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Global Accelerator on Jobs and Social Protection for Just Transitions

Country Brief: Extending social protection and decent jobs to informal economy workers and refugees in Jordan: The *Estidama++* programme

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Summary

The *Estidama++* programme¹ exemplifies an innovative approach to extending social protection and promoting the labour market inclusion of informal economy workers and refugees. Leveraging **integrated policy approaches**, the programme bridges social insurance and labour market activation, offering tailored subsidies and incentives to include refugees, informal workers and women in Jordan's national social security system. *Estidama++* is currently financed by donors, but, through **integrated financing**, it is set to be gradually financed from the national budget,

ensuring longer-term sustainability. The programme's success is underpinned by **multilateral cooperation**, with partnerships between Jordan's Social Security Corporation, the ILO and development partners driving innovation and capacity-building. *Estidama++* not only extends protection to marginalized groups but also fosters job creation, formalization and gender equity. In that regard, it serves as an instructive example of policy integration that could be adapted to other countries or contexts.

Relevance to the Global Accelerator

Transition to formality: *Estidama++* provides evidence of how the innovative design of social insurance can enhance labour market inclusion while addressing challenges such

as informality and economic vulnerability. It has reached over 40,000 informal workers, or nearly 7 per cent of all low-income insured persons in Jordan – a significant expansion

¹ The Arabic word *estidama* (استدامة) means "sustainability".

of coverage among those typically excluded (ILO 2025; Jordan, SSC 2025). With 85 per cent of participants remaining enrolled after the subsidy is lifted, the programme confirms that tailored incentives, affordability and simplified processes can lead to sustained formalization (ILO 2025; 2024a).

Inclusion of women and refugees: *Estidama++* expands access to social insurance for groups that are largely excluded from Jordan's formal systems, in particular for refugees and women. Nearly half of all participants in the programme are non-Jordanians, and the initiative has significantly increased social security coverage for women

across several sectors. By addressing issues of affordability, trust and administrative barriers, *Estidama++* offers a tried-and-tested model for the use of social protection to promote equity and inclusion, even in fragile or migration-affected contexts (ILO 2025; 2024a).

Integrated financing: The example of *Estidama++* also highlights the importance of aligning short-term international support with long-term domestic resource mobilization. The programme's approach, based on a gradual transition from donor funding to self-sustained financing, provides a replicable model for progressing from measures with an immediate impact to lasting reform.

Context

Jordan has made progress in expanding social protection coverage, but major gaps persist, especially among refugees, women and low-income households. Despite improvements, only 45.7 per cent of the labour force are covered by social insurance, with coverage for non-Jordanians as low as 15.1 per cent. This hampers inclusive growth and leaves large segments of the population without access to protections such as pensions, maternity benefits or unemployment insurance (Jordan, SSC 2025; ILO 2025). At the same time, many international efforts to support refugee livelihoods have been undertaken through humanitarian assistance programmes. While these interventions have brought short-term relief, they often operate outside Jordan's national frameworks, limiting

their sustainability and integration. As a result, they fall short of providing long-term social protection and risk further fragmenting the system (UNHCR 2024; ILO 2024b).

The *Estidama++* programme addresses these challenges by reinforcing national systems to include vulnerable Jordanians and refugees in the social security framework. Through temporary contribution subsidies, digital enrolment and localized outreach, it promotes formalization, reduces exclusion and strengthens long-term resilience. By ensuring that refugees and informal workers are included, *Estidama++* supports a shift away from fragmented approaches towards integrated, sustainable protection for all (ILO 2025).

Estidama++: Closing social protection gaps in Jordan

The *Estidama++* programme addresses two persistent challenges in Jordan's social protection system: **limited coverage** and **widespread informality**. Implemented by the **Social Security Corporation**, the programme extends contributory social insurance to informal workers, who have historically been excluded from formal protection – whether due to their employment status, gender, migration background or the sector in which they work.

At its core, *Estidama++* offers a **temporary contribution subsidy** that lowers the cost of social security for low-income workers and their employers. The subsidy was introduced on a pilot basis for three years through funding from official development assistance. Going forward, domestic funding through a mix of taxes and cross-subsidization within the social security system is expected to finance the programme in the coming years. The subsidy enables access to essential protections provided under the main contributory programme, including pensions, maternity leave, work injury insurance and unemployment insurance, and encourages workers to remain enrolled in

the programme after support ends, as evidenced by an **85 per cent post-subsidy retention rate** (ILO 2025).

The programme combines **digital enrolment tools** and **targeted outreach strategies** to reduce barriers and build trust. This includes both online solutions and direct community engagement, tailored to the circumstances of informal workers in different sectors.

Estidama++ also emphasizes **inclusive participation**, ensuring that women and non-Jordanian workers, who face additional obstacles, are effectively reached and supported. By anchoring these efforts within national systems, *Estidama++* strengthens the sustainability of social protection in Jordan and offers a replicable model for tackling informality on a grand scale. Refugees newly included in the social security system through *Estidama++* have been arriving in Jordan since 2011. Almost one in four participants in the programme are Syrians (whereas Syrians make up 10 to 12 per cent of Jordan's population) (ILO 2025; Jordan, Department of Statistics 2024). Efforts have been made to document the impact of extension

initiatives through randomized controlled trials, the first of which evaluated a behaviourally informed awareness-raising campaign that increased enrolment by 14.4 per cent

in the targeted firms (ILO 2025). The second such trial will evaluate the impact of the *Estidama++* subsidy and the introduction of child benefits.

Impact and challenges

The *Estidama++* programme has had a profound impact in terms of extending social security coverage to Jordan's most vulnerable workers, including refugees, women and those in informal employment. To date, over 41,500 workers have registered under the programme, with more than half being non-Jordanians (ILO 2025). Informal employment in Jordan is estimated to affect just over 50 per cent of the country's total workforce of 3 million (Jordan, Department of Statistics 2024). A significant share of informal workers are non-Jordanians, with Egyptians comprising 35 per cent and Syrian refugees 22 per cent (ILO 2024b). Most participants in the *Estidama++* programme earn less than 300 Jordanian dinars (US\$420) per month, highlighting its ability to reach workers who face significant financial constraints (ILO 2025).

One of the standout features of *Estidama++* is its ability to sustain the long-term engagement of workers and people in general with the social security system. Data from the programme's first phase, which was launched in October 2022, revealed that 85 per cent of beneficiaries who completed the subsidy period had transitioned to regular schemes of the Social Security Corporation, continuing to make contributions independently (ILO 2024c). This sustained participation attests to the programme's effectiveness in fostering a culture of compliance and improved financial resilience among vulnerable workers.

Despite its achievements, *Estidama++* faces challenges that require targeted solutions. Higher attrition rates among women and self-employed workers point to structural barriers such as short-term contracts, especially in sectors like education, and affordability issues for self-employed individuals (ILO 2025). Moreover, workers in sectors such as construction and agriculture also exhibit high attrition

rates, highlighting the need for sector-specific strategies to enhance retention.

The integration of diverse groups into a unified social protection framework remains a complex task. Refugees often face legal and administrative hurdles, such as difficulties in obtaining work permits, that limit their access to formal systems. Women, particularly those shouldering a heavy burden of unpaid care work, are less able to participate in the labour market. The nature of employment in sectors such as agriculture and construction, where workers are often on short-term contracts, also makes sustained engagement difficult, requiring additional design-based adjustments such as flexible contribution mechanisms that better match the earnings profile of these workers. Overcoming these challenges will necessitate tailored interventions, broader structural reforms and continuous collaboration among stakeholders to address each group's unique needs and further strengthen Jordan's national social protection system.

The case of *Estidama++* also underscores the importance of addressing formalization from a wider perspective. While the programme successfully incentivizes participation in social security systems, achieving sustainable formalization requires complementary measures such as regulatory reforms, sector-specific strategies and broader economic alignment. For example, in view of the barriers faced by small enterprises and workers in high-informality sectors such as construction and agriculture, more tailored solutions are required to ensure workers' inclusion. A holistic approach to formalization is essential to connect social protection with labour market and fiscal policies, ensuring its long-term impact and scalability.

What next?

Building on the progress achieved so far under *Estidama++*, the next phase of the programme will focus on institutionalizing its contribution subsidy model to ensure long-term sustainability and scalability. This involves embedding the subsidy within Jordan's national social protection framework, allowing for dedicated funding

through public budgets and donor contributions. Institutionalization will also provide a clear regulatory framework, enabling the Social Security Corporation to expand and adapt the programme to better meet the evolving needs of vulnerable workers, including women, refugees and the self-employed.

Expanding sector-specific interventions is another critical priority for *Estidama++*. Insights from the programme's successful implementation in sectors such as hospitality and manufacturing can inform the development of targeted strategies for the construction, agricultural and real estate sectors, where attrition rates remain higher. The next phase will also prioritize addressing the structural barriers faced by women and self-employed workers by refining the design of subsidies, offering flexible contribution options and enhancing outreach activities tailored to their needs. These steps will help to ensure that social protection coverage becomes more inclusive and equitable across all segments of the workforce.

Main takeaways for the Global Accelerator

The experience gained in the implementation of *Estidama++* offers valuable insights into how **integrated policy approaches** can align social protection with labour market inclusion and just transitions. The programme fosters the creation of formal employment by making it easier for enterprises and workers to access decent work opportunities with social protection coverage. Its contribution subsidies and streamlined processes not only support vulnerable groups such as refugees and informal workers, but also enable enterprises to formalize employment, contributing to a more inclusive and resilient labour market. This integrated approach shows how social insurance can go beyond being a mere protection mechanism and actively support job creation and economic growth through improved working conditions, enhanced worker health and well-being, and increased productivity.

Looking ahead, the aim is to strengthen the alignment of *Estidama++* with Jordan's broader economic modernization goals by integrating social protection with labour market activation and fiscal policies. The next phase will explore new mechanisms to incentivize formalization, such as linking social security contributions to job creation in the green and digital economies. By fostering greater collaboration among national and international stakeholders, *Estidama++* will continue to serve as a blueprint for innovative, sustainable and inclusive social protection systems in Jordan and beyond.

The programme's financing model reflects the value of **integrated financing** and its potential for promoting sustainability. Initially supported by donor funding, *Estidama++* is set to transition towards a nationally sustained system embedded within Jordan's social protection framework. This gradual shift will ensure financial sustainability while maintaining affordability for beneficiaries. In addition, *Estidama++* exemplifies the power of **multilateral cooperation**. Partnerships between the Government, the ILO and development partners have facilitated innovation and the alignment of humanitarian and development goals. With regard to the Global Accelerator, *Estidama++* illustrates both the successes and the ongoing challenges in integrating social protection with labour market inclusion, offering a replicable model for achieving just transitions globally.

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