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Lilly Family School of Philanthropy

The 2022 Global Philanthropy Environment Index Jordan

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Edited by the Indiana University Lilly Family School of Philanthropy

QUICK FACTS

Legal forms of philanthropic organizations included in the law: Society (Closed Societies, Private Societies, and Foreign Societies)

Five main social issues addressed by these organizations: Primary and High School Education, Health and Medical Research, Youth and Family, Religion, Combating Poverty

Average time established by law to register a philanthropic organization: More than 90 days

Average cost for registering a philanthropic organization: USD 0

The Societies Law does not impose any registration fees.

Government levels primarily regulating the incorporation of philanthropic organizations: Central/Federal Government

Philanthropic Environment Scores:

Year	Ease of Operating a PO	Tax Incentives	Cross-Border Philanthropic Flows	Political Environment	Economic Environment	Socio-Cultural Environment	Overall Score
2022 GPEI	3.00	4.25	3.50	3.00	3.50	4.00	3.54
2018 GPEI	3.33	4.25	3.50	3.00	N.A.	4.00	3.62

Source: Indiana University Lilly Family School of Philanthropy, 2022 *Global Philanthropy Environment Index*

Key Findings

I. Formation/Registration, Operations, Dissolution of a Philanthropic Organization (PO)

The three indicator questions in this section pertain to the laws and regulations governing philanthropic organizations (POs). The scoring questions for this category cover three aspects of regulations: (A) formation and registration; (B) operations; and (C) dissolution.

Question One: To what extent can individuals form and incorporate the organizations defined?

Score: 3.0

The main law governing the formation of philanthropic organizations (POs) and institutions in Jordan is the Law of Societies No. 51 of 2008 and its amendments (No. 22 of 2009), as it governs the registration of local and foreign POs.

In accordance with Articles 3 and 8 of the Law of Societies (2008), in order to provide services or to carry out activities on a voluntary basis without profit, any group of individuals no fewer than seven—except for “closed societies” whose membership is limited to one person or more—shall register in the National Registry of Societies, established in the Ministry of Social Development. The law requires that the founding member(s) of a society be of Jordanian nationality, not younger than 18 years of age, and not be sentenced to a breach of honor or any crime. Societies cannot derive or distribute profit, realize any benefit for any of their members or for any specific person, or achieve any political goals that enter into the scope of the work and activities of political parties (Article 3).

Article 3 of the Law of Societies excludes certain categories from consideration for registration, such as Masonic organizations or any organization with illegal goals or purposes. Only Muslim and Christian entities are allowed to register as societies under this law (Amendment No. 22 of 2009).

In general, registration of a society depends on the approval of the Registry Management Council. The process of formation and registration is clear, but it is somewhat onerous. The Registry Council approves or rejects an application for registration within 60 days from the date of receipt of a complete and accepted application from the Register of Societies. If the decision of the Registry Council regarding the application for registration is not issued within 60 days from receipt, the institution is duly registered.

In addition to the approval of the Registry Council, the law requires in Article 11 the approval of the Council of Ministers in any of the following cases:

- If one of the founding members of the society is a non-Jordanian person;
- If a "Closed Society" is required to register; and
- If the registration of a "Private Society" is composed of one legal person.

The law does not require that the Registry Council indicate the reasons for refusing registration of a society. However, the rejection can be appealed to the High Court of Justice.

In accordance with Article 7 of the Law of Societies, the application for registration of a society shall be submitted accompanied by three copies of each of the following:

- A list of the names of the founding members and their personal statements, including their residence, occupations, ages, and qualifications;
- Bylaws of the society; and
- A statement signed by all founding members indicating their approval of the society's bylaws, and the name of the person authorized by the founders to follow up the registration procedures.

The Law of Societies does not require minimum capital requirements for registration, nor does it impose registration fees.

Question Two: To what extent are POs free to operate without excessive government interference?

Score: 4.0

In accordance with Article 12 of the Law of Societies, each society will have a legal personality when it is registered. It may carry out acts necessary to achieve the goals and objectives set forth in its statutes and in accordance with the provisions and conditions stipulated in the law, regulations, and directives issued.

The relevant Ministry (the Ministry or official public organization that the Board of Directors of the Register specifies to assume the supervision of the society) and the Registry Council are allowed to nominate a representative to attend the general assembly meeting of the society. The meeting is not legal unless the relevant Ministry and the Registry Secretary are notified of the date, place, and agenda of the meeting two weeks prior. The Society Law requires that societies submit to the relevant Ministry a copy of the decisions issued by their general assembly within 15 days from the date of the meeting.

The reporting requirements are clear and consistent but require moderate resources for completion. Article 16 of the Law of Societies stipulates that the society should submit to the relevant Ministry the annual work plan, an annual report that includes the achievements of the society, its activities in the previous year, the list of members, and the annual audited financial statement. If the society budget is less than JOD 2,000 (USD 2,820), then the relevant Ministry audits its financial accounts. The Law of Societies does not include any restrictions on societies related to their cooperation with other civil society organizations, private, or governmental entities inside or outside the country, as long as this cooperation does not violate the public order in the Kingdom. Societies can also participate in social networks and the Internet without restrictions.

Question Three: To what extent is there government discretion in shutting down POs?

Score: 2.0

Article 20 of the Law of Societies specifies that a society is considered dissolved if it ceases to perform its work or if it fails to adjust its status according to the provisions established in Article 28 of the law. Additionally, the Registry Council is entitled to dissolve societies upon the recommendation of the relevant Ministry in any of the following cases:

- If it is not possible to elect an administrative body for the society, in accordance with the provisions of its bylaws, after the appointment of an interim council;
- If the society maintains or uses a donation or funding from a third party, without prior approval;
- If the society commits, for a second time, a violation that it was previously warned about, that the association violates any of the provisions of the Associations Law or the regulations issued pursuant to it, or violates the provisions of its primary law, and has not removed the causes of the violation within two months from the date of its notification in writing of that violation; or
- If two-thirds of the members of the general assembly agree to the dissolution in an extraordinary meeting, in accordance with the bylaws.

The society shall be notified of the decision to dissolve at the approved address indicated in the registration certificate by hand or by depositing it in the registered mail address. Such deposit shall be deemed a legal notice 30 days after the date of deposit. Decisions of involuntarily resolution can be appealed to the High Court of Justice.

In the last two years, the number of societies that have been dissolved in Jordan has increased both in cases of violation of the Law of Societies and at the request of the governing body of the organization. For example, the Ministry of Social Development dissolved a society in Zarqa after claiming it had received funds from non-Jordanian parties without the prior approval of the government, as required by the Law of Societies.

II. Domestic Tax and Fiscal Issues

The two questions in this section pertain to laws and regulations governing the fiscal constraints of giving and receiving donations domestically.

Question Four: To what extent is the tax system favorable to making charitable donations?

Score: 4.0

According to the new Income Tax Law No. 34 of 2014 (Article 10), any person who makes donations within the Kingdom to organizations with religious, charitable, humanitarian, scientific, cultural, sport, or vocational purposes approved by the Council of Ministers may obtain a deduction not exceeding 25 percent of the taxable income.

The process of receiving a tax benefit is clear and consistent but somewhat onerous. The individuals or organizations wishing to provide donations to societies should ensure that such societies are eligible to receive tax-deductible donations, as determined by the approval of the Council of Ministers.

Question Five: To what extent is the tax system favorable to POs in receiving charitable donations?

Score: 4.5

The Income Tax Law No. 34 of 2014 (Article 4) exempts nonprofit religious, charitable, cultural, educational, sport, or health organizations and nonprofit companies registered under the Companies Law from income taxes. In accordance with the provisions of the Income Tax Law, a society can be eligible for tax exemption provided that the objectives of the society under its registration documents are of public interest and aimed at serving the community without pursuing any personal benefit. It also holds that incomes derived from the activity carried out by the society are used only to achieve the objectives of the society. Societies shall not distribute the income derived from their activities to their members, in whole or in part. Finally, the ownership of the assets of the society shall cease when the tax-exempt entity is dissolved in accordance with its Articles of Association to any tax-exempt organization or to any official, public, or municipal institution in the Kingdom.

The Building and Land Tax Law of 1954 exempts all registered societies in Jordan from building and land taxes, provided that the Council of Ministers approves this exemption.

The society shall also organize the required records and documents in accordance with the provisions of the Tax Law, and submit them to the Income Tax Department no later than the last day of the fourth month following the end of the tax period, or upon request from the Income Tax Department.

Societies are not exempt from paying the general tax on sales due on goods and services subject to this tax. Article 21 of the Sales Tax Law No. 6 of 1994 and its amendments exempts purchases by international and regional organizations operating in Jordan. In addition, the Sales Tax Law in Article 22 specifies that some entities are exempt from tax on goods imported or purchased for local use; such tax-exempt entities include mosques, churches, orphanages, elderly centers, sports and cultural clubs, and persons with special needs.

However, in specific cases and for justified reasons, a request for tax exemption on any goods or services may be done through an exemption request submitted to the Minister of Finance, who in turn addresses the Council of Ministers to approve this exemption completely or partially.

III. Cross-Border Philanthropic Flows

The two questions in this section concern laws and regulations governing the fiscal constraints of giving and receiving cross-border donations. The scoring for these questions pertains to the donor and receiving entities.

Question Six: To what extent is the legal regulatory environment favorable to sending cross-border donations?

Score: 4.0

According to the philanthropic fundraising system, associations are eligible to send the collected donations abroad, whether in cash or in-kind donations, after getting approval from the Ministry of

Finance, assuming they are following the fundraising system for a charitable purpose and through the official and only authorized channel, the Jordan Hashemite Charity Organization (Indiana University Lilly Family School of Philanthropy, 2020). Unlike the duties specified in the laws of the receiving country, Jordanian laws do not apply taxes or other fees on donations made outside the country. However, income tax may not be deducted from donations that are sent across borders. There are no restrictions on activities that can be supported by cross-border donations.

Question Seven: To what extent is the legal regulatory environment favorable to receiving cross-border donations?

Score: 3.0

According to Article 17 of the Law of Societies, a society shall declare in its annual report any donation received, the name of the donor, the funding amount, and the target to be spent. In the case of obtaining a donation from a non-Jordanian person, the society shall notify the Council of Ministers accordingly. The notification shall state the source of the donation, its amount, method of receipt, and the purpose for which it will be disbursed.

If the Council of Ministers issues a decision to refuse to donate or finance within the specified period of 30 days, the society must refrain from accepting the donation, and this decision may be appealed to the High Court of Justice. In the event that the society does not comply with the requirements of prior approval, it may be subject to dissolution or monetary fines (Article 20). The Council of Ministers may also transfer the amount to the Society Support Fund unless the donor refuses.

Article 4 of the Income Tax Law provides exemption to cash donations from outside Jordan. In-kind contributions are not exempt from customs duties, according to the Customs Law No. 20 of 1998 and its amendments.

In 2020, the Jordanian government decided on a new procedure to obtain foreign funding for Societies. The decision required confirmation of the Ministry of Planning and International Cooperation and the Coordinating Committee for Humanitarian Aid for any requests including in-kind and cash donations related to external funding targeting Syrian refugees. Long-term and onerous procedures have been put in place for receiving foreign funding, including requests of details about programs and activities to be implemented using the received funding. Applications are sent through the Registry Secretary to the relevant ministries for consideration.

Societies that obtain foreign funding are also monitored in coordination with the governor and the Director of Social Development in the region. The society should also submit periodic progress reports on the project to the Ministry of Planning and International Cooperation, the relevant Ministry and the Register of Societies. After that, a specialized unit is formed in each relevant Ministry to follow up the projects and evaluate their impact according to a special model that has been adopted. All of these procedures are complex and require time.

The Jordanian government has justified this procedure, arguing that it prevents the duplication of donations and the receipt of any funds from abroad for the execution or planning of terrorist acts. The Anti-Money Laundering Law and Counter-Terrorism Financing Law No. 46 of 2007 ensure that external funds come from legitimate sources and are spent legitimately.

This procedure has generated considerable controversy in Jordan and is believed to restrict the work of charitable projects. It is also considered a burden on societies and has reduced their main role to writing periodic and annual reports, besides having these organizations subjected to approval based on government discretion. This law has also weakened the roles and effectiveness of societies. The lack of a deadline to complete the request for funding by the Register makes the process of obtaining approval to be indefinitely suspended and uncertain.

IV. Political Environment

The four indicator questions in the next three sections concern the political context, economic conditions, and socio-cultural characteristics that influence the environment for philanthropy.

Question Eight: To what extent is the political environment favorable for philanthropy?

Score: 3.0

POs face many challenges with respect to recognition by the political and economic system of the importance of charitable organizations in charitable work and social change. There is a lack of trust in the relationship between POs and the relevant official institutions reflected in the legal restrictions, and opinions and suggestions of associations are not taken into account by the government when formulating policies and strategies related to philanthropic work, therefore, reforming and developing the philanthropic sector in Jordan requires the government to involve associations in formulating and developing governmental regulations related to philanthropic work (NCHR, 2018, p.104). Jordan is also facing continued economic and political challenges, such as low employment growth rates, rising poverty, rising costs of living, increased by the impact of the large number of Syrian refugees hosted in Jordan in the last few years.

The number of refugees has created new challenges for the country's limited resources and infrastructure. The United Nations Refugee Agency reports that Jordan hosts more than 660,000 refugees. An article from CNN estimated the costs for Jordan in 2015 are roughly USD 2.9 billion (8% of Jordan's GDP), of which the international community covered only 5.5 percent. These economic and political strains pose a threat to the sustainability of the charitable sector in Jordan, with limited external and internal funding sources.

Question Nine: To what extent are public policies and practices favorable for philanthropy?

Score: 3.0

Under the law, charities sometimes face administrative obstacles when dealing with government institutions, including late administrative transactions and restrictions placed by the government on collecting donations or receiving foreign funding. The new foreign funding mechanism violates Article 17 of the applicable Associations Law, which requires only to notify the Council of Ministers, in addition to some complications such as: prolonged bureaucratic procedures to obtain funding in the Associations Law; the weakness of some ministries' ability to express a technical opinion on the project document submitted by the PO, which results in not granting approval; and the lack of data on the requests for approval of the funding that were rejected and the reason for their rejection

(NCHR, 2020, p. 96). In addition, the need for approval by the government to obtain exemption from sales tax complicates the procedures and delays the implementation of the work and projects of these societies.

The government provides support to charities in the form of technical advice and limited financial support. For example, the King Abdullah Fund for Democratic Empowerment provides scholarships to financially needy students and provides job guidance to prepare young people for entry into the labor market. In addition, Tkiyet Um Ali founded by Princess Haya provides food to Jordan's unprivileged. The Ministry of Finance and the Ministry of Municipal Affairs also provide additional government support to societies; for example, sometimes societies are permitted to use municipal facilities for free.

The Anti-Corruption Commission plays a role in trying to prevent corruption in charities. The Commission has investigated various crimes, such as failure to disclose investments, bribery and abuse of power, criminal fraud, and theft. However, there is still weak follow-up and control over the work of some associations that carry out various activities outside the specializations set forth in their objectives—their specific mandate upon establishment—and that contravene their objectives, especially after obtaining funding (NCHR, 2020, p. 97).

V. Economic Environment

Question Ten: To what extent is the economic context favorable for philanthropy?

Score: 3.5

Jordan is classified as a country with limited resources and dependent on aid. Jordan continuously receives cross-border charitable giving, which is estimated at about USD 1 billion annually (NCHR, 2020, p. 4), of which approximately 30 percent is directed to the development of Jordanian society and 70 percent is to meet the needs of refugees, who constitute 1-15 percent of the total population and belong to 57 nationalities (UNHCR, 2020).

According to some estimates made by specialists in philanthropic work, Jordan may incur costs of more than USD 10 billion (Abu Rumman, 2021) as a result of hosting 1.4 million Syrian refugees since the start of the Syrian crisis about 10 years ago. This amount includes direct and indirect costs, such as education, health services, social transactions, military aspects such as monitoring the borders with Syria and protecting it from any breaches, and the environmental impacts that prompted Jordan in 2019 to submit a draft resolution to the United Nations to compensate Jordan environmentally for the Syrian refugee crisis (Baladi News, 2019; Damascus Voice, 2019).

The COVID-19 pandemic that started in 2020 exacerbated the worsening economic conditions, as the general closure and curfew procedures disrupted various facets of daily life; many lost sources of income; about 250,000 day laborers were affected; and many private sector institutions were in cash distress.

The slowdown in global economic activity has become an obstacle to foreign direct investment, and the global spread of the pandemic has reduced the volume of external financial support; expatriates' remittances have decreased; and trade has declined, as well as tourism, which constituted 10

percent of GDP in the pre-pandemic period (International Monetary Fund, 2020). This led to an increase in the inflation rate to reach 0.43 percent in October 2020. The general unemployment rate reached 23.9 percent in the third quarter of 2020; 33.6 percent among females, and 21.2 percent among males (Jordanian Department of Statistics, 2021). These economic conditions pose a threat to the capacity and sustainability of the philanthropic sector in Jordan, which has limited external and internal funding sources.

VI. Socio-Cultural Environment

Question Eleven: To what extent are socio-cultural values and practices favorable for philanthropy?

Score: 4.0

Jordanian society is predominantly tribal, and its tribal system works side-by-side with the officially established legal system. Tribes in Jordan play a political role, provide an alternative judicial system, and provide services to local communities. In fact, the formal legal system, in the definition of societies, does not abolish the tribal concept of "families."

There is a deep-rooted cultural and religious heritage, which stimulates philanthropy work inside Jordan, including the values of goodness, volunteering, solidarity, and others, which has had a clear impact on motivating Jordanians to establish and join associations (Indiana University Lilly Family School of Philanthropy, 2020, p. 9).

Therefore, Jordan knew charitable societies at an early stage in its history, and the first local charitable association, The Circassian Charity Association, was established in 1932, and the first foreign association was the Near East Foundation, established in 1937 (Indiana University Lilly Family School of Philanthropy, 2020, p. 3). After Jordan acceded to international conventions, such as the International Covenant on Civil and Political Rights, and after the approval of the Associations Law No. 51 of 2008 and its amendments, the number of local philanthropic associations grew to 6,491 by the end of 2019, and the number of foreign associations grew to 201 (Jordanian Women's Solidarity Institute, 2020, p. 95).

There is no law governing charitable activity other than the general provisions in the Law of Societies. However, charitable work is often a religious and social duty during religious ceremonies in the country, such as Ramadan. There are also social movements during crises involving victims of political unrest, such as donations to Syrian and Palestinian refugees. Charitable activity in Jordan is also practiced through Zakat and Waqf, forms of charitable donations that are part of Islamic rituals. Individual Jordanians tend to deliver their contributions directly to the beneficiaries. Given that philanthropy is not institutional but rather centered on specific events, Jordanians do not distinguish between charity, charity societies, and volunteerism. They generally believe that charity may include donations to the poor, community mosque maintenance, orphanage assistance, or support to a national society implementing a project. The reason charitable work is not institutionalized is related to the fact that this work is an integral part of the community.

VII. Future of Philanthropy

These questions are used to provide a general picture of the future of philanthropy in this country as well as recommendations to improve the philanthropic environment.

Current state of the philanthropic sector

At the end of 2019, there were 6,491 societies, of which 3,949 were under the supervision of the Ministry of Social Development. The number of societies affiliated with other ministries is as follows: Ministry of Interior (1,189), Ministry of Culture (736), Ministry of Political and Parliamentary Affairs (190), Ministry of Environment (134), Ministry of Health (113), Ministry of Agriculture (60), Ministry of Tourism and Antiquities (58), Ministry of Industry and Trade (18), Ministry of Communications (7), and finally there are 37 associations belonging to ministries and other governmental institutions (Jordanian Women's Solidarity Institute, 2020). This indicates that there is a good turnout for charitable work in Jordanian society.

Despite the increasing number of registered societies, the internal management of societies in Jordan is still weak. This is because the legal environment does not provide clear guidance to help these organizations form institutional frameworks and strong internal systems; furthermore, the lack of funding hinders societies from recruiting and retaining qualified technical and administrative cadres.

Three major recent events affecting the philanthropic landscape between January 2018 and December 2020

- 1) In 2018, the society's registration department strategic plan for the years 2019–2022 was approved.
- 2) The new procedure for obtaining foreign funding, discussed in question six, was approved.
- 3) The national initiatives that were adopted by King Abdullah II, which include establishing a COVID-19 relief fund under the name "Himmat Watan," the Health Fund, and the Goodness Campaign, which collected nearly 100 million Jordanian dinars (Ammon News, 2020).

Future development trends in the philanthropic landscape

Trends point to a declining number of inactive associations and moving toward collective rehabilitation projects and health endowment projects such as the Makassed Charitable Hospital of the Zakat Fund. The charitable endowment functions in a form similar to impact investment, which is directed to the benefit of philanthropic work such as sponsoring orphans, the poor, and needy families. Since 2003, the Endowment Development Department has completed 11 investment projects, including shopping centers, commercial stores, and schools. Some associations have large investments, such as more than 100 hospitals and private schools, in addition to many financial and real estate investments. Besides that, there are renewable energy projects under the supervision of the Ministry of Environment and some small productive projects such as kitchens, wedding halls, and beauty salons.

Depending on the internal regulations and goals of each association, crowdfunding is allowed for an association to collect only twice at most during the whole year. Examples of crowdfunding include

the campaign for *Algaremat* in 2018. Furthermore, the King Hussein Cancer Foundation and the Hayat Fund for Education have launched fundraising campaigns.

Also, the electronic payment platform approved by the Central Bank of Jordan, eFAWATEER.com, facilitates mobile giving as well as electronic portfolios that provide donation services to philanthropic foundations, but some workers in the philanthropic sector believe there are not enough government facilities to spread this form of giving (Ministry of Social Development, 2020).

On the other side, social enterprises are not common in Jordan, but they may appear in associations that include juridical entities such as companies, whether for profit or nonprofit. It is also worth mentioning that some of the major for-profit companies in Jordan started by establishing charities as a kind of social responsibility (Zain, 2020).

In order to transfer expertise and knowledge of the foreign associations in Jordan to local associations, which will ensure the sustainability of projects, local organizations will enter in direct partnership with international organizations in implementing projects, as well as through conducting training workshops.

The government, with funding and supervision, will assign philanthropic associations to provide care services for the disabled, orphans, and elderly.

Government services are automated to associations with the intention of facilitating charitable work, such as collecting donations and digitizing all forms of correspondences (Zain, 2020, p. 13).

Three key recommendations to improve the environment for philanthropy

- Amend the Associations Law No. 51 of 2008 and the legislation issued pursuant thereto, such as the fundraising system. Establish a central integrated information system that provides all the necessary data about associations, their donations, activities, the people deserving of assistance, the value of assistance they need, and the amount of donations that associations received, to reduce duplication of provision;
- Launch the Association Governance Manual to ensure that any deficiencies in transparency, organizing, and accountability are addressed, to gain more trust from the donor community, and develop knowledge management in the ministries concerned with associations. Also activate the monitoring and evaluation of associations' budgets by an independent accountant, which enhances trust and helps institutionalize philanthropy work; and
- Establish a training center to build the institutional capacity of associations' employees, to enable them to achieve their goals, and benefit from modern technologies in fundraising. Develop technical, financial, and administrative capabilities among members of the Administrative Assembly to achieve financial sustainability. Qualify the Administrative Assemblies by enabling them to be certified in philanthropy work.

VIII. Philanthropic Response to COVID-19

These questions are used to provide a general picture of the philanthropic response to the COVID-19 pandemic in this country and recommendations for improving cross-sectoral collaboration.

Areas where the nonprofit sector and philanthropy are playing a role in responding to COVID-19

The role of the philanthropic sector in responding to COVID-19 was limited and by individual initiatives of some workers in the charitable sector, focused on assisting defaulters who lost their source of income because of the closures. In order to slow the spread of COVID-19, the Jordanian government imposed several additional measures such as curfew, workplace/school closures, and social distancing. POs were also paused except for two foundations: Tkiyet Um Ali and the Jordan Hashemite Charity Organization (Zain, 2020, p. 12). We believe this had a major negative impact on charity work and limited its operation in this crisis.

Innovation and new trends in the nonprofit sector and philanthropy related to COVID-19 responses

There was an expansion in the use of electronic methods of donating, such as electronic wallets that appeared and became the means for the needy to receive aid from the National Aid Fund and the Social Security Office, as well as donating from a mobile phone through the eFAWATEER.com service approved by the Central Bank of Jordan.

Impact of COVID-19 on the philanthropic environment

The overall impact of COVID-19 was negative on the philanthropic sector, as POs suffered from a lack of resources due to COVID-19 and the consequent decline in the economic situation in the country, as well as the increase in poverty, destitution, and unemployment, which raises questions about how this sector continues to operate under these conditions.

During the height of the COVID-19 crisis, the work of POs and associations declined, as the government did not allow them to carry out their usual business of helping the needy and delivering aid to them, which caused anger among citizens and these organizations, alike.

Many companies, banks, factories and other entities tried to make their donations to the "Himmat Watan" Fund, after the government announced its establishment with the aim of supporting its efforts to combat the COVID-19 crisis. This also contributed to the weakening of the philanthropic sector, and to the latest negative repercussions on its workers.

Some associations were forced to close due to their inability to pay the rent of their headquarters and salaries of their employees, in addition to their poor collection of imports, which impeded their continuity in performing their work.

The crisis has also increased the burden on effective POs, as there are increasing requests for support from university students who are unable to complete their studies due to the unavailability of university installments for them, in addition to the large number of tenants who are unable to pay rent and electricity and water bills.

Dozens of sponsors for orphans stopped paying their guarantees to some associations due to the deterioration of their economic conditions, and some major donors were no longer able to donate to charities due to their large tax and living obligations (AIRABI 21, 2020; Abu Hammour, 2020).

Anticipated impact of COVID-19 on the philanthropic environment in 2021

As mentioned in the previous section, the pandemic and the subsequent economic challenges had significant negative effects on the philanthropic sector. These effects continued during the first half of 2021. The improvement of the philanthropic sector's situation will remain largely dependent on the general economic situation in Jordan.

The improvement in the epidemiological situation has prompted the Jordanian government to adopt a plan to gradually open the work sectors. The plan will be subjected to continuous evaluation according to the epidemiological situation and the vaccination program with COVID-19 vaccines.

The first phase of the plan began on June 1, with the gradual reopening of some sectors and activities, and the regulation of entry for arrivals to Jordan, followed by the second phase from July 1 and included regulating tourism and reducing nighttime ban hours, in addition to a gradual return to government work to become 100 percent for employees with the gradual return of face-to-face education, then the third phase comes on September 1 and includes the complete abolition of the ban in all governorates, the return of face-to-face education, and allowing most sectors to work.

Some international institutions such as the International Monetary Fund and the European Bank for Reconstruction expected an economic recovery in Jordan, especially with the Jordanian government announcing a package of mitigating measures worth (USD 630 million), aimed at strengthening and expanding social protection programs, preserving job opportunities existing in the private sector, stimulating employment, and mitigating the effects of the COVID-19 pandemic on the public transport sector and investment activities.

It is expected that the economic recovery accompanying the complete opening of the sectors will lead to an improvement in the level of financial resources for philanthropic associations, and thus their ability to meet humanitarian needs, but the activities of these associations will mostly be directed to addressing the effects caused by the pandemic and the procedures taken to confront it during more than a year and a half, as these measures have taken out many investments from outside of Jordan, and have undermined the plans of existing institutions of different sectors and sizes to expand or develop, inflation has risen, the cost of living has increased significantly, and the general unemployment rate has risen to more than 26 percent. Structural unemployment reached 55 percent.

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