Institutional Reference Framework

Social Learning (SL) Report

The methodological structure of the Jordan Human Development Report 2004 (JHDR 2004) – an updated framework for participatory social learning, local development observatories and governance anchored in Community Development Centres (CDCs).

Organisation The Jordanian Hashemite Fund for Human Development (JOHUD)

Methodological basis Sustainable Livelihoods Approach (SLA) · Al-Mujawara · Participatory Rural Appraisal (PRA) tools

Purpose An institutional reference for social learning and community governance

Institutional reference document — for archiving and planning

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Part One

The Updated Framework — Participatory Social Learning, Local Development Observatories and CDC-Anchored Governance

The methodological structure of the Social Learning (SL) Report, derived from the Jordan Human Development Report 2004 (JHDR 2004) – the institutional reference framework of the Jordanian Hashemite Fund for Human Development (JOHUD).

Institutional Reference Framework

Structure of the Updated Framework

1 · Overview

This framework adapts the methodology and structure of the Jordan Human Development Report 2004 (JHDR 2004), turning them into a living system of participatory social learning that is aligned with JOHUD's institutional repositioning. It moves development reporting away from a static publication model towards a continuous cycle of community monitoring, participatory learning, local governance, institutional adaptation and longitudinal comparison.

2 · Strategic Purpose

The framework aims to turn development reporting into a continuous process of social learning; strengthen local planning and governance; generate evidence rooted in the community; connect local realities to institutional decision-making; and support longitudinal comparison within the same communities over time. The model combines the Sustainable Livelihoods Approach (SLA), participatory learning methodologies, Al-Mujawara, Participatory Rural Appraisal (PRA) tools, and mixed quantitative and qualitative reporting.

3 · The Core Conceptual Shift

The framework transforms reporting from a one-off, centrally issued publication into a continuous system of participatory governance and learning. Communities move from being passive beneficiaries to becoming partners in the production of knowledge and strategy.

4 · The Role of Community Development Centres (CDCs)

The centres evolve into community observatories, governance nodes, participatory learning spaces, local planning hubs and institutional 'nerve endings'. Their core functions include community dialogue, participatory research, stakeholder mapping, local monitoring and the longitudinal tracking of change.

5 · Methodological Framework

The framework combines the Sustainable Livelihoods Approach (SLA), Participatory Rural Appraisal (PRA), Al-Mujawara and mixed-methods research approaches. These include mapping, focus groups, seasonal calendars, dialogue-based facilitation, quantitative indicators, qualitative narratives and participatory testimonies.

6 · Structure of Future Social Learning Reports

Future reports should include a national overview, regional analysis, governorate chapters, community case studies, governance analysis, vulnerability maps and livelihoods analysis, together with sections on gender and youth, environmental sustainability, social protection systems and strategic recommendations.

7 · The Longitudinal Learning Model

The framework is designed to be applied repeatedly in the same communities over several years. This enables adaptive learning, institutional memory, evidence-based planning and comparative analysis over time.

8 · Governance and Institutional Function

The Social Learning framework supports JOHUD's transition into a national platform for governance and social learning. Reports become planning tools, governance instruments, policy feedback systems and mechanisms for institutional learning.

9 · Strategic Value

The framework strengthens national-local integration, continuous evidence generation, community legitimacy, differentiated regional analysis and institutional positioning. It positions JOHUD as a decentralised observatory system for social learning and development.

10 · Implementation Requirements

Implementation requires capacity building for the centres, standardised templates, integrated monitoring, evaluation and learning (MEL) systems, digital data systems, governance alignment, participatory facilitation skills and periodic synthesis reports.

11 · Concluding Strategic Framing

The Social Learning framework transforms development reporting from a descriptive exercise into a continuous process of participatory governance and institutional learning. Communities become partners in creating knowledge, the centres become observatories, and development becomes adaptive and centred on learning.

Part Two

Detailed Chapter-by-Chapter Summary

Adapting the material of the Jordan Human Development Report 2004 (JHDR 2004) within JOHUD's Social Learning (SL) framework.

Adapting the 2004 Report Material

Chapter Summaries and Implications for Social Learning

This part provides a detailed, chapter-by-chapter summary of the material in the Jordan Human Development Report 2004 (JHDR 2004), adapted within JOHUD's Social Learning (SL) framework. Each chapter summary sets out its thematic focus, its methodology, the types of information used, its geographical relevance and its implications for participatory social learning and for observatories anchored in Community Development Centres.

Chapter One — Vulnerability and Regional Shocks

Summary: Analyses how economic crises, regional instability, the repercussions of conflict and structural inequalities affect vulnerable groups and local resilience.

Types of information used: Quantitative indicators (poverty, unemployment, demographic pressures), qualitative analysis of vulnerability and regional socio-economic comparisons.

Regions / geographical relevance: A national analysis of particular relevance to the northern governorates affected by refugee inflows and to economically vulnerable rural areas.

Implications for the Social Learning framework: Useful for building local vulnerability observatories and for the longitudinal tracking of resilience across the centres.

Chapter Two — Participatory Poverty Analysis

Summary: Examines poverty through participatory methods that bring to the fore lived experience, perceptions, coping mechanisms and the priorities defined by communities themselves.

Types of information used: Participatory focus groups, community testimonies, qualitative narratives, poverty mapping and mixed quantitative indicators.

Regions / geographical relevance: Applied across a range of rural and urban communities, with a focus on marginalised and low-income areas.

Implications for the Social Learning framework: Provides a strong methodological foundation for Al-Mujawara and for community-based participatory learning.

Chapter Three — Poverty Reduction Policies

Summary: Reviews national poverty reduction policies and institutional responses, assessing their effectiveness and their implementation gaps.

Types of information used: Policy analysis, institutional assessment, socio-economic indicators and governance assessment.

Regions / geographical relevance: National in scope, with comparative regional implications.

Implications for the Social Learning framework: Supports linking local observatories to national policy feedback and to adaptive governance systems.

Chapter Four — Enterprise and Employment

Summary: Focuses on labour markets, unemployment, livelihoods, enterprise development and economic vulnerability.

Types of information used: Labour force statistics, enterprise data, livelihoods analysis and a qualitative assessment of barriers to employment.

Regions / geographical relevance: A national analysis with implications for high-unemployment governorates and underserved communities.

Implications for the Social Learning framework: Supports local livelihoods mapping and economic observatory functions within the centres.

Chapter Five — Rights-Based Development

Summary: Frames development as a rights-based process that emphasises participation, accountability, inclusion and citizenship.

Types of information used: Governance analysis, institutional review, qualitative assessments of participation and rights-based frameworks.

Regions / geographical relevance: The national governance and institutional context.

Implications for the Social Learning framework: Provides a conceptual foundation for participatory governance and accountability mechanisms.

Chapter Six — Gender and Women's Rights

Summary: Analyses women's participation, inequality, economic vulnerability, institutional barriers and gender-based exclusion.

Types of information used: Gender-disaggregated statistics, participatory testimonies, institutional and policy analysis, and social indicators.

Regions / geographical relevance: National, and of particular relevance to rural and marginalised communities.

Implications for the Social Learning framework: Supports women-led participatory observatories and local gender analysis.

Chapter Seven — Local Development and Governance

Summary: Examines decentralisation, local participation, governance systems and institutional relationships.

Types of information used: Governance structures, participation analysis, institutional mapping and a qualitative assessment of local governance.

Regions / geographical relevance: Local and regional governance systems across Jordan.

Implications for the Social Learning framework: The core conceptual foundation for the centres as nodes of local governance and social learning.

Chapter Eight — Methodology and Research Framework

Summary: Sets out the methodology used in the original Jordan Human Development Report 2004 (JHDR 2004).

Types of information used: A mixed-methods research design, quantitative indicators, qualitative analysis, participatory tools and institutional assessment.

Regions / geographical relevance: A national framework that can be adapted at governorate and centre level.

Implications for the Social Learning framework: Forms the methodological backbone of future Social Learning reports and observatory systems.

Cross-Cutting Themes

Summary: Recurring themes include vulnerability, livelihoods, resilience, participation, governance and institutional learning.

Types of information used: Integrated qualitative and quantitative analysis across sectors.

Regions / geographical relevance: National, with differentiated regional realities.

Implications for the Social Learning framework: They form the basis of integrated social learning systems and adaptive governance.

Strategic Adaptation for JOHUD

Summary: Transforms the original development report model into a living framework for social learning and governance.

Types of information used: Participatory data systems, longitudinal comparison, observatory logic and governance integration.

Regions / geographical relevance: Applicable across JOHUD's national network of centres.

Implications for the Social Learning framework: Positions JOHUD as a decentralised platform for social learning and as a development observatory.

Part Three

Jordan Human Development Report 2004 — Introduction and Overview

Summary, outline, methodology, sample and geography · Prepared as a working note for adapting JOHUD's Social Learning (SL) Report.

Working Note — Adapting the Introduction

The Introduction: Purpose, Methodology and Evidence

1 · Source and Scope of This Note

This part summarises and outlines the Introduction/Overview section, which opens with 'Focus on the Poor' and 'Key Messages of the Report'. It concentrates on what the Introduction establishes: the report's purpose, its update on human development, its framing of poverty and sustainable livelihoods, the participatory consultation process, and the principal cross-cutting messages around which the rest of the report's chapters are organised.

The Introduction is not a full methodology chapter, but it does provide important methodological information: it states explicitly that the report uses the Sustainable Livelihoods Approach (SLA), places the poor at the centre of the analysis, and draws on participatory consultation with more than 800 community members in seven purposively selected communities.

2 · Executive Summary of the Introduction

The Introduction frames the Jordan Human Development Report 2004 (JHDR 2004) as a report focused on the poor and the marginalised in Jordan. Its central purpose is to understand how the poor can achieve positive and sustainable livelihood outcomes, and to identify targeted interventions designed around their needs. The report acknowledges

Jordan's overall progress in human development, including gains in the Human Development Index (HDI), improved access to health care and achievements in education, while stressing that national averages mask deep regional and social disparities.

The Introduction argues that Jordan's progress in human development is constrained by limited natural resources, water scarcity, drought, weak rural livelihoods, demographic pressure, unemployment, regional instability and the uneven impact of structural adjustment and globalisation. It highlights that the poor are the hardest hit when access to resources, services and opportunities is restricted.

The section introduces the Sustainable Livelihoods Approach as the report's analytical framework. It stresses that poverty must be understood from the perspective of the poor themselves, not through national statistics alone. The report therefore draws on participatory consultations with more than 800 people across seven communities, selected to reflect the complexity and diversity of poverty in Jordan.

The Introduction also identifies the main thematic areas developed in later chapters: vulnerability and shocks; poverty and assets; policy and institutional barriers; enterprise and employment; rights and entitlements; women's rights; participation; local governance; and decentralisation. It concludes that sustainable development requires a rights-based and participatory approach, with stronger accountability, local voice, gender equity and civil society engagement.

3 · The Report's Eight Key Messages

Message	Summary
Inclusive development	The gains of macroeconomic growth and human development must be safeguarded, but the poor, women and persons with disabilities must become active participants in development processes.
Removing policy and institutional barriers	Poverty alleviation does not always require new resources; much can be achieved by removing the policy, institutional and procedural barriers that prevent the poor from accessing existing services and assets.

Message	Summary
Protecting the poor during structural adjustment	Safety nets are needed to protect the poor from the adverse effects of macroeconomic reform and integration into the global economy.
Employment must be decent and sustainable	New job opportunities matter, but they must lead to decent work and long-term well-being for the poor.
Decentralisation can enable participation	Decentralisation can give the poor room to participate in planning and implementing local development, provided that forums and accountability mechanisms are in place.
Civil society should be a channel for the voice of the poor	Governance and democratic reforms open up opportunities for new social contracts; civil society must respond proactively and amplify the voice of the poor.
Rights-based development is essential	Duty-bearing institutions should be accountable to citizens, and the poor should be supported to claim their entitlements, act collectively and use their assets more effectively.
Women's participation is indispensable	Women in poor communities face major barriers to claiming rights, voice and choice; without the full participation of women, sustainable development in Jordan cannot be achieved.

4 · Structured Outline of the Introduction

Section	Main content
A. Focus on the poor	The report is positioned as a poverty-focused human development report, centred on poor and marginalised groups and oriented towards sustainable livelihood outcomes.
B. Human development update	Jordan has made progress on the Human Development Index (HDI), education, life expectancy and access to health services, but regional disparities remain significant.
C. Regional disparities	Amman has the highest HDI and per capita income, while Ma'an, Mafraq and Tafilah remain comparatively weaker. Zarqa shows a worrying decline that warrants closer investigation.

Section	Main content
D. Development constraints	Jordan faces water scarcity, limited fertile land, drought, demographic pressure, youth unemployment and external regional shocks.
E. Poverty and sustainable livelihoods	National averages conceal the realities of poverty. The report calls for updated poverty data, the identification of pockets of poverty, and a distinction between sub-groups among the poor.
F. The methodological shift towards the Sustainable Livelihoods Approach	The Sustainable Livelihoods Approach (SLA) is introduced to understand poverty from the perspective of the poor and to examine assets, institutions, vulnerability and strategies.
G. Coping with vulnerability and shocks	The poor are affected by cumulative shocks, including the Gulf War, the Intifada, the events of 11 September, the Iraq war, structural adjustment, the removal of subsidies and the costs of privatisation.
H. Livelihood transformation	Rural livelihoods are being transformed by drought, overgrazing, the declining viability of livestock, migration, urbanisation, women's entry into the labour market and pressures towards child labour.
I. Building on assets	The poor use human, physical, social, natural and financial assets. Health, education, land, housing, cash assistance, credit, transport and utilities are central to livelihood outcomes.
J. Policies, institutions and processes	The report reviews the government's poverty alleviation efforts, the reform of the National Aid Fund (NAF), family income support, vocational training, the Social and Economic Transformation Programme (SETP) and public sector reform.
K. Income and employment	The report discusses microfinance, micro and small enterprises, cooperatives, employment in the Qualifying Industrial Zones (QIZs), decent work, sustainability, and the risks of debt and enterprise failure.
L. The rights-based approach	The report links poverty reduction to rights, accountability and citizenship, to reducing reliance on wasta (personal connections), and to mechanisms that enable the poor to claim their entitlements.

Section	Main content
M. Women's rights	The report highlights the economic exclusion of women, discrimination within the household, domestic violence, child abuse, inheritance issues and the need for collective action.
N. Participation and governance	The report promotes decentralisation, local democratic governance, civil society advocacy, citizen participation and stronger links between service providers and the poor.
O. Chapter roadmap	The Introduction closes with a chapter-by-chapter roadmap covering sustainable human development, vulnerability, poverty, policies, enterprise, rights, gender and local governance.

5 · The Methodology Set Out in the Introduction

5.1 The Overall Analytical Approach

- The Introduction explicitly promotes the Sustainable Livelihoods Approach (SLA).
- The poor are placed at the centre of the analysis: poverty is examined from their perspective, not from official indicators alone.
- The analysis combines national human development indicators with participatory evidence at community level.
- The approach is both diagnostic and policy-oriented: it identifies constraints, assets and coping strategies, and recommends targeted interventions.

5.2 The Participatory Consultation Process

- The report states that the views of more than 800 community members were gathered through a participatory consultation process.
- The consultation took place in seven communities.
- The seven sites were purposively selected to reflect the complexity, dynamics and diversity of poverty across the country.

- The consultation generated qualitative insights into how the poor experience shocks, adapt their livelihoods, value assets, interact with institutions and claim their rights and entitlements.

5.3 The Implicit Research Questions in the Introduction

- How have macroeconomic change, structural adjustment and regional shocks affected the poor?
- Which assets do the poor value most, and what prevents them from accessing or using them?
- How are livelihood strategies changing in rural and urban communities?
- How do policies, institutions and processes support or constrain the poor?
- How do women experience poverty, exclusion and rights violations differently?
- How can decentralisation and local governance create more meaningful participation for the poor?
- Which targeted interventions improve sustainable livelihood outcomes?

5.4 Types of Information Used

Type of information	Examples from the Introduction
Quantitative indicators	The Human Development Index (HDI), the Human Poverty Index (HPI), the GDP index, per capita income, school enrolment, literacy, life expectancy, unemployment, population distribution, livestock numbers, poverty estimates and labour market figures.
Qualitative evidence	The perceptions of the poor, community testimonies, the lived experience of vulnerability, coping strategies, views on services, gender discrimination and rights.
Participatory evidence	Consultation with more than 800 community members in seven purposively selected communities.

Type of information	Examples from the Introduction
Policy and institutional analysis	A review of the poverty alleviation strategy, structural adjustment, public sector reform, the reform of the National Aid Fund (NAF), the SETP programme, decentralisation and local governance reforms.
Livelihoods analysis	An assessment of human, physical, social, natural and financial assets, livelihood strategies and barriers to access.
Gender analysis	Women's participation, access to the labour force, household decision-making, domestic violence, inheritance rights and gender-based constraints.

6 · Sample Size and Consultation Structure

The Introduction gives a single, clear figure for the sample size: more than 800 community members were consulted. It also states that these consultations took place in seven communities. The Introduction does not provide a precise breakdown by sex, age, governorate, household type, poverty category or the method used with each group. The sampling frame and the distribution of respondents therefore need to be confirmed from the full methodology section or the report's annexes.

Item	Information available from the Introduction
Stated sample size	More than 800 community members.
Number of consultation sites	Seven communities.
Selection method	Purposive selection.
Rationale for selection	To reflect the complexity, dynamics and diversity of poverty across Jordan.

Item	Information available from the Introduction
Known participant groups	Poor and marginalised community members; the Introduction also discusses women, young people, the rural poor, the urban poor, 'the poorest of the poor', 'the managing poor' and 'the near-poor', but gives no precise numbers for each group.
Known methods	A participatory consultation process. No specific tools are named in the Introduction.
Limits of the information in the Introduction	The transcribed text of the Introduction contains no detailed breakdown of the sample, no list of governorates for the seven communities, no age or sex disaggregation and no account of the exact participatory tools used.

7 · Geography and Regional Coverage

The Introduction combines national analysis, comparisons between governorates and consultations in purposively selected communities. It gives several specific geographical references relevant to disparities in human development, poverty, livelihoods and urbanisation.

Geographical reference	Relevance in the Introduction
National level	Human development progress, poverty, structural adjustment, demographic pressure, economic reform and policy frameworks across Jordan.
Amman	The highest HDI among the governorates mentioned, supported by the highest average per capita income. Amman is also one of the three governorates with the highest concentration of population.
Ma'an	A relatively weak HDI, but with a substantial improvement between 1997 and 2002.
Mafraq	A relatively weak HDI and the lowest GDP index value reported; low average per capita income.
Tafilah	A relatively weak HDI, but with a substantial improvement between 1997 and 2002.

Geographical reference	Relevance in the Introduction
Ajloun	Above-average illiteracy, but the highest school enrolment reported.
Madaba	A low standard-of-living index, but the highest life expectancy reported.
Zarqa	High urbanisation; a fall in HDI ranking, lower per capita income, declining economic activity, rising unemployment and lower school enrolment. The Introduction calls for an in-depth investigation.
Irbid	Mentioned alongside Amman and Zarqa as part of the concentration of 63% of the population.
Rural communities	Affected by drought, overgrazing, the declining viability of livestock and agriculture, isolation from transport and livelihood transformation.
Urban communities	Affected by migration, pressure on services, limited employment and social tension.

8 · Key Data Presented in the Introduction

Indicator / figure	Value or statement
Human Development Index (HDI)	Rose from 0.715 in 1997 to 0.747 in 2002.
Human Poverty Index (HPI)	Improved from 9.8% to 7.4%.
Access to health care	98.5% of the population have access to health services.
Ranking in the Arab region	Jordan ranked ninth out of 19 Arab countries on its HDI value.
Amman HDI	0.767.
Per capita income in Amman	JD 1,134, against a national average of JD 918.4.
HDI for Ma'an, Mafraq and Tafilah	0.697, 0.706 and 0.718 respectively.
Per capita income in Mafraq	JD 656.4.

Indicator / figure	Value or statement
Change in HDI for Ma'an and Tafilah	Increases of 6.4% and 8% between 1997 and 2002, against a national average increase of 4.5%.
Life expectancy in Madaba	74 years, against a national average of 71.5.
Increase in Zarqa's HDI	Only 2.5% over the period.
Zarqa's share of the population	15.7% of the total population.
Young population	Around 70% of the population is under the age of 29.
Fertility rate	Stable at 3.7.
Labour market entrants	Around 40,000 new entrants each year.
Currently unemployed	194,000 people currently unemployed.
Real GDP per capita	Rose from PPP US$3,450 in 1997 to US$4,129 in 2002; in 1993 it stood at US$4,380.
Poverty line estimate	Analysis of the 1997 Household Expenditure and Income Survey (HEIS) indicated that 11.7% were below the poverty line.
Consultation sample	More than 800 community members in seven communities.
Decline in livestock	Sheep and goats fell from 3.54 million head in 1995 to 2.47 million in 2002.
Rural population	Fell to 22%, from 62% in 1952.
Population concentration	63% of the total population is concentrated in Amman, Zarqa and Irbid.
An example of child labour	In one community, children were reported to work for up to five hours for JD 1–1.5.
Employment in the Qualifying Industrial Zones (QIZs)	By mid-2003, more than 18,000 Jordanians were benefiting from these jobs.

9 · Relevance of the Introduction to JOHUD's Social Learning Framework

The Introduction is highly relevant to JOHUD's repositioning because it offers an early national model for combining human development indicators with participatory local knowledge. Its logic strongly supports the idea of the centres as local observatories and nodes of social learning.

- It underlines the need to look beyond national averages and examine differentiated local realities.
- It supports a CDC-anchored observatory model that tracks vulnerability, livelihoods, access to services, women's rights, local governance and participation.
- It provides a direct methodological bridge to Al-Mujawara and participatory learning, because it places the analysis of the poor themselves at the centre.
- It supports longitudinal comparison: the same or similar communities can be revisited to examine how poverty, livelihoods and governance have changed since 2004.
- It reinforces the strategic role of civil society as a channel for local voice, accountability and policy feedback.
- It provides a solid basis for repositioning JOHUD away from project implementation and towards a national platform for social learning and an observatory for local development.

10 · A Proposed Updated Outline for an Introduction Based on Social Learning

1. Why focus on poor and marginalised communities now?
2. Jordan's progress in human development and current regional disparities.
3. From poverty statistics to lived experience and community knowledge.
4. The Sustainable Livelihoods Approach as a foundation for social learning.
5. The centres as local observatories and nodes of participatory governance.
6. Methodology: mixed indicators, participatory consultations, Al-Mujawara, community mapping and longitudinal comparison.
7. Sample: community members, women, young people, persons with disabilities, the near-poor, the managing poor, the poorest households, local institutions and service providers.

8. Geography: a national framework with analysis at governorate and centre level, including comparison with the sites selected in 2004 wherever possible.
9. The key learning questions for the updated report.
10. How the findings will feed into local action plans, policy recommendations and institutional learning.

11 · Key Limitations and Required Follow-Up

The transcribed Introduction provides a strong summary of the report's logic, its main indicators and the size of the consultation sample. However, it does not contain the full technical methodology. Completing a full methodological reconstruction requires the complete methodology chapter or annex, in particular for the exact names of the seven communities, the sampling frame, the number of participants per site, the gender and age disaggregation, the facilitation tools, the consultation dates and the data analysis process.

Part Four

Chapter One — Towards Sustainable Human Development in Jordan

Summary and outline · Prepared for the archive of JOHUD's Social Learning Report / Social Learning framework.

Jordan Human Development Report 2004 — Chapter One

The Conceptual and Methodological Foundation

1 · Executive Summary

Chapter One lays the conceptual and methodological foundation of the Jordan Human Development Report 2004 (JHDR 2004). It begins by explaining human development as a people-centred approach concerned with expanding people's choices, capabilities, rights, dignity, participation and access to opportunity. It then introduces the Human Development Index (HDI) and related measures as tools for assessing well-being and deprivation in Jordan.

The chapter shows that Jordan made significant progress in health, education and overall human development between 1997 and 2002, but that this progress was unevenly distributed across governorates and social groups. Amman, Aqaba, Irbid and Madaba show comparatively stronger human development values, while Ma'an, Mafraq and Tafilah remain weaker overall. Zarqa is identified as a particular concern because its HDI ranking fell and key indicators, such as school enrolment and GDP-related measures, showed negative or weak trends.

The chapter argues that national averages can conceal exclusion and unequal access to the gains of development. It therefore introduces the Sustainable Livelihoods Approach (SLA) as a complementary analytical tool that places the poor at the centre of the analysis. This

approach allows the report to examine not only statistical indicators but also how poor households experience shocks, use assets, claim rights, interact with institutions and adapt their livelihood strategies.

The chapter closes by presenting the report's consultation process: participatory qualitative research with more than 800 community members and some 25 local and national institutions across seven purposively selected sites. This makes Chapter One the methodological bridge between national macro-level indicators and community experience at the micro level.

2 · The Chapter's Core Argument

> *• Jordan has made measurable progress in human development, particularly in health and education.*
> *• Economic volatility, regional shocks, water scarcity, demographic pressure and urbanisation constrain development progress.*
> *• The gains of human development are not evenly distributed across governorates or social groups.*
> *• Quantitative indicators such as the Human Development Index (HDI), the Human Poverty Index (HPI), the Gender-related Development Index (GDI) and the Gender Empowerment Measure (GEM) are useful, but insufficient on their own.*
> *• The Sustainable Livelihoods Approach is needed to understand poverty from the perspective of the poor themselves.*
> *• Participatory consultation gives poor communities a channel through which to explain their situation, identify barriers and propose solutions.*

3 · Structured Outline of the Chapter

3.1 Human Development

- Introduces human development as people-centred development.

- Explains the contribution of the Human Development Reports to global development thinking.
- Stresses that development is not only economic growth, but also choice, dignity, rights, security, participation and governance.
- Links human development to the Millennium Development Goals and the need for coordinated action.

3.2 The Human Development Index

- Introduces the Human Development Index (HDI) as a composite measure of well-being.
- The index covers standard of living, life expectancy and education indicators.
- Frames the index as a useful national and comparative reference, but not a complete measure of poverty or exclusion.

3.3 Jordan in the Arab Region

- Places Jordan within a wider Arab development context shaped by deficits in freedom, women's empowerment and knowledge.
- Notes that Jordan ranks ninth among nineteen Arab countries on the HDI, despite its limited oil wealth.
- Attributes Jordan's relative performance to achievements in health and education rather than to high income.

3.4 The Jordanian Development Context

- Explains Jordan's regional vulnerability and its limited natural resource base.
- Identifies water scarcity, limited agricultural land, population growth and urbanisation as structural constraints.
- Highlights the young population as both a major asset and a major development challenge.

3.5 Update on Human Development Progress

- Compares human development trends since the 1997 baseline used in the first National Human Development Report (NHDR1).
- Draws on data from the Household Expenditure and Income Survey (HEIS 2002/2003), the Population and Family Health Survey (DHS 2002) and the Employment and Unemployment Survey (EUS 2003).
- Shows improved HDI values, but uneven progress, particularly in the GDP component.

3.6 Governorate Development

- Uses HDI data disaggregated at governorate level to show regional disparities.
- Identifies Amman as the highest-ranking governorate on the index and Ma'an as the lowest.
- Highlights Tafilah and Ma'an as showing strong improvement, while Zarqa shows a worrying decline or stagnation.

3.7 Human Poverty in Jordan

- Introduces the Human Poverty Index (HPI-1) as a deprivation-focused complement to the HDI.
- Uses indicators on premature death, illiteracy, safe water, health services and underweight children.
- Shows an improvement in the index from 9.8% in 1997 to 7.4% in 2002.

3.8 The Gender Dimension

- Introduces the Gender-related Development Index (GDI) and the Gender Empowerment Measure (GEM) to measure gender-related development and empowerment.
- Shows an improvement in the GDI, but notes that women's economic empowerment remains weak.
- Identifies gender gaps in labour force participation, earned income and household decision-making power.

3.9 Conclusions

- Concludes that the overall gains are real but unevenly distributed.
- Warns that aggregate data may conceal exclusion and poverty.
- Calls for qualitative and participatory analysis to complement national indicators.

3.10 Sustainable Livelihoods and Poverty Alleviation

- Introduces the Sustainable Livelihoods Approach as the report's central analytical framework.
- Defines livelihood assets: natural, physical, financial, social and human capital.
- Highlights vulnerability, rights and entitlements, and policies, institutions and processes as key determinants of livelihood outcomes.

3.11 Probing Poverty

- Explains that the poor must be at the centre of the analysis.
- Notes that a 'one size fits all' poverty policy is inadequate.
- Presents the consultation methodology and the seven research sites.

4 · The Methodology Used in Chapter One

Chapter One uses a mixed-methods design. It combines national quantitative indicators with qualitative and participatory consultation. The quantitative data provide evidence at macro and governorate level, while the participatory consultation explains how poor communities experience these trends in practice.

Methodological component	Description	Purpose
Analysis of quantitative indicators	Indicators for the Human Development Index (HDI), the Human Poverty Index (HPI-1), the Gender-related Development Index (GDI) and the Gender Empowerment Measure (GEM), using national and governorate-level data.	To measure human development, deprivation, gender inequality and empowerment.

Methodological component	Description	Purpose
Comparative time-series analysis	A comparison of 1997 and 2002 data, with reference to the earlier series of global Human Development Reports.	To identify progress, regression and uneven development trends.
Governorate-level disaggregation	Use of data for Jordan's twelve governorates.	To identify regional disparities and priority areas for further investigation.
Qualitative participatory consultation	Extensive consultation with the poor in seven purposively selected communities.	To understand poverty through local perceptions, lived experience, coping strategies and recommendations.
Institutional consultation	The participation of some 25 local and national institutions.	To link community experience to policies, institutions and programmes.
Sustainable livelihoods analysis	Analysis of assets, vulnerability, rights and entitlements, and policies/institutions/processes.	To provide a comprehensive framework for understanding poverty and designing targeted interventions.

5 · Data Sources and Indicators

Source / indicator	Use in the chapter
First National Human Development Report (NHDR1) / 1997 baseline	A baseline for measuring progress in human development and changes at governorate level.
Household Expenditure and Income Survey (HEIS 2002/2003)	To update the analysis of income, expenditure, poverty and living standards.

Source / indicator	Use in the chapter
Population and Family Health Survey (DHS 2002)	For health, fertility, demographic and household indicators.
Employment and Unemployment Survey (EUS 2003)	For indicators on employment, unemployment, labour force participation and economic activity.
Department of Statistics (DoS) data	The main source of updated indicators at national and governorate level.
United Nations Development Programme (UNDP) Human Development Reports, 1990–2003	For international comparison of the HDI and historical trends.
Human Development Index (HDI)	Measures standard of living, life expectancy and knowledge.
Human Poverty Index (HPI-1)	Measures deprivation in longevity, knowledge, safe water, health services and child nutrition.
Gender-related Development Index (GDI)	Adjusts the HDI to take account of inequality between women and men.
Gender Empowerment Measure (GEM)	Measures women's participation in political, professional, managerial and economic decision-making.

6 · Participatory Consultation: Sample Size and Geography

The consultation was qualitative and participatory. It was not designed as a statistically representative national sample. Instead, it used purposive sampling to capture the diversity, complexity and dynamics of poverty and livelihood strategies across Jordan.

Element	Details
Community participants	More than 800 community members.

Element	Details
Institutions consulted	Some 25 local and national institutions.
Number of sites	Seven sites across Jordan.
Sampling approach	Purposive sampling, designed to cover diverse poor communities and different livelihood strategies, rural and urban poverty, migration, agriculture, tourism, livestock, access to services and pockets of poverty.
Type of research	A qualitative, participatory livelihoods assessment, supplemented by national and governorate-level indicators.
Purpose	To provide a channel for the perceptions, experiences and recommendations of the poor, in order to inform the report and link the micro-level experience of poverty to macro-level policy analysis.

7 · Consultation Sites and Geographical Rationale

Site	Governorate / area	Community type and reason for selection
Disi	Aqaba Governorate, near Wadi Rum	A semi-arid rural Bedouin village. Selected to examine land ownership, agricultural production, isolation from services and markets, and the scope for the poor to benefit from tourism.
Deir Al-Kahf	Mafraq Governorate, Northern Badia	A rural Bedouin community affected by drought and limited natural resources. Selected to examine the shift away from livestock and the impact of targeted anti-poverty and Badia development projects.
Sakhra	Ajloun Governorate, central highlands	A relatively homogeneous rural community in a high-poverty area with fertile land and rainfall. Selected to examine poverty in a rural agricultural setting.

Site	Governorate / area	Community type and reason for selection
Dana village / Qadisiyya / Feinan	Tafilah Governorate, central highlands	Rural and Bedouin communities affected by migration, population displacement, access to services and ecotourism around the Dana Biosphere Reserve.
Al-Natheef	East Amman	A dense urban area with a high proportion of refugees and mixed livelihood strategies. Selected to study urban poverty, migration and coping with limited resources.
South Shuna	Balqa Governorate, Jordan Valley	A rural agricultural community of migrant and refugee origin, facing unemployment, poverty, and weak transport and access to services. Selected to examine the loss of markets and the strain on agricultural livelihoods.
Madaba city	Madaba Governorate	An urban community with good infrastructure but internal pockets of poverty. Selected to examine poor households in better-served urban settings and their capacity to adapt to changes in the labour market.

8 · Key Findings and Analytical Messages

Progress in human development is real but uneven: Jordan has improved its indicators on health, education, the HDI, the HPI and the GDI, but these improvements do not automatically translate into better lives for all the poor.

Regional disparities remain significant: Amman retains the highest HDI, while Ma'an remains the lowest. Tafilah and Ma'an show strong improvements, while Zarqa shows worrying trends.

Zarqa requires closer investigation: Zarqa recorded the smallest increase in HDI, a fall in its GDP index, lower activity rates, higher unemployment and lower school enrolment.

Gender equality remains incomplete: Indicators of women's education and health have improved, but women's economic empowerment and labour force participation remain weak.

Aggregate indicators are insufficient: The HDI and HPI provide useful signals, but they can conceal exclusion, vulnerability, gender inequality and local deprivation.

The Sustainable Livelihoods Approach offers a stronger lens on poverty: The approach makes it possible to analyse the assets, vulnerability, rights, institutions and strategies that poor households use to survive and adapt.

Participation is not optional: The chapter argues that the poor must be involved in diagnosing poverty and shaping solutions, because local experience reveals barriers that national data cannot capture.

9 · The Sustainable Livelihoods Framework in Chapter One

SLA element	Meaning in Chapter One	Relevance to JOHUD / the Social Learning Report
Human capital	Health, education, skills, capacity to work.	CDC observatories can track gaps in skills and education, health barriers, employability and young people's transition into work.
Natural capital	Water, land, agriculture, grazing, environmental resources.	Important for rural centres, climate vulnerability, food security and livelihood diversification.
Physical capital	Infrastructure, transport, shelter, water, energy, communications.	Useful for mapping access to services, transport barriers, access to markets and the infrastructure needs of the centres.
Financial capital	Income, savings, credit, remittances, pensions, and livestock and land as financial assets.	Can inform microfinance, income generation, debt risk and analysis of household resilience.

SLA element	Meaning in Chapter One	Relevance to JOHUD / the Social Learning Report
Social capital	Family, clan, networks, community-based organisations, women's networks, NGOs, reciprocity and trust.	Central to the role of JOHUD's centres as a platform, and to community mobilisation, volunteer networks and local governance.
Vulnerability context	Shocks, trends, drought, conflict, economic volatility, demographic pressure.	Can become the basis for local early warning and for tracking resilience across the centres.
Rights and entitlements	Access to services, property, education, health, participation, women's rights.	Links social learning to rights-based development, accountability and citizen voice.
Policies, institutions and processes	Government reforms, ministries, service providers, the private sector, local institutions.	Enables the centres to connect local evidence to institutional reform, advocacy and adaptive governance.

10 · Implications for JOHUD's Updated Social Learning Report

> *• Chapter One should be treated as the conceptual anchor of the updated report, because it combines national indicators with participatory community knowledge.*
> *• JOHUD can adapt the seven-site consultation model into a CDC-anchored observatory system that studies similar communities repeatedly over time.*
> *• The original purposive sampling logic can be updated to select CDC sites by livelihood type, vulnerability profile, gender exclusion, access to services, unemployment, migration and environmental stress.*
> *• CDC teams can collect qualitative narratives, local problem maps, asset maps, institutional barriers, household coping strategies and community recommendations.*
> *• The national office can combine the centres' findings with national statistics to produce a longitudinal Social Learning Report that compares change over time.*
> *• This approach strengthens JOHUD's repositioning away from project implementation and towards a national platform for social learning and community governance.*

11 · Proposed Updated Structure for Chapter One in the New Report

> *• 1. Human development and social learning: why national indicators need community interpretation.*
>
> *• 2. Jordan's current development context: demography, the economy, climate, migration, employment, gender and regional disparity.*
>
> *• 3. An updated human development profile at governorate and centre level.*
>
> *• 4. The Sustainable Livelihoods Approach as the analytical framework.*
>
> *• 5. The methodology for CDC-anchored participatory consultation.*
>
> *• 6. Sample design: governorates, centres, livelihood types, vulnerable groups, women, young people, persons with disabilities and households near the poverty line.*
>
> *• 7. Tools: focus groups, key informant interviews, asset mapping, seasonal calendars, institutional mapping, analysis of household coping, mapping of access to services and community priority ranking.*
>
> *• 8. How the findings will inform local planning, advocacy, policy feedback and JOHUD's institutional learning system.*

12 · Archiving Note

This summary of Chapter One should be archived within the Social Learning Report project, after the summary of the Introduction. It serves as the conceptual and methodological foundation of the adapted Social Learning Report, not least because it introduces the Sustainable Livelihoods Approach, the use of mixed indicators and a participatory consultation model that can be replicated across JOHUD's network of centres.

Part Five

Chapter Two — The Poor and Vulnerability

Summary and outline · Prepared for the archive of JOHUD's Social Learning Report and Social Learning framework.

Jordan Human Development Report 2004 — Chapter Two

Poverty Through the Lens of Vulnerability

> *This part summarises and outlines Chapter Two, 'The Poor and Vulnerability', which follows the Introduction and Chapter One of the Jordan Human Development Report 2004 (JHDR 2004). It captures the chapter's core argument, methodological indications, data sources, consultation evidence, geography and key findings, and its relevance to adapting the report within JOHUD's Social Learning (SL) framework and CDC-anchored observatories.*

1 · Executive Summary

Chapter Two explains poverty in Jordan through the lens of vulnerability. It argues that Jordan's development options have repeatedly been constrained by external political, economic and regional shocks. These shocks affect the whole country, but they fall hardest on the poor, because the poor have fewer assets, weaker safety nets and less capacity to cope.

The chapter connects macro-level history with micro-level livelihood experience. It traces how regional conflict, migration, debt, structural adjustment, public sector rationalisation, privatisation, the removal of subsidies, drought and market volatility shaped Jordan's economy and narrowed the livelihood options of poor households. It then uses the participatory consultation process to show how the poor themselves understand these shocks and how they have coped with them.

The core conclusion is that the poor should not be blamed for poverty. Poverty is presented as the cumulative result of external shocks, national policy choices and unequal access to assets and opportunities. The chapter therefore calls for targeted protection mechanisms, direct consultation with the poor, locally differentiated interventions and new skills pathways that enable poor communities to adapt to a changing economy.

2 · The Chapter's Core Argument

- Jordan's vulnerability context is shaped by its strategic location between Iraq, Israel, Palestine, Saudi Arabia and Syria.
- Regional shocks have repeatedly constrained national development options and disrupted economic growth.
- The poor experience these shocks differently from wealthier groups, because their asset base is fragile.
- Short-term coping strategies – such as selling livestock, taking children out of school, accumulating debt or cutting consumption – often deepen long-term poverty.
- Structural adjustment and integration into the global market may produce macroeconomic gains, but they can also impose immediate costs on vulnerable households.
- The chapter therefore calls for social protection, participatory policy design and support for livelihood adaptation.

3 · Outline of the Chapter

A · The Vulnerability Context

Defines vulnerability as the external shocks, trends and cycles that frame people's lives and narrow their development options. The concept is applied at both national and local level.

B · A History of Regional Shocks

Reviews the major political and economic shocks that have affected Jordan: the establishment of Israel, the Arab-Israeli wars, the Iran-Iraq war, the Palestinian intifadas, the Gulf War, the events of 11 September and the Iraq war.

C · The 1950s: Rapid Demographic Growth

Shows how waves of Palestinian refugees and high population growth put pressure on resources, while also expanding Jordan's human capital.

D · The 1970s and 1980s: Investing in Development

Explains how Arab financial support, employment in the Gulf, remittances, the expansion of the public sector and investment in infrastructure shaped Jordan's development path.

E · The Late 1980s: Debt Crisis and Structural Adjustment

Describes how external debt, the budget deficit, the devaluation of the dinar and reforms backed by the International Monetary Fund (IMF) led to the removal of subsidies, a freeze on the public sector and privatisation.

F · The 1991 Gulf War

Explains the shock of lost trade with Iraq, falling aid, return migration, lost remittances, pressure on services and growing competition for jobs.

G · The 1994 Peace Treaty and the Expected Economic Gains

Notes that the aid, investment, trade and debt relief expected after the treaty did not fully materialise.

H · 2000–2004: Recent Regional Shocks

Analyses the second Palestinian intifada, the events of 11 September and the Iraq war, particularly their impact on foreign direct investment (FDI), tourism, trade and industry.

I · Coping with Vulnerability

Uses the consultation findings to show how poor households experienced shocks and adopted coping strategies.

J · Livelihood Transformation

Documents the shift away from rural livelihoods, livestock and agriculture towards formal employment, seasonal work, migration and low-paid work.

K · Women, Children and Work

Shows how women and children entered the labour force as a household coping strategy, sometimes at the expense of education, safety or dignity.

L · Conclusions and Recommendations

Calls for targeted protection, consultation with the poor, policy communication, differentiated interventions and the development of new skills.

4 · Methodology and Types of Information Used

Chapter Two combines historical, quantitative, policy and participatory evidence. Its methodology is mixed, but its most distinctive contribution comes from the qualitative consultation process with poor communities.

Method / type of evidence	What it captures	Examples in Chapter Two
Historical and contextual analysis	Regional shocks and national development constraints	The wars of 1948/49, 1967 and 1973; the Iran–Iraq war; the 1991 Gulf War; the Palestinian intifadas; 11 September; the 2003 Iraq war.
Quantitative data	Trends in demography, employment, migration, debt, remittances, livestock and urbanisation	Population growth from 586,000 in 1952 to 5.3 million in 2002; remittances equal to 31% of GDP in 1977; the rural–urban shift; the decline in livestock.
Policy and institutional analysis	The effects of structural adjustment, privatisation, the removal of subsidies, public sector rationalisation and integration into the global market	IMF-backed reforms, the removal of subsidies, the freeze on public sector employment, and the privatisation of state-owned enterprises and utilities.
Participatory consultation	How poor communities experienced shocks and adapted through coping strategies	Community analysis in Deir Al-Kahf, Sakhra, South Shuna, Al-Natheef, Dana/Qadisiyya/Feinan and other sites.

Method / type of evidence	What it captures	Examples in Chapter Two
Case examples and life stories	The experience of vulnerability at household level	Abu Ali in Al-Natheef; Saleh in South Shuna; Umm Akram in Al-Natheef; the privatisation of the Rashadiya cement factory.
Livelihoods analysis	How assets and strategies changed under pressure	The shift away from livestock and agriculture; women's entry into paid work; child labour; migration; vocational training needs.

5 · Sample Size and Consultation Base

The chapter draws on the same participatory consultation process presented in Chapter One. The consultation as a whole involved more than 800 community members and some 25 local and national institutions. Chapter Two uses the evidence from this consultation to analyse how the poor experienced vulnerability, shocks and changing livelihoods. The chapter does not give a separate sample size for Chapter Two alone; rather, it relies substantively on the full consultation sample and uses examples from selected communities to illustrate the vulnerability context and coping strategies.

6 · Geography of the Chapter

The chapter works at two geographical levels: the national/regional and the local/community.

- **Regional level:** Jordan is analysed within the wider regional system linking Iraq, Israel, Palestine, Saudi Arabia, Syria and the Gulf states. Regional wars, migration, aid flows, trade disruption and political instability form the main vulnerability context.
- **National level:** The chapter addresses Jordan's development path as a whole, including structural adjustment, debt, migration, remittances, urbanisation, labour market transformation and integration into the global market.
- **Local/community level:** The chapter draws on the consultation communities to show how shocks are experienced in specific places and livelihood systems.

Site / governorate	Significance in Chapter Two	Main vulnerability issues
Deir Al-Kahf / Mafraq	A rural Badia community used to show the shift away from livestock and the impact of drought, the removal of subsidies and border restrictions.	The decline in livestock, the loss of informal livestock trade, the need for formal employment, employment in the Qualifying Industrial Zones (QIZs), and mobility.
Sakhra / Ajloun	Used for the participatory analysis of shocks and coping strategies.	Rising fuel and utility prices, the effects of 11 September, reform of army recruitment, unemployment and debt.
South Shuna / Balqa / Jordan Valley	An agricultural community used to show the loss of export markets, water scarcity, child labour and the shift away from agriculture.	The loss of the Iraqi and Saudi markets, drought, illegal wells, salinity, debt, child labour and the decline in tourism employment.
Al-Natheef / East Amman	A poor urban community used to show the pressures of migration, rising rents, utility costs and how poor households get by.	Competition for jobs, rising rents, inability to pay utility bills, household poverty and low skills.
Dana, Qadisiyya and Feinan / Tafilah	Used to examine the decline of rural livelihoods, settlement, tourism-related initiatives and the effects of privatisation.	Population displacement, the privatisation of the cement factory, falling tourism demand and insecure livestock holdings.
The Wadi Rum / Aqaba context	Referred to through tourism and the diversification of rural livelihoods.	The vulnerability of tourism, demand for handicraft projects, and change in land use and livelihoods.

7 · Key Data and Evidence

- Jordan's population rose from 586,000 in 1952 to 5.3 million in 2002.

- Remittances were equivalent to 31% of GDP in 1977 and 28% in 1991.
- More than 300,000 Jordanian migrants returned after the Gulf War, putting pressure on employment, services and public spending.
- In 2002, 220,000 non-Jordanian workers made up 17.2% of the labour force.
- Jordan's rural population fell from 60% in 1952 to 22% in 2002, while the urban population rose to 78%.
- National livestock numbers fell sharply between 1995 and 2002: sheep declined from 2.61 million to 1.74 million, while goat numbers fluctuated but stayed below their 1995 level.
- Income from tourist sites fell from JD 10.8 million in 2000 to JD 1.5 million in 2002 following the regional shocks.
- In Deir Al-Kahf, community members reported a 71% fall in livestock numbers, from around 14,000 in 1989 to around 4,000.

8 · Key Findings

- Vulnerability is cumulative: each shock weakens already fragile livelihoods and reduces future resilience.
- The poor often adopt coping strategies that protect immediate survival but undermine future well-being.
- Rural livelihoods based on livestock and agriculture have become less viable because of drought, the removal of subsidies, lost markets, water scarcity and falling returns.
- Urbanisation and migration create new pressures in poor urban communities, notably competition for jobs, rising rents and pressure on services.
- Women's entry into paid work is often a necessary household coping strategy, but it can expose women to low wages, social resistance and insecure employment.
- Child labour is increasing in some rural communities, particularly in agriculture, and may undermine future educational outcomes.
- Public sector employment, once a central livelihood strategy for the poor, has become less available as a result of reform and rationalisation.

- The poor need skills, information, protection and direct participation in policy processes in order to adapt to a changing economy.

9 · The Chapter's Recommendations

- Identify and implement targeted interventions to cushion the negative impact of reform policies on the poor.
- Consult the poor on policy issues and use their analysis to shape action.
- Inform the poor of planned policy changes and how they may be affected.
- Recognise that the poor are not a homogeneous group; different groups require different responses.
- Provide the poor, especially young people, with opportunities to develop skills for emerging sectors such as information technology and the globalised economy.
- Design development strategies that strengthen the livelihood strategies of the poor rather than undermining them.

10 · Relevance to JOHUD's Updated Social Learning Framework

Chapter Two is highly relevant to JOHUD's repositioning because it offers a practical model for linking national shocks and policy decisions to livelihood outcomes at household level. For the purposes of the updated report, the chapter can be adapted into a vulnerability observatory function across the centres.

- The centres can track how changes in national policy affect household costs, employment, debt, continuity of education, women's work and local services.
- CDC-anchored consultations can document coping strategies before they turn into hidden long-term risks.
- The chapter supports an early-warning role for JOHUD: identifying communities that are absorbing shocks through harmful coping mechanisms.
- It reinforces the need for analysis specific to each governorate and community, rather than relying on national averages alone.

- It provides a methodological bridge between sustainable livelihoods analysis, Al-Mujawara and social learning.

11 · A Proposed Updated Replication Model for a Future Report

- **Step 1:** Map the national and regional vulnerability context, including economic, environmental, political and policy shocks.
- **Step 2:** Identify communities exposed to different types of vulnerability: rural, urban, agricultural, Badia, tourism-dependent, refugee-affected and high-unemployment communities.
- **Step 3:** Conduct participatory consultations through the centres with men, women, young people, older people, workers, the unemployed and poor households.
- **Step 4:** Use livelihood asset mapping to identify what communities have lost, what they still value, and which new opportunities they can realistically access.
- **Step 5:** Track coping strategies such as debt, asset sales, migration, child labour, reduced food consumption, deferred bills, dropping out of school or unsafe work.
- **Step 6:** Compare findings over time in the same communities to monitor whether vulnerability is deepening or resilience is improving.
- **Step 7:** Feed local findings into governorate dashboards and national policy recommendations.

12 · Archiving Note

Filed under the project section: Social Learning Report. Chapter Two — 'The Poor and Vulnerability' — examines Jordan's vulnerability context and its impact on poverty and livelihoods. It should be archived as the key chapter for understanding shocks, coping strategies, the decline of rural livelihoods, migration, structural adjustment, the effects of reform and the need for CDC-anchored vulnerability observatories within the framework of JOHUD's updated Social Learning Report.

Part Six

Chapter Three — Focus on the Poor

Summary and outline · Prepared for the archive of JOHUD's Social Learning Report / Social Learning framework.

Jordan Human Development Report 2004 — Chapter Three

From Measurement to the Lived Experience of Poverty

1 · Executive Summary

Chapter Three, 'Focus on the Poor', moves the report from measuring poverty at the macro level to the lived experience of poverty. It gives poor communities a platform to define poverty in their own terms, identify sub-groups among the poor and explain which assets matter most for sustainable livelihoods. The chapter shows that poverty is not only a matter of income: it is also bound up with dignity, voice, social standing, rights, entitlements, security, health, education, housing, access to land and the ability to influence the decisions that shape daily life.

The chapter is especially important for the framework of JOHUD's Social Learning Report, because it shows how participatory consultation can turn poor communities from passive beneficiaries into producers of knowledge. It offers a practical model for giving poverty a voice at centre level, for asset mapping and for the community-led diagnosis of livelihood barriers.

2 · Purpose of the Chapter

- To probe poverty through the perspectives, categories and priorities of the poor themselves.
- To complement quantitative poverty line analysis with participatory and qualitative evidence.

- To identify sub-groups among the poor and show why 'one size fits all' interventions are ineffective.
- To analyse the assets that poor households value and the barriers that prevent them from using those assets productively.
- To show how poverty affects access to rights and entitlements.
- To generate recommendations for focusing poverty alleviation programmes more sharply on the poor.

3 · Structured Outline of the Chapter

Section	Main focus
Probing poverty	Explains the need for a deeper understanding of poverty in order to improve decision-making and livelihood outcomes.
Approaches to defining the poor	Reviews poverty as diverse, multifaceted and dynamic, requiring more than one method of measurement.
Quantitative analysis: poverty lines	Presents the absolute poverty line derived from Household Expenditure and Income Survey (HEIS) data and World Bank analysis, noting the debate over measurement.
Complementary poverty studies	Shows why qualitative and participatory studies are needed to understand the causes, characteristics, risks and local perceptions of poverty.
Understandings of poverty	Records how poor communities define poverty in terms of income, assets, isolation, insecurity, dignity, rights and voice.
Sub-groups among the poor	Distinguishes between the poorest of the poor, the managing poor and the better-off within poor communities.
Implications for decision-makers	Explains how local categories and perceptions can help target poverty programmes more effectively.
Access to assets	Uses the Sustainable Livelihoods Approach to analyse human, natural, physical, social and financial capital.

Section	Main focus
Assets and entitlements	Links access to assets with rights and entitlements, institutional responsiveness and the implementation of pro-poor policies.

4 · Methodology and Evidence Base

The chapter uses a mixed evidence base. It begins with quantitative poverty analysis, then deepens the analysis through participatory consultation and qualitative evidence. Its strength lies in combining official poverty measures with community-defined understandings of poverty.

4.1 Quantitative Evidence

- The Household Expenditure and Income Survey (HEIS), particularly the 1997 survey and the expected 2002/03 update.
- The World Bank's poverty line analysis, used by the Government of Jordan for operational purposes.
- An absolute poverty line set at JD 313.5 per person per year, based on analysis of the 1997 survey.
- An estimate that 11.7% of Jordan's population was below the absolute poverty line, according to World Bank analysis.
- A reference to the forthcoming 2002/03 survey as important, because its larger sample size allows analysis down to district (liwa) level.
- The use of official poverty categories such as the destitute, the absolute poor, the working poor and the near-poor.

4.2 Qualitative and Participatory Evidence

- Participatory consultation with poor communities at the report's seven sites.
- Community definitions of poverty and wealth.
- Local classification of sub-groups among the poor.
- Household case studies and first-hand testimonies.

- Participatory analysis of livelihood assets and barriers to access.
- Community recommendations for improving access to education, health, natural capital, housing, utilities, transport, and social and financial capital.
- Use of the Sustainable Livelihoods Approach as the analytical framework.

4.3 Sample Size and Consultation Base

Chapter Three draws on the wider consultation process presented in Chapter One. The report's consultation as a whole involved more than 800 community members and some 25 local and national institutions. Within this chapter, the evidence includes community-level discussions, household stories, local poverty ranking and examples from the seven purposively selected sites. It also refers to 35 household case studies in the discussion of health and disability, 24 of which mentioned some form of disability within the household.

4.4 Geographical Coverage

Site	Main poverty / livelihood issues in Chapter Three
Al-Natheef, East Amman	Urban poverty, housing insecurity, rent pressure, informal employment, voice, social exclusion, access to health care and utility costs.
Deir Al-Kahf, Mafraq / Northern Badia	Rural Bedouin livelihoods, the decline in livestock, poverty categories, social solidarity, the shift in employment and barriers to education.
South Shuna, Balqa / Jordan Valley	Agricultural livelihoods, child labour, health costs, land and labour relations, and water and transport constraints.
Dana / Qadisiyya / Feinan, Tafilah	Land, natural resources, access to the reserve, rural population displacement, livestock, informal land exchange, education and poverty strategies.
Sakhra, Ajloun	Rural poverty, disability, investment in education, housing decisions, social capital and household vulnerability.
Disi, Aqaba / Wadi Rum context	Land, markets, agriculture, tourism-related barriers and access to natural capital.

Site	Main poverty / livelihood issues in Chapter Three
Madaba city, Madaba	Urban pockets of poverty, wasta, access to services, housing and institutional links.

5 · Key Findings

Finding	Explanation
Poverty is multidimensional	Poor communities define poverty in terms of income, assets, employment, housing, education, social standing, insecurity, isolation, lack of voice, and rights and entitlements.
Local knowledge is essential	Communities are able to identify poor households and distinguish between different degrees of poverty with a high level of local consensus.
Sub-groups require different interventions	The poorest of the poor, the managing poor, the near-poor and the better-off within poor communities do not need the same kind of support.
Access to assets shapes livelihood outcomes	Education, health, land, housing, utilities, transport, social relationships and financial capital determine whether households can get by, adapt or improve their situation.
Hidden costs matter	Education and health are valued, but hidden costs such as transport, books, uniforms, medicine, utilities and time prevent full access.
Wasta and institutional barriers distort entitlement	Poor households often perceive that those without connections cannot gain fair access to services, claims, assistance or opportunities.
The poor have clear recommendations	The poor identify practical improvements to schools, health services, access to land, housing, utilities, transport, NGO accountability, credit and social protection.

6 · Local Poverty Categories Identified by Communities

Category	Typical characteristics	Programme implications
The poorest of the poor	Older people, the sick, widows, persons with disabilities and households without family support; very low or no income, poor housing, and dependence on cash assistance from the National Aid Fund (NAF), charity or relatives.	Require protection, cash assistance, health coverage, disability support and direct outreach.
The managing poor	Households with a single breadwinner, some education, irregular or low-paid work, limited land or a small business activity, and vulnerability to health or employment shocks.	Require livelihood protection, employment security, affordable services, skills, credit guarantees and protection from sliding deeper into poverty.
The better-off within poor communities	Households with multiple sources of income, better housing, ownership of land or a business, stronger institutional links, stronger social capital and better educational outcomes.	Can benefit from enterprise, investment, market access and asset-building programmes, but without crowding out the poorest of the poor.

7 · Analysis of Sustainable Livelihood Assets

Type of asset	Chapter Three analysis
Human capital — education	Education is highly valued as a route out of poverty, but hidden costs, poor quality, distance, weak links between school and community, and opportunity costs limit access.
Human capital — health	Poor health, disability, malnutrition and the lack of health insurance are major drivers of poverty; health shocks often force households into debt, asset sales or cuts in spending on education.
Natural capital	Land, water and grazing resources are central in rural communities; barriers include land fragmentation, disputes, water scarcity, environmental constraints and unequal access.

Type of asset	Chapter Three analysis
Physical capital	Housing, utilities, transport, roads, electricity, water and telephones affect security and access to opportunity; poor households face high rents, poor-quality housing and unaffordable utilities.
Social capital	Family, clan, neighbours, community groups and informal arrangements help people get by, but poverty erodes solidarity, and wasta can exclude those without connections.
Financial capital	Poor households need cash assistance, credit, pensions, wages, savings groups and informal loans; credit can help, but it can deepen debt when used for consumption or health emergencies.

8 · Implications for JOHUD's Social Learning Framework

- Chapter Three provides a practical model for the centres to document how poor communities define poverty, dignity, exclusion and well-being in their own language.
- The centres can use the chapter's structure to build local poverty profiles based on community categories rather than on national poverty line data alone.
- The sustainable livelihood asset categories can become a standard template for the CDC observatory: human, natural, physical, social and financial capital.
- The chapter supports the shift from beneficiary lists to the participatory diagnosis of household and community livelihood systems.
- It provides a basis for repeated longitudinal comparison: the same communities can be revisited to assess whether access to assets, services, rights and voice has improved.
- It reinforces JOHUD's repositioning as a social learning platform that connects local knowledge to policy feedback and institutional reform.

9 · A Proposed CDC-Anchored Replication Tool

1. Identify the local community or neighbourhood and map its main livelihood groups.
2. Hold separate consultations with women, men, young people, older people, persons with disabilities and service providers.

3. Ask communities to define poverty and wealth in their own terms.
4. Develop a local classification of poverty: the poorest of the poor, the managing poor, the near-poor and the better-off.
5. Map valued assets using the five categories of the Sustainable Livelihoods Approach.
6. Identify the barriers to accessing each asset: cost, distance, quality, discrimination, wasta, legal barriers, social norms and lack of information.
7. Collect household stories that illustrate vulnerability, coping, adaptation and the loss of assets.
8. Document community recommendations for practical improvements.
9. Compare the findings with the quantitative data available from national surveys, municipal records, CDC records and service providers.
10. Produce a poverty and livelihoods observatory brief for the centre, and feed the findings into policy dialogue at governorate and national level.

10 · Brief Conclusion of the Chapter

Chapter Three is one of the most operationally useful chapters for the framework of the Social Learning Report, because it translates poverty from an abstract question of measurement into a lived, local and actionable reality. It shows that poverty alleviation cannot be effective unless the poor are involved in defining the problem, identifying the sub-groups most at risk, mapping the assets they value and explaining the institutional barriers that prevent them from improving their lives. For JOHUD, this chapter lays the foundation for a CDC-led system of poverty voice and livelihoods observatories.

Archived under: Social Learning Report — Methodological Structure of the Jordan Human Development Report 2004, Updated Framework.

Part Seven

Chapter Four — Anti-Poverty Policies

Summary and outline · Prepared for the archive of JOHUD's Social Learning Report / Social Learning framework.

Jordan Human Development Report 2004 — Chapter Four

Policies, Institutions and Processes Affecting the Poor

1 · Executive Summary

Chapter Four, 'Anti-Poverty Policies', examines the policies, institutions and processes that affect the poor in Jordan, both directly and indirectly. It reviews the main government-supported anti-poverty programmes, including the Jordan Poverty Alleviation Strategy (JPAS), the reform of the National Aid Fund (NAF), the Social Productivity Programme (SPP), the Enhanced Productivity Programme (EPP), the Social and Economic Transformation Programme (SETP) and the Economic and Social Development Plan (ESDP) 2004-06.

The core message is that tackling poverty does not always require large additional resources. Significant gains can be made through better targeting, coordination, transparency, service quality, participatory planning, pro-poor budgeting and civil society advocacy. The chapter is especially important for JOHUD's adapted Social Learning Report, because it shows how local evidence from poor communities can be linked to policy reform, public service accountability and national planning.

2 · Purpose of the Chapter

- To review the policies, institutions and processes that shape poverty outcomes in Jordan.
- To assess the achievements and limitations of the main anti-poverty programmes.
- To show how existing programmes could be adjusted to have a stronger positive impact on poor households.

- To highlight the sustainability risks of programmes that depend on donor grants and loans.
- To examine how public sector reform could benefit the poor if it were made explicitly pro-poor.
- To call for a more active role for civil society in advocacy with and for the poor.

3 · Structured Outline of the Chapter

Section	Main focus
Strengthening policies and programmes for the poor	Introduces the need to strengthen existing programmes, improve the design of processes and policies, and mainstream a pro-poor approach.
Jordan Poverty Alleviation Strategy (JPAS)	Reviews the strategy as the government's main framework for meeting the needs of the poorest of the poor, the working poor and the near-poor.
Coordination of anti-poverty efforts	Examines the National Steering Committee, focal points, poverty databases and the need for vertical and horizontal coordination.
Reform of the National Aid Fund (NAF)	Analyses the restructuring of the Fund, the reform of cash assistance, the National Assistance Database, eligibility criteria and the Family Income Supplement.
The role of vocational training	Links 'welfare-to-work' approaches to the need for credible training and genuine job opportunities in the labour market.
Limitations of the strategy (JPAS)	Highlights limited funding, dependence on donors, implementation gaps and the need for wider consultation with the poor.
Social and economic development programmes	Reviews the SPP and EPP, including infrastructure, support for micro and small enterprises, training, employment and rural cluster development.
National economic and social development plans	Assesses the SETP and the ESDP as broader national planning frameworks that influence poverty outcomes.

Section	Main focus
Pro-poor public services	Explores public sector reform, citizen-centred service delivery, client feedback, accountability and civil society engagement.
Budgets and accountability	Discusses fiscal discipline, pro-poor budget analysis, gender audits, the logic of the '20/20 Compact' and local planning mechanisms.
Recommendations	Sets out actions for government, civil society and poor citizens to improve the impact of pro-poor reform.

4 · Methodology and Evidence Base

The chapter uses policy and institutional analysis, programme review, evidence on public expenditure and planning, and participatory findings from the report's consultation with poor communities. It links national policy frameworks to local evidence on the barriers that poor households face in accessing assets, services, rights and opportunities.

4.1 Main Types of Information Used

- Policy analysis of the Jordan Poverty Alleviation Strategy (JPAS), the SETP, the ESDP and sectoral reform initiatives.
- An institutional review of the National Aid Fund (NAF), the Ministry of Social Development (MoSD), the Ministry of Planning and International Cooperation (MoPIC), the Vocational Training Corporation (VTC), line ministries, municipalities and poverty coordination mechanisms.
- Programme achievement data from JPAS, JPAP, SPP, EPP, RCCDP, CIP, MSEP and related initiatives.
- Budget and expenditure data, including SETP allocations and actual spending.
- Qualitative consultation evidence from poor communities on service delivery, barriers to access, programme relevance and policy impacts.
- A pro-poor and gender-sensitive assessment of whether national plans translate into practical benefits for the poor.

4.2 Sample and Consultation Base

Chapter Four draws on the wider participatory consultation process used throughout the report: more than 800 community members and some 25 local and national institutions across seven purposively selected sites. In this chapter, the consultation evidence is used mainly to assess whether policies and programmes are reaching the poor, how services are experienced locally, and which process changes could improve outcomes.

4.3 Geographical Relevance

Level	Relevance in Chapter Four
National	A review of poverty strategies, national development plans, public sector reform, budget reform and donor-funded programmes.
Governorate level	A focus on governorate development planning, poverty mapping, targeting pockets of poverty and coordination between line ministries.
Municipal/local level	The need for local user groups, service feedback, local planning, accountability and citizen participation.
Centre/community level	Directly relevant to turning community evidence into policy feedback, service monitoring and local advocacy.

5 · Key Findings

Finding	Explanation
Tackling poverty is not only about new funding	Many improvements can be achieved through better targeting, less waste, stronger coordination and the removal of policy and procedural barriers.

Finding	Explanation
The strategy (JPAS) is ambitious but constrained	The strategy recognises the different sub-groups of the poor, but it remains dependent on funding, coordination and stronger consultation with the poor.
Reform of the National Aid Fund is central to protection	Reform of the Fund can improve targeting, transparency, efficiency and support for the poorest of the poor, particularly through databases and clearer eligibility systems.
'Welfare-to-work' requires real jobs	Training alone is insufficient unless it is linked to opportunities for decent and sustainable work.
Dependence on donors threatens sustainability	Programmes that depend on grants and loans are vulnerable to fragmentation, implementation delays and weak national ownership.
Public sector reform can help the poor	Citizen-centred service delivery, client satisfaction, transparency and accountability can improve education, health, welfare and local services.
Civil society must advocate more actively	NGOs should use local knowledge to influence policies, budgets, service design and accountability systems.
Local voice is essential	The poor must be consulted on the design, implementation and monitoring of policies if poverty programmes are to succeed in practice.

6 · Main Policy and Institutional Areas Reviewed

Policy / institution	Chapter Four assessment
Jordan Poverty Alleviation Strategy (JPAS)	Targets the poorest of the poor, the working poor and the near-poor. It recognises shared responsibility for tackling poverty, but it requires stronger policy, procedural and institutional reform.
National Aid Fund (NAF)	Provides cash assistance and safety net support. Reform focuses on restructuring, clearer eligibility, computerisation, the National Assistance Database and the Family Income Supplement.

Policy / institution	Chapter Four assessment
Vocational Training Corporation (VTC)	Central to 'welfare-to-work' approaches, but its programmes must be reoriented towards market needs and linked to actual job opportunities.
Social Productivity Programme (SPP)	Invested in infrastructure, the reform of the National Aid Fund, micro and small enterprises, training, employment and direct interventions in pockets of poverty.
Enhanced Productivity Programme (EPP)	Continued enterprise development, rural cluster development, community infrastructure and anti-poverty initiatives at governorate level.
SETP / ESDP	Broader national planning frameworks that affect education, health, water, infrastructure, institutional reform, public investment and fiscal sustainability.
Public sector reform	Could transform service delivery through citizen-centred, results-oriented and transparent government.
Civil society	Expected to advocate, monitor, support service feedback, mobilise citizens and represent the interests of the poor.

7 · Implications for JOHUD's Social Learning Framework

- Chapter Four provides the policy feedback bridge between community evidence and national reform.
- The centres can act as local observatories that document how poor households experience national policies and public services.
- The chapter supports a role for the centres in monitoring service quality, barriers to access, entitlement gaps and the local implementation of national programmes.
- It reinforces the need for pro-poor and gender-sensitive reviews of plans, budgets and programmes.
- It positions JOHUD and its network of centres as a civil society platform able to advocate with the poor, rather than merely delivering projects to them.

- It supports the shift from isolated, donor-funded activities towards institutional learning, policy influence and accountability loops running from the local to the national level.

8 · A Proposed CDC-Anchored Policy Feedback Tool

1. Map the national programmes and services active in each centre's area.
2. Identify which poverty groups they reach: the poorest of the poor, the managing poor, the working poor, the near-poor, women, young people, persons with disabilities and isolated households.
3. Document barriers to access: cost, distance, lack of information, poor service quality, eligibility rules, wasta, paperwork, transport and social norms.
4. Collect user feedback on schools, health centres, the National Aid Fund, training, employment, housing, utilities and municipal services.
5. Compare community experience with stated policy objectives and programme targets.
6. Identify quick process improvements that do not require significant new funding.
7. Produce a policy feedback note from the centre for dialogue at municipal, governorate and national level.
8. Feed the findings into the national Social Learning Report and JOHUD's advocacy agenda.

9 · Strategic Relevance to JOHUD

For JOHUD, Chapter Four represents a bridge between community-level social learning and institutional reform. It shows that the value of a development institution lies not only in delivering services, but in generating credible local evidence that can improve policies, budgets, public services and accountability. This directly supports JOHUD's repositioning from a project-implementing organisation into a national platform for social learning and community governance.

10 · Brief Conclusion of the Chapter

Chapter Four concludes that Jordan has invested heavily in tackling poverty and in reform, but that stronger pro-poor targeting, sustainability, coordination, local consultation and civil society advocacy are needed. The chapter's main contribution to the Social Learning Report

is its insistence that poverty policy must be judged by its practical impact on poor households and communities, not merely by the existence of programmes, budgets or strategies.

Archived under: Social Learning Report — Methodological Structure of the Jordan Human Development Report 2004, Updated Framework.