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WATCH

Automated Neglect

How The World Bank's Push to Allocate Cash Assistance
Using Algorithms Threatens Rights



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Using Algorithms Threatens Rights**

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- Summary 1**
 - The Failures of Takaful 2
 - Key Recommendations 6
- Recommendations 7**
 - To the World Bank and other development banks: 7
 - To the Government of Jordan: 8
 - To other international organizations and donors supporting Takaful: 10
- Methodology 11**
 - Correspondence with the Jordanian government, World Bank, and other actors 12
 - Summary of World Bank’s Response 13
 - Summary of NAF’s Response 14
 - Summary of Other Responses 15
- I. Public Sector Automation and the World Bank 17**
 - Automated Poverty Targeting 18
 - Other “Digital Government” Initiatives 26
- II. Case Study: Automated Poverty Targeting in Jordan 32**
 - Background 33
 - How Takaful Works 37
 - Poverty Targeting Under Takaful 39
 - Flawed Criteria 41
 - Inaccurate or Incomplete Data 49
 - Unpredictable Benefit 55
 - Inadequate Verification 57
 - Appeals 58
 - Digital Divide 60
 - Mistrust and Suspicion 65

III. The Way Forward.....	68
IV. Legal Standards.....	70
Acknowledgments	74
Annex I: Letters from Human Rights Watch.....	75
Letter to the UK Foreign, Commonwealth & Development Office (FCDO), May 8, 2023.....	75
Letter to GIZ, May 8, 2023	79
Letter to the Minister of Foreign Trade and Development Cooperation, The Netherlands, May 8, 2023	83
Letter to the National Aid Fund (NAF), September 26, 2022.....	87
Letter to the National Aid Fund (NAF), May 11, 2023.....	93
Letter to the United Nations High Commissioner for Refugees (UNHCR), May 8, 2023.....	98
Letter to the United Nation’s Children’s Fund (UNICEF), September 13, 2022	101
Letter to the United Nation’s Children’s Fund (UNICEF), May 8, 2023.....	110
Letter to United States Agency for International Development (USAID), May 8, 2023	114
Letter to the World Bank, September 13, 2022	118
Letter to the World Bank, May 8, 2023	123
Letter to World Food Programme (WFP), May 8, 2023.....	129
Annex II: Responses to Human Rights Watch.....	133
Response from the UK Foreign, Commonwealth & Development Office (FCDO), May 16, 2023...	133
Response from GIZ, May 21, 2023.....	136
Response from the National Aid Fund (NAF), May 29, 2023	138
Response from the United Nations High Commissioner for Refugees (UNHCR), May 14, 2023 ...	142
Response from the United Nation’s Children’s Fund (UNICEF), October 6, 2022	144
Response from the United Nation’s Children’s Fund (UNICEF), May 15, 2023.....	145
Response from the United States Agency for International Development (USAID), May 25, 2023	147
Response from the World Bank, October 7, 2022	149
Response from the World Bank, May 21, 2023.....	153
Response from the World Food Programme (WFP), May 16, 2023.....	157

Summary

Governments worldwide are turning to automation to help them deliver essential public services, such as food, housing, and cash assistance. But some forms of automation are excluding people from services and singling them out for investigation based on errors, discriminatory criteria, or stereotypes about poverty. Despite these harms, the allure of tech-based solutions to complex social problems is proving hard to resist.

The World Bank is one of the biggest development actors driving this trend, particularly in the Global South, placing big bets on data-intensive technologies to help governments deliver services. This includes major cash transfer programs that give certain individuals or families financial support. In the Middle East and North Africa alone, eight of ten borrowing countries have received Bank loans to upgrade these programs.

The Bank has long promoted cash transfer programs that select beneficiaries by trying to estimate their income and welfare. This approach, known as poverty targeting, has attracted intense criticism for undermining people's social security rights, particularly in the wake of the economic crisis triggered by the Covid-19 pandemic. Poverty targeted programs are prone to error, mismanagement, and corruption, and routinely fail to reach many of the people they aim to cover. While the Bank has acknowledged these problems, it is financing a range of technologies it claims will make poverty targeting more accurate, reliable, and efficient.

This report documents the human rights impact of one such Bank-financed program in Jordan, known as the Unified Cash Transfer Program, but commonly referred to by its original name, Takaful. After screening out families that do not meet basic eligibility criteria, Takaful uses an algorithm to identify which of those remaining should receive cash transfers by ranking their level of economic vulnerability. Drawing on interviews with applicants and beneficiaries, government officials, community activists, and an analysis of World Bank documents, Human Rights Watch found that this algorithm is leading to cash transfer decisions that deprive people of their rights to social security. The problem is not merely that the algorithm relies on inaccurate and unreliable data about people's finances. Its formula also flattens the economic complexity of people's lives into a crude ranking

that pits one household against another, fueling social tension and perceptions of unfairness.

The harms of Takaful’s targeting algorithm highlight the need for cash transfer programs based on the principles of universal social protection – providing all people with support during periods of their lives when their economic and social rights are particularly at risk, such as when they are children, face disability, become unemployed, or reach old age, and regardless of their income or wealth. On paper, the Bank has endorsed this approach as the “cornerstone of inclusive social policy.” But it continues to fund poverty targeted programs in dozens of countries, despite the wealth of policy options available to finance their transition to universal schemes.

This gap between rhetoric and practice has devastating effects on people’s rights to social security and related rights to food, health, housing, and an adequate standard of living. Although Takaful has extended regular cash assistance to 120,000 households in 2022, this is only a small fraction of the households in Jordan living under the official poverty line, which itself is an inadequate measure of the number of people unable to realize their economic, social, and cultural rights in the face of high inflation and unemployment.

The Failures of Takaful

Takaful’s complex process for evaluating who receives cash transfers begins with a questionnaire that applicants must complete. Applicants enter their name and national ID number, as well as income-related information such as wages, living expenses, and electricity and water meter ID numbers. This information is combined with data from 37 government agencies, such as vehicle registration and business licenses, employment histories, and enrollment in other social protection programs, to create comprehensive profiles of people seeking benefits.

The National Aid Fund (NAF), the Jordanian government’s social protection agency charged with implementing Takaful, told Human Rights Watch that it vets applicants in two stages. First, it assesses whether applicant households have met basic eligibility criteria, such as whether they are headed by a Jordanian citizen and living under the official poverty line. Given the program’s limited budget, however, not all eligible households become beneficiaries. Instead, NAF applies an algorithm that uses 57 socio-economic indicators to

estimate their income and wealth, ranking them from least poor to poorest. The agency then selects households deemed most vulnerable to receive a limited number of cash transfers, providing them between 40 to 136 Jordanian dinars (US\$56 to \$192)¹ per month.

This veneer of statistical objectivity masks a more complicated reality: the economic pressures that people endure and the ways they struggle to get by are frequently invisible to the algorithm. For example, applicant households are required to declare their income and living expenses, such as food, rent, and education. The algorithm uses the self-reported income to calculate their ranking if it is higher than the estimate based on the 57 indicators. Several people told Human Rights Watch that they could submit an application only if they declared an income that matches their living expenses. NAF disputed this, saying that people can list expenses that exceed their income by about 20 percent.

Either restriction fails to recognize how people struggle to make ends meet, or their reliance on credit, support from family, and other ad hoc measures to bridge the gap.

“The questions asked don’t reflect the reality we exist in,” said Abdelhamad, a father of two who makes 250 dinars a month (\$353) working at a coffee shop in Amman. “My rent is 140 dinars [\$197]. My phone, electricity and water bills, and other living expenses are 320 dinars [\$451]. My income is less than my expenses, but I had to match it on the application. Each month, we just trust in Allah and hope we can cover our expenses. Some months, my siblings abroad help out.”

Like many others whom Human Rights Watch interviewed, Abdelhamad eventually learned that he was able to submit the application if he lowered his expenses to match his income. Forcing people to mold their hardships to fit the algorithm’s calculus of need, however, undermines Takaful’s targeting accuracy, and claims by the government and the World Bank that this is the most effective way to maximize limited resources.

This is one of several dubious criteria that Takaful’s algorithm uses to distinguish between people who are selected for transfers and those who are notified that they are “not among the poorest.” The algorithm may infer that households are less vulnerable the more water and electricity they consume, under an indicator that measures dwelling characteristics.

¹ The conversion rate used throughout this report is US\$1 to JOD 0,709, the rate on June 2, 2023.

The value of an old family car, a small business, or livestock also affects the family's ranking.

These measures of vulnerability trap people in impossible choices between the realization of their right to social security and other economic and social rights, such as their rights to a decent living, health, and food. Some people told Human Rights Watch that owning a car could have been one of the reasons they were rejected from Takaful, even though they needed it for work, or to transport water and firewood. "The car destroyed us," said Mariam, a resident of al-Burbaita village in the southern governorate of Tafilah, one of the poorest villages in the country. Her family received Takaful cash transfers in 2021 but was dropped from the program in 2022. "We use it to transport water and for other needs. But sometimes we don't have the money to fill it up with diesel, so we walk to the street and wait for someone to pass by and agree to pick us up," she added.

Human Rights Watch also found that the algorithm reinforces gender-based discrimination. Its calculation of household size, one of the measures of vulnerability, only considers the number of Jordanian members in the household. This formula artificially shrinks the size of households headed by Jordanian women with noncitizen spouses and children because the law does not recognize their right to pass on citizenship to these family members on an equal basis with men, lowering their benefit payments or excluding them from the program entirely. Women in male-headed households are not spared from gendered design choices either: awarding Takaful payments to heads of households, who in Jordan are usually regarded as the husband or father, rather than individual adult members, heightens dependency on male family figures and unduly restricts women's access to benefits.

Takaful also offers lessons on the importance of reconciling the ambition of migrating government services online with the realities of the digital divide. The online application is daunting for people who lack internet access and digital literacy. "Who needs money?" said Aseel, a 29-year-old worker at a plastics factory in Amman who has benefited from Takaful and helped many other families apply. "The people who really don't know how [to apply] or don't have internet or computer access."

NAF has mobilized its offices and set up temporary registration centers around the country to help people apply for the benefit. But people who are unable to access these resources,

or who do not know someone familiar with the application process like Aseel, often end up paying a fee to submit their application through mobile phone shops or maktabehs – stores that sell office supplies, children’s toys and printing and internet services, and have now become a regular port of call for people struggling to navigate the requirements of the poverty-targeted scheme. These businesses also help people cash out benefit payments from their e-wallets – the main payment method that both the government and the World Bank have promoted as an effort to increase financial inclusion.

These online transactions impose hidden costs that cut into an already meagre benefit. Misha’al, 36, tried to apply for Takaful on his own, but the online portal was loading too slowly on his phone. He paid 2 dinars (\$2.82) to travel by bus to a maktabeh about 35 kilometers away from his home to submit his application. The maktabeh charged another 3 dinars (\$4.23) for the service. When his application was approved, Misha’al paid a mobile phone shop another 3 dinars to withdraw his benefit, on top of the administrative fee of half a dinar (\$.70) levied by the e-wallet company. These fees reduced his family’s monthly benefit from 101 (\$142) to 92.5 dinars (\$130).

In response to these findings, the Bank said that Takaful is “amongst the most redistributive and cost-effective poverty reduction programs currently active in Jordan,” and part of a broader set of programs dedicated to advancing universal social protection in the country. It emphasized that information systems and technology can “facilitate” the delivery of social protection programs, but “are not substitutes” for interactions between institutions and people.

NAF said that the algorithm’s 57 indicators are designed to measure “multi-dimensional poverty,” and that none of them would, on their own, exclude a household from Takaful. Instead, each of these indicators is assigned a certain weight stipulating their relative importance in the targeting process. For example, households with cars that are more than five years old would be less likely to qualify for cash transfers than households that do not own cars, all else being equal. However, the agency acknowledged that owning a car less than five years old or a business worth 3,000 dinars or more (\$4,231) would automatically exclude families from the program.

NAF also confirmed that it requires applicants to declare living expenses that are no more than about 20 percent of their income, because many of them had previously declared

they had no income but high expenses. It also emphasized that people have multiple ways to apply for Takaful: online, at one of NAF's 68 branches or 290 registration centers, or through a mobile registration vehicle that makes stops in rural areas.

NAF declined to disclose the full list of indicators and the specific weights assigned to each indicator, saying that these were for internal purposes only and “constantly changing.”

Key Recommendations

Establishing a universal social protection system in Jordan will address many of the problems identified in this report and provide lasting and meaningful protections for people's rights, including their rights to social security and privacy. Universal programs, such as benefits for all children or for people that reach retirement age, remove the need for subjective and error-prone assessments of people's income and welfare, and the intrusive data collection practices required for these assessments. They also simplify eligibility requirements, easing the burden of applying while improving transparency and accountability. The social protection consultancy Development Pathways has estimated that introducing a modest package of universal child, disability and old age benefits in Jordan will cost 280 million dinars (\$394.9 million), or less than 1 percent of GDP, during the first year of the program, and increase to slightly above 2 percent by 2035.

A shift in the government's approach could help many individuals and families break the cycle of precarity and poverty. “If the government is in front of me right now, it would be useful for them to feel the life pressures we feel living in Jordan,” Aseel said. “Everyone has to juggle several jobs. I don't have time to see my family anymore. I don't have time to tell my mom how I'm doing because I am too busy. I don't see my friends anymore because I'm too busy working... people are just so desperate.”

Recommendations

To the World Bank and other development banks:

- Cease developing, pursuing, supporting, or recommending the use of algorithmic decision-making to estimate, rank, or score people's financial welfare and allocate cash transfers based on these evaluations.
- Conduct and publish algorithmic audits on all Bank-financed programs that use algorithmic decision-making.
- Ensure that all audits, including the 2023 evaluation of the Takaful targeting algorithm, declare the algorithm's value weighting and decision-making criteria.
- Ensure that audits examine the rate of exclusion errors, the reasons for such errors, and corrective measures taken; the adequacy of privacy and data protection safeguards to mitigate the risk of data breaches and leakages and inaccuracies in personal data held by the relevant government agencies; and the right to appeal eligibility decisions.
- Focus financing and technical assistance on modernizing information systems that are critical to securing universal social protection, such as population registries and vital statistics databases, and ensure that such assistance is provided in a manner consistent with privacy and related human rights standards.
- For existing social protection loans with poverty targeting objectives, work with borrower governments to revise objectives and budget allocations to prioritize establishing policies and infrastructure that are in line with the Bank's own vision to achieve universal social protection by 2030.
- Build on the Bank's 2022 Social Protection and Jobs sector strategy to develop concrete commitments to universal social protection, expanding financing and technical assistance for social protection schemes that cover various life course contingencies, such as universal child benefits, maternity benefits, and pension schemes for all people aged 65 and above.
- In countries with limited fiscal space, advocate for categorical schemes that may be initially restricted in scope (for, e.g., a universal child benefit that targets all

children under a certain age, provided a strategy is put in place to progressively expand the scheme to target all children below the age of 18).²

- Ensure that social protection programs are designed to meet individual rather than household needs and provide benefits to the individual rather than the head of household.
- Identify and take concrete steps to address the impact of the digital divide on access to social protection.

To the Government of Jordan:

- Cease using the Proxy Means Testing-based targeting algorithm and methodology to allocate cash transfers and reconfigure Takaful's infrastructure, including the National Unified Registry, to support the rollout of universal social protection schemes that provide support to individuals rather than households.
- Shift social protection strategy from poverty targeting to schemes that cover all people when they are most at risk in life, such as a child benefit that provides protection during and after childbirth and an old age benefit that protects people during retirement age.³
- Adopt categorical schemes that may be initially restrictive in light of fiscal constraints, provided there is a concrete strategy and timeline in place to expand these programs to become truly universal (e.g., providing a universal child benefit for all children under a certain age, with the goal of expanding the benefit to cover all children under 18, as well as the benefit amount to an adequate level).⁴
- During the transition period between poverty-targeted and universal social protection schemes, adopt interim measures to expand and improve Takaful, such as by expanding coverage to families of people with temporary Jordanian passports, non-citizen spouses, and children of Jordanian women.
- Publish all 57 indicators that the targeting algorithm uses to estimate household income, as well as the weights assigned to each indicator.

² UNESCAP and Development Pathways, "Towards universal social protection," 2022, <https://www.developmentpathways.co.uk/wp-content/uploads/2022/10/Towards-Universal-Social-Protection-compressed-2.pdf> (accessed May 5, 2023).

³ Chad Anderson and Anca Pop, "Shifting the Paradigm: building an inclusive, lifecycle security system in Jordan," March 2022, Inclusive Social Security Policy Forum, https://www.developmentpathways.co.uk/wp-content/uploads/2022/03/Jordan_in-depth-study_150322-compressed.pdf (accessed May 5, 2023).

⁴ UNESCAP and Development Pathways, "Towards universal social protection."

- Publish the 2023 evaluation of the targeting algorithm as well as yearly audits of the targeting algorithm for as long as it is operational, ensuring that such audits disclose any changes in the value weighting and decision-making criteria, the rate of exclusion errors, the reasons for such errors, and corrective measures taken.
- Make public all previous findings regarding inclusion and exclusion error rates associated with Takaful’s targeting method, and steps taken to address these errors.
- Publish data that will enable meaningful public scrutiny of Takaful’s effectiveness at reaching people living in poverty, including the 2017-2018 Household Expenditure and Income Survey datasets.
- Increase public awareness of the appeals process and the right to appeal through media and public campaigns as well as in-person outreach.
- Expand support for the appeals process, increasing relevant staffing to process appeals and provide in-person support throughout the process.
- Establish a data protection law that meets international data protection law standards, including an independent data protection authority and mechanisms that support the benefits appeals process, such as those enabling social protection beneficiaries to correct inaccuracies in their personal data held by government agencies.
- Reform existing social dialogue mechanisms, such as the Economic and Social Council and the Tripartite Committee or establish new ones to enable regular and meaningful dialogue between independent civil society organizations, trade unions, and government agencies on social protection reforms, integrating their input into the implementation of social assistance schemes as well as broader strategy shifts.⁵
- Increase the number of registration centers administering social assistance programs across the country, particularly in rural areas.
- Provide subsidies for costs associated with applying online and withdrawing the benefit payment, including e-wallet withdrawal fees and travel costs.
- Dispatch mobile cash units regularly, particularly to areas far from city centers, to help people withdraw their benefit payments.

⁵ Courtney Geary, Asma Ben Hassen, Arbia Saleh and Ahmad Awad, “The Role of Civil Society in Promoting Social Protection Reforms: A Comparative Study of Jordan and Tunisia,” The Economic Research Forum, September 2022, https://erf.org.eg/app/uploads/2022/09/1664289997_574_947646_1591.pdf (accessed May 5, 2023).

To other international organizations and donors supporting Takaful:

- Support the Jordanian government in winding down the Proxy Means Testing-based targeting algorithm and approach for allocating cash transfers.
- Support the reconfiguration of Takaful’s infrastructure, including the National Unified Registry, to enable the rollout of universal social protection schemes that provide support to individuals rather than households.
- During the transition period between poverty targeted and universal schemes, publish yearly assessments of the targeting algorithm as outlined above, and analyses of previous and current iterations of the algorithm.
- Conduct regular and meaningful consultations with independent civil society organizations and trade unions on social protection reforms, integrating their input into the provision of technical assistance.
- Increase support and resources to expand the network of registration centers administering social assistance programs across the country, particularly in rural areas.
- Provide support and technical assistance to set up mobile cash units, particularly in areas far from city centers.

Methodology

Human Rights Watch conducted 70 interviews between October 2021 and April 2023 for this report. Thirty-six interviews were with individuals or families who had applied for Takaful, and another nine were with people who applied for support without specifying whether it was for Takaful. Seven interviews were with business owners, supermarket employees, and others who explained trends in the price of goods and services and general living conditions.

Human Rights Watch conducted five interviews with employees or owners of maktabehs – stationery stores or printing shops usually located in town centers that help people to apply for Takaful online, sometimes in exchange for a fee; these people shared their experiences helping dozens of Takaful applicants. Human Rights Watch also interviewed staff at five civil society organizations and charities, as well as two community development centers providing services in Tafilah governorate. NAF employees based in Tafilah governorate and Ministry of Social Development (MOSD) employees in Karak governorate were also interviewed.

All interviews were conducted in Arabic or English in person or by phone. Human Rights Watch explained the purpose of the interviews and obtained informed consent to use the information the people provided. In cases where interviewees asked to not be named or where we assessed that naming them would jeopardize their privacy or security, we have used pseudonyms or withheld identifying information.

Human Rights Watch supplemented these interviews with an analysis of posts and comments published on two Facebook groups between March 2022, around the time people were notified whether they received cash transfers that year, and October 2022.

One of these groups is focused on questions and discussions about Takaful. It is set to private but open to anyone to join, provided they have a Facebook account. The other group, which is public, was also focused on Takaful at the time that Human Rights Watch was conducting research for this report; it has since become a general discussion group.

This analysis, though not statistically representative, helped to identify key issues and concerns among a larger group of applicants and beneficiaries.

This report also draws on data published by Jordan's Department of Statistics, as well as publicly available data and reporting on Takaful and general conditions of poverty and inequality in the country. The report relies on analysis of Jordan's economic outlook and Takaful's implementation and performance provided by major international organizations, including the World Bank, the International Monetary Fund (IMF), and UNICEF.

The report's analysis of the broader implications of digital government drew on loan documents covering World Bank-financed social protection programs in the Middle East and North Africa, related Bank reports and policy documents, and research by the social protection research consultancy Development Pathways, the digital rights nongovernmental organizations Access Now and Privacy International, and the US-based Center for Human Rights and Global Justice at New York University.

Correspondence with the Jordanian government, World Bank, and other actors

Human Rights Watch wrote to the World Bank and UNICEF with detailed questions and concerns about Takaful and targeted social protection programs more generally on September 13, 2022, and to Jordan's National Aid Fund on September 26, 2022. UNICEF and the World Bank responded in writing on October 6, 2022, and October 7, 2022, respectively. Additionally, Human Rights Watch met with staff members of the World Bank's Jordan country team and Social Protection and Jobs Global Practice on October 12, 2022. NAF did not respond in writing at the time, but Human Rights Watch held a detailed, on-the-record discussion with agency leaders about the program on October 9, 2022, at the NAF headquarters in Amman.

Human Rights Watch shared a summary of its findings with the World Bank and UNICEF on May 8, 2023, and with NAF on May 11, 2023. On May 8, 2023, Human Rights Watch also shared a summary of its findings with other international organizations and donors that may have provided technical assistance to NAF, including the World Food Programme (WFP), the United Nations High Commissioner for Refugees (UNHCR), the United Kingdom's Foreign, Commonwealth and Development Office (FCDO), the United States Agency for

International Development (USAID), the German Agency for International Cooperation (GIZ), and the Dutch Ministry of Foreign Affairs. Responses to these requests for comment are summarized below.

Summary of World Bank's Response

The World Bank reiterated its “commitment to advancing the implementation of universal social protection (USP), ensuring access to social protection for all persons...while also taking into consideration each country’s context and fiscal situation.”

It acknowledged that delivering social protection programs “requires the use, and sometimes collection of data,” including basic identifying information and socioeconomic data. It emphasized that information systems and technology can “facilitate” the delivery of social protection programs, but “are not substitutes” for interactions between institutions and people. However, it maintained that countries with “more mature delivery systems,” such as social registries, “interoperability with other government databases,” and payment systems, “generally performed better in providing emergency benefits and shock relief.”

With regards to Takaful, the Bank clarified that this was one of several programs geared “towards achieving USP in Jordan.” It confirmed that it has provided the Jordanian government with technical assistance to develop and improve Takaful’s registration, enrollment, payment, and grievance redress mechanisms. It also confirmed that it is working with NAF to refine the targeting algorithm and expects to disclose the results of this evaluation in July 2023.

The Bank clarified that the total value of the Jordan Emergency Cash Transfer Covid-19 Response Project, which helped expand Takaful, is US \$1,014.17 million, and that “99.7% goes directly to the beneficiaries as cash transfers.” Only the remaining amount or less than 0.3% of the total project cost, the Bank said, is directed towards operational expenses and ensuring “implementation oversight.”

The Bank acknowledged the “additional cost that beneficiaries bear due to cash-out fees required by payment service providers” and is “exploring redress options.” It also noted that the NAF is exploring ways to notify beneficiaries that are subsequently excluded from

the program of their changed status “in a more timely manner, prior to the cessation of payments.”⁶

Summary of NAF’s Response

NAF clarified that it evaluates applicants for Takaful in two stages: 1) determining a household’s eligibility based on administrative data obtained from a centralized data repository known as the National Unified Registry (NUR); and 2) ranking the eligible households according to the severity of their poverty based on income. This ranking is calculated using a targeting formula based on “fifty-seven indicators in several areas,” with each indicator assigned a “certain weight.” These indicators cover “levels of spending on basic needs, family income, housing, health, education, property and assets, family size, and geographical area...based on the concept of multidimensional poverty.” Specific information the NAF provided on various indicators are reflected in the report where relevant.

NAF also explained that “80% of the data in the registration [or application] form comes from the NUR, and the rest of the data is filled in by the citizen.” For workers with formal jobs, NAF obtains information about their income from the Social Security Corporation’s database, through the NUR. Informal workers are required to report their income on the form. NAF also requires applicants to report their living expenses; however, these figures should be no more than about 20 percent of their income. NAF explained that it established this restriction after finding that many applicants were declaring they had no income and high living expenses.

NAF added that people can apply for Takaful online, at one of NAF’s 68 branches and 290 registration centers across Jordan, or through mobile registration stations that make stops in extremely rural areas. NAF also said that people can “request support through multiple channels, such as the online form available through NAF’s website, through phone at NAF’s support center, through the National Call Center, or by visiting any of NAF’s field branches.”⁷

⁶ Letter from World Bank to Human Rights Watch, May 24, 2023.

⁷ Letter from NAF to Human Rights Watch, May 30, 2023; letter from NAF to Human Rights Watch June 6, 2023.

Human Rights Watch also met with agency leaders on May 30, 2023, who provided additional information about the targeting algorithm and clarified other details about the program.

Summary of Other Responses

UNICEF said that “the Takaful Programme is an initiative fully owned and implemented [by] the Government of Jordan,” and that its role is confined to providing “technical advice on international best practices.”⁸ (In its October 6, 2022 letter, UNICEF said that it had provided other forms of technical assistance, such as providing IT hardware and equipment and “facilitating the human resources” to support data collection during the registration process).⁹

WFP said it “does not have any active or direct role on supporting NAF’s targeting algorithm,” but has helped NAF set up its digital payment system, home visits with beneficiaries, complaints and feedback mechanisms, and monitoring and evaluation process.¹⁰

FCDO said that it has provided financial and technical assistance to the social protection sector in Jordan since 2018, and that it helped finance the ongoing evaluation of the targeting algorithm that will be completed mid-2023.¹¹

USAID said that the funding it provided for Takaful was “primarily” to support the distribution of emergency cash transfers to informal workers affected by the Covid-19 pandemic (a sub-program known as Takaful-3). It added that it has had “no direct involvement” in establishing Takaful’s targeting algorithm, and “minimal engagement” with NAF since December 2021.¹²

⁸ Letter from UNICEF to Human Rights Watch, May 15, 2023.

⁹ Letter from UNICEF to Human Rights Watch, October 6, 2022.

¹⁰ Letter from WFP to Human Rights Watch, May 16, 2023.

¹¹ Letter from FCDO to Human Rights Watch, May 16, 2023.

¹² Letter from USAID to Human Rights Watch, May 25, 2023.

UNHCR said that it has not provided technical or financial support to NAF since 2019, and has not been involved in the agency’s targeting decisions.¹³ GIZ said that it is “not involved in the NAF related cash transfers.”¹⁴

The Dutch Ministry of Foreign Affairs had not responded as of June 7, 2023. Human Rights Watch’s letters and the various responses are included in the Annex, and relevant information from those communications are provided throughout the report.

¹³ Letter from UNHCR to Human Rights Watch, May 14, 2023.

¹⁴ E-mail from GIZ to Human Rights Watch, May 21, 2023.

I. Public Sector Automation and the World Bank

Governments worldwide are turning to algorithmic systems to improve and streamline their delivery of essential public services. They are using algorithms to distribute cash and food assistance, allocate housing and job support, investigate child maltreatment, and detect social security fraud.¹⁵ Advances in artificial intelligence (AI) and big data have fueled the narrative that these technologies can help governments decide who to prioritize for these services and regulate access, while lowering costs and improving efficiency.¹⁶

Public sector algorithms are frequently shrouded in secrecy, making these claims difficult to verify.¹⁷ But a growing body of research has documented how some of these algorithms cut people off from income support and other essential benefits in error and with little or no explanation¹⁸; disproportionately exclude women, racial and ethnic minorities,

¹⁵ “India: Identification Project Threatens Rights,” Human Rights Watch new release, January 13, 2018, <https://www.hrw.org/news/2018/01/13/india-identification-project-threatens-rights>; Colin Lecher and Maddy Varner, “L.A.’s Scoring System for Subsidized Housing Gives Black and Latino People Experiencing Homelessness Lower Priority Scores,” *The Markup*, February 28, 2023, <https://themarkup.org/investigation/2023/02/28/l-a-s-scoring-system-for-subsidized-housing-gives-black-and-latino-people-experiencing-homelessness-lower-priority-scores> (accessed May 5, 2023); Matt Burgess, Evaline Schot and Gabriel Geiger, “This Algorithm Could Ruin Your Life,” *Wired*, March 6, 2023, <https://www.wired.com/story/welfare-algorithms-discrimination/> (accessed May 5, 2023); Doris Allhutter, Florian Cech, Fabian Fischer, Gabriel Grill and Astrid Mager, “Algorithmic Profiling of Job Seekers in Austria: How Austerity Politics Are Made Effective,” *Frontiers in Big Data*, February 21, 2020; <https://www.frontiersin.org/articles/10.3389/fdata.2020.00005/full> (accessed May 5, 2023); Virginia Eubanks, “A Child Abuse Prediction Model Fails Poor Families,” *Wired*, <https://www.wired.com/story/excerpt-from-automating-inequality/> (accessed May 5, 2023). See also: “Submission to the UN Special Rapporteur on Extreme Poverty & Human Rights Regarding His Thematic Report on Digital Technology, Social Protection & Human Rights,” Human Rights Watch submission, May 21, 2019, <https://www.hrw.org/news/2019/05/21/submission-un-special-rapporteur-extreme-poverty-human-rights-regarding-his>.

¹⁶ “New Ways of Providing Social Support Through Process Automation,” Observatory of Public Sector Innovation, accessed May 5, 2023, <https://oecd-opsi.org/innovations/9131-2/>; “How Governments Can Harness the Power of Automation at Scale,” McKinsey & Company, accessed May 5, 2023, <https://www.mckinsey.com/industries/public-and-social-sector/our-insights/how-governments-can-harness-the-power-of-automation-at-scale>; World Bank, “A Digital Stack for Transforming Service Delivery: Id, Payments, and Data Sharing,” February 22, 2022, <https://documents1.worldbank.org/curated/en/099755004072288910/pdf/P1715920edb5990d60b83e037f756213782.pdf> (accessed May 5, 2023).

¹⁷ Ada Lovelace Institute, AI Now Institute and Open Government Partnership, “Algorithmic Accountability for the Public Sector,” August 2021, <https://www.opengovpartnership.org/documents/algorithmic-accountability-public-sector> (accessed May 5, 2023); AlgorithmWatch and Bertelsmann Stiftung, “Automating Society Report 2020,” October 2020, <https://automatingsociety.algorithmwatch.org/wp-content/uploads/2020/12/Automating-Society-Report-2020.pdf> (accessed May 5, 2023).

¹⁸ Human Rights Watch, *Automated Hardship: How the Tech-Driven Overhaul of the UK’s Social Security System Worsens Poverty* (New York: Human Rights Watch, 2020), <https://www.hrw.org/report/2020/09/29/automated-hardship/how-tech-driven-overhaul-uks-social-security-system-worsens>; Virginia Eubanks, “Automating Eligibility in the Heartland” in *Automating Inequality*, Virginia Eubanks (New York: St. Martin’s Press, 2017).

migrants, and people with disabilities from services¹⁹; and single people out for investigation based on arbitrary criteria or stereotypes about poverty.²⁰ In some cases, these harms reveal structural problems that algorithms cannot fix and may even amplify, such as inadequate budget allocations, flawed policies, or longstanding discrimination.²¹

Automated Poverty Targeting

Amid these concerns, international organizations ranging from the World Bank, the IMF, UNICEF, United Nations Development Programme, and the WFP are pouring funding and resources into projects to automate public services, particularly in the Global South.²²

As the world's largest provider of social protection loans, the Bank has enormous influence over how borrower governments digitize and automate their social protection systems. The Bank has emphasized that “information systems and technology” can facilitate the delivery of social protection programs, but “are not substitutes” for interactions between institutions and people.²³ It has also warned against “inappropriate technology choices” that are “ill-suited to local needs and context.”²⁴ But some of the projects it supports are raising serious human rights concerns. Chief among them is the automation of poverty targeted programs, which target cash transfers and other benefits to people based on their socio-economic status.

¹⁹ Doris Allhutter, Florian Cech, Fabian Fischer, Gabriel Grill and Astrid Mager, “Algorithmic Profiling of Job Seekers in Austria: How Austerity Politics Are Made Effective”; Virginia Eubanks, “A Child Abuse Prediction Model Fails Poor Families”; “How the EU’s Flawed Artificial Intelligence Regulation Endangers the Social Safety Net: Questions and Answers,” Human Rights Watch Q&A, November 10, 2021, <https://www.hrw.org/news/2021/11/10/how-eus-flawed-artificial-intelligence-regulation-endangers-social-safety-net>.

²⁰ Matt Burgess, Evaline Schot and Gabriel Geiger, “This Algorithm Could Ruin Your Life”; Amos Toh (Human Rights Watch) “Welfare Surveillance On Trial in the Netherlands,” Op-ed, *Open Democracy*, November 8, 2019, <https://www.hrw.org/news/2019/11/08/welfare-surveillance-trial-netherlands>.

²¹ “How the EU’s Flawed Artificial Intelligence Regulation Endangers the Social Safety Net: Questions and Answers,” Human Rights Watch Q&A; Doris Allhutter, Florian Cech, Fabian Fischer, Gabriel Grill and Astrid Mager, “Algorithmic Profiling of Job Seekers in Austria: How Austerity Politics Are Made Effective.”

²² Amr Hosny and Alexandre Sollaci, “Digitalization and Social Protection: Macro and Micro Lessons for Vietnam,” International Monetary Fund, <https://www.imf.org/en/Publications/WP/Issues/2022/09/15/Digitalization-and-Social-Protection-Macro-and-Micro-Lessons-for-Vietnam-523399> (accessed May 5, 2023); UNICEF, *Harnessing the Power of Technology and Digital Innovation for Children*, April 2021, <https://www.unicef.org/media/100211/file/DIGITAL%20UNICEF.pdf> (accessed May 5, 2023); UNDP, “Digital Strategy 2022-2025,” 2022, https://digitalstrategy.undp.org/documents/Digital-Strategy-2022-2025-Full-Documents_ENG_Interactive.pdf (accessed May 5, 2023); “Innovation and Digital Transformation,” World Food Programme, accessed May 5, 2023, <https://www.wfp.org/innovation>.

²³ Letter from World Bank to Human Rights Watch, May 24, 2023.

²⁴ A Digital Stack for Transforming Service Delivery: Id, Payments, and Data Sharing,” p. 9.

What is “social protection”?²⁵

There is no uniform definition of **social protection**, and it is sometimes used interchangeably with the term **social security**. Under international human rights law, “social security” refers to a set of individual entitlements that protect against income insecurity throughout people’s lives, including during common life events such as old age, unemployment, sickness, or birthing and caring for dependents. Social security programs that do not require direct contributions from individuals as a condition of eligibility is known as “**social assistance**.” These programs are mainly financed through taxes and, in some cases, grants or loans from development actors.

In this context, social protection refers to a broader range of programs that include all forms of social security as well as other programs that are essential to the realization of economic, social, and cultural rights, including the rights to food, water, education, and healthcare. These include school meals, housing assistance, and personal social services like childcare and support services for older people.

In Jordan, however, “social security” refers to a social insurance scheme funded by contributions from insured persons and employers.²⁶ To avoid confusion, this report will refer to Takaful and the country’s other non-contributory programs as “social assistance,” and to broader initiatives and approaches essential to realizing people’s economic, social, and cultural rights as “social protection.”

The Bank’s investments in data-intensive systems to improve targeting are growing even though it has recognized the need for a radically different approach to social protection. In 2016, it announced a partnership with the International Labour Organization (ILO) to advance universal social protection – “a nationally defined system of policies and programmes that provide equitable access to all people and protect them throughout their lives against poverty and risks to their livelihoods and well-being.”²⁷ Unlike poverty-targeted programs, universal schemes provide a range of benefits to all people within

²⁵ “Questions and Answers on the Right to Social Security,” Human Rights Watch Q&A, May 24, 2023, https://www.hrw.org/news/2023/05/24/questions-and-answers-right-social-security#_msocom_1.

²⁶ “Homepage,” Social Security Corporation, accessed May 5, 2023, <https://www.ssc.gov.jo/en/home/>.

²⁷ “Homepage,” USP2030, accessed May 5, 2023, <https://usp2030.org/>.

specific categories, such as children, people with disabilities, or people over a certain age. The Bank reaffirmed its commitment to these principles in its 2022 strategy on social protection and jobs.²⁸

Multiple studies have shown that universal programs are far better at reducing poverty and inequality and protecting people's rights to social security and related economic and social rights.²⁹ In contrast, targeted programs are prone to error, mismanagement, and corruption, stigmatizing for beneficiaries, and inadequate at protecting people against income insecurity.³⁰

The Bank insists, however, that poverty targeting is one of the most cost-effective ways for governments with limited fiscal space to bridge gaps in their social protection coverage.³¹ It has also made significant investments in technology and data-driven solutions that it believes will go a long way to mitigate chronic problems with traditional methods of targeting.³²

²⁸ World Bank, *Charting a Course Towards Universal Social Protection: Resilience, Equity, and Opportunity for All*, (Washington, DC: World Bank, 2022), <https://openknowledge.worldbank.org/entities/publication/84ba2380-624c-553a-b929-2882e72c7468> (accessed May 5, 2023), p. IX.

²⁹ Stephen Kidd, "Social Protection: Universal Provision is More Effective Than Poverty Targeting," *ID4D*, February 9, 2016, <https://ideas4development.org/en/social-protection-universal-provision-is-more-effective-than-poverty-targeting/> (accessed May 5, 2023); Isabel Ortiz, "The Case for Universal Social Protection," International Monetary Fund, December 2018, <https://www.imf.org/external/pubs/ft/fandd/2018/12/case-for-universal-social-protection-ortiz.htm> (accessed May 5, 2023); "Hit and Miss: An assessment of targeting effectiveness in social protection with additional analysis," Development Pathways, June 2020, <https://www.developmentpathways.co.uk/publications/hit-and-miss-an-assessment-of-targeting-effectiveness-in-social-protection> (accessed May 5, 2023).

³⁰ Lena Simet, "World Bank Guidance for Universal Social Protection is Lacking," commentary, Human Rights Dispatch, October 10, 2022, <https://www.hrw.org/news/2022/10/10/world-bank-guidance-universal-social-protection-lacking>; "IMF/World Bank: Targeted Safety Net Programs Fall Short on Rights Protection," Human Rights Watch news release, April 14, 2022, <https://www.hrw.org/news/2022/04/14/imf/world-bank-targeted-safety-net-programs-fall-short-rights-protection>; Stephen Kidd and Diloá Athias, "Hit and Miss: An assessment of targeting effectiveness in social protection with additional analysis"; Australian Agency for International Development (AusAID), "Targeting the poorest: An assessment of the proxy means test methodology," September 2011, <https://www.dfat.gov.au/about-us/publications/Pages/targeting-the-poorest-an-assessment-of-the-proxy-means-test-methodology> (accessed May 5, 2023); Magdalena Sepulveda Carmona, Carly Nyst and Heidi Hautala, "The Human Rights Approach to Social Protection," Ministry for Foreign Affairs of Finland, July 2012, https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2114384 (accessed May 5, 2023); UNICEF, "Universal child benefits," June 2020, <https://www.unicef.org/media/72916/file/UCB-ODI-UNICEF-Report-2020.pdf> (accessed May 5, 2023).

³¹ World Bank, *Charting a Course Towards Universal Social Protection: Resilience, Equity, and Opportunity for All*, p. XI.

³² *Ibid.*, p. 56 – 61.

The ILO and others have challenged the Bank’s economic justification of poverty targeting, arguing that governments can raise new revenues or reallocate existing funds to establish universal schemes, and that such spending can spur economic activity that more than pays for its cost.³³ Using Jordan’s Takaful cash transfer program as a case study, this report examines the other plank of the Bank’s case for continuing poverty targeting: that the judicious use of technology will improve targeting accuracy and the delivery of cash transfers.

A key pillar of the Bank’s strategy to automate poverty targeting is to finance the creation of social registries – a system that enables the collection and analysis of vast amounts of data about people to determine their eligibility for social assistance programs.³⁴ Social registries typically support a type of poverty targeting known as the Proxy Means Test (PMT), which uses an algorithm to rank a household’s level of welfare from poorest to richest.³⁵ This evaluation is based on a variety of data points about the household that serve as proxies of its income, such as the employment and education history of each household member, their type of dwelling, the assets they own, and even how much electricity and water they consume.³⁶ Households with a qualifying ranking or score are selected to receive benefits.

³³ Isabel Ortiz, Matthew Cummins and Kalaivani Karunanethy, “Fiscal Space for Social Protection and the SDGs: Opinion to Expand Social Investments in 187 Countries,” International Labour Office, UNICEF and UN Women, 2017, https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---soc_sec/documents/publication/wcms_383871.pdf (accessed May 5, 2023); UNESCAP and Development Pathways, “How to Finance Inclusive Social Protection,” 2019, https://www.developmentpathways.co.uk/wp-content/uploads/2019/06/How_finance_inclusive_social_protection.pdf (accessed May 5, 2023); Isabel Ortiz, “The Case for Universal Social Protection.”

³⁴ Margaret Grosh, Phillippe Leite, Matthew Wai-Poi, and Emil Tesliuc, *Revisiting Targeting in Social Assistance: A New Look at Old Dilemmas. Human Development Perspectives*, (Washington, DC: World Bank, 2022) <https://openknowledge.worldbank.org/entities/publication/a6b0063a-4805-5542-89a9-f6da877b5e37> (accessed May 5, 2023); Stephen Kidd, Diloá Athias and Idil Mohamud, “Social Registries: A Short History of Abject Failure,” Development Pathways and Act Church of Sweden, June 2021, <https://www.developmentpathways.co.uk/wp-content/uploads/2021/06/Social-registries-a-short-history-of-abject-failure-June-1.pdf> (accessed May 5, 2023), p.6.

³⁵ Stephen Kidd, Diloá Athias and Idil Mohamud, “Social Registries: A Short History of Abject Failure,” p.6; Stephen Kidd and Diloá Athias, “Hit and Miss: An assessment of targeting effectiveness in social protection with additional analysis.”

³⁶ Ibid; Margaret Grosh, Phillippe Leite, Matthew Wai-Poi, and Emil Tesliuc, *Revisiting Targeting in Social Assistance: A New Look at Old Dilemmas*.

The Bank has observed that the PMT mechanism “is something of a Rorschach test for those who think about targeting.” A 2022 Bank report on targeting social assistance found:

Many, especially in ministries of finance or planning, see it as modern, scientific, data driven, replicable, and thus good for preventing patronage politics in social programs and safeguarding their reputation. Some communities find it a black box, a mystery. Analysts and observers have mixed opinions. Some find it a realistic, if imperfect, solution to a problem without perfect solutions; some find it anathema for its inbuilt statistical errors or lack of transparency.³⁷

Between 2013 and 2022, the number of countries operating social registries jumped nearly threefold, from 23 to 60.³⁸ Social registries traditionally rely on data collected from household surveys and mass registration exercises, which are expensive and time-consuming and therefore conducted only infrequently and are limited to certain populations and geographic areas.³⁹ A 2021 report by the social policy think tank Development Pathways found that this type of data collection produces a “static” snapshot of people’s needs that quickly becomes outdated and inaccurate:

So, if a survey is undertaken in 2010 and a household is assessed for a programme in 2015 without another survey having been undertaken in the meantime, it will be assessed against its situation in 2010. It is as if nothing has changed over time. In effect, therefore, social registries are based on the flawed assumption that we live in a static world, as if household characteristics remain constant in a form of suspended animation. Yet, in the real world, even one specific characteristic of a household can change rapidly.⁴⁰

³⁷ Margaret Grosh, Phillippe Leite, Matthew Wai-Poi, and Emil Tesliuc, *Revisiting Targeting in Social Assistance*, p. 269.

³⁸ World Bank, *Charting a Course Towards Universal Social Protection*, p. 57.

³⁹ Phillippe Leite, Tina George, Changqing Sun, Theresa Jones and Kathy Linder, “Social Registries for Social Assistance and Beyond: A Guidance Note & Assessment Tool,” World Bank, July 2017, <https://documents1.worldbank.org/curated/en/698441502095248081/pdf/117971-REVISED-PUBLIC-Discussion-paper-1704.pdf> (accessed May 5, 2023); World Bank, *Charting a Course Towards Universal Social Protection*, p. 57.

⁴⁰ Stephen Kidd, Diloá Athias and Idil Mohamud, “Social Registries: A Short History of Abject Failure,” Development Pathways and Act Church of Sweden, p.16.

The Bank has acknowledged the substantial risk of error and exclusion associated with registries that generate “fixed lists of registrants and beneficiaries,” but insists that modernizing them will help achieve the “progressive realization” of universal social protection.⁴¹ It argues that the future of social registries lies in high-tech, data-intensive capabilities that automate eligibility checks, and cycle people in and out of social protection programs based on real-time monitoring of changes in their finances and circumstances. These so-called “dynamic” registries will help governments with limited social protection budgets efficiently substitute people that are no longer eligible for support for those with qualifying needs.⁴²

To spur their creation, it is financing multiple projects to upgrade relevant databases and infrastructure and increase data sharing among government agencies.⁴³ In the Middle East and North Africa alone, a Human Rights Watch analysis of World Bank loan documents found that eight out of ten borrowing countries have taken out loans to introduce or upgrade social registries and related poverty targeting infrastructure. One other country, Yemen, has obtained a loan to finance the targeting of cash transfers to beneficiaries that the government had previously identified for other social assistance programs using PMT.

⁴¹ Phillippe Leite, Tina George, Changqing Sun, Theresa Jones and Kathy Linder, “Social Registries for Social Assistance and Beyond: A Guidance Note & Assessment Tool,” p. 19.

⁴² World Bank, *Charting a Course Towards Universal Social Protection*, p. 90.

⁴³ Table 1: Social Registry and Poverty Targeting Projects in Middle East and North Africa, below. For a sample of relevant World Bank projects in countries outside MENA, see World Bank, “Concept Project Information Document Improving the Management of the National Social Registry (SINAFO) - P179923 (English),” December 20, 2022, <http://documents.worldbank.org/curated/en/099250112232231376/P17992303e06ae0e096bd041794beb4a78> (accessed May 5, 2023); World Bank, “Project Information Document (PID) - Angola Social Safety Nets (P169779),” World Bank, March 4, 2019, <https://documents1.worldbank.org/curated/en/489821552972822754/pdf/Concept-Project-Information-Document-PID-Angola-Social-Safety-Nets-P169779.pdf> (accessed May 5, 2023); World Bank, “Project Appraisal Document on a Proposed Grant In The Amount Of SDR 52.1 Million (US\$75 Million Equivalent) to the Republic of Haiti for an Adaptive Social Protection for Increased Resilience Project,” World Bank, February 16, 2021, <https://documents1.worldbank.org/curated/en/353831613759321148/pdf/Haiti-Adaptive-Social-Protection-for-Increased-Resilience-Project.pdf> (accessed May 5, 2023).

Table 1: Active Social Registry and Poverty Targeting Projects in Middle East and North Africa

Country	Project Name	Project Approval Date	Relevant Project Objectives
Egypt	Takaful and Karama Cash Transfer Expansion and Systems Building Project	Dec-22	Expanding PMT to target cash transfer and pension programs, and expand the social registry to support PMT. ⁴⁴
Iraq	Iraq Social Safety Net Enhancement Project	Nov-22	Upgrading social registry to serve as a “gateway” for all services and benefits provided by the Ministry of Labor and Social Affairs. ⁴⁵
Lebanon	Lebanon Emergency Crisis and COVID-19 Response Social Safety Net Project	Jan-21	Expanding cash transfers using poverty targeting and establishing a national integrated social registry. ⁴⁶

⁴⁴ World Bank, “Project Appraisal Document on a Proposed Loan in the Amount of US \$500 Million to the Arab Republic of Egypt for a Takaful and Karama Cash Transfer Expansion and Systems Building Project,” November 30, 2022, <https://documents1.worldbank.org/curated/en/099205012052226857/pdf/BOSIB01e105ebco1e0a059000b4715dc353.pdf> (accessed May 5, 2023).

⁴⁵ World Bank, “Project Paper on a Proposed Grant in the Amount of US \$4.2 Million to the Republic of Iraq for Iraq Social Safety Net Strengthening Program,” November 15, 2022, <https://documents1.worldbank.org/curated/en/099950011182224372/pdf/P178824oca3267060a6d404c5d40e14b77.pdf> (accessed May 5, 2023).

⁴⁶ World Bank, “Project Appraisal Document on a Proposed Loan in the Amount of US\$246 Million to the Lebanese Republic for a Lebanon Emergency Crisis and Covid-19 Response Social Safety Net Project,” December 16, 2021, <https://documents1.worldbank.org/curated/en/521601610645400941/pdf/Lebanon-Emergency-Crisis-and-COVID-19-Response-Social-Safety-Net-Project.pdf> (accessed May 5, 2023).

Jordan	Jordan Emergency Cash Transfer COVID-19 Response Project	Jun-20 ⁴⁷	Improvements in poverty targeting, rollout of a monthly recertification process, and expansion of National Unified Registry to serve as a “single gateway” for social protection services. Also, funds rollout of digital payments. ⁴⁸
Mauritania	Social Safety Net System Project II ⁴⁹	Mar-20	Updating and enhancing the social registry, and promoting usage; strengthening and extending Social Transfer Program, Tekavoul. ⁵⁰
Tunisia	Digital Transformation for User-Centric Public Services	Jun-19	Creation of a social registry, with “machine learning and big data” integrations to “improve social security compliance and fraud detection.” ⁵¹
Morocco	Identity and Targeting Systems for Social Protection Project	Mar-17	Development of a social registry and a digital ID ecosystem. ⁵²

⁴⁷ Additional financing was approved in June 2021, and second additional financing was approved in March 2022.

⁴⁸ Increased focus in Second Additional Financing of the project. See World Bank, “Project Paper on a Proposed Second Additional Loan in the Amount of US\$350 Million to the Hashemite Kingdom of Jordan for a Jordan Emergency Cash Transfer Covid-19 Response Project,” February 23, 2023, <https://documents1.worldbank.org/curated/en/887231647291496646/pdf/Jordan-Emergency-Cash-Transfer-COVID-19-Response-Project-Second-Additional-Financing.pdf> (accessed May 5, 2023).

⁴⁹ This project builds on a \$29 million loan from the World Bank and other sources in 2015 to create a social registry and provide cash transfers to extremely poor households. See “Mauritania Social Safety Net System,” World Bank, accessed May 5, 2023, <https://projects.worldbank.org/en/projects-operations/project-detail/P150430>.

⁵⁰ World Bank, “Project Appraisal Document on a Proposed Grant in the Amount of SDR 32.6 Million (US\$45 Million Equivalent) of which SDR 13.0 Million (US\$18 Million Equivalent) from the Sub-Window for Refugees and Host Communities and a Proposed Grant in the Amount Of US\$7 Million from the Sahel Adaptive Social Protection Trust Fund to the Islamic Republic of Mauritania for the Social Safety Net System Project II,” February 14, 2020, <https://documents1.worldbank.org/curated/en/323551584151262464/pdf/Mauritania-Second-Social-Safety-Net-System-Project.pdf> (accessed May 5, 2023).

⁵¹ World Bank, “Project Appraisal Document on a Proposed Loan in the Amount of EUR 89.2 million (US\$100 million Equivalent) to the Republic of Tunisia for a GovTech: Digital Transformation for User-Centric Public Services,” May 24, 2019, <https://documents1.worldbank.org/curated/en/83181156082331664/pdf/Tunisia-GovTech-Digital-Transformation-for-User-Centric-Public-Services-Project.pdf> (accessed May 5, 2023).

⁵² World Bank, “Project Information Document Identity and Targeting Systems for Social Protection Project,” October 28, 2016, <https://documents1.worldbank.org/curated/en/369991477932061921/text/PID-Print-P155198-10-31-2016-1477932056459.txt> (accessed May 5, 2023).

Occupied Palestinian Territory	Social Protection Enhancement Project	Jul-17	Creation of social registry to expand social protection coverage while “minimizing errors and fraud.” ⁵³
Yemen	Emergency Social Protection Enhancement and COVID-19 Response Project	Dec-20	Targeting of cash transfers to households previously identified for benefits through PMT and categorical targeting. ⁵⁴

Other “Digital Government” Initiatives

Dynamic registries are part of a broader transition to a “digital public infrastructure” that the Bank deems essential to making not just social protection programs but all government services more inclusive and equitable.⁵⁵ Its “Identification for Development” initiative has committed more than US \$1.5 billion in financing to help 35 countries build digital identification systems and update their population records – a move the Bank says will help governments quickly verify the identities and needs of people seeking access to public services.⁵⁶ A related initiative to digitize “Government-To-Person Payments” has provided 33 countries with technical assistance to build payment systems such as e-wallets, direct deposits, and biometrically verified transactions.⁵⁷

The Bank imagines a future where identification, payment, and data exchange systems like social registries “work together and interoperate seamlessly” to “underpin digital transactions and connections for people, businesses, and governments, including service

⁵³ World Bank “Project Appraisal Document on a Proposed Grant in the Amount of US\$ 15 million From the Trust Fund for Gaza and West Bank to the Palestine Liberation Organization (For the Benefit of the Palestinian Authority) for a Social Protection Enhancement Project,” June 30, 2017, <https://documents1.worldbank.org/curated/en/903881499956074884/pdf/SPEP-PAD-SECPO-July-7-Social-Protection-Enhancement-Project-P160674-07102017.pdf> (accessed May 5, 2023).

⁵⁴ World Bank, “Project Information Document Yemen Social Protection and COVID-19 Response Project,” October 21, 2020, <https://documents1.worldbank.org/curated/en/705861606075876542/pdf/Project-Information-Document-Yemen-Social-Protection-Enhancement-and-COVID-19-Response-Project-P173582.pdf> (accessed May 5, 2023).

⁵⁵ World Bank, “A Digital Stack for Transforming Service Delivery: Id, Payments, and Data Sharing.”

⁵⁶ World Bank, “2021 Annual Report,” 2021, <https://documents1.worldbank.org/curated/en/436051643089705385/pdf/Identification-for-Development-ID4D-and-Digitalizing-G2P-Payments-G2Px-2021-Annual-Report.pdf> (accessed May 5, 2023), p. 9.

⁵⁷ *Ibid.*, p. 56.

delivery and operations across the public and private sectors, including financial services, e-commerce, education, healthcare, transportation, social safety nets, taxation, and business and property registration.”⁵⁸

This seemingly limitless expansion of “digital government,” however, has undermined people’s rights to social security.⁵⁹ Human Rights Watch and others have found that digital ID systems are prone to error and bias, wrongly excluding people from much needed support.⁶⁰ The Bank has promoted India’s biometric ID system, Aadhaar, as a paradigmatic example of digital government that has “significantly streamlined the delivery of public services,” and announced a partnership with the government to replicate this system in other countries.⁶¹ But researchers have found that, in many cases, the technology has also led to people being denied access to these services, whether because of the failure to link their benefits to Aadhaar or biometric authentication errors.⁶²

Humanitarian experts have raised similar concerns about digital payment systems. Although intended to increase financial inclusion, they can have the opposite effect for people that cannot provide proof of their identity to authenticate transactions or otherwise lack the digital and financial literacy to access and manage payments.⁶³

⁵⁸ World Bank, “A Digital Stack for Transforming Service Delivery: Id, Payments, and Data Sharing”, p.2.

⁵⁹ Ibid.

⁶⁰ Human Rights Watch, “Submission to the UN Special Rapporteur on Extreme Poverty & Human Rights Regarding His Thematic Report on Digital Technology, Social Protection & Human Rights,” May 21, 2019, <https://www.hrw.org/news/2019/05/21/submission-un-special-rapporteur-extreme-poverty-human-rights-regarding-his>; Privacy International, “The World Bank & social protection during crises: a privacy trade-off?,” August 22, 2022, <https://privacyinternational.org/long-read/4944/world-bank-social-protection-during-crises-privacy-trade> (accessed May 5, 2023); Center for Human Rights and Global Justice, “Paving a Digital Road to Hell?,” June 2022, https://chrgj.org/wp-content/uploads/2022/06/Report_Paving-a-Digital-Road-to-Hell.pdf (accessed May 5, 2023).

⁶¹ “World Bank, “A Digital Stack for Transforming Service Delivery: Id, Payments, and Data Sharing”, p. 8; “UIDAI Working with World Bank, UN to take Aadhaar Tech Overseas,” *The Economic Times*, December 20, 2021 <https://economictimes.indiatimes.com/news/india/uidai-working-with-world-bank-un-to-take-aadhaar-tech-overseas/articleshow/88057779.cms> (accessed May 5, 2023).

⁶² “India: Identification Project Threatens Rights,” Human Rights Watch news release, January 13, 2018, <https://www.hrw.org/news/2018/01/13/india-identification-project-threatens-rights>; Jean Drèze and Reetika Khera, “Six types of problems Aadhaar is causing – and safeguards needed immediately,” *Scroll.in*, January 2, 2022, <https://scroll.in/article/1013700/six-types-of-problems-aadhaar-is-causing-and-safeguards-needed-immediately> (accessed May 5, 2023); Dharvi Vaid, “The link between India’s biometric ID scheme and starvation,” *DW*, March 26, 2022, <https://www.dw.com/en/the-link-between-indias-biometric-identity-scheme-and-starvation/a-57020334> (accessed May 5, 2023).

⁶³ Jo Burton, “‘Doing no harm’ in the digital age: What the digitalization of cash means for humanitarian action,” *International Review of the Red Cross*, March 2021, <https://international-review.icrc.org/articles/doing-no-harm-digitalization-of-cash-humanitarian-action-913> (accessed May 5, 2023).

The Bank has acknowledged that while the digital transformation of social protection can “offer the promise of more efficient and effective inclusion, more needs to be done to ensure that they benefit everyone.”⁶⁴ To close the gap, it has offered guidance and technical assistance to governments on how to make digital registration and payment processes more user-friendly, and partnered with the private sector to increase internet access, smartphone adoption, and digital literacy in low- and middle-income countries.⁶⁵ Despite these efforts, disparities in access persist: the industry body Groupe Speciale Mobile Association (GSMA) estimates that the number of people not connected to mobile internet rose from 3.2 billion people in 2021 to nearly 3.4 billion in 2022.⁶⁶

The increasing reliance on personal data to administer social protection schemes also poses grave threats to the right to privacy. The last decade has marked the rise of ever-more intrusive forms of government surveillance, enabled by advances in biometric recognition technologies, a thriving market for spyware and data brokers, and the vast reserves of user data amassed by tech companies.⁶⁷ Without adequate privacy and data protection safeguards, privacy and digital rights experts warn that social protection databases could become another tool of surveillance and repression, particularly against activists and marginalized groups.⁶⁸

The World Bank has provided assurances that it conducts due diligence during the project planning and design phases to assess whether a country’s laws and policies meet international data protection standards. Where they fall short, the Bank will include terms

⁶⁴ World Bank, *Charting a Course Towards Universal Social Protection*, p.61.

⁶⁵ Kathy Lindert, Tina George Karippacheril, Inés Rodríguez Caillava, Kenichi Nishikawa Chavez, *Sourcebook on the Foundations of Social Protection Delivery Systems* (Washington, DC: World Bank, 2020) <https://openknowledge.worldbank.org/entities/publication/c44dc506-72dd-5428-a088-6fb7aea53095> (accessed May 5, 2023); “Internet Access Portfolio,” Digital Development Partnership, accessed May 5, 2023, https://www.digitaldevelopmentpartnership.org/portfolio.html?ddp=Internet_Access_Portfolio.

⁶⁶ GSMA, “The Mobile Economy 2022,” 2022, <https://www.gsma.com/mobileeconomy/wp-content/uploads/2022/02/280222-The-Mobile-Economy-2022.pdf> (accessed May 5, 2023), pp. 2, 35.

⁶⁷ Amos Toh (Human Rights Watch), “Rules for a New Surveillance Reality,” Op-ed, *Los Angeles Times*, November 18, 2019, <https://www.hrw.org/news/2019/11/18/rules-new-surveillance-reality>; “Human Rights Watch Among Pegasus Spyware Targets,” Human Rights Watch news release, January 26, 2022, <https://www.hrw.org/news/2022/01/26/human-rights-watch-among-pegasus-spyware-targets>; “Surveillance Giants,” <https://www.amnesty.org/en/tech/surveillance-giants/> (accessed May 5, 2023).

⁶⁸ Privacy International, “The World Bank & social protection during crises: a privacy trade-off?,” August 22, 2022, <https://privacyinternational.org/long-read/4944/world-bank-social-protection-during-crises-privacy-trade> (accessed May 5, 2023); Michele E. Gilman, “The Class Differential in Privacy Law,” *Brooklyn Law Review* 77 (2012):4, <https://brooklynworks.brooklaw.edu/cgi/viewcontent.cgi?article=1140&context=blr> (accessed May 5, 2023).

in its loan agreements requiring governments to adhere to these standards.⁶⁹ Despite these apparent protections, the UK-based NGO Privacy International has questioned whether the Bank enforces these terms. Moreover, of the eight countries it studied where the Bank financed Covid-19 response projects, only four had implemented data protection legislation.⁷⁰

In any event, a coalition of civil society organizations has warned that data protection safeguards may be inadequate in “environments where human rights risks are too high, or where evidence-based policymaking, civil society engagement, rule of law, and rights-based assessments are simply not possible.”⁷¹ In these environments, more drastic action, such as declining or withdrawing support for digital ID and other data-intensive systems, may be necessary.⁷²

Privacy and Data Protection in Jordan

At the time of publication, Jordan’s parliament was considering a bill that would establish a data protection law.⁷³ The government first proposed the law in 2014 and the last version was made public in January 2022. An analysis of the bill by the digital rights group Access Now found major loopholes that “cas[t] serious doubts about whether the legislation will protect people’s privacy and personal information.”⁷⁴ One of these loopholes is the proposed structure of the Personal Data Protection Board, which is supposed to be an independent oversight authority responsible for enforcing the law and investigating data protection complaints, including against the government. The bill, however, would designate the Minister of Digital Economy and Entrepreneurship (MODEE) as the chair of the board, with the power to appoint board

⁶⁹ Privacy International, “The World Bank & social protection during crises: a privacy trade-off?”

⁷⁰ Ibid.

⁷¹ Open letter: World Bank and its donors must protect human rights in digital ID systems, Access Now, March 7, 2022, <https://www.accessnow.org/press-release/open-letter-to-the-world-bank-digital-id-systems/> (accessed May 5, 2023).

⁷² Ibid.

⁷³ To the Jordanian Parliament: amend the data protection bill, safeguard human rights, Access Now press release, April 20, 2023, <https://www.accessnow.org/press-release/jordanian-parliament-data-protection-bill/> (accessed May 5, 2023).

⁷⁴ Chérif El Kadhi and Marwa Fatafta, “Policy brief: What’s wrong with Jordan’s data protection law and how to fix it,” Access Now, May 5, 2022, <https://www.accessnow.org/publication/jordan-data-protection-law/> (accessed May 5, 2023).

members, and reserves board seats for representatives of security agencies.⁷⁵ Jordan Open Source Association, a Jordanian digital rights group, has urged changes to the bill that would protect the independence of the board, including the appointment of board members from non-governmental institutions.⁷⁶

Jordanian law also grants government authorities broad discretion to monitor people's communications and personal data, which the data protection law is unlikely to change.⁷⁷ Access Now reported that, in 2018, the Jordanian government exploited its access to personal data held by telecommunications and internet service providers to discourage protests.⁷⁸ Without meaningful safeguards to prevent such abuse, the extensive collection and analysis of personal data required to administer the country's social protection schemes leave beneficiaries particularly vulnerable to surveillance-based persecution and discrimination.⁷⁹

“Many of the recent protests in Jordan stem from economic grievances,” said Marwa Fatafta, MENA Policy Manager at Access Now. “The government of Jordan has a history of cracking down on protests and labor unions. If some of these protestors are also applying for government support, the data collected about them during the registration process could be weaponized to restrict their rights or deny them financial support in reprisal.”⁸⁰

In response to a request for comment, the World Bank said that “Takaful and NAF abide by the data protection regulations of the GOJ [government of Jordan], which are administered by the MODEE,” and that “all applicants are asked to provide their consent before NAF might access administrative data on them to assess and verify

⁷⁵ Access Now, “Policy brief: How to strengthen Jordan's data protection law,” April 2022, https://www.accessnow.org/wp-content/uploads/2022/05/Access-Now-Policy-Brief_Jordan-Data-Protection-bill-vs-GDPR.pdf (accessed May 5, 2023).

⁷⁶ Jordan Open Source Association, “Recommendations and Comments of the Jordan Open Source Association on the Personal Data Protection Draft Law,” April 5, 2023, <https://www.josa.ngo/publications/27/recommendations-and-comments-of-the-jordan-open-source-association-on-the-personal-data-protection-draft-law> (accessed May 5, 2023).

⁷⁷ Access Now, “Exposed and Exploited: Data Protection in the Middle East and North Africa,” January 2021, <https://www.accessnow.org/wp-content/uploads/2021/01/Access-Now-MENA-data-protection-report.pdf> (accessed May 5, 2023).

⁷⁸ *Ibid.* 11.

⁷⁹ Privacy International, “The World Bank & social protection during crises: a privacy trade-off?”

⁸⁰ Human Rights Watch interview by phone with Marwa Fatafta, April 20, 2023.

their eligibility.”⁸¹ However, the Bank and NAF have indicated that access to this data is required to verify and evaluate people’s applications, raising doubts about the ability of applicants to provide meaningful and informed consent.

The introduction of dynamic social registries heightens the risks to privacy and access to social protection, making them even more difficult to mitigate. The extensive profiles compiled on beneficiaries to facilitate eligibility decisions increase the pool of personal data vulnerable to surveillance. At the same time, more data does not necessarily lead to better decisions.⁸² People may be wrongly excluded from support when aspects of their experience with poverty elude conventional measures of hardship: owning a car or a business, for example, fails to capture whether the family can afford petrol, or whether their business is laden with debt.

In contrast, universal social protection schemes are, by design, more likely compatible with privacy and data protection standards, as they do not require intrusive data collection about people’s income and socio-economic status. Universal child benefit programs, for example, typically require applicants to only submit copies of their children’s birth certificates.⁸³ The lower evidentiary burden also improves accessibility: UNICEF has found that, “the lower the number of documents required, the higher the level of access for the most vulnerable and disadvantaged children.”⁸⁴

⁸¹ Letter from World Bank to Human Rights Watch, May 24, 2023.

⁸² The shortcomings of using algorithmic decision-making to make predictions about some future outcome for individuals are well documented: See Angelina Wang, Sayash Kapoor, Solon Barocas, and Arvind Narayanan, “Against Predictive Optimization: On the Legitimacy of Decision-Making Algorithms that Optimize Predictive Accuracy,” *SSRN* (2022), accessed May 5, 2023. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4238015.

⁸³ UNICEF, “Universal Child Benefits: Policy Issues and Options,” June 2020, <https://www.unicef.org/media/72916/file/UCB-ODI-UNICEF-Report-2020.pdf> (accessed May 5, 2023), p.60.

⁸⁴ *Ibid.*

II. Case Study: Automated Poverty Targeting in Jordan

In May 2019, the Jordanian government launched the Takaful cash transfer program, part of a five-year strategy to modernize its social protection system.⁸⁵ It was established with the help of two World Bank loans approved in 2018 and 2019 totaling US\$2 billion, which were intended to help the government implement sweeping economic reforms under a series of International Monetary Fund programs.⁸⁶ The reforms, which drew widespread protests, removed fuel subsidies, increased the sales tax, lowered the threshold for income tax, and restructured electricity tariffs to raise prices for residential use.⁸⁷ The Bank loans earmarked \$200 million to help the government build “better and more efficient” social assistance programs that would ease the hardship caused by resulting price hikes.⁸⁸ Improving poverty targeting would be central to this approach.⁸⁹ The Covid-19 pandemic led the Bank and other development partners to finance a significant expansion of Takaful, as part of a \$1.014 billion Covid-19 response package.⁹⁰

⁸⁵ UNICEF, “Hashemite Kingdom of Jordan National Social Protection Strategy 2019 – 2025,” 2019, <https://www.unicef.org/jordan/media/2676/file/NSPS.pdf> (accessed May 5, 2023); “Jordan Launches Complementary National Welfare Support Programme ‘Takaful’,” socialprotection.org news release, May 31, 2019, <https://socialprotection.org/fr/discover/news/jordan-launches-complementary-national-welfare-support-programme-%E2%80%99takaful%E2%80%99> (accessed May 5, 2023).

⁸⁶ World Bank, “Program Document for a Proposed Loan with the Global Concessional Financing Facility Support in the Amount of US\$500 Million to the Hashemite Kingdom of Jordan for the First Equitable Growth and Job Creation Programmatic Development Policy Financing,” June 20, 2018, <https://documents1.worldbank.org/curated/en/943511530329816325/pdf/CLEAN-Program-Documents-Jordan-First-Equitable-Growth-Job-Creation-Programmatic-Development-Policy-Financing-P-06212018.pdf> (accessed May 5, 2023); World Bank, “Program Document for a Proposed Loan in the Amount of US\$1.45 Billion to the Hashemite Kingdom of Jordan for the Second Equitable Growth and Job Creation Programmatic Development Policy Financing,” May 20, 2019, <https://documents1.worldbank.org/curated/en/601341559959324044/pdf/Jordan-Second-Equitable-Growth-and-Job-Creation-Programmatic-Development-Policy-Financing.pdf> (accessed May 5, 2023).

⁸⁷ “Jordan: thousands protest against IMF-backed austerity measures,” *Guardian*, June 3, 2018, <https://amp.theguardian.com/world/2018/jun/03/jordan-amman-protest-imf-austerity-measures> (accessed May 5, 2023); “Jordan: Jordanians protests fuel price hikes, targeting King Abdullah,” *The World*, November 3, 2012, <https://theworld.org/stories/2012-11-13/jordan-jordanians-protests-fuel-price-hikes-targeting-king-abdullah> (accessed May 5, 2023).

⁸⁸ World Bank, “Program Document for a Proposed Loan with the Global Concessional Financing Facility Support in the Amount of US\$500 Million to the Hashemite Kingdom of Jordan for the First Equitable Growth and Job Creation Programmatic Development Policy Financing,” p. iv.

⁸⁹ *Ibid.*, p. 5.

⁹⁰ World Bank, “Project Paper on a Proposed Second Additional Loan in the Amount of US\$ 350 Million to the Hashemite Kingdom of Jordan for a Jordan Emergency Cash Transfer Covid-19 Response Project” February 23, 2022, <https://documents1.worldbank.org/curated/en/887231647291496646/pdf/Jordan-Emergency-Cash-Transfer-COVID-19-Response-Project-Second-Additional-Financing.pdf> (accessed May 5, 2023), pp. 22 -23; World Bank, “Project Paper on a Proposed Additional Loan in the Amount of US \$290 Million to the Hashemite Kingdom of Jordan for a Jordan Emergency

Jordan's development partners have also provided extensive technical assistance to the National Aid Fund, the Jordanian social protection agency responsible for implementing Takaful. A Technical Working Group comprising the Bank, UNICEF, the WFP, and representatives of development aid agencies has provided NAF with equipment and guidance on enhancing the Takaful algorithm, among other forms of support.⁹¹

Background

Jordan has suffered from persistently high rates of poverty and inequality. In 2018, the government recorded 15.7 percent of the population living under what it deems to be the poverty line, an increase from 14.4 percent in 2010-2011.⁹² Independent experts say that the poverty rate was likely higher: a study of government survey data that took into account changes in inflation rates and household size found that the poverty rate in 2017 was 22.2 percent.⁹³

Successive economic shocks caused by the Covid-19 pandemic and the conflict in Ukraine have increased pressure on the government to deliver on its social protection reforms. The Ministry of Planning recently announced that the poverty rate jumped to 24.1 percent in the first quarter of 2022.⁹⁴ The IMF's most recent analysis of Jordan's economic outlook also raised concern that "the labor force participation rate for Jordanians [the proportion of Jordanians in the workforce], at 33.5 percent, is yet to recover to pre-pandemic levels... and

Cash Transfer Covid-19 Response Project," June 11, 2021, <https://documents1.worldbank.org/curated/en/549951624624852541/pdf/Jordan-Emergency-Cash-Transfer-COVID-19-Response-Project-Additional-Financing.pdf> (accessed May 5, 2023); World Bank, "Project Information Document Jordan Emergency Cash Transfer COVID19 Response Project," April 15, 2020, <https://documents1.worldbank.org/curated/en/328901590211842779/pdf/Project-Information-Document-Jordan-Emergency-Cash-Transfer-COVID-19-Response-Project-P173974.pdf> (accessed May 5, 2023).

⁹¹ Letter from UNICEF to Human Rights Watch, October 6, 2022.

⁹² World Bank, "Jordan Poverty & Equity Brief," April 2020, https://databankfiles.worldbank.org/public/ddpext_download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/Global_POVEQ_JOR.pdf (accessed May 5, 2023).

⁹³ Jameel Aljaloudi, "Increase the State of Poverty in Jordan During the Period 2010-2017," *SocioEconomic Challenges* 4 (2020): 4, accessed May 5, 2023, doi: [https://doi.org/10.21272/sec.4\(4\).39-47.2020](https://doi.org/10.21272/sec.4(4).39-47.2020).

⁹⁴ "الحكومة: ربع سكان الأردن فقراء," *Alramtha.net*, June 9, 2022, <https://www.alramtha.net/ramthanewsID=41024> (accessed May 5, 2023); "الحكومة: ربع سكان الأردن فقراء," *Jordannow.tv*, undated, <https://jordannow.tv/?p=19830> (accessed May 5, 2023); Maria Werdali, "Poverty rate of 24.1% requires policy change — experts," *The Jordan Times*, June 09, 2022, <https://www.jordantimes.com/news/local/poverty-rate-241-requires-policy-change-%E2%80%94-experts> (accessed May 5, 2023).

is indicative of some economic scarring.”⁹⁵ The unemployment rate, the proportion of Jordanians in the workforce without a job, “remained elevated” at 22.6 percent in the second quarter of 2022.⁹⁶

The Jordanian government is betting on Takaful to reverse these trends and previous poverty targeting failures. Since 2004, it has relied on poverty targeting to administer various social assistance programs.⁹⁷ Targeted programs prior to Takaful, the 2019 strategy noted, reached only a “minority of poor Jordanians,” because of budgetary constraints and inefficient targeting methods.⁹⁸ The government struggled to verify people’s income and accurately target cash transfers because, “[u]ntil recently, the technology for inexpensive and rapid access to administrative records from relevant ministries did not exist.”⁹⁹

The government has since modernized the technology systems it uses to administer social assistance with the help of the Bank and other international partners. It has established an online portal where people apply for and manage Takaful and other social assistance benefits.¹⁰⁰ It has also automated the vetting, selection, and payment of Takaful beneficiaries through upgrades to the NAF’s data systems, including the Management Information System and the NUR.¹⁰¹ The NUR, which was created in 2013 with \$2.46 million in Bank financing, began as a social registry to facilitate poverty targeting.¹⁰² According to the government and the World Bank, the NUR is now being expanded to serve as “a single gateway for Jordanian households to access a range of social services and programs.”¹⁰³

⁹⁵ IMF, *Jordan: Country Report* (Washington DC: IMF, 2023), <https://www.imf.org/en/Publications/CR/Issues/2023/01/25/Jordan-Fifth-Review-Under-the-Extended-Arrangement-Under-the-Extended-Fund-Facility-and-528616>, (accessed May 5, 2023), p. 4.

⁹⁶ *Ibid.*, p. 4.

⁹⁷ *Ibid.*

⁹⁸ UNICEF, “Hashemite Kingdom of Jordan National Social Protection Strategy 2019 – 2025,” p. 26.

⁹⁹ *Ibid.*, p. 27.

¹⁰⁰ *Ibid.*

¹⁰¹ World Bank, “Project Information Document Jordan Emergency Cash Transfer COVID19 Response Project,” p. 10.

¹⁰² *Ibid.*, p. 8; World Bank, “Project Paper on a Proposed Second Additional Loan in the Amount of US\$ 350 Million to the Hashemite Kingdom of Jordan for a Jordan Emergency Cash Transfer Covid-19 Response Project,” pp. 20 – 21.

¹⁰³ Human Rights Watch interview with NAF, Amman, May 30, 2023. World Bank, “Project Paper on a Proposed Second Additional Loan in the Amount of US\$ 350 Million to the Hashemite Kingdom of Jordan for a Jordan Emergency Cash Transfer Covid-19 Response Project”; World Bank, “Implementation Completion Report (ICR) Review National Unified Registry and Outreach,” <https://documents1.worldbank.org/curated/en/368601602882565893/pdf/Jordan-National-Unified-Registry-and-Outreach.pdf> (accessed May 5, 2023).

¹⁰⁴ World Bank, “Project Paper on a Proposed Second Additional Loan in the Amount of US\$ 350 Million to the Hashemite Kingdom of Jordan for a Jordan Emergency Cash Transfer Covid-19 Response Project;” Digital Convergence Initiative (DCI),

The government plans to consolidate its social assistance programs into a single program and require everyone to apply for and manage their benefits using the Takaful platform.¹⁰⁴ In the meantime, Takaful complements other social assistance benefits targeted at people living below the national poverty line or with specific vulnerabilities, such as orphans, older people, and households headed by people with disabilities.¹⁰⁵

By some measures, Takaful has been a success. The Bank has praised Jordan for “significantly shorten[ing] the time needed to roll out its pandemic response packages” because of investments in their social registries and “good use of digital technology.”¹⁰⁶ At the beginning of the Covid-19 pandemic, NAF disbursed three months of cash transfers to 237,000 households that were targeted for their reliance on informal sources of income (a program known as Takaful-2).¹⁰⁷ Households with stateless Palestinians who hold temporary Jordanian passports and Jordanian women married to non-Jordanian men were eligible to receive these transfers.¹⁰⁸ In December 2020, the government began another

"Jordan National Unified Registry (NUR)," webinar presentation, May 30, 2023, <https://socialprotection.org/discover/multimedia/webinar-presentation-jordan-national-unified-registry-nur#> (accessed June 5, 2023).

¹⁰⁴ UNICEF, “Hashemite Kingdom of Jordan National Social Protection Strategy 2019 – 2025”, p.29; World Bank, “Project Paper on a Proposed Second Additional Loan in the Amount of US\$ 350 Million to the Hashemite Kingdom of Jordan for a Jordan Emergency Cash Transfer Covid-19 Response Project,” p. 14; World Bank “Project Appraisal Document on a Proposed Loan in the Amount of US\$350 Million and a Proposed Grant in the Amount of US\$24.17 Million Equivalent from the Jordan Inclusive Growth and Economic Opportunities Multi-Donor Trust Fund to the Hashemite Kingdom of Jordan for an Emergency Cash Transfer Covid-19 Response Project,” June 11, 2020, <https://documents1.worldbank.org/curated/en/488131593396075008/pdf/Jordan-Emergency-Cash-Transfer-COVID-19-Response-Project.pdf> (accessed May 5, 2023), p.14.

¹⁰⁵ “Fund Programs,” Jordanian Government National Aid Fund, accessed May 5, 2023, https://naf.gov.jo/EN/ListDetails/Fund_Programs/15/1. For an overview of Jordan’s social protection system, See Chad Anderson and Anca Pop, “Shifting the Paradigm: building an inclusive, lifecycle security system in Jordan,” March 2022, Inclusive Social Security Policy Forum https://www.developmentpathways.co.uk/wp-content/uploads/2022/03/Jordan_in-depth-study_150322-compressed.pdf (accessed May 5, 2023).

¹⁰⁶ World Bank, *Charting a Course Towards Universal Social Protection: Resilience, Equity, and Opportunity for All*, (Washington, DC: World Bank, 2022), <https://openknowledge.worldbank.org/entities/publication/84ba2380-624c-553a-b929-2882e72c7468> (accessed May 5, 2023), pp. XVIII- XIX.

¹⁰⁷ Letter from World Bank, to Human Rights Watch, October 7, 2022.

¹⁰⁸ World Bank, “Jordan Emergency Cash Transfer Project Additional Financing Rapid Social Assessment (Version 3),” November 2021, <https://documents1.worldbank.org/curated/en/099935012162124762/pdf/SocialoAssessmoo0700Dec1300CleansHS.pdf> (accessed May 5, 2023), p. 42. There are over one million temporary passport holders in Jordan, 150,000 of which the government refers to as “Gazans”. This term refers to Palestinians whose descendants were expelled or fled their homes in what became Israel in 1948, initially to the Gaza Strip, which was under Egyptian control between 1948 and 1967, and eventually seeking refuge in Jordan after the 1967 War, where they have remained since. See “Sawsan Ramahi, “Palestinians and Jordanian citizenship,” *MEMO Middle East Monitor*, December 2015, <https://www.middleeastmonitor.com/20151209-palestinians-and-jordanian-citizenship/> (accessed May 5, 2023). The rest are West Bankers from whom Jordan revoked Jordanian citizenship after its “disengagement” from the West Bank in 1988. Human Rights Watch, *Stateless Again:*

round of emergency transfers but restricted them to Jordanian households (Takaful-3).¹⁰⁹ These transfers, which lasted for 12 months, reached 160,000 Jordanian households.¹¹⁰

Household vs. Individual Access to Social Assistance

Takaful distributes cash transfers to the heads of households rather than individual members. This design perpetuates longstanding gender discrimination. Jordan’s Civil Status Law designates the husband or father as the head of the household by default and authorizes women to assume the role only if they are divorced, widowed, the oldest unmarried child in a family where the father is deceased, or married to a non-Jordanian.¹¹¹ This effectively forces many women to obtain government support through their father or husband.¹¹² While women married to non-Jordanian men can issue a family book in their name, they cannot have their children added to it.

The Bank has also credited Takaful for expanding regular, non-emergency cash transfers to an additional 120,000 households in 2022 (previously Takaful-1 and now also known as the Unified Cash Transfer program). It argues that this makes Takaful one of the “most redistributive and cost-effective programs currently active in Jordan.”¹¹³

Analysis of poverty and inequality trends in Jordan by other international organizations, however, raises doubts that Takaful has been an adequate buffer against economic hardship. The ILO has found that, even with Takaful, the country’s social assistance schemes continue to reach “very few Jordanians,” with “less than 10 percent of

Palestinian-Origin Jordanians Deprived of their Nationality, (New York: Human Rights Watch, 2010), <https://www.hrw.org/report/2010/02/01/stateless-again/palestinian-origin-jordanians-deprived-their-nationality>.

¹⁰⁹ Takaful-3 and the Unified Cash Transfer Program excluded households headed by temporary Jordanian passport holders. Households headed by Jordanian women married to non-Jordanians could apply, but they were deemed to be single-person households for the purposes of assessing eligibility.

¹¹⁰ Letter from World Bank, to Human Rights Watch, October 7, 2022.

¹¹¹ The Civil Status Law, No. 9 of 2001, https://www.ilo.org/dyn/natlex/natlex4.detail?p_isn=59594&p_lang=en (accessed May 5, 2023), arts. 58 – 59; UN Women, “Gender Discrimination in Jordan 2019,” 2019, https://jordan.unwomen.org/sites/default/files/Field%20Office%20Jordan/Images/publications/2019/IRCKHF/IRCKHF_Gender%20Discrimination%20JO_Report_EN%20FINAL.pdf (accessed May 5, 2023).

¹¹² Ibid; see also Development Pathways, “Universal Social Security for the Realisation of Human Rights,” December 2022, <https://www.developmentpathways.co.uk/wp-content/uploads/2022/12/Human-rights-day-briefs-full.pdf> (accessed May 5, 2023).

¹¹³ Letter from World Bank, to Human Rights Watch, October 7, 2022.

households, and less than a third of those officially classified as poor” able to access these schemes.¹¹⁴ While the IMF has praised Jordan for efficient social protection spending, it has echoed these concerns, noting that demand for Takaful has outstripped coverage.¹¹⁵ In the first six months of 2022, over 400,000 households applied for 120,000 program slots.¹¹⁶

How Takaful Works

To apply for Takaful, the head of a household must fill in an application questionnaire. The questionnaire requires applicants to submit their identity information, such as their name and national ID number, as well as information to facilitate a detailed analysis of their finances, such as sources of informal income, living expenses, and electricity and water meter ID numbers (so that NAF can obtain data about their electricity and water consumption from relevant utility providers). NAF told Human Rights Watch that “80 percent” of the questionnaire is populated with data from the NUR and the rest of the data is provided by the applicant.¹¹⁷ The head of the household is periodically required to update this information online.¹¹⁸

NAF has established a two-stage screening process to assess which households will receive cash transfers.¹¹⁹ During the first stage, NAF assesses whether applicants have met basic eligibility criteria. Households are eligible if the person applying is a Jordanian citizen with a national ID number and the head of household does not work in the public sector or for the military. Households that receive any other type of benefit from NAF are not eligible, except in certain circumstances, including if one or more family members live

¹¹⁴ ILO, “Legislative and Policy Coherence on the Extension of Social Security Coverage in Jordan,” November 27, 2022, <https://reliefweb.int/report/jordan/legislative-and-policy-coherence-extension-social-security-coverage-jordan> (accessed May 5, 2023), pp. 2 – 3.

¹¹⁵ IMF, *Jordan: Country Report* (Washington DC: IMF, 2022), <https://www.imf.org/en/Publications/CR/Issues/2022/07/13/Jordan-2022-Article-IV-Consultation-and-Fourth-Review-Under-the-Extended-Arrangement-Under-520668>, p. 74, (accessed May 5, 2023).

¹¹⁶ *Ibid.*

¹¹⁷ Letter from NAF to Human Rights Watch, May 29, 2023.

¹¹⁸ Human Rights Watch interview with NAF, Amman, October 9, 2022.

¹¹⁹ Human Rights Watch interview with NAF, Amman, May 30, 2023; Letter from NAF to Human Rights Watch, May 29, 2023.

with disabilities.¹²⁰ NAF also assesses whether households are living under the official poverty line.¹²¹

Because demand exceeds the number of cash transfers available, however, not all eligible households are enrolled as beneficiaries.¹²² Instead, during the second stage, NAF applies a targeting algorithm modeled after the PMT method to assess the “severity of their poverty,” ranking them from least poor to poorest.¹²³ Households deemed poorest are enrolled first, followed by those with the next highest level of poverty until all program slots are taken. Those that are not selected for cash transfers are notified via text message or through the online portal that they are “not among the poorest.”¹²⁴

This screening process relies extensively on the NUR, which provides a detailed picture of each household’s interactions with thirty-seven government agencies, including those responsible for registering vehicles and businesses, issuing passports and family books, and administering pensions and social insurance schemes.¹²⁵ Eligibility determinations during the first stage rely entirely on data drawn from the NUR about each applicant household.¹²⁶ Poverty targeting during the second stage relies on both data from the NUR as well as data reported through the application questionnaire.¹²⁷ NAF also conducts in-person or remote visits to people’s homes to verify income and welfare details.¹²⁸

¹²⁰ “بتكرار الاكثر الاسئلة,” Jordanian Government National Aid Fund accessed May 31, 2023, <https://naf.gov.jo//AR/Modules/FAQ>.

¹²¹ Letter from NAF to Human Rights Watch, June 6, 2023; Human Rights Watch interview with NAF, Amman, May 30, 2023.

¹²² NAF and UNICEF, “National Aid Fund Takaful Programme,” July 2020, https://naf.gov.jo/EBV4.o/Root_Storage/EN/EB_List_Page/NAF_EN_FINAL.pdf (accessed May 5, 2023), p.19.

¹²³ Letter from NAF to Human Rights Watch, May 29, 2023; World Bank, “Jordan Emergency Cash Transfer Project Additional Financing Rapid Social Assessment (Version 3),” p. 51.

¹²⁴ Screenshots on file with Human Rights Watch.

¹²⁵ Human Rights Watch interview with NAF, Amman, May 30, 2023. World Bank, “Jordan Emergency Cash Transfer Project Additional Financing Rapid Social Assessment (Version 2),” July 2021, <https://documents1.worldbank.org/curated/en/402741627603659684/pdf/Social-Assessment-for-Jordan-Emergency-Cash-Transfer-Project-Additional-Financing-P176807-Jordan-Emergency-Cash-Transfer-COVID-19-Response-Project-P173974.pdf> (accessed May 5, 2023), p. 48; World Bank, “Implementation and Status Report Jordan Emergency Cash Transfer COVID-19 Response Project,” December 24, 2022, <https://documents1.worldbank.org/curated/en/099030012242229605/pdf/P1739740fa4e8b04509c1404ccf0ccc1722.pdf> (accessed May 5, 2023), p. 4.

¹²⁶ Letter from NAF to Human Rights Watch, May 29, 2023.

¹²⁷ Letter from NAF to Human Rights Watch, May 29, 2023.

¹²⁸ Human Rights Watch interview with NAF, Amman, October 9, 2022.

Until 2021, people’s ranking controlled the size of people’s benefit payments.¹²⁹ Under Takaful-2 and Takaful-3, benefit amounts varied from 39 to 136 dinars (\$55 - \$192).¹³⁰ NAF told Human Rights Watch that they stopped relying on the algorithm to calculate benefit amounts following complaints that this was arbitrary and confusing.¹³¹ Benefit amounts now begin at 40 dinars (\$56), increasing to a maximum of 136 dinars (\$192) depending on the number of family members in the household and whether they are facing life events such as disability or old age.¹³²

Poverty Targeting Under Takaful

According to NAF, the targeting algorithm is programmed to estimate a household’s income and wealth based on 57 “socio-economic indicators related to the welfare status and deprivations on the households’ level.”¹³³ The households are subsequently ranked from least poor to poorest. If the applicant has reported an income greater than the estimate based on the 57 indicators, the higher income is used to determine their ranking.¹³⁴

NAF declined to provide Human Rights Watch with the full list of indicators, stating that this was for internal purposes only and that the indicators and the weights assigned to them were “constantly changing.”¹³⁵

However, NAF explained that these indicators cover “levels of spending on basic needs, family income, housing, health, education, property and assets, family size and geographical area.”¹³⁶ It added that some of these indicators could be disaggregated into sub-indicators; for example, “dwelling characteristics” contain a number of sub-indicators, such as the type and value of dwelling.

¹²⁹ Human Rights Watch interview with NAF, Amman, October 9, 2022.

¹³⁰ World Bank, “Jordan Emergency Cash Transfer Project Additional Financing Rapid Social Assessment (Version 2),” July 2021, p. 14.

¹³¹ Human Rights Watch interview with NAF, October 9, 2022.

¹³² Letter from NAF to Human Rights Watch, June 6, 2023; Human Rights Watch interview with NAF, May 30, 2023.

¹³³ World Bank, “Jordan Emergency Cash Transfer Project Additional Financing Rapid Social Assessment (Version 3),” p. 42; See also National Aid Fund and UNICEF, “National Aid Fund Takaful Programme,” p. 19.

¹³⁴ Human Rights Watch interview with NAF, May 30, 2023.

¹³⁵ Human Rights Watch interview with NAF, May 30, 2023.

¹³⁶ Letter from NAF to Human Rights Watch, May 29, 2023.

NAF acknowledged that owning a car less than five years old or a business with 3,000 dinars (\$4,231) or more in capital would automatically disqualify families from the program. But these were exceptions to the general rule that none of the indicators or sub-indicators would, on their own, exclude a household from Takaful. Instead, each indicator or sub-indicator is assigned a certain weight in the targeting process, indicating its relative importance in determining the household's ranking. For example, a household headed by a woman would be more likely to qualify for cash transfers than a household headed by a man, *all other indicators and sub-indicators being equal*.

In correspondence and discussions with Human Rights Watch, NAF elaborated on some of these indicators and the weights assigned to them. This report's analysis of the algorithm relies in part on these explanations, which are up to date as of June 9, 2023.

Key indicators of the targeting algorithm include:¹³⁷

- ***Head of household:*** applicants can be more likely to qualify for cash transfers if they belong to female-headed households, as opposed to male-headed households.
- ***Illness:*** applicants can be more likely to qualify if one or more of their household members have a chronic illness or medical condition.
- ***Household size:*** applicants can be more likely to qualify if they support a larger family with more children. However, households headed by Jordanian women married to non-Jordanian spouses are treated as a family of one (discussed below).
- ***Geographic area:*** applicants can be more likely to qualify if they live in governorates with fewer job opportunities. The weights for each governorate are defined based on the Household Expenditure and Income Survey.
- ***Cars:*** Applicants that own cars that are less than five years old are automatically excluded from Takaful because this is deemed to indicate a higher standard of living. Applicants that own a car that is more than five years old are not automatically excluded but can be less likely to qualify. Owning a car for family members with disabilities does not affect the applicant's ranking, in line with the Law on the Rights of Persons with Disabilities. Other factors considered include the number of cars owned and the value of the car.

¹³⁷ For each of these indicators, NAF identified categories that might receive heavier weighting but did not provide specific weighting values or weights for each potential unique response.

- **Business:** Applicants that own a business valued at 3000 dinars or more (\$4,231) are automatically excluded. For applicants that own businesses of lesser value, they are not considered business owners for the purposes of their ranking. Instead, the value of their business is attributed to their overall income. Owning a business that is inactive does not affect the applicant’s ranking.
- **Livestock:** The algorithm is programmed to assume that each animal owned generates a certain amount of income for the household. These amounts are based on data collected by the Ministry of Agriculture.
- **Housing characteristics:** The algorithm evaluates characteristics such as the size and the type of dwelling (e.g. a tent or an apartment), the applicant’s ownership share, the type of water or electricity supply (e.g. connected to a public or private network), and how much electricity and water the household consumes. Priority is given to applicants living in tents or tin structures over those living in apartments or houses. Applicants can be less likely to qualify the more electricity and water they consume.
- **Living Expenses:** Applicants are required to report their “levels of spending on basic needs,” such as electricity, housing, food, education, and loan repayments. The algorithm relies on this information to calculate the applicant’s ranking in two ways. 1) To estimate their household income, the algorithm takes into account self-reported expenses that are supported by official documents (such as water and electricity bills) and verifiable through administrative data. Other than water and electricity, it is unclear what types of expenses meet these criteria. 2) The applicant is required to report an income that is at least about eighty percent of their total living expenses. The applicant’s self-reported income is used to calculate their ranking if it is higher than the algorithm’s estimate.

Flawed Criteria

Human Rights Watch found that the practice of distilling the economic complexity of people’s lives into a series of indicators using restrictive definitions and measurements results in a flattening of people’s hardships, a loss of nuance, and a failure to fully understand any individual family’s situation.

To be sure, some of these weights mirror well-established indicia of economic vulnerability in Jordan. Assigning a higher vulnerability weighting to female-headed households, for

example, reflects the government’s recognition that “Jordan has one of the lowest female labour-force participation rates in the world.”¹³⁸ The gender employment gap is widening: according to the Department of Statistics, the unemployment rate for women in Jordan grew from 24.3% in 2020 to 33.1% in 2022, compared to 18.1% to 20.5% for men.¹³⁹ Female workers also face systemic pay disparities in the private sector: the ILO has estimated that the median wage for males is 7% higher than that for females, while the World Bank has found that women working similar jobs with similar education and experience as men earn roughly 17 percent less.¹⁴⁰

But other weights are, at best, inconclusive measures of people’s economic standing, and potentially exclusionary. For example, the algorithm assumes that households with higher electricity and water consumption are less vulnerable than households with lower consumption, all else being equal. In NAF’s view, higher rates of consumption can imply higher household income. But a family’s electricity consumption may be higher because they are *less* well off: for example, a 2020 study of housing sustainability in Amman found that almost 75 percent of low-to-middle income households surveyed lived in apartments with poor thermal insulation, making them more expensive to heat.¹⁴¹

Low-income families may also use older, more energy-intensive appliances because they cannot afford to replace them. The government’s own social protection strategy indicates that less than 4 percent of people in the poorest decile can afford “cost-saving assets” such as solar water heaters.¹⁴² Nearly everyone Human Rights Watch interviewed about their electricity usage indicated that they were using 500 – 600 kWh per month – well above the median usage of 300 kWh per month.¹⁴³

¹³⁸ NAF and UNICEF, “National Aid Fund Takaful Programme,” p.15.

¹³⁹ The Hashemite Kingdom of Jordan Department of Statistics, “Department of Statistics: 23.1% unemployment rate during the third quarter of 2022,” January 3, 2023, http://dos.gov.jo/dos_home_e/main/archive/Unemp/2022/Emp_Q32022.pdf (accessed May 5, 2023).

¹⁴⁰ The Jordanian National Committee for Pay Equity (NCPE), “Jordan Pay Equity,” https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_778056.pdf (accessed May 5, 2023); World Bank, “Women’s Economic Participation in Iraq, Jordan And Lebanon,” 2020, <https://thedocs.worldbank.org/en/doc/868581592904029814-0280022020/original/StateoftheMashreqWomen.pdf> (accessed May 5, 2023), p. 8.

¹⁴¹ A. Younis, A. Taki and S. Bhattacharyya, “Sustainability issues in low-middle income apartments in urban Amman, Jordan: heating devices and health concerns,” *WIT Transactions on The Built Environment* 193 (2020), <https://www.witpress.com/elibrary/wit-transactions-on-the-built-environment/193/37557> (accessed May 5, 2023).

¹⁴² UNICEF, “Hashemite Kingdom of Jordan National Social Protection Strategy 2019 – 2025,” p. 14.

¹⁴³ “التعرفة الكهربائية الجديدة 2022,” Energy and Minerals Regulatory Commission, <https://emrc.gov.jo/Pages/viewpage?pageID=368>, (accessed May 5, 2023).

Several Takaful applicants whom Human Rights Watch interviewed also raised doubts about the reliability of asset-based profiling. Owning a business, a house, or a car made them or people they know less likely to qualify for support, even though these assets had little or no bearing on their economic situation.

A tailor in Amman's historical downtown, locally known as al-Balad, received support from NAF in 2019, but the agency cut him off the following year. He believes that his business, which he has been struggling to keep afloat since 2011, played a role in the agency's decision. Like many other small businesses, his tailoring shop was badly hit by the pandemic, forcing him to take out 12,000 dinars (\$16,925) in loans to cover his electricity bills, rent, and other basic needs.¹⁴⁴

An owner of a small shop in the village of Jurf al-Darawish, 150 kilometers south of Amman, was unsuccessful both times he applied for Takaful in 2021. He said that his business selling snacks, coffee, and car accessories was likely a factor. He bought the shop after he was fired from his job at a gas station in al-Hasa in western Tafilah Governorate, about 20 km away from where he lives. He thought that the shop, which is five minutes away from his home, would save him transportation costs and help him to earn more but he is barely turning a profit and struggling to support his family. The shop, which Human Rights Watch visited, was bare and low on inventory.¹⁴⁵

A vegetable seller with four children in Marka, a neighborhood in east Amman, said that NAF informed him he was not eligible for support because he inherited a house in Tafilah. But he can no longer afford meat, struggles to pay rent, took out loans to cover basic needs, and faced electricity cutoffs. "We have to live in a tent for them to accept us," he said.¹⁴⁶

Human Rights Watch also found that asset-based profiling can force some people into an unacceptable tradeoff between their right to social security and the assets they need to exercise other economic and social rights, such as their rights to a decent living, health, and food. Five people Human Rights Watch interviewed believed that owning a car factored

¹⁴⁴ Human Rights Watch interview with Mahmoud in Al-Balad, Amman, October 19, 2021.

¹⁴⁵ Human Rights Watch interview with a small shop owner in Jurf al-Darawish, November 21, 2022.

¹⁴⁶ Human Rights Watch interview with a vegetable seller in Marka, Amman, October 17, 2021.

into the NAF's decision to reject their application for Takaful, even though they needed it to work, or to transport water, firewood, and other essentials.

As a rideshare driver and tour guide in Amman, Tariq, 33, depends on his car to make a living.¹⁴⁷ But he believes that his means of livelihood was one of the reasons he was unable to obtain emergency cash transfers under Takaful at the beginning of the Covid-19 pandemic in 2020, when lockdown restrictions cut off the only source of income for him and his family.

Living outside the city can make people even more dependent on their cars for basic tasks. Mariam from Burbaita, whose family received Takaful in 2021 but was dropped from the program in 2022, believes that their car lowered her family's chances of obtaining the benefit. She said:

The car destroyed us. Look at it, it's parked outside. We don't use it. They consider it to be a transportation car [for transporting goods], but we don't use it, we use it [only] to transport water and other needs. Sometimes we don't have the money to fill it up with diesel, so we walk to the street and wait for someone to pass by and agree to pick us up.¹⁴⁸

An owner of a forty-year-old car in Burbaita, who has not renewed his car registration in over a year and did not qualify for Takaful, agreed with Mariam:

These program decisionmakers in Amman, when they see in a person's application that they own a car that is categorized as a transporting vehicle (نقل مشترك) they think it's something, but in reality as you can see, these cars are very old and we use them not only for transportation in the area, but also to go buy things for our needs and also transport the water that we get from the wadi [valley or ravine] downhill.¹⁴⁹

¹⁴⁷ Human Rights Watch interview with Tariq in Amman, October 9, 2022.

¹⁴⁸ Human Rights Watch interview with Mariam in Burbaita, January 17, 2023.

¹⁴⁹ Human Rights Watch interview with A in Burbaita, January 17, 2023.

Some people who need their car but are also desperate for support have resorted to transferring car ownership to relatives, friends, and neighbors. A community activist in Burbaita said he had six to seven cars under his name as a way to help others in need. “Everyone comes and registers their car under my name,” he said. “People can’t give up on these cars because it transports their water and food, they can’t eat if they sell it, so they just officially change the name of the owner.”¹⁵⁰

This tactic is not foolproof: another resident of Burbaita said that, after he transferred ownership of his car to his father, the government told him that its records still had his name on the title.¹⁵¹ Other people might also sell their car without formally changing the title, unknowingly jeopardizing their ability to obtain benefits. Aseel said that her brother did not qualify for Takaful, even though he is 25,000 dinars (\$35,261) in debt, cannot afford rent and struggling with depression. Aseel added that he sold his car to someone else but that it was still registered in his name, raising the possibility that this could have affected his ability to obtain Takaful.¹⁵²

Existing social inequalities may also transform even seemingly innocuous factors into proxies for discrimination. Household size, for example, appears to be a straightforward indicator of vulnerability – the more people a household must feed, the higher the need.

But this calculation is based on the family book, a government document issued only to Jordanian citizens and which lists the head of the household, the spouse, and all unmarried children.¹⁵³ The networks of family and kinship forged beyond this restrictive definition of a household eludes the algorithm. Since Aseel applied for her own family book after her divorce, she is, in the government’s view, a household of one. But she told Human Rights Watch that her home is a “family home.” “All my brothers and sisters come to my home to eat, so my expenses are more,” she said.¹⁵⁴

¹⁵⁰ Human Rights Watch interview with community activist in Burbaita, January 17, 2023.

¹⁵¹ Human Rights Watch interview with B in Burbaita, January 17, 2023.

¹⁵² Human Rights Watch interview with Aseel in Amman, October 7, 2022.

¹⁵³ “Jordanian Government Official Policy on Obtaining Family Book For First-Time For Registrants Civilians,” The Official Site of Jordanian e-Government, accessed May 5, 2023, https://portal.jordan.gov.jo/wps/portal/Home/GovernmentEntities/Ministries/MinistryServiceDetails_en/ministry+of+interior/civil+status+and+passports+department/services/entering+the+jordanian+family+in+the+civil+register+for+the+first+time+by+detachment+from+previous+family+books?lang=en&content_id=com.ibm.workplace.wcm.api.WCM_Content/Entering.

¹⁵⁴ Human Rights Watch interview with Aseel in Amman, October 7, 2022.

NAF also confirmed that the algorithm’s calculations are based only on the number of *Jordanian* members in the household, not its total size.¹⁵⁵ This leaves families of Jordanian women married to non-citizens disproportionately vulnerable to exclusion. While Jordan’s citizenship law permits men to confer nationality to their spouse and children, regardless of the nationality of their spouse, it denies women the ability to do the same, except in narrow circumstances where the father is of unknown nationality or stateless, or where paternity is unclear.¹⁵⁶ As a result, NAF’s algorithm treats most of these families as one-person households, no matter their size. Even if they are targeted for cash transfers, NAF confirmed that they would only be entitled to the minimum benefit amount: a meagre 40 dinars (\$56) per month.

Encoding discriminatory restrictions into the country’s largest cash transfer program has pushed Hiba, a 36-year-old Jordanian woman, Abdullah, her 59-year-old Syrian spouse, and their three children deeper into poverty. Although her family received two payments of 136 dinars (\$192) under Takaful-2, they were not eligible for Takaful-3 or the Unified Cash Transfer program.¹⁵⁷ “I was eligible the first time, why am I not eligible now?” Hiba wondered. “I don’t want anything except a roof over my head and my children.” She recalled a NAF employee, in rejecting her appeal, telling her that “your children are non-Jordanian, so we give you once and that’s enough.”¹⁵⁸

In response to these findings, NAF emphasized that there is no single indicator or sub-indicator that would automatically exclude applicants from the program, except in cases where they own a car that is less than five years old and businesses worth 3,000 dinars (\$4,231) or more.¹⁵⁹ Water and electricity consumption, the agency added, was “a sub indicator within a main indicator that is dwelling characteristics.”¹⁶⁰ Weights assigned to asset-based indicators depend on factors such as the value, age, and the type of asset

¹⁵⁵ Human Rights Watch interview with NAF, Amman, October 9, 2022. See also: World Bank, “Jordan Emergency Cash Transfer Project Additional Financing Rapid Social Assessment (Version 3),” p. 24.

¹⁵⁶ Jordanian Nationality Law, No.6 of 1954, <http://www.refworld.org/docid/3ae6b4ea13.html> (accessed May 5, 2023).

¹⁵⁷ Human Rights Watch interviews with Abdullah and Hiba in Amman, October 7, 2022.

¹⁵⁸ Human Rights Watch has previously found that the estimated 355,000 individuals born to Jordanian mothers and foreign fathers struggle to access basic rights and services because of discriminatory citizenship restrictions. See Human Rights Watch, “*I Just Want Him to Live Like Other Jordanians: Treatment of Non-Citizen Children of Jordanian Mothers*,” (New York: Human Rights Watch, 2018), <https://www.hrw.org/report/2018/04/24/i-just-want-him-live-other-jordanians/treatment-non-citizen-children-jordanian#2429>.

¹⁵⁹ Human Rights Watch interview with NAF, Amman, May 30, 2023.

¹⁶⁰ Letter from NAF to Human Rights Watch, May 29, 2023.

owned. NAF also said that about 25 percent of Takaful beneficiaries own cars.¹⁶¹ People who own businesses with less than 3000 dinars in capital are also not excluded from the program; instead, this is factored into the algorithm's estimate of the household's income.¹⁶²

NAF also acknowledged that Takaful and other NAF programs were targeted only at Jordanian households with a national ID, but said that the Zakat fund, an Islamic charity assistance program, was available to families "regardless of the national ID."¹⁶³ However, the Zakat fund only covers a small proportion of households struggling to make ends meet; benefit amounts are also typically small.¹⁶⁴

Technical Experts' View of the Takaful Algorithm

Human Rights Watch asked researchers from the Distributed Artificial Intelligence Research Institute (DAIR), which leads community-driven AI research, to review the following technical description of the algorithm provided by the Jordanian government:

Takaful formula score uses 57 socioeconomic indicators related to the welfare status and deprivations on the households' level, including the gender of the household head, recognizing the additional vulnerabilities FHHs [female head-of-households] face. The methodology categorizes poor households to 10 layers, starting from the poorest to the least poor, then each layer includes 100 sub-layers, using statistical analysis. Thus, resulting in 1000 readings that differentiate amongst households' unique welfare status and needs...

¹⁶¹ Letter from NAF to Human Rights Watch, June 6, 2023; Human Rights Watch interview with NAF, Amman, May 30, 2023.

¹⁶² Letter from NAF to Human Rights Watch, May 29, 2023.

¹⁶³ Ibid.

¹⁶⁴ Anna Carolina Machado, Charlotte Bilo and Imane Helmy, "The role of zakat in the provision of social protection: a comparison between Jordan, Palestine and Sudan," International Policy Centre for Inclusive Growth (IPC-IG), May 2018, https://ipcig.org/sites/default/files/pub/en/WP168_The_role_of_zakat_in_the_provision_of_social_protection.pdf (accessed June 6, 2023); "Country Profile: Jordan," Social Protection ILO, accessed June 5, 2023, https://www.social-protection.org/gimi/ShowCountryProfile.action;jsessionid=3UTipsUa2Xfu5NOWeg3JTNRPjPjTfMtmvFQZ32qG_EBCx8_ouxO!1750948109?iso=JO&lang=RU.

A technical simulation by the Bank team, using data from the Household Income and Expenditures Survey (HIES), shows that Takaful’s targeting methodology approximates well the poverty level of households. Nonetheless, NAF has slightly amended the targeting variables, to better address the crisis response, this included amending the assets thresholds and the informal income value.¹⁶⁵

Dr. Alex Hanna, Director of Research at DAIR, said: “These are technical words that don’t make any sense together. They are giving a bizarre description of what sounds like a neural network [a type of algorithm modeled after the human brain], but we really don’t know what kind of algorithm it is. Are the developers manually assigning weights to various indicators? Or are the weights learned and they are choosing to adjust them? We don’t know.”¹⁶⁶

Nyalleng Moorosi, senior researcher at DAIR, agreed. “This is a poor description of model architecture and I think they are using this language as technical obfuscation,” she said. “If you have good data, AI will work; if you have bad data AI will not work as well; and this is an area that doesn’t tolerate error very well. You are talking about people’s lives.”¹⁶⁷

While it is unclear whether the Takaful algorithm uses AI to generate households’ rankings, the World Bank has expressed optimism that governments can leverage advances in AI to improve targeting accuracy.¹⁶⁸ In Tunisia, the Bank is financing the use of an AI-based technique known as machine learning to improve targeting accuracy and detect social security fraud.¹⁶⁹

¹⁶⁵ World Bank, “Jordan Emergency Cash Transfer Project Additional Financing Rapid Social Assessment (Version 3),” November 2021, p. 42.

¹⁶⁶ Human Rights Watch interview by phone with Dr. Alex Hanna, March 13, 2023.

¹⁶⁷ Human Rights Watch interview by phone with Nyalleng Moorosi, March 13, 2023.

¹⁶⁸ Margaret Grosh, Phillippe Leite, Matthew Wai-Poi, and Emil Tesliuc, *Revisiting Targeting in Social Assistance: A New Look at Old Dilemmas. Human Development Perspectives*, (Washington, DC: World Bank, 2022) <https://openknowledge.worldbank.org/entities/publication/a6b0063a-4805-5542-89a9-f6da877b5e37> (accessed May 5, 2023), p. 418.

¹⁶⁹ World Bank, “Project Appraisal Document on A Proposed Loan in the Amount of EUR 89.2 million (US\$100 million Equivalent) to the Republic of Tunisia for a Govtech: Digital Transformation for User-Centric Public Services,” May 24, 2019,

These developments could pave the way for increased “**predictive optimization**” in social protection systems – the phenomenon of using AI to “predict future outcomes” and “mak[e] decisions about individuals based on those predictions.”¹⁷⁰ Other examples of predictive optimization that have raised human rights concerns include a risk scoring algorithm that was used in the Netherlands to assess an individual’s likelihood of committing welfare fraud, and the Correctional Offender Management Profiling for Alternative Sanctions (COMPAS) software, used in parts of the United States to assess a criminal defendant’s risk of committing future crimes.¹⁷¹ Computer scientists from Princeton University and Cornell University have warned that these computer models are prone to inaccuracy and error since they are ill-suited to the complex task of understanding and regulating human behavior.¹⁷²

Inaccurate or Incomplete Data

Computer scientists have long invoked the adage, ‘garbage in, garbage out,’ to warn of the limits of automated systems – these systems work only as well as the data they are provided and trained on, and shoddy data leads to shoddy, even dangerous results. In Takaful’s case, flaws in the data collected and compiled on people applying to the program can distort people’s ranking and decisions about who is ultimately selected as a beneficiary.

NAF relies on several sources of data to assess and rank the poverty level of eligible households. The NUR, NAF said, contains the majority of the data its algorithm uses to evaluate people’s financial and living situation.¹⁷³ Synced with the databases of thirty-seven government agencies, the registry monitors whether beneficiaries and their family members have, for instance, bought or sold a vehicle or a business, found a job in the

<https://documents1.worldbank.org/curated/en/831811560823331664/pdf/Tunisia-GovTech-Digital-Transformation-for-User-Centric-Public-Services-Project.pdf> (accessed May 5, 2023).

¹⁷⁰ Angelina Wang, Sayash Kapoor, Solon Barocas, and Arvind Narayanan, “Against Predictive Optimization: On the Legitimacy of Decision-Making Algorithms that Optimize Predictive Accuracy,” *SSRN* (2022), https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4238015, accessed May 5, 2023.

¹⁷¹ Matt Burgess, Evaline Schot, And Gabriel Geiger, “This Algorithm Could Ruin Your Life,” *Wired*, March 6, 2023, <https://www.wired.com/story/welfare-algorithms-discrimination/> (accessed May 5, 2023); Julia Angwin, Jeff Larson, Surya Mattu and Lauren Kirchner, “Machine Bias,” *ProPublica*, May 23, 2016, <https://www.propublica.org/article/machine-bias-risk-assessments-in-criminal-sentencing> (accessed May 5, 2023).

¹⁷² Angelina Wang, Sayash Kapoor, Solon Barocas, and Arvind Narayanan, “Against Predictive Optimization.”

¹⁷³ Human Rights Watch interview with NAF, Amman, October 9, 2022.

formal labor market, or applied to other social protection schemes. The application questionnaire is designed to solicit information about what a NAF official described as “things we don’t know,” such as some living expenses and sources of informal income.¹⁷⁴

Human Rights Watch interviews with applicants, along with information made public and provided by the government, show that this automation-assisted process of targeting beneficiaries is marred by inaccurate or incomplete household data that fails to provide a true picture of people’s needs.

Some of these inaccuracies stem from arbitrary restrictions that hinder proper data collection about people’s financial situations. Applicants, maktabeh employees who help people apply, and a NAF employee in Tafilah Governorate told Human Rights Watch that the online portal only accepts applications that list living expenses that are equal to or less than the household’s income. When people declare that they have no income, or expenses that exceed their income, the online portal generates an error message, preventing them from submitting their application.¹⁷⁵

NAF officials Human Rights Watch met in Amman disputed this, saying that they will process applications so long as declared expenses do not generally exceed people’s income by more than 20 percent.¹⁷⁶ The agency said that it introduced this cap after an audit revealed that applicants were declaring that they had no income while citing high living expenses, perhaps in the hope of getting more support.¹⁷⁷ One maktabeh employee in Dhiban, 70 kilometers south of Amman, told Human Rights Watch that he has successfully submitted applications that list expenses exceeding income by 18 to 20 dinars (\$25-\$28), but only if the applicant has a medical condition.¹⁷⁸

The pandemic-fueled rise in the cost of living, alongside stagnant wages, has made these restrictions nearly impossible to follow. In January 2023, the Consumer Price Index, which measures the average change over time in prices paid by consumers for goods and

¹⁷⁴ Ibid; Human Rights Watch interview with NAF, Amman, May 30, 2023.

¹⁷⁵ Human Rights Watch interviews by phone with Atef, June 6, 2022, and Ahmed May 23, 2022; Human Rights Watch interviews with “Ibrahim,” Zarqa, October 16, 2022, and with a NAF employee, Tafilah, January, 2023.

¹⁷⁶ Human Rights Watch interview with NAF, Amman, October 9, 2022.

¹⁷⁷ Letter from NAF to Human Rights Watch, May 29, 2023; Human Rights Watch interview with NAF, Amman, October 9, 2022.

¹⁷⁸ Human Rights Watch interview with a maktabeh employee, Dhiban, October 8, 2022.

services, recorded a 3.77% increase compared with a year earlier, with fuel and electricity prices recording the highest increase (31.82%). Rent and dairy products also increased by 5.17% and 7.88% respectively.¹⁷⁹ In October 2022, the price of vegetable and dry goods had climbed by 7.21%.¹⁸⁰ In the meantime, the government has postponed a planned increase in the minimum wage – which is currently 260 dinars (\$367) per month for Jordanian workers – until at least 2024.¹⁸¹

Abdelhamad, a father of two who makes 250 dinars (\$353) a month working at a coffee shop in Amman, told Human Rights Watch that his family’s living expenses were frequently twice that of his income. “My rent is 140 dinars (\$197). My phone, electricity and water bills, and other living expenses are 320 dinars (\$451) ... Each month, we just trust in Allah and hope we can cover our expenses. Some months, my siblings abroad help out.”¹⁸²

“How can you expect someone to put expenses that are exactly like their salary, when their salary is 220 to 240 dinars (\$310 - \$338)? That is not realistic,” said Eyad, a maktabeh employee in Baqaa refugee camp a few kilometers north of Amman who has helped people apply for Takaful since its rollout in 2019.¹⁸³

To overcome this restriction, ten applicants told Human Rights Watch that they inflated their income or lowered their expense figures on their application. “Ibrahim” (not his real name), who lives with his wife and four children in Zarqa and was laid off from his job as a pharmacist’s assistant in 2018, recalled, “I put my income as 300 dinars (\$423) even though it’s not true to avoid the error message.”¹⁸⁴ Misha’al, 36, who earns 350 dinars (\$494) per month, said he listed 350 dinars in expenses even though this is not nearly

¹⁷⁹ The Hashemite Kingdom of Jordan Department of Statistics, “3.77% the Average increase of the Inflation Rate for January 2023 compared with the same month in 2022 (100 = 2018),” February 13, 2023, http://dos.gov.jo/dos_home_e/main/archive/inflation/2023/CPI_Feb.pdf (accessed May 5, 2023).

¹⁸⁰ The Hashemite Kingdom of Jordan Department of Statistics, “5.23% is the increase of the Consumer Price Index of October 2022 compared with the same period of 2021 (2018=100),” November 13, 2022, http://dos.gov.jo/dos_home_e/main/archive/inflation/2022/CPI_Nov_2022.pdf (accessed May 5, 2023).

¹⁸¹ Tripartite Labor Committee fixes minimum wage at JD260 through 2024,” *Jordan News*, February 2, 2023, <https://www.jordannews.jo/Section-109/News/Tripartite-Labor-Committee-fixes-minimum-wage-at-JD260-through-2024-26778> (accessed May 5, 2023); Mays Ibrahim Mustafa, “Minimum wage increase deferred due to COVID crisis – Labour Ministry,” *Jordan Times*, January 25, 2022, <https://jordantimes.com/news/local/minimum-wage-increase-deferred-due-covid-crisis-%E2%80%94-labour-ministry> (accessed May 5, 2023).

¹⁸² Human Rights Watch interview with Abdelhamad in Amman, September 10, 2022.

¹⁸³ Human Rights Watch interview by phone with Eyad, October 8, 2022.

¹⁸⁴ Human Rights Watch interview with “Ibrahim”, October 16, 2021.

enough to support his family of five.¹⁸⁵ Aseel said that she lowered the figure she spent on food to 100 dinars (\$141), even though this only covered some necessities, such as rice, oil, pasta, and beans.¹⁸⁶

These workarounds are a band aid on a gaping flaw in Takaful’s targeting methodology, which fails to capture how people scramble to fill the gap each month, such as by asking family for assistance, buying on credit, selling household items, or taking on odd jobs. Aseel juggles a full-time job at a plastics factory and side gigs as a photographer: she postponed two semesters of business school to accommodate her work schedule, sometimes freelancing from 8 p.m. to 2 a.m. after her day job ended.¹⁸⁷ Sukiman, a father of five in Dhiban, and Motasem, a father of two in Ghor al Mazra’ along the southern edge of the Dead Sea, have racked up loans to scrape by. “You keep on taking loans and that’s how you fall into debt and then you become imprisoned,” said Motasem. (Jordanian law authorizes the imprisonment of people who fail to repay debts. The moratorium the government imposed on debt imprisonment expired on May 1, 2023.)¹⁸⁸

Another potential source of inaccuracy and error is the application questions themselves, some of which require a methodical accounting of expenses and living conditions that some applicants found difficult to understand, or out of touch with how they get by and make do.

Abdullah struggled to provide a monthly estimate of how much he spends on his daughter’s education, since this figure varies according to how much money he has on hand, his daughter’s needs, and how many days of school she attends.¹⁸⁹ Atef was puzzled by the question asking him to provide his electricity and water meter numbers and a copy of his electricity bill: Families who rent, he said, often pay their landlords directly for their

¹⁸⁵ Human Rights Watch interview by phone with Misha’al, October 8, 2022.

¹⁸⁶ Human Rights Watch interview with Aseel, Amman, October 7, 2022.

¹⁸⁷ See also: Batool Ghaith, “Minimum wage falls short of living costs — Jordan,” *Jordan Times*, August 1, 2022, <https://www.zawya.com/en/economy/levant/minimum-wage-falls-short-of-living-costs-jordan-ozkpu3ar> (accessed May 5, 2023).

¹⁸⁸ “Jordan: Widespread Imprisonment for Debt,” Human Rights Watch news release, March 16, 2021, <https://www.hrw.org/news/2021/03/16/jordan-widespread-imprisonment-debt>; Rayya Al Muheisen, “Defence Order 28 expires thousands of Jordanians to face imprisonment,” *Jordan Times*, May 3, 2023 <https://www.jordantimes.com/news/local/defence-order-28-expires-thousands-jordanians-face-imprisonment> (accessed May 5, 2023).

¹⁸⁹ Human Rights Watch interview by phone with Abdullah, May 19, 2022.

electricity, while others may share meters with other households.¹⁹⁰ This proved problematic also for Motasem when NAF asked him to submit copies of his electricity bills, since they were in his landlord's name.¹⁹¹ Abdelhamad, the employee at a coffee shop in Amman, summed up their dilemma: "The questions asked don't reflect the reality that we exist in."¹⁹²

Case Study: The Multi-Dimensional Problem of Accessing Social Protection in Jordan

This report focuses on how digitizing and automating one of Jordan's cash assistance programs interferes with people's social security rights, but the struggle to access social protection is multi-dimensional. Discriminatory laws, cumbersome administrative processes, and unresponsive bureaucracies are among some of the other barriers that people commonly experience.

"Fatima" (not her real name) lives in East Amman.¹⁹³ She was married to an Egyptian man, who died in September 2022 after a long battle with respiratory illness. They have four children. The law does not permit Fatima to pass on Jordanian citizenship to her spouse or children, which severely limits their access to public services. Her children are eligible for non-citizen ID cards that grant them limited access to public services and the right to work, but getting the card is an expensive and time-consuming process requiring a medical test, interviews at various government offices, and extensive paperwork.¹⁹⁴ Fatima could only afford to obtain these cards for three of her children.

Fatima first applied for Takaful during the Covid-19 lockdown in 2020, after hearing about the program on social media. At the time, Takaful permitted families of Jordanian women who have non-citizen children to receive assistance. This version of

¹⁹⁰ Human Rights Watch interview by phone with Atef, June 6, 2022.

¹⁹¹ Human Rights Watch interview by phone with Motasem, October 9, 2022.

¹⁹² Human Rights Watch interview with Abdelhamad in Amman, September 10, 2022.

¹⁹³ Human Rights Watch interview with "Fatima" in Amman, December 15, 2022.

¹⁹⁴ Human Rights Watch, *"I Just Want Him to Live Like Other Jordanians:" Treatment of Non-Citizen Children of Jordanian Mothers*, 2018.

the program, known as Takaful-2, also relied on the targeting algorithm to generate benefit amounts.

Fatima's application was approved a month after she applied, and she received two to three installments of around 130 dinars, or \$183 (she cannot recall the exact benefit amount or number of installments). She believes the size of the benefit payment was calculated based on the needs of four family members only, because neither her husband nor one of her daughters had a non-citizen ID card or Jordanian passport. "The amount was little especially during the lockdown, everyone was at home so there were a lot of expenses," she said. At the time, her husband also required oxygen cylinders to help him breathe, further straining the family's finances.

After Takaful-2 ended, the program's coverage narrowed, and the government suspended non-Jordanians' access to the benefit. When Fatima re-applied, the targeting algorithm processed her application as that of a single-person household, as she was the only family member with a Jordanian passport. This made her far less likely to qualify for support.

Fatima was also perplexed by the requirement that she could only declare living expenses on the application form that were more than about 20 percent of her household's income. Her family's expenses far exceeded their income of 300 dinars (\$423). "The way I understand it is that they're saying that 300 dinars are enough to live," she said.

Fatima was rejected all three times she re-applied for Takaful. "After that [the third] attempt, I stopped applying, there's nothing I can do," she said. She suspected that she did not qualify because she was married to a non-citizen, but there was no way to know. She submitted an appeal online. NAF affirmed its original decision but did not explain why she was not selected for cash transfers.

This experience deepened Fatima's disillusionment with government programs and reminded her of her struggle to renew her health insurance. She explained:

They asked me to stamp my insurance from social security [the Ministry of Social Development] to show that I don't receive a salary from them, then the land department [the Department of Land and Survey] to prove that I don't own any, then the Driver and Vehicle Licensing Department in Sahab to prove that I don't own any cars, in addition to a medical report to prove that my husband was sick. Why do they ask for all of these papers? They asked for a lot of papers and I had to go around to different areas, and needed money for transportation so I just canceled it [the insurance]. Everything in the country is complicated, nothing is easy here.

Unpredictable Benefit

Several people told Human Rights Watch that they experienced temporary disruptions to their benefit or were dropped from the program altogether for reasons that eluded them. This unpredictability hinders the ability of beneficiaries to budget effectively, contrary to the goal of the government and the World Bank to create social protection programs that build long-term financial resilience.¹⁹⁵ It also conflicts with the Bank's guidance that cash transfers should be "predictable and regular."¹⁹⁶

Khaled and Manal, a couple in Amman, both 42 years old, said that their payments stopped abruptly for two months in 2022. They believe that the payments were halted because their son got a temporary job paying the minimum wage, 260 dinars (\$367) per month.¹⁹⁷ The payments re-started after they updated their online account to reflect that their son had lost his job. NAF disputed that something like this could occur, stating that it permits beneficiary households to stay on the benefit for a year in the event that a household member becomes formally employed.¹⁹⁸ This disruption, whatever its cause,

¹⁹⁵ UNICEF, "Hashemite Kingdom of Jordan National Social Protection Strategy 2019 – 2025", p.10; World Bank, *Charting a Course Towards Universal Social Protection*.

¹⁹⁶ Margaret Grosh, "Cash Transfers: Theme and Variations," World Bank, October 29, 2019, <https://thedocs.worldbank.org/en/doc/273671575490390357-0160022019/original/SPJCC19SSND2S3GroshChoicesinCashTransfers.pdf> (accessed May 5, 2023).

¹⁹⁷ Human Rights Watch interviews with Khaled and Manal in Amman, October 6, 2022.

¹⁹⁸ Letter from NAF to Human Rights Watch, May 29, 2023.

increased the couple's skepticism of the program. "They don't tell you when the payment is and what amount it is, so we don't depend on it," Manal said.

A day laborer in Marka said that his hardships worsened after he was unexpectedly cut off from Takaful. "I haven't paid rent in seven months...there's no food...There's no income at all," he the day laborer said. "They cut off the electricity so I connected illegally because I can't live like this...It's been a month since we've tasted chicken."¹⁹⁹ The man said he believed that he lost the benefit because his son secured a job which, if true, would be inconsistent with NAF's policy of a one-year grace period.

Some households that received emergency cash transfers under Takaful-2 or Takaful-3 did not qualify for subsequent cash transfers, which have more stringent targeting requirements. Walaa, a resident of Baqaa Camp, said that her family's income is not nearly enough to cover their living expenses. Although she qualified for cash transfers in 2020 and 2021, she did not qualify in 2022. Walaa struggled to make sense of this rejection:

The difference between when we first applied and now? Honestly, the expenses increased. At first, we were four people when we applied, and the second time, we were five people, and this increased our expenses. My youngest daughter – 4 months old – she refused my milk, so I had to get her formula. This time we are in a smaller house than the one before it even...our income doesn't cover our expenses. Sometimes, we can't pay what we need to pay.²⁰⁰

The destabilizing effects of benefit disruptions are also evident among the scores of beneficiaries that flood NAF and social media forums with appeals for help after their benefit is cut. In October 2022, NAF told Human Rights Watch that it had received approximately 100,000 appeals since January. The agency attributed the high volume of complaints to the tightening of eligibility and targeting restrictions.²⁰¹

¹⁹⁹ Human Rights Watch interview with a day laborer in Marka, Amman, October 17, 2022.

²⁰⁰ Human Rights Watch interview by phone with Walaa, May 19, 2022.

²⁰¹ Human Rights Watch interview with NAF, October 9, 2022.

In the two Facebook groups where discussions about the program took place, fifty of the 395 posts and comments that Human Rights Watch collected and analyzed between April and October 2022 indicate that the user had lost their benefit.²⁰² Many of these users did not understand why they had been dropped from the program, and some expressed confusion and despair at the loss of support.

The Bank has implicitly acknowledged that beneficiaries are sometimes caught off guard when they are dropped from the program. It told Human Rights Watch that “NAF is exploring methods of notifying beneficiaries that are subsequently excluded from Takaful of their changed status in a more timely manner, prior to the cessation of payments.”²⁰³

Inadequate Verification

NAF relies on home visits to verify the data submitted by applicants, correct errors, and adjust people’s ranking during the poverty targeting process as needed. These visits might surface, for example, that an applicant who claims to be living in a tent is in fact living in an apartment.²⁰⁴ The NUR is updated accordingly, and the algorithm re-ranks the applicant based on the new input. In practice, this safeguard is not foolproof and can introduce human bias. Three families shared with Human Rights Watch that they were asked to provide stereotypical evidence of their poverty. During a virtual home visit, Khaled and Manal said that the interviewer asked them to focus their camera on “something that shows that you are really in need, something messy.”²⁰⁵ Osama, 50, also said that the interviewer scrutinized the state of his furniture. “If it’s good, they will reject [your application].”²⁰⁶ A woman in al-Qadsiya said that a NAF representative visited their house and took pictures, including the ceiling, “focusing on whether or not the house is good enough to be lived in.”²⁰⁷

²⁰² الدعم النقدي الموحد or private Facebook group, <https://www.facebook.com/groups/760970098161821/> (accessed May 5, 2023); الأصهب قباء مبلتقهي public Facebook group, <https://www.facebook.com/groups/1009317962940729/>, (accessed May 5, 2023).

²⁰³ Letter from World Bank to Human Rights Watch, May 24, 2023.

²⁰⁴ Ibid.

²⁰⁵ Human Rights interview with Khaled and Manal in Amman, Oct 7, 2022.

²⁰⁶ Human Rights Watch interview by phone with Osama, Oct 8, 2022.

²⁰⁷ Human Rights Watch interview by phone with a resident in al-Qadsiya, January 17, 2023.

NAF confirmed that it may “photograph parts of the house” during these visits and that it considers providing households with additional support if the visit surfaces new evidence of the “severity of poverty and their standard of living.” It also said that these visits take place with the applicant’s consent.²⁰⁸

NAF has also conceded that the applicant profiles generated by the NUR may be out of date if people do not update their information at the relevant government agencies (for example, if an applicant forgets to update the Ministry of Industry about the closure of their supermarket).²⁰⁹ Outdated registry data can interfere with the accurate assessment of claims. A man in Burbaita, whose application for Takaful was denied, said government records showed that he owned a car, even though he had transferred ownership fifteen days earlier.²¹⁰

Appeals

Mechanisms for appealing and sharing grievances about automated decisions should be clear, transparent, and accessible, ensuring that people can quickly correct errors, address questions, and remedy unfairness. NAF told Human Rights Watch that people can “amend [their] data and request support through multiple channels, such as the online form available through NAF’s website, through phone at NAF’s support center, through the National Call Center, or by visiting any of NAF’s field branches (there are 42 main branches and 26 secondary branches across Jordan).”

However, many Takaful applicants are not aware that NAF provides them the right to appeal eligibility and targeting decisions, or how to submit an appeal. According to NAF and UNICEF’s 2020 survey of Takaful applicants, 75 percent were unaware that they had the right to share feedback and complaints about the registration process, and 67 percent did not know that NAF’s Takaful helpline existed.²¹¹

²⁰⁸ Letter from NAF to Human Rights Watch, May 29, 2023.

²⁰⁹ World Bank, “Jordan Emergency Cash Transfer Project Additional Financing Rapid Social Assessment (Version 3),” November 2021, p. 43.

²¹⁰ Human Rights Watch interview with C in Burbaita, January 17, 2023.

²¹¹ NAF and UNICEF, “National Aid Fund Takaful Programme,” p. 27.

Human Rights Watch’s analysis of the two main Facebook groups focused on Takaful also indicates that many people find the appeals process confusing and unclear. Fifty-seven of the 395 posts and comments between April and October 2022 raised questions about the appeals process, such as whether they were eligible to appeal a determination, and how long they had to wait for a response. Some posts and comments also asked other users and group administrators to explain to them text messages they received from NAF after they submitted an appeal.

Several people Human Rights Watch interviewed recounted frustrating experiences submitting appeals. Misha’al, who lives in Dhiban, spent half a day trying to find out why his Takaful payments stopped, but to no avail.²¹² His local MOSD office told him that he had to lodge an appeal at the NAF office in Madaba, about ninety minutes away from his home. When he arrived at the NAF office, it was overcrowded and dozens of people were waiting ahead of him in the queue. He gave up on trying to appeal and went home.

Atef tried to appeal the second time he was rejected from Takaful but received conflicting responses.²¹³ The NAF supervisor in his area told him that he had been rejected because the employee conducting home visits could not find his home. When he tried to call NAF, an employee told him it was “too late” to appeal. The NAF supervisor agreed to fax his appeal to the agency’s office in Amman, but he has not heard back.

These challenges may stem in part from the lack of resources available to staff helplines and appeals mechanisms. NAF said that it has assigned 107 employees to implement Takaful.²¹⁴ Even if all 107 employees were assigned to handle the 100,000 Takaful-related appeals it received between January and October 2022, each employee would have to process 934 appeals within this period.

According to WFP, it helped NAF establish a call center to handle appeals and feedback but this call center, which handles almost 30,000 calls monthly, is only staffed with 13 operators.²¹⁵ NAF told Human Rights Watch that it has “trained a team of employees capable of responding to all grievances, and the response rate reached 98%.” However,

²¹² Human Rights Watch interview by phone with Misha’al, October 8, 2022.

²¹³ Human Rights Watch interview by phone with Atef, June 6, 2022.

²¹⁴ Ibid.

²¹⁵ Letter from WFP to Human Rights Watch, May 16, 2023.

this response rate does not reflect whether staff are equipped to meaningfully address people’s concerns, questions, and feedback.²¹⁶

Digital Divide

Takaful’s registration process is digital by default. The government has established an online portal for people to submit and update their application, and applicants are notified whether they have qualified through the portal or via text message. But these digital processes are difficult or impossible to navigate for people who are unable to afford a smart phone or a computer, or who do not know how to use one. According to GSMA, 35 percent of Jordan’s population still lack access to mobile broadband, and 21 percent lack access to cell phones entirely.²¹⁷

“Who needs the money? The people who really don’t know how to apply or don’t have internet and computer access,” said Aseel, who helped six other families in her community apply for Takaful.²¹⁸ A day laborer in Marka explained why it is unrealistic for him to apply online: “I need to have a touch telephone to apply for support. Where am I supposed to get one from? It costs 200 dinars (\$282), who has 200 dinars to spend on a telephone?”²¹⁹

The evidentiary requirements imposed by poverty targeting complicate the goal of making online registration inclusive. The application questions, some of which are critical to Takaful’s targeting accuracy, require a level of literacy that increases the challenge of applying online. According to a May 2020 survey of 450 Takaful applicants and beneficiaries conducted by UNICEF, while 57.4 percent of respondents rated the questionnaire “easy” or “very easy,” a significant minority appeared to struggle with at least some of the questions: 21 percent rated the difficulty level as “medium,” and 21.7 percent found it “hard” or “very hard.”²²⁰

A separate survey of 3,203 families commissioned by NAF and UNICEF in February and March 2020 also indicated geographical disparities in people’s comfort level with applying

²¹⁶ Letter from World Bank to Human Rights Watch, May 24, 2023.

²¹⁷ “Jordan,” GSMA Mobile Connectivity Index, accessed May 5, 2022, <https://www.mobileconnectivityindex.com/connectivityIndex.html>.

²¹⁸ Human Rights Watch interview with Aseel in Amman, October 7, 2022.

²¹⁹ Human Rights Watch interview with day laborer in Marka, Amman, October 17, 2021.

²²⁰ World Bank, “Jordan Emergency Cash Transfer Project Additional Financing Rapid Social Assessment (Version 3),” p. 40.

online: 74 percent of respondents in the south reported that they applied for the program at a registration center established by NAF, compared to 28 percent of respondents in the central region, where Amman is located.²²¹ Human Rights Watch also found that people living outside the city of Amman are more likely to need in-person support. Three of the eight residents of the capital city that discussed the online application process said they needed in-person support, compared to seven of eight living on the outskirts of Amman or in another governorate.

Abdullah, who received Takaful in 2020 but was rejected when he applied again in 2021, was among the applicants who found that the “questions were very difficult” because he “wasn’t able to read very well.”²²² Atef, who lives in Zarqa and applied for Takaful twice, agreed, lamenting that “even Tawjihi [the national secondary education examination] is not that hard.”²²³ The adjustments people frequently need to make to their income and expense figures to ensure that their application will be considered further complicate the process.

The time and effort needed for people to assemble supporting documents that verify their application prolong the registration process, potentially delaying access to the benefit. A man in Burbaita who applied for Takaful through the NAF office in Tafilah said that he spent around six months gathering the necessary documents to complete his application, including a medical report demonstrating that his wife had been diagnosed with cirrhosis.²²⁴ He began receiving Takaful payments only a year after he applied. Motasem was unable to enroll in Takaful-2 until he persuaded his landlord to formalize their arrangement in a rental agreement.²²⁵ When he submitted the agreement, NAF asked him to list a house number. “There are no house numbers in rural areas. So, I had to put a random house number,” Motasem said.

The government has made a significant effort to help people overcome these challenges, but this may still be insufficient to bridge the digital divide. NAF has 68 offices around the

²²¹ NAF and UNICEF, “National Aid Fund Takaful Programme,” p. 25.

²²² Human Rights Watch interview by phone with Abdullah, May 19, 2022.

²²³ Human Rights Watch interview by phone with Atef, June 6, 2022.

²²⁴ Human Rights Watch interview with D in Burbaita, January 17, 2023.

²²⁵ Human Rights Watch interview by phone with Motasem, October 9, 2022.

country serving a population of 11.15 million, or one office for every 169,000 people.²²⁶ To enhance its coverage, the agency said it set up an additional 290 registration centers, and dispatched mobile registration bus units to border towns and extremely rural areas.²²⁷ But the agency told Human Rights Watch that it is planning to wind down these services, as it believes that more people are becoming comfortable with applying online.²²⁸

An activist in Burbaita confirmed that he had seen a NAF vehicle visiting tents in the area to register people for Takaful, but that these visits were infrequent: he first spotted the vehicle in 2021 and did not see it again until January 2023.²²⁹ Moreover, he said that people in the area travel to the NAF office in Tafilah to follow up on their application and provide supporting documentation, which is around 25 km away. “People who don’t have cars have a hard time because they have to wait for anyone with a car to go with them,” he said. “If not, they have to walk to the street and find a car that is willing to drive them all the way up.”²³⁰

Difficulties applying for and managing the benefit online have spawned an informal economy of intermediaries – usually maktabehs and mobile phone shops that line town centers across the country – that help people apply and withdraw their benefit for a fee. “People who approach maktabehs are people who don’t know how to use technology,” said Eyad, an employee at a maktabeh in Baqaa’ camp.²³¹

These costs add up. Since Takaful’s online portal was loading too slowly on Misha’al’s smart phone, he traveled from his home in Dhiban to a maktabeh in Madaba – around a 45-minute drive – to submit his application.²³² He paid 2 dinars (\$2.82) for the bus to Madaba, and another 3 dinars (\$4.23) for the maktabeh’s assistance. When his application was approved, Misha’al paid a mobile phone shop 3 dinars to withdraw his benefit, on top of the administrative fee of half a dinar (\$0.70) levied by the e-wallet company.

²²⁶ Human Rights Watch interview with the NAF, May 30, 2023.

²²⁷ Ibid.

²²⁸ Human Rights Watch interview with the NAF, October 9, 2022.

²²⁹ Human Rights Watch interview with an activist in Burbaita, January 17, 2023.

²³⁰ Ibid.

²³¹ Human Rights Watch interview by phone with Eyad, October 8, 2022.

²³² Human Rights Watch interview by phone with Misha’al, October 8, 2022.

These fees also reflect the financial burden imposed by the mobile payments process, which was established to increase financial inclusion.²³³ Conventional banking services are out of reach for most low-income Jordanians: According to the Department of Statistics, only 4.7 percent of women and 24.4 percent of men in the lowest wealth quintiles own and use bank accounts.²³⁴ To expand access to payments, the government and the World Bank have invested heavily in e-wallet applications.²³⁵ People can open e-wallet accounts on their mobile phones with any major cell phone provider in Jordan, and use their e-wallet to pay bills, buy goods and services, and deposit or withdraw cash. NAF told Human Rights Watch that most beneficiaries access their benefit payments through e-wallets.²³⁶

According to NAF, 83 percent of beneficiaries reported cashing out their payments as opposed to paying bills using the e-wallet application or conducting online transfers.²³⁷ NAF also told Human Rights Watch that all e-wallet payment service providers charge a standard rate of half a dinar per withdrawal.²³⁸ One beneficiary added that her e-wallet provider capped the amount per withdrawal to 96 dinars (\$135), requiring her to make and pay for additional withdrawals to access their entire benefit payment.²³⁹

The cost of accessing e-wallet payments is higher for people living far away from cash-out points. A May 2020 survey conducted by UNICEF found that the distance between people's homes and cash-out points was the second most common challenge facing beneficiaries when they tried to withdraw their payments.²⁴⁰ A NAF employee in Tafilah Governorate said that the nearest bank or cash out point in Jurf al-Darawish, for example, is in al-Husainya, which is 13 km away, or al-Hasa, 25 km away. "In these villages, the e-wallet arrangement isn't very convenient for people because of lack of access to service providers. Most people here receive [the benefit] through their bank accounts," the employee said.²⁴¹

²³³ World Bank, "Project Information Document Jordan Emergency Cash Transfer COVID19 Response Project," p. 10.

²³⁴ Hashemite Kingdom of Jordan Department of Statistics and ICF, "Jordan Population and Family and Health Survey 2017-2018," 2019, <https://dhsprogram.com/pubs/pdf/FR346/FR346.pdf> (accessed May 5, 2023). pp. 247-248.

²³⁵ World Bank, "Project Information Document Jordan Emergency Cash Transfer COVID19 Response Project," p. 10.

²³⁶ Human Rights Watch interview with NAF, Amman, October 9, 2022.

²³⁷ World Bank, "Jordan Emergency Cash Transfer Project Additional Financing Rapid Social Assessment (Version 3)," p. 45.

²³⁸ Three families told Human Rights Watch that they paid more than half a dinar for each withdrawal: interviews with Hiba and Abdullah in Amman, October 7, 2022 (who paid 2 dinars per withdrawal), and Khaled and Manal in Amman, October 7, 2022 (who paid 2 dinars per withdrawal), and Abdullah, May 19, 2022 (who paid 1 dinar per withdrawal).

²³⁹ Human Rights Watch interview with "Shahnaz" in Dhiban, October 8, 2022.

²⁴⁰ World Bank, "Jordan Emergency Cash Transfer Project Additional Financing Rapid Social Assessment (Version 3)," p. 47.

²⁴¹ NAF employee in Tafilah, January 16, 2023.

Nayef, who lives in Jurf al-Darawish, was enrolled in Takaful in 2021. He traveled 25 km to al-Hasa, or 26 km to Tafilah, to withdraw his benefit payment at a mobile phone shop or a bank. Taking the public bus to Al-Hasa took him between one to two hours. If he visited Tafilah instead, he left at 7 in the morning and did not return till 2 in the afternoon.²⁴²

A man in Burbaita said that, whenever he receives a text alert from NAF that his benefit payment is ready, he tries to arrange with drivers of public buses to make a stop at his neighborhood so that he can commute to the Cairo Amman Bank in al-Eis to withdraw the money. If the bus does not come, he tries to hitchhike or, as a last resort, rent a car for the day, which costs 15 dinars (\$21).²⁴³

To withdraw her household's payment, "Shahnaz" (not her real name), who lives in Dhiban, had to arrange and pay for a bus to a mobile phone shop in the town center, which charges 3 dinars (\$4.23) to assist her with the withdrawal.²⁴⁴ Sukiman paid 3 dinars (\$4.23) for a bus ride from his home in Dhiban to a mobile phone shop in Madaba, which also charged 3 dinars (\$4.23) to process the withdrawal.²⁴⁵ Ibrahim, who lives in Zarqa, said he would pay 5 dinars (\$7) to travel to a mobile phone shop to make withdrawals, and sometimes more during peak hour traffic.²⁴⁶

Abdullah was incredulous at the costs of withdrawing a benefit that barely made a dent on his family's living expenses. He said:

When they give me three months [of the benefit], it was already little and for them to take fees? The most I ever received was 124 dinars (\$175), and then when I want to withdraw, I got 121 dinars...What do 121 dinars (\$171) do? Nothing. The poor always stay poor.²⁴⁷

In response to a request for comment, the World Bank acknowledged that, "in some cases...there are minimal costs for withdrawing the benefit due to the regulations of

²⁴² Human Rights Watch interview Nayef, Jurf al-Darawish, January 16, 2023.

²⁴³ Human Rights Watch interview with D in Burbaita, January 17, 2023.

²⁴⁴ Human Rights Watch interview with "Shahnaz" in Dhiban, October 8, 2022.

²⁴⁵ Human Rights Watch interview by phone with Sukiman, October 8, 2022.

²⁴⁶ Human Rights Watch interview with "Ibrahim" in Zarqa, October 16, 2021.

²⁴⁷ Human Rights Watch interview by phone with Abdullah, May 19, 2022.

private sector agents,” and it is working with NAF and the Central Bank of Jordan to address this challenge. The Bank’s assessment, however, did not appear to account for the travel costs and mobile phone shop fees that some people incur to cash out their payments. NAF also told Human Rights Watch that it is working with the Ministry of Interior to crack down on maktabehs that charge excessive fees to help people submit their application. “Half a dinar to one dinar [\$0.70 - \$1.41] is okay, but beyond that, they shouldn’t [charge],” the NAF official said.²⁴⁸

Mistrust and Suspicion

Multiple studies have found that targeted cash transfer programs risk creating the perception that the government agencies administering them are being arbitrary or unfair, generating suspicion of people who benefit and undermining trust in the government.²⁴⁹ The World Bank has admitted that Proxy Means Testing, the targeting method that Takaful is modeled after, “can seem mysterious and arbitrary to some.”²⁵⁰ In some cases, researchers have documented the frustration and resentment people experience when they do not understand why others receive benefits that are denied to them, fueling a breakdown in social trust that has been linked to spikes in crime, conflict and violence.²⁵¹

Fourteen people that Human Rights Watch interviewed expressed skepticism of Takaful’s targeting process. “There are people who have everything and good income and they get support, and there are people who cannot find something to eat, and they don’t get it. It’s all random,” said Walaa.²⁵² “There is a guy who receives 560 dinars (\$790) in retirement, and I applied for him and he still received it [Takaful],” said Atef. “There are people who

²⁴⁸ Human Rights Watch interview with NAF, October 9, 2022.

²⁴⁹ Anne Della Guardia, Milli Lake, and Pascale Schnitzer, “Selective inclusion in cash transfer programs: Unintended consequences for social cohesion.” *World development* (2022): 157, accessed May 5, 2023, doi: 10.1016/j.worlddev.2022.105922; Maxine Molyneux, Nicola Jones and Fiona Samuels, “Can Cash Transfer Programmes have ‘Transformative’ effects?,” *Journal of Development Studies* (2016), accessed May 5, 2023, <https://www.tandfonline.com/doi/full/10.1080/00220388.2015.1134781>; Stephen Kidd, Bjorn Gelders Diloá and Bailey-Athias, “Exclusion by design: An assessment of the effectiveness of the proxy means test poverty targeting mechanism,” International Labour Office, Social Protection Department, 2017, <https://www.developmentpathways.co.uk/wp-content/uploads/2017/03/Exclusion-by-design-An-assessment-of-the-effectiveness-of-the-proxy-means-test-poverty-targeting-mechanism-1-1.pdf> (accessed May 5, 2023).

²⁵⁰ David Coady, Margaret Grosh and John Hoddinott, “Targeting of Transfers in Developing Countries,” World Bank, 2004, <https://openknowledge.worldbank.org/server/api/core/bitstreams/ede11a32-56do-5486-bd05-f179dc231ees/content> (accessed May 5, 2023).

²⁵¹ Stephen Kidd, Bjorn Gelders Diloá and Bailey-Athias, “Exclusion by design,” pp. 15-16.

²⁵² Human Rights Watch interview by phone with Walaa, May 19, 2022.

don't deserve the support who get it.”²⁵³ A longtime resident of Faisaliyah observed that people were discouraged from applying when many people they knew were turned down from the program. “They lost hope,” the resident said.²⁵⁴

The program's haphazard restrictions on income, expenses, and assets have heightened the impression that the government is out of touch with people's needs and hardships. Eyad, the maktabeh employee, blamed this disconnect partly on the government's reliance on automated targeting. “It should not be just these algorithms that are assessing people's needs, they should be individually assessing cases,” he said.²⁵⁵ Aseel echoed this sentiment, urging NAF to “put in more effort to review applications and see the conditions and circumstances that people live in.” She said:

If the government is in front of me right now, it would be useful for them to feel the life pressures we feel living in Jordan. Everyone has to juggle several jobs. I don't have time to see my family anymore. I don't have time to tell my mom how I'm doing because I am too busy. I don't see my friends anymore because I'm too busy working...people are just so desperate.²⁵⁶

The struggle to understand Takaful's selection of beneficiaries has fueled the perception that the program benefits people and families with political connections. Nine of the fourteen people told Human Rights Watch that they believed the targeting process was tainted by nepotism and corruption. This view was shared among people who were rejected from Takaful or had benefited, as well as people who helped others apply. “There's a lot of inequality, said Shahnaz, whose family was finally enrolled in Takaful after submitting multiple applications. “People who have connections get money.”²⁵⁷ A maktabeh owner in El-Eis said, “some people who come here [to his maktabeh] to apply are those who are certain that they will get it, after they have been referred by someone, like a relative in the government.”²⁵⁸

²⁵³ Human Rights Watch interview by phone with Atef, June 6, 2022.

²⁵⁴ Human Rights Watch interview with a resident of Faisaliyah, October 8, 2022.

²⁵⁵ Human Rights Watch interview by phone with Eyad, October 8, 2022.

²⁵⁶ Human Rights Watch interview with Aseel in Amman, October 7, 2022.

²⁵⁷ Human Rights Watch interview with “Shahnaz” in Dhiban, October 8, 2022.

²⁵⁸ Human Rights Watch interview with a maktabeh owner in El-Eis, January 16, 2023.

Human Rights Watch was unable to verify these allegations. But the perception of corruption among interviewees raises doubts that the government’s pivot to poverty targeting has made its social protection system more transparent and accountable – a key goal of its most recent social protection strategy.²⁵⁹

²⁵⁹ UNICEF, “Hashemite Kingdom of Jordan National Social Protection Strategy 2019 – 2025”.

III. The Way Forward

Redesigning Jordan’s social assistance schemes to reflect the principles of universal social protection will alleviate or fix many of the problems identified in this report and establish lasting and meaningful protections for people’s rights, including the right to social security. Because eligibility requirements for universal programs are category-based (e.g., benefits are provided to all households with children under a certain age or all older persons above the statutory retirement age), they are easier to understand, apply for, and verify.²⁶⁰ They also eliminate the need for subjective and error-prone assessments about people’s income and welfare. Transparent and objectively verifiable criteria may assuage mistrust and suspicion about the government’s management of social protection programs.

Implementing universal schemes would still require the government to conduct identity and documentation checks to verify that applicants are who they say they are, and other basic details such as their age and residence. The government should work with the Bank and its international partners to ensure that these processes maximize the inclusion of people who experience challenges obtaining identification, avoid relying on risky biometric technologies such as facial recognition, and incorporate robust privacy and data protection safeguards.²⁶¹ Designed in line with these standards, universal schemes would meaningfully reduce the evidentiary burden on people applying for benefits and sensitive data collected about them.

The social protection consultancy Development Pathways has estimated that introducing a modest package of universal child, disability and old age benefits in Jordan will cost 280 million dinars (US\$394.9 million), or less than 1 percent of GDP, during the first year of the program, and increase to slightly above 2 percent by 2035.²⁶²

²⁶⁰ UNESCAP and Development Pathways, “Towards universal social protection,” 2022, <https://www.developmentpathways.co.uk/wp-content/uploads/2022/10/Towards-Universal-Social-Protection-compressed-2.pdf> (accessed May 5, 2023).

²⁶¹ Access Now, “#WhyID, An open letter to the leaders of international development banks, the United Nations, international aid organisations, funding agencies, and national governments,” <https://www.accessnow.org/campaign/whyid/> (accessed May 5, 2023).

²⁶² Chad Anderson and Anca Pop, “Shifting the Paradigm: building an inclusive, lifecycle security system in Jordan,” March 2022, Inclusive Social Security Policy Forum, https://www.developmentpathways.co.uk/wp-content/uploads/2022/03/Jordan_in-depth-study_150322-compressed.pdf (accessed May 5, 2023).

During the transition to universal schemes, the government should work with the Bank and international partners to adopt interim measures to expand and improve Takaful, such as by expanding coverage to families of people with temporary Jordanian passports, non-citizen spouses, and children of Jordanian women. To enable meaningful public scrutiny of the program, it should conduct and make public regular audits of the targeting algorithm for as long as it is operational. These audits should, at a minimum, assess the rate at which the targeting algorithm excludes households from cash transfers in error, the reasons for such errors, and the corrective measures taken.

This report's findings also highlight the need for the World Bank to take concrete steps toward realizing its vision of achieving universal social protection by 2030.²⁶³ It should immediately cease developing or recommending projects to establish poverty targeted programs, including those to introduce or upgrade social registries and other poverty targeting infrastructure. Instead, it should focus its financing and technical assistance on information systems and other technologies required to support universal social protection schemes, such as population registries and vital statistics databases, ensuring that these are developed in line with privacy and data protection standards. For existing projects with poverty targeting objectives, it should work with borrower governments to revise these objectives and budget allocations to prioritize universal social protection.

²⁶³ "Homepage," USP2030, accessed May 5, 2023, <https://usp2030.org/>.

IV. Legal Standards

International human rights law recognizes and protects the right to social security. Article 9 of the International Covenant on Economic, Social and Cultural Rights (ICESCR) and Article 22 of the Universal Declaration of Human Rights (UDHR) recognize the right of everyone to social security. Jordan ratified the ICESCR in 1975.²⁶⁴

Jordan has also ratified the ILO's Social Security (Minimum Standards) Convention, 1952 (No. 102), which establishes minimum standards for the provision of social security benefits during life cycle contingencies such as old age, unemployment, and disability,²⁶⁵ and the ILO Equality of Treatment (Social Security) Convention, 1962 (No. 118), under which it has accepted obligations of equality of treatment between nationals and non-nationals in specific branches of social security.²⁶⁶

The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), which Jordan ratified in 1992, requires states parties to ensure that women are treated equally with men, including with regard to their rights to social security, family benefits, and the right of rural women to benefit directly from social protection, and to modify laws, regulations and practices that discriminate against women.²⁶⁷

²⁶⁴ International Covenant on Economic, Social and Cultural Rights (ICESCR), adopted December 16, 1966, G.A. Res. 2200A (XXI), 21 U.N. GAOR Supp. (No. 16) at 49, U.N. Doc. A/6316 (1966), 993 U.N.T.S. 3, entered into force January 3, 1976, art. 9, <https://www.ohchr.org/en/instruments-mechanisms/instruments/international-covenant-economic-social-and-cultural-rights> (accessed May 5, 2023); Universal Declaration of Human Rights (UDHR), adopted December 10, 1948, G.A. Res. 217A(III), U.N. Doc. A/810 at 71 (1948), <https://www.ohchr.org/en/human-rights/universal-declaration/translations/english> (accessed May 5, 2023).

²⁶⁵ Convention Concerning Minimum Standards of Social Security, adopted June 28, 1952, 102, entered into force April 27 1955, https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_INSTRUMENT_ID:312247 (accessed May 5, 2023).

²⁶⁶ Convention Concerning Equality of Treatment of Nationals and Non-Nationals in Social Security, adopted June 28, 1962, 118, entered into force April 25, 1964, https://www.ilo.org/dyn/normlex/en/f?p=1000:12100::NO:12100:P12100_INSTRUMENT_ID:312263 (accessed May 5, 2023). Jordan has accepted obligations relating to maternity, disability, survivors', and employment injury benefits. See International Labour Organization, "Top of Form Ratifications of C118 - Equality of Treatment (Social Security) Convention, 1962 (No. 118)" (showing ratification information for Jordan), https://www.ilo.org/dyn/normlex/en/f?p=1000:11300:0::NO:11300:P11300_INSTRUMENT_ID:312263 (accessed May 5, 2023).

²⁶⁷ Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), adopted December 18, 1979, G.A. Res. 34/180 entered into force September 3, 1981, arts. 2, 11, 13 and 14, <https://www.ohchr.org/en/instruments-mechanisms/instruments/convention-elimination-all-forms-discrimination-against-women> (accessed May 5, 2023).

Jordan's Constitution does not explicitly provide for the right to social security. Article 23 of the Constitution recognizes elements of that right, including the right of workers "supporting families" to "[s]pecial compensation" in the event of dismissal, illness, and work-related emergencies, and upon old age.²⁶⁸ The National Aid Fund Law, No. 36 of 1986, outlines the responsibilities of NAF, including their responsibility to provide social assistance to eligible people or families.²⁶⁹ However, the law limits the provision of support to Jordanian nationals, in conflict with the government's obligation to ensure equal treatment of nationals and non-nationals.²⁷⁰

As a UN specialized agency, the World Bank has an obligation to respect and promote human rights.²⁷¹ The Bank has itself recognized that "creating the conditions for the attainment of human rights" is a "central and irreducible goal" of its development agenda.²⁷² Although the Articles of Agreement, which govern the Bank's activities, restrict its decision-making to "economic considerations" and prohibits political interference, the Bank has interpreted this mandate to include the protection and advancement of human rights through reducing poverty.²⁷³ As a result, its lending decisions "are based on the quality of the project, and the *effectiveness* of the programs in reducing poverty."²⁷⁴

Normative standards on the right to social security provide guidance to the Jordanian government on how it should implement its domestic commitments on social security in line with its international human rights obligations. These standards are also relevant to

²⁶⁸ Constitution of the Hashemite Kingdom of Jordan, January 1, 1952, <https://www.refworld.org/pdfid/3ae6b53310.pdf> (accessed May 5, 2023).

²⁶⁹ National Aid Fund Law, No. 36 of 1986, <https://www.fao.org/faolex/results/details/en/c/LEX-FAOC203291/> (accessed May 5, 2023).

²⁷⁰ ILO, "Legislative and Policy Coherence on the Extension of Social Security Coverage in Jordan," November 27, 2022, <https://reliefweb.int/report/jordan/legislative-and-policy-coherence-extension-social-security-coverage-jordan> (accessed May 5, 2023), p. 7.

²⁷¹ For analysis of the World Bank's human rights obligations, see Human Rights Watch, *Abuse-Free Development: How the World Bank Should Safeguard Against Human Rights Violations* (New York: Human Rights Watch, 2013), <https://www.hrw.org/report/2013/07/22/abuse-free-development/how-world-bank-should-safeguard-against-human-rights>.

²⁷² World Bank, "Human Rights: The Role of the World Bank." <https://documents1.worldbank.org/curated/en/820031468767358922/text/multiopage.txt> (accessed May 5, 2023).

²⁷³ *Ibid.*; World Bank Articles of Agreement, entered into force June 27, 2012, <https://thedocs.worldbank.org/en/doc/722361541184234501-0330022018/original/IBRDArticlesOfAgreementEnglish.pdf> (accessed May 5, 2023), Article IV, Section 10.

²⁷⁴ World Bank, "Human Rights: The Role of the World Bank."

the World Bank’s role in advancing economic and social rights through as the structuring and implementation of social protection loans.

The Committee on Economic, Social and Cultural Rights (CESCR), the treaty body that monitors implementation of and issues authoritative interpretations of the ICESCR, has recognized that the right to social security is “of central importance in guaranteeing human dignity for all persons.”²⁷⁵ It is an essential precondition of the right to an adequate standard of living and other rights, including the right to adequate food established under Article 11 of the ICESCR.²⁷⁶ According to the Committee, states have a “core obligation” to “ensure the satisfaction of ... minimum essential levels” of the right to social security. This obligation encompasses the duty to use “maximum available resources” that ensure “minimum essential level of benefits to all individuals and families that will enable them to acquire at least essential health care, basic shelter and housing, water and sanitation, foodstuffs, and the most basic forms of education.”²⁷⁷

The Committee recognizes both universal and targeted non-contributory schemes as possible ways to implement the right to social security.²⁷⁸ But this report and multiple other studies indicate that providing a range of benefits to people during periods of their lives when their economic and social rights are particularly at risk, such as childbirth, unemployment, and old age, is necessary to discharge a state’s obligation to ensure “minimum essential level of benefits” to everyone.²⁷⁹ Targeted programs remain a viable option for expanding social protection coverage once effective universal programs have been established.

In the absence of universal programs such as universal child and old age pension benefits, Takaful in its current form does not sufficiently meet Jordan’s obligations to ensure the right to social security. The World Bank’s approach to social protection financing, which

²⁷⁵ UN Committee on Economic, Social and Cultural Rights, General Comment No. 19, The Right to Social Security, U.N. Doc. E/C.12/GC/19 (2008), para. 1.

²⁷⁶ See *ibid.*, para. 28.

²⁷⁷ *Ibid.*, para. 59(a).

²⁷⁸ *Ibid.*, para. 4.

²⁷⁹ Stephen Kidd and Diloá Athias, “Hit and Miss: An assessment of targeting effectiveness in social protection with additional analysis,” *Development Pathways*, June 2020, <https://www.developmentpathways.co.uk/publications/hit-and-miss-an-assessment-of-targeting-effectiveness-in-social-protection> (accessed May 5, 2023); Anne Della Guardia, Milli Lake, and Pascale Schnitzer, “Selective inclusion in cash transfer programs: Unintended consequences for social cohesion.” *World development* (2022): 157, accessed May 5, 2023, doi: 10.1016/j.worlddev.2022.105922.

heavily favors poverty targeting despite mounting evidence of its inadequacy and arbitrariness, is not only inconsistent with its mandate to pursue evidence-based measures for effectively reducing poverty, but also at odds with its obligation to respect and promote the right to social security.

The problems documented in this report also show that the use of algorithmic decision-making to facilitate poverty targeting poses heightened risks to the right to social security. Relying on flawed proxies of household need and inaccurate household data to identify beneficiaries – as Takaful does – fails to ensure that qualifying conditions for benefits are “reasonable, proportionate and transparent.”²⁸⁰ The frequent upheaval of people’s benefits is at odds with the Committee’s recommendation that the “withdrawal, reduction, or suspension of benefits should be based on grounds that are reasonable, subject to due process, and provided for in national law.”²⁸¹ Misplaced confidence in the accuracy of poverty targeting algorithms can also lead to under-investment in appeals and grievance mechanisms, undermining people’s ability to challenge errors and unfairness in the targeting process.

In 2019, the UN Special Rapporteur on extreme poverty and human rights also highlighted other risks of automated benefits programs, warning that the “robotic application of rules” may unfairly withdraw or reduce benefits when people experience sudden changes in life circumstances, eliminate opportunities for “meaningful questioning or clarification” of eligibility determinations, and create a dehumanizing and “degrading” environment for beneficiaries.²⁸² Human Rights Watch has found that these problems exacerbate the mental health impacts of poverty, interfering with the right to the highest attainable standard of mental health established under Article 12(1) of the ICESCR.²⁸³

²⁸⁰ UN Committee on Economic, Social and Cultural Rights, General Comment No. 19, The Right to Social Security, para. 24.

²⁸¹ *Ibid.*, para. 24.

²⁸² UN Human Rights Council, Report of the Special Rapporteur on Extreme Poverty and Human Rights, Philip Alston, on the digital welfare state, A/74/48037, October 11, 2019, https://www.ohchr.org/Documents/Issues/Poverty/A_74_48037_AdvanceUneditedVersion.docx (accessed May 5, 2023), paras. 50 – 56.

²⁸³ Human Rights Watch, Automated Hardship: How the Tech-Driven Overhaul of the UK’s Social Security System Worsens Poverty (New York: Human Rights Watch, 2020), <https://www.hrw.org/report/2020/09/29/automated-hardship/how-tech-driven-overhaul-uks-social-security-system-worsens>, Chapter IV.

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This report was prepared for publication by associates for the Technology and Human Rights and Middle East and North Africa Divisions; Travis Carr, publications officer; Jose Martinez, senior coordinator; and Fitzroy Hepkins, administrative manager.

Annex I: Letters from Human Rights Watch

Letter to the UK Foreign, Commonwealth & Development Office (FCDO), May 8, 2023

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May 8, 2023

The Rt Hon Andrew Mitchell MP
Minister of State (Development and Africa)
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Dear Mr. Mitchell,

We are writing on behalf of Human Rights Watch, an international non-governmental organization dedicated to protecting the human rights of people around the world in over 100 countries. Later this month, we will be publishing a report on the human rights impact of the use of data-intensive technologies to help governments target cash transfers based on people's socio-economic status, using Jordan's Takaful cash transfer program as a case study. We understand that the UK Foreign, Commonwealth and Development Office (FCDO) and other foreign aid agencies have [committed USD \\$24.17 million \(£ 19.2 million\)](#) to help Jordan expand Takaful.

To ensure that our report is as comprehensive as possible, we are sharing with you a summary of our findings for comment and kindly request that you answer a list of questions that has arisen in the context of the research by **May 15, 2023**.

Summary of Human Rights Watch Findings

Between October 2021 and April 2023, Human Rights Watch conducted 70 interviews with Takaful applicants and beneficiaries, Jordanian government officials, and community activists, and analyzed relevant World Bank and government documents. Our research found that Takaful's targeting algorithm is leading to cash transfer decisions that undermine people's rights to social security, and related rights to food, housing, and an adequate standard of living.

Human Rights Watch understands that the algorithm is programmed to estimate an applicant household's level of need based on 57 socio-

economic indicators related to the income and welfare of the household. Our report specifically analyzes indicators pertaining to electricity and water consumption; the ownership of assets such as homes, land, car, businesses, or livestock; and household size.

Our research found that these indicators were inconclusive or inaccurate measures of people's economic situation, leading to flawed assessments of their eligibility for Takaful:

- Higher rates of water and electricity consumption do not necessarily imply that a household has higher income, as the algorithm has been programmed to assume. In fact, the opposite can be true, since lower-income families are more likely to live in dwellings with poor thermal insulation and use older, more energy-intensive appliances.
- People Human Rights Watch interviewed said that owning cars and businesses effectively disqualified them from Takaful. But car owners who were disqualified said that their cars were very old or that they had no money for petrol. Some car owners also needed their car for work, to transport essentials, or support children with disabilities. Owners of small shops said they were suffering steep losses and heavily in debt.
- The formula for calculating household size is a proxy for gender and citizenship discrimination. This calculation, which is based only on the number of Jordanian members in the household, artificially shrinks the size of households headed by Jordanian women with non-citizen spouses and children, because the law does not recognize their right to pass on citizenship to these family members on an equal basis with men, lowering their benefit payments or excluding them from the program entirely.

Human Rights Watch also found that Takaful relies on inaccurate and unreliable household data to estimate people's income. The online portal where people apply for Takaful is programmed to only accept applications that list an income that is equal to or more than their household's expenditures. When people declare that they have no income, or living expenses that exceed their income, the online portal generates an error message, preventing them from submitting their application. This restriction fails to recognize how people scramble to make ends meet by asking family or friends for assistance, buying on credit, selling household items, or taking on odd jobs. As a result, people are forced to inflate income or reduce expense figures to submit an application.

Takaful's targeting algorithm is programmed to recalculate people's vulnerability scores monthly to assess whether they still qualify for the program, taking into account changes in their earnings, behavior, or circumstances that are self-reported or recorded in the National Unified Registry, Jordan's social registry. Human Rights Watch found that this "re-filtering" process creates an unpredictable benefit that further undermines people's social security rights. Beneficiaries Human Rights Watch interviewed said that they were filtered out of the program based on small changes in their financial situation, such as when a household member obtained a temporary minimum or sub-minimum wage job. One family said that their expenses had increased the month they were filtered out of the program.

Human Rights Watch examined two main safeguards against inaccuracy and error: home visits and the appeals process. Our research found that home visits can be prone to human bias: people Human Rights Watch interviewed said that they were asked to provide stereotypical evidence of their poverty, such as parts of their home that were messy or poorly maintained.

Our research also shows that many people are not aware of or do not understand the process for appealing eligibility decisions. A Human Rights Watch analysis of two Facebook groups focused on Takaful found that 57 of 395 posts and comments between March and April 2022 raised questions about the appeals process. Some posts and comments asked other users and group administrators to explain to them text messages they received from the National Aid Fund (NAF) after they submitted an appeal. Human Rights Watch also found that the appeals process is significantly under-resourced. NAF told Human Rights Watch that they received 100,000 Takaful-related appeals in 2022 alone, but had only 107 employees to manage the entire program, including the appeals process.

Finally, Human Rights Watch found that the evidentiary requirements imposed by the targeting process make it more challenging to apply for the benefit online. Applicants who are unable to access NAF offices or the temporary registration centers it set up around the country told Human Rights Watch that they would pay mobile phone shops or maktabehs (stores that sell office supplies, children's toys, and printing and internet services) between one to 3 Jordanian dinars or US \$1.40 to \$4.20, to help them submit their application. Our research also found that beneficiaries were paying these shops between one to 3 dinars to withdraw benefit payments from their e-wallets, in addition to administrative fees between half a dinar to one dinar (\$0.70 to \$1.40) charged by the e-wallet company. People in rural areas told Human Rights Watch that they would have to arrange and pay for transport and travel long distances to these shops or NAF offices.

Questions:

1. Human Rights Watch understands that a National Aid Fund (NAF) Technical Working Group was established to support the NAF's rollout and expand Takaful. Is FCDO a member of the Technical Working Group? Other than financing, what types of support has FCDO been providing to NAF and the Jordanian government to expand Takaful?
2. Did FCDO help NAF assess or audit Takaful's targeting algorithm for inclusion and exclusion errors, biases, discrimination, and other inaccuracies? Can FCDO share copies or summaries of these assessments or audits? What corrective measures did FCDO take, if any, to address these issues?
3. Has FCDO supported the development of similarly targeted cash transfer programs in other countries? Can FCDO provide the list of relevant countries and projects?

To ensure that your views are reflected in Human Rights Watch's public reporting, we request your response on or before **May 15, 2023**.

Please do not hesitate to have your officials contact me or the researcher responsible for the report by e-mail [REDACTED] should you need more information prior to responding.

Yours Sincerely,

[REDACTED]

Adam Coogle
Deputy Director, Middle East and North Africa Division
Human Rights Watch

[REDACTED]

Frederike Kaltheuner
Director, Technology and Human Rights Division
Human Rights Watch

[REDACTED]

Letter to GIZ, May 8, 2023

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May 8, 2023

Elisabeth Girschbach
Country Director, GIZ Office Jordan
Mohamed Baseem Al-
Khammash St.13, Sweifieh
Amman 11190

Philipp Olbrich
Advisor, Artificial Intelligence, GIZ
Friedrich-Ebert-Allee 32 + 36
53113 Bonn, Germany

Dear Ms. Girschbach and Mr. Olbrich,

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[REDACTED]

Adam Coogle
Deputy Director, Middle East and North Africa Division
Human Rights Watch

[REDACTED]

Frederike Kaltheuner
Director, Technology and Human Rights Division
Human Rights Watch

[REDACTED]

Letter to the Minister of Foreign Trade and Development Cooperation, The Netherlands, May 8, 2023

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Andrew Zill

May 8, 2023

Liesje Schreinemacher
Minister for Foreign Trade
and Development Cooperation
Ministry of Foreign Affairs,
The Netherlands



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Questions:

1. Human Rights Watch understands that a National Aid Fund (NAF) Technical Working Group was established to support the NAF's rollout and expand Takaful. Are representatives of the Dutch government members of the Technical Working Group? Other than financing, what types of support has the Dutch government been providing to NAF and the Jordanian government to expand Takaful?
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Yours Sincerely,

[REDACTED]

Adam Coogle
Deputy Director, Middle East and North Africa Division at Human Rights Watch

[REDACTED]

[REDACTED]

Frederike Kaltheuner
Director, Technology and Human Rights Division at Human Rights Watch

[REDACTED]

Letter to the National Aid Fund (NAF), September 26, 2022



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Tel: 212-290-4700
Fax: 212-736-1300

بغداد، 26 أيلول/سبتمبر 2022

26 أيلول/سبتمبر 2022

الدكتور برك الصمور
مدير عام صندوق المعونة الوطنية
شارع مسلم بن الوليد، 11
عمان، الأردن

نسخة إلى: معالي السيد أيمن رياض سعيد المفلح، وزير التنمية الاجتماعية

حضرة الدكتور برك الصمور المحترم،

تحية طيبة وبعد،

نكتب اليكم من "هيومن رايتس ووتش"، وهي منظمة غير حكومية عالمية تراقب انتهاكات حقوق الإنسان من قبل الجهات الحكومية وغير الحكومية في أكثر من 100 دولة حول العالم. نجري بحثاً حول الأثر المترتبة على حقوق الإنسان في برنامج "تكافل" للتحويلات النقدية الذي ينفذه "صندوق المعونة الوطنية" في الأردن، بدعم من "اليونيسف" وبتنفيذ من "البنك الدولي".

يُظهر بحثنا حتى الآن أن رقمنة وأتمتة تطبيق تكافل وعمليات الاختيار والدفع المتصلة به تصعب حصول الأشخاص الذين لديهم احتياجات فعلية على المساعدة النقدية. الكثير من الأشخاص يدفعون لأطراف ثالثة فقط لمساعدتهم على إكمال الطلب الشامل عبر الإنترنت، ويدفعون بالإضافة إلى ذلك رسوماً لسحب المدفوعات عبر الإنترنت. قد يؤدي اعتماد تكافل على خوارزمية لتحديد "درجات فقر" المتقدمين والتي تحدد استحقاقهم الحصول على الخدمة، إلى استبعاد أشخاص من المساعدة التي هم في أمس الحاجة إليها.

من باب حرصنا على دقة وموضوعية التقرير، نلتمس تعليقكم الكريم على دقة المزاعم التالية، وردكم على الأسئلة ذات الصلة، وأي معلومات قد يكون في وسعكم تقديمها.

أ. الخلفية

بحسب ما نعرفه، أطلقت مؤسستكم في مايو/أيار 2019 برنامج تكافل كجزء من "الاستراتيجية الحكومية الوطنية للحماية الاجتماعية 2019-2025" والتي تلتزم بـ"كسر حلقة الفقر ومنع توارثها بين الأجيال" وتوفر "أرضية الحماية الاجتماعية". بدأ التسجيل للمرحلة الأولى من البرنامج ("تكافل 1") في مايو/أيار 2019 وتم تمديده ليشمل أسر إضافية في أبريل/نيسان 2020. في الربع الثاني من 2020، أطلقت المرحلة الثانية من البرنامج ("تكافل 2") لتوفير الدعم المؤقت لعمال المياومة والعمال بشكل غير منتظم

نواب المدير التنفيذي
ويشمل هاتين، لالة المدير التنفيذي، المسؤولة الأولى عن
العمليات.

فاكتينا روزا، المسؤولة الأولى لتسليم الموارد
لورين كامبل، المسئولة العامة
في موقع المسؤولة الأولى عن برنامج
كولين ميليس، المسؤولة الأولى عن شؤون الناس
جيمس بول، نائب المدير التنفيذي للتكنولوجيا
جيمس روس، مدير الشؤون القانونية وسياسات
برونو ستانغو أوتارن، المسؤولة الأولى لمتابعة

مبادرات الأقسام والبرامج
إليزابيث بيرسون، آسيا
خولينا غورينس، أمريكا الشمالية/أمريكا الجنوبية
لدا كير، الشرق الأوسط وشمال أفريقيا
لورا بيتي، أمريكا الشمالية/أمريكا الجنوبية (الولايات)
ماتيو سيغان، أفريقيا
هيو ويليامسون، أوروبا وآسيا الوسطى

رؤساء فئات العمل الاقتصادية بحلول الإنسان
أيد سوي، الإمارات والبنجاب
إيزابيل ليفين، العدالة الجنائية
ميل فريمان، حقوق اللاجئين
ريشمان برهاوس، آسيا وحقوق الإنسان
تينا جيب، جنوب أفريقيا
شيف غوبال، آسيا
شلتا راو، أفريقيا، جنوب آسيا
غريغ ويلسون، جنوب آسيا
مكزيلا ساجن، جنوب آسيا

مديرو آف الصافي
ياسمين أحمد، المنظمة المتحدة
مونا لورا كاتو، أوروبا
لوسي شاربوتو، الأمم المتحدة، نيويورك
فريديك فليمنغ، كندا
كلوي دوا، اليابان
لوسي كيركين، الأمم المتحدة (الولايات)
ميلاكي خاليفي، جنوب آسيا
ديبيكا جاني، فرنسا
ساردا هوانغستوك، واشنطن
هليل ميشال، ألمانيا
ماتيو مولانو، آسيا والبنجاب
سوفي مانتيل، أوروبا (الولايات)

مجلس الإدارة
أبي زاه، أرمينيا
أبل زاهي، لبنان، أرمينيا
أبل زاهي، لبنان، أرمينيا
أركي ماتسوموتو، نائب الرئيس
أبي تاور، نائب الرئيس، آسيا والبنجاب
كلارين وينستون، نائب الرئيس
بروس راب، سكرتير
كواشي لوبو
ليان كورن
جورج كوشكو
روبرتو داتينو
كيمبرلي مانو إيريسون
أبي فرج
أيزابيل غيبرت، لوزي
بول غري
كارين هالينغ
جورج هيرمان
ديفيد ليفين
لورا لي رابن
اليسيا هيلمان
فلوريا بيرنيس
الصفير روين سافيرز
بروس سيجون
جورج ستانيسكو، آسيا
دوت سلات، آسيا
سيري ستول، لوكسمبورغ
ماري وارنورث
إيزابيل دي وينيس
مانا باتاليسكو
أندرو زوي

أمستردام - بيروت - برلين - بروكسل - شيكاغو - جنيف - جوهانسبرغ - لندن - لوس أنجلوس - موسكو - نيروبي - نيويورك - باريس -
سان فرانسيسكو - طوكيو - تورنتو - واشنطن - زيورخ

الذين وقعوا في الفقر بسبب الموجة الأولى من جائحة فيروس "كورونا". ثم أطلقت المرحلة الثالثة من البرنامج ("تكافل3") في ديسمبر/كانون الأول 2020، لتوفير الدعم المؤقت للعاملين بشكل غير منتظم المتضررين على نحو مماثل بالوباء. تم تمديد برنامج تكافل3 في مارس/أذار 2021 ليشمل أسراً إضافية. في 2022، أوقفت مؤسستكم تكافل 2 وتكافل 3 ودمجت المستفيدين الحاليين ومقدمي الطلبات الجدد في إطار نسخة مبسطة من البرنامج تُعرف باسم "برنامج الدعم النقدي الموحد".

1. بأي وتيرة تُدفع استحقاقات تكافل بموجب برنامج الدعم النقدي الموحد؟ يرجى أيضا ذكر وتيرة الدفع لجميع الدورات السابقة (تكافل 1 و 2 و 3).
2. ما هو الحد الأدنى والحد الأقصى والمتوسط لمدفوعات الاستحقاقات التي تتلقاها الأسر خلال الدورة الأخيرة من البرنامج؟ يرجى أيضا تقديم الحد الأدنى والحد الأقصى والمتوسط لمبالغ الاستحقاقات لجميع الدورات السابقة (تكافل 1 و 2 و 3).
3. هل استهدف تكافل 2 وتكافل 3 عمال المياومة؟ هل كانت هناك فئات أخرى من العاملين بشكل غير منتظم مؤهلة للاستفادة من تكافل 2 وتكافل 3؟
4. كم عدد الأسر التي تلقت تحويلات نقدية بموجب تكافل 2 وتكافل 3 واعتبرت غير مؤهلة لبرنامج الدعم المالي الموحد في 2022؟ كم عدد الأسر اعتُبرت مؤهلة، لكن لم يتم اختيارها ضمن المستفيدين؟
5. هل يمكنكم تأكيد ما إذا كانت مؤسستكم تنوي مطالبة جميع الذين يتلقون التحويلات النقدية من صندوق المعونة الوطنية بالتقدم للحصول على استحقاقاتها وإدارة هذه الاستحقاقات باستخدام منصة تكافل؟ متى سيحدث هذا؟

ب. عملية تقديم الطلبات

بحسب علمنا، يتعين على الأشخاص التقدم بطلب للاستفادة من تكافل وإدارة استحقاقاتهم من خلال بوابة إلكترونية. يتطلب التطبيق من الناس ملء استمارة شامل تغطي جوانب مختلفة من حياتهم مثل دخلهم، ونفقات الأسرة، ومستوى التعليم، والماشية، والأصول، والحالات الطبية. يُخطر المتقدمون بأهليتهم عبر الإنترنت أو عبر رسالة نصية. رغم أن الأشخاص لديهم خيار التسجيل شخصيا في أحد مكاتب صندوق المعونة الوطنية أو في أحد مراكز منظمات المجتمع المدني، فقد وجدنا أن العديد منهم يدفعون لمقاهي الإنترنت ومحلات الهواتف الخلوية ما يصل إلى 5 دنانير أردنية لمساعدتهم على تقديم أو تحديث طلب تكافل الخاص بهم.

6. هل يمكنكم تزويدنا بأحدث نسخة من استمارة التسجيل؟ إذا لم يكن في وسعكم تزويدنا بنسخة، فهل يمكنكم تزويدنا بملخص عن الأسئلة؟ كم عدد الأسئلة الواردة في الاستمارة، وما هو الوقت التقديري الذي يستغرقه ملء الاستمارة؟
7. هل تتعقبون عدد الأشخاص الذين بدأوا بتقديم طلب لكنهم لم يتمكنوا من إتمامه؟ ما هو متوسط معدل الإتمام؟
8. هل يمكنكم تقديم القائمة الكاملة لمكاتب صندوق المعونة الوطنية التي توفر التسجيل الشخصي؟

9. هل يمكنكم تقديم القائمة الكاملة لمراكز منظمات المجتمع المدني التي توفر التسجيل الشخصي؟
10. ما هي المعايير التي يستخدمها صندوق المعونة الوطنية وشركاؤه لتحديد مراكز منظمات المجتمع المدني المخصصة للتسجيل الشخصي؟
11. هل يمكنكم شرح خطط صندوق المعونة الوطنية، إن وجدت، لزيادة عدد مواقع التسجيل الشخصي؟
12. هل تعلمون أن الناس يدفعون لمقاهي الإنترنت ومحلات الهواتف الخليوية لمساعدتهم على تقديم أو تحديث طلب تكافل الخاص بهم؟ هل تعرفون كم تكلف هذه الخدمات؟
13. هل تعرفون لماذا يذهب الناس إلى مقاهي الإنترنت ومحلات الهواتف الخليوية للمساعدة في عملية التسجيل بدلا من مكاتب صندوق المعونة الوطنية أو مراكز منظمات المجتمع المدني؟

ج. الاستهداف

بحسب علمنا، طوّر صندوق المعونة الوطنية واليونيسف خوارزمية استهداف لتحديد "درجة فقر" المتقدمين والتي تشير إلى مستوى حاجتهم استنادا إلى 57 "مؤشرا اجتماعيا واقتصاديا". يُجرى هذا التحليل باستخدام معلومات تُجمع من خلال استمارة تقديم الطلب ومن "السجل الوطني الموحد"، وهو قاعدة بيانات مركزية للمعلومات حول المستفيدين من برامج الحماية الاجتماعية في الأردن. يعتبر مقدمو الطلبات الذين تقل درجاتهم عن عدد محدد مؤهلين للاستفادة من تكافل. نفهم أن عتبة الأهلية هذه مصممة لتمثيل خط الفقر الوطني.

نظرا لأن البرنامج يتلقى تمويلا محدودا، يتم اختيار نسبة مئوية معينة فقط من المتقدمين المؤهلين كمستفيدين. وحسبنا نعلم، يتم اختيار مقدمي الطلبات الحاصلين على الدرجات الأدنى أولا، ثم الحاصلين على الدرجات الأعلى منها قليلا، حتى نفاذ التمويل. تحدد درجات المتقدمين أيضا مقدار المساعدة التي سيحصلون عليها.

يشترط صندوق المعونة الوطنية على مقدمي الطلبات، كجزء من تقييم درجاتهم، الإفصاح عن دخل يطابق أو يتخطى إجمالي نفقات أسرهم في استمارة الطلب. بُرمت البوابة الإلكترونية التي يتقدم عبرها الأشخاص للحصول على المنفعة، لمنع متابعة الطلبات إذا لم يعلن الأشخاص عن دخل أو عن نفقات منزلية تتجاوز دخلهم.

قال أشخاص لـ هيومن رايتس ووتش إن هذا يخلق صعوبات لأن دخلهم العادي أقل من المطلوب لتغطية النفقات ويسارعون لسد الفجوة كل شهر بطرق لا يسهل على التطبيق استيعابها، مثل طلب المساعدة من الأسرة أو الاستدانة أو بيع الأدوات المنزلية. كما أنه يمنع الأشخاص العاطلين عن العمل أو العاملين بشكل غير منتظم من التقدم.

يمكن لمقدمي الطلبات الذين يعلنون عن دخل يتجاوز نفقاتهم تقديم طلب، لكن على حد علمنا نادرا، إن لم يكن أبدا، ما يعتبرون مؤهلين للتحويلات النقدية. ينطبق الأمر نفسه على الأشخاص الذين يعلنون أنهم يمتلكون سيارة أو أرضا أو ماشية.

14. لماذا يُمنع المتقدمون من تقديم طلب إذا أعلنوا أن لا دخل لديهم أو أعلنوا عن نفقات منزلية تتجاوز دخلهم؟
15. هل يقوم برنامج تكافل تلقائياً باستبعاد المتقدمين الذين لديهم دخل أكبر من نفقاتهم من الأهلية للبرنامج أو من اختيارهم كمستفيدين؟ إذا لم يكن الأمر كذلك، فهل يمكنكم تقديم أمثلة من دون أسماء عن مقدمي لطلبات في هذه الفئة، ولماذا كانوا مؤهلين، لكن لم يتم اختيارهم، أو مؤهلين وتم اختيارهم؟
16. هل يستبعد تكافل تلقائياً المتقدمين الذين يمتلكون سيارة أو أرضاً أو ماشية؟ إذا لم يكن الأمر كذلك، فهل يمكنكم تقديم أمثلة دون أسماء عن مقدمي طلبات يندرجون في هذه الفئة، ولماذا كانوا مؤهلين لكن لم يتم اختيارهم، أو مؤهلين وتم اختيارهم؟
17. ما هي أنواع الأصول أو الأنشطة الأخرى (مثلاً، امتلاك شركة، والسفر، وما إلى ذلك) التي تؤدي إلى استبعاد أصحابها تلقائياً؟
18. نعلم أن الاستمارة تتطلب من الأشخاص تحميل وثائق عن أي مرض أو إعاقة يصرحون بها في الطلب. كيف يتم ترجيح مرض الأشخاص أو إعاقته، أو تقييمه بطريقة أخرى في تحديد درجة الفقر؟ هل هناك طرق بديلة يتمكن الأشخاص من خلالها إثبات مرضهم أو إعاقته إذا لم يتمكنوا من تقديم الوثائق الداعمة؟
19. هل يمكنكم تحديد جميع الجهات الحكومية التي تقدم بيانات حول المستفيدين من الحماية الاجتماعية إلى السجل الوطني الموحد؟
20. ما الإجراءات المعمول بها لضمان دقة البيانات الموجودة في السجل؟
21. هل يمكنكم تحديد المؤشرات الاجتماعية والاقتصادية الـ 57 المستخدمة لحساب درجات المتقدمين، وكيف يتم ترجيح كل مؤشر؟
22. كيف يقوم صندوق المعونة الوطنية بحساب العدد/العتبة الذي ينبغي أن تكون نتائج مقدمي الطلبات أدنى منه حتى يكونوا مؤهلين لبرنامج تكافل؟ بأي وتيرة يتم تحديث هذا العدد، وبناء على أي معايير؟
23. ما كانت الدرجة الفاصلة للمتقدمين المؤهلين حتى يتم اختيارهم كمستفيدين بموجب تكافل 1، تكافل 2، تكافل 3 على التوالي؟
24. ما كانت الدرجة الفاصلة التي يتعين على مقدمي الطلبات المؤهلين الحصول عليها ليتم اختيارهم كمستفيدين في إطار برنامج الدعم النقدي الموحد في أبريل/نيسان 2022؟ ما كانت الدرجة الفاصلة في الأشهر اللاحقة؟
25. هل تُستخدم الدرجات الناتجة عن خوارزمية الاستهداف لأي غرض آخر غير تقييم استحقاق الأفراد لبرنامج تكافل، واختيارهم للاستفادة منه، وتحديد حجم الاستفادة منه؟
26. كم مرة راجع صندوق المعونة الوطنية أو قيم خوارزمية الاستهداف لـ تكافل بحثاً عن الأخطاء والتحيزات والتمييز وعدم الدقة، وما هي الإجراءات التصحيحية التي اتخذتها اليونيسف، إن وجدت، لمعالجة هذه المشكلات؟
27. هل أجرى صندوق المعونة الوطنية تقييماً لعدد أو نسبة المتقدمين الذين تم استبعادهم خطأً عن برنامج تكافل؟ هل يمكنكم تقديم نتائج التقييم؟

28. هل أجرى صندوق المعونة الوطنية تقييمات لأثر خوارزمية الاستهداف وبرنامج تكامل على حقوق الإنسان أو حماية البيانات؟ هل يمكنكم تزويدنا بنسخة أو ملخص لهذه التقييمات؟

د. الدفع

نعلم أن الدفع للمستفيدين يتم من خلال المحافظ الإلكترونية أو حساباتهم المصرفية، وأنه قد تكون هناك رسوم مرتبطة بسحب المبلغ من محفظتهم الإلكترونية أو حسابهم المصرفي.

29. ما هو متوسط الرسوم التي يدفعها المستفيدون لسحب المساعدة من محفظتهم الإلكترونية؟ إذا لم تكونوا قادرين على تقديم هذا المتوسط، نرجو منكم تقديم متوسط المبلغ.

30. ما هي نسبة المستفيدين الذين يسحبون مدفوعات استحقاقاتهم باستخدام المحافظ الإلكترونية؟

31. هل يمكنكم شرح المساعدة التي يقدمها صندوق المعونة الوطنية أو أي مؤسسة حكومية أخرى للمستفيدين من أجل مساعدتهم في فتح حساب المحفظة الإلكترونية، خاصة لأولئك الذين لا يمتلكون هاتفًا ذكيًا أو يفترضون إلى المعرفة الرقمية؟

32. ما هو متوسط الرسم الذي يدفعه المستفيدون لسحب المبلغ من حسابهم البنكي؟ إذا لم تكونوا قادرين على تزويدنا بهذا المتوسط، نرجو منكم تقديم متوسط المبلغ.

33. ما هي نسبة المستفيدين الذين يسحبون مدفوعات استحقاقاتهم باستخدام حسابات بنكية؟

ه. إعادة التحقق / إعادة التصفية

نعلم أن صندوق المعونة الوطنية أبلغ المستفيدين من برنامج تكافل ديسمبر/كانون الأول 2021 بأنه سيعيد التحقق من أهليتهم للبرنامج وطلب منهم تحديث طلباتهم عبر الإنترنت. في أبريل/نيسان 2022، أبلغهم صندوق المعونة الوطنية بما إذا كانوا ما يزالون مؤهلين للبرنامج. منذ أبريل/نيسان 2022، علمنا أن صندوق المعونة الوطنية يعيد تقييم أهلية المستفيدين الحاليين لبرنامج تكافل في بداية كل شهر (وهي عملية يشار إليها عادة بـ "إعادة التصفية").

34. بأي وتيرة يُطلب من المستفيدين تحديث طلباتهم عبر الإنترنت؟

35. كم عدد المستفيدين المؤهلين والذين تم اختيارهم للتحويلات النقدية بموجب تكافل 2 وتكافل 3 الذين استبعدوا من البرنامج بعد إعادة التحقق في ديسمبر/كانون الأول 2021؟

36. كم عدد المستفيدين الذين "استبعدوا" من برنامج تكافل منذ أبريل/نيسان 2022؟

37. هل يقدم صندوق المعونة الوطنية أو أي مؤسسة حكومية أخرى أشكالًا بديلة من الدعم للأشخاص الذين "استبعدوا" من برنامج تكافل؟

و. التظلمات وسبل الانتصاف

نعلم أنه يمكن للأشخاص تقديم تظلم بشأن قرار لا يوافقون عليه عبر الإنترنت أو عبر الهاتف، لكن من غير الواضح عدد التظلمات التي نجحت ولأي أسباب. كما أنه من غير الواضح من يقوم بتقييم التظلمات، وكيف يتم تقييمها، ومدى أتمتة هذه العملية.

38. هل هناك حق في تقديم تظلم ضد حجم المساعدة التي يحصل عليها الناس؟
39. كيف يتم إبلاغ المتقدمين والمستفيدين بحقوقهم في التظلم، وأنواع القرارات التي يمكنهم تقديم تظلم بشأنها؟
40. ما هو متوسط وقت الاستجابة للتظلمات؟
41. هل يمكنكم تقديم توزيع تفصيلي لما يلي:
 - أ. عدد التظلمات التي تلقيتموها منذ بداية البرنامج في مايو/أيار 2019؛
 - ب. أنواع القرارات التي تم تقديم تظلمات بشأنها؛
 - ج. عدد ونسبة التظلمات التي نجحت؛
 - د. عدد ونسبة التظلمات التي نجحت بسبب أخطاء الكمبيوتر أو بيانات حكومية غير صحيحة.

نرجو منكم تضمين أي معلومات إضافية تعتقدون أنها ستساهم في إعداد تقاريرنا بعدل وإنصاف حول هذه المسألة. بالإضافة إلى تلقي ردكم المكتوب بحلول 13 أكتوبر/تشرين الأول 2022، نأمل أيضا مناقشة هذا البحث معكم أو مع موظفيكم. للرد على هذه الرسالة أو لتحديد موعد اجتماع، نرجو منك التواصل مع هبة زيادين على [REDACTED] وأموس توه على [REDACTED].

نلفت عنايتكم إلى أننا قد ننشر هذه الرسالة بأكملها أو جزئيا على موقعنا. نشكركم مسبقا لاهتمامكم السريع بهذا الأمر، ونتطلع إلى استلام ردكم الكريم قريبا.

مع فائق الاحترام والتقدير،

آدم كوغل

[REDACTED]
نانب مديرة قسم الشرق الأوسط وشمال أفريقيا
هيومن رايتس ووتش

Letter to the National Aid Fund (NAF), May 11, 2023

Dear Mrs. Khitam Salim Al-Shinikat:

Human Rights Watch is currently conducting research into the impact of recent economic reforms and external shocks on people's economic, social, and cultural rights in Jordan. In October 2022, we met with NAF officials regarding one aspect of this research: the automated vetting, selection, and payment of beneficiaries under Takaful, a cash transfer program financed by the World Bank. In this letter, we are:

1. Sharing a summary of our findings on the automation of Takaful, which will be published in late May or early June 2023. To ensure that we are able to reflect your reviews in our reporting, we would appreciate any comments you wish to share regarding these findings to by **May 17, 2023**.
2. Informing you of separate research related to the lending policies of International Monetary Fund (IMF) in Jordan, which will be published in the fourth quarter of 2023. As part of that research, we have posed a series of questions below. We would appreciate a response to these questions by **May 31, 2023**.

Request for Comment on Human Rights Watch's findings on Takaful

Drawing on 70 interviews with Takaful applicants and beneficiaries, Jordanian government officials, and community activists, our research found that Takaful's targeting algorithm is leading to cash transfer decisions that undermine people's rights to social security, and related rights to food, housing, and an adequate standard of living. Human Rights Watch specifically found that some of the algorithm's indicators were inconclusive or inaccurate measures of household income and welfare:

- Higher rates of water and electricity consumption do not necessarily imply that a household has higher income, as the algorithm has been programmed to assume. In fact, the opposite can be true, since lower-income families are more likely to live in dwellings with poor thermal insulation and use older, more energy-intensive appliances.

- People Human Rights Watch interviewed said that owning cars and businesses effectively disqualified them from Takaful. But car owners that were disqualified said that their cars were very old or that they had no money for petrol. Some car owners also needed their car for work, to transport essentials, or support children with disabilities. Owners of small shops said they were suffering steep losses and heavily in debt.
- The formula for calculating household size is a proxy for gender and citizenship discrimination. This calculation, which is based only on the number of Jordanian members in the household, artificially shrinks the size of households headed by Jordanian women with non-citizen spouses and children, because the law does not recognize their right to pass on citizenship to these family members on an equal basis with men.

Human Rights Watch also found that Takaful relies on inaccurate and unreliable household data to estimate people's income. When people declare on the online application that they have no income, or living expenses that exceed their income, the online portal prevents them from submitting their application. This restriction fails to recognize how people scramble to make ends meet, and forces them to inflate income or reduce expense figures to submit an application.

Our research also examined the monthly process of "re-filtering" beneficiaries based on changes to their income and welfare, whether self-reported or recorded in the National Unified Registry, Jordan's social registry. Human Rights Watch found that this cycles people in and out of Takaful based on small changes in their financial situation (such as when a household member obtains a temporary minimum wage job), making the benefit unpredictable and hindering people's ability to budget effectively.

Human Rights Watch examined two main safeguards against inaccuracy and error: home visits and the appeals process. Our research shows that home visits can be prone to human bias: people Human Rights Watch interviewed said that they were asked to provide stereotypical evidence of their poverty, such as parts of their home that were messy or poorly maintained. Human Rights Watch is also concerned that the appeals process is significantly under-resourced: during our October 9, 2022 meeting, NAF officials said that they had staffed the entire program with only 107 employees, even though they received 100,000 Takaful-related appeals in 2022 alone.

Our research also found that the evidentiary requirements imposed by the targeting process make it more challenging to apply for the benefit online. Applicants who are unable to access NAF offices or temporary registration centers would pay mobile phone shops or maktabehs between 1 to 3 Jordanian dinars to help them submit their application. Our research also found that beneficiaries were paying these shops between one to 3 dinars to withdraw benefit payments from their e-wallets, in addition to administrative fees between half a dinar to one dinar. People in rural areas told Human Rights Watch that they would have to arrange and pay for transport and travel long distances to these shops or NAF offices.

Human Rights Watch found that these problems with Takaful are generating suspicion of people who benefit and undermining trust in the government. The struggle to understand Takaful's selection of beneficiaries is fueling the belief that the government is out of touch with people's needs and hardships, and the perception (whether accurate or not) that the program benefits people and families with political connections.

To ensure that your views are reflected in Human Rights Watch's public reporting, we request your response on the findings above on or before May 17, 2023.

*

Research on lending policies of IMF and Related Questions

We are also currently conducting research that looks at Takaful as a key part of the social spending floors included in the current and previous International Monetary Fund (IMF) programs in Jordan.

As you are likely aware, the IMF regularly includes social spending floors, often incorporating targeted cash transfer programs, in its loan programs as part of a broader effort to address their social impacts. Our research examines the effectiveness of this approach, with a focus on Jordan. Our findings are based on a careful review of relevant documents as well as over 70 interviews with low-income people affected by IMF-driven economic reforms, Takaful applicants and recipients, and a range of experts.

Interviewees described significant and increasing economic hardship, particularly related to their ability to pay for food and electricity. Several people described eating fewer nutritional foods such as chicken and fish in recent years, relying more on foods like bread and other grains, as prices rose. Many also said they faced regular electricity cuts due to an inability to pay. Most people had applied for Takaful, but only a few had been selected as beneficiaries, all through the now-expired Covid-19 expansions of the program. People described being rejected by Takaful despite inability to pay for adequate food, electricity, and other goods and services essential to their human rights. They also expressed deep frustration and confusion over the selection process.

We understand that Takaful was designed with the support of UNICEF, the World Food Programme and other development partners and with funding from the World Bank. Although originally designed to reach 85,000 households, it was expanded during the pandemic to temporarily cover 240,000 households in 2020 (“Takaful-2”) and 160,000 households in 2021 (“Takaful-3”). In 2022, the pandemic expansion expired but the original program was expanded to cover 120,000 households. According to World Bank project documents, additional funding will enable it to reach 170,000 households in 2023.

To ensure our reporting is accurate and incorporates relevant perspectives, we would appreciate a response in writing to the following questions so that we can reflect your views in our reporting. We would appreciate a response by May 17, 2023.

Questions

1. What are the current sources of funding for Takaful’s administration and transfer?
2. Does NAF expect Takaful to continue to be funded at least at current levels from domestic sources after the World Bank project ends?
3. What role, if any, does UNICEF currently have in the administration of Takaful?
4. What level of coverage is the Jordanian government planning to ultimately reach with its expansion of Takaful?
5. Is NAF planning to wind down the cash transfer programs that predate Takaful? If so, when does it expect these programs to end?
6. In NAF’s estimation, is Takaful’s current coverage and benefit levels adequate? If not, what level of coverage and benefit amount would be adequate and are there plans to achieve it?
7. We understand that the National Social Protection Strategy is based on three pillars: decent working conditions and social security; universal high-quality public

services including education, healthcare, and services to special-need individuals; and social assistance.

- a. What steps has the Jordanian government taken toward achieving the first two pillars?
 - b. How many people are currently registered for social security?
 - c. The minimum wage is set for monthly income and thus excludes workers paid based on hourly wages such as agricultural workers, who can make as little as 10 dinars per day. Are there plans to institute a minimum hourly wage?
8. We understand the Ministry of Social Development and NAF developed a scheme to install solar panels on households that met specific conditions as part of an effort to offset price increases from the removal of cross-subsidies on electricity.²⁸⁴ How many households have installed functioning solar panels under this program? Are there plans to expand this program?

Please add any additional information that you believe would be helpful for us to have a comprehensive and accurate understanding of these important issues, **and we look forward to a written response to these questions by May 31, 2023.**

If you have any questions, or to arrange a meeting, please contact me or Hiba Zayadin by email.

Thank you.

Sincerely,

Adam Coogle
Deputy Director, Middle East and North Africa Division
Human Rights Watch

²⁸⁴ <https://royanews.tv/news/223952>

Letter to the United Nations High Commissioner for Refugees (UNHCR), May 8, 2023

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May 8, 2023

Dominik Bartsch
Country Representative, Jordan
United Nations High Commissioner for Refugees
Jordan Office
Khalda, 319 Wasfi Al-Tal St.
Amman, Jordan



HRW.org

Dear Representative Bartsch,

We are writing on behalf of Human Rights Watch, an international non-governmental organization dedicated to protecting the human rights of people around the world in over 100 countries. Later this month, we will be publishing a report on the human rights impact of the use of data-intensive technologies to help governments target cash transfers based on people's socio-economic status, using Jordan's Takaful cash transfer program as a case study. While Takaful does not directly provide cash transfers to refugees and asylum seekers, we understand that the United Nations High Commissioner for Refugees (UNHCR) has provided the Jordanian government with technical support to rollout the program.

To ensure that our report is as comprehensive as possible, we are sharing with you a summary of findings that are relevant to UNHCR's mandate for comment and kindly request that you answer a list of questions that has arisen in the context of the research by **May 15, 2023**.

Summary of relevant Human Rights Watch findings

Between October 2021 and April 2023, Human Rights Watch conducted 70 interviews with Takaful applicants and beneficiaries (including Jordanian women married to non-Jordanian spouses and/or with non-Jordanian children), Jordanian government officials, and community activists. Based on this research and an analysis of World Bank and government documents, Human Rights Watch found that Takaful's targeting algorithm is leading to cash transfer decisions that undermine people's rights to

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social security, and related rights to food, housing, and an adequate standard of living.

Human Rights Watch understands that the current version of the targeting algorithm is programmed to estimate an applicant household's level of need based on 57 socio-economic indicators related to the income and welfare of the household. Our report specifically analyzes indicators pertaining to electricity and water consumption; the ownership of assets such as homes, land, car, businesses, or livestock; and household size.

Our research found that these indicators were inconclusive or inaccurate measures of people's economic situation, leading to flawed assessments of their eligibility for Takaful (officially known as Takaful-1 or the Unified Cash Transfer Program). In particular, Human Rights Watch found that the formula for calculating household size is a proxy for gender and citizenship discrimination. This calculation, which is based only on the number of Jordanian members in the household, artificially shrinks the size of households headed by Jordanian women with non-citizen spouses and children, because the law does not recognize their right to pass on citizenship to these family members on an equal basis with men, lowering their benefit payments or excluding them from the program entirely.

Human Rights Watch understands that an earlier version of the program, known as "Takaful-2," permitted households with stateless Palestinians who hold temporary Jordanian passports and Jordanian women married to non-Jordanian men to receive cash transfers. The government launched Takaful-2 at the beginning of the Covid-19 pandemic, providing three months of emergency cash transfers to 237,000 households that were targeted for their reliance on informal sources of income.

We understand that, in December 2020, the government began another round of emergency transfers but tightened eligibility requirements (Takaful-3). These transfers, which lasted for 12 months, reached 160,000 Jordanian households. Both Takaful-3 and the Takaful-1 / Unified Cash Transfer Program excluded households headed by temporary Jordanian passport holders. Households headed by Jordanian women married to non-Jordanians could apply to either program, but they were deemed to be single-person households for the purposes of assessing eligibility.

Questions:

1. Can UNHCR confirm that it is a member of the National Aid Fund (NAF) Technical Working Group established to support the NAF's rollout and expand Takaful?

Specifically what types of support has UNHCR been providing through the Working Group or independently?

2. Can UNHCR clarify whether and how it was involved in the decision to restrict Takaful-1 / Unified Cash Transfer Program and Takaful-3 cash transfers to Jordanian households?
3. Did UNHCR help NAF assess or audit Takaful's targeting algorithm for inclusion and exclusion errors, biases, discrimination, and other inaccuracies? Can UNHCR share copies or summaries of these assessments or audits? What corrective measures did UNHCR take, if any, to address these issues?
4. Has UNHCR supported the development of similarly targeted cash transfer programs in other countries? Can UNHCR provide the list of relevant countries and projects?

To ensure that your views are reflected in Human Rights Watch's public reporting, we request your response on or before **May 15, 2023**.

Please do not hesitate to have your officials contact me or the researcher responsible for the report by e-mail [REDACTED] should you need more information prior to responding.

Yours Sincerely,

[REDACTED]

Adam Coogle
Deputy Director, Middle East and North Africa Division
Human Rights Watch

[REDACTED]

[REDACTED]

Frederike Kaltheuner
Director, Technology and Human Rights Division
Human Rights Watch

[REDACTED]

Letter to the United Nation's Children's Fund (UNICEF), September 13, 2022

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September 13, 2022

Catherine Russell
Executive Director
UNICEF
3 United Nations Plaza,
New York, NY 10017



HRW.org

Dear Ms. Russell,

We are writing to you from Human Rights Watch, which is a global non-governmental organization that monitors violations of human rights by state and non-state actors in more than 100 countries around the world. We are conducting research on the human rights implications of the Takaful cash transfer program in Jordan, which your agency worked closely with the country's National Aid Fund ("NAF") to implement.

Our research so far shows that the digitization and automation of Takaful's application, selection and payment processes are making it difficult for people with genuine need to access cash assistance. Many people are not only paying third parties to help them complete the extensive online application, but also paying fees to withdraw benefit payments online. Takaful's reliance on an algorithm to assign applicants "poverty scores" that determine their eligibility may also be excluding people from much-needed aid.

In the interest of thorough and objective reporting, we are seeking your comment on the accuracy of the following allegations, your response to related questions, and any other information you might be able to provide.

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A. Background

We understand that, in May 2019, UNICEF helped NAF launch Takaful. Registration for the first cycle (“Takaful-1”) began in May 2019 and was extended to additional households in April 2020. In the second quarter of 2020, the second cycle of the program (“Takaful-2”) was launched to provide temporary support for informal workers pushed into poverty by the first wave of the Covid-19 pandemic. In December 2020, the third cycle of the program (“Takaful-3”) was launched to provide temporary support for informal workers similarly affected by the pandemic. In March 2021, Takaful-3 was extended to additional households. NAF discontinued Takaful-2 and Takaful-3 in 2022, consolidating existing beneficiaries and new applications under a streamlined version of the program known as the Unified Cash Transfer Program.

1. What kind of support has UNICEF provided and continues to provide to NAF to administer Takaful?
2. How frequently is the Takaful benefit paid under the Unified Cash Transfer Program? Please also provide the payment frequency for all previous cycles (Takaful-1, 2 and 3).
3. What is the minimum, maximum and average benefit payment that households receive during the latest cycle of the program? Please also provide the minimum, maximum and average benefit amounts for all previous cycles (Takaful-1, 2 and 3).
4. Was Takaful-2 and Takaful-3 targeted at day laborers? Were there any other types of informal workers that were eligible for Takaful-2 and Takaful-3?
5. How many households that received cash transfers under Takaful-2 and Takaful-3 were deemed ineligible for the Unified Cash Transfer program in 2022? How many were deemed eligible but were not selected as a beneficiary?
6. How will UNICEF support NAF in migrating everyone that receives NAF cash transfers to the Takaful platform? When will this happen?

B. Application Process

We understand that people are required to apply for Takaful and manage their benefit through an online portal. The application requires people to fill in an extensive questionnaire covering various aspects of their lives such as their income, household expenses, education level, livestock, assets, and medical condition. They are notified of their eligibility online or via text message. People who are unable to access the application online may either register in person at a NAF office or at a civil community organisation centre. We have found that many people are paying internet cafes and cell phone shops up to 5 Jordanian dinars to help them submit or update their Takaful application.

7. Can you specify the assistance and resources that UNICEF provided to NAF to design and implement the online portal, and develop the application questionnaire?
8. Can you provide the latest copy of the application questionnaire? If you are unable to provide a copy, can you provide a summary of the questions? How many questions does the questionnaire contain, and what is the estimated time to complete?
9. Does UNICEF track how many people start an application but fail to complete it? What is the average completion rate?
10. Can you provide the full list of NAF offices that provide in-person registration?
11. [UNICEF's July 2020 baseline report](#) on Takaful stated that in-person registration centres were also set up at "civil community organisation centres." Can you provide the full list of civil community organisation centres that provide in-person registration services?
12. What criteria did UNICEF use to identify the civil community organization centres designated for in-person registration?
13. Can you explain UNICEF's plans, if any, to expand the number of sites for in-person registration?
14. Is UNICEF aware that people are paying internet cafes and cell phone shops to help them submit or update their Takaful application? Do you know how much these services cost?

15. Do you know why people are going to internet cafes and cell phone shops for assistance with the registration process rather than NAF offices or civil community organisation centres?

C. Targeting

UNICEF worked with NAF to develop an algorithm to assign applicants a “poverty score” that indicates their level of need based on 57 “socio-economic indicators.” This analysis is performed using information collected through the application questionnaire and from the National Unified Registry, a centralized database of information about beneficiaries of Jordan’s social protection programs. Applicants that score below a threshold number are deemed eligible for Takaful. We understand that the eligibility threshold is designed to represent the national poverty line, and evolves based on factors such as the size and demographics of the applicant pool.

Since the program receives limited funding, however, only a certain percentage of eligible applicants are selected as beneficiaries. We understand that applicants with the lowest scores are selected first, followed by those with the next lowest scores until funding is exhausted. Applicants’ scores also determine the amount of their benefit.

As part of the evaluation of people’s scores, NAF requires applicants to declare an income that matches or exceeds their total household expenses on the application questionnaire. The online portal where people apply for the benefit is programmed to prevent applications from proceeding if people do not declare an income or declare household expenses that exceed their income.

People told Human Rights Watch that this creates difficulties because their regular income is less than needed to meet expenses and they scramble to fill the gap each month in ways that are not easily captured by the application, such as by asking family for assistance, buying on credit, or selling household items. It also prevents people who are unemployed or that experience irregular employment from applying.

Applicants who declare an income that exceeds their expenses are able to submit an application, but we understand that they are rarely, if ever, deemed eligible for cash transfers. The same goes for people who declare that they own a car, land, or livestock.

16. Why are applicants prevented from submitting an application if they declare no income or declare household expenses that exceed their income?
17. Does Takaful automatically disqualify applicants that have income greater than their expenses from being either eligible for the program or from being selected as a beneficiary? If it does not, can you provide anonymized examples of applicants in this category, and why they were eligible but not selected, or eligible and selected?
18. Does Takaful automatically disqualify applicants who own a car, land or livestock? If it does not, can you provide anonymized examples of applicants falling into this category, and why they were eligible but not selected, or eligible and selected?
19. What other types of assets or activities (e.g., owning a business, traveling, etc.) are automatically disqualifying?
20. We understand that the questionnaire requires people to upload documentation of any illness or disability they declare on the application. How are people's illness or disability weighted or otherwise evaluated in the scoring? Are there alternative ways for people to certify their illness or disability if they are unable to provide supporting documentation?
21. Can you specify all of the government agencies that provide data about social protection beneficiaries to the National Unified Registry?
22. What procedures are in place to ensure that data in the Registry is accurate?
23. Can you specify the 57 socio-economic indicators used to calculate applicants' scores, and how each indicator is weighted?
24. How does UNICEF and NAF calculate the threshold number that applicants' scores must fall under in order to be eligible for

- Takaful? How frequently does UNICEF and NAF update this number, and based on what criteria?
25. What was the cutoff score for eligible applicants to be selected as beneficiaries under Takaful-1, Takaful-2, Takaful-3 respectively?
 26. What was the cutoff score for eligible applicants to be selected as beneficiaries under the Unified Cash Transfer Program in April 2022? What was the cutoff score in subsequent months?
 27. Has UNICEF conducted an assessment of the number or rate of applicants that have been wrongly excluded from Takaful? Can you provide the results of the assessment?
 28. How frequently has UNICEF audited or otherwise evaluated the Takaful targeting algorithm for errors, biases, discrimination and inaccuracies, and what corrective measures did UNICEF take, if any, to address these issues?
 29. Are the scores generated by the targeting algorithm used for any purpose other than to evaluate people's eligibility for Takaful, select them for the benefit, and determine the size of their benefit?
 30. Has UNICEF conducted human rights or data protection impact assessments of the targeting algorithm and the Takaful program? Can you provide us with a copy or summary of these assessments?
 31. Is UNICEF using or planning to use a similar scoring algorithm in any other social protection program it supports outside Jordan? Please specify the program(s).

D. Payment

We understand that beneficiaries are paid through e-wallets or their bank accounts, and that there may be fees associated with withdrawing the benefit from their e-wallet or bank account.

32. What is the average fee that beneficiaries pay to withdraw the benefit from their e-wallet? If you are not able to provide an average, please provide a number range.

33. What percentage of beneficiaries withdraw their benefit payments using e-wallets?
34. Can you explain the assistance UNICEF provides, whether together with NAF or on its own, to beneficiaries to help them open an e-wallet account, particularly for those who do not own a smartphone or lack digital literacy?
35. What is the average fee that beneficiaries pay to withdraw the benefit from their bank account? If you are not able to provide an average, please provide a number range.
36. What percentage of beneficiaries withdraw their benefit payments using bank accounts?

E. Re-certification / re-filtering

We understand that, in December 2021, NAF asked Takaful beneficiaries to re-certify their eligibility by updating their application online. In April 2022, NAF notified them about whether they remained eligible for the program. Since April 2022, we have learnt that NAF re-evaluates the eligibility of existing beneficiaries for Takaful at the beginning of every month (a process commonly referred to as “re-filtering”).

37. How frequently are beneficiaries required to update their application online?
38. How many beneficiaries that were eligible and selected for cash transfers under Takaful-2 and Takaful-3 were dropped from the program after re-certification in December 2021?
39. How many beneficiaries have been “filtered” out of Takaful since April 2022?
40. Does UNICEF, NAF or any other government agency provide alternative forms of support for people who have been “filtered” out of Takaful?

F. Appeals and Remedies

We understand that people can appeal a decision they disagree with online or over the phone, but it is unclear how many appeals have succeeded, and

for what reasons. It is also unclear who evaluates appeals, how they are evaluated, and the extent to which this process is automated.

41. What types of assistance, training or resources did UNICEF provide to NAF in the design and implementation of the appeals process?
42. Is there a right to appeal the size of the benefit that people receive?
43. How are applicants and beneficiaries informed of their right to appeal, and the types of decisions they can appeal?
44. What is the average response time for an appeal?
45. Can you provide a breakdown of the following:
 - a) How many appeals NAF has received since the program's inception in May 2019;
 - b) The types of decisions appealed;
 - c) The number and percentage of appeals that were successful; and
 - d) The number and percentage of appeals that were successful because of computer errors or incorrect government data.

Please include any additional information that you believe would contribute to our accurate and fair reporting on this issue. In addition to receiving your written response by October 7, 2022, we would also like to discuss this research with you or your staff. To respond to this letter or to schedule a meeting, please contact Amos Toh at [REDACTED] and Hiba Zayadin at [REDACTED].

Please note that we may publish this letter in whole or in part on our website. Thank you for your prompt attention to this matter, and we look forward to hearing from you soon.

Yours sincerely,



Adam Coogle
Deputy Director, Middle East and North Africa Division
Human Rights Watch



Frederike Kaltheuner
Director, Technology and Human Rights Division

Letter to the United Nation's Children's Fund (UNICEF), May 8, 2023

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May 8, 2023

Shairose Mawji
Officer-in-Charge/Representative
UNICEF Jordan Country Office
7 Leila Al-Akhleyah Street
Ash Shumaysani
Amman, Jordan



HRW.org

Dear Representative Mawji,

We are writing on behalf of Human Rights Watch, an international non-governmental organization dedicated to protecting the human rights of people around the world in over 100 countries. Later this month, we will be publishing a report on the human rights impact of the use of data-intensive technologies to help governments target cash transfers based on people's socio-economic status, using Jordan's Takaful cash transfer program as a case study. We understand that UNICEF has provided the Jordanian government with technical support to rollout Takaful, including the development of its targeting algorithm.

Thank you for your October 6, 2022 letter in response to our written questions. We are writing to share our report's findings and provide you with a final opportunity for comment. In addition, we pose several follow-up questions. To reflect your views in our reporting, we would appreciate a response by **May 15, 2023**. Please note that we have a related and upcoming research project examining the role of targeted cash transfers in International Monetary Fund (IMF) programs, including in Jordan, and we may include your response in that reporting as well.

Summary of Human Rights Watch Findings

Between October 2021 and April 2023, Human Rights Watch conducted 70 interviews with Takaful applicants and beneficiaries, Jordanian government officials, and community activists, and analyzed relevant World Bank and government documents. Our research found that Takaful's targeting algorithm is leading to cash transfer decisions that

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undermine people's rights to social security, and related rights to food, housing, and an adequate standard of living.

Human Rights Watch understands that the algorithm is programmed to estimate an applicant household's level of need based on 57 socio-economic indicators related to the income and welfare of the household. Our report specifically analyzes indicators pertaining to electricity and water consumption; the ownership of assets such as homes, land, car, businesses, or livestock; and household size.

Our research found that these indicators were inconclusive or inaccurate measures of people's economic situation, leading to flawed assessments of their eligibility for Takaful:

- Higher rates of water and electricity consumption do not necessarily imply that a household has higher income, as the algorithm has been programmed to assume. In fact, the opposite can be true, since lower-income families are more likely to live in dwellings with poor thermal insulation and use older, more energy-intensive appliances.
- People Human Rights Watch interviewed said that owning cars and businesses effectively disqualified them from Takaful. But car owners who were disqualified said that their cars were very old or that they had no money for petrol. Some car owners also needed their car for work, to transport essentials, or support children with disabilities. Owners of small shops said they were suffering steep losses and heavily in debt.
- The formula for calculating household size is a proxy for gender and citizenship discrimination. This calculation, which is based only on the number of Jordanian members in the household, artificially shrinks the size of households headed by Jordanian women with non-citizen spouses and children, because the law does not recognize their right to pass on citizenship to these family members on an equal basis with men, lowering their benefit payments or excluding them from the program entirely.

Human Rights Watch also found that Takaful relies on inaccurate and unreliable household data to estimate people's income. The online portal where people apply for Takaful is programmed to only accept applications that list an income that is equal to or more than their household's expenditures. When people declare that they have no income, or living expenses that exceed their income, the online portal generates an error message, preventing them from submitting their application. This restriction fails to recognize how people scramble to make ends meet by asking family or friends for assistance, buying on

credit, selling household items, or taking on odd jobs. As a result, people are forced to inflate income or reduce expense figures to submit an application.

Takaful's targeting algorithm is programmed to recalculate people's vulnerability scores monthly to assess whether they still qualify for the program, taking into account changes in their earnings, behavior, or circumstances that are self-reported or recorded in the National Unified Registry, Jordan's social registry. Human Rights Watch found that this "re-filtering" process creates an unpredictable benefit that further undermines people's social security rights. Beneficiaries Human Rights Watch interviewed said that they were filtered out of the program based on small changes in their financial situation, such as when a household member obtained a temporary minimum or sub-minimum wage job. One family said that their expenses had increased the month they were filtered out of the program.

Human Rights Watch examined two main safeguards against inaccuracy and error: home visits and the appeals process. Our research found that home visits can be prone to human bias: people Human Rights Watch interviewed said that they were asked to provide stereotypical evidence of their poverty, such as parts of their home that were messy or poorly maintained.

Our research also shows that many people are not aware of or do not understand the process for appealing eligibility decisions. A Human Rights Watch analysis of two Facebook groups focused on Takaful found that 57 of 395 posts and comments between March and April 2022 raised questions about the appeals process. Some posts and comments asked other users and group administrators to explain to them text messages they received from the National Aid Fund (NAF) after they submitted an appeal. Human Rights Watch also found that the appeals process is significantly under-resourced. NAF told Human Rights Watch that they received 100,000 Takaful-related appeals in 2022 alone, but had only 107 employees to manage the entire program, including the appeals process.

Finally, Human Rights Watch found that the evidentiary requirements imposed by the targeting process make it more challenging to apply for the benefit online. Applicants who are unable to access NAF offices or the temporary registration centers it set up around the country told Human Rights Watch that they would pay mobile phone shops or maktabehs (stores that sell office supplies, children's toys, and printing and internet services) between one to 3 Jordanian dinars or US \$1.40 to \$4.20, to help them submit their application. Our research also found that beneficiaries were paying these shops between one to 3 dinars to withdraw benefit payments from their e-wallets, in addition to administrative fees between half a dinar to one dinar (\$0.70 to \$1.40) charged by the e-

wallet company. People in rural areas told Human Rights Watch that they would have to arrange and pay for transport and travel long distances to these shops or NAF offices.

Questions:

1. In your October 6, 2022, letter, you mentioned that UNICEF is part of the NAF Technical Working Group to support NAF's expansion of Takaful and other social assistance programs. Is the Technical Working Group still active?
2. Has UNICEF helped NAF assess or audit Takaful's targeting algorithm for inclusion and exclusion errors, biases, discrimination, and other inaccuracies? Can UNICEF share copies or summaries of these assessments or audits? What corrective measures did UNICEF take, if any, to address these issues?
3. Has UNICEF supported the development of similarly targeted cash transfer programs in other countries? Can UNICEF provide the list of relevant countries and projects?

To ensure that your views are reflected in Human Rights Watch's public reporting, we request your response on or before **May 15, 2023**.

Please do not hesitate to have your officials contact me or Amos Toh, the researcher responsible for the report, by e-mail [REDACTED] should you need more information prior to responding.

Yours Sincerely,

[REDACTED]

Adam Coogle
Deputy Director, Middle East and North Africa Division at Human Rights Watch

[REDACTED]

[REDACTED]

Frederike Kaltheuner
Director, Technology and Human Rights Division at Human Rights Watch

[REDACTED]

Letter to United States Agency for International Development (USAID), May 8, 2023

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May 8, 2023

Andrew Plitt
Acting Assistant Administrator for
the Middle East
United States Agency for International
Development
Bureau for the Middle East
1300 Pennsylvania Ave, NW
Washington DC 20004



HRW.org

Dear Mr. Plitt,

We are writing on behalf of Human Rights Watch, an international non-governmental organization dedicated to protecting the human rights of people around the world in over 100 countries. Later this month, we will be publishing a report on the human rights impact of the use of data-intensive technologies to help governments target cash transfers based on people's socio-economic status, using Jordan's Takaful cash transfer program as a case study. We understand that the US Agency for International Development (USAID) and other foreign aid agencies have [committed USD \\$24.17 million](#) to help Jordan expand Takaful.

To ensure that our report is as comprehensive as possible, we are sharing with you a summary of our findings for comment and kindly request that you answer a list of questions that has arisen in the context of the research by **May 15, 2023**.

Summary of Human Rights Watch Findings

Between October 2021 and April 2023, Human Rights Watch conducted 70 interviews with Takaful applicants and beneficiaries, Jordanian government officials, and community activists, and analyzed relevant World Bank and government documents. Our research found that Takaful's targeting algorithm is leading to cash transfer decisions that undermine people's rights to social security, and related rights to food, housing, and an adequate standard of living.

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Finally, Human Rights Watch found that the evidentiary requirements imposed by the targeting process make it more challenging to apply for the benefit online. Applicants who are unable to access NAF offices or the temporary registration centers it set up around the country told Human Rights Watch that they would pay mobile phone shops or maktabehs (stores that sell office supplies, children's toys, and printing and internet services) between one to 3 Jordanian dinars or US \$1.40 to \$4.20, to help them submit their application. Our research also found that beneficiaries were paying these shops between one to 3 dinars to withdraw benefit payments from their e-wallets, in addition to administrative fees between half a dinar to one dinar (\$0.70 to \$1.40) charged by the e-wallet company. People in rural areas told Human Rights Watch that they would have to arrange and pay for transport and travel long distances to these shops or NAF offices.

Questions:

1. Human Rights Watch understands that a National Aid Fund (NAF) Technical Working Group was established to support the NAF's rollout and expand Takaful. Is USAID a member of the Technical Working Group? Other than financing, what types of support has USAID been providing to NAF and the Jordanian government to expand Takaful?
2. Did USAID help NAF assess or audit Takaful's targeting algorithm for inclusion and exclusion errors, biases, discrimination, and other inaccuracies? Can USAID share copies or summaries of these assessments or audits? What corrective measures did USAID take, if any, to address these issues?
3. Has USAID supported the development of similarly targeted cash transfer programs in other countries? Can USAID provide the list of relevant countries and projects?

To ensure that your views are reflected in Human Rights Watch's public reporting, we request your response on or before **May 15, 2023**.

Please do not hesitate to have your officials contact me or the researcher responsible for the report by e-mail [REDACTED] should you need more information prior to responding.

Yours Sincerely,

[REDACTED]

Adam Coogle
Deputy Director, Middle East and North Africa Division at Human Rights Watch

[REDACTED]

[REDACTED]

Frederike Kaltheuner
Director, Technology and Human Rights Division at Human Rights Watch

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Letter to the World Bank, September 13, 2022

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Andrew Zisk

September 13, 2022

David Malpass
President of the World Bank
1818 H Street, NW
Washington, DC 20433



HRW.org

Dear President Malpass:

We are writing to you from Human Rights Watch, which is a global non-governmental organization that monitors violations of human rights by state and non-state actors in more than 100 countries around the world. We are conducting research on the human rights implications of the Takaful cash transfer program in Jordan, which was developed with financing from the World Bank and support from UNICEF. In the interest of thorough and objective reporting, we are seeking your comment on the accuracy of the following allegations, your response to related questions, and any other information you might be able to provide.

A. Financing and Background

We understand that the [total projected cost](#) of Jordan's Takaful cash transfer program is US\$1.014 billion. The World Bank has committed US\$990 million in financing to the government of Jordan to set up and expand the program. Donor agencies, such as the United States Agency for International Development (USAID), and the British Department for International Development (DFID), have provided an additional US\$24.17 million. As of February 23, 2022, the World Bank has disbursed US\$308.2 million to the government of Jordan. UNICEF has worked closely with the country's social protection agency, the National Aid Fund ("NAF"), to implement Takaful, which was launched in May 2019.

We have learnt that Takaful relies extensively on digital and automated processes to register people for and distribute cash transfers. Applicants are required to apply for the program through an online portal. NAF conducts "automatic data verification" on all applications, based on data provided by the National Unified Registry, a centralized database of information about all beneficiaries of the government's

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social protection programs. Between 2013 and 2019, the World Bank provided the government of Jordan with US \$9.31 million in financing to establish the Registry.

NAF and UNICEF have also developed a targeting algorithm that assigns people a “poverty score” that indicates their level of need and determines their eligibility for the benefit, whether they are selected for the benefit if they are eligible, and the size of their benefit amount. Payments are arranged through e-wallets or bank accounts.

1. What percentage of the total disbursed financing and total projected cost respectively has been or will be spent on the following:
 - a. the development, maintenance and improvement of the online application portal;
 - b. the development and improvement of the targeting algorithm;
 - c. the development and improvement of automatic data verification of Takaful applicants and beneficiaries; and
 - d. e-wallet setup and related processes.
2. What other digital or automated processes will the World Bank be financing as part of the expansion of Takaful in Jordan?
3. Is the World Bank making similar investments in digitizing and automating cash transfer or other social protection programs outside Jordan? Please provide specific examples.
4. Has the World Bank measured the costs of using technology to implement a targeted social protection program such as Takaful, versus the costs of implementing a universal social protection program?

B. Digitization

We understand that people are required to apply for Takaful and manage their benefit through an online portal, which can be accessed on a computer or a smart phone. According to Global System for Mobile Communications Association, the industry body representing telecommunications providers worldwide, 35 percent of Jordan’s population still lacks access to mobile broadband, and 21 percent lack access to cell phones entirely. As of 2018, 34 percent of Jordan’s population still did not have access to the internet.

The application requires people to fill in an extensive questionnaire covering various aspects of their lives such as their income, household expenses, education level, livestock, assets, and medical condition. They are notified of their eligibility online or via text message. People who are unable to access the application online may either register in person at a NAF office or at a civil

community organisation centre. We have found that many people are paying internet cafes and cell phone shops up to 5 Jordanian dinars to help them submit or update their Takaful application.

Benefit payments are disbursed through e-wallets or bank accounts. We understand that Takaful's emphasis on e-wallets is designed to expedite cash transfers and "increase financial inclusion." However, we have found that many beneficiaries pay fees when they withdraw the benefit payment from their e-wallet or bank account, lowering the total amount they receive.

5. How is the World Bank supporting the government of Jordan in expanding access to smartphones and digital literacy among Takaful applicants and beneficiaries?
6. Is the Bank aware that Takaful beneficiaries are shouldering some of the costs of applying for, managing, and withdrawing their benefit online? Given that beneficiaries are already living under or just above the poverty line, how does the World Bank plan to alleviate these costs?
7. Has the World Bank assessed the adequacy of in-person alternatives to the online processes for applying for and managing the benefit? Can you provide the results of this assessment?
8. Has the World Bank supported the digitization of the application, benefit management and payment processes in other social protection programs outside Jordan? Please provide specific examples.

C. Targeting

The World Bank has encouraged the use of big data, artificial intelligence, and other emerging technologies to enhance the accuracy of targeted social protection programs, while acknowledging that these technologies are not a panacea. The World Bank has also observed that "better data may matter more than greater sophistication in data use."

We understand that the World Bank supported UNICEF and NAF in developing a targeting algorithm that assigns applicants a "poverty score" indicating their level of need based on 57 "socio-economic indicators." This analysis is performed using information collected through the application questionnaire and from the National Unified Registry, a centralized database of information about beneficiaries of Jordan's social protection programs. Applicants that score below a threshold number are deemed eligible for Takaful. We understand that the eligibility threshold is designed to represent the national poverty line.

Since the program receives limited funding, however, only a certain percentage of eligible applicants are selected as beneficiaries. We understand that applicants with the lowest scores are selected first, followed by those with the

next lowest scores until funding is exhausted. Applicants' scores also determine the amount of their benefit.

As part of the evaluation of people's scores, NAF requires applicants to declare an income that matches or exceeds their total household expenses on the application questionnaire. The online portal where people apply for the benefit is programmed to prevent applications from proceeding if people do not declare an income or declare household expenses that exceed their income.

People told Human Rights Watch that this creates difficulties because their regular income is less than needed to meet expenses and they scramble to fill the gap each month in ways that are not easily captured by the application, such as by asking family for assistance, buying on credit, or selling household items. It also prevents people who are unemployed or that experience irregular employment from applying.

Applicants who declare an income that exceeds their expenses are able to submit an application, but we understand that they are rarely, if ever, deemed eligible for cash transfers. The same goes for people who declare that they own a car, land, or livestock.

We understand that the World Bank had planned to conduct a study of Takaful's targeting algorithm, and the findings were supposed to be made available in the third quarter of 2021. The study would "be built on a sampled data collection exercise, to assess the accuracy of Takaful's scoring formula, including inclusion and exclusion." NAF would improve the scoring formula based on the study's recommendations.

9. Can you specify what kinds of non-monetary support, assistance, and resources the Bank provided to UNICEF and NAF to design and implement the targeting algorithm?
10. Did the Bank sign off on the targeting algorithm?
11. How does the Bank measure whether a social protection program is using accurate or "better" data to make targeting decisions?
12. In light of the Bank's emphasis on using "better data," does the Bank have any concerns with the income and expense restrictions described above?
13. How does the Bank measure whether the design of the application questions solicits reliable information about applicants' income, expenses, and level of need?
14. Is the World Bank's planned 2021 study of the targeting algorithm complete? Can you provide us with a copy or summary of your findings?

15. Has the Bank conducted any other audit of the targeting algorithm for errors, biases, discrimination, and inaccuracies? What corrective measures did the Bank take, if any, to address these issues?
16. Has the Bank conducted human rights or data protection impact assessments of the targeting algorithm and the Takaful program? Can you provide us with a copy or summary of these assessments?
17. Has the Bank conducted any assessment of the number or rate of applicants that have been wrongly excluded from Takaful? Can you provide the results of the assessment?
18. Has the World Bank supported the development of similar targeting algorithms in other social protection programs? Please provide specific examples.

Please include any additional information that you believe would contribute to our accurate and fair reporting on this issue. In addition to receiving your written response by October 7, 2022, we would also like to discuss this research with you or your staff. To respond to this letter or to schedule a meeting, please contact Amos Toh at [REDACTED] and Hiba Zayadin at [REDACTED]

Please note that we may publish this letter in whole or in part on our website. Thank you for your prompt attention to this matter, and we look forward to hearing from you soon.

Yours sincerely,

[REDACTED]

Adam Coogle
Deputy Director, Middle East and North Africa Division

[REDACTED]

Frederike Kaltheuner
Director, Technology and Human Rights Division

Letter to the World Bank, May 8, 2023

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May 8, 2023

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Global Director for Social Protection and Jobs
The World Bank
1818 H Street, NW
Washington, DC 20433

Jean-Christophe Carret
Country Director, Middle East Department
The World Bank
1818 H Street, NW
Washington, DC 20433

Dear Mr. Rutkowski and Mr. Carret,

We are writing on behalf of Human Rights Watch, an international non-governmental organization dedicated to protecting the human rights of people around the world in over 100 countries. Later this month, we will be publishing a report on the human rights impact of the World Bank's financing of data-intensive technologies to help governments target cash transfers based on socio-economic status. Thank you for your October 7, 2022 letter in response to our written questions, and for meeting with us on October 12, 2022.

We are writing to share our report's findings and provide you with the opportunity for comment. In addition, we pose several follow-up questions. To reflect your views in our reporting, we would appreciate a response by **May 15, 2023**. Please note that we have a related and upcoming research project examining the role of targeted cash transfers in International Monetary Fund (IMF) programs, including in Jordan, and we may include your response in that reporting as well.



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Summary of Human Rights Watch Findings

Human Rights Watch has found that the Bank is ramping up its financing of data-intensive systems to improve poverty targeting even though it has committed to advancing universal social protection (USP) by 2030. Using the Bank's online documents and reports search tool, we found that eight of ten borrowing countries in the Middle East and North Africa have received loans to introduce or upgrade their social registries and related poverty targeting infrastructure: Jordan, Egypt, Iraq, Lebanon, Mauritania, Morocco, Tunisia, and the Occupied Palestinian Territory.

The Bank has argued that poverty-targeted programs are necessary for "[the progressive realization of USP](#)" in countries where "it will take time to create the necessary institutional and fiscal capacity for USP." It has [acknowledged](#) the substantial risk of error and exclusion associated with older forms of targeting that generate "fixed lists of registrants and beneficiaries." However, it argues that "prioritizing the poorest and most vulnerable for support" through targeting is still possible, so long as governments "build their capacity to be able to accurately identify those most in need," particularly through upgrades to the information systems that support targeting, known as social registries.

Our report examines whether technology can effectively mitigate chronic problems with poverty targeting, using Jordan's automated cash transfer program, Takaful, as a case study. Between October 2021 and April 2023, Human Rights Watch conducted 70 interviews with Takaful applicants and beneficiaries, Jordanian government officials, and community activists, and analyzed relevant World Bank and government documents.

Our research found that, despite significant investments in data interoperability and related technologies, Takaful's targeting algorithm is leading to cash transfer decisions that undermine people's rights to social security, and related rights to food, housing, and an adequate standard of living.

Targeting criteria

Human Rights Watch understands that the algorithm is programmed to estimate and rank an applicant household's level of need based on 57 socio-economic indicators related to the income and welfare of the household. Our report specifically analyzes indicators pertaining to electricity and water consumption; the ownership of assets such as homes, land, car, businesses, or livestock; and household size. Our research found that these indicators are flattening the economic complexity of people's lives into binary measures of vulnerability, leading to inaccurate assessments of their eligibility for Takaful:

- Higher rates of water and electricity consumption do not necessarily imply that a household has higher income, as the algorithm has been programmed to assume. In fact, the opposite can be true, since lower-income families are more likely to live in dwellings with poor thermal insulation and use older, more energy-intensive appliances.
- People Human Rights Watch interviewed said that owning cars and businesses effectively disqualified them from Takaful. But car owners who were disqualified said that their cars were very old or that they had no money for petrol. Some car owners also needed their car for work, to transport essentials, or support children with disabilities. Owners of small shops said they were suffering steep losses and heavily in debt.
- The formula for calculating household size is a proxy for gender and citizenship discrimination. This calculation, which is based only on the number of Jordanian members in the household, artificially shrinks the size of households headed by Jordanian women with non-citizen spouses and children, because the law does not recognize their right to pass on citizenship to these family members on an equal basis with men, lowering their benefit payments or excluding them from the program entirely.

Our research shows that innovations in data collection and sharing about applicants are unlikely to mitigate these inaccuracies, which stem from flaws in the scoring criteria rather than the quality of the data collected.

Human Rights Watch also found that these flaws are exacerbated by Takaful's reliance on inaccurate and unreliable household data. The online portal where people apply for Takaful is programmed to only accept applications that list an income that is equal to or more than their household's expenditures. When people declare that they have no income, or living expenses that exceed their income, the online portal generates an error message, preventing them from submitting their application. This restriction fails to recognize how people scramble to make ends meet by asking family or friends for assistance, buying on credit, selling household items, or taking on odd jobs. As a result, people are forced to inflate income or reduce expense figures to submit an application.

Human Rights Watch examined two main safeguards against inaccuracy and error: home visits and the appeals mechanism. Our research found that home visits can be prone to human bias: people Human Rights Watch interviewed said that they were asked to provide

stereotypical evidence of their poverty, such as parts of their home that were messy or poorly maintained.

Our research also shows that many people are not aware of or do not understand the process for appealing eligibility decisions. A Human Rights Watch analysis of two Facebook groups focused on Takaful found that 57 of 395 posts and comments between March and April 2022 raised questions about the appeals process. Some posts and comments asked other users and group administrators to explain to them text messages they received from the National Aid Fund (NAF) after they submitted an appeal. Human Rights Watch also found that the appeals process is significantly under-resourced. NAF told Human Rights Watch that they received 100,000 Takaful-related appeals in 2022 alone but had only 107 employees to manage the entire program, including the appeals process.

“Dynamic inclusion” and “exit”

The Bank recommends that governments design or reform their social protection systems to reflect the principles of “dynamic inclusion” (ensuring that “anyone who needs assistance can access it at any time”) and “dynamic exit” (reassessing the “needs and circumstances of beneficiaries on a regular basis to see if they still meet program eligibility conditions”).

Our research shows that poverty targeting undermines the Bank’s inclusion goals. Takaful’s online application, which is available on-demand, aligns with the Bank’s recommendation that benefits registration should be “open and continuous.” But Human Rights Watch found that the burden of providing the evidence needed to assess their income and welfare makes this process challenging and, in some cases, prohibitive. Applicants who are unable to access NAF offices or its temporary registration centers told Human Rights Watch that they would pay mobile phone shops or maktabehs (stores that sell office supplies, children’s toys, and printing and internet services) between one to 3 Jordanian dinars, or US \$1.40 to \$4.20, to help them submit their application. People Human Rights Watch interviewed in rural areas also said that they would have to arrange and pay for transport and travel long distances to these shops or NAF offices.

Additionally, our research found that the e-wallet payments process, which the Bank helped establish to increase financial inclusion, sometimes has the opposite effect. Although the Bank’s October 7, 2022 letter acknowledged “minimal costs for withdrawing the benefit due to the regulations of private sector agents,” Human Rights Watch found that this is only a fraction of the costs shouldered by beneficiaries. In addition to the

administrative fees charged by the e-wallet company (between half a dinar to one dinar, or \$0.70 to \$1.40), beneficiaries paid phone shops or maktabehs a fee to process the withdrawal (between one to 3 dinars), as well as travel costs.

Our research also shows that designing social assistance programs to facilitate “dynamic exit” creates an unpredictable benefit that undermines people’s social security rights. Consistent with the Bank’s guidance on “regular recertification,” Takaful recalculates people’s vulnerability scores monthly to assess whether they still qualify for the program, taking into account changes in their earnings, behavior, or circumstances that are self-reported or recorded in the National Unified Registry, the country’s social registry. Beneficiaries Human Rights Watch interviewed said that they were filtered out of the program based on small changes in their financial situation, such as when a household member obtained a temporary minimum or sub-minimum wage job. One family said that their expenses had increased the month they were filtered out of the program. This unpredictability hinders people’s ability to budget effectively and establish financial resilience, which the Bank has deemed a “core objective of social protection.”

Based on these findings, Human Rights Watch recommends that the Bank cease financing and support for the use of algorithmic systems to target cash transfers based on people’s income and welfare. We urge the Bank to instead re-focus its efforts on developing technology that advances universal social protection schemes, such as universal child or old age benefits.

Questions:

1. Can you confirm that the Bank is financing poverty targeting and related technology upgrades in the eight MENA countries identified above? Is there any other MENA country where the Bank is financing similar projects?
2. Can you provide a full list of countries where the Bank is financing poverty targeting and related technology upgrades (including social registries), and the respective project IDs?
3. Our analysis of the [Jordan Emergency Cash Transfer COVID-19 Response Project and additional financings](#) (Project ID no. P173974, P177815, P176807) shows that, under the Project, the Bank has committed **US \$504 million** to emergency and regular cash transfers (total allotted to Subcomponent 1.1 and revised Performance Based Condition (“PBC”) 1 under Subcomponent 1.2), and **US \$278.5 million** to improving Takaful’s targeting methods and digitize its registration and payment processes (revised PBCs 2, 3 and 4 under Subcomponent 1.2). Can you confirm these figures?

4. Did you conduct an assessment of the privacy and data protection risks raised by the development of the Takaful cash transfer program and associated poverty targeting infrastructure? Can you provide a copy or summary of the assessment? In the absence of a data protection law in Jordan, what steps have you and the government taken to address these risks?
5. Human Rights Watch understands that the Bank has conducted one or more studies of Takaful's exclusion and inclusion error rates. Can you provide us with copies or summaries of these studies, as well as any other audits you conducted of the targeting algorithm?
6. In countries with limited fiscal space, has the Bank evaluated alternatives to poverty targeting to achieve its goal of universal social protection by 2030, such as the financing of categorical schemes that are initially restricted in (e.g., child benefits for children below a certain age)? Can the Bank explain why it has prioritized poverty targeting over such schemes and other policy options in its efforts to advance universal social protection?

To ensure that your views are reflected in Human Rights Watch's public reporting, we request your response on or before **May 15, 2023**.

Please do not hesitate to have your officials contact me or Amos Toh, the researcher responsible for the report, by e-mail [REDACTED] should you need more information prior to responding.

We would also appreciate the opportunity to discuss our findings with you or your staff after publication, and would be happy to schedule a meeting at your convenience.

Yours Sincerely,

[REDACTED]

Adam Coogle
Deputy Director, Middle East and North Africa Division at Human Rights Watch

[REDACTED]

[REDACTED]

Frederike Kaltheuner
Director, Technology and Human Rights Division at Human Rights Watch

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Letter to World Food Programme (WFP), May 8, 2023

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May 8, 2023

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Dear Mr. Mendes,

We are writing on behalf of Human Rights Watch, an international non-governmental organization dedicated to protecting the human rights of people around the world in over 100 countries. Later this month, we will be publishing a report on the human rights impact of the use of data-intensive technologies to help governments target cash transfers based on people's socio-economic status, using Jordan's Takaful cash transfer program as a case study. We understand that the World Food Programme (WFP) has provided the Jordanian government with technical support to rollout Takaful, including the development of its targeting algorithm.

To ensure that our report is as comprehensive as possible, we are sharing with you a summary of our findings for comment and kindly request that you answer a list of questions that has arisen in the context of the research by **May 15, 2023**.

Summary of Human Rights Watch findings

Between October 2021 and April 2023, Human Rights Watch conducted 70 interviews with Takaful applicants and beneficiaries, Jordanian government officials, and community activists, and analyzed relevant World Bank and government documents. Our research found that Takaful's targeting algorithm is leading to cash transfer decisions that undermine people's rights to social security, and related rights to food, housing, and an adequate standard of living.

Human Rights Watch understands that the algorithm is programmed to estimate an applicant household's level of need based on 57 socio-

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economic indicators related to the income and welfare of the household. Our report specifically analyzes indicators pertaining to electricity and water consumption; the ownership of assets such as homes, land, car, businesses, or livestock; and household size.

Our research found that these indicators were inconclusive or inaccurate measures of people's economic situation, leading to flawed assessments of their eligibility for Takaful:

- Higher rates of water and electricity consumption do not necessarily imply that a household has higher income, as the algorithm has been programmed to assume. In fact, the opposite can be true, since lower-income families are more likely to live in dwellings with poor thermal insulation and use older, more energy-intensive appliances.
- People Human Rights Watch interviewed said that owning cars and businesses effectively disqualified them from Takaful. But car owners who were disqualified said that their cars were very old or that they had no money for petrol. Some car owners also needed their car for work, to transport essentials, or support children with disabilities. Owners of small shops said they were suffering steep losses and heavily in debt.
- The formula for calculating household size is a proxy for gender and citizenship discrimination. This calculation, which is based only on the number of Jordanian members in the household, artificially shrinks the size of households headed by Jordanian women with non-citizen spouses and children, because the law does not recognize their right to pass on citizenship to these family members on an equal basis with men, lowering their benefit payments or excluding them from the program entirely.

Human Rights Watch also found that Takaful relies on inaccurate and unreliable household data to estimate people's income. The online portal where people apply for Takaful is programmed to only accept applications that list an income that is equal to or more than their household's expenditures. When people declare that they have no income, or living expenses that exceed their income, the online portal generates an error message, preventing them from submitting their application. This restriction fails to recognize how people scramble to make ends meet by asking family or friends for assistance, buying on credit, selling household items, or taking on odd jobs. As a result, people are forced to inflate income or reduce expense figures to submit an application.

Takaful's targeting algorithm is programmed to recalculate people's vulnerability scores monthly to assess whether they still qualify for the program, taking into account changes in their earnings, behavior, or circumstances that are self-reported or recorded in the National Unified Registry, Jordan's social registry. Human Rights Watch found that this "re-filtering" process creates an unpredictable benefit that further undermines people's social security rights. Beneficiaries Human Rights Watch interviewed said that they were filtered out of the program based on small changes in their financial situation, such as when a household member obtained a temporary minimum or sub-minimum wage job. One family said that their expenses had increased the month they were filtered out of the program.

Human Rights Watch examined two main safeguards against inaccuracy and error: home visits and the appeals process. Our research found that home visits can be prone to human bias: people Human Rights Watch interviewed said that they were asked to provide stereotypical evidence of their poverty, such as parts of their home that were messy or poorly maintained.

Our research also shows that many people are not aware of or do not understand the process for appealing eligibility decisions. A Human Rights Watch analysis of two Facebook groups focused on Takaful found that 57 of 395 posts and comments between March and April 2022 raised questions about the appeals process. Some posts and comments asked other users and group administrators to explain to them text messages they received from the National Aid Fund (NAF) after they submitted an appeal. Human Rights Watch also found that the appeals process is significantly under-resourced. NAF told Human Rights Watch that they received 100,000 Takaful-related appeals in 2022 alone, but had only 107 employees to manage the entire program, including the appeals process.

Finally, Human Rights Watch found that the evidentiary requirements imposed by the targeting process make it more challenging to apply for the benefit online. Applicants who are unable to access NAF offices or the temporary registration centers it set up around the country told Human Rights Watch that they would pay mobile phone shops or maktabehs (stores that sell office supplies, children's toys, and printing and internet services) between one to 3 Jordanian dinars or US \$1.40 to \$4.20, to help them submit their application. Our research also found that beneficiaries were paying these shops between one to 3 dinars to withdraw benefit payments from their e-wallets, in addition to administrative fees between half a dinar to one dinar (\$0.70 to \$1.40) charged by the e-wallet company. People in rural areas told Human Rights Watch that they would have to arrange and pay for transport and travel long distances to these shops or NAF offices.

Questions:

1. Can WFP confirm that it is a member of the National Aid Fund (NAF) Technical Working Group, which was set up to support NAF in rolling out and expanding Takaful? Specifically what types of support has WFP been providing, whether through the Working Group or independently?
2. Did WFP help NAF assess or audit Takaful's targeting algorithm for inclusion and exclusion errors, biases, discrimination, and other inaccuracies? Can WFP share copies or summaries of these assessments or audits? What corrective measures did WFP take, if any, to address these issues?
3. Has WFP supported the development of similarly targeted cash transfer programs in other countries? Can WFP provide the list of relevant countries and projects?

To ensure that your views are reflected in Human Rights Watch's public reporting, we request your response on or before **May 15, 2023**.

Please do not hesitate to have your officials contact me or the researcher responsible for the report by e-mail [REDACTED] should you need more information prior to responding.

Yours Sincerely,

[REDACTED]

Adam Coogle
Deputy Director, Middle East and North Africa Division
Human Rights Watch

[REDACTED]

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Frederike Kaltheuner
Director, Technology and Human Rights Division
Human Rights Watch

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Annex II: Responses to Human Rights Watch

Response from the UK Foreign, Commonwealth & Development Office (FCDO), May 16, 2023



Foreign, Commonwealth
& Development Office



UK International
Development

Partnership | Progress | Prosperity

Rt Hon Andrew Mitchell MP

Minister for Development and Africa

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Human Rights Watch
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New York, NY 10118-3299

16 May 2023

Dear Mr Google and Mr Kaltheuner,

Thank you for your letter of May 8th about the Jordanian Takaful programme and questions on the involvement of the FCDO.

Human Rights Watch understands that a National Aid Fund (NAF) Technical Working Group was established to support the NAF's rollout and expand Takaful. Is FCDO a member of the Technical Working Group?

In 2018, and as part of the Government of Jordan's decision to expand the NAF by 85,000 households through the Takaful programme, a technical working group (TWG) was formed. The TWG, which included several actors involved in the delivery NAF expansion and improvement agenda, was already formed before UK support for Takaful expansion programme began. The TWG had the objective of mutually agreeing the scope, objectives of technical assistance support and coordinating the division of labour according to skill sets of the different actors to avoid duplication of efforts. It was under this existing structure that the UK Government in Jordan made financial commitments, following proposals from the World Bank and UNICEF.

Other than financing, what types of support has FCDO been providing to NAF and the Jordanian government to expand Takaful?

The UK has provided support to the social protection sector in Jordan since 2018. The £2.5m UK technical assistance programme delivered through the WB and UNICEF to the NAF focused on the provision of training, hardware, software, research outputs to support the GoJ-led Takaful expansion of beneficiaries of cash assistance. This included a new Management Information System (MIS) and Grievance Redress Mechanism (GRM); NAF helpline and SMS communication with beneficiaries; NAF website to

ensure beneficiaries/applicants are informed and can easily access the GMR and Takaful Helpline.

Since 2019, the UK has been supporting the World Bank's Jordan Inclusive Growth and Economic Opportunities Multi-Donor Trust Fund (MDTF) to provide technical assistance for ongoing improvements to NAF. This has included the phased digitisation of cash transfer payments to promote efficiencies; as well as improvements to the NAF targeting formula. This has expanded coverage of those eligible to receive cash transfers through the inclusion of segments of society who were previously excluded, by replacing a social category-based targeting system, with a formula incorporating 57 socio-economic indicators and multi-dimensional vulnerabilities. For example, poverty, disability, geographical inequalities, and gender. A gender assessment was conducted in 2022, and the findings will be used to amend NAF's legal instructions and process to ensure gender equity in the cash transfer delivery chain, for female-headed households, as well as females who live within male-headed households.

During 2020 and 2021, as part of an Emergency Social Protection Programme (ESPJ), the UK provided £34m financial assistance to NAF. This was a COVID-19 response programme to support social assistance to the daily workers who lost their incomes, support for winter and supplementary support to existing takaful beneficiaries. £20m was channelled via the same World Bank MDTF and £13m was channelled through a new Joint Financing Mechanism (JFA) that included six donors who formed a specific ESPJ steering committee. Donor funds also supported the establishment of a Project Management Unit (PMU) within the NAF with the aim of strengthening capacity and improving the accountability and monitoring of systems.

In 2022 the UK approved a new five year £65m social protection programme, Strengthening the Economic and Societal Resilience in Jordan (SSERJ). This programme will support Government of Jordan to build an inclusive and sustainable safety net system that will help build Jordan's resilience, which is critical to enable economic reforms and ensure stability. This programme prioritises strengthening of the social protection system as a whole and will provide financial and technical support to the GoJ to build the evidence base on what works to enhance resilience for the most vulnerable and ensure long term sustainability of investments in social protection. The SSERJ programme will fund the SSC Estidama++ programme which aims to extend social security coverage to vulnerable informal workers, including refugees and migrant workers, while providing short-term income support to incentivise registration with SSC and compliance with contributions in the medium/long-term.

Technical assistance delivered through a private sector supplier will focus on capacity building and system strengthening including the NAF, MoSD, Social Security Corporation (SSC). This will include support to the National Unified Registry (NUR) and to the NAF's Management Information System (MIS); support to strengthen complementarity and alignment between social assistance and social insurance programmes; support the implementation of an inclusive shock responsive Social Protection pillar within the NSPS, including climate shocks and the greater focus on gender sensitive social protection; as well as support towards improving and enhancing targeting methodology based on life cycle approaches to vulnerability.

Did FCDO help assess or audit Takaful's targeting algorithm for inclusion and exclusion errors, biases, discrimination, and other inaccuracies? What corrective measures did FCDO take, if any, to address these issues?

The new targeting formula was introduced in 2022. Through FCDO's funding of the Jordan Inclusive Growth and Economic Opportunities MDTF, the World Bank is currently conducting an evaluation of the targeting formula. The evaluation will be concluded in June 2023. Based on the findings, improvements will be made. Real-time data from the National Unified Registry, will also allow the World Bank and NAF to continue to adapt and make improvements to the targeting.

Has FCDO supported the development of similarly targeted cash programmes in other countries? Can FCDO provide the list of relevant countries and projects?

FCDO is currently supporting social protection programming in more than 10 countries across Africa and MENA regions. This support includes financial and technical assistance support to help strengthen national systems and provide cash transfer to build resilience and mitigate against negative coping mechanisms of the most vulnerable.

I hope these answers are helpful, and I thank you again for reaching out.



**Rt Hon Andrew Mitchell MP
Minister for Development and Africa**

Response from GIZ, May 21, 2023

From: Joeran Altenberg, GIZ JO
To: Adam Coogle, Deputy Director, MENA Division, Human Rights Watch
Date: May 21, 2023

Via e-mail

Re: Response to your inquiry from May 8, 2023

Dear Mr Coogle,

With reference to your inquiry in the context the HRW research into the NAF in Jordan dated from 8th of May 2023 we respond to your questions as follows:

Questions:

1. Human Rights Watch understands that a National Aid Fund (NAF) Technical Working Group was established to support the NAF's rollout and expand Takaful. Is GIZ a member of the Technical Working Group? Other than financing, what types of support has GIZ been providing to NAF and the Jordanian government to expand Takaful?
 2. Did GIZ help NAF assess or audit Takaful's targeting algorithm for inclusion and exclusion errors, biases, discrimination, and other inaccuracies? Can GIZ share copies or summaries of these assessments or audits? What corrective measures did GIZ take, if any, to address these issues?
 3. Has GIZ supported the development of similarly targeted cash transfer programs in other countries? Can GIZ provide the list of relevant countries and projects?
-
1. Yes GIZ staff does participate in the NAF Technical WG. GIZ does not provide financing to NAF. The GIZ focus has been on managing the interface between the Cash for Work (CfW) projects and NAF. The CfW projects provide temporary (3 month) work opportunities to Syrian Refugees and vulnerable Jordanians. The GIZ has interacted with NAF to coordinate to ensure that the vulnerable Jordanians who participate in a CfW opportunity do not lose or have their NAF support stopped or suspended, as the CfW opportunity is only temporary for 3 months.
 2. GIZ is not involved in any audits or assessments of NAF or the Takaful, therefore we cannot share any information, as we do not have any.
 3. GIZ is not involved in the NAF related cash transfers. GIZ does have a Cash for Work projects which are funded by the BMZ and their objective is to support Syrian Refugees

and vulnerable Jordanians in short term (3month) work opportunities. GIZ CFW projects are active in the Water Sector, Solid Waste Sector and Green Infrastructure Sector in Jordan.

Kind regards,

Joeran Altenberg
Head of Portfolio Management Unit (PMU)
GIZ Amman Office

Response from the National Aid Fund (NAF), May 29, 2023

Response to the Human Rights Watch report

A draft report prepared by Human Rights Watch on the Takaful, Unified Cash Transfer Program (UCT) and some of the observations received.

After reviewing the above-mentioned report, we would like to clarify the following:

- HRW based its criticism of the Takaful Program (UCT) on a sample of the program's beneficiaries, (70) beneficiaries, which is not representative of the beneficiaries of the UCT program, amounting to (120) thousand families, i.e. its percentage is (0.0005).
- Regarding the note mentioned in the report related to the consumption of water and electricity, we clarify that the consumption of water and electricity is a sub-indicator within a main indicator that is dwelling characteristics. The targeting formula in the Takaful program (UCT) is based on fifty-seven indicators in several areas and each has a certain weight. The fields are represented by levels of spending on basic needs, family income, housing, health, education, property and assets, family size, and geographical area. These indicators are based on the concept of multidimensional poverty.
- Determining a household's eligibility depends on the administrative data obtained from the National Unified Registry (NUR). The households are then ranked according to the severity of their poverty based on income. The targeting mechanism includes an income imputation formula that depends on indicators obtained through the NUR, and weights are calculated based on the National Income and Expenditure Survey (HIES). This formula does not exclude households from the program, but rather works to rank them according to the severity of their poverty, from the least poor to the poorest. When applying the formula for ranking beneficiaries according to the severity of poverty, the formula depends on the imputed income or the declared income, whichever is higher.

- Concerning car ownership, and that households were excluded because of owning cars, we clarify that according to the instructions of the UCT program, cars were classified into the following:
 - Cars for people with disabilities are permitted and do not exclude anyone from the program, regardless of the manufacturing date of the vehicle (in line with the Law on the Rights of Persons with Disabilities).
 - Cars that were manufactured more than five years prior to the run of the targeting formula do not exclude households from the program.
 - Cars that are less than are newer than five years old exclude families from the program and are among the general conditions because they indicate a high standard of living due to the high price of such cars.

- With respect to small enterprises and that they exclude some households from the program, we clarify that active enterprises with a capital less than JOD3000 are allowed and are considered part of the income source of the household. As for inactive businesses, they are not captured in the formula (i.e. considered nonexistent).

- The report noted the exclusion of the children of Jordanian women and their spouses from the program. We clarify that the UCT and all the NAF's programs target Jordanians who hold the National ID, noting that other parties, such as the Zakat Fund, target families regardless of the National ID.

- The report stated that Takaful relies on household's data that may not be reliable to estimate household income. We clarify here that 80% of the data in the registration form comes from the NUR, and the rest of the data is filled in by the citizen. With respect to income, it is either:
 - Formal income recorded in the social security data bases, within the NUR.
 - Informal income declared by the citizen.
 - For the informal income, when the Takaful program was first rolled out in 2019, and through auditing, it was found that a large percentage of applicants put their income as zero, despite their existing expenses showing a large gap between

expenditure and income. Accordingly, an item for expenses was added, which allows for a margin of 20% difference between income and expenditures.

- The report indicated that households were excluded from the program as soon as one of the family members worked. However, this is inaccurate because NAF adopted an economic empowerment policy, which provides a one-year grace period from enrolling in social security and two years for new micro-enterprises. During the grace period, the income generated from the new formal income is not calculated as part of the household's overall income. Also, even after the expiration of the grace period, the household will continue to benefit if there is a poverty gap.
- Concerning the home visits, we point out here that the visit is considered a stage of targeting, and it aims to verify the data included in the application form against on-the-ground reality. The visit aims at obtaining evidence from households, such as photographing parts of the house. The NAF considers additional support to the citizen because it reflects the severity of poverty and their standard of living. Note that the visit takes place with the consent of the citizen.
- Regarding the complaints and appeal process, NAF has adopted a system for complaints through which the citizen can amend data and request support through multiple channels, such as the online form available through NAF's website, through phone at NAF's support center, through the National Call Center, or by visiting any of NAF's field branches (there are 42 main branches and 26 secondary branches across Jordan). NAF also has trained a team of employees capable of responding to all grievances, and the response rate reached 98%. Note that the results of the analysis of those grievances were mostly inquiries about the stages of the program (registration mechanism, visit dates, and payment).
- Regarding the difficulty of registering in the program, we point out that NAF, when it launched this program, relied on several channels in the registration process for the program, as follows:
 - o The online registration form of the National Aid Fund.
 - o NAF's 42 main branches and 26 secondary branches, across Jordan.

- 290 registration centers in areas that are further away from the NAF's branches.
 - Mobile registration stations (rapid response bus, which is fully equipped to support the registration process).
- Regarding adding administrative fees ranging from half a dinar to a dinar for users of wallets, we clarify that the value of the cash-out fees has been unified among all e-wallet payment service providers at the rate of half a dinar. As for basic bank accounts, they are free of charge. choosing the payment modality is the beneficiaries' choice. In order to support the beneficiaries, NAF required e-wallets companies to assign agents for them in various regions of Jordan.

As for the questions directly asked:

- What are the current funding sources for the Takaful program?
 - NAF programs are fully funded through the general budget and have increased unprecedentedly from JOD100 million to JOD247 million. The government covers this funding using the same mechanisms adopted to finance various other programs in the general budget.
- Does the NAF expect to continue financing Takaful from national sources?
 - The Takaful (UCT) is a major and continuous program of NAF, and work is currently underway to merge all cash assistance programs in NAF under the umbrella of the UCT.
- What is the role played by UNICEF in managing Takaful?
 - The role played by providing purely technical support
- In the field of energy, about seven thousand households have benefited from renewable energy programs, in cooperation with the Ministry of Energy, and work is continuing.

Response from the United Nations High Commissioner for Refugees (UNHCR), May 14, 2023



UNHCR Representation in Jordan
UNHCR Building
01 George Masha Fraym St. corner
Wasfi Al-Tal St. Khaldia
P.O Box 17101 Amman 11195 Jordan

Ref.: JORAM/MS/HC/00189

Date: 14 May 2023

Dear Sirs,

Thank you for your letter of May 8, 2023, in which you shared the findings from Human Rights Watch's investigation into the Jordanian government's Takaful cash transfer programme. We appreciate the opportunity to comment on the findings and to respond to the specific questions highlighted in your letter.

Human Rights Watch Question 1: Can UNHCR confirm that it is a member of the National Aid Fund (NAF) Technical Working Group established to support the NAF's rollout and expansion of Takaful? Specifically what types of support has UNHCR been providing through the Working Group or independently?

UNHCR Response: UNHCR is not a member of the NAF Technical Working Group, nor has it provided any direct support to NAF via this forum. UNHCR last contributed to NAF operations in 2019, with the short-term secondment of four IT staff. UNHCR has not provided technical or financial support to NAF since that time.

Human Rights Watch Question 2: Can UNHCR clarify whether and how it was involved in the decision to restrict Takaful-1 / Unified Cash Transfer Program and Takaful-3 cash transfer to Jordanian households?

UNHCR Response: UNHCR was not involved in NAF's targeting decisions.

Human Rights Watch Question 3: Did UNHCR help NAF assess or audit Takaful's targeting algorithm for inclusion and exclusion errors, biases, discrimination, and other inaccuracies? Can UNHCR share copies or summaries of these assessments or audits? What corrective measures did UNHCR take, if any, to address these issues?

UNHCR Response: UNHCR has not provided any financial or technical assistance to NAF to assess or audit any aspect of the Takaful programme. UNHCR therefore does not have any copies or summaries of NAF internal assessments or audits, and similarly, did not engage in any related corrective measures with NAF.

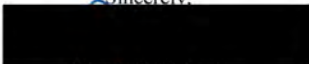
Mr. Adam Coogle
Deputy Director MENA
Mr. Frederike Kaltheuner
Director, Technology and Human Rights Division
Human Rights Watch

Human Rights Watch Question 4: Has UNHCR supported the development of similarly targeted cash transfer programmes in other countries? Can UNHCR provide the list of relevant countries and projects?

UNHCR Response: UNHCR has not supported the development of cash transfer programmes in other countries targeted only at host country nationals.

Please know that UNHCR values the role that Human Rights Watch plays in protecting human rights globally. We appreciate your outreach on this matter.

Sincerely,


Dominik Bartsch
UNHCR Representative



Response from the United Nation's Children's Fund (UNICEF), October 6, 2022

United Nations Children's Fund
Jordan Country Office
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Amman 11194, Jordan
Telephone 962 6 550 2400
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6 October 2022
JCO/TC-250/22

Mr. Adam Coogle and Mr. Frederike Kaltheuner
Middle East and North Africa Division
Human Rights Watch
New York, NY

Dear Mr. Coogle and Mr. Kaltheuner,

In reference to your letter on September 13, 2022, regarding the request of information about the Takaful programme of the National Aid Fund (NAF), in the context of the research on the human rights implications of the Takaful programme in Jordan, UNICEF would like to kindly inform you that the Takaful Programme is an initiative fully owned and implemented by the Government of Jordan, and financed through the national budget, which in turn gets support from the World Bank (through a Development Policy Loan (DPL) and grant support from different donors, including EU, KFW/BMZ, USAID, FCDO, among others. The role of UNICEF has been the provision of technical assistance on system strengthening for developing the core tools to facilitate the business processes of the Takaful Programme, as an entry point for enhancing the integration of the National Social Protection system, including facilitating linkages across sectors.

The technical assistance provided by UNICEF to NAF expansion started in 2018 as the result of a coordinated effort through the NAF Technical Working Group (TWG), established to effectively plan, coordinate context-based technical support, guarantee complementarity, and avoid duplication on the support provided by its different members to NAF. The TWG was composed by NAF, World Bank, World Food Programme, UNICEF, UNHCR and representatives from the Donors community.

Within the context of the TWG, UNICEF provides support in the following areas:

- a) Development of the Management Information System (MIS) to enable effective management and implementation of the "Takaful" cash transfer programme;
- b) IT hardware/equipment required to roll out the MIS;
- c) Under the leadership of the World Bank and in collaboration with WFP, UNICEF supported the process of enhancing the targeting formula of the Takaful programme;
- d) In collaboration with WFP, facilitating the human resources for data collection at the NAF-selected locations across Jordan during the period of registration;
- e) Communication and outreach support, by facilitating the development and provision of a brand identity, a NAF visual guidebook, and designed printing and communication material and the website;
- f) Capacity building trainings to the NAF field staff and data collection enumerators on different operational activities of the programme; and
- g) Support the development of the baseline report of Takaful - Phase 1, with specific focus on the multiple deprivations faced by those families.

Given the above, and since your questions go beyond the areas of assistance provided by UNICEF in Jordan, we propose you address the questions to the government of Jordan. Nevertheless, the UNICEF Jordan Social Protection & Policy team is available to meet your team of researchers in case you may want more details (aligned with our Organizational policies of transparency and data sharing) about the technical support provided UNICEF to the National Aid Fund. I will be happy to meet with you along with my team should you consider this useful for your questions.

Yours sincerely,

[Redacted Signature]

Shairose Mawji
Officer-in-Charge/Representative
UNICEF Jordan

Response from the United Nation's Children's Fund (UNICEF), May 15, 2023

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May 15, 2023

Mr. Adam Coogle and Mr. Frederike Kaltheuner
Middle East and North Africa Division
Human Rights Watch
350 Fifth Avenue, 34th Floor
New York, NY 10118-3299

Dear Mr. Coogle and Mr. Kaltheuner,

Thank you for your letter dated May 8, 2023, through which Human Rights Watch has kindly shared a summary of the key findings from the report on the human rights impact of the use of data-intensive technologies to help governments target cash transfers based on people's socio-economic status, using Jordan's Takaful cash transfer programme as a case study.

UNICEF Jordan appreciates the opportunity to comment. We would like to reiterate that the Takaful Programme is an initiative fully owned and implemented the Government of Jordan and financed through the national budget. This is supported by the World Bank (through a Development Policy Loan (DPL) and grant support from different donors, including EU, KFW/BMZ, USAID, FCDO, among others. The role of UNICEF has been the provision of technical assistance on system strengthening for developing the core tools that facilitate the business processes of the Takaful Programme, as an entry point for enhancing the integration of the National Social Protection system, including facilitating linkages across sectors.

UNICEF notes that the preliminary findings set forth in your letter dated May 8 are linked to the rationale of the operational design on the areas related to the targeting algorithm and the appeals mechanism. The decisions related to the programme and operations parameters have been established by the National Aid Fund (NAF), the implementers of a programme that is owned by the Government of Jordan. Therefore, our suggestion in relation to the purpose of your research would be that the best positioned entity to provide feedback on the key findings is the NAF. UNICEF's role was to provide technical advice on international best practices.

Please find below UNICEF's responses regarding the questions posed in your letter:



- 1) Is the technical working group still active?
NAF Technical Working Group (TWG) is composed of NAF, World Bank, World Food Programme, UNICEF, UNHCR and representatives from the donor community (EU, KFW/BMZ, USAID, FCDO, among others). Currently the meetings are taking place on a needs-based request from NAF to address technical concerns on specific thematic areas, such as gender, communication approach, etc.
- 2) Has UNICEF helped NAF to assess or audit Takaful targeting algorithm?
There is an evaluation ongoing for the Takaful programme targeting model which is led by the World Bank. UNICEF have not been involved in the evaluation process and is awaiting the final results to provide technical advice.
- 3) Has UNICEF supported the development of similarly targeted cash transfers programs in other countries?

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unicef  for every child

UNICEF support for social transfer programmes, and cash transfers is highly developed worldwide, with extensive work underway with partners ranging from supporting nascent programmes, to strengthening and consolidating those in place, and helping develop new child benefits. UNICEF works directly with governments on the implementation of cash transfers, including programme roll-out, communication with beneficiaries, registration, payment and management information systems, and capacity building of those implementing the programme. Although UNICEF's work on social transfers focuses primarily on national cash transfer programmes, there are several other programme areas relevant to children where UNICEF offices may engage, including fee abolition and waivers, public works and school feeding.

UNICEF Jordan Social Protection & Policy team is available to meet your team of researchers in case you may want more details about the technical support provided UNICEF to the National Aid Fund. In case of interest for a follow-up meeting do not hesitate to contact myself, Shairose Mawji  Deputy Representative and Manuel Rodriguez Pumarol  Chief of Social Protection & Policy at UNICEF Jordan.

Yours sincerely,



Shairose Mawji
Deputy Representative
UNICEF Jordan Country Office

Response from the United States Agency for International Development (USAID), May 25, 2023



May 25, 2023

Adam Coogle
Deputy Director, Middle East and North Africa Division
Human Rights Watch
350 Fifth Avenue, 34th Floor
New York, NY 10118-3299

Dear Mr. Coogle,

Thank you for your letter and your interest in our support for the Takaful program.

Through the National Aid Fund, the U.S. Agency for International Development and other donors supported the Government of Jordan to rapidly expand social assistance in response to the COVID-19 pandemic. The funds provided by USAID primarily supported the Takaful 3 Emergency Cash Assistance Program, which allowed the Government of Jordan to provide assistance to workers in the informal sector impacted by the COVID-19 pandemic. Through the Takaful 3 program, the Government of Jordan provided emergency cash assistance to 100,000 households (approximately 450,000 individuals) that otherwise would not have received assistance.

In 2020 and 2021, USAID provided a total of \$32 million in support. In addition, USAID paid the salary of one person who served for one year as secretariat for the steering committee of donors supporting the National Aid Fund.

USAID has had no direct involvement in establishing Takaful 3's targeting algorithms. We did not participate in Takaful's technical working group, nor in any assessments of its targeting programs. The Takaful 3 program ended in December 2021. Since that time, USAID has had minimal engagement with the National Aid Fund.

I encourage you to reach out to the National Aid Fund and the Ministry of Social Development to share your findings, as I believe they would welcome any insights you may offer for improving Takaful.

U.S. Agency for International
Development
1300 Pennsylvania Avenue, NW
Washington, DC 20523
www.usaid.gov

Thank you for your commitment to helping the Jordanian people.

Sincerely,

A black rectangular redaction box covering the signature of Jeanne Pryor.

Jeanne Pryor
Deputy Assistant Administrator
USAID Bureau for the Middle East

Response from the World Bank, October 7, 2022



The World Bank
INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT
INTERNATIONAL DEVELOPMENT ASSOCIATION
Jean-Christophe Carret
Country Director, Middle East Department
Middle East & North Africa Region

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October 7, 2022

Adam Coogle
Deputy Director Middle East and North Africa Division
Frederike Kaltheuner
Director, Technology and Human Rights Division
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350 Fifth Avenue, 34th Floor
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Subject: Takaful cash transfer program in Jordan

Dear Mr. Coogle and Mr. Kaltheuner:

Thank you for your letter dated September 13, 2022, regarding the *Takaful* cash transfer program in Jordan, which was launched by the Government of Jordan (GOJ) in 2019 and is implemented by the National Aid Fund (NAF).

First, the World Bank would like to reaffirm that the vision of universal social protection (USP) is at the heart of the World Bank's work and drives our financing in social protection. We recognize that the progressive realization of USP, which ensures access to social protection for all whenever and however they need it, is critical for effectively reducing poverty and boosting shared prosperity. Please see for more information our [latest strategy](#) update launched just last week which provides a guide to our engagement with countries to learn the lessons from the COVID-19 pandemic, and importantly, to progressively build USP systems that will help them better protect and support their people in the future, always starting with the poorest and most vulnerable.

In 2019, the GOJ initiated a reform program to expand the coverage and increase the cost-effectiveness of its social safety nets (SSNs). This reform program was supported by the World Bank and financed by the [Jordan First Equitable Growth and Job Creation Programmatic Development Policy Loan](#) which included a prior action to expand and modernize the government's cash transfer program. The reform program provided a foundation for the launch of *Takaful*, later re-branded as the *Unified Cash Transfer Program*. In addition to significant improvements in the cost-effectiveness of cash transfer delivery, the program allowed NAF to expand its coverage from 92,000 households in 2018 to 220,000 in 2022 (old caseload of the cash program).

The World Bank and other development partners, including the World Food Program (WFP) and the United Nation's Children's Fund (UNICEF), provided the GOJ with technical assistance in the design of the cash transfer program. This technical support responded to the Government's policy of implementing an inclusive delivery system and covered the full cycle of program delivery: registration, targeting, verification, enrollment, payment, as well as grievance redress. The targeting formula adopted under the program was developed by the GOJ and has undergone multiple rounds of revisions based on assessments of its performance—the last revision was in December 2021 and is being used to select beneficiary households in 2022. The targeting evaluation report will be publicly disclosed once it is finalized in December 2022.

1

With the onset of the COVID-19 pandemic in 2020, the *Takaful* system proved to be instrumental in the delivery of emergency cash transfer assistance to help mitigate the impact of the pandemic on poor and vulnerable households. Drawing on the success of the *Takaful* system, the GOJ was able to swiftly launch *Takaful 2* in the first half of 2020, providing three months of emergency cash transfers to 237,000 households that relied on informal income and that had become poorer and more vulnerable as a result of COVID-19. In December 2020, the GOJ launched *Takaful 3*, providing emergency cash transfers to 160,000 households over 12 months. The World Bank contributed to the financing of these programs through the Emergency Cash Transfer Project which was approved in June 2020 followed by two additional financings in June 2021 and March 2022 respectively. This contribution was part of the World Bank's commitment to increase financing to social protection programs globally in response to COVID-19.

Targeting is an effective tool used in social protection to make the most of constrained fiscal space (for more information please see our report [Revisiting Targeting in Social Assistance](#)). For a given budget, prioritizing poorer households can produce more progress in reducing poverty and inequality, smoothing income, and other dimensions of welfare such as human capital. And while there is no single targeting method that fits every situation, Jordan has made choices based on policy objectives and technical efficiency. Using the Commitment to Equity (CEQ) methodology¹, *Takaful* has proven to be amongst the most redistributive and cost-effective programs currently active in Jordan. Poverty analysis from the World Bank shows that *Takaful* was estimated to reduce inequality by 0.7 percentage points and poverty by 1.4 percentage points by the time the first round of expansion was completed at the end of 2021. In addition, once beneficiaries of NAF's old cash transfers are recertified using the *Takaful* targeting methodology, inequality and poverty could be reduced by an additional 0.4 percentage points respectively at no additional cost.²

Today, Jordan's *Unified Cash Transfer Program* adopts multiple methods for registration (i.e. applying for benefits), including online self-registration and assisted registration in NAF offices with the help of NAF social workers. People in rural areas and people with disabilities can also register with the help provided in mobile registration centers. Registration is free of charge for all applicants.

To mitigate the risks of full automation, the GOJ conducts data verification, data rectification, and grievance redress through the program's dedicated call center and face-to-face in NAF field offices across the country. Beneficiary households are paid either through transfers to basic bank accounts (free of charge as per Central Bank circular to the commercial bank) or through e-wallets. Beneficiaries who do not have access to smart phones can opt for Bank accounts. The NAF, with support from partners, conducts regular financial information sessions to provide applicants with guidance and support on how to open and use bank accounts and e-wallets. The World Bank and the GOJ are aware that – in some cases – there are minimal costs for withdrawing the benefits due to the regulations of private sector agents. NAF and the World Bank are currently conducting an assessment, in coordination with the Central Bank of Jordan, to further analyze and address this challenge.

¹ the CEQ methodology is an internationally recognized fiscal incidence diagnostic method which uses standard incidence analysis for each tax and transfer- to determine distributional impacts. The primary source of data is the Jordan household survey and administrative data (HEIS) from 2017-18. Self-reported information in HEIS about receiving NAF or cash assistance from MoSD and a prediction model based on household demographic characteristics are used to determine who is receiving the NAF CT.

² Rodriguez Takeuchi, Laura Kiku; Wai-Poi, Matthew Grant. 2021. Fiscal Policy, Poverty and Inequality in Jordan : The Role of Taxes and Public Spending - Policy Summary (English). Washington, D.C. : World Bank Group.

Finally, applicants and beneficiaries can submit inquiries, complaints, and grievances related to the program either at a NAF office, online, through the national call center or through NAF's call center. Complaints are received, documented, and resolved by a team of trained case managers inside NAF.

We hope that the above information on World Bank technical assistance and financing support to the *Takaful* program is helpful and we look forward to our October 12, 2022 meeting with your team. Please also find a project summary attached. Since your inquiry refers to a national program implemented by NAF, we also encourage you to engage the GOJ on the design and implementation arrangements for its cash transfer program.

Sincerely yours,



Jean-Christophe Carret
Country Director, Middle East Department
Middle East and North Africa Region

Annex 1. Emergency COVID-19 Response Cash Transfer Project Summary

Project Development Objective	To provide cash support to poor and vulnerable households and workers affected by the COVID-19 pandemic in Jordan.
Allocated budget	<i>Parent Project:</i> US\$ 350 million (IBRD Loan) + US\$24.17 million (grant) <i>First Additional Financing:</i> US\$ 290 million (IBRD Loan) <i>Second Additional Financing:</i> US\$ 350 (IBRD Loan) <i>Total:</i> US\$ 1,014.17 million
Project Duration	Approval date: 25-06-2020 Closing date: 31-12-2024
Project Components	<p>Component 1: Cash support to poor and vulnerable households affected by COVID-19 (US\$815.450 million); Implemented by the National Aid Fund (NAF)</p> <p>Subcomponent 1.1: Temporary cash transfers to poor and vulnerable households affected by COVID-19 pandemic. This subcomponent supported 262,653 unique households benefited from emergency CT in 2020 and 2021.</p> <p>Subcomponent 1.2: <i>Takaful</i> Cash Transfer Program Progress to Date: 120,276 households are benefiting from regular cash transfer program in 2022. Number of households supported in 2021 was 89,084 and 49,099 in 2020.</p> <p>Component 2: Project Management, Monitoring and Evaluation (US\$3 million). This component supports the establishment of the Project Management Unit and investment required by NAF to implement the program.</p> <p>Component 4: Support to workers in firms affected by COVID-19 (US\$193.245 million); Implemented by the Social Security Corporation (SSC). Progress to Date: 109,327 workers benefited from wage subsidies.</p>

Response from the World Bank, May 21, 2023



May 21, 2023

Dear Mr. Coogle and Mr. Kaltheuner:

***Human Rights Watch - Jordan National Aid Fund
and Cash Transfer Program***

Thank you for your letter dated May 8, 2023, in which you share with us the findings of your forthcoming report and give us the opportunity to provide comments.

In follow-up to our earlier letter dated October 7, 2022, and the subsequent meeting you had with our team on October 12, 2022, the World Bank would like to thank you for your work and to reiterate our commitment to advancing the implementation of universal social protection (USP), ensuring access to social protection for all persons—whenever and however they need it—while also taking into consideration each country’s context and fiscal situation. Our ultimate goal is that each country, in line with SDG target 1.3, has a national social protection system for all, that covers all lifetime risks, including poverty.

Delivering social protection programs, whether targeted or universal, requires the use, and sometimes collection, of data. This can include the need for at least some basic identifying information and socioeconomic data to determine eligibility and the correct benefit and service package needed by each household or individual, as well as to provide benefits and services. The delivery of programs is usually supported by information systems and technology that enable interactions between institutions (governments and service providers) and people. While information systems and technology can facilitate some of these interactions, they are not substitutes: the World Bank encourages offering different types of channels for client interface throughout the delivery chain, with both in-person methods (such as a local office, via social workers and mobile teams) and technology-assisted approaches (such as a website or via phone) contributing to ensuring no one is left behind.¹ That said, information systems and technology play an important part in advancing delivery. As the COVID-19 crisis has shown, countries with more mature delivery systems—including social registries, interoperability with other government databases, and payment systems—generally performed better in providing emergency benefits and shock relief.

¹ For more information, please refer to Lindert, Kathy; Karippacheril, Tina George; Rodriguez Caillava, Inés; Nishikawa Chavez, Kenichi. 2020. *Sourcebook on the Foundations of Social Protection Delivery Systems*. Washington, DC: World Bank.

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The Takaful Cash Transfer program to which you refer in your letter is only one of the programs needed towards achieving USP in Jordan under the national social protection strategy. Takaful's specific objective is to address poverty; while separate programs target other risks and vulnerabilities, such as disability. To achieve USP, there must be a system of integrated policies and programs that provide equitable access to all people, protecting them throughout their lives against poverty and risks to their livelihoods and well-being and helping them to access economic opportunities. The Takaful program is carried out through the Government of Jordan (GOJ)'s National Aid Fund (NAF), and seeks to target poor Jordanians with monthly cash transfers. Jordan has robust administrative data, on which the GOJ relies to assess the welfare of households instead of using self-reported information. The GOJ has been constantly improving the targeting formula to achieve the program objectives and improve poverty impact. The World Bank and other development partners, including the World Food Program (WFP) and the United Nations Children's Fund (UNICEF), have provided the GOJ with technical assistance to help to improve inclusive delivery systems across the full cycle of the program delivery chain: registration, enrollment, payment, as well as grievance redress. The World Bank has also supported NAF to re-calibrate indicator weights used for targeting based on the characteristics of poor households in the Household Income and Expenditure Survey. An ongoing targeting evaluation of the program will show results of the latest adjustments in the formula. The evaluation report is expected to be completed and disclosed in July 2023.

Evidence shows that Takaful has proven to be amongst the most redistributive and cost-effective poverty reduction programs currently active in Jordan. Poverty analysis conducted by the World Bank shows that Takaful was estimated to reduce inequality and poverty by 0.7 and by 1.4 percentage points, respectively, by the time the first round of expansion was completed at the end of 2021. It has been calculated that inequality and poverty could each be reduced by an additional 0.4 percentage points, after migrating all NAF regular cash programs. Takaful is also the program with the highest impact per Jordanian dinar spent.²

The World Bank and the GOJ are aware of the need to create and support more than digital conduits to programs. During the registration phase, Takaful ensures free-of-charge, in-person assistance to all applicants—through NAF field offices, mobile registration units, and its call center. Additionally, NAF is making continuous efforts to ensure awareness and accessibility of the grievance redress mechanisms to all applicants, including submitting inquiries and complaints through the online portal, a call center, and face-to-face follow-ups at NAF field offices. NAF has a standard process to document and resolve cases in a timely manner, and the average efficiency rate of the call center is 96%³. Throughout the process, applicants and beneficiaries have, in keeping with good international data protection practices, the right to review their data and request updating, as needed, at the relevant specialized entity with support from NAF employees.

² *Fiscal Policy, Poverty and Inequality in Jordan, the Role of Taxes and Public Spending (World Bank, 2021)*

³ *Percentage of answered calls out of total call attempts*

Takaful targets the poor, regardless of their working status, and encourages and supports all beneficiaries to join the formal labor market by referring beneficiary households to active labor market programs with the Ministry of Labor (MOL). With the support of these synergies, NAF and MOL have placed 1,680 beneficiaries in formal jobs between July 2022 and May 2023. Attention is also being given to make sure that such participation, especially where of a temporary nature, does not negatively impact beneficiaries. To that end, NAF issued revised training and employment instructions in July 2022, which provide a grace period of one year to any beneficiary who joins the formal labor market, during which time that income is not calculated in the targeting formula, thereby mitigating concern of untimely or inappropriate loss of benefits.

The World Bank is committed to ensuring respect for data protection and privacy in all of the operations that it supports.⁴ Takaful and NAF abide by the data protection regulations of the GOJ, which are administered by the Ministry of Digital Economy and Entrepreneurship (MODEE). To that end, community sensitization is an essential part of program preparation, and all applicants are asked to provide their consent before NAF might access administrative data on them to assess and verify their eligibility.

The World Bank and the Government are also aware of the additional cost that beneficiaries bear due to cash-out fees required by the payment service providers and exploring redress options. GOJ is looking into potential mechanisms to address this issue, and NAF is exploring methods of notifying excluded beneficiaries of their changed status in a more timely manner, prior to the cessation of payments.

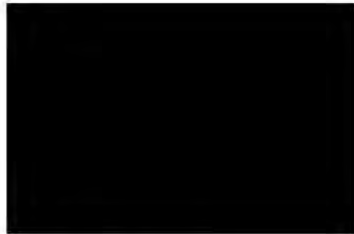
The total value of the World Bank-financed Jordan Emergency Cash Transfer COVID-19 Response Project is US\$1,014.17 million, of which 99.7% goes directly to the beneficiaries as cash transfers. The remaining amount, which accounts for less than 0.3% of the total project cost, is directed towards supporting the operational expenses of the program to ensure implementation oversight. We would like to clarify that Performance Based Conditions (PBCs) are an instrument used in World Bank-financed projects to encourage governments to achieve project-related results. When the PBCs are achieved under this specific project, allocations are released to cover cash transfers to beneficiaries.

We hope that the above information on the World Bank's technical assistance and financing support to the Takaful program is helpful. As previously noted, and since Takaful is a national program implemented by NAF, we encourage you to also address further questions directly to the GOJ, which is best suited to respond to questions about the design parameters and implementation processes of its cash transfer program.

⁴ For more information, see World Bank. 2021. *World Development Report 2021: Data for Better Lives*. Washington, DC: World Bank.

May 21, 2023

Sincerely,



Michal Rutkowski
Sr. Director, Social Protection and
Jobs Global Practice



Jean-Christophe Carret
Country Director, Lebanon
Middle East and North Africa Region

Response from the World Food Programme (WFP), May 16, 2023



World Food Programme
Programme Alimentaire Mondial
Programa Mundial de Alimentos
برنامج الأغذية العالمي

SAVING
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Adam Coogle
Deputy Director, Middle East and North Africa Division
Human Rights Watch

Frederike Kaltheuner
Director, Technology and Human Rights Division
Human Rights Watch

16 May 2023

Dear Mr. Coogle and Ms. Kaltheuner,

We would like to thank you for the Letter we received on May 8th 2023 and we appreciate the possibility to share our views. We also would like to note we have carefully read your detailed analysis and findings over National Aid Fund (NAF)'s targeting algorithm,

Overall, we would like to clarify that the World Food Programme (WFP) does not have any active or direct role on supporting NAF's targeting algorithm. Furthermore, we would like to emphasize that NAF's social assistance program is a national program under the full control and authority of the Government of Jordan. Nevertheless, since 2020 we have been providing NAF with technical assistance and advisory support on other work streams, including the digital payment system, monitoring and evaluation, complaints and feedback mechanisms and beneficiary validation.

More specifically, please see our responses to your three questions raised in the May 8th Letter:

- 1) **Can WFP confirm that it is a member of the NAF Technical Working Group, which was set up to support NAF in rolling out and expanding Takaful? Specifically what types of support has WFP been providing, whether through the Working Group or independently?**

WFP is a member of the NAF Technical Working Group and has been providing technical assistance to NAF through a Memorandum of Understanding, jointly designed with NAF. Accordingly, in collaboration with other international partners, WFP has supported NAF, directly or through service providers, in designing and implementing the digital payment system, beneficiary validation through home visits, complaints and feedback mechanisms and monitoring and evaluation.

- 2) **Did WFP help NAF assess or audit Takaful's targeting algorithm for inclusion and exclusion errors, biases, discrimination, and other inaccuracies? Can WFP share copies or summaries of these assessments or audits? What corrective measures did WFP take, if any, to address these issues?**

WFP did not conduct any assessment or audit for the accuracy of Takaful's targeting algorithm, nor had any direct role in supporting NAF in its design. Nevertheless, WFP did support NAF in establishing a complaints and feedback mechanism (Call Center with 13 operators, responding to almost 30,000 calls monthly), as one of the safeguard measures NAF relies on to ensure complaints can be registered / tracked / addressed and record any assistance inaccuracy. WFP firmly believes in this measure as one of the most important aspects of maintaining clear accountability to vulnerable populations.

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World Food Programme
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3) Has WFP supported the development of similarly targeted cash transfer programs in other countries? Can WFP provide the list of relevant countries and projects?

WFP works in 123 countries and territories and has ongoing partnerships with various national governments around subjects related to social protection, social assistance, national cash transfer programs. We encourage you to monitor our external webpage on Social Protection (<https://www.wfp.org/social-protection>) where you will be able to find details at this regard at country level as well as consult public documents.

We rest at your disposal should you have any additional questions.

Yours Sincerely, <



Alberto Correia Mendes
Representative and Country Director, Jordan
World Food Programme.

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Automated Neglect

How The World Bank's Push to Allocate Cash Assistance Using Algorithms Threatens Rights

Governments worldwide are turning to automation to help them deliver essential public services, but outsourcing decisions to machines risks depriving people of their social security rights. The World Bank is one of the biggest development actors driving public sector automation, particularly in the Global South. In Jordan, the government has worked with the Bank to roll out its flagship cash transfer program, which relies on an algorithm to assess which families qualify for the benefit by ranking their economic vulnerability. This veneer of statistical objectivity masks a more complicated reality: many people in Jordan are not getting financial support because their hardships do not fit the algorithm's rigid and discriminatory model of what poverty should look like. Some parts of the population are also struggling to apply for the benefit online, and paying fees and traveling long distances to cash out their benefit from their e-wallets. The problems with automating poverty targeting underscore the need for Jordan and other countries to urgently transition to universal social protection systems, which eliminate the need for error-prone assessments about people's financial well-being and simplify eligibility.



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