,000
		4720	601	Recurrent	19,050,500	26,869,535	
<b>Results Area 3.</b>					<b>59,691,000</b>	<b>84,190,409</b>	<b>15,000,000</b>
Improved safety of transportation	LTRC	6162	708	Capital	212500	299,718	250,000
			4		52,800,000	74,471,086	10,750,000
	MOT	5305	1	Recurrent	2,615,000	3,688,293	2,500,000
		21	2111	Recurrent	4,063,500	5,731,312	1,500,000
<b>Results Area 4.</b>					<b>81,688,500</b>	<b>115,216,502</b>	<b>90,447,500</b>
Expanded access to affordable, quality childcare	MOF-NCFA	2511	304-121	Recurrent	1,750,000	2,468,265	2,000,000
	TVSDC	6622	6 &8	Capital	32,600,000	45,980,254	40,447,500
	VTC	6042	601	Recurrent	39,708,500	56,006,347	38,000,000
			15	Capital	7,630,000	10,761,636	10,000,000
<b>TOTAL</b>					<b>226,777,000</b>	<b>319,854,725</b>	<b>214,447,500</b>

Note: The CBJ budget is not considered as it is an independent and autonomous corporate body.

**B. Fiduciary**

<sup>22</sup> This assumes a population of 11.5 million.



### PforR Component

55. **The World Bank conducted a Fiduciary Systems Assessment (FSA) to assess the fiduciary risk rate and confirm that the Operation's fiduciary systems provide reasonable assurance that the financing proceeds will be used for intended purposes, with due attention to the principles of economy, efficiency, effectiveness, transparency, and accountability.** A summary of the FSA is presented in Annex 3, and the full report is found in the Operation's file.

#### *Public Financial Management (PFM) and Procurement Performance*

56. **The PforR will follow the country's PFM systems.** The Public Expenditure and Financial Accountability (PEFA) Assessment of 2022 confirms that Jordan made progress in developing its PFM systems, including high coverage of Government Financial Management Information System (GFMIS), Jordan's budgetary central government budget classification system meets Government Financial Statistics (GFS) standards, fiscal reports are largely comprehensive, budget preparation process works well, with a clear budget calendar which is complied with, and ceilings previously approved by the Government are issued to spending Ministries, in-year resource allocation is relatively predictable, strong payroll controls, all government transactions take place through the Treasury Single Account, bank reconciliation takes place daily, most suspense accounts are reconciled and cleared without delay, and the internal control framework in Jordan has continued to evolve and modernize.
57. **The new Procurement Bylaw No. 8 of 2022** has made significant improvements to the legal and institutional framework, as well as the procedural aspects of public procurement. This Bylaw applies to all government entities and units. It has established two independent committees: (i) a Procurement Policy Committee (PPC) is responsible for policymaking, oversight, and the development of the procurement system, and (ii) a Procurement Complaint Committee (PCC) handles second instance administrative reviews of unresolved complaints raised by bidders. The Procurement Bylaw aligns with international good practices and adheres to principles such as transparency, fairness, economy, integrity, and value-for-money. Effective implementation is still a work in progress. Various implementation tools are currently being developed, including standard procurement documents, evaluation templates for different types of procurement, procurement planning template, etc. Also, the Jordan e-procurement System (JONEPS) is being gradually deployed, with full deployment at the level of Ministries planned by 2025. MOPIC is using the JONEPS system to procure goods. Capacity building and professionalization of the procurement workforce will require a few years to be completed. Therefore, weaknesses may be persisting throughout the procurement cycle.
58. **The PforR implementation requires substantial follow-up and coordination.** A range of government agencies will be responsible for the DLIs under the specific RAs: (i) MOL, JNCW, KACE for RA1; (ii) CBJ, MOSD and, MOPIC-PMU for RA2; (iii) MOT and LTRC for RA3, and (iv) NCF, MOSD, VTC, and TVSDC for RA4. The Reform Secretariat PMU at MOPIC will lead the main functions of the Operation's implementation. Its role is crucial for the successful implementation of the Program. This will entail, inter alia, the monitoring of DLI achievement, handling disbursement arrangements, coordinating the implementation of the PAP fiduciary actions, and yearly external audit report submission to the Bank, as well as coordination on the auditor's findings and application of recommendations and resolution of findings and irregularities. The PMU's financial management (FM) and procurement capacity will be strengthened by assigning a full-time Financial Officer to handle the FM and disbursement functions and a full-time Procurement Officer to handle procurement and contract management tasks. The Program shall have procurement actions in the PAP for supporting implementation of the SME gender/youth tagged policy to increase access of women to public procurement. It will as well be sensitive to green procurement considerations and will implement green procurement policy, when ratified by the procurement policy committee. The Program agencies shall be using



JONEPS to process procurement and shall be enrolled in capacity building programs extended by Institute of Public Administration, or as seen appropriate. Procurement Complaints log shall be maintained through JONEPS.

59. **The procurement arrangements** under the Program shall follow the program fiduciary systems, except that procurement under the IPF component will be carried out in accordance with Procurement Regulations for IPF Borrowers for Goods, Works, Non-Consulting and Consulting Services dated July 2023, and “Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants”, dated October 15, 2006, revised January 2011 and as of July 1, 2016.
60. **The implementing agencies will execute the activities in accordance with the World Bank's “Guidelines on Preventing and Combating Fraud and Corruption in Program-for-Results Financing,” dated February 1, 2012, and revised July 10, 2015.** The Program will build on preventive tools recently introduced by the Jordan Integrity and Anti-Corruption Commission (JIACC) and its reporting on corruption cases with boundaries of this program to mitigate the risk of corruption. JIACC will report annually to the World Bank concerning identified corruption risks under the Program based on its investigations.
61. **Procurement exclusion.** Multiple procurement activities are envisaged to be implemented under the Program, including goods, technical assistance, and consultants’ services. Based on fiduciary risk rate and expenditures framework, the contracts exclusion shall be determined for each of the procurement categories.

#### ***IPF Component***

62. **A fiduciary assessment was conducted for the implementing agencies (MOPIC and MOSD) of the IPF component.** The fiduciary arrangements (FM, disbursement, and procurement) will be defined in the operations manual. The overall FM and procurement risks are rated as “Substantial.” More details on the fiduciary arrangements and risks are described in Annex 7.
63. **Full-time Finance and Procurement Managers will be hired at the Reform Secretariat PMU to handle the FM, disbursement arrangement, and procurement aspects of the IPF component and the PforR.** In addition, a Financial Officer will be hired at the MOSD to manage the FM and disbursement functions for the childcare expansion. The Financial Officer will be working under the supervision of the Finance Manager at the Reform Secretariat PMU. The implementing agencies shall use JONEPS for procurement planning, posting advertisements, publishing contracts, and filing procurement complaints and their resolution. Procurement bidding documents shall provide windows for implementing SME women/ youth tagged and green procurement policies in the selection process.
64. **The MOSD will manage the FM and disbursement functions of the childcare service expansion activities (center-based and home-based).** The childcare service expansion will mainly include i) providing establishment grants (cash and/or in-kind), ii) subsidizing the monthly cost of childcare services (provided by a licensed home- or center-based childcare provider- outside of the child’s home) for 6-12 months, and iii) technical support including outreach, campaigns, and several technical studies. MOSD’s Childcare Expansion Unit will include a full-time Grant Officer, who will be responsible for, among others, ensuring that eligible beneficiaries will benefit from the childcare program in accordance with the eligibility selection criteria, full-time Financial Officers to handle the FM and disbursement functions. The Finance Officer will report to the Finance Manager at the PMU. A Grants Manual will be prepared to become an integral part of the overall Operations Manual (OM), including stipulation of the internal procedures for the IPF’s different activities, including the controls and procedures over the start-up grants and subsidies, including



eligibility selection criteria, procurement arrangements, monitoring, and disbursements. An online childcare platform will be used to implement the childcare expansion activities.

65. **To ensure a seamless flow of funds, a US Dollar Designated Account (DA) will be opened at the Central Bank of Jordan (CBJ) and managed by the MOPIC.** A Jordanian Dinar Sub-bank account will be opened for the MOSD to finance the childcare expansion. The proceeds will be disbursed in accordance with the Bank's disbursement guidelines. IFRs-based disbursement will be used for the IPF component.
66. **The Reform Secretariat PMU will submit to the World Bank Semiannual Interim Unaudited Financial Reports (IFRs) and annual audited financial statements.** The semiannual IFRs will be due for submission 45 days after the end of each period. The IFRs will be reviewed by an audit firm contracted and financed by the IPF. The same audit firm will audit the IPF's annual financial statements in accordance with the Terms of Reference (TOR) acceptable to the World Bank. In addition, the audit firm will prepare a "management letter" identifying any observations, comments, and deficiencies in the system and controls that the auditor considers pertinent and shall provide recommendations for their improvements. The TA component annual financial statements and management letter will be due for submission 6 months after the end of each calendar year.
67. **Project (IPF) procurement will be implemented in accordance with the World Bank's "Procurement Regulations for IPF Borrowers" dated September 2023 (Procurement Regulations); and "Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by International Bank for Reconstruction and Development (IBRD) Loans and International Development Association (IDA) Credits and Grants", dated October 15, 2006, revised in January 2011 and as of July 1, 2016. Refer to Annex 7 for more details on the IPF component fiduciary arrangements.**

### C. Environmental and Social

68. **The Operation will have Environmental and Social (E&S) benefits, as well as risks, which are rated as Moderate (Environmental risk is Low and Social risk Moderate).** Interventions under the Operation are expected to boost women's economic participation and inclusion in the labor market, improve the workplace environment for women, ensure their financial inclusion, and will expand access to affordable childcare which have multiple positive impacts leading to overall economic growth. The Operation is expected to have limited environmental risks and impacts related to waste management and OHS aspects relevant to childcare expansion and transport interventions. The Operation may also result in direct adverse social impacts and risks which could include: (i) lack of social assessment and stakeholder engagement vis-a-vis the proposed policies; (ii) the lack of a proper Grievance Mechanism (GM) sensitive to SEA/SH complaints for private sector; (iii) lack of robust ESH, OHS, and safeguarding aspects of childcare services; (iv) weak E&S capacity for the proposed implementing agencies. The main implementing agency of the Operation (MOPIC) will dedicate the necessary E&S resources to oversee and manage the environmental and social risks and impacts of the Operation.
69. **For the PforR, an Environmental and Social System Assessment (ESSA) was prepared in accordance with paragraph 9 of Section III of the PforR Policy and the Bank PforR Directive.** The ESSA focused on the following objectives: (a) examine the scope, context, and potential impacts of the Program from an E&S perspective; (b) further assess in detail the different E&S effects under the Program activities, including indirect and cumulative effects, contextual and political risks related to the E&S issues; (c) assess the capacity of national bodies in addressing related E&S risks and identify any complexity risks in implementing E&S measures; (d) compare the borrower's systems (laws,



regulations, standards, procedures, and implementation performance) against the PforR core E&S principles; and (e) formulate recommended measures to address capacity and performance on policy issues and specific operational aspects relevant to managing Program risks. To inform the development of the ESSA, consultations were carried out with various stakeholders (including implementing agencies, partner governmental authorities, civil society, and vulnerable groups including people with disabilities).

70. **The ESSA concluded that the Government of Jordan’s national environmental and social systems are adequately developed but some gaps have been identified in comparison with the E&S principles of the PforR.** Where gaps in these systems in relation to the core principles of the Bank PforR policy were identified (especially in relation to existing social systems), recommendations were identified to bridge those gaps. Those recommendations are addressed in the DLI verification protocols, the PAP, and the Operations Manual (OM).
71. **The IPF component will apply the ESF requirements,** and the relevant E&S instruments will be prepared according to the Operation’s risk rating and nature of interventions. The E&S instruments will include the preparation of an Environmental and Social Commitment plan (ESCP) and a Stakeholder Engagement Plan (SEP). The Operation will partially implement the borrower framework by applying the national Labor Law to the workers under the IPF Component. However, gaps identified with ESS2 will be addressed through specific requirements in the ESCP.
72. **Consistent with the World Bank PforR Policy, the Program will exclude any activities that are likely to have significant, sensitive, diverse, or unprecedented impacts to the environment and/or affected people.** This includes significant land acquisition; economic or physical displacement; changes in land use; and significant impacts to critical cultural heritage sites or natural habitats. Screening criteria have been developed as part of the ESSA, and they will be incorporated into the Operations Manual (OM).
73. **The Operation will utilize the government’s existing centralized “At Your Service” grievance mechanism and any other existing mechanisms employed by implementing agencies.** The Operation will also support improvements to these systems, consistent with good practice, thereby enabling all program-level grievances to be reported.
74. **Grievance Redress.** Communities and individuals who believe that they are adversely affected as a result of a Bank supported PforR, as defined by the applicable policy and procedures, may submit complaints to the existing Program grievance mechanism or the Bank’s Grievance Redress Service (GRS). The GRS ensures that complaints received are promptly reviewed in order to address pertinent concerns. Program affected communities and individuals may submit their complaint to the Bank’s independent Accountability Mechanism (AM). The AM houses the Inspection Panel, which determines whether harm occurred, or could occur, because of Bank non-compliance with its policies and procedures, and the Dispute Resolution Service, which provides communities and borrowers with the opportunity to address complaints through dispute resolution. Complaints may be submitted at any time after concerns have been brought directly to the Bank’s attention, and Bank Management has been given an opportunity to respond. For information on how to submit complaints to the Bank’s Grievance Redress Service (GRS), visit <https://www.worldbank.org/GRS>. For information on how to submit complaints to the Bank’s Accountability Mechanism, visit <https://accountability.worldbank.org>.



## D. Corporate Requirements

### *Paris Alignment and Climate Co-Benefits*

75. **Increased labor force participation among women will contribute to economic growth and the overall goal of sustainable development.** Jordan’s climate risk is determined to be high, with risks related to increased frequency and intensity of droughts, floods, extreme heat, water scarcity and food insecurity, placing the need to improve water, energy and food security at the core of Jordan’s development needs.<sup>23</sup> The EMV identifies sustainability as a cornerstone of the vision and explicitly sets to “continue its efforts to tackle needs related to climate change (including delivering on the Paris Agreement)”, with inclusive green growth as a priority for innovative growth opportunities in green products and services. In November 2023, the Central Bank of Jordan launched its Green Finance Strategy 2023-2028 with the ambition of contributing to Jordan’s climate change agenda by greening the financial sector. The strategy specifically highlights the importance of including women during its implementation, for example through mobilization of green finance and financial education, because of their heightened vulnerability to climate risk. Gender differences in access to income and assets, to services and skills combined with restrictive legal and social environment reduce women’s ability to respond to climate induced changes and to derive benefits from climate programs.<sup>24</sup> The World Bank Group’s 2022 Jordan Country Climate and Development Review (2022) recognizes the disproportionate impact climate change has on women and in making the connection between inclusive green growth and gender, it identifies the need to address the structural challenges behind the segmented labor market in Jordan and specifically highlights that the very low rate of participation of women in the labor force in Jordan is a fundamental issue that requires comprehensive labor market reform.
76. **The Operation is considered aligned with the goals of the Paris Agreement on both mitigation and adaptation.** On mitigation, activities to improve workplace conditions for women, financial and economic inclusion under RA1 and RA2 can be considered universally aligned.<sup>25</sup> Monitoring and improving programs to support women-led entrepreneurship under RA2 will be sector agnostic and high emissive sectors will not be specifically targeted. Activities under RA3 to improve safety for women on public transit, will serve as a starting point for broader efforts required to achieve to a modal shift from higher to lower carbon modes of transport and preventing future shifts to higher carbon modes, and can be considered universally aligned.<sup>26</sup> Bus stops standards will incorporate installation of solar/energy efficiency lighting wherever feasible. Activities under RA4 to enhance provision of childcare services can be considered universally aligned. Establishment of childcare facilities (which will not include any infrastructure works) will incorporate energy efficiency procurement guidelines for electric equipment so the mitigation risk will be low. On adaptation, activities under RA3 are exposed to climate risks, such as extreme temperature and flooding. Bus stop design will incorporate risk reduction measures e.g. drainage (to minimize impacts from floods) and materials that are resistant to the impacts of extreme temperature. This will reduce residual risk to a low/acceptable level. Activities under RA4 related to enhancing childcare facilities are also expected to have an acceptable residual adaptation risk due to their small scale. IPF supported activities do not entail major infrastructure development and will not have any adverse effect on the country’s low-GHG emissions development pathway, or residual adaptation risk above a low/acceptable level, and thus are considered aligned.

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<sup>23</sup> World Bank Group. 2022. *Jordan Country Climate and Development Report*. CCDR Series. Washington, DC: World Bank.

<sup>24</sup> Deininger et al. 2023. *Placing Gender Equality at the Center of Climate Action*. World Bank Group Gender Thematic Policy Notes Series: Issues and Practice Note. Washington DC: World Bank Group.

<sup>25</sup> World Bank. No date. *Social Protection and Jobs Sector Note on Applying the World Bank Group Paris Alignment Assessment Methods*. Washington DC: The World Bank.

<sup>26</sup> World Bank. No date. *Transport Sector Note on Applying the World Bank Group Paris Alignment Assessment Methods*. Washington DC: The World Bank.



77. **The Operation will generate Climate Co-Benefits (CCB) on both adaptation and mitigation measures.** The Operation specifically addresses key constraints as well as root causes of gender inequality (related to the legal framework and social environment) that place women at greater risk of climate vulnerability. By promoting female entrepreneurship, it can also contribute to adaptation through diversification of earnings to more climate-resilient activities. On mitigation, the investment to improve the usage and infrastructure of public transport is directly following priorities and recommendations set out in the Jordan CCDR. The Operation will incorporate climate-resilient infrastructure in the minimum usability standards for bus stops, such as drainage to increase resilience related to flash floods and materials used for the bus shelter will be resistant to and protect against extreme temperatures. In addition, activities under RA4 will introduce energy efficient and water saving measures as part of the training of caregivers and to the establishment of new center-based and home-based nurseries. Specific investments for climate benefits through the Program are as demonstrated in the table below.

RA3: Transport	<p><b>DLI 3.1. IMC-W endorses the action/implementation plan for women’s access to safe, affordable transport, developed and published by MOT:</b> Based on recent surveys, 51.7 percent of women are dissatisfied with the current public transport system and only 12.9 percent of women in Greater Amman use public transport.<sup>27</sup> Lack of safety (including absence of designated bus stops) and high cost are major barriers and, as highlighted in the Jordan CCDR, low usage impacts labor force participation. The investment of US\$6 million to DLI 3.1 is expected to serve as a stepping stone and pave the way for broader efforts in shifting women’s use of cars and taxis to buses by providing safe and affordable public transport.</p> <p><b>DLI 3.2. Modernized and climate resilient design standards for bus stops approved and DLI 3.3. Number of bus stops constructed in accordance with modernized and climate resilient design standards:</b> Amman, Jordan is at high risk of urban flooding and extreme heat. To reduce risk of impact from flooding, the investment of US\$9 million in DLI 3.2 and 3.3 will develop and incorporate climate-resilient measures such as improved drainage to increase resilience against flash floods and materials used for the bus shelter will be resistant to and protect against extreme temperatures.</p>
RA4: Childcare	<p><b>DLI 4.2. New childcare workers certified:</b> Training materials under this DLI for accreditation programs will include consumer awareness and capacity building modules on energy saving practices, installation, use and maintenance of energy efficient technologies that they can use at work and at home. Given the climate-induced water scarcity context of Jordan, childcare workers will also be trained on water saving practices in their daily routine as part of the certification program. The specific investment of US\$16 million under DLI 4.2 will contribute to development, purchasing and/or printing of training materials, as well as training-related costs.</p> <p><b>DLI 4.3. New childcare facilities established:</b> In support of this DLI (US\$35 million), energy efficient appliances (heaters, lighting, fridge etc.) will be procured under the IPF component that supports the expansion of childcare services by providing Establishment Grants (US\$5.5 million). Appliances will account for up to 10 percent for center-based nurseries and up to 20 percent for home-based nurseries. Procurement standards will be set to ensure the appliances comply with Energy Star Standards / best available technology or match or surpass country appropriate technology benchmarks for performance. These standards are expected to be used beyond the IPF funded nurseries by the MOSD Childcare Expansion Unit.</p>
Cross-cutting	<p><b>Operations Manual.</b> While risks from climate hazards are not expected to have a material impact on the Operation and its PDO, the OM will (a) describe climate risks and elaborate the operational health and safety guidelines for stakeholders and contracted workers; (b) identify relevant institutional capacity building on awareness training to all ministry staff and key stakeholder on climate risks; and, (c) define measures for energy efficient supervision, monitoring, staff, and teacher training, including use of online meetings and development of online modules to reduce carbon footprint. In addition to this DLI, the OM will also be for the collaboration and evidence hub team that will support with TA across RAs.</p>

<sup>27</sup> Alam and Bagnoli 2023; Alam, Bagnoli and Kerzhner 2023.



### Maximizing Finance for Development

78. **The Operation is aligned with the Maximizing Finance for Development (MFD) approach.** Under RA2 on the women's increased financial inclusion & entrepreneurship, the Operation is supporting activities led by the Central Bank of Jordan to increase commercial bank lending to women, as outlined in the National Financial Inclusion Strategy 2024-2028, which makes the Operation MFD-enabling. This includes activities such as upskilling staff at financial institutions, supporting the development of new financial products and services, and increasing outreach. Under RA4 on expanded access to quality childcare, the Operation will benefit from about US\$3 million of Private Capital Mobilized (PCM) through private contributions in support of cost for both home-based and associations-run or privately-run childcare facilities. It is expected that 400 home-based nurseries supported by the Operation will contribute approximately US\$2 million in PCM (conservatively estimated based on the minimum wage salary costs) or a 50/50 ratio of IBRD grant to private investment. The 125 associations-/privately-run nurseries are expected to contribute around US\$1 million in PCM or a 60/40 ratio of IBRD grant to private investment.

### Citizen Engagement

79. **The Operation will support citizen engagement interventions.** The Operation's design is directly building on results from analytical reports, perception surveys and topic-specific engagement with potential beneficiaries through the MGF to ensure the relevance and targeting of the proposed activities. The Operation, through DLI 1.6 will strengthen the existing MOL Grievance Mechanism and improve its capacity and accountability to address Sexual Harassment complaints. DLIs 2.1, 3.1, 4.1 will help to foster collaborative citizen engagement approaches to policy formulation and planning. The NFIS Action Plans (2.1), the public transport implementation plan (3.1), and the National Childcare Policy (4.1) will be developed in a collaborative manner through engagement with diverse stakeholders at the national and local levels and across income, occupational and differently abled groups to ensure responsiveness to citizens' needs. Through DLI 4.5, the Operation's support to develop a digital platform to provide citizens with access to information on availability of childcare service providers in their close vicinity will improve transparency. Moreover, the IPF component will include a collaboration and evidence hub team that will support continuous engagement and outreach to beneficiaries and targeted behavioral change campaigns and interventions to address specific areas of societal constraints that affect women's decision to enter and stay in the labor force. To the extent possible, this hub team will foster collaboration with local NGOs and academia on research regarding various topics relevant to this Operation and the Engendered Strategy of the EMV. The PMU and hub team will evaluate impact of the childcare expansion on children's development outcomes as well as on women's economic activity, and as part of that include beneficiary inputs (through both quantitative and qualitative data collection methods). The Result Framework includes beneficiary satisfaction indicators: *Satisfaction with the process to benefit from the household childcare subsidy on the platform; and Satisfaction with the use and resolution of the Hemayah platform of the Ministry of Labor.*

## V. RISK

80. **The overall risk for the Operation is rated as moderate.** The overall risk of the Operation to achieve the development objective, and the associated indicators, is considered moderate. The GOJ is committed to the overall objective of increasing women's labor force participation as evidenced by the EMV Engendered Strategy and the range of specific targets monitored through the EMV dashboard. The Results Areas under the Program are high priority and monitored as commitments in the dashboard. While the implementation of the Operation relies on many stakeholders, the



individual DLIs are part of the respective agencies' priorities and unlinked, meaning that the risks of achieving the DLIs are low to moderate.

81. **Macroeconomic:** (Substantial) Securing the necessary financial resources for the execution of the Women's Economic Opportunity Operation will be challenging, given the prevailing financial limitations. While the Engendered Strategy of the EMV outlines a series of priorities, a large share of these relies on funding sources beyond the government's budgetary capacity for their implementation, and some initiatives are not costed out. The Operation's core objective will focus on enhancing the utilization of existing resources while actively mobilizing funds for additional activities. It also aims to encourage the government to adopt these initiatives and incorporate them into future budgets, contingent on their demonstrated effectiveness as validated by the Operation's outcomes. Moreover, there are demand objectives that need to be met to incentivize women to join the labor market and increase the chances of their employment, most importantly job creation in the private sector. To support the expansion of the private sector and overall economic growth, the government is also tackling overall investment and private sector growth through other complementary initiatives, including investments and exports, as lined out in the EMV.
82. **Institutional capacity for implementation and sustainability:** (Substantial) The women's empowerment agenda in Jordan spans many sectors with varied level of capacity, and engages both local and international organizations, including ministries, government institutions, Civil Society Organizations (CSO), and the private sector. The challenge of dispersed governance and scattered responsibilities concerning women's issues, coupled with limited coordination and funding, presents a substantial risk, potentially leading to fragmented efforts across institutions. From the GOJ side, the IMC-W is responsible for developing and endorsing policies and plans aimed at enhancing women's economic empowerment. A significant challenge arises due to the ambiguity surrounding the distribution of roles and responsibilities, combined with limited capacities of many of these institutions and inadequate coordination in some instances. This Operation aims to mitigate these risks by securing government commitment, ensuring diligent follow-up on Operation activities and meeting predetermined objectives over its four-year implementation period. The collaboration and evidence hub will provide essential technical and operational support, in coordination with other development partners. On childcare, the National Childcare Policy that will be developed as part of this Operation will facilitate clarity in the distribution of responsibilities and develop mechanisms for fostering improved coordination on the topic. Further, the Bank will provide continuous technical assistance to the Government for the childcare related activities, including capacity building of relevant institutions. It is expected that the Operation will rely on MOPIC to coordinate all activities through a dedicated PMU with coordination across sectors and with the MOPIC Reform Secretariat, and to monitor and evaluate progress through the Public Policy Design Support Department. It is worth noting that MOPIC has satisfactorily fulfilled its coordinating role in various multi-agency, multi-sectoral programs previously.



ANNEX 1. RESULTS FRAMEWORK MATRIX

Program Development Objective(s)

To address constraints that women face to enter and stay in the labor force related to the workplace conditions, financial inclusion, transportation, and childcare.

PDO Indicators by Outcomes

Baseline	Period 1	Period 2	Period 3	Closing Period
<b>Better and more adaptive workplace conditions for women</b>				
<b>Number of private sector firms awarded the gender seal (Number)</b>				
Oct/2023				Jun/2028
0				60
<b>Women’s financial inclusion and entrepreneurship</b>				
<b>Increase in women's basic bank accounts/bank accounts/e-Wallets (Number)</b>				
Jan/2024	Dec/2024	Dec/2025	Dec/2026	Dec/2027
949933	985555	1021177	1056799	1092421
<b>Safe public transport</b>				
<b>Number of bus stops constructed in accordance with the modernized design standards (Number)</b>				
Oct/2023				Jun/2028
0				30
<b>Expanding access to quality childcare</b>				
<b>Increase the share of children enrolled in nurseries (Percentage)</b>				
Oct/2023				Jun/2028
2.4				4

Intermediate Indicators by Results Areas



Baseline	Closing Period
<b>Better &amp; more adaptive workplace conditions for women</b>	
<b>System to report/document flex work contracts developed and operationalized (Yes/No)</b>	
Jan/2024	Jun/2025
No	Yes
<b>Number of women benefiting from flexible work arrangements (Number)</b>	
Jan/2024	Jun/2028
0	300
<b>Number of firms applying for the gender seal (Number)</b>	
Jan/2024	Jun/2028
0	100
<b>Satisfaction with the use and resolution of the Himaya platform (sexual harassment) (Percentage)</b>	
Jan/2024	Jun/2028
0	80
<b>Percentage of SH complaints received and addressed within a set timeframe (Percentage)</b>	
Jan/2024	Jun/2028
0	90
<b>Number of studies/evaluations conducted and disseminated to address specific constraints women face to enter and stay in the labor force related to workplace conditions, financial inclusion, transport (Number)</b>	
Jan/2024	Jun/2028
0	3
<b>Number of media campaigns conducted to address specific constraints women face to enter and stay in the labor force related to workplace conditions, financial inclusion, transport (Number)</b>	
Jan/2024	Jun/2028
0	3
<b>Guidelines on addressing SH complaints adopted by MOL (Yes/No) (Yes/No)</b>	
Oct/2023	Jun/2028
No	Yes
<b>Women's financial inclusion and entrepreneurship</b>	
<b>Number of new women-led and/or owned businesses registered in the e-shops platforms or with the Companies' Controller Department (Number)</b>	
Dec/2023	Jun/2028
0	1000
<b>Improving safety of public transport</b>	
<b>Action/ implementation plan for women access to safe, affordable transport , adopted and disseminated. (Yes/No)</b>	
Jan/2024	Jun/2028



No	Yes
<b>Expanding access to quality childcare</b>	
<b>Number of children enrolled in nurseries supported by the Program (Number)</b>	
Jan/2024	Jun/2028
0	2500
<b>Number of females hired in newly established nurseries (Number)</b>	
Jan/2024	Jun/2028
0	1000
<b>Satisfaction with the process to benefit from the household childcare subsidy on the platform (Yes/No)</b>	
Jan/2024	Jun/2028
No	Yes
<b>Occupational standards for childcare workers endorsed (Yes/No) (Yes/No)</b>	
Oct/2023	Jun/2028
No	Yes
<b>Number of new childcare facilities established (Number)</b>	
Oct/2023	Jun/2028
0	525
<b>Number of children of poor households enrolled in nurseries (Number)</b>	
Oct/2023	Jun/2028
0	1500

**Disbursement Linked Indicators (DLI)**

Period	Period Definition	Timeline
Period 1	Year 1	2024
Period 2	Year 2	2025
Period 3	Year 3	2026
Period 4	Year 4	2027
Period 5	Year 5	2028

Baseline	Period 1	Period 2	Period 3	Period 4	Period 5
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<b>1 : DLI 1. Improved workplace environment for women (Yes/No )</b>					
No	N/a	N/A	N/A	N/A	Yes
0.00	0.00	0.00	0.00	0.00	54,000,000.00
DLI allocation		54,000,000.00	As a % of Total Financing Amount		0.0%
<b>&gt; DLR 1.1 : The Council of Ministers adopts and publishes a new flexible work bylaw in accordance with the amended Labor Law 10/2023 (Yes/No )</b>					
No	N/A	Yes	N/A	N/A	N/A
0.00	0.00	10,000,000.00	0.00	0.00	0.00
DLI allocation		10,000,000.00	As a % of Total Financing Amount		0.0%
<b>&gt; DLR 1.2 : Increased number of private firms that report application of the new flexible work bylaw adopted under DLR 1.1 (Number )</b>					
0	N/A	20	40	40	N/A
0.00	0.00	2,400,000.00	4,800,000.00	4,800,000.00	0.00
DLI allocation		12,000,000.00	As a % of Total Financing Amount		0.0%
<b>&gt; DLR 1.3 : GOJ adopts and launches the National Gender Equality Seal (Yes/No )</b>					
No	N/A	Yes	N/A	N/A	N/A
0.00	0.00	10,000,000.00	0.00	0.00	0.00
DLI allocation		10,000,000.00	As a % of Total Financing Amount		0.0%
<b>&gt; DLR 1.4 : Increased number of private firms awarded with the Gender Equality Seal (Number )</b>					
0	N/A	N/A	30	N/A	30
0.00	0.00	0.00	6,000,000.00	0.00	6,000,000.00
DLI allocation		12,000,000.00	As a % of Total Financing Amount		0.0%
<b>&gt; DLR 1.5. : Increased number of MOL staff receiving, transferring, and handling sexual harassment complaints trained on applying the SH guidelines. (Number )</b>					
0	N/A	100	100	N/A	N/A
0.00	0.00	5,000,000.00	5,000,000.00	0.00	0.00
DLI allocation		10,000,000.00	As a % of Total Financing Amount		0.0%
<b>2 : DLI 2. Increased women's financial inclusion and entrepreneurship (Yes/No )</b>					
No	N/A	N/A	N/A	N/A	Yes
0.00	0.00	0.00	0.00	0.00	55,000,000.00
DLI allocation		55,000,000.00	As a % of Total Financing Amount		0.0%
<b>&gt; DLR 2.1 : Increased number of eWallets, basic bank accounts and bank accounts owned by women (Number )</b>					
949933	985555	1021177	1051799	1092421	N/A
0.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	0.00
DLI allocation		20,000,000.00	As a % of Total Financing Amount		0.0%



<b>➤ DLR 2.2 : Increased percentage of women receiving credit from banks. (Percentage )</b>					
4.4	N/A	N/A	N/A	N/A	6
0.00	0.00	0.00	0.00	0.00	20,000,000.00
DLI allocation		20,000,000.00	As a % of Total Financing Amount		0.0%
<b>➤ DLR 2.3 : More Women-Owned Businesses (WOB) registered on the eShops Platforms, with the Companies' Controller Department (CCD) or with the MOITS (Number )</b>					
67	N/A	200	400	400	N/A
0.00	0.00	3,000,000.00	6,000,000.00	6,000,000.00	0.00
DLI allocation		15,000,000.00	As a % of Total Financing Amount		0.0%
<b>3 : DLI 3. Improved safety and affordability of transportation (Yes/No )</b>					
No	N/A	Yes	N/A	N/A	N/A
0.00	0.00	0.00	0.00	15,000,000.00	0.00
DLI allocation		15,000,000.00	As a % of Total Financing Amount		0.0%
<b>➤ DLR 3.1 : IMC-W endorses the action/implementation plan for women's access to safe, affordable transport, developed and published by MOT. (Yes/No )</b>					
No	N/A	Yes	N/A	N/A	N/A
0.00	0.00	6,000,000.00	0.00	0.00	0.00
DLI allocation		6,000,000.00	As a % of Total Financing Amount		0.0%
<b>➤ DLR 3.2 : LTRC adopts modernized and climate-resilient design standards for bus stops (Yes/No )</b>					
No	N/A	N/A	Yes	N/A	N/A
0.00	0.00	0.00	3,000,000.00	0.00	0.00
DLI allocation		3,000,000.00	As a % of Total Financing Amount		0.0%
<b>➤ DLR 3.3 : Increased number of bus stops constructed in accordance with the modernized and climate-resilient design standards for women's safety. (Number )</b>					
6	N/A	10	10	10	10
0.00	0.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00
DLI allocation		6,000,000.00	As a % of Total Financing Amount		0.0%
<b>4 : DLI 4. Expanded access to quality childcare services (Yes/No )</b>					
No	N/A	N/A	N/A	N/A	Yes
0.00	0.00	0.00	0.00	0.00	92,452,500.00
DLI allocation		92,452,500.00	As a % of Total Financing Amount		0.0%
<b>➤ DLR 4.1 : MOSD adopts a National Childcare Policy (Yes/No )</b>					
No	N/A	N/A	Yes	N/A	Yes
0.00	0.00	0.00	24,452,500.00	0.00	0.00
DLI allocation		24,447,500.00	As a % of Total Financing Amount		0.0%



➤ DLR 4.2 : Increased number of new childcare workers certified. (Number )					
362	N/A	250	250	250	250
0.00	0.00	4,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00
DLI allocation		16,000,000.00	As a % of Total Financing Amount		0.0%
➤ DLR 4.3 : MOSD approves and issues instructions to operationalize the Nurseries Bylaw on the licensing of private Center-Based Nurseries and registration of home-based nurseries, respectively. (Yes/No )					
No	Yes	N/A	N/A	N/A	N/A
0.00	9,000,000.00	0.00	0.00	0.00	0.00
DLI allocation		9,000,000.00	As a % of Total Financing Amount		0.0%
➤ DLR 4.4 : Increased number of new nurseries registered or licensed (Number )					
0	100	200	200	200	N/A
0.00	4,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	0.00
DLI allocation		28,000,000.00	As a % of Total Financing Amount		0.0%
➤ DLR 4.3 : Increased number of eligible mothers receiving SSC childcare subsidies for nursery enrollment of their children (Number )					
1347	1500	1500	1500	1500	N/A
0.00	3,750,000.00	3,750,000.00	3,750,000.00	3,750,000.00	0.00
DLI allocation		15,000,000.00	As a % of Total Financing Amount		0.0%



**Monitoring & Evaluation Plan: PDO Indicators by PDO Outcomes**

<b>Better and more adaptive workplace conditions for women</b>	
<b>DLI 1.4. Increased number of private firms awarded with the Gender Equality Seal (Number) <sup>DLI</sup></b>	
Description	The number of companies that have applied to the Gender Equality Seal and successfully passed the criteria for acquiring the gender seal from KACE
Frequency	Biannually
Data source	KACE
Methodology for Data Collection	By verifying the list of unique companies that have been announced to have applied and been accepted to receive the seal, and the letters communicating the award of the seal to these companies. The scoring matrix for selected firms will be presented as evidence for non-biased qualification. The list should also be available on the website under the evaluation cycle.
Responsibility for Data Collection	KACE/ JNCW

<b>Women's financial inclusion and entrepreneurship</b>	
<b>DLI 2.1. Increased number of eWallets, basic bank accounts , and bank accounts owned by women (incremental, annual) (Number) <sup>DLI</sup></b>	
Description	Number of e-wallets, basic bank accounts, and bank accounts owned by women
Frequency	Annually
Data source	Central Bank of Jordan databases for e-wallets, basic bank accounts and bank accounts
Methodology for Data Collection	Data extraction from Central Bank of Jordan databases
Responsibility for Data Collection	Central Bank of Jordan

<b>Safe public transport</b>	
<b>DLI 3.3 Increased number of bus stops constructed in accordance with the modernized and climate-resilient design standards for women's safety (Number)</b>	
Description	The indicator reports the number of bus stops that will be designed and constructed to the modernized and climate resilient design standards developed through the Program
Frequency	Biannually
Data source	LTRC Reports
Methodology for Data Collection	The raw data on the number of bus stops designed to modernized and climate resilient standards will be reported by LTRC. LTRC will submit a build audit report of the bus stops against the design standards. This audit report will be used to assess whether a bus stop meets the -modernized design guidelines and standards.
Responsibility for Data Collection	LTRC

<b>Expanding access to quality childcare services</b>	
<b>Share of children enrolled in nurseries (percentage of children under 5 years of age) (Percentage)</b>	
Description	The indicator reports the share of children under 5 years of age who are currently enrolled in a licensed institutional or home-based nursery
Frequency	Biannually
Data source	Administrative data from licensed nurseries, MOSD
Methodology for Data Collection	Total number of children enrolled is part of the required regular reporting for all licensed nurseries. This data will be reported to MOSD by actively reaching ut to nurseries on a quareterly basis (at least) to control for subsidies that last for less than one year.
Responsibility for Data Collection	MOSD



**Monitoring & Evaluation Plan: Intermediate Results Indicators by Results Areas**

<b>Better &amp; more adaptive workplace conditions for women</b>	
<b>DLI 1. Improved workplace environment for women (Yes/No) <sup>DLI</sup></b>	
<b>DLI 1.1. The Council of Ministers adopts and publishes a new flexible work bylaw in accordance with the amended Labor Law no 10/2023</b>	
Description	The new bylaw will not include restrictions related to the duration of employment and will allow workers and employers to engage in flexible work arrangements subject to their agreement.
Frequency	One time
Data source	MOL Website/ Official Gazette
Methodology for Data Collection	MOL presents the ratified Bylaw (by Council of Ministers) on flexible work arrangements, duly published in the official gazette and on MOL website
Responsibility for Data Collection	MOL
<b>DLI 1.2. Increased number of private firms that report application of the new flexible work bylaw adopted under DLI 1.1 (Number) <sup>DLI</sup></b>	
Description	The number of private sector companies that have formally adopted flexible work arrangements by reflecting that in their internal bylaws and notifying the MOL
Frequency	Annually
Data source	MOL
Methodology for Data Collection	The MOL generates a list of companies that are implementing FWA, along with documented internal bylaws or systems that reflect the provision.
Responsibility for Data Collection	MOL
<b>DLI 1.3. GOJ adopts and launches the National Gender Equality Seal (Yes/No) <sup>DLI</sup></b>	
Description	The criteria for the gender seal is developed based on guidance from the technical team formulated by JNCW and includes KACE. The application and award cycle is developed and announced by KACE in coordination with JNCW and IMC-W, the governance of the gender seal is adopted.
Frequency	One time
Data source	KACE internal policies and procedures
Methodology for Data Collection	GOJ provides the Bank with the evidence of the gender seal is endorsed and launched in an event to announce the award process for the private sector. Publically available information about the Gender Equality Seal is found on KACE website.
Responsibility for Data Collection	KACE
<b>Guidelines on addressing SH complaints adopted by MOL (Yes/No)</b>	
Description	Guidelines, manuals and/or SOPs adopted on addressing SH complaints. Main outline of the Guidelines could include: Definitions, Objectives of SOPs, Legal Framework, Guiding Principles, Roles and Responsibilities, Case Management of SEA/SH Survivors Cases, Service Providers, Training Program, Monitoring
Frequency	One time
Data source	MOL
Methodology for Data Collection	The guidelines should be publicly available on MOL's website
Responsibility for Data Collection	MOL
<b>DLI 1.5. Increased number of MOL staff receiving, transferring, and handling sexual harassment complaints trained on applying the SH guidelines (Number) <sup>DLI</sup></b>	
Description	Number of MOL employees/workers trained on SH guidelines (in manuals and/ or SOPs) on receiving, handling and transferring SH complaints. The training should cover the following topics : Definitions, Objectives of SOPs, Legal Framework, Guiding Principles, Roles & Responsibilities, Case Management, Service Providers, Training Program, Monitoring.



Frequency	Annually
Data source	MOL
Methodology for Data Collection	The Bank receives and agrees on the training package, then a list of employees who completed the training is to be provided to the Bank as part of MOL's annual reports issued by the Directorate of Policies and Institutional Performance Development. These reports are expected to contain detailed lists of participants, comprehensive descriptions of the training content, and relevant published media information, serving as reliable evidence of the training activities undertaken.
Responsibility for Data Collection	MOL
<b>System to report/document flexible work contracts developed and operationalized (Yes/No)</b>	
Description	The system should allow companies to specify number of workers are benefiting from the flexible scheme, including remote workers.
Frequency	Annually
Data source	MOL/SSC
Methodology for Data Collection	SSC/MOL will generate an aggregated list of workers, with gender-disaggregation
Responsibility for Data Collection	MOL/SSC
<b>Number of women benefiting from flexible work arrangements (Number)</b>	
Description	Measures the number of male/female workers in the private sector who have signed a flexible work contract.
Frequency	Annually
Data source	MOL
Methodology for Data Collection	MOL will generate an aggregated list of workers, with gender-disaggregation.
Responsibility for Data Collection	MOL
<b>Number of firms applying for the national Gender Equality Seal (Number)</b>	
Description	The number of companies that have applied to be assessed for the Gender Equality Seal
Frequency	Biannually
Data source	KACE
Methodology for Data Collection	Administrative data at KACE By verifying the list of unique companies that have been announced to have applied and been accepted to receive the seal, and the letters communicating the award of the seal to these companies. The list should also be available on the KACE website under the relevant evaluation cycle.
Responsibility for Data Collection	KACE/ JNCW
<b>Percentage of SH complaints received and addressed within a set timeframe (Percentage)</b>	
Description	Denominator is the total SH complaints received and numerator is SH complaints addressed within the timeframe noted in the SH guidelines.
Frequency	Annually
Data source	MOL
Methodology for Data Collection	Annual reports generated by the MOL's Hemayeh GM system, shall compile and detail the list of received and addressed complaints. This compilation will be based on records from inspection reports, internal memos, and ledgers.
Responsibility for Data Collection	MOL
<b>Number of studies/evaluations conducted and disseminated to address specific constraints women face to enter and stay in the labor force related to workplace conditions, financial inclusion, transport (Number)</b>	
Description	The studies/evaluations will be designed in alignment with the Engendered Strategy priority initiatives, and with the purpose to inform the implementation of Program components, including media campaigns. One of the studies will be the impact evaluation of the childcare expansion intervention. Other reports may be



	related to accessibility and affordability of public transport, GM on Sexual Harassment, Support for female entrepreneurs, etc. These should all address related social norms. The results of the studies and evaluations will serve to inform policies and programs and will be publicly available through the JNCW National Observatory for Women
Frequency	Biannually
Data source	PMU
Methodology for Data Collection	The studies/evaluations will have TOR's agreed with the IMC-W, MOPIC and JNCW. Each report will be uploaded in the working portal of the PMU, reported in the Engendered Strategy Dashboard. Any relevant decisions or policies which were informed by the studies/evaluations should be also provided.
Responsibility for Data Collection	PMU

**Satisfaction with the use and resolution of the Hemayeh platform (Percentage)**

Description	The indicator will report on the satisfaction rating which will be developed in Hemayeh through a popup window that asks users of the platform about their satisfaction. If needed, MOL can conduct phone call surveys to assess users satisfaction.
Frequency	Biannually
Data source	Hemayeh platform
Methodology for Data Collection	Hemayeh platform will report on the rating of users satisfaction or the results of the phone survey
Responsibility for Data Collection	MOL

**Number of media campaigns conducted to address specific constraints women face to enter and stay in the labor force related to workplace conditions, financial inclusion, transport (Number)**

Description	JNCW conducts three targeted, multimedia and outreach campaigns spanning print, online and social media addressing social norms and information related to women's economic participation in the areas supported by the pProgram (childcare, accessibility and affordability of public transport, etc.) in close coordination with the IMC-W and MOPIC
Frequency	Biannually
Data source	PMU
Methodology for Data Collection	The reporting agency should present evidence of developed material for the campaigns, and proof that they were developed with focus on women's labor force participation. The reporting agency should also provide monitoring reports of media channels where campaigns were published
Responsibility for Data Collection	PMU

**Enhancing financial inclusion and entrepreneurship**

**DLI 2.2. Increased percentage of women receiving credit from banks (2028) (Percentage) <sup>DLI</sup>**

Description	Increase in the percentage of women receiving credit from banks
Frequency	One time
Data source	Survey
Methodology for Data Collection	Diagnostic survey to be conducted in 2028 following similar methodology as that followed for 2022 survey that established the baseline. Potential midway surveys to be conducted.
Responsibility for Data Collection	Central Bank of Jordan

**DLI 2.3 More Women- Owned Businesses (WOB) registered on the eShops Platforms or with the MOITS or Companies' Controller Department (Number) <sup>DLI</sup>**

Description	New businesses established that are women owned including enterprises registered with the company controller or listed in eshops platforms (MahallatJo) with 50% or more owned by women, or at MOITS (women s sole proprietary)
Frequency	Biannually



Data source	CCD, MOITS and MOSD/IMC-W
Methodology for Data Collection	Administrative data from the CCD, MOITS and MOSD/IMC-W
Responsibility for Data Collection	PMU-MOPIC

**Improving safety in public transportation**

**DLI 3. Improved safety of public transportation (Yes/No) <sup>DLI</sup>**

DLI 3.1. IMC-W endorses the action/implementation plan for women’s access to safe, affordable transport, developed and published by MOT (Yes/No) <sup>DLI</sup>

Description	The action/implementation plan will be developed by MOT in consultation with relevant agencies, and with citizen engagement. The Plan will identify the infrastructure and service delivery needs of women, including but not limited to safe access from and to bus stations, safety while in public transport vehicles, urban environment around a bus station, women-friendly bus design features for future investments, as well as the adoption of integrated fares for public transport in the major urban centers of the country. Surveys and studies will be undertaken to develop the action plan.
Frequency	One time
Data source	MOT consultation minutes and results from studies and surveys undertaken by MOT
Methodology for Data Collection	Implementation Plan Report based on results of surveys and studies and progress achieved as per minutes of MOT consultations with relevant agencies. Minutes of the interministerial committee meeting (endorsing the action plan).
Responsibility for Data Collection	MOT

DLI 3.2. LTRC adopts modernized and climate-resilient design standards for bus stops

Description	The indicator will report the review and modernization of the existing design standards and guidelines from the perspective of women’s safety. The modernized standard will be developed by LTRC in consultation with relevant agencies. The modernized design standards for bus stops should include a required and enhanced checklist including aspects related to walkability, lighting, bus types, urban environment around bus stops, etc. They should also consider accessibility standards for people with disabilities and elderly people. In addition, they will build in response to existing climate vulnerabilities linked to excessive heat and drought, encouraging the use of greenery for shade around stations and the use of solar/energy efficiency lighting lightning.
Frequency	One time
Data source	LTRC Reports
Methodology for Data Collection	The modernized design guidelines and standards will be maintained by LTRC and made public on the LTRC and MOT websites.
Responsibility for Data Collection	LTRC

DLI 3.3 Increased number of bus stops constructed in accordance with the modernized, climate resilient design standards (Number)

Description	The indicator reports the number of bus stops that will be designed to the modernized and climate resilient design standards developed through the Program.
Frequency	Biannually
Data source	LTRC Reports
Methodology for Data Collection	The raw data on the number of bus stops designed to modernized standards will be reported by LTRC. LTRC will submit a build audit report of the bus stops against the design standards.
Responsibility for Data Collection	LTRC

**Expanding access to quality childcare**

**DLI 4. Expanded access to quality childcare services (Yes/No) <sup>DLI</sup>**

DLI 4.1. GOJ adopts a National Childcare policy (Yes/No) <sup>DLI</sup>

Description	The National Childcare Policy will be developed by NCFCA through a process of extensive consultations with experts and
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	key stakeholders. The policy will be endorsed by the IMC-W and adopted by the Government of Jordan.
Frequency	One time
Data source	NCFA
Methodology for Data Collection	Status of consultations, draft, endorsement will be reported by NCFA
Responsibility for Data Collection	NCFA
<b>Occupational standards for childcare workers endorsed (Yes/No)</b>	
Description	Occupational standards for childcare workers to be endorsed by the Government of Jordan through TVSDC.
Frequency	One time
Data source	TVSDC
Methodology for Data Collection	Status of endorsement to be reported by TVSDC
Responsibility for Data Collection	TVSDC
<b>DLI 4.2 Increased number of new childcare workers certified (Number) <sup>DLI</sup></b>	
Description	Number of new childcare workers who received certification following TVSDC accredited training by VTC and/or examination by TVSDC.
Frequency	Annually
Data source	TVSDC/VTC
Methodology for Data Collection	Administrative data collected by TVSDC/VTC
Responsibility for Data Collection	TVSDC/VTC
<b>DLI 4.3 MOSD approves and issues regulations to operationalize the Nurseries Bylaw on the licensing of private Center-Based Nurseries and registration of home-based nurseries, respectively. (Yes/No) <sup>DLI</sup></b>	
Description	MOSD approves and issues regulations to operationalize the Nurseries Bylaw on the licensing of private Center-Based Nurseries and registration of home-based nurseries, respectively
Frequency	One time
Data source	MOSD
Methodology for Data Collection	MOSD presents the approved instructions and publish it in MOSD website
Responsibility for Data Collection	MOSD
<b>DLI 4.4 Number of new nurseries registered or licensed (Number) <sup>DLI</sup></b>	
Description	Number of home-based nurseries registered and other nurseries licensed
Frequency	Annually
Data source	MOSD
Methodology for Data Collection	Administrative data collected by TVSDC/VTC
Responsibility for Data Collection	MOSD
<b>DLI 4.5 Number of eligible mothers receiving SSC childcare subsidies for nursery enrollment of their children <sup>DLI</sup></b>	
Description	Number of women receiving SSC childcare subsidies for nursery enrollment of their children
Frequency	Annually
Data source	SSC MIS
Methodology for Data Collection	SSC report
Responsibility for Data	SSC



Collection	
<b>Number of new childcare facilities established (Number)</b>	
Description	The number of new childcare facilities (institutional and home-based) established through the IPF component of the Program
Frequency	Quarterly
Data source	MOSD
Methodology for Data Collection	Administrative and program monitoring data collected by MOSD
Responsibility for Data Collection	MOSD
<b>Number of children enrolled in nurseries supported by the Operation</b>	
Description	The number of children aged 0-5 currently enrolled in nurseries supported by the Program (institutional or home-based)
Frequency	Quarterly
Data source	Administrative data reported to MOSD for nurseries established by the Operation
Methodology for Data Collection	Required reporting data for licensed nurseries to MOSD
Responsibility for Data Collection	MOSD
<b>Satisfaction with the process to benefit from the household childcare subsidy on the platform</b>	
Description	Level of satisfaction with the platform reported by beneficiaries of the household childcare subsidy under the IPF component
Frequency	Biannually
Data source	Beneficiary survey
Methodology for Data Collection	Platform monitoring data collected by MOSD through beneficiary surveys
Responsibility for Data Collection	MOSD
<b>Number of females hired in nurseries</b>	
Description	Number of female employees in nurseries (institutional and home-based) receiving establishment support through the IPF component
Frequency	Annually
Data source	Administrative data reported to MOSD
Methodology for Data Collection	Reporting requirements for licensed nurseries to MOSD
Responsibility for Data Collection	MOSD



**Verification Protocol Table: Disbursement Linked Indicators**

<b>DLI 1. Improved workplace environment for women</b>	
<b>DLR 1.1. The Council of Ministers adopts and publishes a new flexible work bylaw in accordance with the amended Labor Law 10/2023</b>	
Formula	US\$10 million is released when the bylaw is amended, approved by the Council of Ministers and published in the gazette.
Description	The new bylaw will not include restrictions related to the duration of employment and will allow workers and employers to engage in flexible work arrangements subject to their agreement.
Data source/ Agency	MOL
Verification Entity	Not applicable
Procedure	MOL presents the ratified Bylaw (by Council of Ministers) on flexible work arrangements, duly published in the official gazette and on MOL website.
<b>DLR 1.2. Increased number of firms that report application of Flexible Work Regulations</b>	
Formula	US\$2,400,000 for each 20 new private firms having reported the application of the new flexible work bylaw adopted under DLR 1.1, up to a total of 100 new private firms in the limit of US\$12,000,000.
Description	The number of private sector companies that have formally adopted flexible work arrangements by reflecting that in their internal bylaws and notifying the MOL
Data source/ Agency	MOL administrative data
Verification Entity	Audit Bureau
Procedure	The MOL generates a list of companies that are implementing FWR, along with documented internal company bylaws that reflect the provision.
<b>DLR 1.3. GOJ adopts and launches National Gender Equality Seal</b>	
Formula	US\$10 million is released when the National Gender Equality Seal is endorsed and launched by the GOJ.
Description	The criteria for the gender seal is developed based on guidance from the technical team formulated by JNCW and includes KACE. The application and award cycle is developed and announced by KACE in coordination with JNCW and IMC-W, the governance of the gender seal is adopted.
Data source/ Agency	KACE/JNCW
Verification Entity	Not Applicable
Procedure	GOJ provides the Bank with the evidence of the gender seal is endorsed and launched in an event to announce the award process for the private sector. Publically available information about the Gender Equality Seal is found on KACE website.
<b>DLR 1.4. Increased number of firms awarded with the Gender Equality Seal</b>	
Formula	US\$6,000,000 for each 30 new firms awarded with the Gender Equality Seal, up to a total of 60 new firms in the limit of US\$12,000,000.
Description	The number of companies that have applied to the Gender Equality Seal and successfully passed the criteria for acquiring the gender seal from KACE
Data source/ Agency	KACE Systems
Verification Entity	Audit Bureau
Procedure	The list of companies that applied and got accepted to receive the gender seal will be collected. The scoring matrix for selected firms will be presented as evidence for non-biased qualification.
<b>DLR 1.5. Increased number of MOL staff receiving, transferring, and handling sexual harassment complaints trained on applying the SH guidelines</b>	
Formula	US\$5,000,000 for each 100 staff having completed the training on SH guidelines, up to 200 workers in the limit of US\$10,000,000.
Description	Number of MOL employees/workers trained on SH guidelines (in manuals and/ or SOPs) on receiving, handling, and transferring SH complaints. The training should cover the following topics : Definitions, Objectives of SOPs, Legal Framework, Guiding Principles, Roles & Responsibilities, Case Management, Service Providers, Training program, Monitoring.
Data source/ Agency	MOL
Verification Entity	Audit Bureau



Procedure	The Bank receives and agrees on the training package which is aligned with MOL SH policy and guidelines, then a list of employees who completed the training is to be provided to the Bank by MOL.
<b>DLI 2. Increased women's financial inclusion and entrepreneurship (Yes/No)</b>	
<b>DLR 2.1. Increased number of eWallets, basic bank accounts and bank accounts owned by women</b>	
Formula	From the baseline of 949,933 eWallets, basic bank accounts and bank accounts owned by women, US\$5,000,000 for each new 35,622 eWallets, basic bank accounts or bank accounts owned by women, up to a total of 1,092,421 accounts in the limit of US\$20,000,000.
Description	Number of e-wallets, basic bank accounts and bank accounts owned by women
Data source/ Agency	Central Bank of Jordan databases for e-wallets, basic bank accounts and bank accounts
Verification Entity	Audit Bureau
Procedure	The Audit Bureau will verify the database of the CBJ and will perform a random spot check and will provide a report that provides the disaggregated data by type of account owned by women to the World Bank.
<b>DLR 2.2. Increased percentage of women receiving credit from banks</b>	
Formula	From the baseline of 4.4% women having received credits from banks as assessed in the CBJ 2022 diagnostic study, US\$1,250,000 for each 0.1% of increase in the share of women having received credit from banks, up to a total of 6% in the limit of US\$20,000,000.
Description	Increase the percentage of women obtaining credit from banks
Data source/ Agency	Diagnostic study to be conducted by CBJ in 2028 following a similar methodology as that followed for 2022 study that established the baseline
Verification Entity	Audit Bureau
Procedure	Diagnostic study to be conducted in 2028. Midway studies can be conducted and accounted for towards the DLR.
<b>DLR 2.3. More Women-Owned Businesses (WOB) registered on the eShops Platforms or with the Companies' Controller Department (CCD) or with MOITS</b>	
Formula	From the baseline as of the Signature Date, US\$3,000,000 for each 200 new WOBs having been registered in the eShops Platforms or CCD, up to 1,000 WOBs registered in the limit of US\$15,000,000.
Description	New businesses established that are majority women owned including enterprises registered with the company controller or listed in the eshops platform, and women owned businesses registered at MOITS
Data source/ Agency	MOPIC-PMU through CCD for new companies registered and through MOSD/IMC-W for the eshop platform registered businesses
Verification Entity	Audit Bureau
Procedure	PMU-MOPIC gathers the information from company controller, MOITS and MOSD/IMC-W
<b>DLI 3. Improved safety and affordability of transportation (Yes/No)</b>	
<b>DLR 3.1. IMC-W endorses the action/implementation plan for women's access to safe, affordable transport, developed and published by MOT</b>	
Formula	US\$6 million is released when the MOT developed action plan is endorsed by the interministerial committee on women's economic empowerment (headed by MOSD and to which MOT is a member ministry) and published on the MOT website.
Description	The action/implementation plan will be developed by MOT in consultation with relevant agencies, and with citizen engagement. The Plan will identify the infrastructure and service delivery needs of women, including but not limited to safe access from and to bus stations, safety while in public transport vehicles, urban environment around a bus station, women-friendly bus design features for future investments, as well as the adoption of integrated fares for public transport in the major urban centers of the country.
Data source/ Agency	MOT
Verification Entity	Not applicable
Procedure	Minutes of the interministerial committee meeting (endorsing the action plan). For dissemination, the plan will be made public on the MOT Website.
<b>DLI 3.2. LTRC adopts modernized and climate-resilient design standards for bus stops. (Yes/No)</b>	
Formula	US\$3 million is released when the modernized guidelines and standards are adopted by LTRC. The final endorsement of the standards will be done by MoT.
Description	The modernized standard will be developed by LTRC in consultation with relevant agencies. The modernized design standards for bus stops should include a required and enhanced checklist including aspects related to walkability,



	lighting, bus types, urban environment around bus stops, etc. They should also consider accessibility standards for people with disabilities and elderly people. In addition, they will build in response to existing climate vulnerabilities linked to excessive heat and drought, encouraging the use of greenery for shade around stations and the use of solar/energy efficiency lightning. Climate resilient bus stops are stops that are able to withstand a key climate risk in Jordan, namely, the risk of flash floods in urban areas. This risk can be mitigated by ensuring proper drainage at and around the bus stops that are constructed.
Data source/ Agency	LTRC
Verification Entity	PMU
Procedure	Minutes of the MoT meeting (endorsing the modernized standards). The standards will be made public on the LTRC and MoT Websites.
<b>DLR 3.3. Increased number of bus stops constructed in accordance with the modernized, climate-resilient design standards for women’s safety</b>	
Formula	US\$2,000,000 for each 10 bus stops constructed, up to a total of 40 bus stops in the limit of US\$6,000,000
Description	The number of bus stops that will be established using the modernized design standards developed through the Program.
Data source/ Agency	LTRC
Verification Entity	Audit Bureau
Procedure	The raw data on the number of bus stops designed to modernized standards will be reported by LTRC. LTRC will submit a build audit report of the bus stops against design standards. This audit report will be used to assess whether a bus stop meets the modernized design guidelines and standards
<b>DLI 4. Expanded access to quality childcare services (Yes/No )</b>	
<b>DLR 4.1. GOJ adopts a National Childcare Policy</b>	
Formula	US\$24.5 million is released when the policy is adopted by the GOJ
Description	The National Childcare Policy, developed by NCFa in coordination with relevant stakeholders, endorsed by IMC-W and adopted by the GOJ
Data source/ Agency	NCFa and PMU
Verification Entity	Not applicable
Procedure	GOJ provides the Bank with the evidence of the approval and publication of the policy.
<b>DLR 4.2. Increased number of childcare workers certified</b>	
Formula	From the baseline of 362 VTC certified childcare workers, US\$4,000,000 for each 250 new childcare workers certified by VTC or TVSDC, up to a total of 1,362 certified childcare workers in the limit of US\$16,000,000.
Description	Number of new childcare workers who received certification following accredited training by TVSDC and/or examination by TVSDC.
Data source/ Agency	VTC/TVSDC
Verification Entity	Audit Bureau
Procedure	Raw data on number of new certifications given to childcare workers either by VTC certification or receiving TVSDC occupational license certificate.
<b>DLR 4.3. MOSD approves and issues regulations to operationalize the Nurseries Bylaw on the licensing of private Center-Based Nurseries and registration of home-based nurseries, respectively.</b>	
Formula	US\$7,000,000 is released when the regulations are approved MOSD
Description	MOSD approves the regulations to operationalize the nurseries bylaw number 6, 2024.
Data source/ Agency	MOSD
Verification Entity	Not applicable
Procedure	MOSD provides the Bank with the evidence of the government approval and issuance of the regulations.
<b>DLR 4.4. Increased number of new nurseries registered or licensed</b>	
Formula	US\$4,000,000 for each 100 new nurseries registered or licensed, up to a total of 700 nurseries in the limit of US\$28,000,000.
Description	Number of new home-based nurseries registered and other nurseries licensed
Data source/ Agency	MOSD
Verification Entity	Audit Bureau



Procedure	Submission of a report that includes a list of formally registered/licensed nurseries
<b>DLR 4.5. Increased number of eligible mothers receiving SSC childcare subsidies for nursery enrollment of their children</b>	
Formula	From the baseline of 1,347 women (2023), US\$3,750,000 for each additional 1,500 eligible mothers receiving SSC childcare subsidies, up to a total of 7,347 women, in the limit of US\$15,000,000
Description	Number of women receiving SSC childcare subsidies for nursery enrollment of their children
Data source/ Agency	SSC System
Verification Entity	Audit Bureau
Procedure	MOPIC-PMU to gather the information from SSC and submit an audited report that includes the number of women receiving childcare subsidies for nursery enrollment of their children. At least one transaction per woman recorded for verification purposes.



## ANNEX 2. (SUMMARY) TECHNICAL ASSESSMENT

### Program Description

1. **The Program Development Objective (PDO)** is to address constraints that women face to enter and stay in the labor force related to the workplace conditions, financial inclusion, transportation, and childcare.
2. **The Operation consists of four Results Areas**, supported by the IPF pillar that focuses on childcare and on the collaboration and evidence hub team:
  - **RA 1.** Better and more adaptive workplace conditions for women
  - **RA 2.** Women’s financial inclusion and entrepreneurship
  - **RA 3.** Safe public transport
  - **RA 4.** Access to affordable quality childcare

### Results Area 1. Better and more adaptive workplace conditions for women

3. **This Area will support efforts to ensure the effective implementation of recent legal reforms that facilitate women’s entry and re-entry into the private sector labor market, creating a more women-friendly, flexible, safe, equal opportunity, and respectful workplace environment.** Allowing greater flexibility in working hours and place of work will particularly benefit women who bear the burden of care responsibilities or face commute restrictions. The proposed Operation will support the Ministry of Labor to introduce bylaws to the legislation governing flexible work arrangements to remove conditionalities that restrict its application (Flexible Work bylaw 2017, Articles 3, 4 and 6). In addition, the Operation will ensure the development and adoption of simplified system and guidelines for the inclusion of flexible work provisions in companies’ bylaws, allowing firms to more easily adopt and offer flexible work to a wider range of employees. The amendments to the bylaw will also facilitate the accessibility of flexible workers to the pension system, allowing them to have more protection and access to short- and long-term benefits under the social security system.
4. **This result area will address sexual harassment in the workplace by expanding the capacity of existing reporting and referral systems, including the Ministry of Labor’s Grievance Mechanism (MOL GM).**<sup>28</sup> Specifically, the Operation will support the adoption of guidelines on addressing Sexual Harassment (SH) complaints and build the capacity of MOL workers to apply these guidelines throughout the process of receiving, transferring and handling SH complaints, across different entry points such as through the Hemayeh platform,<sup>29</sup> walk-ins and the inspectors. Recommendations for the design and capacity requirements for survivor-centered guidelines and system for reporting and handling cases of sexual harassment will be further informed by consultations with implementing agencies, CSOs, and United Nations (UN) organizations working on GBV in Jordan, as well as mapping (updating and/or utilizing) existing GBV service providers. In addition, under this area it is expected to increase firms’ capacity to assess and address sexual harassment by providing guidelines and raising awareness related to legal rights and protections available to firms, and recommendations for designing grievance mechanisms and referrals to support services.

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<sup>28</sup> The Parliament approved an amendment to the Labor Law (Art. 29) to expand fines on employers beyond sexual assault to include sexual harassment in 2023.

<sup>29</sup> ‘Hemayeh’ is online protection platform for labor complaints, which aims to preserve the rights of workers. It is run by MOL. (<https://complaint.hemayeh.jo/>)



- 5. Result area 1 also supports the development of the GOJ initiative to launch a national Gender Equality Seal award of excellence for private sector firms.** A more women-friendly workplace can help attract more women to join and stay in the labor market, and provide benefits for firms related to talent acquisition, productivity, retention, and absenteeism. The Operation will ensure the development of the assessment criteria, the award cycle, the launch, training of assessors for the Gender Equality Seal that will assess, and award efforts made by applying private sector firms to improve their workplace environment, in topics such as pay equity, support for childcare, career advancement, and addressing sexual harassment. The seal will incorporate criteria drawn from national and international award programs (such as UNDP Gender Seal, EDGE Gender Certification, UN Women WEPS). It will be developed and implemented by the KACE, the designated entity with a longstanding track record of national excellence awards, with the technical expertise and coordination across stakeholders provided by the JNCW.

### Results Area 2. Women's financial inclusion and entrepreneurship

- 6. This Results Area will support women's enhanced financial inclusion.** The Central Bank of Jordan is following up on its previous strategy for 2018-2020 and leading the preparation of a new National Financial Inclusion Strategy (2023-2027), with the inputs of several public and private sector stakeholders, including several stakeholders focused on gender. The strategy is to be accompanied by several associated action plans, with the overall objective of achieving responsible and sustainable access and usage of financial products and services by different societal segments that contribute to achieving economic and social development in the Kingdom. Central Bank of Jordan has adopted a collaborative approach involving all stakeholders, including civil society organizations, and has developed an approach that clarifies roles and responsibilities and coordinates initiatives under a unified framework. It ensures the achievement of objectives and efficient resource allocation to priority sectors and target groups (of which women are explicitly identified as a key target group) promoting financial inclusion. This Operation will support the implementation of activities under this strategy that are focused on improving women's financial inclusion, such as expansion of the number of women's bank accounts and e-wallets, expansion of the number of women's basic bank accounts, and increase in the number of loans to women.
- 7. To facilitate the establishment and growth of women-led businesses, the Operation will support efforts to expand women's entrepreneurship and business activity.** There are several initiatives underway to support women's business establishment and growth, which are being led by various Ministries, governmental agencies, and development partners. These initiatives vary in their approach, length, depth/type of support, target beneficiary, and ownership. The ecosystem is a dynamic one with changing entrants and programs. IMC-W is leading an initiative for women's businesses to be trained and registered on eShops platforms, as a priority initiative under the EMV Engendered Strategy. JNCW is working across stakeholders (government agencies, development partners, civil society, and private sector – in particular the Chambers of Commerce) to track support programs benefitting women with a view to support alignment and synergies across programs. The PMU will be responsible for tracking the number of women-led and owned firms, including e-Shops and firms registered with inputs from the IMC-W/MOSD, the Companies Controller Department (CCD), and the Ministry of Industry, Trade and Supply (MOITS).

### Results Area 3. Safe public transport

- 8. The proposed Operation will support the basic building blocks for improving safety in and around public transportation.** Public transport modal share in Amman remains low (at approximately 13 percent) and women complete approximately 60 percent of their trips using private cars and 20 percent using taxis. While the GOJ has been taking many steps to enhance public transport services, the Jordanian public transportation system continues to be uncoordinated, inefficient, and with poor coverage. Improving public transport service delivery is key to enhancing women's access to jobs and is expected to prevent future shifts to higher carbon modes of transportation. This



requires focusing on safety to ensure inclusive access and use, network coverage, and affordability, three key barriers for women's public transport use.

9. **Recently the GOJ has taken several actions to improve public transport service delivery, but more needs to be done to improve the safety of women in accessing and using the public transport system.** In January 2019, the GOJ adopted a Code of Conduct for Public Transport and is launching the app “Muwasalati”<sup>30</sup> that enables commuters to report on misconduct in public transportation. This is an important step towards improved safety and enhanced perception of safety in the public transportation system. Further, the GOJ started the soft operation of the first mass transit system (Bus Rapid Transit—BRT Phase 1) in the country, in Amman in 2021. A survey on the current ridership of the BRT is yet to be conducted, however, Greater Amman Municipality estimates that the BRT and Amman Bus ridership has reached more than 44 million users, with a sizable share being women. In addition, out of 45,000 passengers a day in September 2023, 30 percent were students. However, more is needed to improve the safety of women in accessing and using the public transport system (including bus stops, sidewalks and access road used reach bus stops), addressing affordability of public transport (especially for women), and investing in mass transit and public transit network). Under this Results Area, the Operation will further support the GOJ in holistically addressing the safety concerns of women when using public transport. With public transport more attractive for women, the Operation will serve as an initial step towards achieving a modal shift from cars and taxis to public transportation.
10. **An official action plan to enhance women's access and use of public transportation will be developed and adopted by MOT under this Results Area.** The Plan will comprise the building blocks needed to enhance public transport for women and set out a time-bound and cost roadmap for action. It will identify the infrastructure and service delivery needs of women, including but not limited to safe access from and to bus stations, safety while in public transport vehicles, urban environment around a bus station, women-friendly bus design features for future investments, as well as the adoption of integrated fares for public transport in the major urban centers of the country. The development of this action plan will be led by MOT in consultation with relevant agencies and is expected to be endorsed by the Inter-Ministerial Committee for Women's Empowerment headed by MOSD (MOT is a member of this committee). Under this Results Area, the Operation will also support the development and implementation of specific activities envisioned to be a part of the action plan: (i) modernized standards and design guidelines for bus stops (for women's safety), including aspects related to walkability, solar/energy efficiency lighting, CCTV monitoring, openness, and visibility around bus stops, etc.;<sup>31</sup> and (ii) construction of 40 of bus stops as part of a pilot program, showcasing best practices for a potential nationwide implementation. The pilot activities under this Results Area are a first step in the direction of improving women's safety at bus stops. As Jordan is at risk of urban flooding and extreme heat, the modernization standards will incorporate *climate-resilient measures* such as improved drainage to increase resilience against flash floods and materials used for the bus shelter will be resistant to and protect against extreme temperatures. The modernization of the bus stop standards and the construction of model bus stops will be led by LTRC. The collective actions taken together in this Results Area will contribute to promoting the use of greener transport services among impacted women, thus addressing and decarbonizing the mobility needs of select women students.
11. **The implementation of the action plan to enhance women's access and use of public transportation hinges of the completion of the BRT network in a phased manner, and integration of the BRT system with the bus feeder service around it in Amman and Zarqa and connecting to other secondary cities such as Salt.** To yield tangible results in

<sup>30</sup> “My transportation”.

<sup>31</sup> These usability standards will also consider universal accessibility standards including accessibility for people with disabilities and elderly people. In addition, they will build in response to existing climate vulnerabilities linked to excessive heat and drought, encouraging the greenery for shade around stations and solar/energy efficiency lighting. The standards will promote the use of energy efficient lighting, whenever feasible.



increasing women's overall usage of public transport, and them joining the labor force, further infrastructure investments will be required to enhance the quality, safety, affordability and public transport service delivery. This Operation will help in preparing and adopting the roadmap for the implementation of Public Transport Investment.

#### Results Area 4. Access to quality, affordable childcare

12. **This Result Area will support the GOJ to develop a national multisectoral, inclusive policy to guide the expansion of quality childcare provision.** Based on inputs from ongoing work under the National Council for Family Affairs (NCFA) coordinated National Early Childhood Development Team,<sup>32</sup> from local CSOs and considering international good practices, a National Childcare Policy will be developed. The Policy will support much needed system coherence by outlining clear roles and responsibilities for different governmental and non-governmental institutions related to aspects such as process streamlining (including registration and licensing) and consistent standards for workers and service provision. The Policy will address accountability and governance structures, with coordination mechanisms that facilitate a unified approach. It will be developed by NCFA through extensive consultations with all stakeholders and adopted by the GOJ and endorsed by all relevant Ministries.
13. **To guide the establishment of center-based and home-based nurseries, the Operation will support the operationalization of the Nurseries bylaw.** Early 2024, the GOJ passed the Nurseries bylaw no 6/2024, published in the official gazette on February 20, 2024. This legislation streamlines the licensing process and introduces new concepts and practices in the sector that did not exist in Jordan. The licensing procedure is now simplified and streamlined with clear starting point to follow for each type of nurseries (private nurseries, workplace private and public nurseries and home-based nurseries). The bylaw clarifies operational requirements related to inclusion of children with disability. The model is expected to support growth in the sector and sustainability in the operations of nurseries. The Operation will support the development of instructions required to operationalize the establishment of center-based and home-based nurseries. The IFC and the World Bank has been providing TA to the GOJ for developing these regulations, and will continue supporting the drafting of instructions, SOPs, manuals and training/capacity building workshops to relevant MOSD employees.
14. **To support the delivery of quality childcare services, this Result Area will support the quality enhancement of childcare workers.** The GOJ is forming a National Committee for Childcare under the Technical and Vocational Skills Development Commission (TVSDC) that will develop skills-based occupational standards for childcare workers. This will contribute to the professionalization of the trade and to families' confidence in the quality of services which is expected to also benefit the uptake of service provision in the long term. Moreover, the Operation will incentivize and directly support the certification of childcare workers. The Vocational Training Corporation (VTC) has adopted a six-month training program for caregivers, and has, to date, delivered 50 training sessions to women. In addition, care workers that have been trained by other training providers or have relevant working experience, will have the option to take an exam at the TVSDC to become certified. The VTC training program, which is the only accredited program by the TVSDC, will be tailored to accommodate the different needs of caregivers to provide different training modalities to women who are willing to work or are already working as caregivers. Training materials will include consumer awareness and capacity building modules on energy saving practices, installation, use and maintenance of energy

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<sup>32</sup> The Team's mission is "Networking and coordination among all the early childhood actors in Jordan to ensure the integrated and synergic efforts and integration, to gain support for early childhood issues, and to ensure the best investment of resources and time to achieve the goals within a common wide national vision". It includes representatives from 33 national and international governmental and non-governmental organizations and institutions. <https://ncfa.org.jo/en/kids>



efficient technologies that can be used at work and at home. Given the climate-induced water scarcity context of Jordan, childcare workers will also be trained on water saving practices in their daily routine as part of the accreditation program. To ensure that the childcare provision is disability inclusive, and in alignment with the Jordan Law for the Welfare of Disabled Persons, it is proposed to incorporate training for care workers on disability inclusion and identification of children with developmental issues through specific screenings and referral processes, as part of the national accreditation program for childcare workers.

15. **The government currently has programs in place to support the demand and supply of childcare services.** This includes the Reaya program, implemented by the Social Security Corporation (SSC), which provides childcare subsidies to women who are formally employed and have children aged 0-4. The Reaya program also provides operational support grants to nurseries who are registered with the SSC. This result area will support the government's efforts to increase the number of women using childcare subsidies for nursery enrollment, as well as the number of nurseries who are formally registered/licensed. This will support the expansion of the childcare sector and increase access and affordability of childcare services.
16. **The Result Area will also support the expansion of childcare services through the IPF component.** This includes interventions to both increase the supply of childcare services and subsidize the cost for low-income households. The expansion involves providing establishment grants for center-based and home-based nurseries, subsidizing childcare costs for low-income households, and facilitating access through an online childcare services platform. The platform, owned and operated by the Ministry of Social Development, aims to bridge the information gap between childcare providers and families, listing registered providers and facilitating complaints and referrals. These services will be evaluated for impact on children's development outcomes and on women's economic activity through the Collaboration and Evidence Hub. Findings will inform the potential national roll-out or scaling up of these services.

#### ***IPF component***

17. **The Program is complemented by an IPF component (US\$9 million) to support the implementation through three main activities.** The first activity is Program Management including the Collaboration and Evidence Hub team (US\$1 million). The hub team will be including representatives from IMC-W, NPD to ensure coordination of relevant policies and JNCW, the rapporteur of the IMC-W, to provide technical expertise and to facilitate outreach to civil society, private sector, and other stakeholders. The NPD, in close coordination with the IMC-W and JNCW, will develop a proposed structure defining the roles and responsibilities of the collaboration and evidence hub team. This team should include technical team which will be identified according to the defined roles and responsibilities. The second activity focuses on supporting the expansion of quality childcare with a budget of US\$8 million (as referenced under RA4). Quality standards, monitoring and support for the childcare services will be detailed in the OM. Overall, these activities aim to enhance women's participation in the labor force by addressing barriers and providing comprehensive support in the areas of childcare and workplace conditions. The childcare support division at MOSD will be upgraded to become the childcare expansion unit which will support the implementation of the second activity (Annex 7).

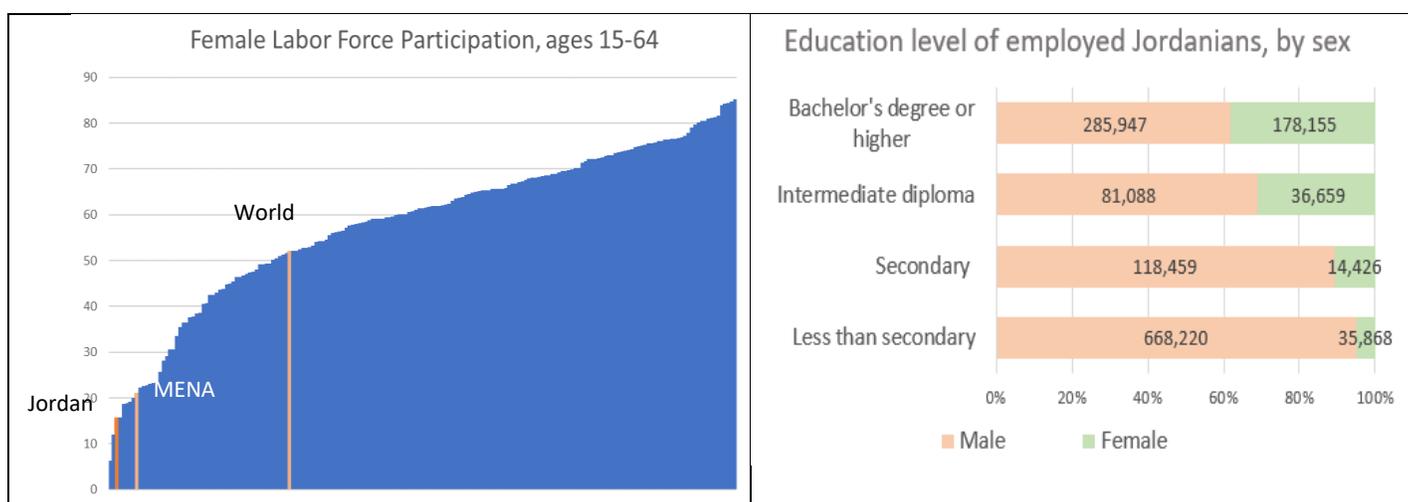
#### **Technical Assessment: Strategic relevance and technical soundness**

18. **The strategic and technical relevance of the proposed Operation is high, as it is aligned with government priorities and informed by extensive analytical work and stakeholder engagement under the MGF.** The MGF is a joint WB – IFC initiative (2019-2024) that provides technical assistance to support the governments of Jordan, Iraq, and Lebanon in their efforts to increase women's labor force participation. The Facility supports country-level activities guided by government developed Action Plans, which in Jordan also served to inform the economic empowerment aspects of the National Strategy for Women. Activities focus on analytical work, technical and advisory services in areas such as



the legal framework, care economy, and family-friendly workplaces, in close coordination with relevant stakeholders from both the public and private sector, as well as from civil society and the donor community.

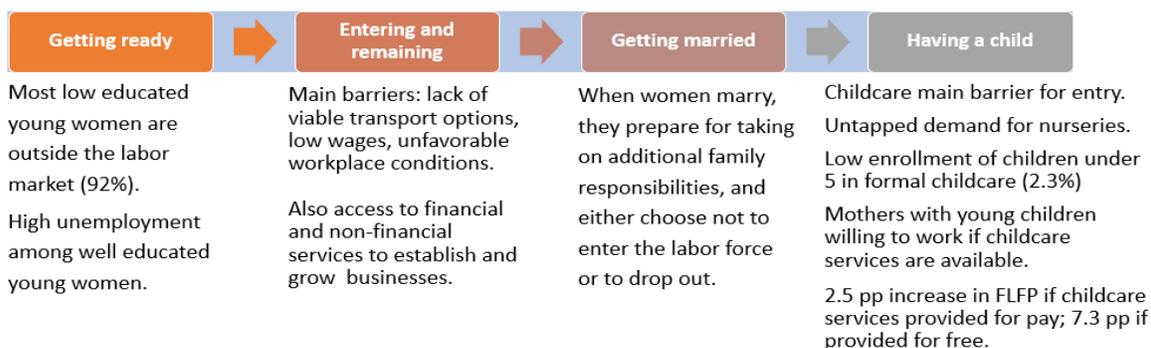
19. **In Jordan, few women work.** The FLFP, at 14 percent, is among the lowest in the world, and a fourth of women in the labor market are unemployed. Women in Jordan are increasingly well-educated, and most working women have at least a bachelor’s degree. However, there is still a significant untapped potential to attract highly educated women into the workforce, as 41 percent of female youth with education beyond secondary level have never worked. Moreover, there is a need to encourage young women with secondary education or less to join the labor force, as the large majority (92 percent) are not actively seeking employment. In addition to these challenges, women entrepreneurs face difficulties in accessing a continuum of financial and non-financial services, and there is a gap in connecting microfinance opportunities to a wider range of banking services to support establishment and growth of their businesses.<sup>33</sup>



Source: Gender Data Portal, World Bank, accessed September 2023; Authors’ calculations based on DoS 2022.

20. **Regional research provides an important framing to understand the overall situation of women’s labor force participation, and related constraints.** The first State of the Mashreq Women Report provides a data-driven look at women’s economic activity throughout critical points in a woman’s life that determine her insertion in the labor market (Lugo, Muller & Wai-Poi, 2020). It demonstrates that getting married and having children is associated with lower probability of participating in the labor market. In Jordan, married women with no children have a 20-percentage point lower probability to participate in the labor market than unmarried women. Beyond the creation of additional jobs, the first report identified recommendations around job demand: making public transportation safer, revising certain laws and regulations, and supporting their implementation, and enhancing the supply of quality childcare services.

<sup>33</sup> Roundtable discussions with women entrepreneurs, June 2023. See also Ait Ali Slimane et al. 2019. Jordan - Improving Women Economic Opportunities: Select Entry Points for Policy Dialogue and Operational Interventions. Washington, DC: World Bank Group.



21. **There is a mismatch between the supply and demand for jobs among young women in Jordan.**<sup>34</sup> Most job opportunities being created in Jordan are concentrated at the low-education end, where the level of female labor force participation is minimal. At the higher-education end, where more women are in the labor force, quality job creation is minimal, leading to higher unemployment. The constraints facing the two segments of women overlap, but the degrees vary. Access to affordable childcare and safe and affordable transport would reduce the high cost of labor force participation for women with less than secondary education, especially given the informal and low-wage nature of jobs available. At the same time, improving the workplace environment and increasing flexibility would encourage more educated women to seek and accept available jobs in the private sector, which is the sector where there is job growth in Jordan.

22. **The legal, workplace and social environment restricts women’s preferences and ability to join and stay in the workplace.** Formally, there is a range of discriminatory practices related to women’s economic participation, evidenced by Jordan’s performance on the Women, Business, and the Law index (46.9), which is below both MENA and global averages (53.2 and 77.1, respectively in 2022). While recent reforms on issues such as pay equity, sexual harassment in the workplace and flexible work arrangements are important steps towards more women-friendly workplaces, actual progress is hampered by a lack of implementation. As per the WBL index, there is space for improvement notably as it relates to care policies, pension equity and personal status. The current flexible work legislations limit the categories of employees who can benefit from the flexible arrangements and the types of these arrangements in the regulation restricts the responsiveness to emerging needs of the labor market, and specifically to needs of women who are also responsible for most of the care work in the household. Furthermore, the current flexible work arrangement may restrict employees from benefiting from the social security scheme. In addition, existing social norms reinforce the idea of men as the providers and women as caregivers which stifles women’s access to opportunities. For example, a study on the role of norms in determining labor market outcomes for women show that while almost all (96 percent) male and female respondents believed it to be acceptable for women to work, only 38 percent thought it was acceptable to work in a mixed environment, and when asked if it is acceptable for women to work until 5pm, the percentage drops further down to 26 percent.<sup>35</sup> Additionally, norms around sexual harassment underpin the expectation that women will remain silent to ‘protect their honor’, and survivors may often be blamed and stigmatized for harassment, further contributing to the denial of the scale of the overall issue of sexual harassment and GBV overall.<sup>36</sup>

<sup>34</sup> World Bank. Forthcoming. Jordan Human Capital Review. Washington DC: World Bank Group.

<sup>35</sup> World Bank. 2018. Hashemite Kingdom of Jordan – Understanding How Gender Norms in MNA Impact Female Employment Outcomes. Washington, DC: World Bank Group.

<sup>36</sup> IFC & World Bank. 2021. The Business Case for Investing in Women’s Employment in Jordan Case Study: Umniah - Safe and Respectful Workplaces. Washington, DC: World Bank Group.



23. **The second regional report builds the case for the need to expand access to quality childcare to contribute to building human capital and advancing women’s economic activity and establish that there is an untapped demand for childcare services in Jordan (Redaelli et al 2023).** It demonstrates that in Jordan, FLFP could increase between 2.5 and 7.3 percentage points depending on whether childcare services are provided for pay or free of charge. There is a sizeable untapped demand in Jordan: almost a third of mothers with children that are currently not using formal childcare would be willing to do so, and half of them are willing to pay for it. 73 percent of mothers with young children would be willing to work more if formal childcare services were available for a fee, and 80 percent if the services were provided for free. Interest in working in the care sector is high with 82 percent of unemployed mothers willing to engage in care work.
24. **The report estimates the cost of childcare services available in the market in Jordan to be 25 percent of actual or potential labor market earnings,** meaning both affordability and wage equity need to be prioritized. In Jordan, working mothers show a strong preference for formal services, and there is a high use of formal center-based childcare services (42 percent). Still, only 2.3 percent of children aged 0 to 5 are benefiting from formal childcare as services for children below age three and public pre-primary education provision is still limited and does not cover the most vulnerable families such as unemployed and inactive women, or informal workers. Based on the analysis and a review of international best practice, the report identifies the need for a three-pronged approach to achieve: (i) more equitable distribution of the unpaid care work burden within the household; (ii) improved state support to address households’ care needs, particularly for the most vulnerable households; and (iii) an enabling environment for efficient provision of quality childcare services.
25. **Country level research has further promoted an evidence-based dialogue on women’s economic opportunities.** To explore topics of specific relevance in Jordan, the Facility has produced action-oriented research on issues such as a more detailed mapping of supply and demand of childcare provision, digital payments, business case for anti-harassment policies and satellite work modalities. The MGF has also supported behavioral economics informed awareness raising campaigns around women’s work and the benefits of formal childcare (the latter under way).



### ANNEX 3. (SUMMARY) FIDUCIARY SYSTEMS ASSESSMENT

1. **The World Bank conducted a Fiduciary Systems Assessment (FSA) to confirm that the Operation’s fiduciary systems provide reasonable assurance that the financing proceeds will be used for intended purposes, with due attention to the principles of economy, efficiency, effectiveness, transparency, and accountability.** The FSA considered the PFM institutional capacity assessment of the main implementing agencies<sup>37</sup> included in the Program Expenditure Framework (including the Ministry of Transport, Ministry of Labor, Ministry of Social Development, Land and Transport Regulatory Commission, Technical and Vocational Skills Development Commission, and Vocational /Training Corporation), as well as knowledge of Jordan’s PFM and public procurement systems. The FSA also reviewed the existing analytical and diagnostic analysis, published information, and reports. The full FSA is filed in the Operation file.

#### Risk Assessment

2. **The overall fiduciary risk of the Program is rated as “Moderate.”** The overall Program’s fiduciary framework is assessed adequate to provide reasonable assurance that the Program financing proceeds will be used for intended purposes, with due attention to the principles of economy, efficiency, effectiveness, transparency, and accountability. Key fiduciary risks have been identified and those that could potentially impact the Program are: i) potential budget cuts (ii) implementation challenges due to the quality of technical specifications (for supplies and construction), terms of reference (for consulting services) and qualification requirements for procurement (including goods, IT, works, and consultant services) affecting the bidding process and contract implementation, thereby resulting in excessive variations in cost and timeline, as well as the quality of deliverables; (v) weak capacity for contract management and administration due to delays in deploying officials for training and capacity building of line ministries and government agencies. Training would cover the methods, techniques, and innovations introduced in the new Procurement Bylaw No. 8/2022 and the associated standard procurement documents, contract conditions, and evaluation templates; (vi) lack of procurement planning and systematic tracking and monitoring of procurement and contract performance throughout the procurement cycle from the needs assessment to inventory management; and (vii) coordination regarding the Program’s results, which could be challenged by complex implementation through multiple agencies.
3. **These risks will be mitigated through** (i) The Reform Secretariat PMU at MOPIC will lead the main functions of the Program’s implementation, including FM and procurement, and ensure that all reports are collected and submitted to the World Bank; (ii) annual budget performance analysis will be conducted during implementation for the implementing agencies, (iii) special annual reports on the implementation agencies' arrears will be submitted to the World Bank for monitoring purposes, (iv) the Jordan Audit Bureau will submit consolidated annual audited financial statements of all agencies; (v) full-time procurement and financial managers will be hired, dedicated for this Program with knowledge and experience that meet the Program implementation requirements and knowledge of World Bank; (vi) MOPIC will coordinate and monitor the overall procurement plans; (vi) timely recording of procurement transactions will be ensured; (vii) Building-up capacity of procurement departments in all involved institutions by having the procurement staff trained in public procurement bylaw no. 8/2022, including e-procurement (JONEPS), and on use of the new national standard bidding documents; (xii) Coordination and integration of the Program will be done by MOPIC, for Results Areas involving multiple agencies.

<sup>37</sup> The FSA did not assess the systems of the NCFA, JNCW, and KACE due to their limited financial contribution to the program.



### *Planning and Budgeting*

4. **The assessment indicated that Jordan’s budgeting arrangements are adequate for the Program.** According to the 2022 PEFA assessment, Jordan performed well (B and above) in budget preparation, budget documentation, medium-term budgeting, budget preparation process, and in-year budget reports.
5. **All the proposed Program implementing agencies follow the Organic Budget Law of 2021 (replacing the law of 2008).** They use the GFMIS for budget preparation and execution, which is fully utilized for budget execution but not for budget preparation, given that manual interventions with various IT tools are being used. The GFMIS offers limited functionalities for (a) the presentation of an initial policy-focused budget submission, (b) the entering of multiple quarters and multi-year commitments, and (c) capturing and populating the outstanding commitments and outstanding invoices for arrears monitoring. Jordan’s budgetary central government budget classification meets Government Financial Statistics/ Classification of the Functions of Government (GFS/COFOG) standards.<sup>38</sup> These classifications are included in the current chart of accounts, allowing for all transactions to be reported in accordance with the appropriate standards. The budget is published on the GBD’s website ([www.gbd.gov.jo](http://www.gbd.gov.jo)). The final accounts and the monthly General Government Finance Bulletin, which include budgetary government finance statistics aggregated according to the economic and functional classifications), are also published on the Ministry of Finance’s website.
6. **In 2022, the MOF introduced a major enhancement to the budget law by combining the central government and the independent public institutions’ budget laws into one.** Previously, there were two budget laws, one covering the central government and another for public governmental institutions. The most recently issued budget law for 2024 combined the central government and independent public institutions. It is arranged by sectors, including public administration, security and defense, judiciary and religion affairs, financial management and planning, tourism, investment, industrial development, infrastructure and local development, agriculture and natural resources, health and social development, education, human development, and youth and culture.
7. **The 2022 Public Expenditure and Financial Accountability (PEFA) Assessment confirmed that Jordan maintains a high budget control standard.** This is also supported by the budget performance analysis conducted for the proposed implementing agencies (Table 5), which indicated that deviations of the actual expenditures from the original budget are acceptable. On the other hand, the 2022 PEFA Assessment reported a positive aspect concerning the limited use of the practice of charging expenditures to a contingency vote, which accounted for an average of only 0.6 percent of total expenditures in 2018-2020. The budget performance analysis revealed deviations (in terms of value and percentage) in the capital expenditures of MOT and TVSDC from what was budgeted. Furthermore, the increase in MOT actual capital expenditure in 2021 compared to what was budgeted was due to the increase in spending on the BRT project. While the TVSDC didn’t spend all that was allocated in 2020 due to the outbreak of COVID-19.

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<sup>38</sup> Jordan: Public Expenditure and Financial Accountability (PEFA) Assessment (2022).



Table 5: Budget Performance Analysis<sup>39</sup>

Agency	Expenditure Type	2020		deviation %	2021		deviation %	2022		deviation %
		Budget	Actual		Budget	Actual		Budget	Actual	
		Mill JD	Mill JD		Mill JD	Mill JD		Mill JD	Mill JD	
MoSD	Current	22.9	22.8	0.1%	26.4	26.1	1.1%	26.8	26.3	1.9%
	Capital	7.7	6.7	13.2%	4.8	5.6	-14.9%	7.3	6.1	16.2%
MoL	Current	7.2	7.0	3.4%	8.1	8.0	1.2%	8.4	8.0	4.2%
	Capital	8.8	8.6	1.9%	0.8	0.9	-21.2%	0.4	0.3	22.2%
VTC	Current	10.0	9.9	1.3%	11.2	11.0	1.4%	12.1	11.9	2.3%
	Capital	1.6	1.4	15.7%	3.4	3.7	-9.7%	3.3	2.9	10.0%
TVSDC	Current	0.4	0.4	3.7%	1.1	0.9	13.6%	1.2	1.0	18.3%
	Capital	15.0	10.2	32.2%	5.5	6.6	-20.2%	3.9	2.8	26.9%
MoT	Current	1.2	1.1	3.6%	2.8	2.8	1.4%	2.8	2.7	2.8%
	Capital	22.8	21.1	7.3%	17.6	21.7	-22.9%	24.1	23.0	4.8%
LRTC	Current	2.1	2.1	0.0%	2.2	2.1	4.5%	2.3	2.3	0.0%
	Capital	9.5	7.8	17.9%	4.9	5.8	-18.4%	8.5	8.4	1.2%

8. Since 2016, efforts have been made to improve the strategic allocation of resources by preparing strategic plans for service delivery and the requirement for key performance indicators (KPIs) to be specified for every Governmental Agency’s expenditure program against which actual achievements are measured. However, the KPIs, for the most part, are still defined in terms of outputs or activities rather than outcomes in terms of service improvements, and the budget documentation does not provide any clear indication of the actions to be undertaken to achieve given outputs, let alone outcomes.

**Procurement Planning**

9. As per Article 4 of Procurement bylaw No. 8 of 2022 (and Article 4 of Procurement bylaw No. 28 of 2019), government agencies are mandated to prepare an annual procurement plan to rationalize and control public expenses. The procurement plan shall be prepared at least one month before the end of the fiscal year in accordance with the procedures of preparing the annual budget. The agency shall publish on its official website and on the e-procurement portal a summary of its annual procurement plan. Pursuant to the above requirement, the PPC issued a policy note on procurement planning describing the objectives, the requirements (market research, supply chain review, monitoring performance of planning versus actual, etc.) as well as defining the template of the procurement plan, which will allow extracting pertinent data for performance monitoring purposes.

**Procurement profile**

10. **Procurement Exclusion:** It is foreseen that no exclusion will be observed since all individual contracts under this Program are deemed to be estimated below the Operations Procurement Review Committee thresholds of the

<sup>39</sup> The FSA did not assess the systems of The National Center for Family Affairs, Jordan National Commission for Women, and Land and Transport Regulatory Commission due to their little financial contribution to the Program.



following values: (i) works of US\$115 million equivalent; (ii) US\$75 million equivalent for goods, (iii) non-consulting services for US\$75 million equivalent, and (iv) consulting services for US\$50 million equivalent.

11. **Procurement Categories** of the Program activities include supply and installation of goods, technical assistance, and consulting services.

#### ***Treasury Management and Funds Flow***

12. **The Program will follow Jordan's treasury management system, which is found acceptable.** All implementing agencies of the PforR have their transactions implemented through the Treasury Single Account (TSA). The Central Bank of Jordan (CBJ) maintains all Treasury accounts to which the MOF has real-time access. A daily report by the CBJ allows the Treasury to know the source of all financial transactions. The World Bank funds will be transferred to the Treasury's current account at the CBJ. The bank reconciliation takes place daily. By-Law No. 3 of 1994 and the associated implementing instructions require monthly reconciliations to have been completed by budgetary institutions, including at the governorate level, by the end of the first week of the following month as a condition for receiving the next cash release. There have been no delays in transferring the cash releases by the MOF to the proposed implementing agencies of the Program. Most suspense accounts are reconciled annually, but significant uncleared outstanding items exist<sup>40</sup>. In general, it can be concluded that reconciliation takes place annually within two months of the end of the financial year. However, the existence of very long-standing balances that have not been cleared means that it cannot be concluded that all suspense accounts are cleared in a timely way.
13. **MOPIC will be responsible for submitting withdrawal applications, including the necessary supporting documents evidencing Disbursement-Linked Results (DLR).** The Program funds will be transferred to the MoF TSA. The Program will disburse an advance of 25 percent out of its total amount when declared effective.

#### ***Accounting and financial reporting***

14. **The accounting and financial reporting systems are found acceptable for the Program's purposes.** All line ministries, including the proposed implementing agencies, submit a monthly financial position to the GBD/MOF, presenting their data according to administrative, economic, program, funding, and geographical classifications. In-year budget reports are published in the monthly General Government Finance Bulletin within four weeks of the end of the month. They have become more informative as in-year internal reports show a breakdown by economic, administrative, programmatic, and functional classifications. However, they only cover payments and no commitments.
15. **Annual financial statements are prepared annually by the MOF in accordance with IPSAS cash accounting.** They include revenues, expenditures, financial assets, liabilities, guarantees, long-term obligations, and cash balances comparable with the approved budget. The MOF is required by law to submit to the Audit Bureau the final account of each fiscal year within not more than six months of the date of the year-end. The latest annual financial statements for the year ending December 31, 2022, were submitted to the Audit Bureau without delay. The government's consolidated financial statements are prepared according to International Public Sector Accounting Standards (IPSAS), and the Jordan Audit Bureau issues an audit opinion.

#### **Procurement Processes and Procedures**

16. **Procurement procedures and processes are implemented in accordance with Procurement Bylaw No. 8 for 2022 and associated instructions.** Procurement arrangements include both centralized and decentralized procurement. For

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<sup>40</sup> Jordan: Public Expenditure and Financial Accountability (PEFA) Assessment (2022).



government agencies, including line ministries and other entities, procurement is centralized at the General Tendering Department (GTD) for the procurement of works estimated to cost equal to or more than JOD 500,000 and related technical consultancies estimated to cost equal to or more than JOD 50,000, and at the General Procurement Department (GPD) for supplies, non-consulting services and consultants' services estimated to cost an amount equal to or more than JOD60,000. The Procurement Bylaw also provides for the option of establishing a Special Tenders Committee to handle procurement processing regardless of the estimated cost, and without the need to go through the GTD and GPD. The JONEPS platform is operational, and JONEPS is being gradually deployed. It is currently used by the GTD and GPD and 22 agencies including MOPIC. Full deployment at the level of the ministries is planned by 2025. Capacity building and professionalization of the procurement workforce will require a few years to be completed. Therefore, weaknesses persist throughout the procurement cycle.

17. **Currently, there is no systematic monitoring of procurement performance and data regarding procurement transactions in implementing agencies; data is incomplete and mostly kept in paper form.** Procurement-related records (from advertisements to final invoices) are also maintained in hard copy. The execution of Program procurement transactions through the JONEPS will ensure the systematic tracking, recording, and processing of procurement. It will also facilitate the enhancement of procurement performance and the retrieval of procurement records when needed. The JONEPS developed a contract management module. However, it is not fully operational, and it is being enhanced to accommodate works contracts as well. In parallel, the JONEPS is having discussions with the GFMS to develop an Application Programming Interface (API) to connect both systems and consolidate data. Once the contract management function is tested, consolidation will be meaningful.
18. **According to Article 84 of the Procurement Bylaw No. 8/2022, Jordanian courts will be referred to for the settlement of disputes during the execution of contracts.** However, the contract may provide other dispute resolution methods, starting with amicable settlement and escalating to arbitration. The contracting parties may have recourse to a third party for the settlement of disputes using conciliation and mediation. This could be done by appointing dispute experts or dispute review boards, along with the related appointment procedures for such conciliators.

#### ***Internal Controls and Internal Audit***

19. **The overall control environment is found acceptable for Program implementation.** Internal controls and the internal audit function are governed by the applicable Financial By-law (1994) and its Amendment (2015) and the Financial Control By-law (2011) and its Amendment (2015). Each ministry has its internal audit unit in the Finance Department, and an Internal Control Unit (ICU) is responsible for effectively operating the internal financial control system. In the ministries participating in the Program, there is also a financial control unit comprised of employees from the MOF, which performs a financial controller function. The MOF also has a central ICU that ensures that line ministries' ICUs implement correctly and fully the provisions of the government control system.
20. **A robust, arguably excessive, system of internal controls on spending exists in the implementing agencies.** Their internal control system is based on prior approval and internal oversight. There are MOF-assigned financial controllers at the implementing agencies to oversee transaction-based compliance controls over payments, the recording of transactions, and the production of periodic and final accounts. The Program payments cannot be authorized and processed before financial controllers verify and sign off on payment vouchers. In addition to resident MOF financial controllers, implementing agencies have internal auditors who mainly perform the job of internal/financial controllers. Internal audit activities are primarily confined to ex-ante review of receipts, expenditure vouchers, and disbursements. The internal audit function performed by the internal auditors focused primarily on financial, legal, and administrative compliance. The internal audit activities are not designed to comply with practices and standards promulgated by



international standard setters. Ultimately, there appear to be excessive ex-ante controls by the MOF's financial controllers and internal auditors. Although there is a commitment to the application of international internal audit standards, the work emphasis across the government is still more on compliance than on the performance of systems and the assessment of risks.

### ***Payroll***

21. **Given that the Program will heavily finance salaries and wages, an initial assessment was conducted for payroll and HR systems at the proposed implementing agencies.** The 2022 PEFA assessment confirmed that payroll controls are high in Jordan (A score). Payroll is administrated by the payroll department at the Directorate of Employees Affairs (HR) at each implementing agency. The payroll systems have a good degree of integration and reconciliation between the position controls, personnel records, and payroll registers. The payroll system in Jordan follows the Civil Service Bureau's instructions, and it is in line with the national financial law and internal controls regulation, as well as the instructions issued by the MOF. The HR department ensures the completeness of information and data entry of related salary entitlements through an automated system and records archival in the system and in paper files. HR input in the system is subject to both automated and human checks. A payroll schedule is prepared monthly and subject to several layers of approvals (payroll officer, head of payroll unit, the department manager [budget holder], Internal Control Department, MOF financial controller, and the financial management manager). Salaries are then transferred to employees' personal bank accounts. Monthly reconciliations are prepared in the system and shared with the internal control unit and the MOF representative. The database is audited by an internal audit mission within the Directorate of Employee Affairs to ensure that all changes are supported by appropriate documentation. Additionally, there is a regular validation of the number of staff. This falls under the responsibility of each directorate and district, and it is achieved through site visits by the internal audit unit that also checks the data quality. The Audit Bureau of Jordan also audits the data.

### ***Program governance and anticorruption arrangements***

22. **The World Bank's Anticorruption Guidelines will apply to the Program.** Specific requirements of the World Bank's Guidelines on Preventing and Combating Fraud and Corruption in Program-for-Results Financing (2015) are the following:
- Sharing information regarding all allegations of fraud and corruption in connection with the Program, investigating all credible allegations received; reporting to the World Bank on actions taken, and cooperating in any inquiry that may be conducted by the World Bank into allegations or other indications of fraud and corruption in connection with the Program.
  - Procurement entities shall abide by the World Bank's list of debarred/suspended firms on the World Bank's website (<http://www.worldbank.org/debarr>) and ensure that no contracts are awarded to such firms and individuals. It will be the responsibility of the internal audit function to monitor compliance with this provision in terms of verifying suppliers, contractors and subcontractors, consultants, and checking the names against the World Bank debarred/suspended list, and then reporting if any case is observed.
  - Procurement entities shall ensure that fraud and corruption risk prevention measures are implemented throughout the Program, and that they will take timely and appropriate action to address issues.
  - For every bidding opportunity under the Program, each participating bidder shall be required to submit (as part of their bid) a self-declaration that the firm/individual is not subject to debarment or has not been sanctioned under the World Bank system of debarment and cross-debarment.



- Regarding national regulations, debarment and anti-corruption in the procurement, according to Article 91(a), Procurement Bylaw No. 8/2022, the Procurement Policy Committee shall validate the decisions made by the procurement committees based on the reports of investigation related to the debarment of the bidder, contractor, supplier, or consultant from participating in procurements for durations not exceeding two years in accordance with the instructions and in any of the cases listed therein. The departmental mechanism is covered under the Procurement Bylaw Articles 52, 53, 54, 91 and 92, and Appendix No. (3) of the Code of Ethics, Conduct Articles no. 1 and 2, and the procurement instructions, Articles 34-39.
- The implementing agencies are to check the suspension and debarment list before any contract is awarded, and the government is to report any fraud and corruption issues to the Bank biannually.

23. **Since the ratification of the UN Convention on Anti-Corruption in 2005, Jordan has significantly strengthened its institutional and legal anti-corruption framework.** An Anti-Corruption Commission has been established in 2005 and later merged with the Ombudsman's Office. Prosecuting authorities have been made independent from the government. Bribery and illicit enrichment of public officials, as well as embezzlement and misappropriation of public property, have been criminalized. Senior officials are required to declare their incomes, assets and financial interests to the Financial Disclosure Department of the Ministry of Justice under the 2006 Financial Disclosure Law. Anti-money laundering legislation was introduced in 2007, and a regime for the freezing, seizure and confiscation of assets has been adopted. Whistleblower and witness protection have been introduced. The public procurement legal framework has been strengthened in 2019, and the Audit Bureau now attends procurement committees as an observer. The Anti-corruption Commission can request access to declarations of incomes, assets and financial interests by public officials for the purpose of its investigations. It can also mobilize the technical expertise or assistance of other oversight authorities, such as the Audit Bureau.

24. **Regarding the 2022 Corruption Perception Index (CPI), Jordan ranks 61 worldwide with a score of 47, which is 12 points lower than in 2021 (58).** Jordan ranked fourth among the Arab countries after the United Arab Emirates, Qatar, and the Kingdom of Saudi Arabia. The GOJ launched several initiatives to strengthen the rule of law,<sup>41</sup> protect public money,<sup>42</sup> and combat corruption.<sup>43</sup> These are profound steps in the correct direction, yet there is still a need for a more holistic approach to enhance integrity and transparency in anti-corruption measures, including: (a) publishing periodic and updated public reports on the government's fulfillment of its commitments to fight corruption; (b) enforcing control and oversight over political money and funding; (c) exercising preemptive and periodic disclosures of cases that are referred to the competent courts with respect to corruption and misuse of public office by the relevant authorities; (d) publicizing financial disclosures and beneficial ownership, as well as limiting conflicts of interest; (e) disclosing the number of objections filed against tenders, as well as the measures taken to address those objections; in the event the objections are justified, it is necessary to clarify the corrective measures that are taken; (f) advancing the implementation of digitalization of public services; (g) promoting a deeper understanding of the concepts of integrity, transparency and accountability in order to combat corruption among school and university students through a specialized scientific curriculum; and (h) simplifying investment procedures through a reduction in the bureaucratic red tape that foreign and local investors encounter.

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<sup>41</sup> Several laws were amended, including the Illegitimate Profit Law, the Audit Bureau Law, and the Integrity and Anti-Corruption Law.

<sup>42</sup> A new approach was adopted in screening the queries and violations listed in the Audit Bureau's report. Joint committees were established to follow up on recommendations and rectify the situation. In addition, cases were referred to the Integrity and Anti-Corruption Commission. The Unified Procurement Bylaw (that is, the government's Procurement Bylaw Number 8 of 2022) served to establish a unified, competent authority concerned with government tenders and procurement.

<sup>43</sup> The Council of Ministers has approved the Recruitment Bylaw for leadership position number 78 of 2019, which provided some procedures that enhance the principles of transparency, as well as the policy of open data and cloud computing.



25. **The robustness of the anti-corruption framework reflects the outcome of criminal investigations as reported publicly by the Anti-corruption Commission (Jordan's Integrity and Anti-Corruption Commission, JIACC).** In its most recent annual report for 2022 ([jiacc.gov.jo](http://jiacc.gov.jo)), the JIACC investigations resulted in referring to the Integrity and Anti-Corruption Public Prosecutor a total of 241 investigation cases, helping to recover around US\$ 22 million.
26. The JIACC has also recently introduced preventive measures, such as corruption risk assessments and integrity ratings. The JIACC recently developed a National Integrity System (NIS). The NIS is utilized to assess and rate the performance and compliance of entities regarding national integrity standards (rule of law, accountability, transparency, justice, equality and equal opportunities, and good governance). The JIACC also monitors compliance of the public administrations with the recommendations. In 2023, the Financial Action Task Force (FATF) announced the removal of Jordan's name from the list of countries under increased scrutiny in the fight against money laundering and terrorist financing, known as the 'gray list'. This is a recognition of Jordan's significant progress in combating money laundering, terrorist financing, and weapons proliferation by implementing effective strategies aligned with international standards.
27. **Based on this assessment of Jordan's anti-corruption framework, the following risk mitigation measures are included in the Program Action Plan:** i) The completion of integrity risk assessments of implementing agencies by the JIACC and follow-up on its recommendations through the implementation of action plans (to be measured based on the improvement of their rating under the national integrity index) and ii) Annual reports will be submitted by the JIACC, through the CMU at MoPIC, to the World Bank concerning corruption risks and vulnerabilities identified through its investigation within the Program boundaries, along with recommendations on risk mitigation.

### *Transparency*

28. **Key institutions involved in public financial accountability have established elaborate public information-sharing arrangements on their websites:** i) The MOF publishes multi-year budget planning and execution reports, including key performance indicators covering all core ministries and departments, ii) The Jordan Audit Bureau publishes its annual report covering the outcome of audits of all ministries covered in the Program, iii) The JACC publishes annual reports and has established a comprehensive mechanism for receiving, investigating, and reporting on all allegations received from the public. iv) Procurement notices and contract awards are required to be published in accordance with the Procurement By-law No. 8/2022 using traditional and/or electronic means, and v) Procurement plans are also required to be published for the e-procurement portal, as well as for individual government agency websites
29. **Public complaints handling (non-related to procurement).** A Central Government Complaints Management System is maintained in the Prime minister's office as a central entity for receiving and monitoring resolution of citizens' complaints directly with all concerned government agencies. The management and maintenance of the system are supervised by the PMO. The unit receives citizens' complaints on services provided by government departments, corporations, and municipalities and follows up with the National Contact Center. The system generates monthly reports that provide a basis for setting performance indicators and making appropriate decisions to reduce citizens' complaints and address negative trends in a practical and evidence-based approach, in line with the vision of His Majesty King Abdullah II for better government services achieved by listening to citizens, taking their suggestions into account, and considering them as key partners in developing government services. The Central Government Complaints Management System serves as a central outlet that guarantees the confidentiality of complaints and



ensures that they are handled in a professional and transparent manner upon verification of the complainant's identity through databases linked to the system.

30. **Public procurement complaint mechanism.** The PCC was established by the Prime Minister's decision in November 2019 and is located in the Legislation Opinion Bureau. The PCC handles procurement complaints per the Procurement By-law No. 8/2022 (Articles 50 to 53). On average, the PCC handles one complaint every two weeks and follows the defined timeline of the Procurement Bylaw for complaint resolution (around 24 days). Resolutions are published on the procuring entity's website. The JONEPS "Objection" module is developed and activated, but procuring agencies need to commit to closing the loop of objections electronically. The complaint module for escalating objections to the PCC is completed and awaiting launch by the PCC. Complainants who have used the complaint mechanism offline have expressed trust, even in cases where the resolution was not in their favor. The PCC is in the process of recruiting support and technical staff, as well as acquiring suitable offices, IT, and office equipment. Complaint records will be uploaded and published through the JONEPS platform.
31. **Code of ethics for public servants.** All implementing agencies follow the code of ethics for public servants. In general, the code of ethics sets the rules of behavior for employees. As such, it aims to strengthen public confidence in the professionalism and conduct of employees. The code defines relationships with citizens, professional behavior, conflicts of interest, relations with colleagues, personal behavior, and so on.
32. **Conflict of interest.** In addition, bidding documents for public procurement contain ethics clauses, which regulate interactions between the employer and the bidders regarding the process of bid examination, clarification, and evaluation; conflict of interests; unlawful agreement with competitors or influence on the evaluation committee; and so on. Also, the requirement of this part of the bidding document is that the contractors shall act professionally, impartially, and in accordance with the code of ethics of their profession.

### ***External Auditing***

33. **The Jordan Audit Bureau audits all program proposed implementing agencies, and its performance has been acceptable for the purposes of the Program.** The Audit Bureau was created by Article No. 119 of the Jordan Constitution, which states that it is "To be established in accordance with the Audit Bureau's Law to supervise the revenues and expenditures of the state and ways of spending." AB performs compliance, financial, and performance auditing in accordance with NTOSAI standards. Jordan's Audit Bureau audits several World Bank operations,<sup>44</sup> and its performance record is acceptable.
34. **The government's consolidated financial statements are prepared according to International Public Sector Accounting Standards (IPSAS), and Jordan's Audit Bureau audits them following International Standards of Supreme Audit Institutions (ISSAI) Standards.** The government's annual consolidated audited financial statements are published on the MOF's website. Apart from issuing an audit opinion concerning the government's consolidated annual financial statements, the Jordan Audit Bureau issues an annual report summarizing the main audit observations of governmental agencies and published on the Bureau's website. The report is submitted to Parliament and reviewed by the Finance and Audit Committee. Furthermore, a special ministerial committee also reviews and discusses the main audit observations quarterly. The review of the 2022 annual report did not reveal significant observations on the implementing agencies of the Program.

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<sup>44</sup> World Bank operations include the Economic Opportunities for Jordanians and Syrian Refugees PforR; the Jordan Education Reform Support PforR; the Jordan COVID-19 Emergency Response IPF; and the Exploring High Value Socially Inclusive and Water Efficiency Agriculture in Jordan IPF.



35. **The AB will issue annual consolidated audited financial statements for the Program covering all participating governmental agencies with a consolidated management letter.** For the Program's annual audit, each implementing agency will be responsible for preparing its annual financial statements and presenting them to the Audit Bureau for auditing. The PMU at the MOPIC will be responsible for coordinating the work with the Audit Bureau and submitting the consolidated audited financial statements by September 30 of each year.



## ANNEX 4. SUMMARY ENVIRONMENTAL AND SOCIAL SYSTEMS ASSESSMENT

### Introduction

1. **This Program-for-Results (PforR) is related to Enhancing Women's Economic Opportunities focusing on eliminating challenges that affect women's participation in the labor market.** The proposed Program will support the government's reform agenda and priority initiatives outlined in the Engendered Strategy of the Economic Modernization Vision (EMV) (2023-2033), and its Action Plan. The proposed Program will be centered on four key dimensions, in line with the government's strategic vision and commitment to simultaneously promoting gender equality and economic growth. These dimensions are: (i) better and more adaptive workplace conditions for women; (ii) enhancing women's financial inclusion and entrepreneurship; (iii) improving safety in public transportation; and (iv) expanding access to quality childcare services. The PDO is to address specific constraints that women face to enter and stay in the labor force related to the workplace conditions, financial inclusion, transportation, and childcare.
2. **An Environmental and Social Systems Assessment (ESSA) has been prepared by the World Bank for the proposed PforR.** The present Annex presents the summary of findings of the ESSA, through which the Bank assesses, at the Program level, the potential Environmental and Social effects (E&S Effects) of the PforR, including direct, indirect, induced, and cumulative effects as relevant. It also assesses the borrower's capacity (legal framework, regulatory authority, organizational capacity, and performance) to manage those effects in line with the Core Principles of World Bank Policy on Program-for-Results Financing. Finally, it proposes measures to enhance both the E&S management systems and the E&S outcomes during implementation.

### ESSA Methodology and Core Principles

3. **The ESSA was prepared through reviews of existing program materials, available policy documents, technical literature and interviews with government staff and key experts.** The list of documents reviewed in the ESSA is presented in Annex 1 of the report. The PforR and relevant government systems were assessed against the following core environmental and social principles:
  - Promote environmental and social sustainability in the PforR design; avoid, minimize, or mitigate adverse impacts, and promote informed decision-making relating to the PforR environmental and social impacts.
  - Avoid, minimize, or mitigate adverse impacts on natural habitats and physical cultural resources resulting from the PforR.
  - Protect public and worker safety against the potential risks associated with: (i) construction and/or operations of facilities or other operational practices under the PforR; (ii) exposure to toxic chemicals, hazardous wastes, and other dangerous materials under the PforR; and (iii) reconstruction or rehabilitation of infrastructure located in areas prone to natural hazards.
  - Manage land acquisition and loss of access to natural resources in a way that avoids or minimizes displacement, and assist the affected people in improving, or at the minimum restoring, their livelihoods and living standards.
  - Give due consideration to the cultural appropriateness of, and equitable access to, PforR benefits, as well as to the needs and/or concerns of vulnerable groups; and
  - Avoid exacerbating social conflict, especially in fragile states, post-conflict areas, or areas subject to territorial disputes.



4. **The ESSA comprises the following information:** (a) a summary of environmental and social effects (impacts, risks and benefits) associated with proposed activities required to achieve the PDO and the Disbursement Linked Indicators (DLIs) for each Results Area; (b) an assessment of the borrower’s environmental and social management systems for managing the identified E&S effects, including reviewing practices and the performance track record applicable to these activities; (c) an assessment of the extent to which the borrower’s environmental and social management systems are consistent with the World Bank’s core environmental and social principles spelled out in World Bank policy and associated guidance materials; and (d) a set of recommendations and actions to address capacity for and performance related to policy issues and specific operational aspects relevant to managing the Program.

### **ESSA Consultations**

5. **The ESSA was formulated between the end of December 2023 and early January 2024, utilizing a combination of face-to-face consultations and Focus Group Discussions (FGDs) with relevant stakeholders, including all implementing agencies, government staff, and experts, civil society, and vulnerable groups throughout the Program preparation. These consultations were integral to the DLIs. The consultation sessions were seeking to:**
- a. Provide a general overview of the Program.
  - b. Introduce the purpose and scope of the ESSA.
  - c. Obtain answers to prepared key questions around specific aspects of the Program and depending on the audience.
  - d. Discuss potential key social and environmental effects, including benefits and potential risks.
  - e. Obtain suggestions for recommendations and actions, especially any negative E&S risks and impacts.
6. **The meetings started with a presentation on about the Program and the E&S objective, followed by an open discussion whereby the participants were encouraged to give their feedback about the issues.** A summary of the findings, concerns, questions, comments, and recommendations raised by participants, and how they have been incorporated, is available in the ESSA report.

### **Environmental and Social Screening**

7. **Program social effects.** Similarly, the four Result Areas would have both benefits and impacts. The overall social risks are considered Moderate. The Program is expected to have the following effects:
- General weak social risk assessment and management capacity of the implementing agencies (across all DLIs)
  - Risk of Environmental and Public Health and safety in Public Transportation and Childcare Services
  - Lack of Reporting of SEA/SH Complaints Due to System Inefficiency (Area 1-DLI 1.5)
  - Risk of Compromised Service Quality in National Childcare Service Expansion (Area 4- DLI 4.4)
  - Risk of Inequitable Benefits for Flexible versus Full-Time Workers (Area 1-DLI 1.1)
  - Risk of Inadvertent Exclusion of Women with Disabilities (WwDs) from entrepreneurship support programs
  - Risk of Potential Complex Eligibility Criteria and Uneven Benefits Distribution (Area 4-DLI 1.1)
  - Risk of Disruption of Traditional Family Dynamics of women



8. **Program Environmental Effects:** The overall social risks are considered Low. The Program is expected to have the following environmental effects:
- **Women’s entrepreneurship:** New women owned firms expected to be established under this DLI are anticipated to be mainly SMEs with low environmental risks and insignificant to low negative environmental impacts. Few may have low to moderate environmental risks and negative effects on the environment, which are mostly linked to waste management, OHS and public health.
  - **Implementation plan for women’s access to safe, affordable transport:** Any civil works associated with such investments and activities to be included under the plan, can possibly introduce risks to public safety, OHS risks in addition to improper management of construction waste which can cause safety risks to pedestrians and can cause blockage to the stormwater networks. Hence, the Program will finance the preparation of the plan, while plan implementation will be done through other programs (or WB financed projects).
  - **Expanding access to affordable, quality childcare services:** Risks and negative effects are linked to OHS of the renovation works, and to improper management of generated construction waste. Hence, the operation of established and new childcare facilities is associated with health and safety risks to the children and to service providers which are mainly related to possible exposure to infections in crowded conditions, and to improper sanitary and hygiene conditions and practices.

## Grievance Mechanism

Government organizations implement Grievance Mechanisms (GMs) at two distinct levels:

9. **National-Level GM: “At Your Service”:** This GM facilitates interaction between the public and government, including all implementing entities for this proposed Program, through five channels: inquiries, suggestions, praise, complaints, and reports of corruption. It utilizes a mobile app, e-government portal, the National Information Center, and physical complaint boxes for grievances, although the latter is inactive. A chatbot for the Prime Ministry's Facebook page is being developed. The platform processes are well-defined but lack detailed data segmentation by demographics like location, gender, or age, with anonymity preserved except for contact details. An optional GPS feature is available, but its precision is debatable. The platform has a structured protocol for handling complaints, including categorization, logging, and case referral, as per the Organizational and Procedural Regulations. Complaints are sorted by severity and type, and users receive SMS notifications throughout the resolution process. There's a system for the automatic escalation of unresolved issues, and a national dashboard documents all activities, with various metrics used for analysis and performance assessments. Complaint resolutions are communicated through updates, with cases marked as resolved, cancelled, or returned. The World Bank's 2022 report on the "At Your Service" GM assessment highlighted deficiencies in organizational structure and performance management within the GM, which the government has yet to address to align with the World Bank's Citizen Engagement and Environmental and Social Framework (ESF) standards.
10. **Entity-Level GM:** This refers to mechanisms specific to individual government entities or organizations generally, and those included under the proposed Program. The predominant tools employed by government entities for grievance redressal encompass a blend of digital and traditional mechanisms to ensure inclusivity and accessibility. These include comprehensive online platforms such as dedicated websites and specialized systems like 'Hemayeh' platform at MOL and the PWDs complaints system which facilitate electronic complaint submission and tracking. Direct communication is maintained through hotlines, email, and messaging services like WhatsApp, allowing immediate contact. Physical complaint boxes are stationed within entity premises for those preferring tangible means. Applications offer another layer of digital convenience, and social media platforms provide interactive



forums for public engagement. In-person visits remain integral, ensuring personal contact for issue resolution. These tools signify the public sector's commitment to responsive, accountable, and transparent service provision.

11. **The GM for the proposed Program will be mandated by the Ministry of Planning and International Cooperation (MOPIC), functioning within the Program Management Unit (PMU).** The government agencies implementing the four key result areas (RAs) must report complaints about the Program directly to the PMU, ensuring a streamlined and effective grievance redress mechanism.
12. **The PMU, to be established in MOPIC, will be in charge of liaising with the main implementing agencies under the Program to compile all complaints received against the Program from the public and Program's stakeholders.** The PMU should assign a GM Focal Point, who will be tasked with managing the GM of the Program. Other GM Focal Points should also be nominated within each implementing agency under the proposed Program and will report complaints related to the Program directly to the PMU on monthly basis or as needed. The main GM FP within the PMU will be tasked with preparing the Program's GM report, which must be submitted to the Bank bi-annually.
13. **Recommendations for inclusion to the PAP include the following:**
  - a) Strengthening of the E&S capacities of all the implementing agencies by assigning qualified E&S staff (E&S Focal Points) to oversee the E&S aspects of Program implementation and provide them with adequate training on E&S risk management and reporting as needed.
  - b) The interventions to be included in Action Plan to enhance women's accessibility to safe and reliable transport to be screened against the national E&S requirements and the E&S Exclusion List as stated in the ESSA.
  - c) NCFCA to conduct and institutionalize social impact assessment and stakeholder consultation as part of the new National Childcare Policy (DLI 4.1)
  - d) MOSD to adopt and implement the SOPs to be prepared under the IPF Component as part of the childcare expansion activities, including the identification of roles and responsibilities, and the training of relevant staff on the application.



**ANNEX 5. PROGRAM ACTION PLAN**

Action Description	Source	DLI #	Responsibility	Timing		Completion Measurement
Action plans associated with the National Financial Inclusion Strategy 2023-2027 are endorsed and include gender-disaggregated targets	Technical	NA	CBJ	Due Date	31-Dec-2024	The action plans should be developed in a participatory manner, including engagement from financial institutions, private and public sector, and will be published in the CBJ website.
Guidelines on addressing SH complaints adopted by MOL	Technical	NA	MOL	Due Date	31-Dec-2024	Main outline of Guidelines could include: Definitions, Objectives of SOPs, Legal Framework, Guiding Principles, Roles & Responsibilities, Case Management, Service Providers, Training Program, Monitoring. To be published on MOL website.
Implementation of the SME gender/youth tagged policy to increase access of women to public procurement	Fiduciary Systems	NA	MOPIC	Recurrent	Yearly	Number of contracts under the Program awarded to women SME as a ration of the full amount of contracts compliant with the national policy



Interventions to be included in proposed Action/Implementation Plan to enhance women’s access to transport to be screened against national E&S requirements and E&S Exclusion List as per ESSA, and mitigation measures to be incorporated into the plan	Environmental and Social Systems	NA	LTRC/MoT/MoEnv	Due Date	25-Jun-2025	Finalized Official Implementation Plan including all intended interventions  E&S screening results report of prepared Implementation Plan against national E&S regulations and ESSA exclusion  Mitigation measures to be proposed, incorporated in the Plan
MOSD to adopt and implement the SOPs to be prepared under the IPF Component as part of the childcare expansion activities, including the identification of roles and responsibilities; and training of relevant staff on the SOPs.	Environmental and Social Systems	NA	MOSD	Due Date	31-Dec-2024	SOPs prepared, adopted for all childcare facilities including: Child Protection Policy or Code of Conduct (CoC); Workers and community health and safety measures; Procedures covering other areas as determined in the ToR. Training of SOP application
NCFA to conduct and institutionalize social impact assessment (SIA) and stakeholder engagement (SE) as part of the new	Environmental and Social Systems	NA	NCFA	Due Date	31-Dec-2024	New National Childcare Policy is developed and adopted. Social Impact Assessment and stakeholder



National Childcare Policy.						engagement are conducted and recommendations are incorporated into new policy. Institutionalize SIA practice and stakeholder engagement in the policy.
Occupational standards for childcare workers endorsed	Technical	NA	TVSDC	Due Date	30-Jun-2025	TVSDC has defined and endorsed the occupational standards for childcare workers, and published this on their website.
Strengthening E&S capacities of MOPIC/PMU and all implementing agencies by assigning qualified E&S staff and Focal Points to oversee E&S aspects of Program implementation and provide adequate training on E&S risk management and reporting as needed	Environmental and Social Systems	NA	MOPIC/PMU	Due Date	31-Dec-2024	List of assigned E&S staff in MOPIC/PMU and E&S Focal Points in the other implementing agencies shared with the Bank.  Training needs assessment as well as a training plan prepared.  Training implemented.

**ANNEX 6. IMPLEMENTATION SUPPORT PLAN****Main Focus of Implementation Support**

Time	Focus	Skills Needed	Resources Estimate	Partner Role
<b>First twelve months</b>	Program readiness for implementation	Task management, Operations specialist,	Supervision Bank budget	
	Development of tools for collecting budget execution; procurement and accounting data, and capacity building actions	Fiduciary specialists		
	Development Operations Manual for the IPF component	Technical specialists		
	Appointment of E&S focal points, preparation of monitoring tools (Environmental and Social Impact Assessment, Environmental and Social Management Plan, SEP, E&S technical manual, GM), training and capacity for E&S focal points	Environmental and Social Standards (ESS) specialists		
<b>12–48 months</b>	Technical review/Implementation support	Task management, Operations specialist, Technical specialist	Supervision Bank budget	
	FM and procurement monitoring and reporting	FM specialists	Supervision Bank budget	
	E&S monitoring and reporting	E&S safeguards specialists	Supervision Bank budget	
<b>Closing</b>	Sustainability	Task management, Operations support, Technical support, Fiduciary and ESS support	Supervision Bank budget	

**Task Team Skills Mix Requirements for Implementation Support**

Skills Needed	Number of Staff Weeks	Number of Trips	Comments
Team Leader	36	—	Country Office based
Co-Task Team Leader	36	8	
Co-Task Team Leader	24	4	
Transport Specialist	24	4	
Gender Specialist	24	-	Country Office based



<b>Skills Needed</b>	<b>Number of Staff Weeks</b>	<b>Number of Trips</b>	<b>Comments</b>
Financial Management Specialist	10	4	
Procurement Specialist	10	4	
Environmental Specialist	10	—	Country Office based
Social Development Specialist	10	—	Country Office based
Economist	20	4	—
Operations Officer	16	8	—



## ANNEX 7. INVESTMENT PROJECT FINANCING COMPONENT

1. **The Program is complemented by an IPF component (US\$11 million) to support the implementation.** A detailed description of financial management, procurement, environmental and social issues, and management, as well as disbursements, will be included in the Operations Manual. The OM will: (a) describe climate risks and elaborate the operational health and safety guidelines for stakeholders and contracted workers; (b) identify relevant institutional capacity building on awareness training to all ministry staff and key stakeholders on climate risks; and (c) define measures for energy-efficient supervision, monitoring, staff and training, including use of online meetings and development of online modules to reduce carbon footprint. The IPF component includes three main activities, described below. The IPF Component may be expanded should additional funding be secured.

### Activity 1. Program Management, Monitoring, and Collaboration and Evidence Hub Team (US\$1 million)

2. **A Program Management Unit will be assigned under the Reform Secretariat at MOPIC to support implementation and ensure cross-sectoral ownership and engagement.** The PMU will include a team consisting of technical, procurement, monitoring and evaluation, financial and social and environmental officers, and will be coordinated through a team lead. Within the PMU a team will be established to function as a collaboration and evidence hub . This team will include representatives from the IMC-W, MOPIC’s National Policies Directorate (NPD) to ensure coordination of relevant policies and JNCW, the rapporteur of the IMC-W, to provide technical expertise and to facilitate outreach to civil society, private sector, and other stakeholders. The Hub Team will complement and capitalize on existing initiatives and programs related to the Engendered Strategy priorities and work closely with the PMU to develop strategic outreach messages that showcase not only the progress of activities under the Operation, but also other relevant achievements.
3. **The Collaboration and Evidence Hub team will provide the operational and technical support for achieving the RAs.** To start with the hub will focus on childcare related work, in particular, it will be responsible for ensuring the rigorous evaluation of the childcare interventions supported by the Program, assessing women’s labor market outcomes and child development outcomes. Additional funding can be raised to further support the Program with technical assistance provided through the hub team related to the results areas of: (i) workplace conditions including the Gender Equality Seal and developing the materials for the SH training; (ii) financial inclusion and entrepreneurship including the development of training tools for women’s to register and benefit from eshops platforms; (iii) transportation to support the development of the action plan and the modernized climate-resilient standards for the bus stops in accordance with international best practices. With additional funding, the hub can also support targeted campaigns and capacity-building activities to raise awareness, address informational asymmetries related to the program areas, and promote behavioral change related to more egalitarian norms and attitudes towards women's work, and to incentivize specific behaviors such as the use of public transport and of childcare service provision by providing clear information about benefits of the same.
4. **The hub will be a team led by IMC-W and supported by JNCW and MOPIC’s NPD, and provides a larger platform for data-driven follow up on the Engendered Strategy of the EMV.** This central platform will serve to increase the data and evidence base, sharing best practices, aligning efforts, and fostering synergy among stakeholders, all in alignment with the GOJ priorities for women’s economic empowerment. Furthermore, the hub will encourage collaboration to allow for the pooling of resources, expertise, and experiences. This multifaceted approach not only strengthens gender-related programs but also enhances the sustainability and scalability of efforts, ultimately



leading to more significant and lasting impacts. To support the PMU, communication and knowledge sharing around results will be facilitated through the establishment of timely and effective information sharing channels among relevant stakeholders, ensuring that information and knowledge generated through the Operation are effectively communicated. Ultimately, it is proposed that outputs and findings produced through the hub will be housed in the forthcoming National Women’s Observatory, managed by JNCW.

**Activity 2. Support the expansion of quality childcare (US\$8 million)**

- 5. **This component will implement and evaluate government programs to expand the demand and supply of childcare.** On the demand side, a subsidy intervention will aim to reduce the cost of accessing childcare. On the supply side, an establishment intervention will aim to increase the number of available childcare service providers. Lastly, an online childcare platform will connect the demand and supply of childcare services to improve access for all, but with a focus on vulnerable families. These activities complement the support that is provided to nurseries through the SSC program Reaya, and further complement the support that IFC provides related to employer-provided childcare provision. Program implementation details will be further outlined in the Operations Manual.

**Figure 1. Expansion of childcare services under the Program**

SUPPLY SIDE: Establishment support: enhancing existing schemes, and evaluating them for scale-up		DEMAND SIDE Household support for childcare
<b>Center-based</b> <ul style="list-style-type: none"> <li>For licensed associations and private nurseries</li> <li>Target: 125</li> <li>Grants up to US\$28k</li> <li>Second tranche contingent upon certification of care worker(s)</li> </ul>	<b>Home-based</b> <ul style="list-style-type: none"> <li>New registered home-based nurseries</li> <li>Target: 400</li> <li>Grants up to US\$5k, incl. in-kind equipment &amp; training support</li> <li>Second/third tranches contingent upon certification and use of equipment</li> </ul>	<b>Subsidized childcare services for households</b> <ul style="list-style-type: none"> <li>Available for mothers with children below 5, ineligible for Reaya (SSC)</li> <li>Subsidize up to US\$100/month for childcare services for a period of 6-12 months</li> <li>Selected among vulnerable women with demonstrated interest in LFP</li> <li>Subsidies provided directly to enrolled nurseries</li> <li>Application through the online platform</li> </ul>
<b>ONLINE CHILDCARE PLATFORM to connect supply &amp; demand</b> <ul style="list-style-type: none"> <li>Reduce gap between demand and supply of childcare, by bringing providers and families on the same platform</li> <li>Reduce information gap by mapping out enrolled formal nurseries, linked to geographical proximity</li> <li>Mothers will request subsidy through platform, payment will be done directly to enrolled nursery</li> <li>Platform will be linked to the National Unified Registry to facilitate targeting for low-income households</li> </ul>		

*Programs will be complementary to Reaya, with referrals between programs.*

- 6. **Expanding the supply of childcare through establishment support grant (US\$5.5 million).** This activity will support the establishment of center-based (association and private sector nurseries) and home-based nurseries through grants. This grant size will vary based on the type of nursery (center- or home-based), the size, and capacity of the nursery (Figure 1). To qualify for the program, the nursery must be ineligible for the Reaya program,<sup>45</sup> and meet the selection criteria set by the MOSD. Childcare providers who cater to low-income households, and those that



are in industrial zones or tourism hubs will be prioritized in the selection criteria. Selected recipients will receive the grants in three tranches over the year, upon meeting conditions set by the MOSD (e.g., completing caregiver accreditation), while technical assistance will be provided on an ongoing basis. Quality standards, monitoring and support for newly established childcare services will be detailed in the POM. The establishment grants will allow for the procurement of energy efficient appliances (heaters, lighting, fridge, etc.) for up to 10 percent of the grant amount for center-based and up to 20 percent for home-based nurseries. Procurement standards will be set to ensure the appliances comply with Energy Star Standards / best available technology or match or surpass country appropriate technology benchmarks for performance.

7. **Increasing demand for services by subsidizing the cost of childcare for low-income households (US\$2.5 million).** This activity will lower the cost of childcare for low-income households. It will subsidize the monthly cost of childcare services (provided by a licensed home-based or center-based childcare provider outside of the child's home) for 6-12 months. The subsidy can be a maximum of US\$100 per month, to be determined based on household welfare (the selection criteria will be further developed in alignment with Reaya and outlined in the OM). Approximately 3,000 children below 4 years and 8 months will be supported through this pilot. Beneficiaries will be mothers with children in this age group, selected from among social safety net recipients who have demonstrated interest in participating in the labor force (e.g., signed up for a training-for-employment program, registered on national employment platform, enrolled in the national employment program, enrolled in an accredited training program, etc.). Mothers benefiting from Reaya<sup>46</sup> may receive benefits for 6 months (after Reaya benefits end) while those ineligible for Reaya will benefit for 12 months. Subsidies will be provided directly to the childcare provider of their choice among nurseries enrolled in the childcare services platform for up to benefit limit, based on continued enrolment in the labor force.
  
8. **Facilitating access through an online childcare services platform (US\$0.5M).** This activity will reduce the gap between the demand and supply of childcare, by bringing providers and families on the same platform, reducing information gap related to available services. The platform will be owned and operated by the Ministry of Social Development and be linked to the National Unified Registry (NUR), a unified platform for Jordanian citizens seeking social assistance.<sup>47</sup> All licensed childcare providers, including public, private, NGO operated, and home based will be listed on the platform, along with important details about the provider (e.g., address, cost, hours of operation, association with schools, number of accredited staff, enrollment in Reaya program, etc.). Families interested can log into the platform and check for options within a catchment area. In addition, the platform will provide an avenue for families to register complaints to MOSD, strengthening the GM for childcare facilities further. The platform will also be able to send and receive referrals from the Reaya program database, to facilitate beneficiary selection into the appropriate program and ensure coordination and cross-references across the programs.

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<sup>46</sup> The Reaya program provides six months of cash support to Social Security Corporation registered mothers who are currently employed and has contributed to the SSC for at least 6 months. Activity 2 will complement Reaya support by reaching women who do not qualify for Reaya, and by providing additional months of support to those benefiting from Reaya.

<sup>47</sup> The National Unified Registry (NUR) serves as a single gateway for Jordanians seeking social assistance by connecting 34 government institutions, including the Civil Status Department, National Aid Fund, Social Security Corporation, Tax Department, Health Insurance, vehicle registration, and the Ministry of Education. NUR enables households to self-register for multiple social protection services, cross-checks their data with other databases, ranks them by poverty status, assesses their needs, and connects them to the necessary services.



## **Fiduciary Assessment - IPF Component**

### **Financial Management (FM)**

9. **The World Bank conducted an FM assessment for the IPF proposed implementing agencies (MOPIC and MOSD).** The FM assessment with the FM and disbursement arrangements will be finalized during the appraisal. The Reform Secretariat PMU will manage the IPF component, housed at the MOPIC, which has extensive prior experience in the World Bank FM and disbursement guidelines built during the implementation of “Inclusive, Transparency, and Climate Responsive Investment - PforR” and “Strengthening Jordan Reform Management Project-IPF.” In contrast, MOSD has limited experience in World Bank FM and disbursement Guidelines. A full-time Finance Manager will be hired at the PMU to handle the FM and disbursement arrangement of both the PforR and the IPF components. In addition to the Finance Manager, a Financial Officer will be hired at MOSD to build its FM institutional capacity. The Finance Manager at the PMU will supervise the work of the full-time financial officer.
  
10. **Program FM risks.** Based on the initial FM assessment, the overall FM risk is “Substantial.” With mitigation measures in place, the Program will have acceptable project FM arrangements, and the residual FM risk rating will remain “Moderate.” The FM risk is assessed as “Substantial” mainly due to:
  - a. Limited experience of MOSD in the World Bank FM and disbursement guidelines.
  - b. Childcare grants and subsidies are provided to ineligible beneficiaries.
  - c. Potential limited coordination between the PMU at MOPIC and the MOSD on FM and disbursement affairs that may cause delays in disbursements and submission of financial reports.
  - d. The Accounting systems at MOPIC and MOSD cannot generate the Semiannual IFRs per the World Bank guidelines.
  
11. **The following measures are to be taken to mitigate FM-related risks:** The FM arrangements were designed to mitigate the identified FM risks, which would suit the available capacity during implementation. They include:
  - a) Hiring a full-time Finance Manager at the PMU to handle the FM and disbursement arrangement of both the PforR and the IPF components. In addition, a Financial Officer will be hired at the MOSD to handle the FM and disbursement functions for the childcare program.
  - b) Developing adequate controls and procedures that will be documented in the OM with particular attention to the start-up grants and subsidies for childcare programs, including adhering to eligibility selection criteria, monitoring, and disbursements. The OM will include a detailed chapter on FM and disbursement arrangements.
  - c) An Independent Verification Agency will be contacted to confirm that start-up grants and subsidies are provided to eligible beneficiaries and that funds were used for the intended purposes.
  - d) An online childcare platform will be used to implement the childcare program.
  - e) Using a DA with sufficient advance payment under the control of the PMU and a subaccount will be opened for MOSD.
  - f) Submission of semiannual IFRs and annual budgets will be generated in Excel, which would allow the World Bank to follow up on the disbursement progress and address any bottlenecks on a timely basis.
  - g) A private audit firm will be contracted to review the semiannual IFRs and audit the IPF’s annual financial statements in accordance with terms of reference (TORs) acceptable to the World Bank.



Childcare FM Arrangements

12. **The IPF component will mainly support childcare expansion** by i) providing establishment grants (cash and/or in-kind), ii) subsidizing the monthly cost of childcare services (provided by a licensed care provider home- or center-based- outside of the child's home) for 6-12 months, and iii) technical support including outreach, campaigns, and several technical studies. The MOSD will implement childcare expansion programs. The MOSD team will include a full-time Grant Officer, who will be responsible for, among others, ensuring that eligible beneficiaries will benefit from the childcare program in accordance with the eligibility selection criteria, a full-time Financial Officer to handle the FM and disbursement functions, and a full-time Procurement Officer to handle procurement and contract management functions. An Operations Manual (OM) will be prepared, which will stipulate the internal procedures for the IPF's different activities, including the controls and procedures over the start-up grants and subsidies, including eligibility selection criteria, procurement arrangements, monitoring, and disbursements. An online childcare platform will be used to implement the childcare program. An Independent Verification Agency will be contacted to confirm that start-up grants and subsidies are provided to eligible beneficiaries and that funds were used for the intended purposes.
13. **Budgeting.** The IPF component will not be included in the MOPIC's budget since grants are not included in the national budget. The PMU will maintain a detailed annual disbursement plan. This plan will be developed based on the initial procurement plan, approved business plans for the IPF provisions, and/or based on the schedule of outputs as defined in the implementation schedule and estimated payment cycles - revised upon need. It will be used as a monitoring tool to analyze budget variances and manage cash and will be fed into the semiannual IFRs.
14. **Accounting and Financial Reporting.** The IPF component will follow the cash basis of accounting, and key accounting policies and procedures will be documented in the financial procedures manual. MOPIC and MOSD do not use acceptable accounting systems to capture financial transactions. Therefore, the financial transactions will be recorded in Excel, and the same will be used to generate the Semiannual IFRs, which will include the following main statements:
  - a) Statement of sources and uses of funds, indicating sources of funds received and expenditures, showing semimanual, yearly, and cumulative balances.
  - b) DA reconciliation statements reconciling period-opening and end balances.
  - c) Statement of commitments, i.e., the unpaid balances under the IPF's signed contracts.
  - d) Details of the grants and subsidies provided.
  - e) List of fixed assets.
15. The semiannual IFRs will be reviewed by the IPF external auditor.
16. **Internal controls.** The IPF's expenditure cycle will follow the controls specified in the National Financial System of the Hashemite Kingdom of Jordan, which includes (i) technical approval of the department involved, (ii) checking and approval by finance staff, (iii) verification of the accuracy of the payments and its compliance with the applicable laws in Jordan and the World Bank procurement and FM procedures as well as the terms and conditions. Although the IPF component will follow the Government-applied controls set in the local laws, supplementary controls will be implemented for monitoring activities, including the verification and approval of the staff (financial and technical). An OM will be developed that includes a financial management manual. This manual will document the IPF's implementation of internal control functions and processes and describe the roles and responsibilities of the staff and authorization and execution processes. The manual will also clearly describe the fiduciary



responsibilities of the PMU at MOPIC and the MOSD in relation to the financial procedures and controls to be set in place, as well as the required financial reporting obligations.

17. **Financial Audit.** The PMU at MOPIC will contract a private sector audit firm to audit the IPF's financial statements on an annual basis. The audit firm will conduct the audit in accordance with internationally accepted auditing standards and based on terms of reference cleared by the World Bank. The PMU will prepare Terms of Reference (TORs) for the auditor and will submit them to the World Bank for clearance. The PMU should engage the audit firm six months following the submission of the first withdrawal application. The audit report will be sent to the World Bank no later than six months following the end of the calendar year. A management letter shall accompany the audit report, identifying any deficiencies in the control system the auditor finds pertinent, including recommendations for their improvement. In addition, the auditor's scope of work will include reviewing the semiannual IFRs.
18. **Disbursements.** A US Dollar DA will be opened at the Central Bank of Jordan for the PMU to ensure that funds are readily available for IPF implementation. Authorized signatories, names, and corresponding specimens of their signatures would be submitted to the Bank before receiving the first Withdrawal Application (WA). The PMU will be responsible for submitting monthly replenishment applications with appropriate supporting documentation. The proceeds of the IPF will be disbursed in accordance with the World Bank's disbursement terms outlined in the Disbursement Letter and in accordance with the World Bank Disbursement Guidelines for projects. IFRs-based disbursement will be used under this IPF. Accordingly, requests for payments from the IPF will be initiated using Withdrawal Applications (WAs) either for advances, direct payments, reimbursements, or replenishments to the DAs. A US\$ sub-bank account will be opened for the MOSD to finance the center-based and home-based childcare programs. The subaccount will be provided with an appropriate advance and will be replenished based on supporting documents submitted and cleared by the PMU at MOPIC.

### **Procurement**

19. **Project (IPF) procurement will be implemented in accordance with the World Bank's "Procurement Regulations for IPF Borrowers" dated September 2023 (Procurement Regulations);** and "Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by International Bank for Reconstruction and Development (IBRD) Loans and International Development Association (IDA) Credits and Grants", dated October 15, 2006, revised in January 2011 and as of July 1, 2016.
20. **Implementation Arrangements.** The Reform Secretariat PMU will manage the IPF component, housed at the MOPIC, which has extensive prior experience in implementing WB-financed operations, including "Inclusive, Transparency, and Climate Responsive Investment - PforR" and "Strengthening Jordan Reform Management Project-IPF". A full-time Procurement Officer will be hired at the PMU to handle the procurement and contract management arrangements of both the PforR and the IPF components.
21. **Systematic Tracking of Exchanges in Procurement (STEP).** STEP is the World Bank's online procurement planning and tracking tool to prepare, clear, and update Procurement Plans and conduct procurement transactions as referred to in Section V, article 5.9 of the Procurement Regulations. The Procurement Plans for the life of the Program will progressively be developed by the implementing agencies.



22. **Project Procurement Strategy for Development (PPSD).** The procurement strategy is aimed to broaden the social and employment benefits of the project while ensuring the quality of the project’s execution. MOPIC will draft the PPSD which will be finalized after board approval. The PPSD will outline the requirement to practice Green Public Procurement (GPP) when procuring goods. The World Bank is currently providing a technical assistance to the GoJ to support in advancing GPP and develop policies, guidance notes, and build the capacity of procurement professionals, including the PMU, to implement GPP practices.
23. **Procurement Capacity Assessment.** A procurement assessment was conducted for the IPF proposed implementing agencies (MOPIC, MOSD). The procurement assessment will be finalized during the appraisal. Based on the initial procurement assessment, the overall procurement risk is “Substantial”. With mitigation measures in place, the Program will have acceptable project procurement arrangements, and the residual procurement risk rating will be “Moderate.” The procurement risk is assessed as “Substantial” mainly due to: (i) the size and nature of the IPF activities are simple; (ii) the procurement staff in MOPIC are familiar with the World Bank Procurement Regulations; (iii) there may be potential delays in procurement processing due to bureaucratic procedures and multiple clearances; (iv) limited experience of MOSD in implementing World Bank operations; and (v) Potential limited coordination between the PMU at MOPIC and the MOSD.
24. **Mitigation of Procurement Risk.** The procurement associated risk will be mitigated through the following measures: (i) a qualified Procurement Officer will be hired to support MOPIC and MOSD with procurement processing for the Program, including for the IPF component; (ii) the procurement plan will be used as a monitoring tool for processing procurement activities in a timely manner; (iii) close support and capacity building provided by the World Bank, at the initial stages of Program implementation, particularly on the procurement of consultants’ services; and (v) all terms of reference will be subject to the WB’s prior technical review and clearance. Measures to mitigate the identified risks include: (i) Hiring a full time Procurement Officer at the PMU to handle procurement and contract management arrangements; (ii) An Operations Manual (OM) will be prepared, which will stipulate the internal procedures for the IPF's different activities, including the procurement arrangements under the start-up grants and subsidies. The OM will include a detailed chapter on procurement and contract management arrangements.

### **Childcare Procurement Arrangements**

25. The IPF component will mainly support childcare expansion by i) providing establishment grants (cash and/or in-kind), ii) subsidizing the monthly cost of childcare services (provided by a licensed care provider home- or center-based- outside of the child’s home) for 6-12 months, and iii) technical support including outreach, campaigns, training, and several technical studies. MOSD will implement the childcare expansion programs. MOSD will manage the center-based expansion program and the home-based child expansion program. MOSD team will include a full-time Grant Officer, who will be responsible for, among others, ensuring that eligible beneficiaries will benefit from the childcare interventions in accordance with the eligibility selection criteria, and a full-time Procurement Officer to handle the procurement and contract management functions. The OM will provide a full description of the procurement arrangements under these grants.