



ARDD

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Policy Brief

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**Intersectionality between gender
and vulnerability**

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Acronyms and Abbreviations

ARDD	Arab Renaissance for Democracy and Development
CBO	Community-based organization
CSO	Civil society organization
JONAF	Jordanian National NGO Forum
MoSD	Ministry of Social Development
NGO	Non-governmental organization
UN	United Nations
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
UNDP	United Nations Development Program
UNICEF	United Nations Children’s Fund
KII	Key Informant Interviews

Purpose of this Action Research

The brief explores how gender and intersectionality were taken into account in the Takaful program that gave access to NAF during the pandemic. It builds on the local communities' understanding of vulnerability and aims to improve access to available assistance. The brief focuses on developing an overview of coordinated strategies that CBOs can take to improve gender-sensitive responses to vulnerabilities facing women as a result of COVID-19. The brief provides policy recommendations guided by insights from 11 CSOs members of the JONAF coalition, interviewed by ARDD on existing vulnerability assessment tools.

Background and Methodology

The COVID-19 pandemic exacerbated the health, social, and economic vulnerabilities of the Jordanian communities. The pandemic resulted in new vulnerable groups emerging due to the impact of the pandemic, and the worsening of the situation for already vulnerable groups. This report focuses on activating the local perspective on vulnerability. It is part of a series of studies that look to localization on various gender-related issues. The report works on the mechanisms adopted by CSOs to assess vulnerability to bring together the local perspective and improve the access of the most vulnerable to the support available. To garner insight into the community perspectives and experiences, ARDD collaborated with women-led CSOs members of the JONAF coalition. JONAF was established in 2016, as an initiative of ARDD in collaboration with CSOs, CBOs, experts, and media activists from different regions of the Kingdom. JONAF works to coordinate and lead the national humanitarian response and development efforts in Jordan.

To activate the local perspectives 11 KIIs were conducted with women-led civil society organizations from the JONAF coalition. For the purpose of this research, a common understanding of vulnerability and the response to vulnerability was reached. The methodology of the research followed an evidence-based localized approach consisting of a desk review that helped develop quality data-collection tools. The sample covered the northern, southern, and central regions of Jordan. The objective of the research was to identify the current tools adopted by CSOs, CBOs, and the government of Jordan to assess vulnerability and improve and revise the tools to provide a more inclusive response.

Local Communities' Approach to Assessing Gendered Vulnerabilities

During the research, CSOs said that they collaborate with MoSD and NAF to obtain information about households or individuals. CSOs typically target individuals who do not receive aid from any party. Members of CSOs often inquire about the family's financial situation from the neighbors, after having obtained the information from the MoSD. Respondents emphasized the importance of conducting field visits, which they find essential to assessing the families' needs, including finding out whether they have ill members or members with disability. One of the participants stated: "Field visits to beneficiaries' homes are helpful to evaluate their needs, as some of these might be implicit and hidden. Some people do not report having ill or members with disability or, in some cases, they might realize that the household needs to pay electricity or water bills."

The eligibility criteria and vulnerability assessments adopted by CSOs differ from one to another. Below are some of the eligibility criteria used:

1. CSOs determine an individual's vulnerability according to several factors, however, the individual's gender is an essential assessment criterion for CSO where women are seen as a priority. Another important factor is the presence, in the household, of any elderly, ill, or members with disability; if they exist, these cases are considered a priority. The CSOs look at the household income; if it falls below the poverty line as defined by the GoJ, the household is eligible to receive aid.
2. Some CSOs assess the most vulnerable households in terms of income without following the rules strictly. Most of the families they provide cash assistance to are low-income/no income large households, families with students, and indebted heads of households.
3. A significant number of CSOs believe that certain vulnerable groups should be prioritized, especially those facing social vulnerability. CSOs indicated that poverty should not be the main criterion when assessing the need for support. These CSOs do not follow strict eligibility criteria by which they target individuals who are not covered by government programs. Among the individuals who are not covered by the government programs are military personnel who receive low pensions, households with PWDs, the elderly, women who are separated, divorced, or widowed, individuals in debt, and individuals working in the informal sector or in sectors which have been affected by the pandemic, students, and large households.

The marital or employment status and the nationality of many women prevented them from receiving cash assistance. In some cases, the husband may have two wives and when applying for the fund, receives assistance for one household, leaving one of the wives without aid. Some women who are separated but not divorced cannot access aid since their husband had applied for it and is granted benefits. In some cases, the children are still with the mother. Moreover, Jordanian mothers married to non-Jordanians, whose children, as a result, are not Jordanian either were not eligible for these programs since the head of household head is not Jordanian.

From the community perspective, aid should be provided to all vulnerable groups, yet some groups should be prioritized as they are in greater need of support. The groups that need to be prioritized, according to CSOs, are those vulnerable women, at the top of the list, persons with disabilities, the elderly, refugees, persons suffering from illnesses, low-income households (living in poverty), large households with insufficient income, the youth, the unemployed, households with children, and daily wage laborers.

The CSOs suggested different forms of aid that can be provided to vulnerable groups. Food assistance is seen as the most essential form of aid, followed by health services. Interestingly, less than half of the CSOs mentioned cash assistance as the preferred means of support. NAF primarily provides cash assistance, considered by most humanitarian actors as the most dignified form of aid provision, yet the CSOs finding indicates that this is not what the communities need.

Intersectional Issues that Need to be Taken into Account

Gender-Related Criteria

The community shed light on household economic violence, in cases where the head of the household, the «husband», controls the aid allocated by NAF. In those cases, families had no access to the aid fund, which would be used entirely by the husbands for personal needs rather. Discrimination was also reported in bigamous households where the husband would use distribute the funding unequally, favoring one wife over the other. In cases of separation and divorce, abusive husbands would take advantage and apply for aid on behalf of their former partner, thus depriving her of her right to assistance.

Thus, it may be said that the most prevalent issue communities experienced regarding gender-based inequality were the deprivation of women by husbands who would use aid for personal needs. In the majority of the households, the husband is considered the head, and NAF provides aid to the head of the households to spend on their families. In cases of abusive husbands, the aid would be used by them for personal needs, depriving women of aid. In cases of bigamous or polygamous husbands, the aid would often be unequally distributed amongst women.

A fairer method of aid allocation was deemed needed to protect women and children from abusive heads of households. The CSOs suggested a more thorough background check on husbands, when they apply for funds, taking into consideration factors such as the number of wives, history of domestic violence, and what the aid will be presumably spent on. Another recommendation was that NAF develops a more accurate method of providing cash assistance that protects women and ensures that they are not exploited by their husbands or develop a fund that only caters to vulnerable women.

Family books are often one of the reasons that women are unable to receive aid since separated or abandoned women cannot secure separate family books in the absence of the head of the household. To make matters worse, it is often the case that abandoned or separated women usually have children, the husband would take the assistance for himself as they usually have the family book. In cases of divorce, the former husband might take advantage of the family book that was not updated and accesses aid, thus depriving the woman of the rightful entitlement to aid. This being the case, the majority of CSOs suggested that separated or abandoned women should be able to secure promptly a separate family book.

According to several respondents' cash aid is not always the best option to support families, as the head of the household might misuse it. Providing aid in different other forms, instead of cash, might lower instances of misuse of assistance. Cash assistance might be replaced with foodstuff, coupons, or payment for services such as electricity and water.

Persons with Disabilities (PWDs)

The Takaful program did not provide any specific services to persons with disabilities. The communities are aware that PWD, receive aid from the Ministry of Social Development and are cared for by NAF from programs other than Takaful. However, Respondents believe the amount of aid should be increased over the present JD50. As stated by one CSO, «PWDs are being cared for by NAF, which is fair enough. They received monthly aid that amounts to JD50 even before the crisis, but this amount should be increased.»

Respondents also mentioned that there is a need to raise awareness about the rights of PWD, and ensure, for example, that all NAF centers can be physically accessed by PWDs, which is not currently the case. It was also stated that there were no special programs for PWDs despite their increased need for medical services, means of transportation, and other requirements during the pandemic.

Recommendations

Gender Issues and Intersectionality needs to be taken into account to ensure an inclusive response to vulnerability

The mechanisms and assessment criteria that are currently adopted by NAF often lead to the absence of a gender-sensitive response. This is mainly the case because NAF considers the husband as the head of the household, even when the reality may be different. Women are often subject to economic violence and discrimination by their husbands or their ex-husbands and are often deprived of the aid provided. This makes it incumbent to revise the policies and aid-access procedures, to make them more inclusive and ensure that women, children, and other vulnerable groups are protected.

An exact vulnerability assessment would enable a gender-equal allocation of aid. A more nuanced vulnerability assessment would protect households from abusive partners; that should be done by conducting background checks on the heads of households when they apply for funds, taking into consideration factors like the number of wives, history of domestic violence, and what the aid will be presumably spent on. All these would help protect women from abusive partners.





Providing aid in forms other than cash assistance could lower the incidents of misuse of assistance. Cash assistance could be replaced with foodstuff, coupons, or payment for services such as electricity and water. This would be a more secure method of delivering assistance, and of minimizing misuse of funds and personal gain for husbands. The respondents, however, did not recommend the distribution of individual aid or cash assistance. It was also recommended that the needs of PWDs be taken into account, assuring better accessibility to the NAF programs and centers, and increasing the present allowance during the pandemic.



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