

Working Paper Series

#2026-008

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Zina Nimeh, Chris de Neubourg, Míriam Carrera and Nesha Ramful

Published 28 May 2026

DOI: <https://www.doi.org/10.53330/MDRR8310>

Maastricht Economic and social Research institute on Innovation and Technology (UNU-MERIT)
email: info@merit.unu.edu | website: <http://www.merit.unu.edu>

Boschstraat 24, 6211 AX Maastricht, The Netherlands
Tel: (31) (43) 388 44 00

UNU-MERIT Working Papers

ISSN 1871-9872

**Maastricht Economic and social Research Institute on Innovation and Technology
UNU-MERIT**

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Gender and Shock Responsiveness in Social Protection Systems

Lessons from Jordan¹

Zina Nimeh², Chris de Neubourg³, Míriam Carrera⁴ and Nesha Ramful⁵

Abstract

This article examines whether social protection systems that can respond to shocks have the ability to address gendered vulnerabilities in times of crisis. Focusing on the COVID-19 response in Jordan, the study draws on an integrated theoretical framework combining disaster risk management, feminist political economy, transformative social protection, and historical institutionalism. Using document analysis, institutional mapping, and semi-structured interviews it assesses the extent to which gender is mainstreamed in crisis response. The findings highlight how despite considerable administrative capacity and rapid crisis response and coordination, gender inequalities persist within institutional design and crisis governance. The analysis demonstrates that shock responsiveness and gender responsiveness do not automatically align without explicit institutional integration, and that system improvements aimed at increasing efficiency and responsiveness may inadvertently reproduce or deepen existing inequalities.

The study contributes to the social protection and disaster risk management literature by showing how institutional fragmentation, path dependence, and gender dynamics affect the performance of the system during a crisis. Policy recommendations call for gendered finance, individualized rights, and reforms that move beyond reactive crisis management toward more transformative forms of social protection.

Keywords:

Shock-responsive social protection; Adaptive social protection; Gender-responsive social protection; Crisis governance; Jordan

JEL Codes:

I38; J16; O15; O20; H53

¹ This working paper is preliminary and intended to invite discussion. Comments and feedback are welcome and should be directed to the corresponding author.

² Corresponding Author - Zina Nimeh/ UNU-MERIT-Maastricht University – zina.nimeh@maastrichtuniversity.nl

³ Chris de Neubourg/ The Social Policy Research Institute (SPRI Global) - c.deneubourg@spriglobal.org

⁴ Míriam Carrera/ The Social Policy Research Institute (SPRI Global)- m.carrera@spriglobal.org

⁵ Nesha Ramful/ The Social Policy Research Institute (SPRI Global) - n.ramful@spriglobal.org

1. Introduction⁶

Over the past decade, donor-supported social protection reforms across the Middle East and North Africa have increasingly emphasized shock-responsiveness; the capacity of systems to anticipate, prepare for, and respond to covariate shocks. Yet implementation reveals persistent gaps between institutional design and lived outcomes, particularly for vulnerable populations (xxx). This study examines how institutional arrangements, coordination mechanisms, and governance structures shape social protection system performance during crises, with particular focus on the gendered dimensions of crisis response. Gender, which cuts across all of these dimensions and is too often absent from how shock-responsive systems are designed or reformed, despite the well-documented evidence that crises deepen pre-existing inequalities and affect women and men in fundamentally different ways (UNDDR, 2022).

Jordan provides a useful case for this investigation. As a middle-income country with high exposure to shocks, refugee inflows, food-price inflation and the COVID-19 pandemic, Jordan has been the recipient of extensive donor support for social-protection reforms, including reforms to build shock-responsive mechanisms. Yet little is known about how formal institutional arrangements translate into actual crisis outcomes, or whether gender-responsive design principles are embedded across system layers.

This study addresses two interconnected questions: first, which institutional arrangements, coordination mechanisms, and governance structures enabled or constrained Jordan's social protection system in preparing for and responding to covariate shocks? Second, which system design and delivery features contributed to or mitigated gender inequalities during crisis response? By examining these questions simultaneously, we move beyond assessing institutional capacity in isolation to understanding how institutions shape differentiated access and outcomes, particularly along gender lines.

Our findings reveal that while formal institutional architecture for shock-responsiveness exists, critical bottlenecks emerge at the intersection of coordination failures, implementation constraints, and the absence of gender-intentional design across program components. Moreover, the gendered patterns of access and outcomes during crises reflect not simply individual program choices but deep institutional features embedded in targeting logic, cash transfer design, and labour market integration pathways.

The remainder of this article proceeds as follows. Section 2 describes the case of Jordan, section 3 presents the conceptual and theoretical foundations, outlining the interdisciplinary framework that integrates Disaster Risk Management, Feminist perspectives, Transformative Social Protection, and Historical institutionalism. Section 4 describes the methodology, including the data collection, coding strategies, and operationalisation of the theoretical lenses into an analytical tool. Section 5 presents the empirical findings across the five institutional domains of shock responsive social protection, highlighting gendered patterns of access, institutional bottlenecks, and system performance during shocks. Section 6 discusses these findings through the four theoretical lenses, drawing out their implications for gender-responsive and risk-informed system strengthening. Section 7 concludes with policy recommendations for advancing an inclusive, anticipatory, and institutionally grounded social protection system in Jordan.

⁶ This article draws on research undertaken for a UNICEF-supported project on building a shock-responsive social protection system study in Jordan. All interviews were conducted under conditions of confidentiality; identifying details have been removed to protect respondents' privacy. Only publicly accessible documents are cited openly.

2. The Case Study

Jordan has a complex ecosystem of interacting shocks that affect its social protection system (economic downturns, climate-related hazards, extreme water scarcity, pandemics, and large-scale refugee inflows). Economic problems, like a decade of low growth (2% between 2016-2019) and the arrival of 1.3 million Syrian refugees, have led to high unemployment, poverty, and fiscal stress (Moheyddeen, 2021; UNHCR, 2022). Climate hazards (like flash floods, earthquakes, droughts, and heatwaves) have caused significant harm for human lives and the economy, especially in the densely populated areas (Oroud, 2008; GoJ, 2022). Jordan's severe water shortage (sometimes as low as 100 m³ per capita annually) is also limiting its adaptive capacity (Oroud, 2008). Moreover, the COVID-19 Pandemic has put the country in a tight spot as well, with GDP decline and unemployment surging to record levels (IMF, 2021).

Jordan's recent National Social Protection Strategy (NSPS) (2019-2025) was made up of the three pillars, namely Opportunity (decent work and social security), Empowerment (Social Services), and Dignity (Social Assistance) (GoJ, 2019) (see Annex 1). The social protection system itself, comprises a wide array of non-contributory social assistance programmes, contributory social insurance schemes, and labour market interventions, delivered by multiple government agencies, religious funds, and semi-autonomous institutions (see Annex 2). These programmes collectively address poverty, vulnerability, labour market exclusion, health shocks, and lifecycle risks. In general programmes in Jordan prioritise immediate protection and crisis mitigation, falling short of addressing the conditions that underlie structural vulnerabilities like informality, unpaid care, or the gendered nature of risks and resources (Kawar, Nimeh, & Kool, 2022).

Jordan's Disaster Risk Management (DRM) framework is set up according to a broad range of laws⁷, strategies and institutions. The National Center for Security and Crisis Management (NCSCM) plays the focal role in coordinating the government's cross-sectoral responses, which became particularly evident during the COVID-19 Pandemic. The National Disaster Risk Reduction Strategy 2023–2030 was drafted in line with the Sendai Framework (UNDRR, 2015) and recognizes the priorities in dealing with floods, earthquakes, droughts, food insecurity, and biological risks. When conducting the qualitative interviews for this research, several respondents noted, however, that the strategy appears to have been accelerated (at least in part) by recent severe flooding events, which exposed gaps in preparedness and risk governance. As a result, while the strategy sets out a comprehensive agenda, DRM responsibilities and tasks are still scattered among various entities, and the monitoring systems are in their early stages (GoJ, 2023).

Jordan's COVID-19 Pandemic response was a good example of institutional agility. The NCSCM was able to lead swift actions at the national level, while fiscal and monetary measures-like tax exemptions, liquidity injections, concessional lending, and major donor financing-helped to stabilise the economy (IMF, 2021; Moheyddeen, 2021). The *Himmat Watan* emergency fund collected JOD 94.5 million through Defence Order 4/2020, and enabled the provision of services to the neediest groups at a faster pace (Al-Mamlaka, 2021). The National Aid Fund (NAF) used digitisation to register to 240,000 daily wage workers within ten days, and mobile wallet coverage went up from 5.5% to 68.5% (JoPACC, 2022). The Social Security Corporation (SSC) rolled out a wide range of initiatives-like Tadamon, Musaned, Tamkeen, and Estidama,

⁷ These include: The Jordanian Constitution (1952 and its Amendments); Municipalities Law No. 29 (1955 and its Amendments); Public Security Law No. 38 (1965 and its Amendments); Defence Law No. 13 (1992); Civil Defence Law No. 18 (1999 and its Amendments); Temporary Public Health Law No. 54 (2002).

that eventually reached over 1.2 million workers and led to the injection of JOD 232 million into the private sector (SSC, 2021; SSC, 2022), and was later expanded into the more generous Estdama++.

When it comes to humanitarian aid to Jordan, it is mainly comprised of cash-based assistance provided by UNHCR, WFP, UNICEF, and NGOs. Though the Common Cash Facility and other instruments improved the harmonisation of the national humanitarian systems were only partly synchronized, particularly in terms of targeting, benefit adequacy, and data sharing (CALP, 2020; MoPIC, 2021). This partial synchronisation has uneven consequences across population groups, especially women, who faced compounded barriers to access. Women already had less access to programmes mainly due to their lower participation in formal employment, and digital delivery mechanisms may have further widened gaps for women without mobile access or sufficient digital literacy (ILO, 2021).

The Gender Dimension in focus

Gender disparities in the labour force participation rates in Jordan have been clearly documented (Nimeh, Kool, & Heins, 2023). Research shows that women under-participate in the labour force in comparison to men due to social factors, lack of information about the labour sector, discrimination by the employing organisation, and poor conditions of employment (Ashmawy, N. Muhab, & Osman, 2020). The country exhibits what is known as the MENA Paradox, where despite the increase in education levels of women over the past decade, their labour force participation remains among the lowest globally (14%, compared to 54% for men) (UN Women Jordan, 2020). Social norms are often cited as being the most significant drivers for women's participation in the labour force (UN Women Jordan, 2020, p. 9). Furthermore, these gender-specific norms which can be related to care work, mobility, and digital access make it even harder for women to get fair shares of social assistance and emergency measures. And despite an observed decrease in the gender gap in the pre-pandemic period, the statistics on labour force participation rates up to the year 2021 indicate a resurgence of the gap (ILO, 2022).

Women remain significantly underrepresented in waged employment in Jordan, accounting for just around one-fifth of employees with a formal contract as shown by research conducted by Nimeh, Kool and Heins, using data from the Jordan Labour Market Panel Survey⁸ which highlighted persistent gender disparities that shape access to contributory social insurance(2023). Moreover, the research showed how women are disproportionately concentrated in sectors with low contract incidence, particularly manufacturing and accommodation and food services. By contrast, higher contract coverage for women was observed mainly in sectors where women are already overrepresented, such as education. In addition, women face compounded disadvantage, where the *not in employment, education, or training* (NEET) rate is substantially higher for women than for men (51% for women versus 24% for men (Assaad, Krafft, & Sieverding, 2021). When it comes to care work, the ratio of women-to-men's time spent on unpaid care work is 19:1, the highest within the Arab States (Arab Renaissance for Democracy and Development, 2022). These labour market patterns show how women in Jordan enter crises in structurally weaker position, characterised by lower and more fragmented social insurance coverage. This raises questions about how existing system mediates gendered vulnerability during shocks and whether the systems are equipped to respond in a gender-responsive manner.

⁸ <https://erf.org.eg/programs/jordan-labor-market-panel-survey-jlmps/>

3. Theoretical framing and its translation in observable indicators

The paper intends to explain how institutions shape (or fail to shape) gender-responsive responses to shocks, and how structural power dynamics and preparedness planning could potentially influence system resilience. There is no existing framework which fully captures the intersection of gender responsiveness and shock responsiveness. The operationalization of it in the context of Jordan is developed specifically for this study and is based on several theoretical approaches. The framework is situated within the broader Adaptive Social Protection (ASP) conceptualizations (Davies, Guenther, Leavy, Mitchell, & Tanner, 2009; UNDDR, 2015; UNDDR, 2022; World Bank, 2020) which establishes the intellectual tradition of integrating social protection, disaster risk reduction, climate change adaptation, and anticipatory action.

The framework allows to bring in and to order the elements needed to reflect the shock responsive nature of a social protection including the elements of **Disaster Risk Management (DRM)**, which in turn provides a forward-looking risk perspective, assessing how anticipatory planning, preparedness, and scalability influence the system's ability to respond to shocks.

Focusing on the gender aspects in the design and the implementation of the adaptive social protection instruments, requires the introduction of two more theoretical perspectives: the **Feminist Perspective** to Social Protection and **Transformative Social Protection**. Feminist Political Economy seeks to document for whom the system works by analysing labour divisions, norms, and power relations that shape exclusion aftershocks (during crises) (Holmes & Jones, 2013; Razavi, Arza, Braunstein, Cook, & Goulding, 2012). Transformative Social Protection examines whether shock responses merely provide relief only or whether they (also) address the structural drivers of vulnerability (Devereux & Sabates-Wheeler, 2004) (Holzmann & Jørgensen, 2001).

To study the implementation of the theoretical perspectives in a particular country, the framework of the study needs to allow incorporating variables and mechanisms that reflect the institutional embeddedness of ASP in Jordan. **Institutional theory** (Tina-Dacin, Goodstein, & Scott, 2002; Pierson, 2000; Pierson, 1997; Mahoney & Thelen, 2009) integrates the structural and governance mechanisms that enable or constrain gender responsiveness and explains how coordination, mandates, and institutional path dependencies shape system performance during shocks.

To translate the theoretical framework into observable indicators, each of the above perspectives was aligned analytically with the organisational elements widely used in global diagnostics of the shock responsiveness of social protection systems: (1) policy and legislative foundations; (2) institutional arrangements and coordination; (3) financing arrangements; (4) delivery systems (including targeting, registration, and payments); and (5) information systems and data. These domains reflect international guidance such as the Shock responsive Social Protection Toolkit (OPM & UNICEF, 2019) as well as frameworks used by the World Bank and ILO. This operationalisation was executed in a stepwise procedure and operationalized into a structured analytical tool that guided both data collection (see Annex 3 for summary questionnaire) and the analytical approach.

First, the theoretical perspectives are translated into indicators. *DRM principles* were converted into indicators on preparedness, scalability, contingency financing, early warning linkages, and crisis governance. Feminist perspectives shaped indicators on gendered access to programmes, intra-household dynamics, representation, labour market inequalities, and gendered barriers in registration, digital access, and benefit control. Transformative Social Protection was operationalized by identifying whether

programmes addressed underlying structural drivers of vulnerability, such as informality, discrimination, or care burdens, rather than only providing short-term relief. *Historical institutionalism* informed indicators related to governance structures, mandates, coordination arrangements, and path-dependent constraints.

Second, these indicators were converted directly into the research instruments. Interview questionnaires and guides which included prompts on institutional relationships, implementation practices during crises, gendered experiences of access and exclusion, and the adaptability of systems during different phases of shock response (preparedness, response, recovery). This ensured that data collection probed not only what occurred, but why—capturing institutional behaviour, power dynamics, and system-level constraints.

Following the first-order coding of the results, the resulting indicators were reorganised to be aligned with the organisational elements used for diagnosing shock responsiveness as indicated above..

4. Methodology

To investigate how social protection systems respond to shock conditions, this study adopts a qualitative, theory-informed case study design with particular attention to gendered power relations, institutional dynamics, and inequalities embedded in policy processes. By drawing on multiple sources of evidence and combining complementary analytical techniques, the approach enables a detailed assessment of institutional dynamics, structural inequalities, and system performance during shocks. The interdisciplinary theoretical framework provides a clear analytical framework and guides the formulation of sub-questions around governance, gendered access, transformative potential, institutional behaviour, and crisis preparedness. This grounding ensured that the research examined *why* certain patterns exist, and not only *what* they are.

4.1 Data Collection

The study employed a multi-method approach combining document review, institutional mapping, stakeholder engagement, and key informant interviews. A detailed review was conducted on key documents, including, the National Social Protection Strategy (NSPS) 2019-2025, NAF programme guidelines and operational manuals, Government budget laws and SSC documentation and relevant UN, ILO, World Bank reports. Building on this, an institutional mapping exercise identified, key actors and their mandates, vertical and horizontal coordination structures within a DRM contexts, interfaces between social protection and crisis-management entities, linkages between humanitarian and national systems. Additionally, stakeholder consultations were used to validate emerging insights and refine analytical categories. Moreover, a total of 38 semi-structured interviews were conducted between 2022 and 2023 with stakeholders involved in social protection design, delivery, and crisis response. Participants included: Government agencies, humanitarian actors, donor agencies and International Organisations and Local NGOs (see Annex 4). Participants were selected using a combination of purposive and snowball sampling techniques. Initial stakeholders were identified based on their institutional roles and relevance to the research objectives, with additional participants engaged through referrals during the interview process. Interviews explored institutional roles, coordination, targeting systems, gender considerations, and lessons from COVID-19. Each interview lasted 45-90 minutes and were conducted in English or Arabic.

All relevant ethical considerations were taken into account. As part of the project (see footnote 1), participants were informed that their participation was voluntary, that they could withdraw from the interview at any time without consequence, and that their informed consent was obtained prior to participation. The study involved only factual, non-sensitive questions. Participants were asked to answer

in their institutional capacity, no personal or sensitive data were collected, and all responses were handled in accordance with standard ethical research practices.

4.2 Data Coding and Analysis

Data analysis was conducted using both deductive and inductive coding. A structured codebook was developed based on the four theoretical lenses and core areas of social protection. Deductive codes were derived from the conceptual framework, while inductive codes emerged during iterative reading of interview transcripts and policy materials (see Annex 5). Following the coding, themes were grouped into institutional, gendered, transformative and crisis-related clusters. The findings were then organized into *pre-shock*, *during-shock*, and *post-shock* phases to examine system adaptability across time (see Annex 1).

4.3 Limitations

It is important to highlight that in this research, beneficiary perspectives were not included, limiting household-level insights. Interviews were also conducted shortly after the COVID-19 Pandemic and may not reflect more recent reforms⁹. While systematic, the analysis is qualitative and context-specific, which may limit generalizability. Despite these limitations, triangulation across interviews, institutional analysis, and documentary evidence provides strong internal validity.

5. Results

The findings presented in this section draw on a combined thematic analysis of interview data and documentary evidence, subtly guided by the four theoretical lenses. To begin with, document analysis formed a core component of the results. Annex 6 summarises the principal documents analysed and their analytical value in identifying institutional, gendered, and operational dimensions of shock responsiveness.

Ultimately, patterns emerged across the five institutional domains, reflecting how institutional histories, gendered power relations, structural vulnerabilities, and risk-governance arrangements shape Jordan's evolving social protection system. While shortcomings remain, particularly for women and marginalised groups, the evidence also reveals meaningful progress and clear entry points for transformative, institutionally grounded reform.

5.1 Policy and Legislative Foundations

Jordan's governance structures for social protection and crisis response have expanded in the past decade, particularly with the establishment of the National Centre for Security and Crisis Management (NCSCM) and the NSPS 2019-2025. From an historical institutionalism perspective the NSPS is an example of a maturing policy environment with increasing strategic coherence (GoJ, 2019). Examination of the NSPS indicates a clear focus on long-term system strengthening including improved coordination across institutions, greater transparency and accountability and more efficient equitable targeting of social assistance through programme consolidation and mechanisms such as Takaful. The strategy also recognises gender-related barriers, particular women's care responsibilities, communicating constraints and safety concerns, which shape women's access to decent work and social protection. Interviewees consistently emphasised the importance of this strategic anchor, as one interviewee explained that *"The NSPS gave [the government] direction, and helped [those working in the field] understand what they needed to build, and then the crisis showed them why it matters"* (Government interview). This can be seen as a way to illustrate how actors interpret incremental institutional change. Additionally, desk review

⁹ In 2025 as this article was being written the new Social Protection Strategy in Jordan was launched.

confirmed that while shock responsiveness and gender equality are not yet fully codified legally, strategic momentum existed. This was emphasized by donors, where it was indicated that *“Jordan has a credible framework. What is needed now is embedding shock response into the legal structure”* (Donor interview).

Seen through the transformative social protection lens, the NSPS lays the foundational groundwork but has yet to explicitly tackle underlying structural inequalities (for example, gendered labour market exclusion). In the Jordanian context, this could be strengthened by outlining clearer measures to expand affordable childcare and family-friendly policies, improve women’s access to decent employment and skills programmes, extend social insurance and maternity protection (including for informal and non-standard workers and strengthen linkages between cash assistance and gender-responsive services (such as *Gender Based Violence* referral pathways and case management) supported by defined institutional responsibilities and measurable targets. Nonetheless, Jordan is still well positioned within global good practice (OPM & UNICEF, 2019), and the ongoing reforms underway through the *Resilient and Sustainable Social Protection Program-for-Results* can be seen as a shift toward longer-term transformation (World Bank, 2025). However, further examination of documents and the interview data indicate that gender considerations are not systematically integrated into coordination mechanisms, and particularly not so during shocks. Several respondents noted how crisis committees did not explicitly consider gender in decision-making, explaining that *“when crisis committees meet, gender is not on the agenda. You hear discussions about budgets, coverage, targeting tools, but not about how decisions affect men and women differently. The household is treated as a neutral unit, which of course it isn’t”* (Donor interview). Overall, governance reforms have improved coordination, but gender remains institutionally siloed, limiting system adaptability for women and marginalized groups during crises.

5.2 Institutional Arrangements & Coordination

Examination of the overall institutional arrangements reveals that Jordan’s COVID-19 pandemic experience was characterised by what respondents repeatedly described as *forced coordination*. From an historical institutionalism lens, this aligns with the idea that exogenous shock creating critical junctures for reform (Mahoney & Thelen, 2009). As one ministry official noted, *“COVID forced them [senior government decision makers] to work together. Before, everyone worked in silos. During the crisis, they sat together every day”* (Government interview). Such critical juncture had the potential to bring to the table cross-cutting vulnerabilities that disproportionately affected women, however the shift in coordination discussions was framed largely around population categories, so for example *“for the first time, refugees and Jordanians were being discussed in the same coordination rooms”* (UN agency interview), but not women. So while *“coordination was improving, mandates were still unclear”* (Donor interview), and this critical juncture potential was not realised, coordination dynamics remained uneven and weakly institutionalised, which ultimately limited systematically addressing gendered vulnerabilities. This is consistent with DRM literature, which emphasises that without clear mandates and inter-agency protocols, cross-cutting issues such as gender tend to be deprioritised during crisis response (UNDDR, 2015). Additionally, document analysis confirmed that while recent efforts to formalise roles for NCSCM, MoSD, NAF, and SSC represented a move toward institutionalising lessons learned from crisis response, they still lacked a clear governance structure that integrated a gender dimension.

5.3 Financing Arrangements

Jordan mobilized diverse financing streams during COVID-19. These include: Himmat Watan Fund (approximately USD 133 million); IMF Extended Fund Facility (USD 1.3 billion); IMF Rapid Financing Instrument (USD 396 million); World Bank emergency financing (USD 350 million); SSC liquidity injections (USD 327 million); Tax exemptions, liquidity packages, MSME support¹⁰. Financing arrangements indicated both strengths and systemic constraints. Interviews highlighted the impressive agility of Jordan's emergency financing during COVID-19, where *"more support was delivered, faster, than at any point in our history"* (Government interview). Yet participants also recognised structural gaps, aligning with the DRM emphasis on pre-arranged financing, as there still is no *".... standing emergency fund; so everything remains ad hoc"* (Government interview).

The desk review confirmed this gap and identified in-progress reforms-such as contingency financing which can now be seen embedded in the new RSSP programme (World Bank, 2025). Analysis of *gender-responsive financing* showed limited but growing interest among respective government representatives, but there was a clear recognition among international counterparts that *"gender budgeting is not here yet, although there is interest [from the government]. After all the pandemic showed how differently shocks affect women"* (Donor interview).

Through a feminist lens, this acknowledges gender-differentiated risk exposure and aligns with global calls for gender-responsive budgeting (Holmes & Jones, 2013). Even though the Budget Law 2023 introduced gender and climate budget tagging (as referenced in MoF documents), there is still *"no debate in the political arena about how climate or economic shocks specifically impact women or what that means for social protection financing"* (Government Interview). This underscores a disconnect between formal budget reforms and operational gender budgeting, aligned with historical institutionalism's concept of institutional layering, where new policy instruments are formally introduced but leave underlying practices and power relations unchanged (Mahoney & Thelen, 2009). An outcome which is referred to in the literature as symbolic adoption or compliance without substantive change (Edelman, 1992).

5.4 Delivery Systems (including targeting, registration, and payments)

Document analysis confirms a strong delivery infrastructure. This is supported by the National Unified Registry (NUR), interoperable MIS across MoSD, NAF, SSC, Biometric verification (UNHCR & national alignment), Widespread use of mobile wallets and ATMs and COVID-19 Pandemic Defence Orders enabling digital targeting

Review of documents and NAF annual reports confirm that digital payments rose from 5.5% pre-pandemic to nearly 70% of NAF beneficiaries during COVID-19. The dominant theme in the *delivery systems* was the success of digital payments. Interviewees consistently praised Jordan's government to person (G2P) infrastructure, noting that *"Payments were going out faster than ever before -digital wallets made all the difference"* (Government interview). Document analysis supports this, showing that Jordan met or exceeded international benchmarks for payment timeliness during the COVID-19 Pandemic (UNICEF, 2021). However when it comes to the gender aspect, as pointed out by several interviewees, women often do not have their own e-wallets, so the payments went to men, and *while "...mobile money was a*

¹⁰ Amounts obtained from GOJ budget and SSC reports

breakthrough, it revealed the digital gender divide... women without IDs or phones struggled disproportionately” (Government Interview).

Additionally, some interviews also revealed that gender-based violence (GBV) vulnerabilities, become exacerbated during shocks, but were not incorporated within social protection mechanisms. Although some frontline workers reported that they supported women experiencing violence, this was done by drawing on external or ad hoc referral practices rather than SP-specific guidance or procedures. This reflects feminist critiques of “household-based” delivery mechanisms, which may reinforce intra-household inequalities. Analysis of *transformative potential* highlighted that some reforms-such as women-focused financial inclusion measures-could fundamentally shift control over resources. Document analysis together with findings from the interviews further revealed system improvements in: frontline workforce capacity, grievance redress, referral pathways, women-friendly service design. These represented institutional commitments aligned with transformative social protection principles.

When it comes to the targeting aspect of the system, Jordan’s Proxy Means Test (PMT) methodology is strong and widely documented across NSPS documents, NAF operational manuals, and World Bank reports. It includes: Household-level consumption proxies; Asset ownership; Demographic indicators; Geographic factors (Janz & Nimeh, 2025). However, the PMT appears to operate primarily at the household level and does not explicitly account for gendered differences in access to or control over household resources. This is important in practice, as women may not have effective access to assets registered in a spouse’s name, which can limit the PMT’s ability to fully capture gendered vulnerability within the household. One of the aspects that kept recurring in the interviews pertains informal labour carried out by women, and how *“the PMT doesn’t know who carries the unpaid care or who controls money inside the home. Gender is treated as a proxy variable, not a real dimension of vulnerability”* (Donor Interview). Similarly, institutional data systems do not sufficiently track gendered access constraints, as noted in one of the interviews: *“We need better tracking of gendered exclusion ;digital access, mobility, care burdens ;but the management information system isn’t built for that yet”* (UN agency interview). This resonates with transformative social protection literature calling for systems that not only *protect* but also *empower*, particularly in addressing structural inequalities (Sabates-Wheeler & Devereux, 2008). As *“Caregiving exploded during COVID-19, childcare, health support, online schooling, but none of this unpaid labour was recognized in targeting formula”* (UN agency interview).

Jordan’s rapid digitalisation emerged as one of the most positive themes across interviews and documents, which also aligns with Zintl (2026) (see *Female employment in the digital economy in the same issue*). Coding under *digital targeting* and *registration systems* highlighted the system’s adaptive capacity, consistent with SRSP and DRM frameworks (OPM & UNICEF, 2019; UNDRR, 2015). According to a government official, *“ the online application helped [...them] in reaching people we had never reached before”*(Government interview). However *“The digital application was a barrier for many women, [...] they relied on men to apply for them”*(Civil society interview).

Document analysis confirmed significant gender gaps in: smartphone ownership, digital literacy, mobility, and digital financial account ownership. From a feminist perspective, these indicate structural barriers rather than simple “access gaps.” Notably, digital systems are also a transformative opportunity: social registries, once inclusive, can correct long-standing biases and expand individual entitlements (Sabates-Wheeler & Devereux, 2008). The expansion of worker databases-including informal workers-demonstrates progress toward inclusive structural reform.

5.5 Information Systems & Data

MIS and data interoperability were frequently mentioned under structural barriers. A point several interviewees noted was that MIS systems do not talk to each other. However the document analysis indicated active initiatives to integrate registries, upgrade MIS, and include sex-disaggregated indicators (GoJ, 2022). This moves Jordan closer to global best practice in risk-informed, data-driven SP systems (World Bank, 2021). Moreover, digital financial inclusion-supported by the Payments Council and the Mobile Money for Resilience Initiative (MM4R) initiative-represented an emerging transformative pathway for women's autonomy and resilience (GIZ, 2022).

6. Discussion & Conclusion

This section interprets the empirical findings through four theoretical perspectives presented earlier. It begins by disaggregating the discussion by analytical lens to allow for the distinctive explanatory contribution of each perspective and it is all synthesized into an integrated interpretation that forms the basis for the study's conclusions.

6.1 Historical institutionalism : Understanding Fragmentation and Path Dependency

Historical institutionalism emphasises how historical choices entrench structural arrangements that shape present-day policy performance. Jordan's social protection system exhibits the classic features of path dependency (Pierson, 2000): a legacy of parallel institutions (NAF, SSC, Zakat Fund, Ministry-based social services, and a large humanitarian architecture) each with longstanding mandates, resource flows, and stakeholder expectations. In fact, over time, people also develop very practical expectations about where support should come from. In Jordan, many households associate NAF with poverty-targeted cash assistance and crisis top-ups, SSC with formal-sector insurance and pensions, the Zakat Fund with charitable support, and humanitarian actors with emergency assistance—especially for refugees. These expectations matter because they shape how quickly people turn to certain institutions, what kind of help they think is “normal,” and what they consider fair or legitimate. This can also make coordination harder, as reforms may require institutions and stakeholders to shift away from familiar roles and routines.

Interview evidence reflects these entrenched silos. As one respondent noted, “Everybody improvised during COVID-19.” The absence of pre-defined crisis protocols and weak horizontal coordination stem directly from inherited structural fragmentation. Similarly, a government official's remark “We need a pre-defined list of possible shocks in an institutionalised manner” captures the central institutional gap: Jordan's crisis responsiveness remains contingent on exceptional coordination rather than embedded in routine governance.

Historical institutionalism helps explain why Jordan excels under pressure yet struggles with sustained, anticipatory system building. The role of the NCSCM during COVID-19 Pandemic provides an illustrative contrast. Its high-capacity, centralised model worked effectively during crisis conditions, but its relationship with social protection institutions till that point was not formalised through standing mandates.

6.2 Feminist Perspective: Gendered Access, Power, and Systemic Inequality

The feminist perspective highlights the structural barriers that reproduce gender inequalities in access to and use of social protection (Holmes & Jones, 2013). The findings reveal how Jordan's SP system, while formally gender-neutral, is in reality substantively gendered in design and operation. Three interconnected mechanisms account for this gap between formal neutrality and substantive inequality.

The first concerns the gendered structure of the labour market and its consequences for social protection coverage. Women's formal labour force participation at 14%, in contributory schemes (SSC pensions, unemployment insurance) overwhelmingly favour men (UN Women Jordan, 2020). This is not simply a behavioural issue but rather a reflection of structural constraints, including: Lack of childcare; Mobility restrictions; Informalisation of women's work; Discriminatory hiring practices. These institutionalised gendered norms shape who is covered before a shock and thus who receives support during one (UN Women Jordan, 2020).

The second mechanism concerns digital and mobility-based exclusion. Shock responses relying on digital systems magnified existing inequalities. As an international organisation respondent explained, "...What we learned...[about shocks] it amplified women's vulnerabilities." Women face lower phone ownership; SIM registration barriers; lower digital literacy; and dependence on male relatives for ATM access. These factors structurally limit women's ability to register or receive payments.

The third mechanism is embedded in the household-based design of programmes. As one government interviewee noted, "*Communication only happened with the male headed household.*" This reveals how institutional norms replicate patriarchal household structures, constraining women's decision-making and access. The feminist perspective therefore clarifies why gender-responsive SRSP must move beyond "*including women*" toward addressing gendered power relations embedded in institutions.

6.3 Transformative Social Protection: Moving Beyond Welfare to Structural Change

Transformative social protection, as conceptualised by Devereux and Sabates-Wheeler (2008), moves beyond the provision of relief to address the structural and institutional drivers of vulnerability. Applied to Jordan, this lens reveals a system that has made meaningful progress in expanding coverage and modernising delivery, this can be seen through the integration of the National Unified Registry (NUR), outreach to informal workers, and the digitalisation of transfers. However in its underlying architecture, social protection remains protective rather than transformative, with recent reforms extending the reach of the system without altering the structural conditions that produce and reproduce inequality, particularly for women.

Findings highlight several transformative gaps. The care economy remains entirely outside the scope of social protection policy. The unpaid care and domestic work that falls disproportionately on women, and that intensifies during crises leaves a key driver of women's economic marginalisation unaddressed. Legal frameworks governing entitlements remain household-based rather than individually assigned, thus women's access to social protection is structurally mediated by their relationship to a male household head rather than secured as an individual right. Informal women workers remain excluded from contributory schemes, further reproducing pre-existing labour market inequalities. Moreover, gender-based violence is not structurally integrated into social protection protocols or referral pathways, representing a gap between humanitarian protection concerns and social protection system design.

The fragmentation and under-resourcing of social services further constrains the system's transformative potential. One interviewee's shared that "*...the caseload per social worker stands at approximately 400 clients...*" is illustrative of a structural capacity deficit that renders meaningful case management effectively impossible at scale. Transformative social protection in Jordan would require, at minimum, the integration of childcare provision into social protection design, the strengthening of GBV referral pathways, the reform of household-based eligibility rules toward individualised entitlements, the development of

gender-responsive monitoring and evaluation systems, and the extension of legal coverage to informal workers. That these reforms remain aspirational rather than institutionalised is itself a finding, reflecting not a lack of technical knowledge about what is needed, but the persistence of structural and political constraints that prevent the system from moving beyond its protective function.

6.4 Disaster Risk Management: Anticipatory Action and Shock Preparedness

DRM emphasises preparedness, early warning, and risk-informed governance (UNDDR, 2022). Jordan's shock response remains largely reactive, relying on ad hoc mobilisations (for example Himmat Watan) and crisis-specific coordination. Interview evidence as well as the absence of contingency financing, pre-defined triggers, risk-informed SP planning, integration of SP into national DRM exercises, confirms this gap. And while Jordan's administrative apparatus is capable, DRM principles are not yet embedded within SP design or governance.

Moreover, DRM principles and social protection practice has a gendered dimension that the findings make visible. Jordan's DRM policy-making process still lacks a gender lens, despite abundant data indicating that there are gender differences in vulnerability levels during crises as well as gender disparities in how such shocks are experienced. Failure to include gender disaggregated risk analysis, gender specific early warning signs and contingency plans results in a reactive system that fails to recognize or plan for the unique ways in which crises exacerbate vulnerability for women.

In other words, due to the lack of gender analysis in the assessment of risks and in the development of early warning systems and emergency plans, the inherently reactive nature of this DRM framework fails to take into consideration the particularities of women's heightened vulnerability during crises.

6.5 Integrated Interpretation

Taken together, the four analytical lenses converge on a central finding: Jordan's social protection system is administratively capable but structurally constrained. Each perspective illuminates a distinct dimension of this constraint. Historical institutionalism accounts for the fragmentation and the episodic nature of coordination. The feminist perspective reveals how formal gender neutrality masks substantive inequality, and how structural mechanisms reproduce women's marginalisation within the system. Transformative SP highlights that recent reforms, and extending coverage, have not addressed the structural drivers of vulnerability and inequality. DRM clarifies the lack of anticipatory planning and integrated risk governance, and shows that this absence is compounded by the system's failure to account for gender-differentiated vulnerabilities in its risk planning. What unifies these findings is a distinction that runs through all four lenses, namely the difference between exception-driven and system-driven performance. Thus while Jordan demonstrated strong capacity during COVID-19 Pandemic, that performance was exception-driven, not system-driven. Without structural reforms, future shocks risk reproducing gender inequalities.

7. Conclusion

The aim of this article was to contribute to the literature shock responsiveness in social protection systems, with particular attention to the gendered dynamics shaping the response. This was done in several ways. First by developing a framework to analyse gender and shock responsiveness of social protection by integrating Adaptive Social Protection (ASP), Disaster Risk Management (DRM), feminist, transformative, and institutional perspectives. This combination allowed the examination of not only the shock responsiveness of the social protection system, but also the way power relations, mandates, and preparedness shape gendered outcomes. By using Jordan as a case, it showed how in a context of relatively

strong administrative capacity and advanced digital social protection systems, gendered inequalities persist. This highlights the consequence of structural constraints including institutional design, mandates, and power relations that shape gendered outcomes, and continue to undermine equitable shock responsiveness. Further, the case illustrated how shock responsiveness and gender responsiveness are not automatically reinforcing, and in the absence of explicit institutional design do not evolve in harmony.

The article discussed how when shock and crisis hit, the exigent coordination can create a so called critical juncture that opens a temporary window for institutional innovation. The findings revealed that in the case of Jordan, when it pertained to gender, improvements in delivery and coordination did not make use of such window. Gender remains weakly institutionalised within governance, financing, and accountability structures. This adds nuance to existing ASP and DRM literature, which often assumes coordination and digitalisation as inherently progressive across the board.

Methodologically, the study operationalised gender-responsive shock responsiveness across standard diagnostic domains (policy, institutions, financing, delivery, and data systems), offering a structured analytical approach that can be applied comparatively across contexts. This responds to calls for more systematic tools to assess gender responsiveness within crisis-responsive social protection systems.

Implications for future research

Building on the findings, comparative research is required for the exploration of shock-based and crisis-based coordination which contributes to the institutionalisation of gender in social protection policies. This research should also incorporate efforts to collect longitudinal data to examine the evolution of institutional layering in social protection systems policies, making a clear differentiation between symbolic and significant change. The aim should be to bridge the gap between shock and crisis response literature and broader debates on social protection systems as a whole while explicitly incorporating the gender dimension, particularly in low- and middle-income countries.

Such research should be grounded in proper assessment of the political economy of gender-responsive financing, in particular how gender budgeting reforms interact with fiscal rules, donor influence, and crisis financing instruments. A reflection is further required not only sudden shocks but also slow-onset crises and more hidden structural vulnerabilities that affect women particularly, such as informality, care burdens, and labour market exclusion. Gender equality needs to be institutionalised, not peripheral, risk governance must be anticipatory, not reactive; and social protection must go beyond crisis response toward long-term resilience, livelihoods, and inclusive economic participation.

In conclusion, the Jordan case underscores three implications that extend beyond its the national context. First, the question of gender equality must become an integral part of the management of social protection programmes rather than simply an issue that needs to be considered alongside broader reforms. Second, risk management must be preventive rather than reactive in nature and must take into account the different vulnerabilities of men and women. Lastly, any policy of social protection should always incorporate the long-standing aspects of resilience, livelihood security, and economic participation which by in turn are pivotal to women's ability in withstanding shocks on equitable terms.

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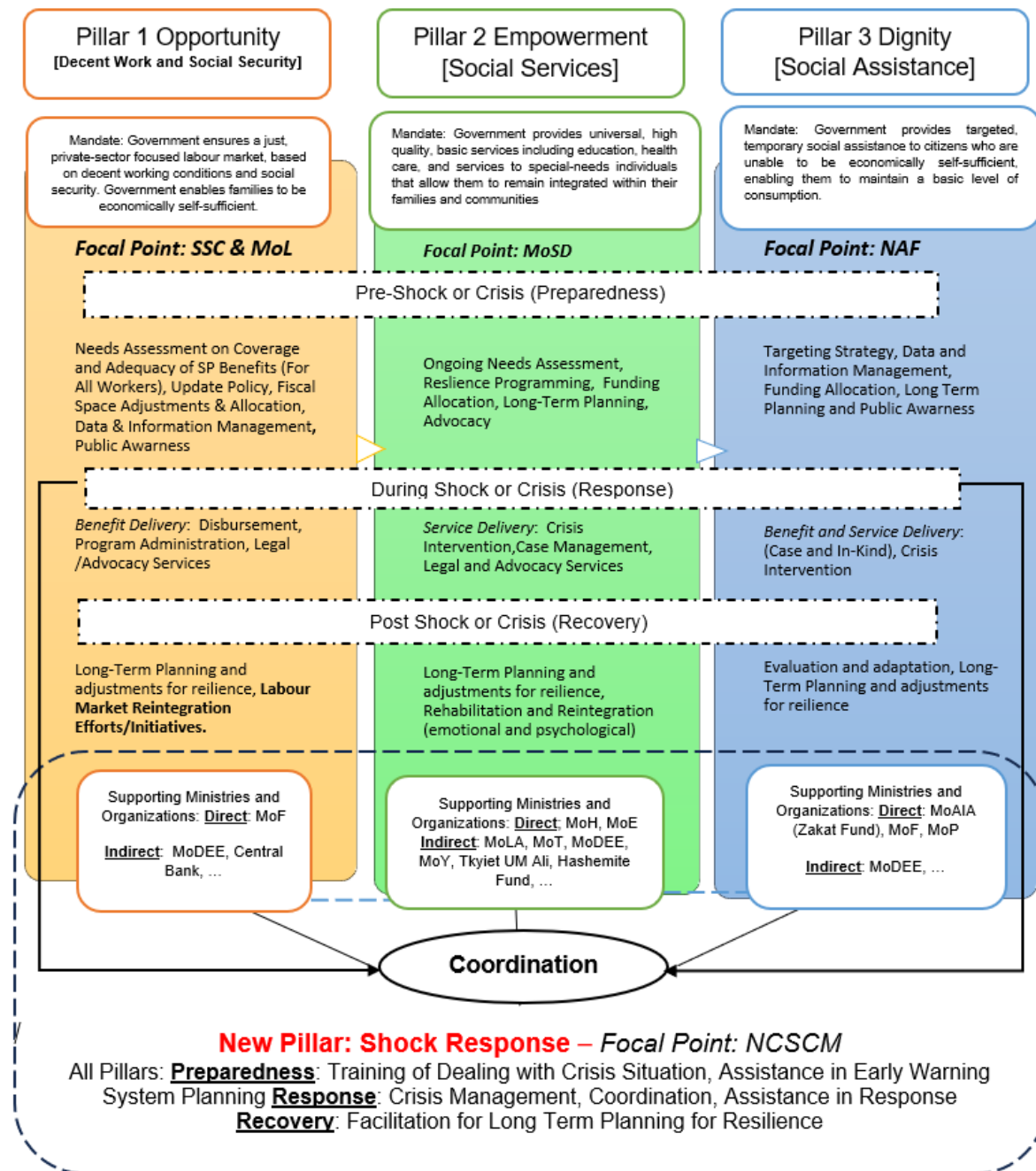
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Annexes

Annex 1: Framework for integrating Shock Responsiveness



Source: Constructed by Authors

Annex 2: Government Ministries and Entities responsible for providing SP services¹¹

Government Ministries & Entities	Social assistance	Labour market measures / Social Insurance	Social Services
Ministry of Social Development (MoSD)	- Protecting and supporting needy individuals and families through the extension of recurring or contingency financial aid to them.	-Working at providing employment or production opportunities to the individual or the family, or to increase them by way of vocational or physical rehabilitation.	-Recommending to the Ministry of Health to issue Health Insurance Cards to the financially incapable, who are beneficiaries of the Fund's services, according to the provisions and conditions stipulated in the current Civil Health Insurance System.
National Aid Fund	- Monthly financial aid programmes - Complementary Support Programme - Emergency Financial Aid Programmes - Bread Support Programme	- Supporting the Affected Day Laborers Takaful 2 - Vocational Training Programme for Children of Beneficiary Families - Programme to support the employment of youth/children of beneficiary families	
Ministry of Labour - Social Security Corporation - Vocational Training Corporation		-Insurance against work injuries and work illnesses -Insurance against old age, disability and death -Vocational training programmes	
Ministry of Awaqaf, Islamic Affairs and Holy Places - Zakat Fund	-Provide financial assistance, in-kind provision of food and support to cover health care expenditures.		
Ministry of Education	Provision of the National School Feeding Programme, which acts as a safety net benefiting children in poverty pockets across Jordan		Provision of education services
Ministry of Higher Education and Scientific Research	Offer grants/loans to Jordanian university students via the Poor Student Support Fund		
Ministry of Health			-Maintaining public health by offering preventive, treatment and health control services. -Organizing and supervising health services offered by the public and private sectors. -Providing health insurance for the public within available means.
Ministry of Finance	- Allocate budgets to Government Ministries & Entities responsible for social protection - Administer all subsidies in the Kingdom	Allocate budgets to Government Ministries & Entities responsible for social protection	Allocate budgets to Government Ministries & Entities responsible for social protection
Ministry of Agriculture - Agricultural Credit Corporation		- Agricultural loans via the Rural Families Credit Programme -Financing small farmers with low incomes via the Income Source Diversification Project -Credit programme for the Military Group with Special Needs	
Ministry of Transport			Supplementary support programme for the transportation sector in collaboration with NAF (halted in 2021) Support programme for transportation for public university students (7 universities out of the 14)
Ministry of Public Work and Housing - Housing and Urban Development Corporation			-Loans for the provision of housing. -Direct provision of housing units -Developing areas with poor services.
Central bank		- Provides loans to businesses to cover worker's salaries.	

Source: compiled by Authors. Information from stakeholder interview and extracted from Jordan Government Portal. Available at: <https://portal.jordan.gov.jo/wps/wcm/connect/qov/eGov/Government+Ministries+-+Entities/>

¹¹ This table only pertains to ministries of entities that are directly engaged with social protection in some form, and not ministries or entities that collaborate with those ministries, so for example the Ministry of Digital Economy and Entrepreneurship/National Unified Registry is not included.

Annex 3 : Questionnaire (summary of the gendered dimension)

Shock responsive programmes in Jordan

- What, according to you, is/are the main shock(s) and stress(es) that may lead to humanitarian crises in Jordan?
- How are women and girls affected during those shocks?
- What are the programmes, that are you aware of in the country, which are responsive to covariate shocks faced by the population?
- To what extent are those programmes gender-responsive?
- Do you think the strategies adopted by the government during the COVID-19 pandemic were gender-responsive? What are the successful strategies that we can learn from? Were there any gaps or any aspects of the programmes implemented that should be improved? If yes, please elaborate.

Challenges facing Jordan to develop a shock responsive social protection system

- What, according to you, are the main challenges to develop a shock responsive and gender-sensitive social protection system/programme in response to an emergency in Jordan?
- What are the issues that girls and women face when accessing any social protection programme in Jordan?

Factors enabling a gender-sensitive social protection

- Do the staff in the field of social protection have knowledge of gender oriented social protection programming?
- Are there any recent innovations in technology that may improve women's safety and timely access to transfers such as receiving cash via SMS or other forms of-payments in times of shocks?
- Women's advocacy groups should have an important say in the establishment of social protection systems. To what extent are women beneficiaries and women's organisations involved in the design of social protection programmes?
- In order to conduct a gender analysis including monitoring and evaluation, it is important to collect data at the individual level, not only the household level. Are data collected at individual level in Jordan when it comes to social protection programmes?

Prospects for the future

- What, according to you, should be the entry points to develop a gender-sensitive shock responsive social protection system in Jordan?
- In your opinion, what strategies should government adopt to make the shock responsive social protection system more gender sensitive?

Annex 4: List of institutional stakeholders – Expert Interviews

Stakeholder Type	Institutions Included	No. of Interviewees
Government agencies	MoSD; MoPIC; MoF; NAF; SSC; NCSCM; Ministry of Transport	17
Humanitarian actors	WFP; UNRWA	4
Donor agencies & international organisations	World Bank; European Commission; ECHO; Netherlands MFA; UK FCDO; ILO; UNICEF	10
Local NGOs & service providers	Tkiyet Um Ali	2

Annex 5: Coding Framework

First Order Code	Sub-Codes / Indicators	Theoretical Lens
1. Governance & Political Prioritisation	Mandates; coordination mechanisms; institutional fragmentation; path dependency; decision-making structures; gender representation; crisis governance	Historical institutionalism ; Feminist perspective; DRM
2. Financing	Budget allocation; contingency funds; donor dependence; gender-responsive budgeting; financing for transformative reforms; emergency financing mechanisms	Historical institutionalism ; Feminist perspective; Transformative SP; DRM
3. Targeting & Outreach	Eligibility criteria; digital barriers; mobility constraints; intra-household dynamics; informal workers; inclusion/exclusion errors; flexibility during shocks	Feminist perspective; Historical institutionalism ; DRM
4. Registration & MIS	Interoperability; social registry structure; data-sharing; sex-disaggregated data; ID barriers; surge registration capacity; linkages to early warning	Historical institutionalism ; Feminist perspective; DRM
5. Delivery Systems	Payment modalities; digital delivery; accessibility for women; safety/mobility; agent networks; cash-plus models; continuity under lockdown	Feminist perspective; Transformative SP; DRM
6. Implementation Capacity	Staffing; training; case management; SOPs; gender sensitivity; surge capacity; links to local actors	Historical institutionalism ; Feminist perspective; DRM
7. Monitoring, Learning & Accountability	M&E systems; feedback loops; grievance mechanisms; gender-disaggregated indicators; post-shock reviews; accountability channels	Historical institutionalism ; Feminist perspective; DRM
8. Shock Responsiveness (Cross-Cutting)	Preparedness; scalability; timeliness of response; adequacy; early-warning integration; post-crisis recovery; institutionalisation of protocols	DRM; Transformative SP; Historical institutionalism

Source: Constructed by Authors

Annex 6: Documents Analysed

Document	Type	Analytical Use in the Results Section	Contribution to the Discussion (Theoretical Linkages)
National Social Protection Strategy (NSPS) 2019-2025 (Government of Jordan)	National Strategy	Identified national priorities, institutional mandates, gender positioning, and pre-COVID structural reforms. Informed governance, policy alignment, and gaps.	Used to assess institutional path-dependency (Historical institutionalism), limitations of gender mainstreaming (Feminist perspective), and the degree to which the SP system is shifting toward transformation.
Takaful Programme Guidelines & NAF Operational Manuals	Programme Guidance	Informed examination of targeting models, household-based benefit delivery, digital registration systems, and issues in intra-household control of transfers.	Used to articulate Feminist perspective concerns (gendered access & household headship) and link to Transformative SP arguments about individual rights and autonomy.
SSC Regulations, Social Security Law amendments, and policy briefs on informal workers	Legal & Policy Documents	Provided insight into contributory coverage gaps, gendered labour market exclusion, maternity provisions, and initiatives targeting informal workers (such as., Estdama/ Estdama++).	Supports theoretical discussion on institutional rigidity (Historical institutionalism), labour market gender inequalities (Feminist perspective), and potential for transformative expansion of contributory coverage.
NCSCM Mandates & Crisis Response Protocols	Crisis Governance Documents	Supported analysis of coordination during shocks, crisis governance structures, and inter-agency collaboration.	Used to evaluate DRM-aligned institutional arrangements, including preparedness, command structures, and integration of SP within national risk governance.
G2P Payment System Assessments (World Bank, CBJ, JoPACC)	Technical Assessments	Informed findings on digital payment scalability, financial inclusion gaps, and women's limited access to e-wallets.	Links to Feminist perspective (gendered digital divides), DRM (rapid-pay capacity during shocks), and Transformative SP (digital pathways to women's empowerment).
Humanitarian Programme SOPs (UNHCR, WFP, UNICEF cash assistance)	Operational Protocols	Helped document parallel systems, refugee inclusion challenges, duplication risks, and coordination tensions with national systems.	Provided grounding for Historical institutionalism (mandate overlap), DRM (lack of integrated response), and Transformative SP (need for inclusive national systems that integrate refugees).
Household Expenditure & Income Surveys (DOS)	Quantitative Data Source	Provided statistical basis for gender-disaggregated labour market and poverty patterns used in framing results.	Supports discussion on structural gender inequalities and chronic vulnerabilities (Feminist perspective; Transformative SP).
COVID-19 Response Plans (Government & Development Partners)	Crisis Response Documents	Provided evidence on scalability, emergency decision-making, funding mobilisation, and operational bottlenecks.	Used to examine DRM dimensions (preparedness vs reaction), and to evaluate whether crisis responses generated institutional learning (Historical institutionalism).
Gender Assessments (UN Women, UNICEF GRASSP materials)	Gender Diagnostics	Offered evidence on gender norms, digital exclusion, mobility constraints, and Gender Based Violence (GBV) risks.	Strongly inform Feminist perspective discussion by grounding gendered inequalities in empirical evidence and reinforcing policy relevance.
IMF Country Reports & Fiscal Space Analyses	Macroeconomic & Fiscal Documents	Provided context for fiscal constraints affecting SP scalability and emergency financing.	

Source: Compiled by authors

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