Systems thinking meets human thinking

Removing constraints and rewiring incentives and behaviours for better State-led social protection delivery in Jordan

Eyad Al Merjawi, a refugee from Syria and beneficiary of ILO Estidama++ initiative in Jordan. © ILO / Issa Dahdal

Why read this case?

The ILO's World Social Protection Report 2024-26 highlights the progress made by lower-middle-income countries in expanding social protection coverage, while emphasizing that significant gaps remain globally. To accelerate progress, it calls for extension strategies that address legal, financial, administrative and information barriers, particularly for workers in small enterprises, self-employed workers, refugees and women, while investing in awareness-raising, outreach and strengthening compliance.

These are also central to Jordan's efforts to extend social security coverage. While efforts have traditionally focused on the latter, the ILO's Estidama++ initiative focussed on employer engagement. It asked a simple question: **how can businesses be supported and incentivised to contribute to social security over the long term?** Applying the market systems development (MSD) approach, it examined structural, behavioural and operational barriers that shape employers' decisions to register and retain workers in the social security system.

Established through a partnership between the ILO and Jordan's Social Security Corporation (SSC), Estidama++ is designed in alignment with International Labour Standards, as part of a national strategy for extending the coverage of the national social security scheme to vulnerable populations. It combined enterprise productivity support to improve firms' ability to contribute, identified and reinforced incentives for continued participation, strengthened SSC's capacity to respond to employers' needs and realities, and introduced a short-term subsidy to encourage businesses to register more workers.

This case provides a tangible example of how formalisation can be promoted in practice, rather than remaining an abstract policy objective. It offers important insights for:

- Social protection professionals: Practical innovations that complement conventional enrolment strategies, including a new contribution subsidy, improvements in employer outreach and awareness raising, and institutional changes needed to support SSC's evolving practices.

- MSD practitioners: A compelling example of applying the MSD approach to diagnose root causes of challenges, identify leverage points, and facilitate change in public sector-led systems. It also demonstrates how MSD strategy can be combined with experimentation tactics, engage with the realities of the informal sector, and operationalise a meaningful inclusion of refugees and non-nationals.
- Development cooperation professionals: How a systems-based approach can help understand the supporting functions and rules that determine how rights can be realised in practice, and support institutions in making their own systems function better in order to deliver legal rights for 'difficult to reach' populations more effectively (rather than focusing solely on the legal architecture and enforcement).

Early results:

- More than 41,000 workers registered with SSC, half of them non-Jordanian and the majority earning below JOD 300 per month (i.e., those facing the highest affordability barriers). This represents an 18.2 per cent increase in annual registrations compared to previous years.
- More than 75 per cent of participants continued to contribute after the 12-month subsidy support ended.
- Every JOD 1 invested generated roughly JOD 20 in contributions to SSC, representing strong value for money.

Context

▶ Jordan's social protection landscape

Jordan has a relatively developed social protection architecture, combining contributory and non-contributory mechanisms as well as community-based solidarity arrangements. At its core, the Social Security Corporation (SSC) provides old-age, disability, survivor, maternity, unemployment, and work injury insurance. Non-contributory social assistance is delivered mainly through the National Aid Fund (NAF), while Islamic solidarity mechanisms such as the Zakat Fund offer further support to low-income households. Additionally, humanitarian assistance and transfers delivered by international agencies play an important role for refugees and other non-Jordanian populations, though these operate largely in parallel and outside of the national social protection framework.

Despite these, significant coverage gaps remain. According to the Statistical Bulletin, only 45.7 per cent of Jordanian labour force contributed to social insurance in 2021, with the figure being far lower for non-Jordanians at 4.7 per cent. Overall, one in three legal residents (34.1 per cent) were covered by at least one national social protection mechanism, leaving a large share of workers, particularly in low-wage and irregular employment, outside any form of protection. This reflects a persistent "missing middle": workers who are neither eligible for poverty-targeted assistance nor effectively participating in contributory schemes.

Barriers to enrolment vary across groups, but commonly include affordability barriers, short-term or seasonal work patterns, bandwidth constraints, limited awareness of rights and procedures, and administrative obstacles. These barriers disproportionately affect women, own-account workers and refugees, many of whom work in sectors such as agriculture, construction, commerce, domestic work, and other parts of low-value services economy.

Jordan's Social Security Law is, on paper, among the most inclusive in the region. It explicitly allows for self-enrolment, and enables refugees to contribute under the same rules as Jordanians. Yet, there is a considerable gap between legal inclusion and real participation. Therefore, strengthening mechanisms that enable and sustain participation is essential for ensuring that all workers, regardless of their nationality and employment type, can access and benefit from social protection, in line with the ILO Social Protection Floors Recommendation, 2012 (No. 202).

The ILO's Estidama++ Fund

The COVID-19 pandemic exposed long-standing gaps in Jordan's social protection system, particularly for workers outside formal employment. While the SSC implemented several temporary measures, including expanded unemployment support, maternity benefits and the Tadamun 2 programme, the need for more durable mechanisms to better protect workers with low and unstable incomes was clear.

In response, the ILO's Estidama++ Fund was developed as a system-level experiment in 2022 to test innovative ways to make Jordan's contributory social protection system more inclusive, and to identify where and how it could be strengthened. Funded by the Governments of the Netherlands and Norway, with later support from the United Kingdom, it applied a systemic approach to influence the institutional arrangements that determine how the social protection system interacts with and delivers for own-account workers, low-wage workers in micro-enterprises, refugees and women i.e., the groups most in need of service access with the lowest contributory mechanism participation rates.

Box 1: The ILO applies MSD methodologies to understand employer engagement

Estidama++ and the ILO's Micro, Small and Medium Enterprises Branch conducted a market systems analysis (MSA) to better understand the business incentives of small and medium-sized enterprises (SMEs) to contribute to social insurance schemes in Jordan.

The MSA examined how challenges and opportunities influenced employers' decisions around workforce management and social security, and identified where business incentives already existed, where they were constrained, and where targeted interventions could strengthen the business case for SMEs' affiliation with and contributions to social insurance schemes.

It focused on construction and food processing sectors, where slim profit margins due to challenging business environment, high costs, and competitive market pressures often led SME owners to cut overheads and reduce investments in workers' skills, retention and safety. It emphasized the need for more flexible and innovative social security arrangements to address this, considering the nature of the sectors and SMEs' operations within them, and the overall value for money of social security coverage. The MSA concluded that expanding coverage would require interventions that:

- Leverage business incentives and support conditional access to finance that encourage SMEs to improve worker coverage (push interventions), and
- Facilitate market opportunities that support business growth with attention to improved social security coverage for workers (pull interventions).

It recommended several intervention pathways, which served as the basis for consultation with key stakeholders to prioritise, design and refine implementation.

Intervention design

▶ Understanding low coverage

Informal, low-wage workers with unstable and fluctuating incomes can perceive social insurance contributions as a cost, as benefits are often not well-known or understood, and can seem distant and uncertain. In addition to this, limited trust in institutions means the prevailing cost-benefit perceptions are even more difficult to overcome. Even when convinced of rationale, bandwidth constraints exact high transaction and opportunity costs on would-be efforts to affiliate with social insurance. For many informal and own-account workers, non-enrolment may be a response to complex administrative procedures, uncertain benefits, irregular incomes, and competing immediate needs. They often operate under significant time and care responsibilities, multiple jobs, and financial and cognitive pressures to make immediately optimal expenditure decisions with limited disposable income. In such a case, non-enrolment may constitute a logical decision for many, despite appearing suboptimal from a policy point of view.

In Jordan, these dynamics are reinforced by system-specific factors. For self-employed and own-account workers, participation feels particularly costly as the full contribution burden falls on the individual. For salaried workers, enrolment is undertaken by the employer. Yet, with many micro and small enterprises operating on thin margins and the administrative complexity of SSC procedures, employers often try to avoid registering their workers. They see few benefits to formalizing their business and complying with social protection requirements.

Without complementary initiatives, incentives, and improved mechanisms that enable different behaviours, employers have little reason to change their practice and will continue to prioritise short-term cost savings. On the other hand, while enforcement plays a role, a system that relies solely on penalties carries potential economic and political downsides.

▶ Shift away from business-as-usual

In many social protection systems, efforts to increase enrolment typically focus on awareness-raising, outreach activities or strengthening compliance. These may be implemented alongside broader reforms to benefits, system governance and financing. These measures are essential and form a part of the ILO's wider support in Jordan, yet on their own, they may not always fully address the incentives, behavioural, structural and operational barriers that shape whether workers and firms join and remain in the system.

With this in mind, Estidama++ wished to test different levers for tackling the underlying drivers of low enrolment by piloting **a new temporary contribution subsidy – a cash enrolment incentive**. Not intended as a permanent affordability measure, it aimed to help workers and employers overcome the structural barrier of the initial financial "entry cost" of joining SSC. The subsidy acted as a short-term buffer whilst familiarity grew and reduced bandwidth constraints, allowing workers on (near) minimum wages to participate in contributory social insurance without facing the full upfront cost right away.

Drawing on well-established behavioural insights on status quo bias, the design assumed that once enrolled, individuals would be more likely to stay in the system, as opting out requires cognitive effort and the risk of the alternative course of action being less attractive. With positive interactions with SSC, it was expected that workers would continue contributing after the subsidy expired.

▶ **Box 2: The SSC system**

Social protection benefits

▶ **Retirement pension**

Based on average earnings and years of contribution. Reduced for early retirement; indexed if retiring after normal age. Dependents' supplements and fixed monthly supplements apply.

- Eligibility: 15 years of contributions paid out to women aged 55 and men aged 60. Early retirement has different age / contribution thresholds. Special rules for hazardous jobs.

▶ **Death**

100 per cent of pension for survivors (if pensioner) or 50 per cent of last-year earnings (if actively insured), plus increase for contribution years and JOD 40 supplement. There is also a funeral grant (JOD 700).

- Eligibility: At least 24 months of contributions, including 6 consecutive months. For funeral grant, death of an actively insured person.

▶ **Disability**

50 per cent of earnings up to JOD 1500. Partial: 75 per cent of the aforementioned amount. Dependent on contribution years. Constant attendance allowance at 25 per cent and JOD 40 supplement.

- Eligibility: At least 60 months of contributions, including 24 consecutive months, and assessed total/partial incapacity.

▶ **Work injury**

75 per cent of daily earnings. Disability pension: 75 per cent of earnings (minimum JOD 100) or lump sum (if < 30 per cent). Survivor pension: 75 per cent of earnings. Medical care fully covered. JOD 40 supplement.

- Eligibility: No minimum qualifying period

▶ **Unemployment**

Paid for 3-6 months. Rates at 75 per cent (month 1), 65 per cent (month 2), 55 per cent (month 3), and 45 per cent (months 4–6), capped at JOD 500. Conditions apply.

- Eligibility: At least 36 months of coverage, including at least one contribution since September 2011. Maximum of 3 claims per career.

▶ **Maternity**

100 per cent of previous earnings (minus SSC contributions) for up to 10 weeks.

- Eligibility: At least 6 months of coverage prior to childbirth.

Contributions

▶ **Salaried workers**

Worker is formally registered with SSC:

- Employee contribution: 7.5 per cent of the wage
- Employer contribution: 14.25 per cent of the wage

Example:

- Worker earns JOD 290 / month (gross)
- Worker pays JOD 21.8 (7.5 per cent), taking home JOD 268.2
- Employer pays JOD 41.3 (14.25 per cent) on top of the wage, so total labour cost to employer is JOD 331.3

Worker is not registered with SSC:

- Worker takes home full amount: JOD 290 i.e., JOD 21.8 more
- Employer avoids contribution i.e., JOD 41.3

▶ **Self-employed workers**

Worker pays full contribution rate themselves:

- Self-employed contribution: 21.75 per cent of the declared income

Example:

- Self-employed worker declares earnings of JOD 290 / month
- Pays JOD 63.08 every month

▶ **Breakdown**

A majority of total contribution of 21.75 per cent is allocated towards retirement pension, benefits for survivors, and disability allowances (17.5 per cent), and a minority towards work injury (2 per cent), unemployment (1.5 per cent) and maternity (0.75 per cent).

Note: JOD 1 ≈ USD 1.41

Alongside the subsidy, Estidama++ supported SSC to experiment with a wider **range of communication formats and tactics** to improve their outreach and awareness-raising activities. The notion was to test different messaging content and delivery approaches to identify the most effective ways of improving the understanding and perceptions of the social protection system among those groups with historically low participation rates.

Beyond this, the project also supported simplifying procedures and strengthening SSC’s operational capacity by facilitating **improvements to e-services** as well as branch-level engagements in order to remove some of the frictions and burdens of the registration process itself.

A robust **monitoring, evaluation and learning (MEL) function** was also needed to tie these elements together. Estidama++ worked with SSC officials to treat both the new enrolment incentives and the revised approach to outreach and awareness-raising as hypotheses for testing. Through two randomised control trials, administrative data tracking, employer and worker surveys, and in-depth qualitative research, the project helped SSC enhance its MEL capabilities and work in a more data- and evidence-informed manner.

▶ A detailed look: New incentives, roles and nudges

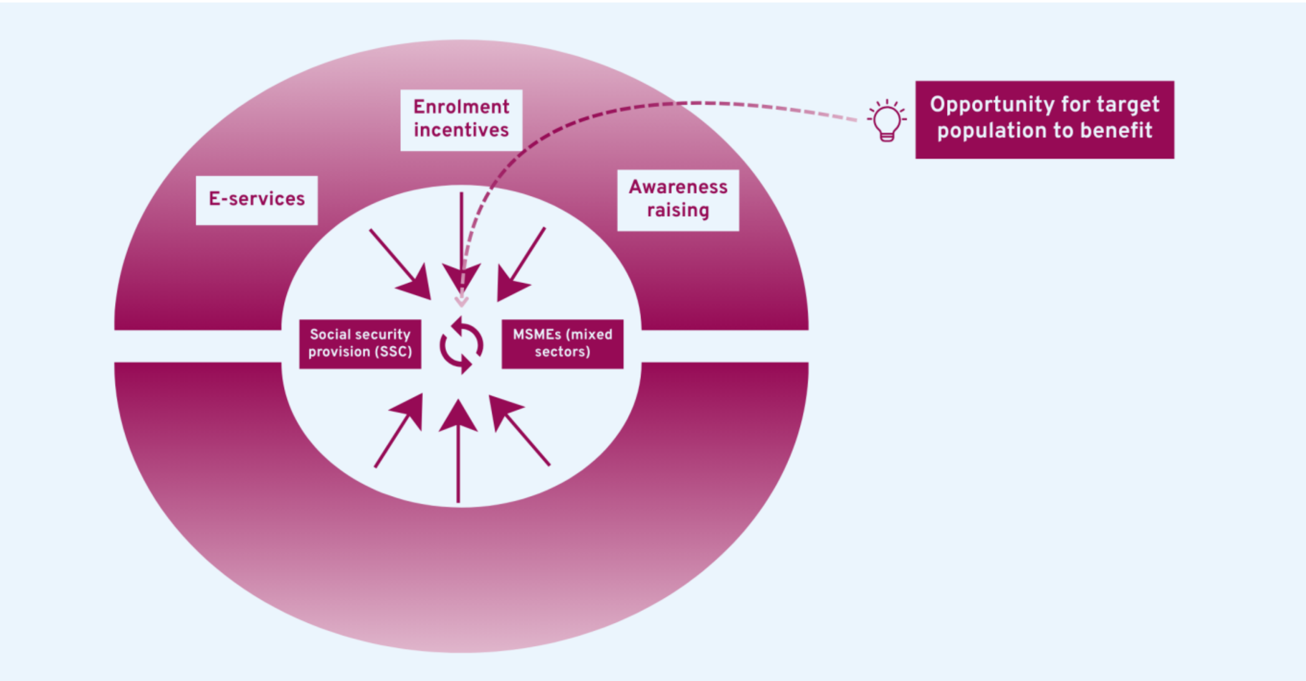
1. Enrolment incentives

Estidama++ tested whether temporary, well-structured financial incentives could help workers and small firms overcome the immediate costs and structural barriers of registering with the social protection system. Under the project:

- Employers received JOD 30 per month per newly registered worker (JOD 360 over 12 months), deposited into their SSC accounts.
- Workers received JOD 100 each quarter (JOD 400 over 12 months), deposited into their personal bank accounts.

For micro and small enterprises, these incentives provided a tangible short-term benefit that partially offset the additional costs of formally registering their workers. For workers, the subsidy was designed to be larger than the monthly employee contributions for the typical low-wage earner. The aim was to counter the rationality barriers of temporal discounting (where people tend to value present benefits more than future benefits) and loss aversion (where the perceived pain of any salary reduction is felt more strongly than the feeling of enjoying equivalent gains), as well as the cognitive bandwidth constraints. Enrolment incentives absorbed the workers' and employers' cognitive load and bandwidth costs, and offered a "soft landing" by making the first year of participation more affordable and helping habits to form until eligibility for certain benefits became a reality (see Box 1, above).

▶ **Principal system: Social protection system for MSMEs and their workers**



Note: This figure presents only high priority functions as identified by the project

2. Awareness raising

With the goal of increasing enrolment through positive interactions rather than the issuing of penalties, Estidama++ worked closely with SSC management to rethink how frontline officials could engage with firms and workers. Moving beyond compliance-centred enforcement, the project supported SSC to adjust tactics and encourage its branch staff and outreach officers to operate as service promoters, educators and advisors.

The project helped SSC trial new outreach and communication approaches, integrating behavioural insights into message framing, visuals and delivery channels. Officials tested different ways to present benefits, explain contribution rules, and respond to common misconceptions — all of which were supported by additional monitoring efforts. Overall, the project tried to modernise SSC's communications toolbox, making outreach activities not only more systematic and targeted but also more user-centred.

▶ **Box 3: Engagement in the supporting system**

▶ **Continuing professional development (CPD)**

- Estidama++ strengthened SSC officials' facilitation skills to design and deliver tailored information sessions and engage more confidently with diverse employers and workers.
- Best practices were shared through structured simulations, personalised coaching and peer-to-peer learning.
- In parallel, officials developed and tested communication techniques to enhance their credibility and create trustful interactions.

▶ **Policy research and impact measurement**

- Estidama++ supported SSC to improve data collection, monitoring and analysis to track the effectiveness of their enrolment incentive and awareness-raising experiments.
- SSC were supported to design and oversee the implementation of randomized control trials (RCTs) to test different outreach tactics, messaging types and framing. This would provide robust insights to inform SSC's future engagements (for e.g., with MSMEs and vulnerable populations) and support a culture of continuous service improvement.

▶ **Institutional norms**

Estidama++ worked to reshape SSC's internal cultural norms by:

- Promoting a shift towards valuing proactive outreach and engagement as much as traditional inspection and enforcement.
- Encouraging an experimental culture for piloting both new functions (for e.g., enrolment incentives) and behavioural nudges (for e.g., in outreach and awareness-raising activities).

3. E-services

As a complementary intervention, Estidama++ helped SSC modernize its enrolment and contribution processes to reduce friction experienced by new and existing service users. For employers, this included simplifying online registration, clarifying documentation requirements, and enhancing portal usability to reduce the administrative burden of registering workers and managing their contributions. For self-employed and own-account workers, the focus was on clearer digital onboarding, intuitive contribution menus, and better access to information on entitlements and benefits. SSC also introduced a WhatsApp chatbot, offering users a low-barrier communication channel for guidance on registration procedures, contribution options, and benefit entitlements.

These incremental improvements served to strengthen SSC's service delivery and, combined with the new financial incentive and outreach initiatives, contributed to a more accessible and less intimidating environment for signing-up to the SSC system.

Results

By late 2025, **over 41,000 workers had registered with SSC**, half of them non-Jordanian and the majority earning below JOD 300 per month (i.e., those facing the highest affordability barriers). This represents an **18.2 per cent increase in annual registrations** compared with previous years, indicating that the project's collaboration with SSC had contributed towards a significant uplift in the system's baseline enrolment.

Sectoral participation was broad, with the largest enrolment increases coming from the wholesale and retail trades, education, manufacturing, hospitality, and the self-employed. This aligns well with the structure of the national labour market, demonstrating the relevance of the changes SSC introduced to the sectors that the target demographics are engaged in.

▶ Communication experiments

800 in-person visits were conducted by SSC officials, leading to a **10 per cent higher enrolment among visited firms** compared to those not visited. This experiment showed that personalised outreach and trust-building between SSC officials and employers improved the effectiveness of the enrolment incentive, especially for smaller firms less familiar with SSC's procedures. While SSC is already drawing on these insights to improve the service-orientation of inspection and branch office roles and to leverage existing capacities for outreach rather than creating parallel structures, it raises a key question: does the enrolment increase justify the staff time (and costs)?

The long-term value of in-person outreach will ultimately depend not only on uptake metrics, but also service user retention. For example, Estidama++ worked with SSC to monitor whether workers whose employers received in-person visits remain active contributors for longer than those whose employers did not, though it is too early for definitive results.

> In Jordan, a key challenge is workers' distance from public institutions due to the technicalities of services provided. Capacity building of officials will give us the tools to bridge this gap between workers and social protection, and improve understanding and engagement with members.
>
> ▶ **Official, Social Security Corporation, Amman**

▶ Retention and behaviour change

Project monitoring shows that Estidama++ improved participants' understanding of social protection benefits, removed their very real bandwidth constraints thereby increasing their willingness to continue contributing to the social protection system beyond the enrolment incentive period. Retention is strong, with **more than 75 per cent of participants continuing to contribute after the 12-month subsidy support ended**. Furthermore, workers who were registered with SSC via the enrolment incentive are also more likely to re-enter the system after encountering a period of temporary unemployment. It is worth noting that attrition patterns reflect typical labour market dynamics with respect to contract cycles, job changes, seasonal work and so on, rather than service users' dissatisfaction with SSC.

▶ Value for money

Though longer-term retention and re-registration data are needed for a better assessment, initial indications are that Estidama++ experiments represent good value for money at the individual level. For example, for the average worker earning JOD 278 per month, lifetime contributions are estimated at JOD 15,000, and the expected present value of benefits is around JOD 21,000. With a subsidy cost of JOD 760, this suggests a return ratio of 1:20. This means that **each JOD invested generates roughly JOD 20 in contributions to SSC**. Whilst promising, continued experimentation would likely help SSC to identify a more optimal subsidy rate with even better returns.

▶ Sustainability of social security systems

While the intervention enabled previously excluded workers and employers to affiliate, it also **expanded the SSC's contributory base and generated additional contribution revenue**. In the longer-term, this broader contributory base can improve financial sustainability, reinforce solidarity through wider risk pooling, and provide greater fiscal space to strengthen SSC's benefits and services. This intervention provides proof of concept for promoting formalisation not just as a labour market objective but also for strengthening the financial resilience and sustainability of social insurance systems.

Next steps

▶ Deeper changes are required for innovations to sustain

Estidama++ was implemented through SSC's operational, financial and HR systems, constituting a good test of what works in 'real-world' settings. While this institutional integration has demonstrated the feasibility of different changes, it does not automatically guarantee the long-term sustainability of the piloted innovations. To institutionalise the enrolment incentive, SSC would not only need to decide to allocate domestic funds for this purpose, but also to work through the policy, legislative and regulatory changes required to formally establish it as a permanent subsidy mechanism. Although the 12-month enrolment incentive is a very small share of SSC's overall budget, embedding it requires significant changes to the rules governing the system, going beyond technical design and organisational feasibility.

The Government of Jordan is now considering how it could adapt and scale the model through national financing structures and legislative changes, using evidence generated through the Estidama++ project as a key input in these deliberations.

▶ Normalising experimentation and improving measurement for learning

Estidama++ has helped to increase the degree of experimentation and the use of measurement within SSC. However, as the internal demand for data to guide coverage extension, outreach and other service improvements grows, SSC will need to build on this nascent cultural shift within the institution. This will require mechanisms to refresh or update training, retain or replace skilled staff, and maintain a dedicated mandate and budget for policy research, monitoring and impact measurement. These enabling conditions are essential to sustain both the innovation culture and institutional capacity beyond external support.

Fully embedding this monitoring and learning function within SSC (or elsewhere in the civil service) will be important in ensuring that the effectiveness of enrolment incentives, outreach strategies and e-service innovations are regularly studied. Estidama++ worked closely with SSC's Research and Studies Department to augment its core analytical and methodological capacities for continued service experimentation, but further investment into capacity-building may be needed over time. SSC's forthcoming research plan outlines an ambitious agenda of evaluations and data-driven enquiries, signalling a clear intent to test and refine enrolment approaches after the project's closure.

Nevertheless, this cultural and capability transformation must be deepened, better resourced, and more strongly anchored within SSC's structures. Crucially, the emerging learning culture must translate into institutionalised feedback loops — regular cycles of testing ideas, analysing results, adjusting practices and updating enrolment approaches — without relying on external impetus. This is particularly important as SSC seeks to expand coverage among the self-employed and agricultural workers, and further increase its reach to women, refugees and other vulnerable communities.

▶ Reforming benefits to increase appeal

Increasing coverage is not just about reducing costs, but also making benefits more relevant and attractive to both employers and workers alike. Jordan's social protection package is heavily oriented towards pension benefits. While essential, pensions are distant and intangible for many low-wage workers. Greater emphasis on visible, short-term benefits related to childcare, unemployment and sickness, as well as more tailored packages for self-employed and seasonal workers are likely to increase participation, especially among younger, low-income, and female workers. For MSMEs, enrolling workers brings no sufficiently tangible benefits. Given their critical role in the registration process, the introduction of new, complementary measures that more directly benefit employers (for e.g., improved access to specific public services, productivity-enhancing support, or the use of different recognition schemes) could certainly create stronger pull factors.

These insights are already informing broader reform efforts. For example, the ILO has been supporting SSC to develop a "Visioning White Paper" that reassesses the social protection system's design, adequacy, affordability and appeal for Jordan's diverse workforce. This will be a critical step towards making the system more attractive while ensuring its financial sustainability as participation expands.

▶ Box 4: Big picture: The future vision

Function / rule	Before - Then	Present – Now	Future - Vision
▶ **Core functions**			
Enrolment incentives	No subsidies	Temporary contribution subsidies through project funds.	Domestic financing for subsidies agreed and operational.
Awareness raising	N/A	Experimentation with an educational approach to outreach and behaviourally-informed content and delivery methods.	Full integration of behaviourally-informed communications into SSC's outreach strategy.
*NEW: Complementary measures for employers	N/A	N/A	New incentives designed, tested, and introduced that encourage MSMEs to enrol their workers.
▶ **Supporting functions / rules**			
Continuing Professional Development	N/A	Project-supported learning activities focused on core functions: M&E, outreach, ILO social protection standards.	Institutionalised culture of CPD, training offers for new staff, and top-up training for officials established.
Impact measurement	N/A	Introduction to monitoring dashboard, measurement of key indicators, and use of more diverse tracking, evaluation and learning techniques.	Monitoring systems fully integrated into digital tools to support dynamic tracking of service user trajectories. Standalone use of research and studies to inform further improvements.

Institutional norms	N/A	New emphasis on generating evidence, evidence-based policy-making, and using experimentation/innovation to improve enrolment.	Measurable progress to reform the social protection system achieved year-on-year, aligned to the overarching 'Visioning White Paper'.

The project's collaboration with SSC demonstrates that targeted incentives, new approaches to outreach, and simplified procedures can make the social protection system more accessible and attractive to both small firms and vulnerable workers. Continued ILO-SSC collaboration, particularly on policy-focused workstreams, will be essential to consolidate these gains, and ensure that successful practices are fully adopted and sustained.

Beyond its immediate achievements, Estidama++ provides a compelling blueprint for combining systemic thinking and behavioural science to strengthen state-led social protection delivery. As Jordan advances broader reforms, these lessons provide a strong foundation for building an even more inclusive and responsive system.

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