



SOCIAL PROTECTION SERIES

THE ROLE OF COMMUNITY-BASED ASSOCIATIONS IN SOCIAL PROTECTION: JORDAN AS A CASE STUDY

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Cover photo: Male volunteer's hands holding box with food over group of people at distribution or refugee assistance center (c) Ground Picture - shutterstock

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Introduction

In Jordan, the contributory and non-contributory social protection systems are some of the most important tools of the state and society for promoting social cohesion and addressing the risks that people face in their lives, such as sickness, death, old age, disability, and unemployment. The legislative structure in Jordan attempts to organize the work of all parties concerned with social protection through social security laws and national relief funds, in addition to regulating the roles, objectives, competencies, scope, and governance of charitable associations, which are one of the tools of civil society, to enhance the country's social protection and strengthen its resilience to risks.

This paper discusses the role of cooperatives and community-based associations in Jordan in strengthening the social protection system, examining the positive aspects and challenges through research questions based on the following key questions: Are these associations effective, efficient, and able to fulfill their vision, mission, and goals, or are they ineffective and suffering from issues and challenges that make their role marginal and ineffective? Does the existence of these associations and their encouragement by the state harm the official social protection system, and encourage people to evade the official social protection system and contribution payments given the existence of other forms of protection; and does this result in the state abdicating its responsibilities to these other entities, regardless of whether they create or reproduce negative phenomena and dynamics?

This paper emphasizes that reaching a scientific judgment on the NGO sector, in general, requires a comprehensive study of a representative sample of all sectors and types of these associations, taking into account their size, the scope of their work, sources and amount of funding, work strategies, outreach, and other factors. This paper uses the methodology of qualitative analysis and addresses this issue by defining its scope to include two associations: Tkiyet Um Ali, one of the most important associations in Jordan, is based in the capital Amman and has several activities directly related to strengthening the social protection system in Jordan extending to all governorates; and the Arhaba Charitable Society, located in the outskirts of Irbid governorate in northern Jordan, with a specific geographical scope. These two associations will help us to build perceptions and scientific judgments to enable judging the NGO sector and its effectiveness in promoting and contributing to social protection.

Social Protection Institutions in the Arab Region

The history of social protection institutions in the Arab world, whether contributory (such as pension and social insurance institutions) or non-contributory (such as national relief funds and zakat) dates back to the last century; the oldest social security systems in the Arab world started in 1949 in Algeria, 1950 in Egypt, and 1960 in Tunisia. Some insurance systems in the Arab world date back to the last decade of the 21st century, as in some Gulf countries such as the United Arab Emirates and Qatar.¹ In Jordan, social protection programs began in the 1950s, such as the provision of a pension system for the public sector, the Social Development and Labor Law – in effect until the issuance of the Social Security Law No. 30 of 1978 – and the establishment of zakat funds. The aim was to provide an integrated umbrella for social protection based on a number of qualifying criteria such as need, lack of income, or lack of social security contributions.

As is the case in most countries in the Arab world, the social protection system suffers from the large number of separate protection programs with similar objectives, making transparency and accountability difficult and leading to inefficient spending as a result of their multiplicity and duplication of efforts. It has become imperative for Arab and low- and middle-income countries to rethink these programs and institutions, ensuring structural and barometric reforms that guarantee efficiency, effectiveness, comprehensiveness, and accountability. In this context, we can refer mainly to the group of executive agencies dealing with social protection in the Arab world:²

- Pension and social security institutions: Civilian and military pension and social security institutions, which are contributory programs and providing benefit packages such as pensions, lump-sum settlements, workers' compensation, unemployment funds, and maternity coverage, to cover the events that program participants are exposed to such as old age, disability, death, occupational injuries and diseases,

1 Arab Trade Union Confederation, Measures of Social Protection Systems in the Face of the COVID-19 Pandemic in the Arab Region, Amman, Jordan, 2020 (Arab Trade Union Confederation, "Measures of Social Protection Systems").

2 Arab Trade Union Confederation, "Measures of Social Protection Systems".

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unemployment, and pregnancy.

- National relief funds: Social security institutions and funds, such as the Social Security Fund in Saudi Arabia and the National Aid Fund in Jordan, aim to strengthen social protection systems through a number of programs such as recurring and temporary monthly financial assistance programs, emergency financial assistance programs, supplementary financial assistance, physical rehabilitation assistance, and emergency financial assistance programs for natural disasters.
- Zakat funds: Zakat funds strengthen the social protection system; their financial resources come mainly from zakat paid voluntarily, and are directed to the poor through a number of programs such as monthly cash assistance, emergency assistance, providing in-kind items, sponsoring orphans, providing health care through affiliated medical centers, in addition to other programs related to students, school bags, and small investment rehabilitation projects.
- Civil society organizations and institutions: These organizations are licensed and specialized in providing assistance to impoverished and disadvantaged individuals and communities. They engage in the provision of recurring and emergency financial aid, in-kind assistance, and food. There are numerous such associations and bodies in existence. Notable examples include the Hashemite Charity Commission in Jordan, Tkiyet Um Ali, the Arhaba Charitable Society, Social Reform in Kuwait, Dar al-Bar in the United Arab Emirates, and the Charitable Society for Orphan Care in Saudi Arabia.

The above entities are the primary actors in the provision and reinforcement of the social protection system in the Arab world. They do so by meeting the system's requirements, which can be classified into two categories. The first category comprises social protection programs based on contributions, including pension and social insurance programs. The second category encompasses programs that are not based on contributions. Guarantee funds, national aid, zakat funds, and programs provided by charitable associations and bodies typically target the impoverished and indigent who lack pensions and income and are designed to ensure the basic needs of these individuals are met. This is done through social studies and examinations to determine eligibility for social protection.

The Reality of Social Protection in Jordan

As is the case in most countries in the Arab region, Jordan has a "National Social Protection Strategy 2019-2025" that was

developed to ensure that "all Jordanians enjoy a decent life, a decent work environment, and accessible social services".³ Jordan's social protection programs, which have similar goals to each other, have proliferated over time, creating challenges for transparency and accountability. The multiplicity and duplication of efforts inherent in this proliferation have also resulted in inefficient spending. In light of the constraints imposed by a limited public budget, it has become imperative for the state to prioritize the work of its programs and simplify its procedures.

In Jordan, executive agencies play a pivotal role in the administration and delivery of official social protection programs. These programs can again be broadly classified into the two basic categories: contributory and non-contributory. The contributory social protection category encompasses programs administered by the GOSS. These include insurance programs for old age, disability, and death; work injury and occupational disease; unemployment; and maternity. The non-contributory social protection category includes programs managed by the National Aid Fund (NAF) and the Jordanian Zakat Fund.

Charitable associations, foundations, and community funds also contribute to the social protection system in Jordan, which typically caters to the economically disadvantaged and those lacking the means to secure basic necessities, as determined through social studies and assessments to ascertain eligibility for benefits.

In this context, we can mainly refer to a group of actors and the following executive bodies, which are concerned with social protection in Jordan:

- Community-based associations are dispersed throughout the Kingdom and provide a multitude of services, including financial assistance, in-kind donations, food provision, healthcare, education, shelter, and other initiatives that contribute to social protection in Jordan.
- The Royal Hashemite Court contributes to social protection through a variety of programs pertaining to the delivery of medical and therapeutic services, as well as the provision of housing for economically disadvantaged individuals.
- The General Organization for Social Security (GOSS) is a government agency and the primary entity responsible for administering social security programs. In 1995, the GOSS extended its coverage to include Jordanian public sector workers, and in 2003, it expanded its scope to encompass military sector personnel. The GOSS offers a comprehensive set of protection programs, funded through contributions of up to 21.75% from participants, to provide coverage for insurance against old age, disability, and death. Injuries and diseases sustained in

³ Ministry of Social Development, "National Social Protection Strategy 2019-2025".

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the workplace, maternity insurance, and unemployment insurance are among the social security programs that have been implemented in Jordan. As of the most recent data, there were 1,531,135 individuals enrolled in these programs, with a further 338,602 retired individuals receiving benefits. Additionally, approximately 417,000 individuals have received unemployment payments, and over 108,000 individuals have received maternity benefits.⁴

The percentage of the population with health insurance coverage has reached approximately 70%. This is the result of the various insurance programs that are currently in place, including civil health insurance, military health insurance, and insurance companies in the private sector. However, this still leaves 30% of Jordanians without health insurance. This highlights the necessity for concerted efforts on the part of the various components of the Jordanian state to launch and activate a comprehensive health insurance program.

The NAF represents the official arm of the non-contributory social protection umbrella. Its objective is to reduce poverty levels at the national level through the implementation of a series of programs, including monthly financial aid, cash support, emergency financial aid, winter aid, and rehabilitation programs such as vocational training and employment programs for children of beneficiary families, among others.⁵ The following table shows the number of beneficiaries of selected NAF programs.

Table 1: NAF program beneficiaries - December 2023

Program	Number of beneficiaries
Monthly Aid Program	50,819
Unified Cash Support Program	170,147
Emergency Aid Program	11,264
Physical Rehabilitation Program	882
Winter Aid Program	220,061
Bread Subsidy Program	1,068,347

Source: NAF website, available at <https://www.naf.gov.jo/>

The Zakat Fund is another arm of non-contributory social protection in Jordan. It manages a range of programs, namely restoration and maintenance programs for the homes of poor families, the orphan sponsorship program, the Gharmat program, the monthly cash assistance program, medical days, distribution of Eid Adha assistance, and rehabilitation projects for poor families.⁶

In the following sections, this paper reviews two examples of social protection organizations in Jordan: Tkiyet Um Ali and the Arhaba Charitable Society.

⁴ Social Security Corporation, available at <https://www.ssc.gov.jo/>

⁵ National Aid Fund website, available at <https://www.naf.gov.jo/>

⁶ Jordan Zakat Fund website, available at <https://www.zakatfund.org/>

Tkiyet Um Ali

Tkiyet Um Ali is a Jordanian NGO that addresses social protection and promotion issues through its anti-hunger initiatives. Its origins can be traced back to 2003, when it was established with the mission of “Eradicating Hunger” in Jordan.⁷ Princess Haya bint Al Hussein established Tkiyet Um Ali as a platform to address the issue of food insecurity among the underprivileged and to assume a social responsibility toward those facing economic adversity. Tkiyet Um Ali’s objective is to combat food poverty through various feeding programs and meet the food needs of groups living below the food poverty line in all governorates of the Kingdom, thereby working toward the vision of a hunger-free Jordan. In 2005, the organization initiated social research to uncover the reality of families spread across the Kingdom’s governorates, study their conditions, and provide services within a set of approved programs.

Management and strategic vision

Tkiyet Um Ali has a board of directors chaired by Princess Haya, and has a director general and an integrated administrative staff of approximately 150 employees, according to its website. Tkiyet Um Ali works toward its strategic vision of the Eradicating Hunger Project.⁸ It works to implement its mission, which describes itself as “a humanitarian institution that combats hunger and undernutrition by delivering donor support to the poorest citizens by providing healthy and sustainable food support programs”. This is done according to a scientific and sustainable methodology with legal controls that are effectively implemented within a clear framework of governance that ensures transparency and accountability. Tkiyet Um Ali also builds local and foreign partnerships to coordinate efforts and raise community awareness of the reality of hunger to work for a functioning society and decent living. All of this is based on a set of institutional values that emphasize belief in responsibility toward the community, respect for others, belief in equality and diversity, transparency, and institutional accountability.⁹

Tkiyet Um Ali’s strategic partnerships:

Tkiyet Um Ali’s work is represented in all governorates of Jordan, as well as Palestine; its funding comes primarily from individual donors and institutions – individual

⁷ Tkiyet Um Ali website, available at <https://www.tua.jo/> (Tkiyet Um Ali website).

⁸ Tkiyet Um Ali website.

⁹ Tkiyet Um Ali website.

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donations constitute 85% of the total donations, according to its director. The organization seeks to strengthen its strategic partnerships with many national and international organizations, both in order to clarify its vision, goals, and mission and to obtain more support and promotion. It works with a network of partnerships. Internationally, it works with organizations such as the Charities Aid Foundation of America, the Global FoodBanking Network, the UN High Commissioner for Refugees, and the World Food Programme. Within Jordan, some of its partners include the Haya Cultural Center, Dar Abu Abdullah (Humanity Above All), Ertiqaa: Empowerment and Awareness Raising, the Jordan River Foundation, and The Hashemite Fund for Development of Jordan Badia.¹⁰

Social Protection Programs Run by Tkiyet Um Ali

To achieve its vision, mission, and goals, Tkiyet Um Ali runs a range of specialized social protection programs that focus directly on feeding Jordanians and fighting hunger. These programs include the following.¹¹

The Eradicating Hunger Project

Launched in 2013, this program targets families living below the food poverty line in Jordan. The program aims to identify families living in extreme poverty, paying special attention to the poorest areas that witness the highest rates of food insecure families, ensuring a comprehensive, reliable, and continuously updated electronic database, with the aim of directing food support in a sustainable manner to these families.

Tkiyet Um Ali stipulates a number of requirements that must be met in order for families to qualify for sustainable food support: families must have a net monthly income of 14 dinars per capita (about US\$19.75) or less, must not own real estate property of any kind, and must not have unemployed male individuals over 18 years of age who are able to work unless they are receiving their education.¹²

Based on these requirements, families that meet these conditions do not enjoy any type of formal social protection

based on contributions, whether through military retirement, civilian retirement, or retirement through social security and, therefore, they are among the most vulnerable and fragile groups in society. The breadwinner of the family is likely to be someone who has not been under any formal social protection umbrella, i.e. someone who is a seasonal worker or works in informal economies, or someone who is from a category of people excluded from social security laws due to incomplete requirements.

The existence of social protection institutions such as charitable and civil societies and cooperatives may strive to try to cover the gap, but this method is not effective or feasible in the long run; these families remain under the umbrella of unsustainable social protection. They are in constant anticipation of the arrival of aid. However, the existence of such forms of partial social protection carried out by these associations and civil institutions may make the state overlook the urgent inclusion of these families in the social protection umbrella.

Feeding programs

The Sustainable Food Aid Program

Through this program, Tkiyet Um Ali is committed to providing sustainable food support to the poorest and neediest families in all districts and governorates of the Kingdom. This support is provided through a monthly food parcels program, which ensures that families living below the food poverty line have access to their nutritional needs throughout the month. Beneficiaries receive monthly parcels containing basic food items that meet the family's requirements for an entire month, with a focus on the poorest areas and food-insecure families.

The Wayfarer Program (daily hot meals)

Tkiyet Um Ali provides hot lunches daily throughout the year to 400 passersby at its headquarters in Amman. The program aims to provide sustainable food to individuals who are unable to secure their daily sustenance, enabling them to eat a healthy and balanced meal that covers about 60% of their daily caloric needs. The program reflects Tkiyet Um Ali's commitment to supporting the most vulnerable and promoting food security in the Kingdom.

Mawaaed al-Rahman Program

During the holy month of Ramadan, Tkiyet Um Ali holds Mawaaed al-Rahman ("Tables of Mercy") at its headquarters in Amman, where people flock to eat a hot iftar meal. Every day throughout the holy month, Tkiyet Um Ali serves 2,000 hot iftar meals. In addition, Tkiyet Um Ali has collaborated with the Public Security Directorate's Highway Patrol Department to provide hot iftar meals to travelers on highways. Tkiyet Um Ali also organizes Mawaaed al-Rahman in various governorates

10 "Our Partners", Tkiyet Um Ali website, available at <https://www.tua.jo/en/about/our-partners>

11 Tkiyet Um Ali website.

12 "Eradicating Hunger Project", Tkiyet Um Ali website, available at <https://www.tua.jo/en/our-programs/eradicating-hunger-project>

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in cooperation with partner associations to promote the spirit of social solidarity and meet the needs of those who are fasting.

Adahi Program

Through this program, Tkiyet Um Ali performs the Adahi sacrifices on behalf of the sacrificing donors during the days of Eid al-Adha. The sacrifices are carried out under the supervision of a Shari'a committee headed by a mufti from the Department of Public Iftaa, and in accordance with the parameters of Islamic law. The sacrificial animals are then cut, frozen, and shipped from Australia to Jordan, where they are stored in Tkiyet Um Ali's refrigerated warehouses to be distributed to families benefiting from the Sustainable Food Aid Program throughout the year.

In addition, Tkiyet Um Ali performs sacrificial offerings at Amman slaughterhouses during Eid and distributes fresh meat to beneficiary families. At the end of each month, Tkiyet Um Ali performs the sacrifices and then distributes the fresh meat to needy families in various governorates of the Kingdom, further strengthening its efforts to fight hunger and provide food to the most vulnerable.

The scope of Tkiyet Um Ali's work also extends to Palestine in the West Bank and the Gaza Strip through the distribution of part of the sacrificial Adahi meat to needy families. A number of zakat committees and other charitable societies participate in the distribution process in partnership with UN Relief and Works Agency for Palestine Refugees in the Near East (UNRWA).

Voluntary programs

In addition to its feeding and anti-hunger programs, Tkiyet Um Ali offers a variety of volunteer initiatives that aim to engage community members in supporting families living below the food poverty line across the Kingdom. These volunteer programs provide opportunities for contributing to Tkiyet Um Ali's efforts in Amman and other governorates; this contributes to reaching as many needy families as possible. Notably, the number of volunteers with Tkiyet Um Ali has exceeded 40,000.¹³ While it has a large number of volunteer programs, some of Tkiyet Um Ali's most prominent volunteer programs include its food programs (including packaging and distribution of the food parcels, serving meals for the Wayfarer Program and Mawead al-Rahman, and the Field Visits program for assessing the families that have applied for the Sustainable Food Aid Program); garden planting and handicrafts programs; the Home Renovation Program; artistic and cultural programs (including storytelling and drawing classes); and an elderly visitation program.

¹³ See numbers provided by the Tkiyet here: <https://www.tua.jo/en/our-programs/volunteering-programs>

Funding Sources and Donations for Tkiyet Um Ali

Tkiyet Um Ali has created a number of donation-based programs in order to be able to cover the costs of the programs it offers. It is worth noting that the amount donated by any person goes 100% to its programs and beneficiaries, as all administrative and operational costs are covered by Princess Haya bint al-Hussein, according to the organization's director. Tkiyet Um Ali provides a number of programs to which organizations and individuals inside and outside Jordan can donate: a family sponsorship program; the Sustainable Food Aid program; Zakat program; the General Sadaqah program; the Sadaqah Jariyah Program; the Adahi Program; and the Sacrificials program.¹⁴

Tkiyet Um Ali's Role in Strengthening the Social Protection System

There is no doubt that Tkiyet Um Ali's ongoing professional experience in strengthening the social protection system in Jordan deserves appreciation; however, a set of questions must be asked about the role of associations such as Tkiyet Um Ali and their impact on social protection:

- Where is the role of governments and official social protection institutions for these marginalized, vulnerable, and fragile groups? Why are they not covered by official social protection systems? What are the obstacles that have prevented this and brought these groups to the food poverty line?
- Do these associations discourage governments from moving forward with the inclusion of these groups under the umbrella of formal social protection?
- Does the existence of these associations encourage individuals to evade the formal, contributory social protection umbrella, such as social security institutions? Could they create a culture of dependence on such

¹⁴ Tkiyet Um Ali website. Sadaqah means voluntary charity, and Sadaqah Jariyah is a long-term and ongoing charity.

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assistance, which could lead to less involvement in formal social protection systems?

- Do these associations create or reproduce negative phenomena and dynamics in society, based on forms of discrimination based on religious, political, or regional affiliation, so that they provide their services only to those who conform to their religious, political, or social ideas and affiliations?
- Are the beneficiaries of their services exploited for electoral, political, or other purposes?

Based on these questions, a set of positives and challenges can be put forward at the macro level of these associations in general:

Advantages

Alleviating poverty and need: Associations provide immediate relief in the form of food and medical and educational assistance to the poor and marginalized, which helps alleviate their suffering and meet their basic needs. They also help fill the gap left by governments and formal social protection institutions that may not be able to meet all the needs of vulnerable groups.

Stimulate community participation: Associations encourage individuals and companies to donate and participate in charitable work, which enhances the spirit of solidarity and community cooperation. They also participate in community development programs that may be under-supported by the government.

Innovate solutions: Associations provide flexible and innovative solutions to poverty, as they can try new strategies and experiment with different programs faster than government institutions.

Disadvantages

Reduced pressure on governments: The existence of these associations may reduce the pressure on governments to develop and strengthen formal social protection systems, leading to slow progress in improving social protection policies. There may be a sense that associations are carrying the burden instead of government institutions, which may lead to a reduction in government commitment to achieving universal social protection.

Unsustainable dependency: Poor people may become overly dependent on aid from associations, which may reduce their incentives to engage in formal social protection programs or seek lasting improvements in their economic situation.

Discrimination and negative bias: Associations may have negative biases in the provision of their services, resulting

in discrimination against certain groups based on religion, political affiliation, or regionality. Some associations may reinforce negative social dynamics by allocating resources to certain groups and not others, reinforcing segregation and discrimination within society.

Political exploitation: Aid may be exploited for political influence, where aid is channeled to achieve electoral goals or to boost the popularity of politicians.

Negative effects on participation in formal social protection systems: The presence of assistance from associations may encourage some individuals to evade or be unwilling to participate in formal social protection systems.

Evasion of contributions: The presence of aid from associations may encourage some individuals to avoid contributing to formal social protection systems.

Opportunities for improvement

Associations and cooperatives should not be a substitute for formal social protection institutions, but rather should complement and strengthen them to ensure comprehensive and sustainable social protection for all segments of society.

Integration with government policies: Associations must work in coordination with governments to ensure that efforts do not overlap, instead working to provide additional support that complements official policies.

Encourage autonomy: Associations should seek to provide programs that enhance the ability of the poor to permanently improve their economic conditions, moving them from the circle of taking to the circle of sharing and giving.

Transparency and equitable distribution: Associations should work transparently to ensure that resources are distributed in a fair and non-discriminatory manner.

Accountability: Associations should conduct periodic evaluations to monitor the use of resources and ensure that beneficiaries are not exploited to achieve political, electoral, clan, regional, or religious goals.

Encourage integration into social protection systems: Associations should work to raise awareness about the importance of engaging in formal social protection systems and promote their benefits to vulnerable communities, and sometimes even contribute to paying some of the contributions on their behalf.

There is need for a balance that reflects the importance of associations in supporting the poor and marginalized, and at the same time the need for a balance between support from associations and enhancing the effectiveness of government

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systems to ensure comprehensive and sustainable social protection that leaves no one behind.

Tkiyet Um Ali's achievements

Based on Tkiyet Um Ali's vision and mission, and the many programs it implements within its geographical scope in the Hashemite Kingdom of Jordan and Palestine in the West Bank and Gaza Strip, the following figures and statistics show the development of Tkiyet Um Ali's workers and the number of beneficiaries of its services and programs:¹⁵

Table 2: Tkiyet Um Ali's most prominent achievements over the past 20 years

Program	Number
Food parcels	2,858,653
Iftar meals	1,144,100
Hot meals	1,700,102
Volunteers	27,481
Donors	103,000

Source: Tkiyet Um Ali, Annual Report, 2022

Arhaba Charitable Society

The establishment of the Arhaba Charitable Society (ACS) dates back to 1983, when a number of Arhaba's residents came together in their desire to improve the conditions of the population and form a nucleus of community service.¹⁶ They submitted the necessary papers to the Ministry of Social Development to establish the society and obtain official approvals, and since that time the ACS has been providing its services in a geographical area that mainly consists of the village of Arhaba and its close geographical neighbors such as Asim and Zobia village. The population it reaches is estimated at about 20,000 people. The ACS focused its activities and programs in its early years on educational programs and services.

The ACS owns a piece of land in a prime location at the entrance to the village, and was able to build a two-story complex, which it uses for its educational, craft, and training activities. The site also houses vocational training halls, used

especially for teaching sewing to the women of the local community, and a production kitchen concerned with the production and drying of locally produced foodstuffs such as tomatoes, grapes, and figs, which are sold to the local community and beyond.

The ACS has also built a number of commercial warehouses on the main street of the village and within the scope of its own complex, all of which are leased to the Military Consumer Establishment and generate income for the association, helping it to meet its needs and pay its salaries and financial obligations. The ACS has also been able to employ a number of women and men from Arhaba and provide them with job opportunities within the association, especially in educational, professional, and service jobs.

ACS Programs

Based on a field visit to the association's headquarters, and meeting with its management and members, it is clear that the association is implementing three main programs, :

Educational programs: The association offers its programs related to educational activities – such as kindergarten, special education, and some strengthening programs – at reduced prices to ensure sustainability and operation.

Assistance Program: This comes in the form of cash and in-kind assistance, mostly from the local community and other associations. Such assistance is strengthened on religious occasions such as Ramadan and Eid al-Adha. The ACS's aid program covers a database of 300 families, the majority of whom are widows, orphans, and those with difficult health conditions.

Economic empowerment programs: The economic empowerment program at the ACS trains the community in skills related to sewing, cosmetology, and cooking for the purpose of building and operating productive kitchens. Participants are recruited from the local community of Jordanians and Syrians, and such programs are funded through international organizations, such as the Italian Agency for Development and Cooperation, the UN Development Programme, and the US Agency for International Development. The ACS's role is as an intermediary between the local community and these entities. In this area, the ACS's data indicates that about 180 women have been trained in the aforementioned programs, but only about 15 projects have been implemented on the ground.

The ACS's financial resources

In order to manage its work, programs, and activities, the association relies on the following financial resources: subscriptions paid by the members of the general assembly

¹⁵ Tkiyet Um Ali, Annual Report 2022, Amman, Jordan.

¹⁶ Arhaba Charitable Society, focused professional meetings with the president, members, and director of the organization.

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who are members of the association; rent from the commercial warehouses currently leased to the Military Consumer Organization, estimated at about \$84,000 annually; fees for activities and educational programs paid by residents to cover operational expenses; and donations.

The ACS's Role in Strengthening Local Social Protections

The ACS represents a model for many charitable associations in Jordan, especially those associations spread throughout the governorates and peripheries. Based on the data, the field visit, and speaking to a number of people from Arhaba area, the reality of the association can be summarized as follows:

Advantages

- **Diversity of programs and services:** The association includes educational, economic assistance, and economic empowerment programs, which enhances its role in the community.
- **Distinctive location:** The organization has a strategically located complex that is easily accessible and increases its effectiveness.
- **Sources of self-financing:** Renting warehouses to the Military Consumer Organization provides a steady income that helps the organization meet its financial obligations.
- **Promote community cohesion:** The ACS involves citizens and refugees, especially Syrians, in its programs and activities.

Disadvantages

- **Lack of members:** Despite the long history of the association, the number of members of the general assembly is limited to 93; the ACS should promote its programs and activities more to attract more members.
- **Few sustainable projects:** Despite the training, the number of sustainable projects is very small (only 15 projects); the ACS should identify the priorities of the local community and provide marketing channels for its products and the products of the beneficiaries of its programs from the local community.

- **Heavy reliance on aid:** The ACS relies heavily on aid from the local community and other associations, which may put it at risk in the event of a decline in aid.
- **Limited database for aid:** The aid program covers only 300 families, which is a limited number compared to the size of the population in need.
- **Lack of diversity in economic activities:** Current programs focus on sewing, cosmetology, and cooking, which reduces opportunities for expansion and development in other areas.
- **Lack of transparency:** The ACS does not have an official website through which it can publish its reports, activities, works, and financial reports.

Opportunities for improvement

- **Expand the scope of aid:** Increase the number of families benefiting from the aid program by developing new partnerships with local and international organizations and associations.
- **Diversify economic activities:** Introduce new training programs that include different fields such as information technology, handicrafts, and agriculture.
- **Enhance financial sustainability:** Develop new productive projects to enhance sustainable financial income.
- **Develop education programs:** Improve the quality of kindergarten and special education programs, and introduce new educational programs such as language and technology courses.
- **Build a network of relationships and partnerships:** Establish relationships and partnerships with local and international organizations to increase financial and technical support for the association.

Recommendations to enhance the ACS's work

- **Increase community outreach:** Organize events and meetings to increase awareness of the ACS and attract more support from the local and international community.
- **Identify community priorities:** Work in partnership with the local community to build a basket of community needs and priorities, put them into a development plan, and present them to donor agencies and organizations.

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- Network with marketers: Work on networking with the relevant authorities for the purpose of marketing and promoting its products.
- Infrastructure development: Improve and modernize the ACS's facilities and provide modern equipment to support various activities.
- Launch donation campaigns: Organize periodic donation campaigns to raise funds to support new projects and programs.
- Periodic evaluation of programs: Conduct periodic evaluation of the ACS's programs to ensure their quality and effectiveness, and make the necessary improvements based on the results of the evaluation.
- Build and activate a website: Build an official website for the ACS, through which it can publish its reports, works, activities, and meetings, ensuring transparency and accountability.

Results

Based on its previous data and information and research done in its support, this paper draws the following conclusions:

- On government executive agencies that manage social protection programs:
 - The multiplicity of official executive agencies managing social protection programs, such as the Social Security Institution, the NAF, and the Zakat Fund, leads to an absence of a unified public policy to deal with the social protection system in general.
- On charitable associations:
 - Charitable associations play a positive role, contributing to meeting the needs of poor, marginalized, and vulnerable groups – especially women, children, and the elderly – who fall below the poverty line and the food poverty line, and who have not been able to complete the requirements to receive the benefits of official social protection programs, whether based on contributions, such as social security institutions, or non-contributory ones, such as national aid funds and others.
 - Charitable association programs cannot and should not constitute a substitute for the official role of official social protection institutions, nor can they in any way be a substitute for these official institutions, but they can play a supporting role to official security, retirement, and social insurance institutions. As one of the largest and most active charitable associations in Jordan, Tkiyet Um Ali receives a total donations of about 12 million dinars (about US\$16.9 million) annually, which is not at all sufficient to meet the growing needs of the poor, whether in terms of food services, housing, or health,
- Associations work to fill the gaps that government policies may leave, which increases laxity and reduces pressure on government authorities to improve and expand formal social protection systems, especially for workers in the informal sector, day laborers, domestic workers, and the like.
- The actions of charities may sometimes result in negative biases in the provision of their services, leading to negative and unfair discrimination against certain groups based on religion, political affiliation, regionalism, or electoral interests.
- Negative impacts on engagement with formal social protection systems: The presence of assistance from associations may encourage some individuals to evade or be unwilling to participate in formal social protection systems.
- On governance and transparency in charitable associations
 - The disparity between Tkiyet Um Ali and the ACS in data sharing and transparency may apply to many small associations spread in the governorates and periphery. The importance of providing easy access to published data, information, and reports is demonstrated, as Tkiyet Um Ali provides access to its data, information, financial reports, and audit reports, and this may have had a positive impact on the continuity of its donors. On the other hand, we find that the ACS does not even have an official website, and perhaps this lack of transparency has affected the number of members of the general body of the association, despite its history of nearly 40 years.
 - There is strong evidence to support that transparency in the administrative processes and financial reports of charities increases donor confidence and promotes financial sustainability. Organizations that regularly publish their reports and provide clear data tend to attract more support and ongoing contributions.
 - Charities of all sizes must identify their priorities through partnership with the local community to identify community issues, challenges, and priorities. Through an integrated plan and according to the scope of their work, charities should be able to present these priorities to national and international entities and organizations, and not just play the role of an intermediary between the community and other organizations. Charities should also prioritize measuring the impact of their programs on local communities.
 - Charities not only play a role in providing economic support but also contribute to enhancing local

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community cohesion by creating engagement with local citizens and Syrian refugees, as is the case with the ACS and many other similar organizations.

- The variation in program effectiveness between large and small charities is influenced by several factors, including available resources, distribution strategies, and management efficiency. Large organizations such as Tkiyet Um Ali have better resources and a greater ability to reach target groups more effectively compared to small organizations.
- The use of technology in the management and implementation of charitable programs, as at Tkiyet Um Ali, can enhance efficiency and increase transparency. Technology tools such as information management systems and digital applications help organizations track donations and improve resource allocation.

Recommendations

Based on the above findings, this paper makes the following recommendations:

Develop a unified policy:

- **Develop a public policy:** Develop a unified public policy to coordinate the efforts of various executive agencies and standardize their strategies, and re-engineer the contributory and non-contributory social protection systems to work under a unified umbrella and a single public policy with the motto of “leaving no one behind”, especially vulnerable and marginalized groups.
- **Improving coordination:** Strengthen coordination between these social protection institutions through the exchange of data and information and the coordination of social protection programs to ensure that efforts do not overlap to make the most of available resources.

Strengthen partnership:

- **Increase cooperation:** Increase cooperation between charities and government institutions to enhance the effectiveness of social protection programs. Associations should be encouraged to act as supportive partners rather than relying on them as a substitute for formal institutions.
- **Increase support:** The government and relevant institutions should increase material and technical support for charities to ensure that they are able to better address the needs of vulnerable groups.

Monitoring and evaluation

- **A monitoring and evaluation mechanism:** Establish a mechanism to monitor and evaluate the performance

of charitable organizations to ensure that there are no negative biases in service delivery. Authorities such as the Ministry of Social Development, Ministry of Interior, Ministry of Endowments, and others should establish clear criteria and oversight measures to review the activities of charities.

Promote awareness:

- **Engage in social protection systems:** Stakeholders, especially social security institutions, should raise awareness about the importance of enrolling in formal social protection systems and explain the expected benefits of participation as a right, which may reduce the likelihood of evasion.

Administration and government:

- **Strengthen legal and procedural frameworks:** Ensure full governance of all community-based associations’ activities and promote transparency, disclosure, and accountability.
- **Improve transparency:** Improve transparency in management and dissemination of information and financial reports for all associations. Smaller associations should strengthen their efforts in publishing data and providing periodic reports to enhance the confidence of donors and the local community.
- **Set community priorities:** Associations should not only play a mediating role between international organizations and local communities, but also ensure the feasibility, effectiveness, and priorities of the programs implemented by these organizations. Associations should assess their impact on the local community and the promotion of social protection, and follow up on these programs and projects, measuring their impact to ensure the sustainability and expansion of their activities.
- **Measuring impact:** Call on associations and all relevant parties to conduct impact measurement studies to determine the impact of the programs implemented in local communities and on strengthening the social protection system.
- **Use of technology:** Encourage associations to use technology in managing and implementing programs, including establishing official websites and information management systems to increase efficiency and transparency.

About the Arab Region Hub for Social Protection

We are a space in and through which professionals dedicated to exploring, understanding and advocating for better social protection in the Arab region exchange ideas and explore and initiate collaborative action. We envision an Arab region in which all people, regardless of their identities, are guaranteed social protections that secure their access to the essential goods and services needed to ensure their well-being and decent standards of living, which in turn gives them the opportunity to prosper and contribute as active members of society. We aim to facilitate the development of equitable and sustainable social protection systems in the region by: executing, encouraging and facilitating the production, analysis, collation, and dissemination of interdisciplinary knowledge about the topic; facilitating dialogue within professional spheres and awareness raising among the wider public; and enhancing collective action that amplifies advocacy efforts with the different stakeholders and decisionmakers.

About the Social Protection Program

The Arab Reform Initiative's Social Protection Program, which gave birth to the Arab Region Hub for Social Protection, aims to place social policy and its impact on the socio-economic rights of citizens and residents in Arab countries center stage in the research and advocacy efforts seeking to achieve social justice and social equality. By mobilizing and coordinating a community of practice and knowledge on social protection, the program aims to create a safe space for regular and systematic dialogue between the different stakeholders, in order to help addressing the problem of fragmented, non-inclusive, ineffective, and unsustainable social protection systems in the region. While doing so, the program adopts different perspectives – from addressing the necessary policy, programmatic, institutional, financial, legal and legislative reforms; to the political economy involved in the feasibility of these reforms; passing by social activism around welfare policies.



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About the Arab Reform Initiative

The Arab Reform Initiative is an independent Arab think tank working with expert partners in the Middle East and North Africa and beyond to articulate a home-grown agenda for democratic change and social justice. It conducts research and policy analysis and provides a platform for inspirational voices based on the principles of diversity, impartiality, and gender equality.