



**MINISTRY OF PLANNING AND INTERNATIONAL
COOPERATION**

**Jordan Covid-19 Private Sector Recovery and Resilience
Project**

Preliminary Stakeholder Engagement Plan (SEP)

**The Ministry of Planning and International Cooperation
(MoPIC)**

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1. Introduction/Project Description

Disrupting billions of lives and livelihoods, the COVID-19 pandemic threatens decades of hard-won development gains and demands an urgent response¹. Mitigating the health implications of the pandemic is the foremost priority but ensuring that firms weather the crisis and regain their vitality will be key to maintaining families' livelihoods today and resuming economic growth afterward. In response to the COVID-19 shock, governments around the world have launched an extensive array of measures to support firms and jobs, many of them targeted specifically to small and medium-sized enterprises (SMEs)². This is of crucial importance for Jordan as well, to ensure sustainable recovery and resilience of its private sector – micro, small and medium-sized enterprises (MSMEs) are major contributors to the Jordanian economy, to its competitiveness, and employment potential

A first set of measures and incentives introduced in March 2020 by the Government of Jordan (GOJ) was to address immediate liquidity and cost of financing concerns for various sectors/businesses, and measures to protect vulnerable households. Jordan has successfully tapped capital markets, agreed on an Extended Funding Facility (EFF) program with IMF, increased DFI financing to cover the deficit, and made steps to maintain financial stability. However, ongoing fiscal consolidation is limiting the room for fiscal stimulus. Jordan's public debt at the end of June 2020 stood at almost 110 percent of forecasted GDP compared to 97.4 percent at the end of 2019. Also, despite stabilizing debt levels over the last few years before the COVID-19 pandemic, interest payments as a share of domestic revenues and grants have increased from an average 7.5 percent during 2002-11 to 12.6 percent during 2012-19 (Chart 2). The buffers were exhausted heading into the crisis, which presents a real challenge in the face of increasing unemployment, firm closures, and adversely affected key growth drivers of Jordanian economy such as service sector, including tourism³ and other sectors

The World Bank is supporting Jordan's efforts to alleviate the impact of the pandemic on MSMEs and address key challenges they face in the ecosystem through the COVID-19 Private Sector Recovery and Resilience Project, through a USD 110 million loan to Jordan. The Project will focus on supporting the resilience of MSMEs during the pandemic and facilitating their post COVID-19 recovery to retain and develop their capabilities and market position, through increasing access to finance, technology and markets, and supporting the development of the MSME ecosystem in Jordan.

The objectives of this Stakeholder Engagement Plan (SEP) is to establish and define a systematic approach for the project to i) engage with stakeholders in an effective and inclusive manner throughout the project cycle on issues that could potentially affect them (ii) ensure that appropriate information on environmental and social risks are disclosed publicly, and (iii) provide a mechanism by which people can raise concerns, provide feedback, or make complaints about project and any activities related to the project. The SEP is prepared in accordance with the requirements of the World Bank's Environmental and Social Framework (ESF), specifically Environmental and Social Standard (ESS10) on Stakeholder Engagement and Information Disclosure.

The SEP will be implemented by the Project Management Unit (PMU) within the Ministry of Planning and International Cooperation (MOPIC) as the lead implementing agency and Borrower for the project.

¹ World Bank Group Covid-19 Response Approach Paper, June 2020

² Keeping the lights on: Supporting firms and preserving jobs from crisis through recovery, Caroline Freund and Alfonso Garcia Mora, April 30, 2020

³ According to the USAID survey of 751 tourism establishments (August 2020) in Jordan, 34 percent believe they are no longer capable of withstanding current financial burdens, 61 percent were not confident that their business will survive the crisis, and more than 50 percent believe the tourism sector will need more than a year to recover and return to where it was before COVID-19.

The SEP will define responsibilities of the other implementing agencies and financial Intermediaries of the project, namely the Jordan Loan Guarantee Corporation (JLGC), the Jordan Enterprise Development Corporation (JEDCO), and Jordan Exports (JE).

The Project comprises the following Components:

- **COMPONENT 1: DE-RISK DEBT FINANCING TO MICRO ENTERPRISES (US\$50 MILLION)**

The objective of this component is to support micro enterprises and individual entrepreneurs in becoming more resilient against Covid-19 shocks and protect vulnerable households – including female led single households – who rely on this sector. The project will support guarantees for lines of credit to MSMEs obtained from JLGC.

- **COMPONENT 2: SUPPORT MSME RESILIENCE AND GROWTH (US\$54 MILLION)**

The Project will support SMEs in improving their readiness and capabilities to cope with the Covid-19 pandemic and nurturing innovation to catalyze recovery, build back better, and adapt to a new normal business environment. To support the targeting of women-led/owned firms across, all activities under this component will be guided by a gender action plan that will set out specific target and outreach mechanisms, as well as identify relevant training and measures to facilitate women's participation. Actions will furthermore seek to support other vulnerable groups leading MSMEs. Support will be provided through JEDCO/JE.

1. **Sub-component 2.1: Support SME Growth (US\$44 million), through firm level support packages combining matched finance through grants, firm specific advice/coaching and network building to crowd in additional finance, improve firm level productivity, develop new products and access new markets.**
2. **Sub-Component 2.2: Provide MSME-wide support (US\$10 million) through awareness, capacity building, and outreach to MSMEs across Jordan and through various life-cycle stages, with specific activities to facilitate and ensure women-owned/led firms benefit as per the gender action plan and support to other vulnerable groups.**

- **COMPONENT 3: PROJECT MANAGEMENT AND INSTITUTIONAL DEVELOPMENT (US\$6 MILLION)**

The project will support the establishment of the PMU and a Steering Committee to oversee the implementation of activities and ensure synergy among public and private institutions supporting MSMEs in Jordan. This component will also support capacity building at Jordan Enterprise Development Corporation (JEDCO) and Jordan Exports (JE).

For detailed description of the different Components under the project, please refer to the Project Appraisal Document disclosed on the World Bank website (www.worldbank.org)

2. Stakeholder identification and analysis

Project stakeholders are defined as individuals, groups or other entities who:

- (i) are impacted or likely to be impacted directly or indirectly, positively or adversely, by the Project (also known as 'affected parties'); and
- (ii) may have an interest in the Project ('interested parties'). They include individuals or groups whose interests may be affected by the Project and who have the potential to influence the Project outcomes in any way.

Cooperation and negotiation with the stakeholders throughout the Project development often also require the identification of persons within the groups who act as legitimate representatives of their respective stakeholder group, i.e. the individuals who have been entrusted by their fellow group members with advocating the groups' interests in the process of engagement with the Project. Community representatives may provide helpful insight into the local settings and act as main conduits for dissemination of the Project-related information and as a primary communication/liaison link between the Project and targeted communities and their established

networks. Verification of stakeholder representatives (i.e. the process of confirming that they are legitimate and genuine advocates of the community they represent) remains an important task in establishing contact with the community stakeholders. Legitimacy of the community representatives can be verified by talking informally to a random sample of community members and heeding their views on who can be representing their interests in the most effective way. With community gatherings limited or forbidden under COVID-19, it may mean that the stakeholder identification will be on a much more individual basis, requiring different media to reach affected individuals.

2.1 Methodology

In order to meet best practice approaches, the project will apply the following principles for stakeholder engagement:

- *Openness and life-cycle approach*: public consultations for the project(s) will be arranged during the whole life-cycle, carried out in an open manner, free of external manipulation, interference, coercion or intimidation;
- *Informed participation and feedback*: information will be provided to and widely distributed among all stakeholders in an appropriate format; opportunities are provided for communicating stakeholders' feedback, for analyzing and addressing comments and concerns;
- *Inclusiveness and sensitivity*: stakeholder identification is undertaken to support better communications and build effective relationships. The participation process for the projects is inclusive. All stakeholders at all times are encouraged to be involved in the consultation process. Equal access to information is provided to all stakeholders. Sensitivity to stakeholders' needs is the key principle underlying the selection of engagement methods. Special attention is given to vulnerable groups, in particular women, youth, elderly and the cultural sensitivities of diverse ethnic groups.
- *Flexibility*: if social distancing inhibits traditional forms of engagement, the methodology should adapt to other forms of engagement, including various forms of internet communication. (See Section 3.2 below).

For the purposes of effective and tailored engagement, stakeholders of the proposed project(s) can be divided into the following core categories:

- **Affected Parties** – persons, groups and other entities within the Project Area of Influence (PAI) that are directly influenced (actually or potentially) by the project and/or have been identified as most susceptible to change associated with the project, and who need to be closely engaged in identifying impacts and their significance, as well as in decision-making on mitigation and management measures;
- **Other Interested Parties** – individuals/groups/entities that may not experience direct impacts from the Project but who consider or perceive their interests as being affected by the project and/or who could affect the project and the process of its implementation in some way; and
- **Vulnerable Groups** – persons who may be disproportionately impacted or further disadvantaged by the project(s) as compared with any other groups due to their vulnerable status⁴, and that may require special engagement efforts to ensure their equal representation in the consultation and decision-making process associated with the project.

2.2. Affected parties

Within the context of the project, the Affected Parties are the project beneficiaries. The key beneficiaries to receive support will be:

Project Affected Party	Description	Issues /Concerns
key subsets of the MSME market: Micro business (includes home based businesses, etc.), small and medium size enterprise		

⁴ Vulnerable status may stem from an individual's or group's race, national, ethnic or social origin, color, gender, language, religion, political or other opinion, property, age, culture, literacy, sickness, physical or mental disability, poverty or economic disadvantage, and dependence on unique natural resources.

SMEs	Small and Medium size Enterprises (SMEs) that meet the guidelines in annex 1 of the PAD (includes Government of Jordan categorization of MSMEs). The project will focus on SMEs that meet the eligibility criteria outlined in annex 4 of the PAD	<ul style="list-style-type: none"> • SMEs face challenges that hinder their growth and survival including access to finance, access to technical assistance, and access to markets. • SMEs generally do not have the right level of capability (managerial and technical) to grow their businesses in a highly competitive landscape (local/regional/global) • Public institutional support for SMEs in Jordan has not been efficient in addressing key issues they face including business environment constrains, e.g. policy and regulations • Most SMEs are concentrated in 3 of the 12 governorates in Jordan, resulting in reduced economic activity in the rest of the country • COVID19 has created a dire situation for firm survival, liquidity and growth potential. • Density of new business registration is significantly low in Jordan, compared to regional and global averages. • Average firm performance has been deteriorating in Jordan, even before the pandemic
Registered HBBs	Home Based Businesses (HBBs) are small businesses that are located and operated in the founders' homes. HBBs are now registered and regulated by Government of Jordan	<ul style="list-style-type: none"> • Very limited business capability of the owners (running and growing a business) • Limited access to technical support • Limited access to funding • Limited access to markets
Government entities such as JEDCO and JE, will benefit from the project activities related to institutional capacity building including stakeholder mapping and management.	<p>Jordan Enterprise Development Corporation (JEDCO): governmental organization dedicated to support the development of emerging businesses and SMEs in Jordan</p> <p>Jordan Export (JE): Not-for-Profit Public-Private Shareholding company</p>	<p>For both organizations:</p> <ul style="list-style-type: none"> • Limited institutional capacity/capability hinders ability to meet their national objectives • Limited funding prevents them from effectively supporting SME

	(government initiative) that aims to develop and grow Jordan's exports	development/growth <ul style="list-style-type: none"> • Lack of national SME development and export promotion policies/strategies/roadmaps
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Beneficiary selection

The project will publicly invite interested SMEs to submit their applications under the various project components. Under Component 2, the project will establish a selection committee to review and select SME applications. Selected SMEs will receive support for the development and implementation of their growth plans through private sector financial institutions. Under Component 1, the beneficiary PFIs (Participating Financial Institutions) including Microfinance-institutions (MFIs) and Financial Institutions (FIs) will be selected according to specific eligibility criteria and technical and financial due diligence to be able to access the loans which will be guaranteed by JLGC. SME's will apply for support directly from the PFIs.

The eligibility criteria for PFIs will involve a comprehensive assessment of the prospective PFIs capability to serve micro and very small enterprises in informal market segments hard-hit by the COVID-19 pandemic and a 'certificate of good standing' issued by CBJ. Moreover, CBJ will be required to certify each PFI's adherence to prudential regulatory ratios, minimum capital, and operational standards as will be set out in the operational manual such as fit and proper controllers and managers, adequate profitability and capital, strong management and healthy portfolio quality, that is, liquidity, loan loss provisioning, and NPLs at 10 percent or less. The project will also support JEDCO and JE in developing a stakeholder mapping and management tool, namely a comprehensive database/ Customer Relationship Management (CRM) system for beneficiary MSMEs and developing/implementing gender action plans and plans for supporting other vulnerable groups.

2.3. Other interested parties

Other parties interested in the Project are identified as individuals, groups, or organizations who may not be directly affected by the Project but who can help play a role in identifying potential risks, impacts, and opportunities for the Borrower to consider and address in the assessment process and throughout project preparation. The following other interested parties have been identified as stakeholders in the Project:

Other interested parties	Description	Issues /Concerns
Central Bank of Jordan	The CBJ mission is to maintain monetary and financial stability and thereby contributing to the achievement of economic and social growth in the kingdom.	The need to create/influence effective programs to support the resilience and growth of SMEs especially given the very negative impact of COVID19
-Public institutions including: Ministry of Finance (MoF), Ministry of Industry and Trade (MoIT), Ministry of Labor (MoL), Ministry of Digital Economy and Entrepreneurship (MoDEE).	Different public entities concerned with contributing to job creation and economic stability	All government institutions are focused on creating jobs and sustaining/increasing Jordan's economic growth
Commercial banks	Local commercial banks who are able and willing to provide potential	Pressures to support the local economy through availing

	funding to the SMEs market	funding to support the resilience and growth of SMEs especially given the harsh reality of COVID19
Business Associations	Local organizations that bring together business owners from different streams of the economy.	The need to engage business associations in the development process and engaging them in the implementation
Consulting firms (service providers)	Local private consulting firms interested in providing training and technical assistance to SMEs.	Potentially limited offering (quantity and quality) as it relates to providing effective support to SMEs resilience and growth
Shipping companies and agents of shipping companies	Local companies and agents of shipping companies that could support SMEs with exporting their products to external markets.	Limited economic activity caused by COVID19 and all that entails
Civil Society Organizations (CSOs)	Local- based civil society associations that focus on similar issues (e.g. micro businesses, women empowerment, entrepreneurship) across Jordan. (E.g. Jordan River Foundation; Intaj, Johud; Microfund for Women; Princess Taghrid Institute)	Coordination between different programs/initiatives can be improved to maximize ROI on developmental projects
Development partners	Different donor- countries who are providing support or interested to provide support to the same sector.	Developing support programs that can effectively help GoJ to address COVID19 pressures and contribute to putting Jordan on a growth path
Local communities	Population of the country who will be interested to benefit from the project.	Limited jobs and economic opportunities
Mass media (including social media) and associated interest groups, including local and national printed and broadcasting media, digital/web-based entities, and their associations.	Different types of mass media interested in publishing news about new operations that will help to boost economic growth. Different types of social media: Facebook, WhatsApp, etc.	Need to engage them to publicize the project, success stories and highlights from the implementation. Different types of media could be used to disclose information about the project and reach out to a wider public.
Micro-Finance Institutions benefiting from WB guarantees	Microfinance Institutions (MFIs) that are a primary source of funding for Micro and Small businesses. JLGC currently works with 6 microfinance companies	<ul style="list-style-type: none"> • In the context of the COVID-19 pandemic, the riskiness of the underlying portfolio is higher than in normal times • Cost of lending is too high given the high premium rate (currently 1.5-2%) • JLGC guarantee level can be improved (currently at 70%) • Lending process is too long/complex as JLGC has to approve every loan application individually before MFIs can approve applications. This leads to

		<p>higher implementation/transaction costs of individual guarantees for guarantee facility, reduced quantity of loans, and limited capacity to appraise micro entrepreneurs.</p> <ul style="list-style-type: none"> • Non formal micro and small businesses (e.g. freelancers) do not have access to funding • MFIs capability to manage portfolio-based guarantees can be improved • Not having sufficient liquidity at low cost to respond to growing credit demand by MSMEs
JLGC will directly benefit from the project.	Jordan Loan Credit Guarantee Company (JLGC) provides guarantee instruments for SMEs' loans and Export Credit.	JLGC does not have the capitalization level necessary for the provision of a ring-fenced microfinance portfolio guarantee scheme/program housed in JLGC with an increased guarantee coverage from 70 percent to 85 percent for a period of five years.

2.4. Disadvantaged / vulnerable individuals or groups

The project's development objective is to alleviate the pandemic impact on MSMEs and address key challenges they face in the ecosystem. The benefits of the project are accessible to all entrepreneurs/enterprises living in Jordan, regardless of nationality. Within this context, it is important to understand whether project benefits will be fully understood and accessed by disadvantaged or vulnerable individuals or groups, who often do not have a voice to express their concerns or understand the benefits, and to ensure that awareness raising and stakeholder engagement be adapted to take into account such groups or individuals particular sensitivities, concerns and cultural sensitivities and to ensure a full understanding of project activities and benefits. The vulnerability may stem from person's origin, gender, age, health condition, economic deficiency and financial insecurity, disadvantaged status in the community.

Within the context of the Project, the vulnerable or disadvantaged groups or individuals may include and are not limited to the following:

- Size/ scale of operations – Individual and Micro (poorer) (relative to larger and rich entities) enterprises in the informal sector may find it difficult to fulfil all the formalities project would demand;
- Relative to entrepreneurs in Amman, businesses located outside of Amman and in rural areas, are generally considered disadvantaged and may have difficulty in accessing the project benefits
- Young SMEs (vs established ones) entrepreneurs who have set up the business recently and are struggling to break-even;

- Women entrepreneurs may be coping with additional stresses from COVID-19 and may stay away from entrepreneurial activities;
- Entrepreneurs who are youth or persons with disabilities may also face barriers in accessing project benefits, particularly outside of Amman
- Other MSMEs establishing themselves in Jordan including Syrian refugees
- Employees of the above MSMEs who face higher risk of job loss;

To support the targeting of women-led/owned firms across, all activities under the project, this will be guided by a **gender action plan** that will set out specific target and outreach mechanisms, as well as identify relevant training and measures to facilitate women's participation. The Gender Action Plan will outline specific needs, methods and tools and techniques for stakeholder engagement with women including special accommodations such as women only meetings; and women facilitators, timing and transport considerations to ensure women can attend.

Actions will furthermore seek to support other vulnerable groups leading MSMEs. Engagement with the vulnerable groups and individuals often requires the application of specific measures and assistance aimed at the facilitation of their participation in the project-related decision making so that their awareness of and input to the overall process are commensurate to those of the other stakeholders.

Vulnerable groups within the communities affected by the project will be further confirmed and consulted through dedicated means, as appropriate. Description of the methods of engagement that will be undertaken by the project is provided in the following sections.

3. Stakeholder Engagement Program

3.1. Summary of stakeholder engagement done during project preparation

During preparation several consultation meetings were conducted mainly in Amman and included the following Participants:

Stakeholders	Dates	Methods	Key points discussed
JEDCO	Sep 2020-present	Mix of Face-to-face and remote meetings	<ul style="list-style-type: none"> • Challenges facing SMEs, e.g. access to finance, access to markets, regulatory environment, access to technical support to address weak firm level capabilities, among other things • Importance of having a national SMEs development strategy • JEDCO's institutional capability • Current JEDCO programs
Jordan Export	Jan 6, 2021	Face to face	<ul style="list-style-type: none"> • JE's institutional capacity • Challenges facing SMEs with focus on exports • Gaps in Jordan's SMEs ecosystem as it relates to supporting export growth
Central Bank of Jordan	Sep 30, 2020 Oct 15, 2020	Mix of Face-to-face and remote meetings	<ul style="list-style-type: none"> • Challenges to availing funding to MSMEs • Economic reality of COVID19 and the need to support resilience and growth of Jordanian firms
JLGC	Oct 15, 2020 Oct 22, 2020	Mix of Face-to-face and remote	<ul style="list-style-type: none"> • Challenges in availing funding to MEMEs • The need for extra capitalization to avail more

	Other meetings between Sep 2020-present	meetings	loans to micro and small businesses <ul style="list-style-type: none"> • Economic reality of COVID19 and the need to support resilience and growth of Jordanian firms • Improve institutional capability to design a portfolio guarantee product and speed-up implementation of the guarantee scheme and conducting MFI due diligence
Ministry of Digital Economy including The Youth, Technology & Jobs project	Multiple meetings (Sep 2020-present) including: Sep 29, 2020 Oct 5, 2020	Mix of Face-to-face and remote meetings	<ul style="list-style-type: none"> • Potential synergies between the World Bank Youth, Technology & Jobs project (P170669) and this JORDAN COVID-19 PRIVATE SECTOR RECOVERY AND RESILIENCE PROJECT
Ministry of Industry & Trade	Dec 16, 2020	Face to face	<ul style="list-style-type: none"> • Challenges facing SMEs, e.g. access to finance, access to markets, regulatory environment, access to technical support to address weak firm level capabilities, among other things • Importance of having a national SMEs development strategy • JEDCO's institutional capability • Current JEDCO programs • JE's institutional capacity • Challenges facing SMEs with focus on exports Gaps in Jordan's SMEs ecosystem as it relates to supporting export growth
Ministry of Planning	Multiple meetings (Sep 2020-present)	Mix of Face-to-face and remote meetings	<ul style="list-style-type: none"> • The need to have a national SME development strategy to achieve national objectives as it relates to job creation, economic growth, etc. • The need to have a centralized Project Management Unit (PMU) at MoPIC to manage the project
Ministry of Labor	Dec 10, 2020 Dec 31, 2020 Jan 9, 2021	Face to face	<ul style="list-style-type: none"> • Identify potential synergies between MoL's employability programs and JORDAN COVID-19 PRIVATE SECTOR RECOVERY AND RESILIENCE PROJECT
Chamber of Industry	Oct 1, 2020	Remote	<ul style="list-style-type: none"> • Challenges facing SMEs, e.g. access to finance, access to markets, regulatory environment, access to technical support to address weak firm level capabilities, among other things • Role of chamber of industry in supporting the SME support ecosystem • The need to coordinate efforts across ecosystem actors
Vocational and Technical Skills Development Commission (VTSDC)	Jan 7, 2021	Face to face	<ul style="list-style-type: none"> • Identify potential synergies between VTSDC skills development focus and JORDAN COVID-19 PRIVATE SECTOR RECOVERY AND RESILIENCE PROJECT
Intaj (ICT association)	Dec 31, 2020 Jan 6, 2021	Face to face	<ul style="list-style-type: none"> • Challenges facing SMEs, e.g. access to finance, access to markets, regulatory environment, access to technical support to address weak firm level capabilities, among other things with

			<ul style="list-style-type: none"> a focus on ICT Suggestions to leverage the capabilities/assets of Intaj to support JORDAN COVID-19 PRIVATE SECTOR RECOVERY AND RESILIENCE PROJECT
USAID (USA)		Remote	<ul style="list-style-type: none"> The need to support Jordan in realizing its national objectives as it relates to SMEs development and growth The need for a collaborative approach and coordination among all programs to ensure exponential impact Considering providing additional financial support from the donor community to support the project
DFID (UK)		Remote	
GIZ (Germany)	Jan 13, 2021	Remote	
CIDA (Canada)		Remote	
Netherland		Remote	
EU (European Union)		Remote	
Investment companies/funds <ul style="list-style-type: none"> Capital for Investment Sanad Capital Company Ithmar Invest 	Oct 5, 2020	Face to face	<ul style="list-style-type: none"> Challenges the funding industry faces in identifying high quality pipeline of SMEs Suggestions to JEDCO on how to design access to finance and building the investment readiness of SMEs
Investment companies/funds <ul style="list-style-type: none"> Arabi Invest 	Oct 7, 2020	Remote	
MFIs <ul style="list-style-type: none"> National Microfinance Bank 	Oct 21, 2021	Virtual	<ul style="list-style-type: none"> Challenges hindering MFIs' capability to provide more loans at higher efficiency (e.g. shorter turnaround times at lower operational cost) The need for further mitigation of MFI's lending risk, e.g. lower premium rates and higher loan guarantee levels

3.1.2 Key issues emanating from these consultations

- Challenges facing SMEs, e.g. access to finance, access to markets, regulatory environment, access to technical support to address weak firm level capabilities, among other things
- Importance of having a national SMEs development strategy
- JEDCO's and Jordan Export's limited institutional capability
- Challenges in availing funding to MEMEs
- Harsh economic reality of COVID19 and the need to support resilience and growth of Jordanian MSMEs
- Improve JLGC institutional capability to design portfolio guarantee product and speed-up implementation of the guarantee scheme and conducting MFI due diligence towards availing access to funding to Micro businesses
- The need to explore potential synergies between the World Bank Youth, Technology & Jobs project, Ministry of Labor's employability programs and this JORDAN COVID-19 PRIVATE SECTOR RECOVERY AND RESILIENCE PROJECT
- The need to coordinate efforts across ecosystem actors
- The need for a collaborative approach and coordination among all donor programs to ensure exponential impact
- The need to consider providing additional financial support from the donor community to support the project
- Challenges the funding industry faces in identifying high quality pipeline of SMEs
- Challenges hindering MFIs' capability to provide more loans at higher efficiency (e.g. shorter turnaround times at lower operational cost)

- The need for further mitigation of MFI's lending risk, e.g. high premium rates and higher loan guarantee levels

The Feedback received during consultation and all emanating issues stated above were documented and taken into account by project's team and MoPIC, and was reflected into the project's design and related documents.

The speed and urgency with which this project has been developed to meet the growing threat of COVID-19 in the country, combined with recently-announced government restrictions on gatherings of people have limited the project's ability to develop a complete SEP before this project is approved by the World Bank. This preliminary SEP was developed and disclosed prior to project appraisal, as the starting point of an iterative process to develop a more comprehensive stakeholder engagement strategy and plan. MoPIC will be responsible for updating this preliminary SEP within 30 days of the Project Effective Date, well before launch of any SME application process to ensure that the recommendations stated in the subsequent sections are taken into consideration. It will be updated periodically as necessary, with more detail provided in the first update planned after project approval.

3.2. Summary of project stakeholder needs and methods, tools and techniques for stakeholder engagement

A precautionary approach will be taken to the consultation process to prevent infection and/or contagion, given the highly infectious nature of COVID-19. The following are some considerations for selecting channels of communication, in light of the current COVID-19 situation:

- Avoid public gatherings (taking into account national restrictions or advisories), including public hearings, workshops and community meetings;
- If smaller meetings are permitted/advised, conduct consultations in small-group sessions, such as focus group meetings. If not permitted or advised, make all reasonable efforts to conduct meetings through online channels;
- Diversify means of communication and rely more on social media and online channels. Where possible and appropriate, create dedicated online platforms and chatgroups appropriate for the purpose, based on the type and category of stakeholders;
- Employ traditional channels of communications (TV, newspaper, radio, dedicated phone-lines, and mail) when stakeholders do not have access to online channels or do not use them frequently. Traditional channels can also be highly effective in conveying relevant information to stakeholders, and allow them to provide their feedback and suggestions;
- Where direct engagement with project affected people or beneficiaries is necessary, identify channels for direct communication with each affected household via a context specific combination of email messages, mail, online platforms, dedicated phone lines with knowledgeable operators;
- Each of the proposed channels of engagement should clearly specify how feedback and suggestions can be provided by stakeholders.

In line with the above precautionary approach, different engagement methods are proposed and cover different needs of the stakeholders as below:

- Virtual meetings
- Face-to-face meetings as needed and respecting social distancing requirements
- Focus vulnerable groups meetings/discussions in Arabic (virtual and face-to-face respecting social distancing requirements)
- Field visits
- Phone calls

- emails
- Social media
- SMS
- Newspapers

3.3. Proposed strategy for information disclosure

The following table summarizes the information disclosure actions during the different stages of project implementation.

Project stage	Target stakeholders	List of Information and documents to be disclosed	Methods and timing proposed
Preparation (before appraisal)	- All stakeholders	<ul style="list-style-type: none"> - Project Information Document (PID): Project' objectives and design - Stakeholder Engagement Plan (SEP) including grievance mechanism - Environmental and Social Commitment Plan (ESCP) 	World Bank website, before appraisal (February 2021)
	Project Affected Parties/- Key subsets of the MSMEs market: <ul style="list-style-type: none"> - SMEs - Registered HBBs - Critical MSMEs intermediaries (Micro-finance Institutions and FIs) 	PID outlines main Components of the project as well as the project's budget.	World Bank websites, before appraisal (February 2021)
	Vulnerable groups	PID mentions the commitment to develop and implement a Gender Action Plan and other plans to support vulnerable groups. Consultative process for developing the plans is supported by this SEP.	World Bank websites, before appraisal (February 2021)
Implementation	All Stakeholders	<p>PAD specifies:</p> <ul style="list-style-type: none"> - types of funding to be available through by the project - Eligibility criteria to access different types of funding - Application process <p>Labor Management Procedures (LMP) sets out the way project workers will be managed</p>	<p>PAD will be disclosed on World Bank website and safeguards documents to be available on MoPIC/PMU and JLGC websites after project launch</p> <p>LMP, ESMF, ESCP and SEP to be disclosed and consulted</p>

		<p><i>Environmental and Social Management Framework (ESMF) identifies and assesses the environmental and social risks and impacts of proposed project activities, and designs appropriate mitigation, management and monitoring measures for the project, in accordance with the ESF</i></p> <p><i>Environmental and Social Commitment Plan (ESCP) summarizes environmental and social requirements for the project</i></p> <p><i>Stakeholder Engagement Plan:</i></p> <ul style="list-style-type: none"> - timing and methods of consultation and information disclosure -Grievance Mechanism 	<p><i>application process and forms, progress reports to be available on MoPIC/PMU and JLGC websites after project launch</i></p> <p><i>Application for funding would also be announced during implementation through written media (newspapers)</i></p>
		<p><i>External communications on environmental and social matters proportionate to the risks and impacts of JLGC's portfolio of investments supported under the project</i></p> <p><i>A summary of the Environmental and Social Management System (ESMS)</i></p>	<p><i>JLGC Website on annual basis</i></p> <p><i>JLGC website and World Bank website following effectiveness</i></p>
	<i>Development partners (USAID, DFID, CIDA, EU, GIZ, Netherlands)</i>	<ul style="list-style-type: none"> - Project's progress details - Coordination issues 	<ul style="list-style-type: none"> - MoPIC website - Project reporting
	<i>NGOs</i>	<p><i>Gender Action Plan</i></p> <p><i>Stakeholder Engagement Plan</i></p>	<p><i>MoPIC website</i></p> <p><i>MOPIK and World Bank website</i></p>
	<i>Business Associations</i>	<p><i>Gender Action Plan</i></p> <p><i>Funding application form</i></p>	<p><i>MoPIC website</i></p>
	<i>Vulnerable groups</i>	<ul style="list-style-type: none"> - types of support offered by the project and requirements, financing criteria - technical assistance available through the project - Gender Action Plan - Plans to support other vulnerable groups -Grievance Redress Mechanism 	<p><i>PAD will be available on World Bank website and safeguards documents to be available on MoPIC and JLGC websites after project launch</i></p> <ul style="list-style-type: none"> - Social media - Other printed materials with project information in accessible formats <p><i>- Public meetings (twice a year) to be announced on MoPIC/PMU website and</i></p>

			<i>personalized invitation</i>
	<i>Mass media</i>	<i>- Project's highlights and success stories</i>	<i>MOPIC/PMU website</i>
Operation (closure)	<i>All stakeholders</i>	<i>Project achievements</i>	<i>- Final evaluation report to be available on MOPIC/PMU and JLGC websites</i> <i>- Public seminar to be organized at the end of the project with all stakeholders</i>

3.4. Stakeholder engagement plan

Project stage	Target stakeholders	Topic of consultation / message	Method used	Responsibilities	Frequency of engagement
Preparation	<ul style="list-style-type: none"> - Key subsets of the MSMEs market - SMEs - HBBs - Registered HBBs - Critical MSMEs intermediaries (Micro-finance Institutions) 	<ul style="list-style-type: none"> - Challenges facing MSMEs growth - Needed forms of support to MSMEs to recover from the pandemic - How to increase access to finance - needed technical assistance - Business environment needed improvements - Rules of origin and export requirements 	<ul style="list-style-type: none"> - Virtual and face-to-face Meetings (respecting social distancing requirements) - Emails - Phone calls 	MoPIC World Bank	Periodic
	JLGC	<ul style="list-style-type: none"> - Selection process for beneficiary MFIs - Selection criteria 	<ul style="list-style-type: none"> - Virtual and face-to-face Meetings (respecting social distancing requirements) 	MoPIC World Bank	Periodic

Project stage	Target stakeholders	Topic of consultation / message	Method used	Responsibilities	Frequency of engagement
		<ul style="list-style-type: none"> - E&S requirements from JLGC - Stakeholder engagement and E&S requirements to be integrated into the agreements to be signed with PFIs (MFIs and FIs) 	- Phone calls		
	JEDCO JE	<ul style="list-style-type: none"> - Institutional development needs for both entities - Funding requirements to support SMEs growth - Impact of the pandemic on SMEs 	<ul style="list-style-type: none"> - Virtual and face-to-face Meetings (respecting social distancing requirements) - Emails - Phone calls 	MoPIC World Bank	Periodic
	PFIs (Participating Financial Institutions)	<ul style="list-style-type: none"> - Project design - Access to funding requirements - business environment development requirements - E&S requirements - Stakeholder engagement requirements by their own clients - reporting requirements 	<ul style="list-style-type: none"> - Virtual and face-to-face Meetings (respecting social distancing requirements) - Emails - Phone calls 	MoPIC JLGC World Bank	Periodic

Project stage	Target stakeholders	Topic of consultation / message	Method used	Responsibilities	Frequency of engagement
	NGOs (Intaj)	- capacity development for SMEs	Face-to-face meeting	MoPIC World Bank	One meeting
	Development partners (USAID, DFID, CIDA, EU, GIZ, Netherlands)	- Coordination between different initiatives - Complementarity issues	- Virtual and face-to-face Meetings (respecting social distancing requirements) -	MoPIC World Bank	Periodic
Implementation	All stakeholders	Environmental and social risks and impacts Satisfaction levels	Public Consultations on Environmental and Social Documents Stakeholder Engagement Plan; 1) Environmental and Social Framework; 2) Environmental and Social Commitment Plan (ESCP) 3) Labor Management Procedures . Date and Location of Consultations will be posted on MOPIC website Satisfaction Survey	MOPIC JLGC JEDCO	Public consultation on Environmental and Social Documents by Effective Date Satisfaction Survey once per year
	Beneficiaries: Key subsets of the MSMEs market - SMEs - HBBs - Registered HBBs - Critical MSMEs intermediaries (Micro-finance Institutions)	-Implementation challenges and obstacles - Technical guidance needs - Procurement and financial aspects - GM functioning - Rules of Origin and export	- Virtual and face-to-face Meetings (respecting social distancing requirements) - Emails - Phone calls - Social media - responding to grievances, concerns and enquiries received through	MoPIC/PMU JLGC JEDCO JE	Periodic, as needed

Project stage	Target stakeholders	Topic of consultation / message	Method used	Responsibilities	Frequency of engagement
		<i>requirements</i>	<i>grievance mechanism</i>		
	<i>PFI's (Participating Financial Institutions)</i>	<ul style="list-style-type: none"> - Design challenges - access to funding eligibility criteria - Technical guidance needs - Reporting requirements - Safeguards requirements 	<ul style="list-style-type: none"> - Virtual and face-to-face Meetings (respecting social distancing requirements) - Emails - Phone calls - Official correspondences 	<i>MoPIC/ PMU JLGC</i>	<i>Periodic, as needed</i>
	<i>NGOs</i>	<ul style="list-style-type: none"> - Challenges in coordinating donor-funded projects they are involved in - Possibilities to provide technical support, especially to vulnerable groups under the project 	<p>Outreach and public consultations or roundtables with NGO's representing different stakeholder groups will be further defined in the updated SEP.</p> <p>Consultation with groups representing women will be defined in the Gender Action Plan</p>	<i>MOPIC JLGC JEDCO</i>	<i>Expected frequency of consultations is twice a year to be further confirmed through consultation on SEP</i>
	<i>Vulnerable groups</i>	<ul style="list-style-type: none"> - Challenges faced to access funding - Needed technical guidance to apply for funding - Specific needs for women entrepreneurs to access funding from the project - 	<p>Face-to-face and virtual meetings (respecting social distancing requirements) to consult with the following groups and the organizations that represent them, will be further defined in the updated SEP;</p> <p>:</p> <ol style="list-style-type: none"> 1. poorer MSMEs and young entrepreneurs from outside Amman 2. Micro enterprises from the informal 	<i>MoPIC/PMU JLGC JEDCO JE</i>	<i>Expected frequency of consultations is twice a year to be further confirmed through consultation on SEP</i>

Project stage	Target stakeholders	Topic of consultation / message	Method used	Responsibilities	Frequency of engagement
			sector 3. People with disabilities Consultation and outreach methods to engage with women will be defined in the Gender Action Plan		
	Development partners	- Project implementation progress - Coordination and collaboration between the different operations	- Donor coordination meetings	MoPIC/PMU	Periodic.
Operation (closure)	All stakeholders: -	- Project achievements	- Public consultations - Seminars - Social media	MoPIC/PMU	Multiple engagements
	JEDCO JLGC JE CBJ	- Project impact and outcomes - lessons learned - Implementation Challenges - Functioning of GM	- Seminars - Roundtables	MoPIC/PMU	At least one seminar

3.6. Reporting back to stakeholders

Stakeholders will be kept informed as the project develops, including reporting on project environmental and social performance and implementation of the stakeholder engagement plan and grievance mechanism.

The different entities under the project have, as part of their “social responsibility” specific measures to engage and involve stakeholders such as JLGC and CBJ. In addition, all entities have some Grievance Mechanisms (GM) to handle complaints and grievances received from their clients and stakeholders. JLGC “stakeholder engagement and social responsibility policy” is attached in Annex 4,

4. Resources and Responsibilities for implementing stakeholder engagement activities

4.1. Resources

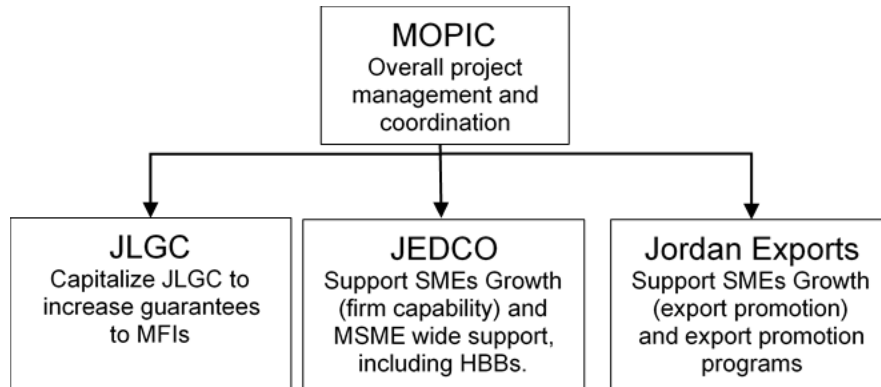
The PMU at MoPIC will be in charge of stakeholder engagement activities and will be coordinating with the other agencies under the project (JLGC, JEDCO, JE and CBJ). The budget for the SEP is included under Component 3 of the project and estimated at USD 50,000.

4.2. Management functions and responsibilities

The SEP will be implemented by the PMU at MoPIC, in coordination with the other three entities under the project: JLGC, JEDCO and JE.

The project implementation arrangements are as follows

The project organizational structure is as follows:



The Ministry of Planning and International Cooperation (MoPIC) 1. will lead overall Project management and coordination, 2. MoPIC will establish a Project Management Unit (PMU) to lead the implementation of Project activities, which will include Project Director, Technical Officer, Financial Management Specialist, Procurement Specialist, Social and Environmental Specialists, Gender/Monitoring and Evaluation Specialists, 3. The Project Director is responsible for implementation of the SEP.

The key officer in relation to the carrying out activities to implement the SEP will be the Social Specialist, who will also be assigned as the GM officer at the PMU Technical Officer, they will need to liaise with the management of the other agencies under the project (**JLGC, JEDCO, and JE**) and relevant technical sections throughout the implementation duration.

The Social Specialist (with the support of the Technical Officer at the PMU), will be responsible for ensuring that the PMU will carry out all the coordination needed with partners under the project and others and will make sure to continuously discuss technical matters with technical focal points at JLGC, JEDCO, and JE in order to implement the SEP.

The other entities under the project: JLGC, JEDCO, JE will also be responsible to implement the SEP and ensure all concerned stakeholders have been covered. They will also support in designing the best methods to engage with the different categories of stakeholders.

The Project/Technical Officers who will be assigned to JLGC, JEDCO, and JE will be responsible of continuously liaising internally with the Social/ GM and the Technical Officers at the PMU; to ensure that all activities are properly implemented in line with the planned project parameters and the SEP. The GM assigned officer in the MoPIC/PMU should be working to monitor and streamline the complaints, ensure that feedback to the complainants are offered and that the complaints are resolved in a timely manner and escalated as per the established process, and that regular monthly reports of grievances are produced and analyzed, in linkage with the overall project monitoring.

As part of ESS9, the JLGC would have to incorporate into the agreements that will be signed with the PFIs (MFIs and FIs) environmental and social requirements, including stakeholder engagement requirements to be conducted and complied with by these PFIs. The agreements will include specific clauses on these requirements as part of the conditionalities to access the project funding. JLGC would have also to comply with ESS9 stipulations in regards to communication requirements about the project and responding to the public's enquiries in a timely manner.

A revised version of this preliminary SEP shall be developed after Appraisal as the Preparation phase of this project did not cover or conduct any consultations with the vulnerable groups identified under this project, hence their needs and concerns were not integrated into the project design. In addition, and although a “gender action plan” will be developed by the project, women were not either part of the consultation process during the preparation phase. Thus, it is recommended that this Preliminary SEP to be updated at the end of the Appraisal stage to cover the following actions:

- The project will carry out targeted consultations with all vulnerable groups to understand concerns/needs in terms of accessing information, challenges faced to access funding and other challenges. The results of these consultations will inform the development of a plan to support the vulnerable groups under this project.
- The project will also conduct targeted consultations with NGOs, CBOs and others to identify ways that these organizations could support the vulnerable groups to access project’s benefits and provide technical support.
- The project will conduct and publish the “gender action plan” focusing on identifying specific target and outreach mechanisms, as well as identifying relevant training and measures to facilitate women’s participation
- Organize and conduct specific consultation activities with MSMEs and entrepreneurs outside Amman, to understand their needs in terms of access to information, support needed for application process, and challenges faced due to geographical and distance limitations.
- Informal sector: this sector will largely not be able to access funding available through the project and hence their needs and needed support should be discussed and feedback should be taken into account.
- People with disabilities: consultation sessions should also cover people with disabilities and information should be provided in accessible formats, like braille, large print; offer multiple forms of communication, such as text captioning or signed videos, sign language interpreters, text captioning for hearing impaired, online materials for people who use assistive technology.

The SEP will be updated within 30 days after effectiveness and before launch of any SME application process and then throughout the project implementation

The entities responsible for carrying out stakeholder engagement activities are:

- MoPIC
- JLGC
- JEDCO
- JE

The stakeholder engagement activities will be documented through:

- Minutes of meetings, consultations and any other form of communication
- Updates on stakeholder engagement efforts under the project will be included in the Project’s main progress reports and related safeguards reporting;
- The updates of this SEP

5. Grievance Mechanism

The main objective of a Grievance Mechanism (GM) is to assist to resolve complaints and grievances in a timely, effective and efficient manner that satisfies all parties involved. Specifically, it provides a transparent and credible process for fair, effective and lasting outcomes. It also builds trust and cooperation as an integral component of broader community consultation that facilitates corrective actions. Specifically, the GM:

- Provides affected people with avenues for making a complaint or resolving any dispute that may arise during the course of the implementation of projects;
- Ensures that appropriate and mutually acceptable redress actions are identified and implemented to the satisfaction of complainants; and
- Avoids the need to resort to judicial proceedings.

Also, MoPIC mandate based on the Planning Law No. 68 of 1971.

Article 19 / A of the Planning Law No. 68 of 1971 states that: «The Ministry is the focal point between all line ministries , governmental and private institutions on one end, and the donor community on the other end».

Accordingly, our development partners were classified into Four categories:

- The Prime Minister, Ministries and Governmental Institutions.
- The Donor Community, International and Regional Funding Institutions and United Nations Organizations.
- NGOs / Civil Society Institutions .
- Private Sector..

MOPIC complies with all Government laws and regulations regarding investigations into allegations of any complaints that the ministry receives.

A committee was formed mid-2018 to monitor grievances that might receive from any stakeholders, and as far as Grievances received since 8/8/2018 up to date:

15 complain/case (all related to salary increase and/or to change job title) were received, all of them were addressed and closed as recommendations to the upper management were reported for further discussion.

5.1. Description of GM

The project will use MOPIC's established GM process for handling complaints, queries and concerns using established Standard Operating Procedures (SOPs). The system receives a small number of complaints pertaining to their broad scope of work (maximum 45 complaints per year) and services offered by other entities working under MoPIC's umbrella (Department Of Statistics- DOS)

The other agencies involved in implementation (JLGC and JEDCO) have their respective GMs including uptake channels (e.g. complaints' box, email). They also have their own procedures to handle and process complaints from their stakeholders. Under Component 3 of the project, JLGC and JEDCO will benefit from capacity building including enhancements to their existing GM processes (which will be assessed by the Bank to define areas of strengthening and enhancement).

Grievances will be handled at the PMU level by the Social Specialist/ GM focal point. This officer will be in charge of reviewing all complaints received through the different agreed (stated below) uptake channels and capturing/tagging those related to the project. He/She will then document them (manually and electronically) in a "complaints' log" the Director of the PMU will also be involved in handling the received project-related complaints and will be consulted for deciding on the resolution. Complainants will be notified of the resolution to their complaints in a reasonable and timely manner.

The GM for workers who will be hired and working under the project will be developed and be in place by project's Effective Date as per the ESCP

GM

The project's officers who will be assigned to JLGC, JEDCO and JE (two project officers will be assigned to each entity) will also coordinate with the GM Focal Point at the PMU to report received complaints against the project and how addressed, and to escalate where appropriate (escalation criteria to be defined in the Project Operations Manual).

The existing GM procedures include the following steps and indicative timelines included in:

- Annex 3- MoPIC's "SOP 03- Handling Suggestions and Complaints" and SOP- 04 "Preventive and Corrective Procedures"
- Annex 4- JLGC- Stakeholder Engagement and Social Responsibility
- Annex 5- JEDCO GM Procedures

The project GM based on MOPIC's Standard Operating Procedure, is summarized as follows:

Uptake channels:

It is important to have multiple and widely known ways to register grievances. Anonymous grievances can be raised and addressed. According to MoPIC's SOP-03 "Handling Suggestions and Complaints", MoPIC has multiple uptake channels for complaints received from its staff as well as for those received from external sources. These include:

- MoPIC staff: complaints and suggestions box, the email of the Minister, minutes of meetings, "Tawasal" window and platform, MoPIC website/complaints and suggestions window, staff emails, internal memos
- External entities: complaints and suggestions box, complaints received by the service recipients' officer (reception), complaints and suggestions mentioned in the "satisfaction surveys", hotline (MoPIC operator +962 6 4644466 – Extension 611 for complaints), official and meetings, MoPIC website, staff emails, Social media (MoPIC page, Facebook page, twitter, Instagram)

In addition to the existing uptake channels at MoPIC stated above, additional uptake channels are under consideration by the project including:

- Project GM E-mail: to be created at the PMU level
- At Your Service Platform:
<https://portal.jordan.gov.jo/wps/portal/Home/CMU/CMU?lang=ar&isFromLangChange=yes#/complaintVerification?type=Complaints>
- Project Officers assigned to JLGC, JEDCO, JE to receive grievances and transfer them to the GM focal point at the PMU
- Written complaints addressed to the GM focal point at the PMU
- Walk-ins may register a complaint on a grievance logbook at the PMU/MoPIC and the three entities.

Once a complaint has been received, by any and all channels, it should be recorded in the complaints logbook or grievance excel-sheet/grievance database.

Acknowledgement, processing, and verification:

The Institutional Development Unit (IDU) is in charge of receiving and collecting all complaints and suggestions through the different uptake channels and document them in the "complaints log". Complaints are then given a tracking number, date, summary of the complaint is prepared, complainant name, copy of the complaint. The IDU starts the verification process of the complaint and refer to the relevant persons and departments to determine: the complainant, subject of the complaint, the party causing the complaint, impacted party, departments/ persons relevant to the complaint.

After the verification process, the IDU starts with the preparation of the response to the complaint based on the gathered information and facts. The response memo will be afterwards sent to the Minister/ Secretary General (SG) office to express an opinion. The Head of the IDU might be requested for a meeting by the Minister or the SG for discussing the subject complaint and related response memo. The final response/ resolution will be prepared based on the Minister/ SG recommendations.

Monitoring and evaluation:

All received complaints and suggestions are being documented in the "complaints log" at the IDU. the log will document also the following information: tracking number, date received, summary of the complaints, complainant entity/ person, a copy of the complaint for archiving purposes.

Provide a response:

All received complaints are studied and then provided with a response. MoPIC does also conduct a "satisfaction survey" where they collect people's feedback on their services and others.

Functioning of MOPIC GM

The number of requests received to the platform regarding ministry of planning and international cooperation is as follow:

- ❖ Ministry of planning and international cooperation received 33 "suggestions" requests. All requests were responded.
- ❖ Ministry of planning and international cooperation received 68 "ask the government" requests. . All the requests were responded or referred to other ministries as appropriate.
- ❖ Ministry of planning and international cooperation received 6 "compliments" requests. For responding in a polite and proper time.
- ❖ Ministry of planning and international cooperation received 1 "service request". The requests are also not related to ministry of planning and international cooperation and was referred to other line ministries.
- ❖ Ministry of planning and international cooperation received 36 "complaints". Most of them about procedures that they find slow in completing their application to receive fund to help them in their private investment or the amount they receive is not enough to finish their project in which they provide a feasibility study.

All were solved and sorted out in accordance to the laws and regulations in a timely manner.

Appeals

The GM will provide an appeal process if the complainant is not satisfied with the proposed resolution of the complaint. In this regard, the Project's Steering Committee (SC) will ensure the role of "Appeal Committee" to look into all complaints that couldn't be resolved at the PMU level. Once all possible means to resolve the complaint has been proposed and if the complainant is still not satisfied then they should be advised of their right to legal recourse.

GM systems at JLGC, JEDCO and JE:

In addition to the GM that is existing and housed at MoPIC, the project will support the enhancement of the existing GM systems at JLGC, JEDCO, and JE as part of the support to institutional development of these entities. Data on current functioning of GMs at these entities will be collected and analyzed. JLGC, JE and JEDCO will prepare, adopt, maintain and operate a Grievance Mechanism consistent with ESS10, within 30 days of the project Effective Date. The GM will include measures to address any Sexual Exploitation and Abuse /Sexual Harassment (SEA/SH) complaints associated with provision of financial services by these entities in line with the WB ESF Good Practice Note on SEA/SH and the Jordanian Labor Code.

6. Monitoring and Reporting

6.1. Involvement of stakeholders in monitoring activities

The PMU under MoPIC will monitor overall implementation and certain aspects of project performance and provide feedback to MoPIC management and other stakeholders.

The Project's Steering Committee (SC) will also provide general strategic guidance to the project implementation, decide general policies and provide guidelines around organizational Policies and Procedures. The SC will also serve as the "Appeal Committee" for complaints that could not be resolved at the PMU level. The PMU/MoPIC will also keep monitoring the related complaints that will be received through different modalities and this will allow for getting the feedback from various parties including beneficiaries

Involvement of the stakeholders in the monitoring activities will be done in a fashion that would respect all the current and emerging social distancing requirements that are stipulated by the Government.

6.2. Reporting back to stakeholder groups

The SEP will be periodically revised and updated as necessary in the course of project implementation in order to ensure that the information presented herein is consistent and is the most recent, and that the identified methods of engagement remain appropriate and effective in relation to the project context and specific phases of the development. Any major changes to the project related activities and to its schedule will be duly reflected in the SEP. Monthly summaries and internal reports on public grievances, enquiries and related incidents, together with the status of implementation of associated corrective/preventative actions will be collated by responsible staff and referred to the senior management of the project. The monthly summaries will provide a mechanism for assessing both the number and the nature of complaints and requests for information, along with the Project's ability to address those in a timely and effective manner. Information on public engagement activities undertaken by the Project during the year may be conveyed to the stakeholders in two possible ways:

- Publication of a standalone annual report on project's interaction with the stakeholders.
- Circulating an electronic quarterly report that monitors a number of Key Performance Indicators (KPIs) as per the Project's Results Framework (RF).

Annex 1:

National Definition of MSMEs (approved by cabinet in Oct 2019)

COUNTRY: Jordan

Jordan COVID-19 Private Sector Recovery and Resilience Project

Activity	Classification	Micro	Small	Medium
Industrial	# of Employee	<5	<20	<100
	Annual Turnover (JOD)	<100,000	<1,000,000	<3,000,000
Trade	# of Employee	<5	<10	<50

	Annual Turnover (JOD)	<120,000	<150,000	<1,000,000
Services	# of Employee	<5	<25	<50
	Annual Turnover (JOD)	<200,000	<500,000	<1,000,000

The project may provide a waiver to include MSMEs that are not covered by the national definition, due to their specific sectors of high potential and increased number of employees and/or turnover following the nature of the sector (e.g. capital intensive pharmaceutical companies, labor intensive business outsourcing centers, others)

Detailed Project Description

COUNTRY: Jordan

Jordan COVID-19 Private Sector Recovery and Resilience Project

COMPONENT 1: DE-RISK DEBT FINANCING TO MICRO AND VERY SMALL ENTERPRISES (VSES)⁵ (US\$53 MILLION)

1. **The objective of this component is to support micro and small enterprises and individual entrepreneurs in becoming more resilient against Covid-19 shocks and protect vulnerable households – including female led single households – who rely on this sector.** This component will support the capitalization⁶ of JLGC for the provision of a microfinance portfolio guarantee scheme/program housed in JLGC with an increased guarantee coverage from 70 percent to 85 percent for a period of five years, and subsequently for a self-sustaining portfolio guarantee for MSME credit, including microfinance credit, at a sustainable, steady-state coverage level to be determined. Thus, the component will support (i) immediate relief of the microfinance sector by supporting the newly-launched COVID portfolio guarantee program to include microfinance, thus targeting the most affected formal- and informal-operating small business owners, as well as (ii) building a medium-term, financial sustainable MSME portfolio guarantee product to increase outreach .
2. **The rationale for this component is, in the first instance, to finance the portfolio guarantee product expansion to cover microfinance institution's lending under an emergency liquidity line-of-credit issued by the CBJ. Subsequently, the expanded portfolio guarantee product will be built out to sustain MSME portfolio guarantees over the medium-term following the expiry of the CBJ line-of-credit.**
3. **Expansion of the recently launched portfolio guarantee scheme to include guarantee coverage to microfinance institutions will allow JLGC to increase its guarantee coverage and expand its business to MFIs⁷.** JLGC currently works with 6 microfinance companies. The volume of micro-lending guaranteed by JLGC stands as of November 30, 2020 at JD 2.9 million covering 333 microbusinesses with an average guaranteed balance of JD 8600 (average loan size is JD 26.5k). The current coverage ratio of the guarantee is 70 percent with a premium rate ranging from 1.5-2.0 percent. An increased guarantee ratio and reduced premium rates are common requests that JLGC receives from the MFIs. Especially in the context of the Covid-19 pandemic, the riskiness of the underlying portfolio is clearly higher than in normal times, hence higher than usual coverage ratios can increase MFIs' willingness to participate in the scheme, especially for highly disadvantaged borrowers such as individual entrepreneurs. Moreover, the capital injection will

⁶ Main shareholders (CBJ and licensed operating banks in Jordan) have increased the paid-up capital of JLGC from JD10 million to JD29 million in 2016. Furthermore, the CBJ, licensed banks and the Arab Fund for Social and Economic Development have participated in creating a special fund for guaranteeing the loans extended to startups totaling JD 82.5 million. The funding was lent to JLGC for ten years at subsidized rate (0.5-2.0 percent). JLGC invests the money in Government Bonds and accumulates the net interest income in special provisional Fund to cover expected losses of the loans extended under the program. Currently, the Fund has an outstanding balance of JD 9.4 million. Similar arrangements were introduced by the CBJ to support other programs including the export credit insurance, the industrial and services sectors loan guarantee program and the covid-19 facility.

⁷ Nine institutions currently undertake microfinance activities in Jordan under the umbrella of CBJ, with a total of more than 200 branches across the country. The MFIs were able to serve around 4 percent of the Kingdom's population (10.6 M) with 67 percent of the industry outreach was focused outside Amman. MFIs managed a total loan portfolio of JOD273 million in Q2 2020, and served a total of 466,394 active borrowers, with about 435,368 active loans. From all clients, 68 percent were female borrowers. The percentage of market share for MFIs was equal to 24.1 percent of non-banking financial institutions in 2017. According to the IFC MSME Finance Gap Report from 2017 with updated data as of October 2018, there is an unmet microfinance demand of USD 697 million among formal microenterprises.

encourage more lending by financial institutions⁸.

4. Migrating microfinance guarantees to a portfolio approach will enable JLGC to concurrently begin to guarantee the loans to MFIs from the CBJ. The eligibility criteria for MFIs under the CBJ line-of-credit have been jointly established by CBJ and JLGC. JLGC is developing terms and conditions for the guarantee agreements with eligible MFIs, updating their operational and risk management processes to include guarantees to MFIs, and undertaking financial projections on total issuances, claims and recoveries. The project funding will be invested, and its earnings will comprise the provisional fund for claims. [Fee income for the guarantees will go toward covering JLGC operational expenses] during this period. The CBJ loans will be committed over 7-8 years from launch, and the overall line-of-credit will expire in 15 years [date]. The portfolio approach allows JLGC to reach more MFIs and thus MFI borrowers, and will benefit from economies of scale, and improved IT systems (including interface with participating MIFs) as well.

5. Over the medium-term, the integrated portfolio guarantee program will enable JLGC to build off the gains under the COVID-recovery funding to broaden outreach and maintain financial sustainability. JLGC will continue the -comprehensive MSME portfolio guarantee when the two lines-of-credit for SMEs and microfinance, respectively, expire. As such, JLGC will use the investment earnings from the World Bank project amount to fund claims, and will use fee income to absorb operational costs. To sustain the portfolio product beyond support of the lines-of-credit, JLGC will assess performance under the portfolio, including the applicable bank and MFI eligibility criteria, target areas of unmet credit demand, coverage ratio, multiplier, and operational and risk management processes. Once the program will enter the period where no more loans under the CBJ line-of-credit are added under the higher 85 percent program coverage level, the portfolio product will shift to its steady-state coverage levels. It is expected that the period between the first and second disbursement will cover loans under the CBJ line-of-credit, and that other credit coverage will begin after the second disbursement conditions are met. Based on JLGC assumptions and projections, the expanded portfolio guarantee will enable JLGC to guarantees to cover to 5,688 borrowers of MFIs, 3,888 would be loans under the CBJ line-of-credit, and 3000 from other MFI funding sources, with the relative proportions of CBJ/non-CBJ loans decreasing over time. More broadly, the component will enable JLGC and to issue guarantees to over 22,750 [additional] credits by banks toward primarily of SMEs, borrowers of banks, comprised primarily of SMEs.

6. Capitalization of the JLGC will take place in two disbursements. The first disbursement of US\$25 million equivalent will take place upon the adoption of the following commitments, in form and substance satisfactory to the World Bank: (a) submission of the eligibility criteria for MFIs agreed with the CBJ; (b) [at least] one agreement with an eligible MFI on the terms and conditions for portfolio guarantee issuance; (b) adoption of operational guidelines, including a business model, risk-management policy, and investment policy for the new capitalization and an upgraded Environmental and Social Management System (ESMS) according to the requirements of the Project Environmental and Social Commitment Plan (ESCP); and (d) a projection of guarantee claims over the period of the CBJ line-of-credit under best/worst scenarios.

7. The second disbursement of US\$25 million will take place upon (a) an assessment of the portfolio guarantee performance including preliminary outreach across MSME categories; (b) updating JLGC policies on steady-state coverage levels, eligibility criteria, pricing, and claims management, in form and substance satisfactory to the World Bank; (c) accreditation and due diligence criteria for PFI39-by JLGC, including ensuring that PFIs are adopting an ESMS, for the portfolio guarantees beyond the CBJ line-of-credit; and (d) proportional target allocation across medium, small and micro-enterprise categories of borrowers. This capital will be deposited into a sub-bank account, in accordance with the signed subsidiary agreement

⁸ Based on 12.5 percent expected default and 25 percent Worst Case Default Rate (WCDR), a leverage multiplier of 4 times could be applied. JOD 1.25m million could unlock about JOD 5 million of additional lending for the second year of the program, and the outstanding balance of guaranteed amount could be increased by additional JD 2.5 m every year following the second year, assuming an average loan maturity of 24m and the same default rate in the medium to long term.

between MOPIC and the JLGC and the procedures established in the POM. The disbursements will build up a special provisional fund that will be created at JLGC from the reinvestment of the US\$50 million. The reinvestment return is expected to reach JD15 million annually, according to JLGC estimates.

8. **In addition, US\$3 million will be used to support the implementation of a comprehensive IT system, training and maintenance for JLGC.** The project will support TA to JLGC to implement an IT system that will facilitate the roll out and expansion of the portfolio guarantee product. It is expected that the interface between JLGC and PFIs will be through advanced IT portals, enabling portfolio submission, guarantee issuance, performance monitoring and claims submission to be conducted in real time. In particular, for the COVID recovery period, the majority of the guarantee chain will be electronic. Moreover, the IT systems will be needed to achieve the projected scale of guarantee volume when the portfolio product is fully operational.
9. **During the COVID recovery period, capitalization of the JLGC is necessary to provide confidence to the MFIs, where the guarantees will provide liquidity to manage operations.** Upon completion of the project, it is expected that the capital deposited in the JLGC account will continue to be used by JLGC to provide credit guarantees to facilitate access to finance for MSMEs. The fund is designed to be financially sustainable over time.
10. **This capital will be deposited into a sub-bank account, in accordance with the signed subsidiary agreement between MOPIC and the JLGC and the procedures established in the POM.** The disbursements will build up a special provisional fund that will be created at JLGC from the reinvestment of the US\$50 million. The reinvestment return is expected to reach JD15 million annually, according to JLGC estimates.
11. **Capitalization of the JLGC is necessary to provide confidence to the MFIs, where the guarantees will provide liquidity to manage operations.** Upon completion of the project, it is expected that the capital deposited in the JLGC account will continue to be used by JLGC to provide credit guarantees to facilitate access to finance for MSMEs. The fund is designed to be financially sustainable over time.
12. **The guarantee product supports the US\$30 million new emergency liquidity scheme from CBJ to MFIs, with both short-term and longer maturity timelines.** The liquidity facility is currently being set by CBJ tapping on funding from the Arab Fund for Economic and Social Development (AFESD) in form of a line of credit at concessional terms that will be channeled from CBJ to MFIs through commercial banks. This will ensure that MFIs have sufficient liquidity at low cost in addition to funding from wholesale financing from banks where at the end of 2019, local commercial banks had JD 88.6 million in outstanding loans to four of the largest MFIs. These accounted for 75 percent of the sector compared to JD26.2 million in 2012.
13. **This component will be complemented by Joint IFC/IBRD advisory services under the Jordan MSME Facility 2.0.** The Advisory will cover adjusting the design elements of the portfolio guarantee product to optimize guarantee issuance to MFIs, including setting eligibility criteria and providing training and capacity building to JLGC staff to conduct MFI due diligence. In the portfolio approach, MFIs will play the screening and borrower's risk assessment function and are the distribution channel of the guarantees. In the portfolio approach, MFIs will play the screening function and are the distribution channel of the guarantees. This approach generally leads to a higher quantity of loans with lower implementation costs, and direct involvement of the intermediary. Portfolio approach is generally preferable for microloans due to high transaction costs of individual guarantees for guarantee facility and its limited capacity/skills to appraise micro entrepreneurs.
14. **The portfolio approach is particularly important in the context of the Covid-19 crisis, where firms' survival is crucial, and speed is of the essence⁹.** This component will streamline and clarify upfront the

⁹ Currently, JLGC is implementing the individual approach, where JLGC typically examines the eligibility of firms, assesses the risk of credits on a case by case basis, and decides whether the guarantee will be granted. This approach typically ensures lower volumes with a generally higher quality of guaranteed loans, but also higher administrative costs. In portfolio guarantees, the decision to grant a guarantee is not assessed on an individual

application process in order to minimize the paperwork requested and speed-up implementation of the current individual guarantee scheme until the new portfolio guarantee scheme is launched.

15. The eligibility criteria for PFIs to be covered by JLGC, will be articulated in detailed during appraisal.

The eligibility criteria for PFIs will involve a comprehensive assessment of the prospective PFIs capability to serve micro and very small enterprises in informal market segments hard-hit by the COVID-19 pandemic, according to an agreed upon ESMS, and a 'certificate of good standing' issued by CBJ. Moreover, CBJ will be required to certify each PFI's adherence to prudential regulatory ratios, minimum capital, and operational standards as will be set out in the operational manual such as fit and proper controllers and managers, adequate profitability and capital, strong management and healthy portfolio quality, that is, liquidity, loan loss provisioning, and NPLs at 10 percent or less.

16. JLGC has shared the eligibility criteria that are applicable to the MSME portfolio product. These will form the foundation to develop the specific eligibility criteria for MFIs under the project:

- (a) Beneficiaries:** all MSMEs Projects registered in Jordan across all governorates that have to be legally and officially registered that fall under CBJ definition.
- (b) Activities:** according to our different programs we are guaranteeing Loans for all kind of activities except agriculture.
- (c) Guarantee Coverage:** 70% (Projects owned by female by more than 50% are covered by 80% by JLGC) .
- (d) Loan Uses;** To be utilized to finance working capital, fixed assets, enhancing expanding the project (depends on the program type)
- (e) Disbursement:** - To be fully disbursed against confirmed invoices/transfer/LCs directly to the second party(supplier) & In case of multiple suppliers or undocumented expenses, to be disbursed in client account through manager cheques + site visit from the FI to the client within one month (max) to make sure it was utilized for the approved purposes.
- (f) Facility Type:** One off & revolving loans
- (g) Commission:** As per FI agreement (from 1.5% - 2%). Our effective rate is more than 1.8%.
- (h) Loan tenor:** (up to 8 years including grace period up to one year depending on uses of financing).
- (i) Remedial and Claims:** Lending institutions submit claims after 6 Months of the last instalment paid; claims should be processed by JLGC within 10 working days. Claims payment are based on the Coverage Ratio based on the loan balance at the date of default + 6 Months interest. Eligible claims for settlement are those claims meeting all requirements related to the general and specific conditions stated in the agreements with the FI.

17. JLGC adheres with the following principles of establishing PCGSs for MSMEs:

- (a) Institutional framework:** JLGC is established as an independent shareholding company, autonomous, separate legal entity from the government, and managed by high level professional board of Directors comprises of 9 members from the private sector and two members from the Central Bank of Jordan. This reflect the Principle 1 of the World Bank Principles for Public Credit Guarantee Schemes for SMEs, which states that *"a PCGS should be established as an independent legal entity on the basis of a sound and clearly defined legal and regulatory framework to support the effective implementation of the PCGS's operations and the achievement of its policy objectives"*.

basis. Rather, the decision of whether a guarantee is granted is based on predefined eligibility criteria with MFIs entitled to attach guarantees to loans within an eligible category without prior consultation of the JLGC. In the portfolio approach, MFIs play the screening function and are the distribution channel of the guarantees.

- (b) **Funding:** Sufficient paid-in capital to facilitate an effective launching of the PCGS and its subsequent viability, trying to avoid unfunded schemes or schemes which are funded exclusively through budgetary allocations. The CBJ, licensed banks and the Arab Fund have already provided sufficient capital for different JLGC programs.
- (c) **Prudential regulation:** JLGC is a private shareholding company incorporated under companies Act, and subject to the regulations of the Securities and Exchange Commission. It has a strong governance structure in place with 4 private sector independent representatives in the Board of Directors chairing the Audit, Risk and Governance committees. A compressive risk management framework is applied. The framework has the objective to preserve the financial sustainability of the all JLGC programs and ultimately the credibility of the JLGC guaranteed issued. Additionally, JLGC guarantee meets certain minimum legal conditions in terms of seniority, irrevocability, maturity and effectiveness to provide capital relief to the lender for the proportion of the underlying loan exposure covered by the guarantee
- (d) **Leverage:** A maximum level of leverage is being specified, which largely depend on expected fluctuations in income from investment, its administrative expenses and the costs arising from claims. In the context of the Covid-19 crisis, JLGC is setting up a special program with earmarked resources, the leverage of the JLGC reflect the higher than normal expected default rate on the guaranteed loan portfolio and therefore restrained to more conservative levels. While it is difficult to provide an exact figure as expected claims depend on other design features — target group, risk sharing arrangements, coverage rate etc. — a maximum leverage in the range of 4-5 times should be appropriate.
- (e) **Target groups:** in the context of the COVID-19 crisis, the criteria will be tailored to focus on the sectors most affected by the crisis, with firms' eligibility criteria calibrated on their viability prospects and associated environmental and social risks — for example, some part of the eligibility criteria has to be an assessment of the medium-term viability of the borrowers to ensure that the product is not used to prolong the failure of unviable businesses.
- (f) **Type of finance targeted:** funds for working capital are to be guaranteed, which is important for sustaining jobs in firms which could become insolvent due to insufficient short-term credit. Restrictions will be put on the size of the loan, especially as JLGC intends to target primarily small businesses, as well as on the terms of the loan. While JLGC cannot directly influence the payback profile of a loan, which is a decision of the lender, guarantees will be calibrated to accommodate the cash flow distribution of firms hit by the Covid-19 shock, where firms with little or no income will not be able to begin payments for several months.
- (g) **Delivery modalities:** JLGC will adopt portfolio guarantees, where, the decision of whether a guarantee is granted is based on some predefined eligibility criteria with accredited lenders entitled to attach guarantees to loans within an eligible category without prior consultation of the JLGC- This will be set during design of the portfolio guarantee product. JLGC receive technical assistance from IFC to design portfolio guarantee product. This approach generally leads to a higher quantity of loans with lower implementation costs, and direct involvement of the intermediary. In the context of the Covid-19 crisis, where speed is of the essence for firm's survival, a portfolio approach is the preferable option.
- (h) **Risk distribution:** the arrangements that distribute the losses in case of the borrower's default including the loss sharing agreement underlying the guarantee in case of default of the borrower

will be agreed on during TA to design the portfolio Guarantee product while the suggested coverage ratio of the guarantee, i.e. the share of losses underwritten by the PCGS is 85% which is line with what is being provided by other schemes during the crisis.

- (i) **Fees (premiums):** Guarantees under the program will be subject to 1 percent premium rate that will be paid by the government and it is set to cover the program management cost. Loan losses will be paid from accumulated resources in the fund dedicated for the program. The 1 percent premium (absorbed by the government) applies to the guarantees issued under the line-of-credit, to support microenterprises suffering from COVID-related liquidity and working capital downturns; of these 68 percent of clients of microfinance institutions are women.
- (j) **Claim handling:** JLGC has reduced the time period for claim settlement to 10 days down from 180 days with clear procedures for claims submission and clear procedure for claims payments.
- (k) **Monitoring and evaluation.** A comprehensive monitoring and evaluation of the JLGC's performance is in general necessary to account for the use of public resources, measure the achievement of PCGS policy objectives, and improve its operations. With the key objective to ensure the survival of firms and outreach, in the context of COVID, — the capacity of the JLGC to meet the demand for guaranteed loans by firms — and financial additionality — the incremental credit volumes granted to eligible firms as a result of JLGC activities — are key dimensions that the JLGC will track to evaluate the success of the scheme at a later date.

18.

In building out the steady-state portfolio guarantee product for microfinance, risk-premium pricing, among other features will be explored in the product design. The product design will entail balancing financial and economic additionality, outreach and financial stability following the expiry of the CBJ line-of-credit. Based on IFC Market study, which is assessing Microfinance sector in Jordan (under preparation), the market demand for microfinance is largely unserved by the formal financial sector. The project will assist JLGC to expand their guarantee coverage by moving from individual guarantee product to a portfolio product, in turn supporting MFIs to broaden their outreach to targeted microenterprises that have had limited or no access to formal credit.

COMPONENT 2: SUPPORT SME RESILIENCE AND GROWTH (US\$55 MILLION)

Sub-component 2.1: Support SME Growth (US\$45 million) through matching-grants to assist SMEs in developing their capability and realizing specific market opportunities. The program will be demand-driven and performance-based with clear SME-level result indicators and milestones to maximize efficiency.

2.1.1: Support SME Growth (firm-level) – implemented by JEDCO and JE (US\$40 million)

Rationale

19. **World Bank guidance notes and research evidence show that ‘managerial capital’ (i.e. managerial capabilities, including business skills and practices) is instrumental in strengthening the productive capabilities of SMEs, while lack of such constitutes a significant constraint to firm growth and the ability of SMEs to withstand economic shocks.** Quality of management remains lower in developing countries

compared to developed ones.¹⁰ Additionally, creating sustainable linkages with large companies and public procurement opportunities, will enable SMEs to develop and leverage growth opportunities including finding new buyers and developing new markets and products/services. This will increase the competitiveness and sustainability of SMEs and help increase revenues and generate employment opportunities. Providing matching grants will help de-risk SME investments and implement growth plans to achieve desired milestones. Matching grants will support modernizing production and services to increase value-added, improving management practices and systems, adopting quality standards at target markets, and supporting other means identified to achieve desired objectives.

Objectives & Activities

20. This sub-component aims at supporting SMEs growth through building firm capabilities to:

- (a) Establish backward-forward linkages with large organizations in the private and public sector (foreign and domestic) in Jordan, including access to public procurement;
- (b) Increase the managerial and institutional capabilities of SMEs;
- (c) Increase productivity and adopt new technologies;
- (d) Develop and increase export readiness to target specific markets;
- (e) Promote exports of Jordanian products to new and existing markets;
- (f) Improve the efficiency of SMEs through adopting climate-smart solutions; and
- (g) Support SMEs to become investment ready and bankable.

21. This subcomponent will benefit from a joint framework of collaboration with Jordan’s Innovative and SME Fund (ISSF) and the Ministry of Digital Economy and Entrepreneurship (Youth, Technology and Jobs’ project) in areas related to innovative products and services’ creation and digital firms’ growth. In addition, matching grants could support SMEs become bankable and/or investment ready to be eligible for bank financing and ISSF or other funds.

Main features

22. The program will be results-based, with clear criteria for eligible SMEs who have local or export market growth aspirations to achieve measurable objectives (e.g. revenue increase, productivity improvement, job creation, others). JEDCO and JE specialists will conduct firm-level diagnostics for SMEs to identify gaps and opportunities, if deemed necessary. Based on that, the program will offer matching grants to support SMEs to develop and implement their growth plans, following specific milestones, and through private sector vendors. The program will provide 50-70 percent of the costs of firm-level growth plans implementation (goods and services) at a total cost of up to US\$100,000 per SME. JEDCO and JE will sign firm-level grant agreement with SMEs to specify matching grant details.

23. Eligible SMEs will procure services and goods to implement their growth plans directly from private sector vendors following commercial practices. The program will cover its share of the costs on a reimbursable basis. JEDCO and JE will implement this program, with a focus on SME capability upgrading for JEDCO and export promotion for JE.

Growth Plan Implementation Co-Matching Grant (firm-level)	
ELIGIBLE RECIPIENTS	<ul style="list-style-type: none">• Registered SMEs in Jordan• Associated with moderate or low environmental and social risks as per the screening criteria identified in the ESMF• 2+ year of operations

¹⁰ Strengthening World Bank SME-Support Interventions: Operational Guidance Document, November 2020

	<ul style="list-style-type: none"> Meets the GOJ's approved definition of SMEs (Annex 1)
ELIGIBLE ACTIVITIES (JEDCO)	Organizational and technical development, quality certification, firm digitization, product development and/or testing, market testing, IP protection, sales and business development, marketing activities, machinery upgrade and modernization of production process; product packaging; technology systems and efficiency systems, and others.
ELIGIBLE ACTIVITIES (JE)	Participation at trade fairs on firm-level, hiring business development consultants and/or brokers at target markets, registration fees and establishment costs of business development offices at target markets, access to exporters' databases or business groups at target market, firm - level marketing and promotion activities at target markets, and others.
GRANT SIZE	Maximum of US\$100,000 per beneficiary
FEATURES	<ul style="list-style-type: none"> Matching Grant: Paid in tranches following the achievements of result milestones on reimbursement basis. SMEs will manage the procurement process to select vendors following commercial practices Grants will cover 50%-70% of the total cost of implementation. SMEs must cover 30%-50% of the needed funding.
Targeted number of SMEs for JEDCO (capability upgrading) (US\$30 million)	<ul style="list-style-type: none"> 300 SMEs
Targeted number of SMEs for JE (export promotion) (US\$10 million)	<ul style="list-style-type: none"> 100 SMEs

Application, selection and implementation process

24. **The program will publicly invite interested SMEs to submit their applications.** JEDCO and JE will establish separate selection committees to review and select SMEs, comprised of public and private sector representatives. Selected SMEs will receive support for the development and implementation of their growth plans through private vendors.

Qualified private sector vendors

25. **The program will identify and pre-qualify private sector vendors on a rolling basis.** JEDCO and JE will provide selected SMEs with lists of qualified private sector vendors, but they will also allow them to choose other vendors. The list of pre-qualified private vendors may include local /international Business Development service providers, e-commerce solutions experts, branding houses, product development experts, etc. More detailed services and selection criteria will be detailed in the POM.

Fast-track recovery window (Part of 2.1.1, implemented by JEDCO)

Rationale

26. The program will provide just-in-time support to maintain uninterrupted operations and preserve capabilities of viable and export-focused SMEs in the market to manage the COVID-19 shock. The program will support SMEs that have clear requirements related to improving efficiencies and increasing revenues. Targeting those impacted companies with immediate support will contribute to stopping their decline and putting them on a pathway to recovery. This includes avoiding layoffs, negative revenues, and potentially shutting downs.

Objectives and Activities

27. **JEDCO will establish a fast track window, which aims at providing immediate support to previously growing and viable SMEs impacted by the pandemic. The window will focus in those SMEs who have clear needs to achieve the following:**
- (a) Improving operational efficiencies,
 - (b) Increasing productivity,
 - (c) Maintaining or returning to pre-Covid employment level,
 - (d) Restoring and increasing revenues, and
 - (e) Maintaining or restoring market share or accessing new markets.

Main features

28. **The program will have clear criteria to identify eligible SMEs who have clear needs to achieve specific objectives.** The program will provide matching grants to support SMEs in addressing their immediate needs. The program will cover up to 70 percent of the costs (goods and services) and up to US\$50,000 per SME (Not counted towards the ceiling set by other Project-financed programs). JEDCO will sign firm-level grant agreements with SMEs to specify matching grant details. In parallel, JEDCO will hire a consulting firm to coach and assist SMEs in achieving their goals.
29. **Eligible SMEs will procure services and goods directly from private sector vendors following commercial practices.** The program will cover its share of the costs on a reimbursable basis.

Growth Plan Implementation Co-Matching Grant (firm-level)	
ELIGIBLE RECIPIENTS	<ul style="list-style-type: none"> Registered SMEs in Jordan Associated with moderate or low environmental and social risks as per the screening criteria identified in the ESMF 2+ year of operations Meets the GOJ's approved definition of SMEs (Annex 1) Positive cash flow statements in 2018 - 2019 Have clearly identified needs to achieve program targets
ELIGIBLE ACTIVITIES (JEDCO)	Organizational and technical development, quality certification, firm digitization, product development and/or testing, market testing, IP protection, sales and business development, marketing activities, machinery upgrade and modernization of production process; product packaging; technology systems and efficiency systems, installation of green and climate-smart solutions and others.
GRANT SIZE	Maximum of US\$50,000 per beneficiary (Not counted towards the ceiling set by other Project-financed programs)
FEATURES	<ul style="list-style-type: none"> Matching Grant: Paid following the achievement of agreed upon milestones on reimbursement basis. SMEs will procure goods and services on commercial basis. The grant will cover up to 70% of the total cost of activities.

Targeted number of SMEs for JEDCO (fast track window) (US\$2.5million)	<ul style="list-style-type: none"> • 50 SMEs
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Application, selection and implementation process

30. **The program will publicly invite interested SMEs to submit their applications through a streamlined and simplified process.** JEDCO will establish a selection committee to review received applications, select SMEs, and sign firm-level agreements. Selected SMEs will benefit from coaching and guidance from a private consulting firm to maximize their success.

2.1.2: Export Promotion (sector-level) – implemented by JE (US\$5 million)

Rationale

31. **Providing export-ready SMEs with targeted market-access support can help them grow and scale at a much higher rate when not hindered by limited resources and capabilities.** This will help create a sustainable export development model that can contribute to increasing the number of export focused firms and overall revenue and employment opportunities.

Objectives & Activities

32. **This sub-component will focus on supporting sector-level market-access to export destinations.** The program will support SMEs in sectors where Jordanian exports have the highest potential to succeed (Annex-2). The program will cover the cost of supporting SMEs to access new markets or expand in existing ones. SMEs will contribute to this cost through paying subscription fees that will be determined by JE.

Main features

33. **This program will provide support for sector-level export promotion activities. Beneficiary SMEs will pay subscription fees to participate in these activities.**

34. **JE will primarily depend on existing market access intermediaries, who have professional experience in business matchmaking and export promotion, in the implementation of this subcomponent, following a competitive section process, pre-defined criteria, and on performance basis.**

Export Promotion Program (Sector-level)	
ELIGIBLE RECIPIENTS	<ul style="list-style-type: none"> • Registered SMEs in Jordan • 2+ year of operations • Meets the GOJ's approved definition of SMEs (Annex 1) • Qualified and selected through an application process
ELIGIBLE ACTIVITIES	<ul style="list-style-type: none"> • Trade fair participation* • B2B matchmaking* • Market intelligence reports (products/markets/products at markets) and subscriptions to datasets. • Awareness and professional training workshops to relevant SMEs and target groups in Jordan and abroad. • Targeted promotion and image building activities for Jordanian exports (procure professional services to promote potential products/services, including website, campaigns, networking services, others). • Sector-level export promotion training and professional coaching

	services. • Other promotional activities to achieve desired targets.
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Application, selection and implementation process

35. **The program will publicly invite interested SMEs to submit their applications.** JE will establish a selection committee to review and accept applications following the eligibility criteria. Selected SMEs will be invited to participate and pay subscription fees for these activities.

Sub-Component 2.2: Provide MSME-wide support (US\$10 million) through awareness, capacity building, and outreach to MSMEs across Jordan and through various life-cycle stages.

2.2.1: Extend essential technical support services to the wider MSME population (US\$5 million)

Rationale

36. **Providing business support services, management training, and market information across the Kingdom will facilitate government outreach to MSMEs outside the capital, to improve their capacity and growth opportunities.** This will also generate awareness about ongoing government programs and MSME support initiatives; and help collect data on existing MSME activities, key challenges facing MSMEs, and suggest new business opportunities outside the capital. A subset of MSME technical assistance beneficiaries as part of subcomponent 2.2 will likely become eligible for the access to finance through MFIs (as part of Component 1).

Objectives & Activities

37. **The objective of this activity is to provide online and offline training, advisory support, awareness building, and networking services through a number of (3-5) MSME business support centers, hosted at relevant business support entities and managed by JEDCO.** The centers will also provide information on spatial linkage opportunities and play a key role in connecting MSMEs to other relevant support (financial and non-financial) programs in Jordan. Also, as the density of new business registration is significantly low in Jordan, the activities under Component 2 will help solve this issue, through MSME wide support, where JEDCO will provide entrepreneurship awareness programs to help aspiring individuals to decide on starting businesses and provide them with the basic tools needed to manage it. The MSME support centers will also refer aspiring individuals/ entrepreneurs to other programs in Jordan to support their entry.

Main features

38. **The MSME support centers will be the front facing entities of JEDCO in Jordan.** They will act as service delivery stations for general support services to MSMEs. The centers will provide:

- (a) General managerial trainings (online and offline) covering a wholistic list of topics determined based on the needs of MSMEs.
- (b) On-site/online advisory services to MSMEs, delivered through specialized business development experts who specialize in several topics such as, but not limited to, legal advice, business planning, sales and marketing, operations management, accounting and finance, quality management, e-commerce and information technology. The Advisory Services offer on-site consultation to answer any inquiries that MSMEs might have.
- (c) Access to information and referral to:
 - Business registration services.
 - Incubation and acceleration programs.
 - Programs and initiative available to MSMEs through stakeholders, including JE and JEDCO.
 - Access to market information, covering local and export markets.

(d) Access to finance, covering JEDCO programs as well as other funding opportunities in Jordan.

39. As part of the program, JEDCO will establish and hold the responsibility for 3-5 MSME support centers (including a center at JEDCO's offices in Amman), hosted at partner premises. Partner entities may include chambers of commerce, universities, banks, incubators, co-working spaces, etc. Selection of partner premises will follow minimum requirement criteria, which will be detailed in the POM. JEDCO will remodel selected/existing premises to fit with the requirements and subcontract private sector consultants to provide business support services to MSMEs at the centers. It is important to emphasize once again, that the Project will not support the establishment of new *physical centers*, but it will utilize existing premises at partner organizations. In terms of implementation of activities, the project will outsource the activities in those 3-5 centers and limit JEDCO's participation to 1-2 staff members per center to ensure consistency of implementation and provide information about other JEDCO programs. The project will draw on extensive direct experience gained through supporting SME Centers in WBG projects in Kuwait and Saudi Arabia in the last five years

2.2.2: Support Home-Based Businesses (HBB) (US\$5 million)

40. HBBs are likely to benefit substantially from gaining the knowledge and financial support needed to grow their businesses. Modest but targeted interventions can have real and tangible impact as it relates to generating revenue and scaling, given their low business maturity level. Accordingly, this will result in developing a credible pipeline of future SMEs that have the right foundational knowledge of sound business practices to build on. Furthermore, encouraging/enabling ecosystem intermediaries to provide key growth support (e.g. sales and distribution) deploying economies of scales can expedite that maturity cycle. To contextualize, HBBs are microenterprises registered under a special registration category to allow them to operate from home. These are mostly concentrated in underserved areas, female-led, and lack the capacity to scale. The Project's objective is to help them develop their products, expand in the local market through ecosystem intermediaries, and scale their operations to become small businesses. This is within JEDCO's mandate to help MSMEs grow and support wider MSME subsets. The Project will follow a results-based approach to ensure that the desired objective is achieved. It is also emphasized that JEDCO will not work with HBBs directly but through ecosystem intermediaries, which will be selected competitively.

Objective

41. Support Home-Based Businesses (HBB) through capacity building and access to market interventions, to help them improve their products, benefit from economies of scale, and realize market opportunities. The program will support HBBs to transform and grow their businesses to increase their contributions to the economy. The program will be design result-based criteria for this subcomponent closely with ecosystem intermediaries to support priority sectors

Main features

42. JEDCO will provide grants to ecosystem intermediaries to manage this subcomponent, to support technical assistance, capacity building, conduct business diagnostics, and provide business development, marketing, sales and distribution support to HBBs. Each grant will be up to US\$200 thousands, covering 80 percent of the costs associated with eligible activities to support HBBs. Each ecosystem intermediary will support at least 10 HBBs. The program will target 1,250 HBBs over the timeframe of the project.

Application, selection and implementation process

43. JEDCO will invite interested ecosystem intermediaries to apply and submit their proposals which will include:

- (a) The number of HBBs they will serve;
- (b) The type of collective support they will provide them with, e.g. distribution, sales, market reach' etc. and the costs associated with implementation;
- (c) Projected breakdown of all costs related to those services;
- (d) Expected results, with a preference for revenue increase and job creation.

44. Eligibility criteria (ecosystem intermediaries)

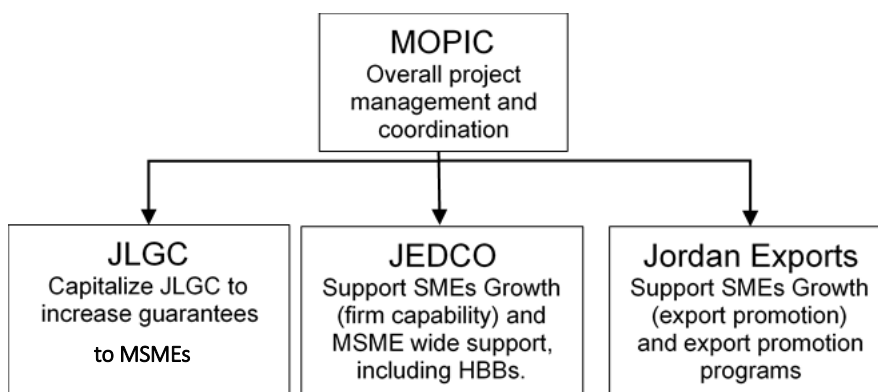
- (a) Registered organization in Jordan (for profit or not-for-profit).
- (b) Proven record of operating relevant business for one year at least.
- (c) A clear and sound implementation plan and team expertise to implement the proposed activities.

45. **JEDCO will establish a selection committee to select ecosystem intermediaries based on the soundness of their application.**

COMPONENT 3: PROJECT MANAGEMENT AND INSTITUTIONAL DEVELOPMENT (US\$7 MILLION)

46. **The Ministry of Planning and International Cooperation (MoPIC) will lead overall Project management and coordination.** MoPIC will establish a Project Management Unit (PMU) to lead the implementation of Project activities, which will include Project Coordinator, Technical Advisor, Financial Management Specialist, Procurement Specialist, Social and Environmental Specialists, Gender Specialist, and Monitoring and Evaluation Specialist. MoPIC will sign subsidiary agreements with specialized organizations to technically implement their relevant subcomponents, including the Jordan Loan Guarantee Corporation (JLGC), Jordan Enterprise Development Corporation (JEDCO), and JE. All PMU staff will be selected following a competitive selection process.

47. **Due to their important roles, the Project will build the institutional capacity of JEDCO and JE, following an institutional assessment (see Annex-3).** The Project will support JEDCO and JE in developing Monitoring & Evaluation (M&E) frameworks and a comprehensive ERP and CRM system for beneficiary MSMEs and developing/implementing gender action plans and stakeholders engagement plan. The Project will also support the organizations in technical expertise and systems to support the implementation of relevant components and may also support capacity building for non-government SME service providers if there are identified gaps in quality of provision. These activities will be included in the individual subsidiary agreements between MoPIC and the two organizations.



48. **The project will support JEDCO and JE in developing their research, analytical capacity, and advocacy role to advocate for SME interests in broader Government policy making.** The organizations can design logical interventions that address binding constraints, in close coordination with the Ministry of Industry and Trade (MoIT). These activities will be included in the individual subsidiary agreement between MoPIC and the two organizations.

JEDCO

49. **The PMU will support JEDCO by procuring professional experts to support its institutional development and project implementation.** The following experts will be hired under the project and housed at JEDCO: SME Growth specialists, MSME Support Specialist (business support centers lead), MSME Support Officer

(business support centers officer), HBB Support Specialist, Communications Specialist, M&E Officer, Senior Researcher (research, analysis, and policy) and Environmental and Social Specialist.

50. The project will support the following institutional development activities:

- (a) Comprehensive ERP/CRM system establishments;
- (b) Development of new Standard Operating Procedures (SoPs);
- (c) Establishment of M&E framework;
- (d) Activation of JEDCO's Grievance Redress Mechanism (GRM);
- (e) Development of an organizational work plan and communications strategy;
- (f) Development of JEDCO's research and advocacy function;
- (g) Support JEDCO to conduct 10 SME pulse surveys to measure the confidence of SMEs, identify key challenges, and perceptions towards government support programs;
- (h) Support JEDCO to develop policy notes to advocate for unlocking business environment challenges.
- (i) Support knowledge-transfer from global SME agencies (possibly Enterprise Ireland) to JEDCO, including staff training and systems development.

JE

51. The PMU will support JE by procuring professional experts to support its institutional development and project implementation. The following experts be hired under the project and housed at JE: Export Promotion Specialists, Communications Specialist, M&E Officer, and Financial Officer. They will be responsible for gathering, assimilating, and availing focused business intelligence as it relates to markets and products/services, developing targeted B2B linkages in key markets to enable Jordanian SMEs to attract new buyers and penetrate new markets and increase current market share.

52. The project will support the following institutional development activities:

- (a) Comprehensive ERP/CRM system establishments;
- (b) Development of new Standard Operating Procedures (SoPs);
- (c) Establishment of M&E framework;
- (d) Establishment of Grievance Redress Mechanism (GRM);
- (e) Development of an organizational work plan and communications strategy;
- (f) Support knowledge-transfer from global Export promotion agencies (possibly Columbia EPA) to JE, including staff training and systems development.

53. MoPIC will establish a Steering Committee to oversee the implementation of activities and ensure synergy among public and private institutions supporting MSMEs in Jordan, headed by MoPIC and comprising mainly MoIT, MoDEE, CBJ, JLGC, JEDCO, and JE.

Annex 3

MoPIC- SOP 03- GM Procedures

- / المديرية/ القسم
1.1 وحدة التطوير المؤسسي والتقييم / توكيد الجودة.
- /2 الهدف
2.1 يصف هذا الإجراء نظام الاقتراحات والشكاوى في وزارة التخطيط والتعاون الدولي.
- /3 مجال التطبيق
3.1 جميع الاقتراحات والشكاوى المقدمة داخلياً من قبل موظفي مديريات وأقسام ووحدات الوزارة وخارجياً من المتعاملين ومتلقي الخدمة والشركاء.
- /4 تعريفات
4.1 لا توجد.
- /5 المسؤوليات
5.1 تقع مسؤولية هذا الإجراء على المنسق الرئيسي لتوكيد الجودة وبإشراف مدير وحدة التطوير المؤسسي والتقييم، وذلك من خلال الإشراف الكامل على عمل هذا الإجراء والمحافظة عليه.
- /6 الإجراء
6.1 تقديم الاقتراحات والشكاوى
6.1.1 يتم تقديم الاقتراحات والشكاوى من موظفي الوزارة من خلال الوسائل التالية:

عملية جمع الاقتراحات		الوسيلة
المسؤولية	متى يتم الجمع	
توكيد الجودة مكتب الوزير	يومي	صندوق الاقتراحات والشكاوى الموجود على مداخل الوزارة وفي الطابق الخامس
مكتب الوزير	يومي	البريد الإلكتروني الخاص بالوزير
مقرر الاجتماع	بعد كل اجتماع	محاضر الاجتماعات الإدارية والتنسيقية واجتماعات المديريات

الإنترانت (نافذة تواصل)	يومي	قسم أنظمة المعلومات
الموقع الإلكتروني (نافذة الاقتراحات والشكاوى)	يومي	توكيد الجودة قسم أنظمة المعلومات
البريد الإلكتروني	يومي	توكيد الجودة
مذكرات داخلية ترسل إلى وحدة التطوير المؤسسي والتقييم/توكيد الجودة	يومي	توكيد الجودة

6.1.2 يتم تقديم اقتراحات وشكاوى الجهات الخارجية من خلال الوسائل التالية:

الوسيلة		عملية جمع الاقتراحات
المسؤولية	متى يتم الجمع	
صندوق الاقتراحات والشكاوى الموجود في مبنى الوزارة	يومي	توكيد الجودة
الاقتراحات والشكاوى الواردة إلى موظف خدمة المتعاملين	يومي	توكيد الجودة
الاقتراحات والشكاوى الواردة في استبانات رضى متلقي الخدمة	سنوي	توكيد الجودة
الخط الساخن	يومي	توكيد الجودة
الاجتماعات واللقاءات الرسمية مع الجهات الخارجية	بعد كل اجتماع	مقرر الاجتماع
الموقع الإلكتروني (نافذة الاقتراحات والشكاوى)	يومي	توكيد الجودة
البريد الإلكتروني (الرسائل الإلكترونية المرسلة لموظفي الوزارة)	يومي	توكيد الجودة
نظام الشكاوى الخاص بوزارة تطوير القطاع العام	مباشرة عند ورودها	توكيد الجودة

6.2 دراسة الاقتراحات

- 6.2.1 بعد اطلاع الوزير على جميع الاقتراحات الواردة إلى صندوق الاقتراحات والشكاوى والاقتراحات الواردة إلى بريده الإلكتروني، يتم تحويل ما يرثيه الوزير من هذه الاقتراحات إلى وحدة التطوير المؤسسي والتقييم / توكيد الجودة.
- 6.2.2 جميع الاقتراحات الواردة من قبل الجهات الداخلية والخارجية وبمختلف الوسائل والقنوات يتم جمعها وحصرها من قبل وحدة التطوير المؤسسي والتقييم / توكيد الجودة.
- 6.2.3 يقوم المنسق الرئيسي لتوكيد الجودة بالإيعاز لموظفي توكيد الجودة بتسجيل الاقتراحات المقدمة في السجل الخاص بالاقتراحات (EID-03-F1)، بحيث يتم تحديد وتوضيح تاريخ وموضوع ومقدم الاقتراح.
- 6.2.4 تتم دراسة الاقتراح من قبل وحدة التطوير المؤسسي والتقييم / توكيد الجودة وبالتعاون والرجوع إلى المديرية/الوحدات المعنية، حيث يتم في هذه المرحلة عمل دراسة أولية بالاستعانة بالمعلومات المتاحة لتحديد:
- موضوع الاقتراح.
 - الجهة المتأثرة بهذا الاقتراح.
 - العمليات المتأثرة بهذا الاقتراح.
 - الإجراء المفروض اتخاذه في حالة تنفيذ الاقتراح.
- 6.2.5 يقوم المنسق الرئيسي لتوكيد الجودة برفع تقرير الدراسة إلى مدير وحدة التطوير المؤسسي والتقييم يعرض من خلاله إمكانية التنفيذ أو رفض الاقتراح.

- 6.2.6 يقوم مدير وحدة التطوير المؤسسي والتقييم بعرض التقرير على مدراء المديريات المعنية لمناقشة محتوياته والوصول إلى قرار بشأن التعديلات المقترحة.
- 6.2.7 بعد الحصول على الموافقات اللازمة من الوزير/ الأمين العام يتم التنفيذ والسير بالإجراءات اللازمة.
- 6.2.8 في حال ترتب على تنفيذ الاقتراح تغيير في طريقة العمل وتنفيذ المهام يتم عكس التعديل على إجراء العمل المعياري الخاص بالعملية وبحسب ما ينص عليه إجراء العمل المعياري "ضبط الوثائق" رقم (EID-01).
- 6.2.9 إذا ترتب على هذا الاقتراح حدوث تغيير معين فيتم السير به حسب منهجية "إدارة التغيير" المعمول بها في الوزارة.
- 6.2.10 في حالة تنفيذ اقتراح ونتج عنه فائدة للوزارة ساعدت في تحسين العمل وتبسيط الإجراءات أو ساعد هذا الاقتراح على الارتقاء في الأداء يقوم المنسق الرئيسي لتوكيد الجودة بالتنسيق مع مدير وحدة التطوير المؤسسي والتقييم لتوجيه كتاب شكر لهذا الموظف ويتم توقيعه من قبل مدير الموارد البشرية.
- 6.2.11 يقوم المنسق الرئيسي لتوكيد الجودة بإرسال اسم الموظف صاحب الاقتراح إلى قسم تنمية الموارد البشرية ليتم ترشيحه من ضمن المؤهلين للفوز بجائزة موظف الشهر، وتسجيل هذا الاقتراح في سجل أداء الموظف ليؤخذ بعين الاعتبار عند إجراء التقييم السنوي له.
- 6.2.12 يقوم المنسق الرئيسي لتوكيد الجودة وبعد الاتفاق مع مدير وحدة التطوير المؤسسي والتقييم، بمتابعة نتائج تنفيذ الإجراءات المتخذة كنتيجة للاقتراح، بحيث يتم التأكد من تنفيذ التوصيات، والتأكد من تأثيراتها الإيجابية وفائدتها للوزارة.

6.3 دراسة الشكاوى الواردة إلى مكتب وزير التخطيط والتعاون الدولي

- 6.3.1 جميع الشكاوى الواردة إلى البريد الإلكتروني الخاص بوزير التخطيط والتعاون الدولي يتم الاطلاع عليها وبشكل مباشر من قبل الوزير.
- 6.3.2 جميع الشكاوى الواردة إلى صندوق الاقتراحات والشكاوى الموجود في الطابق الخامس يتم جمعها والاطلاع عليها من قبل مكتب الوزير تمهيداً لعرضها عليه.
- 6.3.3 بعد اطلاع الوزير على جميع الشكاوى المشار إليها في البندين 6.2.1 و 6.2.2 وبعد إبداء الملاحظات والتوجيهات عليها، يقوم مكتب الوزير بتحويل ما يرتئيه من هذه الشكاوى إلى وحدة التطوير المؤسسي والتقييم للدراسة والتحليل والرد عليها.
- 6.3.4 تقوم وحدة التطوير المؤسسي والتقييم / توكيد الجودة باستلام جميع الشكاوى الواردة وبمختلف القنوات والوسائل وتسجيلها في سجل الشكاوى (EID-03-F2) وإعطائها رقماً تسلسلياً وتحديد تاريخ الشكاوى ووصف مختصر عنها والجهة المشتكية سواء داخلياً أو خارجياً، وحفظ صورة عن الشكاوى المقدمة لأغراض الأرشيف.
- 6.3.5 في المرحلة الأولى من دراسة الشكاوى تقوم وحدة التطوير المؤسسي والتقييم / توكيد الجودة وبالرجوع إلى الجهات/ الأشخاص ذات العلاقة لتحديد ما يلي:

- مقدم الشكاوى
- موضوع الشكاوى
- الجهة المسببة لهذه الشكاوى
- الجهة المتأثرة بهذه الشكاوى
- المديريات/الوحدات ذات العلاقة بموضوع الشكاوى

- 6.3.6 في المرحلة الثانية من دراسة الشكاوى تقوم وحدة التطوير المؤسسي والتقييم واستنادا إلى الحقائق والوقائع والمرجعيات المناسبة بإعداد تقرير/مذكرة الرد على هذه الشكاوى مرفقا معها الوثائق والمستندات اللازمة وإرسال تقرير/مذكرة الرد للوزير/ الأمين العام للاطلاع وإبداء الرأي.
- 6.3.7 بعد اطلاع الوزير/ الأمين العام على ردود وشروحات وحدة التطوير المؤسسي والتقييم، وفي حالة الرغبة أو الحاجة يتم دعوة مدير وحدة التطوير المؤسسي والتقييم لاجتماع خاص لدراسة ومناقشة تقرير / مذكرة الرد.
- 6.3.8 بناء على ملاحظات وتوجيهات الوزير/ الأمين العام في هذا الاجتماع تقوم وحدة التطوير المؤسسي والتقييم بإعداد الرد النهائي على هذه الشكاوى تمهيدا لإرسالها للشخص المعني.
- 6.3.9 تقوم وحدة التطوير المؤسسي والتقييم بإرسال الرد النهائي على موضوع الشكاوى لصاحب الشكاوى وإرسال نسخة للحفظ لمكتب الوزير / الأمين العام، ونسخة تحفظ في الملف الشخصي للموظف.

6.4 دراسة الشكاوى المتعلقة بسير العمليات في الوزارة

- 6.4.1 يتم تحويل جميع الشكاوى ومن مختلف الجهات إلى توكيد الجودة، عند استلام شكاوى سواء كانت خارجية أو داخلية يقوم المنسق الرئيسي لتوكيد الجودة بالإيعاز لموظفي القسم بتسجيل الشكاوى في سجل الشكاوى (EID-03-F2) وإعطاءها رقماً تسلسلياً، وتاريخ الشكاوى ووصف مختصر عنها والجهة المشتكية سواء داخلية أو خارجياً.
- 6.4.2 يقوم موظف توكيد الجودة بإعلام الجهة المشتكية بوصول الشكاوى، وبأنه سيتم اتخاذ الإجراء المناسب وسيتم إعلام هذه الجهة فور اتخاذ أي إجراء.
- 6.4.3 تتم دراسة الشكاوى من قبل المنسق الرئيسي لتوكيد الجودة وبإشراف مدير وحدة التطوير المؤسسي والتقييم، حيث يتم في هذه المرحلة عمل دراسة أولية بالاستعانة بالمعلومات المتاحة لتحديد:
- موضوع الشكاوى
 - الجهة المسببة لهذه الشكاوى
 - الجهة المتأثرة بهذه الشكاوى
 - الاقتراحات والتوصيات
 - الإجراء التصحيحي المفروض اتخاذه بناء على هذه التوصيات.
- 6.4.4 يقوم المنسق الرئيسي لتوكيد الجودة برفع تقرير إلى مدير وحدة التطوير المؤسسي والتقييم يعرض من خلاله الاقتراحات والتوصيات لحل الشكاوى ويطلب الموافقة على إدخال أية تعديلات لازمة على العمليات المشمولة بالدراسة.
- 6.4.5 يقوم مدير وحدة التطوير المؤسسي والتقييم بعرض تقرير الشكاوى على مدراء المديرية المعنية لمناقشة محتوياته والوصول إلى قرار بشأن التعديلات المقترحة لحل هذه الشكاوى.
- 6.4.6 في حال الاتفاق على المقترحات والتوصيات المتعلقة بموضوع الشكاوى وبعد الحصول على الموافقات اللازمة من الوزير/الأمين العام يتم التنفيذ والسير بالإجراءات اللازمة.
- 6.4.7 في حال ترتب على تنفيذ المقترحات والتوصيات المتعلقة بموضوع الشكاوى تغيير في طريقة العمل وتنفيذ المهام يتم عكس هذا التعديل على إجراء العمل المعياري وبحسب ما ينص عليه إجراء العمل المعياري "ضبط الوثائق".
- 6.4.8 إذا ترتب على تنفيذ المقترحات والتوصيات المتعلقة بموضوع الشكاوى حدوث تغيير معين فيتم السير حسب بنود منهجية "إدارة التغيير" المعمول بها في الوزارة.

/7	الوثائق المتعلقة
7.1	إجراء ضبط الوثائق (EID-01)
7.2	سجل الاقتراحات (EID-03-f1)
7.3	سجل الشكاوى (EID-03-f2)
7.4	منهجية إدارة التغيير
7.5	ملحق أ: المخطط التمثيلي للإجراء.

MoPIC- SOP-04 "Preventive and Corrective Procedures"

/	المديرية/ القسم
1.1	وحدة التطوير المؤسسي والتقييم / توكيد الجودة.
/2	الهدف
2.1	يصف هذا الإجراء نظام ضبط الإجراءات التصحيحية والوقائية اللازمة لعلاج أو تفادي أي خطأ يمكن أن يؤثر على إجراءات العمل المعيارية لدى الوزارة.
/3	مجال التطبيق
3.1	جميع الأنشطة والعمليات التصحيحية والوقائية التي تطبق على جميع العمليات الخاصة في الوزارة وإجراءات العمل المعيارية التابعة لها.
/4	تعريفات
4.1	لا توجد.
/5	المسؤوليات
5.1	تقع مسؤولية هذا الإجراء على عاتق المنسق الرئيسي لتوكيد الجودة وذلك من خلال الإشراف الكامل على عمل هذا الإجراء والمحافظة عليه.
5.2	جميع الموظفين مسؤولون عن الالتزام والمشاركة وإقرار أي خطأ حدث أو قد يحدث وذلك من خلال استخدام نموذجي طلب إجراء تصحيحي وطلب إجراء وقائي.
/6	الإجراء
6.1	الإجراءات التصحيحية
6.1.1	في حالة اكتشاف مشكلة أو الإبلاغ عن احتمال وجود مشكلة في إجراءات العمل المعيارية بشكل عام، يقوم الشخص المكتشف للمشكلة بكتابة مذكرة داخلية موضحا تفاصيل المشكلة وإرسالها إلى مسؤوله المباشر الذي يوضح عليها أية ملاحظات يراها ضرورية.

6.1.2 يتم إرسال المذكرة بعد توقيعها من مدير المديرية المعني إلى مدير وحدة التطوير المؤسسي والتقييم، ومنه إلى المنسق الرئيسي لتوكيد الجودة، وذلك لاقتراح الإجراء التصحيحي الملزم وتحديد مسبب المشكلة بالتنسيق مع الأقسام المعنية وبما يتناسب مع حجم وطبيعة تأثيرات المشكلة القائمة وذلك للعمل على حلها وضمان عدم حدوثها مرة أخرى، ويقوم المنسق الرئيسي لتوكيد الجودة بتكليف أحد موظفيه لتعبئة تفاصيل المشكلة في نموذج طلب إجراء تصحيحي (EID-04-F2) للبحث في المشكلة واقتراح الإجراء المناسب لمعالجتها، حيث يقوم المنسق الرئيسي لتوكيد الجودة بمراجعة الإجراء التصحيحي المقترح وعرضه على مدير وحدة التطوير المؤسسي والتقييم للموافقة.

6.1.3 يقوم الموظف المكلف بإعطاء رقم محدد لطلب الإجراء التصحيحي ويتم تسجيل بيانات الطلب الضرورية في سجل طلبات الإجراءات التصحيحية / الوقائية (EID-04-F1) ويرسل إلى الجهة المسؤولة، حيث يحتوي هذا الطلب على تاريخ الانتهاء المطلوب من الإجراء التصحيحي.

6.1.4 في حال الانتهاء من الإجراء التصحيحي يرسل طلب الإجراء التصحيحي إلى المنسق الرئيسي لتوكيد الجودة مرفقا معه الوثائق الضرورية، حيثما يلزم، للتأكد من أنه قد تم إجراء اللازم بالشكل الصحيح وبعدها يقوم المنسق الرئيسي لتوكيد الجودة بإغلاق طلب الإجراء التصحيحي وإعلام مدير وحدة التطوير المؤسسي والتقييم بذلك ومن ثم حفظ كافة الوثائق كمرجع لحين الحاجة.

6.1.5 يمكن أن يصدر طلب الإجراء التصحيحي من قبل أي شخص في عدة حالات، من ضمنها وصول أية شكاوى أو ملاحظات عن وجود وضع لعدم مطابقة من قبل أي من الموظفين، كما يمكن إصدار هذا الطلب كنتيجة لإحدى مخرجات اجتماعات مراجعة الإدارة، بالإضافة إلى وجود أي مؤشر للحاجة لعمل تحسين في إجراءات العمل المعيارية.

6.1.6 يقوم المنسق الرئيسي لتوكيد الجودة بتكليف موظفيه للعمل على متابعة تنفيذ الإجراءات التصحيحية والتأكد من أنها مجدية وطبقت بالطريقة الصحيحة وتسجيل نتائج المتابعة مع تاريخ المتابعة على نموذج سجل طلبات الإجراءات التصحيحية / الوقائية (EID-04-F1). كما ويقوم بدوره بعمل مراجعة دورية لطلبات الإجراءات التصحيحية المرفوعة لملاحظة وجود أية نمطية في تكرار الأخطاء المرتكبة في النظام المطبق.

6.1.7 يقوم المنسق الرئيسي لتوكيد الجودة بتكليف أحد موظفيه للتعامل مع جميع شكاوى الموظفين ومتلقي الخدمة، ويقوم بتقييمها وإصدار طلب إجراء تصحيحي فيها عند الحاجة لمعالجة أي وضع غير مقبول ورفعها إلى مدير وحدة التطوير المؤسسي والتقييم للموافقة ومن ثم إرسال نسخ عنه للأشخاص المعنيين.

6.1.8 يقوم الموظف المكلف بتسجيل الشكاوى في سجل الشكاوى (EID-03-F2) وذلك لملاحظة وجود أي نمطية في تكرار الشكاوى.

6.1.9 يقوم المنسق الرئيسي لتوكيد الجودة بشكل دوري وقبل اجتماع مراجعة الإدارة بطلب تحضير تقرير يلخص نتائج شكاوى الموظفين ومتلقي الخدمة من الموظف المكلف بحيث يقوم بدراستها ومن ثم عرضها على مدير وحدة التطوير المؤسسي والتقييم لتتم مناقشة النتائج المنبثقة عنها أثناء اجتماع مراجعة الإدارة.

6.2 الإجراءات الوقائية

6.2.1 يكون المنسق الرئيسي لتوكيد الجودة مسؤولاً عن نظام الإجراءات الوقائية عند الحاجة لذلك، حيث يقوم بتحفيز موظفيه للتعاون مع أي موظف داخل الوزارة للقيام بدراسة وتحديد أية حالات عدم مطابقة أو مشاكل محتملة أو متوقعة ومحاولة معرفة أسبابها.

6.2.2 يمكن اعتبار المدخلات التالية كمؤشرات لتحديد المشاكل المحتملة أو المتوقعة:

- 6.2.2.1 المسوحات والدراسات.
- 6.2.2.2 المعلومات المتوفرة عن الأداء المسبق.
- 6.2.2.3 العصف الذهني.
- 6.2.2.4 الخبرة.
- 6.2.3 يقوم المنسق الرئيسي لتوكيد الجودة بتقييم مدى الحاجة إلى اتخاذ إجراء وقائي لمنع حدوث هذه الحالات أو المشاكل.
- 6.2.4 في حال وجود حاجة لاتخاذ إجراء وقائي، يقوم المنسق الرئيسي لتوكيد الجودة بطلب تعبئة نموذج طلب إجراء وقائي (EID-04-F3) من موظفه المعني وذلك بالتنسيق مع الأشخاص ذوي العلاقة، حيث يقوم بمراجعته بعد إعداده ورفعته إلى مدير وحدة التطوير المؤسسي والتقييم لإبداء الرأي ولأخذ الموافقات اللازمة ومن ثم يتم إعطاء الطلب رقما متسلسلا وتسجيله في سجل طلبات الإجراءات التصحيحية /الوقائية (EID-04-F1) وإرساله إلى الشخص المسؤول من أجل البدء بتطبيقه.
- 6.2.5 عند الانتهاء من الإجراء الوقائي يقوم الشخص المسؤول عن تنفيذ الإجراء بإعادة نموذج طلب الإجراء الوقائي إلى المنسق الرئيسي لتوكيد الجودة مرفقا معه أية وثائق تثبت الانتهاء من تنفيذه حيث يقوم المنسق الرئيسي لتوكيد الجودة بإعلام الموظف المكلف للتأكد من انتهاء الإجراء الوقائي وإغلاقه والاحتفاظ به في ملف خاص لديه ومن ثم يتم إعلام مدير وحدة التطوير المؤسسي والتقييم بذلك.
- 6.2.6 يقوم المنسق الرئيسي لتوكيد الجودة بتكليف موظفيه لمتابعة تنفيذ الإجراءات الوقائية والتأكد من أنها مجدية وطُبقت بالطريقة الصحيحة وتسجيل نتائج المتابعة على نموذج سجل طلبات الإجراءات التصحيحية / الوقائية (EID-04-F1). كما ويقوم بدوره بعمل مراجعة دورية لطلبات الإجراءات الوقائية المرفوعة لملاحظة وجود أية نمطية في تكرار الأخطاء المحتملة في إجراءات العمل المعيارية المطبقة ومناقشة السجل أثناء اجتماع مراجعة الإدارة.

7/ الوثائق المتعلقة

- 7.1 سجل طلبات الإجراءات التصحيحية / الوقائية (EID-04-F1).
- 7.2 طلب إجراء تصحيحي (EID-04-F2).
- 7.3 طلب إجراء وقائي (EID-04-F3).
- 7.4 ملحق أ: المخطط التمثيلي للإجراء.

Annex 4:

JLGC- Stakeholder Engagement and Social Responsibility

الشركة الأردنية لضمان القروض

1

سياسة اصحاب المصالح والمسؤولية الاجتماعية
اولاً تسمى هذه الوثيقة ب"سياسة اصحاب المصالح والمسؤولية الاجتماعية" وتقر من قبل مجلس ادارة الشركة: .
يلتزم مجلس ادارة الشركة وادارتها التنفيذية بتطبيق افضل المعايير المهنية في اعداد ومراجعة "سياسة
ثانياً

اصحاب المصالح والمسؤولية الاجتماعية " وبتطبيقها بدقة متناهية.
تهدف هذه السياسة الى تحديد السس والمبادئ العامة التي تحكم عالقة الشركة مع اصحاب المصالح
ثالثاً

والبيئة المحيطة.

تطبق هذه السياسة

رابعا على كل من المساهمين،المتعاملين،الموظفين،الدائنين، الموردين، المستثمرين المحتملين ً
واي اصحاب مصالح اخرين تربطهم عالقة عمل بالشركة اوالجهات الخارجية التي تتأثر بقرارات الشركة
واعمالها.

خامسا: يستند تعامل الشركة مع اصحاب المصالح على المبادئ والسس التالية:

- 1) تلتزم الشركة بتزويد اصحاب المصالح بالمعلومات المتعلقة بأنشطتهم علزى نحزو يمكنهم مزنا اداء مهامهم وتحصر ان تكون تلك المعلومات كافية وفي التوقيت المناسب.
- 2) تسعى الشركة ما امكنا ذلك للحصول علزى تذذيرة راجعة مزنا اصحاب المصالح حزل قرارتهز التزى تتخذها فيما يتعلق بأعمالها وانشطتها.
- 3) تشجع الشركة اصحاب المصالح على تحديد الطريقة والوسيلة التزى يريزون التواصل عبرهز للحصول علزى ارائهم وتسعى الشركة جاهدة للحفاظ على المرونة والاستجابة لخيارات اصحاب المصالح.
- 4) تلتزم الشركة بزايرام العقود وكافزة التعزاملت مزع اصحاب المصالح وفزق القزوانين والالظمة المعمزول بهزا بالملكة الأردنية الهاشمية.
- 5) تلتزم الشركة وفق العقود المبرمة مع اصحاب المصالح بجميع الشروط التعاقدية بما فزى ذللك سزداد مسزتحقات الذيرى فى موعدها دون تاخير.
- 6) تلتزم الشركة مهنيأً وتعافزديأً بالمطالبة بحقوقها بضرورة منتظمة مزنا خزالل الزدوائر المختصرة وفزق العقود المبرمة.
- 7) تلتزم الشركة بحماية سررية المعلومات المتعلقة بأصحاب المصالح وتلتزم بالتعامل معهم بطريضة مهنية و اخالقية وتحترم قيم وثقافة كل صاحب مصلحة.
- 8) تسعى الشركة القامة عالقات جيدة مع اصحاب المصالح وتعمل على حل الخالقات التي قد تنشأ فى تعاملتهزا معهم بالطرق الودية بما اليتعارض مع الأنظمة والقوانين ومصلحتها قدر المكان.

الشركة الأردنية لضمان القروض

2

:

سادسا يستند تعامل الشركة مع الموظفين وبيئة العمل والبيئة الخارجية على المبادئ والسس التالية: ً

- 1) تؤمن الشركة بان مسؤولياتها تجاه المجتمع ال تقتصر فقط على عمليات ضمان القروض وائتمان الصادات والجانب التنموى الذي يتبعه بل تمتد الى المساهمة فى خدمة المجتمع وفق المكانات والسبل المتاحة ضمن مسؤوليتها المهنية.
- 2) تلتزم الشركة بتزويد عمالها بخدمات متميزة وبالتعامل بمهنية وحس مسؤولية عالى.

- 3) تعارض الشركة الممارسات بـير المشروعة وـير الخالقية بشكل مطلق.
- 4) تلتزم الشركة بكافة القوانين والتعليمات التي تخص المحافظة على البيئة.
- 5) تحرص الشركة على الإستخدام الرشيد لمصادر الطاقة والمياه وتتجنب التلوث البيئي.
- 6) تلتزم الشركة بتوفير بيئة عمل آمنة وصحية للموظفين.
- 7) تعتبر الشركة موظفيها بمثابة اصول ذات اهمية عالية وتحترم ذواتهم وخصوصياتهم.
- 8) تلتزم الشركة باتاحة الفرص العادلة والمتساوية لجميع الموظفين ضمن النظمة المعمول بها بما في ذلك التعيين والتطور المهني والتدريب والترقيات.
- 9) تقوم الشركة بتدريب الطالب حديثي التخرج في الشركة ما امكن ذلك.

Annex 5

JEDCO- GM Procedures

الهدف العام :-

تهدف هذه الإجراءات إلى التعامل مع الاقتراحات والشكاوى المقدمة من قبل متلقي الخدمة بهدف التواصل معهم و معرفة عدم رضاهم عن إجراءات سير المعاملات او اسلوب تقديمها من خلاله أو أية ملاحظات أخرى بالإضافة إلى الاستفادة من اقتراحاتهم وأفكارهم من أجل التحسين والتطوير على خدمات المؤسسة الأردنية لتطوير المشاريع الاقتصادية وأدائها باستمرار.

طرق تقديم الاقتراحات والشكاوى :-

- يمكن لصاحب الاقتراح والشكاوى تقديم الاقتراحات و/ أو الشكاوى من خلال تعبئة النموذج الخاص لهذه الغاية الموجود بجانب صندوق الاقتراحات والشكاوى أو عن طريق الصفحة الإلكترونية الموجودة على الموقع الإلكتروني الخاص بالمؤسسة www.jedco.gov.jo.
- يتم وضع الاقتراحات و/ أو الشكاوى في الصندوق الخاص بالاقتراحات والشكاوى ،ولا تقيد الشكاوى المبهمة التي ترسل باسم مستعار (فاعل خير ، مواطن شريف،...).

آلية عمل صندوق الشكاوى و الاقتراحات :-

أولاً : يوضع صندوق شفاف للإقتراحات والشكاوى مغلق بمفتاح على مدخل مبنى المؤسسة الأردنية لتطوير المشاريع الاقتصادية وذلك لغايات تلقي الشكاوى أو الاقتراحات.

ثانياً : تشكل لجنة من قبل المدير التنفيذي لدراسة شكاوى متلقي الخدمة و/ أو اقتراحاتهم.

ثالثاً : يكلف أحد أعضاء اللجنة بفتح صندوق الشكاوى وعمل جدول أعمال للجنة.

رابعاً : تجتمع اللجنة مرة شهرياً أو كلما اقتضت الحاجة لذلك للنظر في شكاوى متلقي الخدمة و/ أو اقتراحاتهم، ويتم توثيق محضر الاجتماع ونتائجه وأية توصيات وذلك ليتم حفظها في قسم الديوان وتعميمها على موظفي المؤسسة للتطبيق من خلال شبكة الإنترنت الداخلية (الإنترنت).

خامساً : يتم تحويل الشكاوى للمديرية ذات العلاقة و ذلك لتزويد اللجنة برد خطي بمضمون الشكاوى والإجراء.

سادساً : يتابع مقرر اللجنة مع الجهات والمديريات التي تم تحويل الشكاوى إليها.

سابعاً : تقوم اللجنة بدراسة الشكاوى و الاستعانة بالمعلومات المتوفرة أو الوثائق ذات العلاقة بموضوع الشكاوى، و تحديد أسباب المشكلة و تحليلها و اقتراح طرق المعالجة المناسبة للمشكلة و الإجراءات التي ستتخذ لمنع تكرار الشكاوى في المستقبل.

ثامناً: تقوم اللجنة بإعداد تقرير للمدير التنفيذي للمؤسسة بكافة الشكاوى و المعلومات المتعلقة بها و طرق علاجها للنظر فيها.

تاسعاً: يتم إجابة مقدم الشكاوى بموجب كتاب رسمي أو عن طريق البريد الإلكتروني الخاص به وذلك خلال شهر كحد أقصى من تقديمه للشكاوى.

عاشرأ: يستثنى من البند التاسع أعلاه الشكاوى المستعجلة والتي تستدعي البت فيها بالسرعة القصوى.

الحادي عشر: في حال ورود اقتراحات للصندوق يتم مبدئياً دراستها من قبل اللجنة، ومن ثم رفع الاقتراح إلى المدير التنفيذي ليتم تحويلها بعد ذلك إلى الجهة المعنية إذا كان الاقتراح قابلاً للتطبيق ، وفي حال تم اعتماده يتم إبلاغ مقدم الاقتراح بان الاقتراح تم اعتماده مع منحه كتاب شكر من المؤسسة الأردنية لتطوير المشاريع الاقتصادية .

إجراءات فتح صندوق الاقتراحات والشكاوى و البت فيها:-

- يتم فتح صندوق الاقتراحات والشكاوي أسبوعياً ، أو كلما دعت الحاجة لذلك.
- يتم فتح الصندوق من قبل الموظف المعني بحضور أعضاء اللجنة.
- يتم فرز الشكاوى و الاقتراحات و تنظيم محضر بذلك ، في حال عدم وجود شكاوي يتم تنظيم محضر بذلك أيضاً.
- تحول الاقتراحات والشكاوي الى المدير التنفيذي للمؤسسة للنظر فيها.
- يتم معاملة الاقتراحات والشكاوى بكل جدية وشفافية وحيادية مع ضمان عدم التأثير على طبيعة العلاقة مع مقدم الشكاوى أو الإقتراح.

