

Jordan Takaful — Algorithmic Cash Transfer Targeting for Vulnerable Households

AI in the Public Sector · Good practice · Jordan

Quality score: 40/100

Evidence strength: Moderate

Summary

Jordan's National Aid Fund uses a 57-factor algorithm to target 250,000+ households under Takaful, World Bank co-designed. HRW (2023) and CHRGI (2024) documented opaque eligibility, systematic exclusion of non-Jordanians, and no appeals mechanism.

Key dimensions

Dimension	Score
Evidence of impact / measured public value	1/3
Transparency, fairness & accountability	0/3
Transferability / demonstrated replication	2/3
Scalability beyond pilot	2/3
Governance, capability & sustainability	1/3

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-06-25

National Aid Fund of Jordan — accessed 2026-06-25

CHRGJ 2024: Poor Enough for the Algorithm? Transformer States — Jordan — accessed 2026-06-25

Human Rights Watch 2023: Jordan Should Take Social Protection All the Way — accessed 2026-06-25

UN Jordan: WFP Technical Assistance to the National Aid Fund — accessed 2026-06-25

The Borgen Project: Innovations in Poverty Eradication in Jordan — accessed 2026-06-25

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