FY2024 Simplified Ex-Post Evaluation Report of Japanese ODA Program Loan

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Duration of the Study: November 2024 – February 2026
Duration of the Field Study: January 26, 2025 – February 8, 2025

Country Name	**COVID-19 Crisis Response Emergency Support Loan**
Jordan	

Location of the project site
(Source: Ministry of Foreign Affairs of Japan)

The Japanese-language guidebook of the Petra Museum issued under Programme No.15 (Source: Taken by the evaluator)

I. Project Outline				
Background	As a result of the global outbreak of Coronavirus Disease 2019 (hereinafter referred to as "COVID-19"), Jordan recorded a high number of infections and deaths, with cumulative cases reaching 870,505 and cumulative deaths reaching 11,088 as of November 2021. The vaccination campaign began in January 2021, and by November, approximately 39% of the population had received their first dose; however, the vaccination rate target was not achieved due to shortages of budget and personnel. COVID-19 also had a serious impact on Jordan's economy, with real GDP declining to –1.1% in 2020 and the unemployment rate rising to 23.2%. To implement policies including economic measures, the Government of Jordan secured emergency financing of approximately USD 400 million from the International Monetary Fund (hereinafter referred to as "IMF") in May 2020, and also issued Eurobonds worth USD 1,750 million in June of the same year. Nevertheless, a financing gap of USD 2,374 million was projected for 2021, and the Government of Jordan remained in need of further international support.			
Objectives of the Project	The project aims to mitigate the socioeconomic impact of the COVID-19 in Jordan, where significant hardships among socially vulnerable groups and further deterioration of employment conditions are concerns, by providing budgetary support to the Government of Jordan in its efforts to expand social protection, implement employment measures, and promote COVID-19 vaccination, thereby contributing to socioeconomic stability and promoting development efforts.			
Contents of the Project	1. Project Site: Nationwide in Jordan 2. Japanese side: To mitigate the socioeconomic impact of COVID-19 through budgetary support, 16 Programmes (measures) based on the following four pillars implemented by the Government of Jordan were promoted. For details of the "Policy Matrix[1]" consisting of 16 Programmes, refer to the annex (end of the document). Pillar I: Social protection Pillar II: Labor: Maintaining the available work opportunities in the private sector, and encouraging employment Pillar III: COVID-19 vaccination campaign Pillar IV: Others 3. Jordan side: Implementation of the Programmes (measures)			
Implementation	E/N Date	November 29, 2021	Disbursement Date	December 28, 2021

[1] In the published Japanese and English versions of the ex-ante evaluation sheets, there are slight differences in the wording of the programme names, performance indicators, and prior actions in the Policy Matrix. However, since each version quotes the respective language version, the descriptions in the Japanese and English evaluation reports do not necessarily match completely. Nevertheless, there is no essential difference in content between the two.

Schedule	L/A Date	November 29, 2021[2]	Completion Date	December 28, 2021 (Loan Completion)
Project Cost	L/A Limit: 11,000 million yen, Actual Amount: 11,000 million yen			
Executing Agency	Ministry of Planning and International Cooperation (hereinafter referred to as “MOPIC”)			
Conditions	Interest Rate: 0.01 %, Repayment Period: 15 years (Grace Period: 4 years), Conditions for Procurement: General untied			
Borrower	The Government of Jordan			
Contracted Agencies	Main Contractor: None Main Consultant: None Agent: None			

II. Result of the Evaluation

<Summary>

The project was implemented with the aim of contributing to the mitigation of the socioeconomic impact of COVID-19 in Jordan by providing budgetary support to the Government of Jordan in its efforts to expand social protection, implement employment measures, and promote COVID-19 vaccination, thereby contributing to socioeconomic stability and promoting development efforts. The project purpose aligned with Jordan’s development policies and needs. The appropriateness of the project design and approach was confirmed, including the logic of the Policy Matrix consisting of 16 Programmes, consideration for vulnerable populations and fairness, and the incorporation of a lesson learned from a similar past project. In addition to its alignment with Japan’s ODA policy, synergies through coordination with other JICA projects and donor initiatives were confirmed, thereby demonstrating both internal and external coherence. Therefore, relevance and coherence are overall high. In terms of effectiveness, 6 out of the 16 Programmes exceeded their targets, 5 achieved their targets as planned, 3 were mostly achieved, and 1 was partially achieved. Although the remaining Programme showed low achievement in terms of indicators, the form of support was modified to prevent the spread of COVID-19, and the support itself was appropriately implemented. Furthermore, the project contributed to filling the financing gap of the Government of Jordan in FY2021. Regarding impact, the project is considered to have made a certain contribution to both the stabilization of livelihoods for vulnerable and young populations and the stabilization of the economy through industrial promotion. Therefore, the effectiveness and impact are overall very high. As for sustainability, no particular issues were observed in the aspects of policy and system, institutional and organizational structure, environmental and social considerations, and risk prevention measures.

Overall Rating[3]	—	**Relevance & Coherence**	③[4]	**Effectiveness & Impacts**	④	**Efficiency**	—	**Sustainability**	—

<Special Perspectives Considered in the Ex-Post Evaluation / Constraints of the Ex-post Evaluation>

1. Approach to Evaluation Criteria and Corresponding Ratings

Since the project is a program loan[5], the evaluation was conducted based on the criteria of Relevance, Coherence, Effectiveness, and Impact. For the Sustainability criterion, only the aspects of policy and system, institutional and organizational structure, environmental and social considerations, and risk prevention measures were examined. The Efficiency criterion was not included in the scope of analysis. Accordingly, sub-ratings were assigned only to the criteria of Relevance/Coherence and Effectiveness/Impact, and no overall rating was assigned.

2. Achievements through Collaboration with Other Donors

The Policy Matrix of the project was formulated based on Jordanian Cabinet Decision No. 1838, dated March 31, 2021. The policy measures stipulated in the decision were also utilized in budget support projects implemented by other donors. For example, some Programmes of the project (Programmes No. 5, 6, 8, 9, and 10) were implemented in collaboration with the OPEC Fund for International Development (hereinafter referred to as the “OPEC Fund”), and the indicators outlined in the cabinet decision were adopted as performance indicators for some of these Programmes. Thus, the project was partially realized as part of coordinated efforts with other donors, including the OPEC Fund, and it should be noted that the achievement of indicators was, in part, the result of such collaboration.

1 Relevance/Coherence

<Relevance>

・Consistency with the Development Policy of the Government of Jordan at the Time of Ex-Ante Evaluation

At the time of the ex-ante evaluation, Jordan’s *Five-Year Reform Matrix* (2019) included the expansion of social protection policies. The Government of Jordan was undertaking efforts to (1) expand and improve cash transfer programs for vulnerable groups, (2) provide additional support to vulnerable groups in the context of rising utility prices, and (3) enhance the coordination, coverage, and effectiveness of social safety nets. However, with the outbreak of COVID-19, further efforts became

2 Through the application of the retroactive clause, it became possible to extend the loan retroactively from the date of signing of the Loan Agreement (L/A), and the loan coverage period was set from January 2021 to December 2021.

3 A: Highly satisfactory, B: Satisfactory, C: Partially satisfactory, D: Unsatisfactory

4 ④: Very High, ③: High, ②: Moderately low, ①: Low

5 Program loans support recipient countries in improving policies and implementing system reforms by providing funding based on the progress of policy actions agreed upon between the partner country's government and JICA.

necessary. In response, the Government of Jordan formulated the *COVID-19 Economic Stimulus and Relief Package for Citizens and Struggling Sectors* (2021), which included measures to maintain employment and create job opportunities for youth. Therefore, the purpose of the project was consistent with the development policies of the Government of Jordan at the time of the ex-ante evaluation.

・Consistency with the Development Needs of Jordan at the Time of Ex-Ante Evaluation

Before the outbreak of COVID-19, Jordan's economy had shown moderate positive growth. However, in 2020, the real GDP growth rate declined to -1.1%[6] due to the impact of the pandemic. The employment situation was also affected, with the unemployment rate rising from 19.1% in 2019 to 23.2% in 2020, resulting in the loss of 140,000 jobs within a year. In particular, the unemployment rate among youth (ages 15–24) reached 43%, highlighting the severity of the situation[7]. Regarding vaccination, the Government of Jordan had set a target of fully vaccinating 60% of the population aged 18 and above by the end of 2021. However, the vaccination campaign faced several challenges, including inadequate implementation capacity due to budget constraints. Therefore, the purpose of the project was consistent with the development needs of Jordan at the time of the ex-ante evaluation.

・Appropriateness of Project Design / Approach

The Policy Matrix of this project was developed in alignment with the COVID-19 economic stimulus measures introduced by the Government of Jordan, based on consultations with relevant ministries. The matrix focused on social protection and employment promotion in response to challenges posed by the pandemic, and included measures directly aimed at mitigating the socioeconomic impact of COVID-19, such as the promotion of vaccination. This indicates that the project adopted an appropriate approach to addressing pandemic-related policies and needs. The prior actions included in the Policy Matrix functioned as essential prerequisites and foundations for the implementation of each Programme. Given the urgency of the situation, these actions were designed to be realistic and implementable under urgent circumstances, demonstrating not only the appropriateness of the project logic but also the validity of the approach in responding to emergency needs. Furthermore, the project included measures to support vulnerable households, including daily and informal workers (Programmes No. 1, 2, and 3), as well as initiatives aimed at empowering women (Programme No. 14), reflecting considerations for socially vulnerable groups and a gender-sensitive perspective.

In addition, lessons learned from the ex-post evaluation (2020) of the ODA loan project "Fiscal, Social and Economic Reform Development Policy Loan" (2017) were reflected in the project. In measuring the effects of the project, clear and measurable indicators and targets, such as the number of beneficiaries under each Programme, were established to the extent possible, demonstrating appropriate application of the lesson from the similar past project. These elements confirm the appropriateness of the project design and approach.

<Coherence>

・Consistency with Japan's ODA Policy at the Time of Ex-Ante Evaluation

At the time of the ex-ante evaluation, Japan's *Country Development Cooperation Policy for the Hashemite Kingdom of Jordan* (2017) identified "maintaining stability and fostering an industrial foundation" as its major goal, clearly stating Japan's intention to support Jordan in maintaining stability as a moderate nation in the Middle East and in building an industrial foundation for self-reliant economic development. In addition, the *JICA Country Analysis Paper for the Hashemite Kingdom of Jordan* (2015) highlighted "supporting self-reliant and sustainable economic growth" and "reducing poverty and correcting social disparities" as priority areas. The project was aligned with these policy directions. Furthermore, at the Jordan support conference held in February 2019, the Government of Japan pledged concessional loans totaling USD 300 million. As part of that commitment, USD 100 million was allocated to the project, serving as a COVID-19 emergency support ODA loan, further demonstrating its consistency with Japan's ODA policy.

・Internal Coherence

At the time of the ex-post evaluation, synergies through the coordination between this project and two other JICA initiatives were confirmed. First, coordination and synergies were anticipated at the ex-ante stage between Programme No. 16 of the project, titled "Update of Aqaba Special Economic Zone (hereinafter referred to as "ASEZ") Master Plan and the formulation of smart city concept," and JICA's technical cooperation project, "Project for Updating ASEZ Master Plan" (2022–2024). At the time of the ex-post evaluation, it was confirmed that the special task team established under Programme No. 16, directly reporting to the Chief Commissioner of the Aqaba Special Economic Zone Authority (hereinafter referred to as "ASEZA"), effectively functioned as a counterpart to the technical cooperation project. This contributed to strengthening urban development capacity through the project. Furthermore, it is also positively evaluated that the coordination between the two projects facilitated information sharing among relevant institutions and served as a valuable opportunity to promote recognition among central government agencies regarding the importance of the Master Plan. Second, although not anticipated at the time of the ex-ante evaluation, coordination was identified between Programme No. 7 of the project, titled "Stimulus package for the industrial sector," and JICA's "Data Collection Survey on Formulation and Promotion of Wellness Clusters in Jordan" (2022–2023). Under Programme No. 7, Dead Sea products and the tourism sector were identified as priority industries. In response, the Data Collection Survey identified the challenges and support measures related to the promotion of these sectors, including cluster strategies, quality control, marketing and branding, and promotion. Through such coordination, it can be stated that synergies

[6] Source: Department of Statistics Jordan (hereinafter referred to as "DOS")
[7] Source of unemployment rate data: DOS

were achieved that contributed to the strengthening of the system for promoting priority industries. This confirms the project's internal coherence.

・External Coherence

At the time of the ex-ante evaluation, a financing gap of USD 2,374 million was estimated for the implementation of government policies, including COVID-19 response measures. Multiple donors, including JICA, the IMF, the World Bank, the European Union, Canada, France, Germany, Italy, Gulf countries, the European Bank for Reconstruction and Development, the Asian Infrastructure Investment Bank, and the OPEC Fund, collaborated and contributed to filling the financing gap. (For the degree of contribution (coverage rate) made by this project to the financing gap, refer to the "Effectiveness" section.) These budgetary support efforts were implemented in accordance with the recommendations of Cabinet Decision No. 1838 dated March 31, 2021, which called for measures to mitigate the impact of COVID-19, revitalize the socioeconomic environment, and secure employment. Through such coordination among donors, including JICA, the project contributed to the realization of government policies, including COVID-19 response measures. This confirms the project's external coherence.

<Evaluation Result>

Therefore, the relevance and coherence of the project are high[8].

2 Effectiveness/Impacts[9]

<Effectiveness>

(1) Quantitative Effects

All the prior actions set for each Programme as prerequisites for loan disbursement were completed by September 2021 (for the status of the prior actions at the time of the ex-post evaluation, refer to the annex).

The status of achievement as of the end of 2021 for the performance indicators set to measure the effects of each Programme is shown in Table 1. Specifically, six Programmes (Nos. 3, 4, 6, 8, 11, and 12) exceeded their targets; five Programmes (Nos. 5, 7, 13, 14, and 16) achieved their targets as planned; three Programmes (Nos. 1, 10, and 15) were mostly achieved; and one Programme (No. 9) was partially achieved. As for the remaining Programme No. 2 titled "Food Coupons for the Vulnerable Segments", the achievement rate was as low as 24.0%. This was because the originally planned distribution of food coupons was suspended to ensure social distancing, and the support was instead provided in alternative forms such as cash transfers and in-kind food distribution. Accordingly, although the indicator was not achieved, it can be concluded that appropriate support was provided through alternative means, which were implemented to prevent the spread of COVID-19. In addition, regarding the Programme that was partially achieved with an achievement rate of 73.3% (No. 9 titled "Support the MoH efforts in combating COVID-19 virus through bolstering their data entry and PR efforts"), the target of 1,500 personnel was not reached because the number of personnel hired was adjusted to stay within the allocated budget while securing the then-prevailing minimum wage (260 Jordanian Dinars (hereinafter referred to as "JOD") per month) and management fees. It is worth noting that the Government of Jordan continued to promote employment under this initiative beyond 2022, resulting in a cumulative total of 1,358 personnel employed.

Regarding the continuation status of the 16 Programmes, many of them (Nos. 1, 5, 8, 9, 10, 11, 12, 13, and 15) had been completed at the time of the ex-post evaluation. These Programmes were implemented as emergency support measures in response to COVID-19 and had been fully carried out as policy measures. On the other hand, some initiatives were being continuously implemented, including the distribution of food purchase vouchers under Programme No. 2, the Istidamah Program[10] promoted under Programme No. 3, Programme No. 4 (titled "Central Bank of Jordan (hereinafter referred to as "CBJ") increases the ceiling of credit facilities to the Agricultural Credit Corporation (hereinafter referred to as "AAC") with an amount of JOD 30 million [Promoting agricultural export and employment]"), and Programme No. 6 (titled "Maintain, rehabilitate and preserve touristic and archeological sites in the Kingdom [Promoting employment in tourism sector]"). In addition, although some Programmes themselves have been completed, there are cases in which similar initiatives have been further developed and expanded. For example, in Programme No. 7 (titled "Stimulus package for the industrial sector"), the Dead Sea products and tourism sector, which were identified as priority industries, have been promoted mainly by the Ministry of Industry, Trade and Supply (hereinafter referred to as "MOITS"), through industrial promotion measures such as human resource development. Similarly, in Programme No. 14 (titled "Development of local community-oriented tourism products and promotion of participation of local women with the 14 societies/cooperatives within Petra region concerned in women's empowerment"), the Petra Development & Tourism Region Authority (hereinafter referred to as "PDTRA") continues to play a central role in developing infrastructure for sales venues and in conducting regular monitoring and evaluation of the sales activities. In addition, efforts to promote the development of ASEZ as a smart city are being advanced primarily by the members of the special task team established under Programme No. 16 (titled "Update of ASEZ Master Plan and the formulation of smart city concept").

(2) Qualitative Effects

The project contributed to closing funding gap for FY2021 of the Government of Jordan through coordination with other donors. At the time of appraisal, Jordan's financing gap for 2021 was estimated at USD 2,374 million, with this project expected to cover 4.2% of the gap. In reality, the actual financing gap amounted to USD 1,868 million, and the project's coverage rate exceeded expectations, reaching 5.4%.

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[8] Relevance: ③, Coherence: ③

[9] When providing the sub-rating, Effectiveness and Impacts are to be considered together.

[10] The Istidamah Program primarily targets vulnerable informal workers and aims to expand the coverage of social protection.

Table1: Status of Achievement (as of December 2021) and Continuation Status (as of December 2024) of the Policy Matrix

No	Programme Name	Performance Indicator	Baseline (March 2021)	Target (End of December 2021)	Actual (December 2021)	Achievement Rate of Target	Status of Continuation (December 2024)	Source
Pillar I: Social protection								
1	Extending the Takaful Program III[11] Coverage [Supporting daily wage workers]	Additional number of households benefited by the expansion of the Takaful Program III	0	60,000	55,265[12]	92.1%	Takaful Program III was completed in December 2021.	National Aid Fund (hereinafter referred to as "NAF")
2	Food Coupons for the Vulnerable Segments	Number of households who received the food coupon	0	250,000	60,000[13]	24.0%	Total from 2022 to 2024: 436,521[14] [Breakdown: 147,333 (Al-Khair Account[15]), 289,188 (Royal Grant)]	Ministry of Social Development
Pillar II: Labor: Maintaining the available work opportunities in the private sector, and encouraging employment								
3	Extending Istidamah Program for 7 additional months (till 31/12/2021) [Supporting companies to maintain employment]	Number of Jordanian workers who could maintain their jobs due to the program	0	100,000	111,582	111.6%	The Istidamah Program was extended until 2022, employing a cumulative total of 111,926 workers. Phase 2 has subsequently been implemented.	Social Security Corporation (hereinafter referred to as "SSC")
4	CBJ increases the ceiling of credit facilities to ACC with an amount of JOD 30 million [Promoting agricultural export and employment]	Additional number of beneficiaries from credit facilities of the ACC	0	3,500	12,375	353.6%	Total number of eligible employers in 2024: 10,638	AAC
5	Promoting employment by conducting the national tree planting project	Number of employees newly hired under the Programme	0	5,800	5,800	100.0%	0[16]	Ministry of Agriculture
6	Maintain, rehabilitate and preserve touristic and archeological sites in the Kingdom [Promoting employment in tourism sector]	Number of employees newly hired under the Programme	0	4,500	5,000	111.1%	2022：1,500 2023：1,500 2024：1,500	Department of Antiquities of the Ministry of Tourism and Antiquities
7	Stimulus package for the industrial sector	Framework to promote the priority industry	None	Establis hed	Establis hed	100.0%	The Dead Sea products and tourism sector was identified as priority industries, and through the implementation of JICA's "Data Collection Survey on Formulation and Promotion of Wellness Clusters," (2022–2023), the challenges and necessary support for these sectors were identified.	MOITS

11 The Takaful Program III aims to reduce poverty and inequality by providing emergency cash transfers to assist poor and vulnerable households economically affected by COVID-19.

12 Payments have been completed for all applicants who met the eligibility criteria.

13 In 2021, to ensure social distance during COVID-19 pandemic, cash and food in kind were provided instead of distribution of food coupons; from 2022 onward, food coupons were distributed as planned.

14 The number of households by year is as follows. 2022: 93,333 [breakdown: 33,333 (Al-Khair Account), 60,000 (Royal Grant)]; 2023: 160,000 [breakdown: 100,000 (Al-Khair Account), 60.000 (Royal Grant)]; 2024: 123,188 [breakdown: 14,000 (Al- Khair Account), 109,188 (Royal Grant)]. The number of households in different years varies because expenditures are based on donations and funds transferred from the Ministry of Finance in those years, as well as available financial resources.

15 The main source of funding for the "Al- Khair Account" consists of donations from individuals and companies, as well as funds partially transferred from the Ministry of Finance.

16 The afforestation project was completed in December 2021 and the employment contract was terminated accordingly.

Pillar III: COVID-19 vaccination campaign								
8	Support the MoH efforts in hospitals and health centers and vaccination centers to deal with COVID-19 Pandemic on the sector by increasing temporary staffing	Number of doctors, nurses and technical staff newly contracted	0	2,409	2,500	103.8%	Cumulative Total: 2,500	Ministry of Health (hereinafter referred to as "MOH")
9	Support the MoH efforts in combating COVID-19 virus through bolstering their data entry and PR efforts	Number of employees newly contracted under the Programme	0	1,500	1,100	73.3%	Cumulative Total: 1,358	MOH
10	Support MoH vaccination campaigns through contracting the services of fresh Jordanian graduates	Number of employees newly contracted under the Programme	0	1,500	1,470	98.0%	Cumulative Total: 1,557	MOH
11	Accelerating, expanding, improving vaccination campaign at national level	Vaccination coverage rate in the target group (18 years old and above) [%]	0 (13 Jan. 2021)	60%	70%	116.7%	73%	MOH
Pillar IV: Others								
12	Relaxation measures for borrowers from government lending funds	Number of clients who benefited from rescheduling and postponement granted under the Programme	0	29,000	29,589	102.0%	2022: 3,372 2023: 2,808 2024: 195 Total from 2022 to 2024: 6,375	Development and Employ Fund
13	Dealing with the arrears of the health and energy sectors	Reports on the arrears of the health and energy sectors	No recent reports	Developed	Developed	100.0%	Based on the recommendations of an internal committee established within the Ministry of Finance (hereinafter referred to as "MOF"), and following addressing to the Prime Minister and Cabinet approval, the outstanding payments were paid until 2022 with respect to the disposal of the government's outstanding payments in the health care and energy sectors.	MOF
14	Development of local community-oriented tourism products and promotion of participation of local women with the 14 societies/cooperatives within Petra region concerned in women's empowerment	Number of women who benefited from the PDTRA program	0	40	40	100.0%	A total of 14 community organizations received support under Program No. 14, 11 of which were still active at the time of ex-post evaluation.	PDTRA
15	Promotion of Petra Museum	Number of printings of the Japanese version of Petra Museum guidebook	0	2,000	1,920	96.0%	Not issued after 2021.	PDTRA
16	Update of ASEZ Master Plan and the formulation of smart city concept	Special team directly reporting to Chief Commissioner to promote the task	None	Established	Established	100.0%	The transition to a smart city is underway based on 99 projects, including the development of a digitalized city management platform.	ASEZA

<Impacts>

The impacts of the project were examined from two perspectives: (1) stabilization of the livelihoods of vulnerable groups and youth, and (2) economic stabilization through industrial promotion.

(1) Stabilization of the Livelihoods of Vulnerable Groups and Youth

・Support for Poor and Vulnerable Households through Social Protection Programs

In Jordan's social protection system, the cash transfer programs implemented by NAF play an important role. As part of its COVID-19 response, NAF provided emergency cash assistance to poor and vulnerable households, and Takaful 2, an emergency cash transfer for daily wage workers, was launched in the first half of 2020. Furthermore, in December of the same year, Takaful 3, which is included in Programme No. 1 of the project, provided benefits to a total of 160,000 households. Between 2019 and 2023, NAF more than doubled its budget for cash transfer measures, including the Takaful Program, from JOD 100 million to JOD 240 million (equivalent to 0.7% of GDP), with support from international partners including the World Bank. According to analysis by the World Bank, these cash transfer measures are estimated to have reduced the poverty rate by 1.4 percentage points[17]. Based on this, the project can be considered to have contributed to supporting poor and vulnerable households through social protection programs.

・Contribution to Reducing Unemployment Rates and Creating Employment for Youth and Women

The employment environment for youth was severely impacted by the COVID-19 pandemic. As shown in Table 2, the unemployment rate for individuals aged 15 to 24 increased significantly between 2019 and 2021—from 34.9% to 41.7% (a 6.8 percentage point increase) for males, and from 49.5% to 55.3% (a 5.8 percentage point increase) for females. However, with the gradual relaxation of COVID-19-related restrictive measures, the resumption of economic activity, and the recovery of the labor market, along with various support measures implemented by the Government of Jordan, including those supported by the project, employment began to recover from 2021 onward. By 2023, the unemployment rate for the same age group had declined to 39.0% for males (a 2.7 percentage point decrease) and to 40.0% for females (a 15.3 percentage point decrease). The decline in the unemployment rate was particularly notable among women. As shown in Table 3, the number of new employees aged 15 to 29 also increased substantially. For males, the number rose from 56,051 in 2020 to 85,737 in 2023—an approximately 1.5-fold increase. For females, the number grew from 16,569 to 30,152—an approximately 1.8-fold increase. These improvements may be attributed to support measures targeting youth and women, including enhanced social protection (such as the expansion of Takaful 3, distribution of food coupons, and the extension of the Istidamah Program), employment promotion in the agriculture and health sectors, and labor market revitalization through public investment. Accordingly, the project is considered to have made a certain contribution to improving employment among youth and women.

Table 2: Trends in Unemployment Rate (%)

	2019	2020	2021	2022	2023
Male	15.5	18	18.7	16.5	15.1
of whom aged 15–24	34.9	40.5	41.7	40.6	39.0
Female	24.2	25.5	26.2	27.0	23.1
of whom aged 15–24	49.5	54.6	55.3	48.0	40.0
Total (Male and Female)	16.8	19.3	20.0	18.3	16.6
Total aged 15–24 (Male and Female)	37.4	43.0	43.9	42.0	39.2

(Source: DOS)

Table 3: Trends in the Number of New Employees (Jordanian Nationals Only) (persons)

	2019	2020	2021	2022	2023
Male	N/A	80,623	86,289	114,236	120,730
of whom aged 15–29	N/A	56,051	61,056	78,073	85,737
Female	N/A	23,846	34,057	34,845	46,227
of whom aged 15–29	N/A	16,569	21,522	22,457	30,152
Total (Male and Female)	N/A	104,469	120,346	149,081	166,957
Total aged 15–29 (Male and Female)	N/A	72,620	82,578	100,530	115,889

(Source: DOS)

(2) Contribution to Economic Stabilization through Industrial Promotion

・Improvement in GDP Growth Rate

As shown in Table 4, Jordan's real GDP growth rate fell to –1.1% in 2020 due to the economic impact of the COVID-19 pandemic. However, it recovered to 3.7% in 2021, and a growth rate of 2.4% to 2.7% was maintained from 2022 onward. Behind this recovery were not only the global economic reopening and the rebound of the tourism sector, but also the multifaceted measures—including social protection, employment promotion, and vaccination campaigns—implemented by the Government of Jordan, including those supported by the project, which likely contributed to supporting the economic recovery.

・Contribution to Export and Import Growth Rates

[17] Source: World Bank (URL: https://thedocs.worldbank.org/en/doc/fa60c0d7ec9c896c0f44eb7112b6f005-0280012023/original/Jordan-National-Aid-Fund-NAF-Cash-Transfer-Program-Fact-Sheet.pdf, accessed on March 31, 2025)

As shown in Table 4, due to the impact of the COVID-19 pandemic, Jordan's export growth rate declined sharply to –35.4% in 2020, while the import growth rate fell to –16.1%. However, exports rebounded to 32.8% and imports to 26.6% in 2021, followed by further increases in 2022, with exports growing by 49.6% and imports by 28.7%. This recovery in exports and imports may have been supported by budgetary support and other measures, including the promotion of vaccination leading to the resumption of economic activity, production recovery through employment measures, and the maintenance of import demand.

・Contribution to the Recovery of the Tourism Sector

According to a World Bank report (2022), travel revenues in the first half of 2022 increased by approximately 240% compared to the same period of the previous year, indicating a rapid recovery of the tourism sector[18]. This recovery may have been supported by measures to promote tourism-related initiatives, including the maintenance, restoration, and preservation of tourist sites and archaeological remains (Programme No. 6), as well as institutional development for promoting the tourism industry (Programme No. 7). Although business travel and tourist visits recovered to levels exceeding those prior to the COVID-19 pandemic between January and September 2023, the sector was once again seriously affected following the terrorist attacks against Israel in October of the same year, which heightened tensions across the Middle East[19]. Given that tourism is a key industry in Jordan's economy, support for affected businesses and workers is needed.

・Contribution to Fiscal Consolidation

Due to increased government spending in response to COVID-19, Jordan's general government net lending/borrowing (as a percentage of GDP) deteriorated to –9.1% in 2020. However, the indicator showed an improving trend from 2021 onward, reaching –7.0% in 2022. In addition, the current account balance excluding grants (as a percentage of GDP) also improved from –11.9% in 2021 to –6.7% in 2023 (provisional figure). These improvements in fiscal indicators may be attributed to the government's ability to secure stable financial resources to implement fiscal measures. Accordingly, although indirectly, the project is considered to have contributed to the sound management of public finances.

Table4: Trends in Real GDP Growth Rate and Growth Rates of Exports and Imports of Goods and Services (%)

	2019	2020	2021	2022	2023	2024
Real GDP Growth Rate (Source: DOS)	1.8	–1.1	3.7	2.6	2.7	2.4 (Projected)
Annual Export Growth Rate of Goods and Services (Nominal, USD) (Source: CBJ)	7.1	–35.4	32.8	49.6	7.0	0.8
Annual Import Growth Rate of Goods and Services (Nominal, USD) (Source: CBJ)	–4.2	–16.1	26.6	28.7	–3.7	3.0

<Other Impacts>

・Environmental Impact

The project was classified as Category C under the JICA Guidelines for Environmental and Social Considerations (2010), and was assessed to have minimal adverse environmental impact. Under Programme No. 5, a nationwide afforestation initiative was implemented, resulting in the production of approximately one million seedlings, such as olive, acacia, cactus, at nurseries. In addition, 7,500 trees were planted in forests, and vegetation management activities, such as pruning, were conducted on another 10,000 trees. These efforts are considered to have contributed to land greening and climate change mitigation.

・Gender Perspective

According to PDTRA, the implementation of Programme No. 14 promoted activities aimed at increasing income and economic independence by supporting small businesses and associations operated by women. In particular, it contributed to providing new employment opportunities for women in sectors such as the handicraft industry. In addition, the promotion of women's leadership in local associations led to many women assuming leadership positions and responsibilities for organizational management, thereby contributing to the promotion of women's participation in decision-making processes.

・Poverty Reduction and Inclusion Perspective

According to NAF, the Programmes under the project played an important role in curbing the expansion of poor households during the COVID-19 pandemic. Through the provision of subsidies and the distribution of food coupons, the Programmes supported vulnerable groups facing economic hardship caused by the pandemic. These efforts are considered to have contributed to the securing of basic necessities and the improvement of food security, even amid widespread unemployment and income loss.

<Evaluation Result>

This project has achieved its objectives more than planned. Therefore, the effectiveness and impacts of the project are very high.

[18] Source: Jordan Economic Monitor Public Investment: Maximizing the Development Impact: 2022
[19] Source: Jordan Economic Monitor Strength Amidst Strain: Jordan's Economic Resilience: 2024

3 Sustainability

・Policy and System

The *Economic Modernization Vision* (2023–2033) is based on two strategic pillars. The first pillar aims to achieve a continuous increase in national income and the creation of employment opportunities over a ten-year period through accelerated economic growth. The second pillar sets out a significant improvement in the quality of life of the population. Moreover, the *Economic Modernization Vision Executive Program* (2023–2025), formulated based on the *Economic Modernization Vision* and other national strategies, also positions the creation of employment opportunities as a cross-cutting key objective, and outlines specific initiatives and priority areas related to social protection, and other issues. Furthermore, the *National Social Protection Strategy* (2019–2025) sets out three objectives: (1) provision of temporary social welfare to support economic self-reliance; (2) provision of universal and high-quality basic services such as education, healthcare, and special support for those in need; and (3) establishment of a fair, private sector–led labor market based on appropriate working conditions and social protection. These policies can be considered to support the sustainability of the Programmes supported by the project. In addition, SSC is continuing the support programs for vulnerable groups that were introduced as part of the COVID-19 response. In the area of employment policy, SSC has implemented legal revisions to reduce insurance premiums for self-employed individuals and young people entering the labor market for the first time, thereby complementing the measures of the Ministry of Labor. Therefore, the sustainability of the aspects of policy and system is considered to be ensured.

・Institutional / Organizational Aspect

The executing agency of the project, MOPIC, has legal authority to approve long-term foreign currency–denominated loans under *Planning and International Cooperation Law No. 10 of 2024*. At the time of the L/A signing for the project, however, the former *Planning Law No. 68 of the Year 1971*, which was in effect at that time, was applied. MOPIC also serves as the coordination body between all ministries and government agencies and external entities providing development financing. In addition, it is responsible for the formulation and coordination of national development plans, as well as the monitoring and evaluation of development projects. Given that MOPIC has consistently fulfilled these roles, no particular issues are observed regarding the sustainability of the institutional and organizational aspects.

・Environmental and Social Aspect

No environmental or social issues were identified.

・Preventative Measures to Risks

At the time of the appraisal, a risk was anticipated that the rapid implementation of the Programmes supported by the project could become difficult if the COVID-19 pandemic further intensified. At the time of the ex-post evaluation, no such risks, including further spread of COVID-19, were identified.

III. Recommendations & Lessons Learned

・Recommendations to Executing Agency

The Programmes supported by the project were implemented as emergency measures aimed at assisting people who fell into hardship due to the COVID-19 pandemic, addressing its socioeconomic impact, and promoting vaccination campaigns. At the time of the ex-post evaluation, many of these Programmes had been completed. However, while the original forms of the Programmes have concluded, some initiatives have continued in modified forms. For example, the initiatives to promote Dead Sea products and the tourism sector by MOITS (Programme No. 7), support for women's group activities implemented by PDTRA (Programme No. 14), and initiatives toward smart city development promoted by ASEZA (Programme No. 16) are areas where sustained efforts are expected to continue. The responsible implementing agencies for these initiatives are expected to maintain and further strengthen them. Moreover, in order for these initiatives to be embedded in the local communities and produce sustainable outcomes, it is important to conduct regular monitoring and evaluation to track implementation progress and achievements.

・Recommendations to JICA

None.

・Lessons Learned

Timely fiscal support made possible through the application of a retroactive clause, and flexible responses to diverse emergency issues through the use of the program loan scheme

COVID-19 brought about an unprecedented global crisis, and the Government of Jordan was also compelled to implement measures that were faster and more flexible than ever before in order to respond to rapidly changing circumstances. Under such conditions, the application of the retroactive clause in this project enabled loan disbursement to be made retroactively from January 2021, allowing for timely support in addressing the urgent challenges faced by the Government of Jordan. In particular, amid the fiscal pressures brought about by COVID-19, the application of the retroactive clause proved to be an extremely effective means of fiscal supplementation. In addition, the adoption of the program loan scheme in this project enabled the integration of a wide range of Programmes—including social protection enhancement, employment promotion, and COVID-19 vaccination campaigns—into the Policy Matrix, thereby enabling flexible responses to urgent issues across multiple policy areas. Accordingly, the combination of the retroactive clause and the program loan scheme can be regarded as an effective means of enabling swift and flexible responses to pressing socioeconomic challenges.

IV. Non-Score Criteria

・Performance

Collaboration and Synergies with Past JICA Projects

Programmes related to the operation and maintenance of facilities developed under past JICA projects were incorporated into the Policy Matrix of the project, contributing to the enhancement of the sustainability of the following JICA projects:

1. Tourism Sector Development Project (1999) (ODA loan)

Through the implementation of Programme No. 6, titled "Maintain, rehabilitate and preserve touristic and archeological sites in the Kingdom [Promoting employment in tourism sector]," restoration and preservation activities were carried out at facilities developed under the ODA loan project—namely, Karak Castle Museum, Salt Museum, and Ragadan Bus Terminal. These activities are considered to have contributed to improving the operation and maintenance of these facilities.

2. The Project for the Construction of the Petra Museum (2014) (Grant aid)

The Japanese-language guidebooks printed through the implementation of Programme No. 15, titled "Promotion of Petra Museum," have contributed to public relations for the Petra Museum, which was constructed under the grant aid project, and particularly to attracting Japanese tourists.

One of the afforestation sites under Programme No. 5 (Al-Qatrana City) (Source: Taken by the evaluator)

One of the sites under Programme No. 6 (Ragadan Bus Terminal in Amman) —Repair of stone walls (Source: Taken by the evaluator)

One of the sites under Programme No. 6 (Karak Museum) —Repair of flooring (Source: Taken by the evaluator)

One of the sites under Programme No. 6 (Karak Museum) —Update of explanation panels (Source: Taken by the evaluator)

One of the sites under Programme No. 6 (Salt Museum) —Ceiling painting (Source: Taken by the evaluator)

The site of Programme No. 16 —ASEZ (Source: ASEZA)

(End)

■ Policy Matrix

No	Programme Name	Performance Indicator	Baseline (March 2021)	Target (End of December 2021)
Pillar I: Social protection				
1	Extending the Takaful Program III Coverage [Supporting daily wage workers]	Additional number of households benefited by the expansion of the Takaful Program III	0	60,000
2	Food Coupons for the Vulnerable Segments	Number of households who received the food coupon	0	250,000
Pillar II: Labor: Maintaining the available work opportunities in the private sector, and encouraging employment				
3	Extending Istidamah Program for 7 additional months (till 31/12/2021) [Supporting companies to maintain employment]	Number of Jordanian workers who could maintain their jobs due to the program	0	100,000
4	CBJ increases the ceiling of credit facilities to the Agricultural Credit Corporation (AAC) with an amount of JOD 30 million [Promoting agricultural export and employment]	Additional number of beneficiaries from credit facilities of the ACC	0	3,500
5	Promoting employment by conducting the national tree planting project	Number of employees newly hired under the Programme	0	5,800
6	Maintain, rehabilitate and preserve touristic and archeological sites in the Kingdom [Promoting employment in tourism sector]	Number of employees newly hired under the Programme	0	4,500
7	Stimulus package for the industrial sector	Framework to promote the priority industry	None	Established
Pillar III: COVID-19 vaccination campaign				
8	Support the MoH efforts in hospitals and health centers and vaccination centers to deal with COVID-19 Pandemic on the sector by increasing temporary staffing	Number of doctors, nurses and technical staff newly contracted	0	2,409
9	Support the MoH efforts in combating COVID-19 virus through bolstering their data entry and PR efforts	Number of employees newly contracted under the Programme	0	1,500
10	Support MoH vaccination campaigns through contracting the services of fresh Jordanian graduates	Number of employees newly contracted under the Programme	0	1,500
11	Accelerating, expanding, improving vaccination campaign at national level	Vaccination coverage rate in the target group (18 years old and above) [%]	0 (13 Jan. 2021)	60
Pillar IV: Others				
12	Relaxation measures for borrowers from government lending funds	Number of clients who benefited from rescheduling and postponement granted under the Programme	0	29,000
13	Dealing with the arrears of the health and energy sectors	Reports on the arrears of the health and energy sectors	No recent reports	Developed
14	Development of local community-oriented tourism products and promotion of participation of local women with the 14 societies/cooperatives within Petra region concerned in women's empowerment	Number of women who benefited from the PDTRA program	0	40
15	Promotion of Petra Museum	Number of printings of the Japanese version of Petra Museum guidebook	0	2,000
16	Update of ASEZ Master Plan and the formulation of smart city concept	Special team directly reporting to Chief Commissioner to promote the task	None	Established

■ Prior Actions for Each Programme and Their Status at the Time of Ex-post Evaluation

No	Programme Name	Prior Actions (Achieved by September 2021)	Status of Prior Actions at the Time of Ex-post Evaluation
Pillar I: Social protection			
1	Extending the Takaful Program III Coverage [Supporting daily wage workers]	The National Aid Fund (NAF) expands Takaful Program III for additional households through updating criteria to accept cases benefiting from Takaful III	Takaful Program III, launched in December 2020, achieved an expansion of beneficiaries based on the revised eligibility criteria and was completed in December 2021.
2	Food Coupons for the Vulnerable Segments	The Ministry of Social Development (MOSD) issues letter to MOPIC confirming that through its 42 directorates nationwide, they have distributed coupons using NAF database and MoSD data base	Support was provided to households in need, including daily wage workers and informal workers who lost their income due to COVID-19, through the database managed by MOSD. The Government of Jordan continues to utilize this database to provide ongoing support to vulnerable families through its 42 directorates nationwide. This includes cash assistance from the Al-Khair Account, which targets low-income households, as well as support from the Royal Grant, amounting to approximately JOD 6 million annually and benefiting 60,000 households.
Pillar II: Labor: Maintaining the available work opportunities in the private sector, and encouraging employment			
3	Extending Istidamah Program for 7 additional months (till 31/12/2021) [Supporting companies to maintain employment]	Social Security Corporation (SSC) upgrades its platform of Istidamah Program via connecting MoH system, thus making sure that the beneficiaries of the Program get vaccinated	Based on the National Defense Law enacted in March 2020, SSC's support was linked to the Ministry of Health's database to ensure that only vaccinated individuals could receive assistance. This law expired in May 2023. Istidamah Program started in 2020 and ended in 2022. Subsequently, Phase 2 began and is scheduled for completion in 2025.
4	CBJ increases the ceiling of credit facilities to the ACC with an amount of JOD 30 million [Promoting agricultural export and employment]	CBJ increases the ceiling of credit facilities to the ACC by JOD 30 million	The ceiling of credit facilities was increased in 2021 and has remained unchanged as of the time of the ex-post evaluation.
5	Promoting employment by conducting the national tree planting project	The Ministry of Agriculture (MoA) establishes platform for the employment under the project	The afforestation project was completed in December 2021, and the associated platform ceased operation upon project completion.
6	Maintain, rehabilitate and preserve touristic and archeological sites in the Kingdom [Promoting employment in tourism sector]	At least 10 touristic/archeological sites are maintained/ rehabilitated or preserved from vandalism; Karak Castle, Umm Qais, Amman Citadel, Roman Theatre in Amman, Aqaba Castle, Jerash Archeological Site, Ajloun Castle, MarElias Archeological Site, Raghadan Bus Terminal, and Petra Museum.	Preservation and restoration efforts for cultural heritage included the installation of mosaic panels, development of tourist pathways, cleaning activities, restoration of ruins, and reconstruction of certain sites in cooperation with local communities. Since 2022, regular maintenance has been carried out annually at more than 80 sites.
7	Stimulus package for the industrial sector	Ministry of Industry, Trade and Supply (MoITS) proposes a priority industry to promote and facilitate employment with an analysis on the status quo, challenges and potential measures.	The Dead Sea products and tourism sectors were identified as priority industries, and JICA's "Data Collection Survey on Formulation and Promotion of Wellness Clusters" (2022–2023) was implemented. Additionally, efforts were made to strengthen linkages between the Dead Sea products and wellness tourism sectors and to enhance stakeholder capacity in international marketing through seminars and workshops.
Pillar III: COVID-19 vaccination campaign			
8	Support the MoH efforts in hospitals and health centers and vaccination centers to deal with COVID-19 Pandemic on the sector by increasing temporary staffing	The Ministry of Health (MoH) contracts the services of doctors, nurses and technical staff on waiting lists of the CSB database in the MoH hospitals, health centers and vaccination centers.	The Syndicate of Nurses and Midwives signed contracts with a total of 2,500 healthcare workers.

9	Support the MoH efforts in combating COVID-19 virus through bolstering their data entry and PR efforts	MoH issues official request to CSB and MoDEE to secure temporary Jordanian workers who engage in data entry or guidance/communication in relation to COVID-19 combating efforts under MoH.	The Ministry of Digital Economy and Entrepreneurship, in cooperation with SSC and third-party organizations, launched the project on November 1, 2021. As a result, 1,358 workers were employed by MOH.
10	Support MoH vaccination campaigns through contracting the services of fresh Jordanian graduates	MoH contracts the services of Jordanian youth, who freshly graduated for the past three years, on temporary bases.	In cooperation with the Jordan Pharmacists Syndicate and SSC, a project was launched on November 1, 2021, resulting in the employment of 1,557 pharmacists.
11	Accelerating, expanding, improving vaccination campaign at national level	MoH starts to issue a certificate to those who completed the two doses of vaccination and enable them to travel or visit public institutions	The number of individuals who received the second dose of the COVID-19 vaccine reached 4,588,543, accounting for 73% of the target group (18 years and older).
Pillar IV: Others			
12	Relaxation measures for borrowers from government lending funds	The Development and Employ Fund (DEF) Board issues its approval to reschedule and postpone repayment of installments on all DEF clients till 31st Dec 2021.	The DEF Board postponed repayments for all borrowers from April 1, 2020, to December 13, 2022 (following an extension). The total deferred amount is estimated at approximately JOD 40 million. Additionally, from 2021 to 2023, repayment schedules were adjusted for all borrowers, with the total loan amount subject to rescheduling estimated at approximately JOD 66.5 million. Furthermore, measures were implemented such as the suspension of debt collection and legal procedures, and the exemption of all borrowers under the collective self-employment program from interest, late penalties, and attorney fees.
13	Dealing with the arrears of the health and energy sectors	An internal committee is formed within the Ministry of Finance (MoF), to deal with the arrears of the energy and health sectors.	Based on the recommendations of an internal committee established within MOF, the settlement of government arrears in the health and energy sectors was carried out until 2022. The committee was dissolved thereafter.
14	Development of local community-oriented tourism products and promotion of participation of local women with the 14 societies/cooperatives within Petra region concerned in women's empowerment	The Petra Development & Tourism Region Authority (PDTRA) makes a plan for the development of local community-oriented tourism products and promotion of participation of local women.	The formulated plan was implemented within FY2021. PDTRA developed the infrastructure of sales locations and has continued regular monitoring and evaluation of these sites and local products.
15	Promotion of Petra Museum	PDTRA approves the design of the Japanese version of Petra Museum guidebook	A Japanese-language guidebook is sold at the museum. Although not part of this project, English and Arabic versions were also printed.
16	Update of ASEZ Master Plan and the formulation of smart city concept	The Aqaba Special Economic Zone Authority (ASEZA) makes a roadmap for the update of ASEZ Master Plan and the formulation of smart city concept	The updated Master Plan approved in 2024 is currently under implementation.