



## **Terms of Reference / Announcement Form**

### **Social Protection Research Consultant**

#### **Review of the pension system in Jordan, inclusion, exclusion and ideas for extension of the pension system**

Evidence Generation, Capacity Building and Advocacy initiatives

**Contract Duration: starting date 1<sup>st</sup> June, End date: 30 December 2023**

#### **1. Background/Justification:**

Jordan's social protection sector has undergone key policy changes in recent years including the launch of the National Social Protection Strategy 2019–2025 (NSPS 2019-2019). The strategy aims at enhancing coverage and better outcomes for the most vulnerable groups, strengthened institutional capacity, and enhanced coordination. In this perspective, the strategy represents an overarching framework to maximize synergies and ensure effective integrated approaches by considering the following areas of the SP system: social assistance, social services, social insurance, and labour market policies.

The implementation of the National Social Protection Strategy is supervised by a Steering Committee led by the Minister of Social Development (MOSD) and consists of high-level representatives from relevant ministries and social protection actors. EU-MADAD supported program led by ILO and UNICEF provide technical assistance and facilitate the implementation of the Strategy. The joint ILO UNICEF programme provides a set of structured activities and interventions with the aim to contribute to the achievement of a sustainable social protection system, in policy as well as institutional set-up, with strengthened links between different areas of the SP system in Jordan. Further, other ILO projects on social protection in Jordan are also working on the extension of pension coverage.

The socio-economic impacts of the ongoing Syrian crisis, and subsequent influx of refugees to Jordan has seen the country's already overstretched economic, health and social service infrastructures challenged. Further, Covid-19 and the war in Ukraine have intensified the pressure on Jordanian host communities and the refugees residing in the country. The most vulnerable groups, including older women and men, have been bearing the brunt of these challenges most acutely.

There has been a growing commitment among the Government of Jordan's (GoJ) policymakers to address the social protection concerns of vulnerable groups and integrate the ILO's Social Protection

Floors (2012). A number of policy and programmatic steps are being taken to build a sustainable social security system, such as recognising older people's rights in the National Strategy for Senior Citizens (2018-22) and considering the social protection floors framework to break intergenerational poverty in the National Social Protection Strategy (2019-25).

In Jordan the older persons receive social protection either through tax-financed social assistance programme, mostly through National Aid Fund (NAF) or through contributory pensions that Social Security Corporation (SSC) provides.

The National Social Protection Strategy (NSPS) places much importance on the need to transition National Aid Fund's (NAF) social assistance programs towards a single poverty-targeted scheme. However, the shift towards a narrow poverty-targeted approach carries the risk of eroding protections and coverage for poor and vulnerable groups and a lack of instruments that can tackle vulnerabilities that lie across the lifecycle. Indeed, the NAF reports that nearly all the current elderly and disabled categories fail to meet the narrow criteria of the Takaful scheme, which is a cause for significant concern over the wellbeing of the 26,000 older persons and 32,000 persons with disabilities benefitting from the NAF regular monthly assistance scheme. Continuing with the effort to unify the targeting criteria for all NAF social assistance schemes is likely to greatly diminish coverage and support to the elderly and persons with disability caseload within NAF, most of whom are women heads of households without a secure source of income. Evidence from other countries in the region shows that social assistance scheme which focuses exclusively on poverty are ill-suited to support key vulnerable groups, such as older persons.

The Social Security Corporation (SSC) runs a contributory pension system and has been expanding its programs in the last two decades introducing the voluntary contribution scheme which allowed groups, such as housewives and gig workers to join the scheme and benefit from the pension. However, the percentage of voluntary contributions in the SSC stands at 5.6% of the overall contributions which indicates that groups who have not been part of formal and regularised work sectors are predominantly remaining outside the SSC system with no access to old age pension.<sup>1</sup>

Financing a social pension using the government's general revenues could facilitate a reduction of the contribution rate of the SSC, encouraging greater participation in the SSC for a larger swath of the labour force and improve the financial sustainability of the SSC. Providing a social pension would also facilitate the situation of the older persons currently with NAF but likely to be excluded from the poverty-targeted Takaful scheme.

The establishment of a social old age and disability pension in Jordan has been previously recommended by the ILO<sup>2</sup> and others<sup>3</sup>.

To conclude, the existing pension system falls short to address the needs of older people. There is a pressing need to make it more inclusive.

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<sup>1</sup> <https://www.ssc.gov.jo/en/home/>

<sup>2</sup> ILO. 2016. Establishing a Social Protection Floor in Jordan: Diagnostic, costing, fiscal space and impact assessment. Accessible at: [https://www.ilo.org/beirut/publications/WCMS\\_808755/lang--en/index.htm](https://www.ilo.org/beirut/publications/WCMS_808755/lang--en/index.htm)

<sup>3</sup> HelpAge International. 2020. Achieving Income Security for Older Jordanians and Refugees. Accessible at: [https://socialprotection.org/sites/default/files/publications\\_files/HelpAge%20International%20-%20Achieving%20Income%20Security%20for%20Older%20Jordanians%20and%20Refugees.pdf](https://socialprotection.org/sites/default/files/publications_files/HelpAge%20International%20-%20Achieving%20Income%20Security%20for%20Older%20Jordanians%20and%20Refugees.pdf)

## 2. Objective and scope:

Given the above background, the main objective of this assignment is to identify the issues, their magnitude, structural challenges and systemic gaps that lead to the exclusion of older people in the country context. With the concept of social protection floors as the base, this assignment aims to grow the evidence base and develop the necessary policy frameworks, develop recommendations and programmatic tools needed to strengthen capacity within government and civil society to enhance the inclusion of older people in the social protection and pension systems, in line with objectives of Government of Jordan.

More specifically, the ILO seeks the services of an implementing partner (or agency or consultants) to:

- a. Conduct comprehensive national research to identify issues the older people face in Jordan due to a lack of basic income security caused by exclusion or inadequate benefits from the existing social protection systems. It should include an in-depth examination of the threats, opportunities, relevant factors and concrete policy proposals that can inform future policy and programme design.
- b. Develop a Policy Research Brief and PowerPoint presentation that both summarize the main findings and recommendations of the report.

## 3. Deliverables, tasks

The list of deliverables and associated tasks under this assignment are mentioned in the below table.

No	Main Deliverables	Tasks	Remarks
1	<p>Nationally relevant <b>research</b> which can include (but is not limited to) the below:</p> <ol style="list-style-type: none"> <li>a. mapping existing Social Protection programmes including NAF, SSC, MoSD and larger professional unions that support older people (pensions and any other) to establish eligibility, coverage, benefits and extent of exclusion by design</li> <li>b. assessing the magnitude of older people excluded, or inadequately included in existing social protection systems.</li> <li>c. identifying vulnerabilities, protection risks and coping mechanisms of the older people</li> </ol>	<p>Literature review, Inception</p> <p>Developing data collection tools</p> <p>Data Collection</p> <p>Analysis, Writing</p> <p>Validation</p> <p>Editing, Design, and Translation into Arabic</p> <p>Draft report</p> <p>Final report</p>	<p>Implementing partner must propose an appropriate sample size, scale based on their technical understanding.</p> <p>This will be revised upon discussion and modifications will be done based on finance &amp; HR constraints.</p>

	<ul style="list-style-type: none"> <li>d. identify the gaps in social protection schemes that lead to exclusion</li> <li>e. recommendations and future pathways for a more inclusive pension system</li> </ul>		
2	PowerPoint presentation of the main findings of the National research on Jordan		
3	Policy Research Brief that summarizes the report		

#### 4. Methodology:

The implementing partner is expected to use a mixed methods approach (Qualitative, Quantitative) to conduct the research, and wherever applicable and possible, participatory tools and techniques must be used. The implementing partner is expected to submit an inception report, draft report, and a final report as per mutually agreed timelines during the partnership.

#### 5. Estimated Timelines for the deliverables:

Six months (26 weeks) from the inception of the project.

No.	Deliverables	Deadline
1	Workplan with the updated phasing of activities	15 days from signing the contract
2	National Research – Inception Report	4 weeks from signing the contract
3	National Research – Draft Report for review and validation	20 weeks from signing the contract
4	PowerPoint presentation of the main findings of the National research on Jordan	23 weeks from signing the contract
5	Draft Policy Research Brief	24 weeks from signing the contract
6	Final report National Research, final Policy Research Brief	25 weeks from signing the contract

#### 6. Qualifications, experience, and skills required:

- a. The implementing partner must have a demonstrated research capacity with a focus on social protection and social pensions, including skills in using participatory tools and techniques, developing quantitative & qualitative data collection tools, and analysis.

- b. The implementing partner must have excellent knowledge and expertise on ageing and the challenges of older people, preferably in the field of social protection.
- c. The implementing partner must have a strong organisational record in the design and implementation of similar partnerships and assignments, preferably in the field of social protection, policy advocacy.
- d. The implementing partner must have substantial experience in diversified partnerships with international, national and government stakeholders, academic institutions, civil society, and/or service providers that it regularly engages on social protection issues.
- e. The implementing partner must have established networks inclusive of local CSOs and CBOs that represent different segments of society, including, but not limited to, government institutions, civil society, older people institutions, etc.
- f. Good knowledge of English and Arabic language is necessary.

### **7. Proposal submission procedure:**

The ILO invites technical and financial proposals from qualified non-profit organizations or consultant. Technically responsive and financially viable organization/consultant will be chosen following ILO's procurement rules/procedures on evaluation by ILO team of professionals.

Applicants must submit the following:

- A technical proposal demonstrating the following: Description of the methodology and history of the organization in implementing similar projects.
- A list and CVs of experts who will participate in the assignment
- The organization should demonstrate a strong understanding and inclusion of gender sensitive and PwD approaches.
- A sound work plan that ensures the successful delivery of the assignment within the timeframe.
- Financial proposal

Interested candidates with the required qualifications and experience should submit their technical and financial proposals to AMM-PROCUREMENT [AMM-PROCUREMENT@ilo.org](mailto:AMM-PROCUREMENT@ilo.org) with the subject line “**Social Protection Research Consultant**” no later than May 21, 2023.

The consultants or non-profit organizations/entities shall complete the financial proposal using the table/format below using an Excel sheet and submit both the Excel and the Pdf versions.

**Budget breakdown**

<b>Deliverables</b>	<b>Number of working days</b>	<b>Daily rate</b>	<b>Possible other costs</b>	<b>Total</b>
Deliverable 1				
Deliverable 2				
Deliverable 3				
Deliverable 4				
Deliverable 5				
Deliverable 6				

**8. Payment arrangements****Payment Schedule**

First progress payment

Second progress payment

Final payment

**Deliverable to Trigger Payment**

Upon submitting Deliverables 1,2

Upon submitting Deliverables 3,4

Upon submitting Deliverables 5,6