International Labour Organization

ILO brief

# Policy Brief

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# What Drives Social Security Registration? Experimental Evidence from Behavioural Interventions in Jordan's Estidama++ Programme

**Over half (52 per cent) of the workers in Jordan remain unprotected by social security.**[1] Social security provides income insurance throughout the lifecycle, which is not covered by other kinds of cash-based or in-kind assistance. Without social security, workers have no access to pensions, unemployment insurance, and maternity benefits.

The Social Security Corporation (SSC) and International Labour Organization (ILO) launched Estidama++, a programme that **subsidises social security contributions made by small firms and workers** (Box 1).

Eight months after the programme was launched, the firm take-up rate was 6.8 per cent. **Information interventions, delivered through in-person firm visits and SMS messages, were launched to increase the uptake of the subsidy.**

### Box 1: Estidama++ programme

Estidama++ offers a temporary contribution subsidy to employers and cash support to employees who are registered under the programme. Employers receive a subsidy of JOD 30 per month per registered worker in the programme, while employees receive cash transfers of JOD 100 every three months. These benefits are provided for 12 months.

The Estidama++ programme targets firms with 1 to 9 registered workers, including the owner. These firms could register up to 10 Jordanian and non-Jordanian workers under Estidama++ who had not been registered before January 2022 and whose income does not exceed JOD 500.

## Two information interventions

**SSC, ILO, and the research team designed two information interventions aimed at addressing the informational and financial barriers to social security registration.**

1. **In-person firm visits:** intensive but costly
2. **SMS:** light intervention targeting a large number of firms

**The behaviourally-informed information interventions are expected to increase worker registration by:**

- Reducing information barriers about Estidama++ and as such reducing financial barriers faced by firms and workers
- Increase awareness of the benefits of social security
- Increase awareness of the legal obligations of contributing to social security
- Increase ease of registration and contribution by providing simplified information

1 International Labour Organization. (2021). *World social protection report 2020–22: Social protection at the crossroads – in pursuit of a better future*. International Labour Office.

## In-person firm visits

The face-to-face intervention was conducted by **50 trained SSC outreach officials** who visited firms eligible for the Estidama++ programme between February and May 2024. These visits aimed to promote social security registration by delivering **behaviourally informed messages on eligibility**, benefits, and registration requirements. The officials communicated that participation in the Estidama++ programme was voluntary, not mandatory.

Firms received a four-page brochure explaining the advantages of social security, Estidama++ eligibility, and a simplified step-by-step registration guide. The brochure incorporated **behavioural tools such as social norms, loss aversion, and commitment**, including a calendar section where firms could note a planned registration date. If firms did not register during the visit, SSC officials followed up with reminder calls. Outreach workers also had a one-page guide summarizing key messages to ensure consistency in communication.

## SMS

The SMS intervention aimed to reach many firms in a scalable and cost-effective manner. Between February and April 2024, **a series of nine behaviourally informed messages** were sent to two treatment groups: one receiving positively framed messages emphasising the **benefits of social security registration** for firms and workers as well as the financial advantages of Estidama++, and another receiving loss aversion-framed messages highlighting **risks of non-compliance** and risks posed to workers who were not covered by social security. Messages were designed to be simple, action-oriented, and included direct links to the SSC website for easy registration. Delivery times were optimized to maximize engagement.

▶ **Figure 1. Firm Brochure and Outreach Guide for the In-person Visits**

*The Firm Brochure*
*(distributed by SSC staff to the firms)*

*The Outreach Guide*
*(used as reference by SSC staff during the visits and included a monitoring tool for visits tracking)*

## Randomised control trial

To credibly evaluate the impact of each intervention, a randomised control trial was conducted on registered firms.

**Firm visits: 800 firms with 2-9 registered workers**[2] were randomly selected to receive firm visits. Another 1,646 firms were chosen as the comparison group and did not receive firm visits. Outcomes were compared between these two groups after the firm visits to estimate the impact of the firm visits intervention.

**SMS: 29,372 firms with 1-9 registered workers were randomly selected to receive the SMS**. Another 14,685 firms were chosen as the comparison group and did not receive SMS. Outcomes were compared between these two groups after the SMSs were sent to estimate the impact of the SMS intervention.

Firms in the comparison group did not receive firm visits nor SMS messages. They were nevertheless still eligible for the Estidama++ programme and had access to information about it through various channels, including SSC branches, social media, and other mass media campaigns.

# ▶ Results

## Firm visits have a positive impact on worker registration into SSC.

- 1.5 years after the firm visits, there are **0.31 more workers per firm registered in SSC among visited firms compared to firms** that were not visited. Figure 1 shows these impacts by month.
- This is **9.2 per cent more** than the average number of registered workers among firms who were not visited.
- There is a positive impact on both female and male workers, although the impact is stronger among male workers.

**This positive impact is driven by a reduced financial burden on firms and workers, achieved through subsidised social security contributions under the Estidama++ programme.**

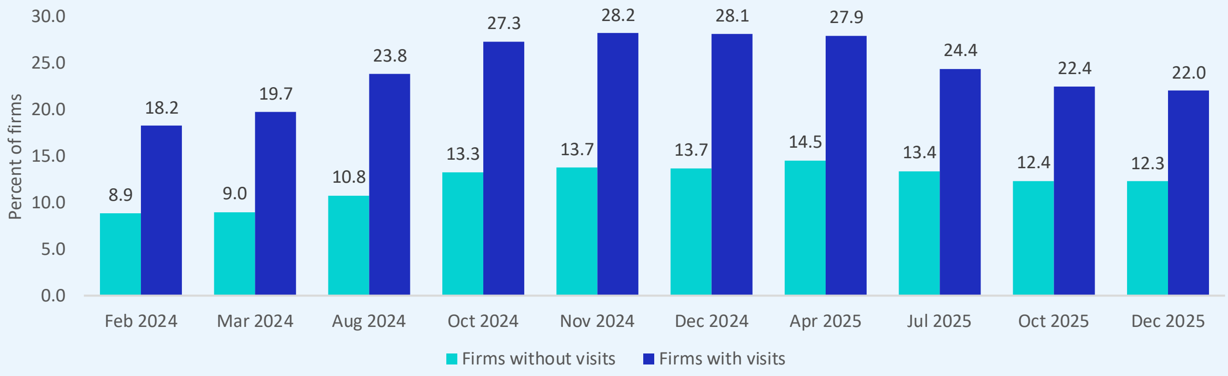
Half a year after the firm visits, there are **15 percentage points more workers registered in the Estidama++ programme** among visited firms compared to firms that were not visited. Since the subsidy is only for one year, the number of workers in the subsidy has now declined, as with the impact (Figure 2).

Nevertheless, 1.5 years after the firm visits took place, there remains 10 percentage points more workers registered in Estidama++ programme among visited firms compared to firms that were not visited.

▶ **Figure 1. Impact of firm visits on the number of registered workers in SSC in a firm**


2 Firms with only one worker were excluded from the face-to-face intervention, as these workers may be self-employed and therefore less likely to register. However, they were included in the lower-cost SMS intervention, given the possibility that they employ additional unregistered workers.

▶ **Figure 2. Impact of firm visits on the percentage of firms with workers registered in the Estidama++ programme**




**Overall knowledge of the Estidama++** programme, measured immediately after the firm visits, including understanding of the eligibility criteria and programme components, is significantly higher among visited firms compared to firms that were not visited. Table 1 shows knowledge improvements as a result of the firm visits.

▶ **Table 1: Impact of firm visits on firms' knowledge about Estidama++**

| Firms without visits | Firms who where not visited | Firms who where visited |
|---|---|---|
| **% of firms who heard of E++** | 33% | 56% |
| **% of firms who knows E++ is a subsidy** | 29% | 49% |
| **% firms who knows it is eligible to E++** | 11% | 25% |
| **% of firms who know all eligible criteria of E++** | 10% | 17% |

There are no impacts of firm visits on the self-reported ease of registration, general understanding of social security benefits, and perceived stringency of SSC, such as perceived penalties and inspections.

**Taken together, these results indicate that the positive impact of the firm visits is driven by increased awareness of the financial incentives provided by the Estidama++ programme to firms and workers.**

We find that the positive impact on worker registration in SSC is due to existing unregistered workers being registered, rather than an increase in employment among firms.

- There is no impact on self-reported employment measured through a survey.
- Survey results indicate that there are more unregistered workers among firms that were not visited compared to the firms that were visited.

In comparison, SMS messages have a small positive impact on the uptake of Estidama++, but are insufficient to increase worker registration into SSC.

- The largest impact of the SMS messages was on December 2024, eight months after the messages were sent. At that time, firms that were sent SMS messages **were 0.1 percentage points more likely to have workers registered in the Estidama++ programme** compared to firms that were not sent the SMS messages.
- There is no impact of SMS messages on the number of workers registered into SSC.

Firm visits had a sustained impact on firms' engagement with SSC.

- This engagement is measured by the number of firms' logins into the SSC portal in a month. Around a year after firm visits, the number of logins among visited firms was still significantly higher than firms which were not visited. The number of logins by the firm among the visited firms was 14 per cent higher than the firms without visits in April 2025.
- In comparison, SMS had a one-off impact on firms' engagement with SSC. In March 2024, during the time when the SMS were sent, the number of logins among the firms which were sent SMS was 7.5 per cent higher than firms which were not sent SMS.

**Cost-effectiveness:**

- To increase participation in subsidy programmes like Estidama++:
  - SMS is substantially cheaper. For firm visits, one additional firm participating in Estidama++ cost JOD 83 per firm. For SMS, the cost is JOD 0.032 per firm.
  - However, the impact of SMS is very small compared to firm visits. As such, a large number of firms will need to be targeted.
  - Even if all eligible firms are sent SMS (similar to this study), the number of firms that sign up is still low.
  - This means, to increase participation in programmes like Estidama++, a mix of SMS and firm visits are needed to achieve desired outreach.
- To increase registration into social security:
  - SMS itself has no impact on worker registration.
  - While firm visits are costly, it is effective in achieving higher worker registration.

The impacts and costs of the two interventions are summarised in Table 2.

▶ **Table 2 Summary of results from the randomised control trial**

| Outcomes | Impact of SMS | Impact of firm visit |
|---|---|---|
| Knowledge of Estidama++ | Not measured | Positive |
| Firm participation into Estidama ++ | +0.68pp<br>→ +197 firms | +14pp<br>→ +115 firms |
| No. of workers signed up for Estidama++ | +0.014 workers/firm<br>→ +403 workers | +0.35 workers/firm<br>→ +283 workers |
| No. of registered workers in a firm[3] | No effect | +0.34 workers per firm<br>→ +273 workers |
| Cost<br>• per treatment per firm (excl. wages)<br>• per firm in E++ | 0.032 JOD (/9 SMS)<br><br>JOD 4.6 | JOD 7.5<br><br>JOD 89 |

Note: pp indicates percentage point. Calculated using the highest effect across months. Costs do not include wages as it is assumed visits and sending SMS is part of outreach activities of SSC officers.

3 Firm visits increased both Estidama++ uptake and broader worker registration, while the SMS intervention had a limited effect beyond Estidama++. This highlights that firm visits impacted beyond subsidy-driven Estidama++ enrolment.

# Key learnings

The two behavioural information interventions yielded insights into how different outreach methods influence firms' awareness, engagement, and registration.

## Knowledge of social security and Estidama++

- Firm visits played a crucial role in improving firms' knowledge of the Estidama++ programme, addressing gaps that may have resulted from the limited reach and framing of previous mass media campaigns.
- However, general knowledge of social security remained low and did not improve following the visits, suggesting that while targeted, personalised outreach is effective for raising awareness of specific incentive programmes, broader communication strategies are needed.
- To strengthen future outreach, clear, simplified, and positively framed messaging that highlights the benefits of social security for both employees and employers could help address persistent knowledge gaps and avoid cognitive burden.

## Firms' engagement

- The interventions also had distinct effects on firms' willingness to engage with the social security system. SMS messages led to an immediate but temporary increase in logins to the SSC portal, while firm visits resulted in a more sustained positive impact on engagement.
- Despite this, firms' perceived ease of registering and contributing to social security was low at baseline and showed little improvement after the interventions, indicating that registration processes may still present barriers.
- A WhatsApp survey was conducted to investigate further. It shows that firms need better digital support and clearer guidance. Key challenges firms face are in managing, updating and uploading information about registered employees

## Registration in Estidama++ and social security

- Firm visits have a significant positive impact on registration of workers into the Estidama++ programme and SSC. The impacts persist 1.5 years after the firm visits.
- This positive effect is mainly due to increased awareness of the Estidama++ programme. Lowering financial barriers can be effective in increasing coverage of social security, at least in the short-term.
- SMS have a small but significant impact on registration into the Estidama++ programme. Because the cost of sending SMS per firm is very low, it can be used in combination with firm visits to increase uptake of such programmes.
- However, SMS has no impact on worker registration, and as a result, firm visits are crucial to increase social security coverage.
- These findings highlight the value of combining digital communication with in-person outreach, as each plays a complementary role in driving behavioral change, balancing between impact and cost.
- Building the capacities of SSC staff improves their general communication skills and contributes to the long-lasting impact of in-person interventions.

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