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Policy Paper 2026

Towards Inclusive Social Protection for Agricultural Workers in Jordan: Policy Reforms Addressing Seasonality and Ensuring Balance Between Protection and Sustainability



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The background of the page is a faded, artistic illustration of a woman in a headscarf and long-sleeved shirt, kneeling in a field and placing harvested plants into a plastic crate. In the distance, other workers are visible in a similar field under a cloudy sky. The overall tone is light and pastoral.

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Overview of the project

This paper is part of the project “Empowering and Strengthening Civil Society Institutions in Jordan by Strengthening Institutional and Technical Capacities to Enhance Coordination to Achieve the Sustainable Development Goals”. The project is implemented under the umbrella of ACTED, in partnership with the Information and Research Center – King Hussein Foundation, and funded by the Delegation of the European Union to the Hashemite Kingdom of Jordan.

The project aims to contribute to the promotion of inclusive, participatory, empowering and independent civil society organizations in Jordan, as well as supporting an open and constructive dialogue between various civil society organizations. It focuses on supporting organizations working in the fields of human rights, democracy, good governance, environmental protection and climate change, as well as economic cooperation, with particular attention to issues of inclusivity, circular economy and migration. Organizations in a way that supports the sustainability of their work.

By empowering 21 civil society organizations and 42 NGOs in Jordan, developing their institutional structures and strengthening their technical capacities, thereby enhancing their role as actors in protecting human rights and supporting sustainable development. It also seeks to strengthen coordination and cooperation among civil society organizations, and to promote dialogue with key stakeholders, thus contributing to supporting relevant policy reform.

In line with these objectives, the current policy paper entitled “**Towards Effective Inclusion of Agricultural Workers in Social Protection in Jordan: Policy Reforms that Take into Account the Nature of Seasonal Work and Achieve a Balance between Protection and Sustainability**”, which was prepared in cooperation with the Project Advisory Committee, which includes government agencies, national institutions, civil society organizations, and experts, aims to analyze the legislative and institutional gaps that limit the inclusion of agricultural workers in social protection, and propose an integrated package of Practical recommendations that can be implemented, in order to contribute to the transformation of the agricultural sector towards the formal economy, improve the stability of workers, and achieve the goals of the Economic Modernization Vision (2023-2033).



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The Information and Research Center extends its sincere thanks and gratitude to the members of the Advisory Committee, who actively contributed to the formulation, preparation and revision of the policy paper, through their various experiences, insights, and legal and technical observations, which resulted in an integrated paper that reflects the aspirations of workers in the agricultural sector towards a just and comprehensive social protection. These collective efforts of practical recommendations reflect the genuine partnership between national institutions, civil society institutions and experts, and serve as a model for participatory action for effective and sustainable policy reform.

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1. Executive Summary

Jordan's agricultural sector is a strategic pillar of the national economy, contributing 5.8% of GDP and playing a pivotal role in supporting food security, stimulating exports, and strengthening its associated value chains. It is also directly and indirectly linked to a large number of economic sectors, making its stability a key factor in the stability of the national economy as a whole.

Despite this growing economic performance, the sector faces a structural challenge of precarious agricultural workers, which are predominantly seasonal and unregulated, and have limited coverage of social protection systems. This disparity between strong economic performance and social fragility leads to an unbalanced model that threatens the sector's sustainability in the medium and long term.

The fundamental problem addressed in this paper is that the legislative expansion of the regulation of agricultural labor, including the agricultural workers' system, has not yet been reflected in the actual inclusion of workers in social security, as a result of a structural gap between the design of social protection systems and the nature of the agricultural labor market. This is reflected in several key factors, most notably:

-  The legislative contradiction between the Agricultural Workers Law and the Social Security Law, especially with regard to Article (59/D/1) of the Social Security Law No. (1) of 2014;
-  Absence of clear executive instructions;
-  Limited insurance coverage,
-  The spread of unorganized work and reliance on intermediaries in the organization of employment;
-  Poor institutional coordination and the absence of a unified database;
-  Limited inspection and control tools in a geographically wide sector.

These challenges are particularly affected by the most vulnerable groups, including seasonal and day laborers, women working in agriculture, and migrant workers, who face additional difficulties related to labour instability, poor protection, and the absence of supportive services.

In this context, the paper proposes three policy options to address the problem:

1. maintaining the status quo while improving awareness and compliance;
2. Carrying out partial legislative and administrative reforms;
3. Adopt an integrated repair package (recommended option).

The paper concludes that microinterventions, while important, will not be sufficient to address structural imbalances, and that the most effective option is to adopt a holistic approach that re-aligns social protection tools with the realities of agricultural work.

The recommended option is based on five main axes:

-  A gradual legislative reform that addresses existing contradictions;
-  Developing flexible subscription mechanisms that suit the nature of seasonal and daily work,



-  Providing targeted partial support to alleviate the financial burden on workers;
-  Strengthening the institutional structure through coordination and database development,
-  Targeting the most vulnerable groups, especially women.

The paper emphasizes that the success of this reform requires that two basic principles be taken into account: first, that farmers do not impose additional financial or regulatory burdens that could affect the sustainability or investment attractiveness of the sector;

The paper also proposes a gradual implementation framework in three phases (short, medium, and long-term), starting with the activation of executive tools within the existing framework, then institutional expansion, and ending with integrated legislative reform within the context of the national dialogue, in order to ensure a balance between social inclusion and economic and political stability.

In conclusion, the paper emphasizes that enhancing the inclusion of agricultural workers in social protection is not just a social entitlement, but a strategic investment in stabilizing the agricultural sector, increasing its productivity, and enhancing its contribution to the national economy, in line with the priorities of the Economic Modernization Vision (2023-2033) in employment, women's empowerment, expansion of the formal economy, and improvement of the quality of life.

2. Introduction and Strategic Context

The Importance of the Agricultural Sector in the Jordanian Economy

Jordan's agricultural sector represents a strategic pillar of the national economy, extending beyond its direct contribution to Gross Domestic Product (GDP) to encompass a critical role in reinforcing food security, enhancing export performance, and sustaining interconnected value chains. In 2024, the sector contributed approximately 5.8% to GDP, with a value added exceeding JOD 1.9 billion, reflecting a comparatively strong position relative to several other productive sectors.¹

The significance of the agricultural sector extends beyond its direct economic contribution, encompassing a wide network of linkages across the national economy. It is interconnected with approximately 39 economic sectors through its demand for diverse production inputs and its supply role, particularly in relation to the food industry. This interdependence indicates that the stability and performance of the agricultural sector have far-reaching implications, affecting not only its own output but also the overall coherence and resilience of the broader economic system.²

Jordan's agricultural export performance has demonstrated notable improvement, reflecting the sector's increasing competitiveness. Between 2020 and 2024, agricultural and food exports rose from approximately 695.8 million Jordanian dinars to about 1.33 billion dinars, representing an increase of more than 90%. This growth contributes to advancing the objectives of the

1. Department of Statistics, Annual National Accounts: GDP by Economic Activity, 2024, Amman; and Central Bank of Jordan, Annual Report 2024, Amman.

2. Ministry of Agriculture, Annual Report on the Agricultural Sector 2024, Amman; and Department of Statistics, Foreign Trade Statistics 2024, Amman.

Economic Modernization Vision, particularly those related to enhancing export value and strengthening external trade. The increase was primarily attributed to higher exports of plant products, especially vegetables and fruits, as well as live animals, indicating improvements in product quality and the growing competitiveness of Jordanian agricultural goods in external markets.³

However, despite this strong economic performance, a key structural challenge remains related to the nature of the sector's workforce. The agricultural sector is largely dependent on informal and seasonal labor arrangements, which are marked by employment instability and limited access to social protection. These conditions are reflected in inadequate coverage of social security and health insurance, in addition to the lack of formal and clearly defined contractual agreements regulating employment relationships.⁴

This challenge extends beyond the social dimension, affecting the overall sustainability of the agricultural sector. Weak labor stability contributes to lower productivity levels, high workforce turnover, and a reduced attractiveness of the sector to local labor, particularly in comparison with other sectors that offer more stable and formal employment conditions.

Accordingly, the core gap does not primarily lie in the absence of a legislative or regulatory framework; rather, it is rooted in the limited responsiveness of existing social protection mechanisms to the specific characteristics of agricultural work. This mismatch has resulted in an imbalanced economic structure, where improving economic performance coexists with persistent social and labor vulnerabilities.

In addition, women's participation in the sector remains relatively low, in some cases not exceeding 12%. Their involvement is often concentrated in informal and demanding working conditions, with limited access to adequate social protection and essential services.

The Case in the Context of Jordan's Economic Modernization Vision (2023–2033)

The integration of agricultural workers into social protection systems constitutes a strategic priority within the Economic Modernization Vision (2023–2033), which seeks to promote sustainable and inclusive economic growth through the enhancement of productivity, the improvement of living standards, and the expanded inclusion of underrepresented and less integrated groups within the national economy.

1. Employment and job creation

The Vision is directed towards increasing employment rates, with a particular emphasis on productive sectors that possess substantial capacity for job creation. In this context, the agricultural sector constitutes one of the most significant employment-generating sectors, particularly in rural areas where it remains a primary source of livelihood. Nevertheless, the sector continues to be constrained by limited social protection coverage and precarious working conditions, factors that have diminished its attractiveness, especially among Jordanian labor.

3. Jordan Department of Statistics, Foreign Trade Statistics (Multiple Issues: 2020–2024), Amman, Jordanian Ministry of Agriculture, Annual Report on the Agricultural Sector, 2024, Amman, and Central Bank of Jordan, Annual Report 2024, Amman.

4. International Labor Organization (ILO), Assessment of Working Conditions in the Agricultural Sector in Jordan, 2022; and FAO, Agricultural Labor Market Reports in Jordan.

Accordingly, the enhancement of labor conditions and the development of a comprehensive and effective social protection framework are considered essential prerequisites for increasing local labor force participation and achieving sustainable employment outcomes.

2. Women's empowerment

The Economic Modernization Vision underscores the importance of enhancing women's economic participation, particularly in sectors that provide flexible employment opportunities and are closely connected to local communities. Although the agricultural sector constitutes a significant source of employment for women, its potential remains constrained by inadequate social protection coverage, limited access to care services such as childcare facilities, and substandard working conditions. These factors collectively hinder women's entry into and retention within the sector. Accordingly, the integration of women engaged in agricultural work into comprehensive social protection systems is considered a fundamental prerequisite for their economic and social empowerment, as well as for advancing the objectives of equality and equal opportunity.

3. Strengthening the formal economy

The Vision seeks to expand the formal economy and reduce informal employment, recognizing its positive effects on productivity, public revenues, and overall economic stability. The agricultural sector is among the most affected by informality, particularly due to the widespread absence of formal employment contracts and non-registration in social security systems. Accordingly, the development of flexible, sector-specific mechanisms that reflect the nature of agricultural work and facilitate workers' inclusion in social protection systems would play a key role in integrating this segment into the formal economy and enhancing compliance with relevant laws and regulations.

4. Social stability and improved quality of life

The Economic Modernization Vision prioritizes the enhancement of quality of life and the strengthening of social protection systems, with a particular focus on the most vulnerable segments of society. Agricultural workers are considered among these groups due to the precarious and unstable nature of their employment conditions. Expanding social protection coverage for this category is therefore essential, as it contributes to reducing poverty and vulnerability, promoting social stability in rural communities, and fostering more balanced and inclusive local development.

Paper from the National Social Protection Strategy

This paper is closely aligned with the objectives of Jordan's National Social Protection Strategy, which aims to establish a comprehensive, integrated, and sustainable social protection system that ensures equitable access to services and adequate coverage for all population groups, with particular emphasis on the most vulnerable and workers engaged in informal employment.

In this regard, the strategy prioritizes the expansion of social security coverage, the enhancement of the efficiency and effectiveness of protection programs, and the strengthening of coordination and integration among the various components of the social protection system, including social insurance schemes, cash transfer programs, and social services.



It further underscores the importance of developing flexible and adaptive instruments that are responsive to the specific characteristics of the labor market, particularly in sectors characterized by high levels of informality.

Against this backdrop, this paper contributes to these strategic directions by addressing a critical gap within the existing social protection framework, namely the limited inclusion of agricultural workers. This group remains particularly vulnerable due to the seasonal nature of agricultural employment, the diversity of work arrangements, and the persistent lack of job stability, all of which increase their exposure to social and economic risks.

The proposals presented in this paper are also consistent with the key pillars of the National Social Protection Strategy, particularly in the following areas:

-  Economic empowerment: through promoting the inclusion of agricultural workers within social protection systems in a manner that enhances their economic stability, reduces vulnerability, and contributes to improved productivity.
-  Services and social protection: by expanding insurance coverage and strengthening access to social benefits and essential protection services.
-  Institutional sustainability: through reinforcing coordination among relevant stakeholders, improving data collection and management systems, and enhancing the efficiency and effectiveness of implementation mechanisms.
-  In this context, the paper seeks to operationalize the broader objectives of the strategy by translating them into targeted and context-sensitive policy interventions that reflect the specific realities of the agricultural sector. This approach aims to ensure a gradual and feasible expansion of social protection coverage, while maintaining a balanced relationship between social protection imperatives and the economic sustainability of the sector.

Objective of the paper

This paper aims to examine the legislative and institutional gaps that limit the inclusion of agricultural workers in Jordan within social protection systems, with particular emphasis on the structural challenges arising from the nature of agricultural employment, including seasonality, the existence of multiple employers, and the widespread prevalence of informal and non-standard work arrangements.

In addition, the paper seeks to develop an integrated set of feasible and context-sensitive policy options that align existing social protection mechanisms with the specific realities of the agricultural labour market. This approach is intended to achieve a careful balance between ensuring adequate and equitable protection for workers on the one hand, and avoiding additional regulatory or financial burdens on the sector on the other, which could potentially undermine its sustainability, competitiveness, or investment attractiveness.

The paper further aims to support policymakers in designing gradual, realistic, and evidence-based policy interventions that facilitate the progressive inclusion of agricultural workers in social protection systems. In doing so, it contributes to strengthening the stability and productivity of the agricultural sector in line with the priorities of Jordan's Economic Modernization Vision.

Within this framework, the paper is based on the principle that expanding social protection coverage for agricultural workers must adopt a balanced and context-responsive approach. Such an approach should take into consideration the distinctive characteristics of the agricultural sector, while avoiding the imposition of direct financial or administrative burdens on farmers that may negatively affect the sustainability and competitiveness of agricultural activities.

Moreover, the paper highlights the importance of considering the interlinkages between formal social protection systems and national support programs, including existing social assistance schemes. It notes that certain program designs may unintentionally create disincentives for formal registration in social security systems. Accordingly, it emphasizes the need for complementary policy measures that ensure eligibility for social assistance is not adversely affected by participation in social protection schemes, thereby strengthening public trust in the system and encouraging broader voluntary inclusion of agricultural workers.

3. Define the problem

The fundamental problem addressed in this paper lies in the fact that recent legislative developments regulating agricultural employment in Jordan have not yet resulted in full and effective integration of agricultural workers into the national social protection system. This gap cannot be attributed solely to challenges in implementation, but is also linked to the limited alignment between existing social protection instruments and the structural characteristics of agricultural work.

Although the Agricultural Workers Law No. (19) of 2021 mandates employers in the agricultural sector to register their workers under the insurance schemes provided by the Social Security Law, the current legal framework of the Social Security Law continues to restrict the coverage of agricultural workers to work injury and maternity insurance as basic entitlements. This partial coverage highlights a regulatory inconsistency that contributes to the persistence of protection gaps within this segment of the labour market,⁵ until a decision is issued by the Council of Ministers to extend coverage to include all other types of insurance. This regulatory limitation results in partial protection that does not adequately correspond to the nature and intensity of risks faced by agricultural workers. Consequently, the current framework fails to provide a comprehensive social safety net, particularly in cases of old age, disability, death, or unemployment, thereby leaving workers exposed to significant long-term economic and social vulnerabilities.

The problem is not confined to the legal framework alone; rather, it is more evident in the structural nature of the agricultural labour market itself, which is predominantly characterized by seasonal, daily, and highly mobile forms of employment. In many cases, job opportunities are short-term in nature, involve multiple employers, and lack stable or formal contractual arrangements.

5. Article (59/D/1) stipulates that workers in agricultural enterprises shall be covered only by employment injury insurance and maternity insurance.

In this regard, the International Labour Organization (ILO) has noted that agricultural employment in Jordan is significantly influenced by seasonal demand patterns, requiring workers to move between different geographic locations. It further highlights that short-term and daily labour constitutes a substantial share of available employment opportunities in the sector. This situation results in ambiguous employment relationships, particularly with respect to the allocation of responsibilities such as social security registration, occupational safety and health obligations, and access to grievance and dispute resolution mechanisms.

Accordingly, conventional social protection models which are primarily designed on the assumption of a stable employment relationship with a clearly identifiable and continuous employer are not fully compatible with the actual structure and dynamics of the agricultural labour market.⁶

The growing prevalence of informal workplaces within the agricultural sector further complicates the situation, as many employers rely on informal intermediaries or labour organizers—commonly referred to locally as shawish—to manage daily labour arrangements. According to the International Labour Organization (ILO), a significant proportion of employers depend on such intermediaries not only to match labour supply with demand, but also to perform broader functions, including organizing transportation, distributing wages, and coordinating daily work activities.

However, the existing legislative and executive frameworks do not adequately reflect the actual operational structure of labour management within the agricultural sector. This mismatch creates ambiguity regarding the allocation of legal responsibilities, particularly in relation to the registration of workers in social security systems, compliance with labour legislation, and the payment of required contributions. As a result, enforcement mechanisms become less effective, contributing to persistent gaps in coverage and weakening overall regulatory compliance within the sector.⁷

6. International Labor Organization, *Decent Work and the Agriculture Sector in Jordan* (Beirut: ILO Regional Office for Arab States, 2018).

The study illustrates the seasonal nature of agricultural work, the mobility of workers between sites, and that short-term and daily work characterizes most employment opportunities, leading to unclear employment relationships and unresolved responsibilities regarding social protection, occupational safety and health.

7. According to 70% of businesses surveyed, they depend on an informal intermediary (al-Shawish) to find employees, with tasks such as labor organization, transportation, and wage distribution. And so forth Joint UPR Submission on Labor Rights and Informal Work in Jordan, 2024, by the Information and Research Center – King Hussein Foundation (IRCKHF) and Tamkeen for Legal Aid and Human Rights. FAO, *Agricultural Labor and Value Chains in Jordan (2021–2023)*; World Bank, *Jobs Diagnostic for Jordan (2023)*; ILO, *Extending Social Protection to Workers in the Informal Economy in Jordan (2022)*.

The most vulnerable groups in the agricultural labor market (with a focus on seasonal and daily workers as a main group)

1. Expatriate Labor

Migrant workers constitute one of the most vulnerable groups within Jordan's agricultural labour force, particularly in the context of seasonal and daily employment, where multiple legal and regulatory factors interact to affect the stability and security of their working conditions. These workers are often engaged through employment arrangements that depend on intermediaries or labour organizers, with practical conditions that, in some respects, resemble indirect sponsorship systems, whereby the contractual relationship between the worker and the actual employer is either indirect or not clearly defined.

Such arrangements further complicate the determination of legal responsibilities related to social security registration, compliance with labour legislation, and enforcement of occupational rights. They also limit workers' ability to access effective grievance mechanisms or seek legal remedies in cases of rights violations. In addition, restrictions related to work permits and the limited ability to change employers contribute to increasing dependence on intermediaries, while simultaneously weakening the stability and transparency of the employment relationship within the sector.⁸

In this context, the heavy reliance on migrant labour within unstable and weakly regulated employment arrangements contributes significantly to the persistence of informality in the agricultural sector. This, in turn, further complicates efforts to effectively integrate workers into formal social protection systems and undermines the efficiency and impact of existing regulatory and labour inspection mechanisms.

2. Women working in agriculture

Women in the agricultural sector are disproportionately affected, not only due to the inherent instability and seasonal nature of agricultural employment, but also as a result of intersecting social and economic factors, including household responsibilities, mobility constraints, and unpaid care obligations. According to the International Labour Organization (ILO), agricultural work sites are often located in remote areas far from urban centres where essential services such as healthcare facilities, schools, and childcare services are available. In addition, agricultural workers frequently engage in seasonal mobility, relocating in accordance with agricultural cycles and labour demand.

The ILO further notes that family-based labour arrangements are sometimes used as a coping mechanism to manage care responsibilities, particularly among women workers. This reflects the extent to which the absence of adequate care infrastructure and social protection services directly constrains women's ability to participate in agricultural employment under fair, stable, and safe working conditions.⁹

8. ILO, op. cit., Executive Summary.

9. According to the International Labor Organization (ILO), the same study highlights that agricultural fields are often situated far from essential services such as schools, childcare facilities, and hospitals, and that workers frequently change their place of residence in response to seasonal labor demand. Supporting evidence from UN Women (2022) and the Food and Agriculture Organization (2021) further underscores the structural barriers to women's economic participation and the gendered dimensions of rural livelihoods in Jordan.

Within this context, the circumstances of women agricultural workers are intrinsically linked to the overarching conditions of the sector. Any deficiencies in regulatory frameworks, protective measures, or service provision within the sector disproportionately affect women, owing to their overrepresentation in less stable and less protected employment arrangements. This exacerbates their exposure to multiple forms of vulnerability, affecting their working conditions, job retention, and access to social protection mechanisms.

Consequently, any social protection strategy that overlooks the distinctive realities faced by women in agriculture, and fails to tackle the structural challenges inherent to the sector itself, will remain inherently inadequate regardless of any formal expansion of insurance coverage on paper.

3. Seasonal and daily workers

Seasonal and daily wage workers constitute the most vulnerable segment within the agricultural social protection framework and are pivotal to understanding the prevailing inclusion gap. Their employment patterns are fundamentally misaligned with conventional mechanisms for registration, contribution collection, and payroll deduction. The inherent mobility between farms, the brevity of employment periods, and the prevalence of multiple employers within a single season collectively impede effective coverage.

The International Labor Organization has determined that the seasonal nature of agricultural labor demand necessitates a mobile workforce, and that the transient duration of daily and seasonal engagements creates ambiguity in employment relationships and the delineation of legal obligations. Consequently, the issue extends beyond weak compliance, reflecting a structural disconnect between the architecture of existing social protection systems and the operational realities of the agricultural labor market.¹⁰

The Implementation Gap Between Legal Provisions and Practice

One of the most significant challenges in this context is the persistent gap between legislative advancement and its effective implementation in practice. This disconnect extends beyond mere enforcement difficulties, revealing broader inconsistencies between certain legal provisions and the unique characteristics of agricultural employment. Although the legislative framework has evolved to strengthen the rights and protections of agricultural workers, the practical application of these provisions remains limited due to the sector's structural and operational realities. In particular, the Agricultural Workers Law establishes a range of obligations concerning wages, leave entitlements, occupational safety and health standards, and participation in the social security system, reflecting a clear commitment to improving labor conditions within the sector.¹¹ The Law also assigns the Ministry of Labor the responsibility for monitoring compliance and conducting inspections to ensure the implementation of its provisions. However, despite these legislative developments, the Social Security Law continues to limit mandatory coverage for agricultural workers to employment injury and maternity insurance only, pending a future decision to extend coverage to include all other social insurance benefits.¹² This inconsistency

10. World Bank, Jobs Diagnostic for Jordan (Washington, DC: World Bank, 2023); Food and Agriculture Organization, Agricultural Labor and Value Chains in Jordan (2021–2023); International Labor Organization, Extending Social Protection to Workers in the Informal Economy in Jordan (2022).

11. Agricultural Workers Regulation No. 19 of 2021, Articles 7, 8, 11 and 12, Ministry of Labor.

12. Social Security Law, Article 59/D/1, Social Security Corporation.

between the two legal frameworks not only generates legal ambiguity, but also complicates administrative and institutional implementation processes, particularly with regard to defining the actual obligations of employers.

This disparity is further compounded by constraints in enforcement and oversight mechanisms. According to the Labor Inspection Procedures Manual issued by the Ministry of Labor, the inspection framework comprises initial and periodic visits, specialized inspections, complaint-driven inspections, and follow-up procedures, with establishments categorized based on their risk level and compliance record¹³. Nevertheless, while this mechanism is important, it is predicated on assumptions of stable employment and clearly identifiable workplaces conditions that do not align with the agricultural sector's reality of geographic dispersion, seasonal labor, multiple worksites, and short-term engagements. Additionally, certain complaint procedures presuppose the existence of an employment contract, documentation that is often lacking in practice, thereby undermining the effectiveness of conventional enforcement tools.¹⁴

The core challenge for Jordan is not an absence of legal provisions, but rather an incomplete legislative and executive framework, coupled with a misalignment between social protection mechanisms and the actual dynamics of the agricultural labor market. While the existing framework represents meaningful progress, it remains largely anchored in traditional models that presume stable employment and identifiable employers conditions that contrast sharply with the sector's seasonal, mobile, multi-employer, and predominantly informal nature.¹⁵

The problem should not be framed merely as limited coverage, but as a structural misalignment in the design of the social protection system, which fails to accommodate the realities of agricultural employment particularly for the most vulnerable groups, including seasonal workers, women, and migrant laborers.

13. The Ministry of Labor's Manual of Labor Inspection Procedures 2022 establishes a structured inspection framework comprising initial and periodic visits, specialized inspections, complaint-based inspections, and risk-based classification of establishments. While this represents an administrative improvement, its effectiveness in agriculture is constrained by the sector's dispersed, seasonal, and multi-employer nature, which complicates systematic inspection and enforcement.

14. Jordanian Ministry of Labor, Labor Inspection Procedures Manual 2022, Work Injury Complaint Form, as it is stated among the required documents "Employment Contract".

15. An analytical conclusion based on the convergence of legal texts and field evidence derived from the Agricultural Workers Law, the Social Security Law, and the International Labor Organization study on agricultural work in Jordan.

4. Analysis of legislative and institutional gaps

Existing Legislative Framework

The legislative framework governing agricultural labor and social protection in Jordan has evolved incrementally in recent years, seeking to integrate agricultural workers into the legal and social protection system. Yet, despite its importance, this progress has not fully translated into effective coverage, owing to persistent gaps in legislative coherence and the limited alignment of certain legal instruments with the nature of agricultural work.

First: Jordanian Labor Law

Your observation is accurate. The exclusion of agricultural workers from full coverage under Labor Law No. 8 of 1996 reflects a deliberate legislative choice, driven by the sector's distinct employment patterns seasonality, multiple employers, and short-term engagements. This exclusion led to the development of sector-specific regulations, which, while acknowledging the unique nature of agricultural work, have often resulted in fragmented protection rather than comprehensive inclusion. The challenge thus lies not in the absence of legal recognition, but in the inconsistency between these special provisions and the general labor framework, creating gaps that undermine effective coverage for the most vulnerable workers.¹⁶

Second: Agricultural Workers Law (2021 and its amendments 2025)

Agricultural Workers Regulation No. 19 of 2021 constitutes a significant milestone in the regulation of agricultural employment, as it establishes a legal framework governing working conditions, wages, working hours, leave entitlements, and occupational safety and health, in addition to obligating employers to register workers in the insurance schemes covered under the Social Security Law.¹⁷

The 2025 amendments strengthened the scope of protection by removing exceptions for small agricultural holdings and reinforcing the principles of equal pay and non-discrimination, thereby expanding the legal basis for inclusion. However, this legislative expansion continues to rely on the assumption of a clear and stable employment relationship, which does not fully correspond to the realities of the agricultural sector, thereby limiting its practical impact on inclusion.

Third: Social Security Law

Social Security Law No. 1 of 2014 and its amendments regulate the coverage of workers across various sectors under social insurance. However, the law adopts a gradual approach to the inclusion of agricultural workers, stipulating in Article (59/D/1) that workers in agricultural establishments are covered only by employment injury and maternity insurance, pending a decision by the Council of Ministers to extend coverage to all insurance schemes.¹⁸

16. Jordanian Labor Law No. 8 of 1996 and its amendments, Jordanian Ministry of Labor.

17. Agricultural Workers Law No. 19 of 2021 and its amendments for the year 2025, Jordanian Official Gazette.

18. Social Security Law No. 1 of 2014 and its amendments, Article 59/D/1, Social Security Corporation.

This approach reflects an attempt to balance the specific nature of the agricultural sector with the requirements of financial sustainability within the insurance system. However, it has also resulted in a prolonged transitional situation characterized by uncertainty regarding the scope of actual coverage, particularly in light of inconsistencies with the obligations set out in the Agricultural Workers Regulation. The absence of a clear timeline for the expansion of full coverage further increases ambiguity for implementing authorities and limits the effective extension of insurance coverage.

Gaps and Contradictions

Despite the aforementioned legislative developments, the current legal framework still contains a number of gaps and contradictions that limit its effectiveness.

1. Legislative contradiction related to Article (59/D/1)

The contradiction between the Agricultural Workers Regulation, which requires the inclusion of workers in social insurance, and the Social Security Law, which restricts coverage to specific types of insurance only, is evident. This inconsistency is not limited to the legal framework but also affects practical implementation, creating ambiguity regarding the actual obligations of employers and enforcement bodies. The absence of a clear timetable or defined criteria for expanding coverage further increases uncertainty and limits the effective enforceability of these obligations.

2. Absence of Executive Instructions

Despite the issuance of the Agricultural Workers Regulation and its amendments, the detailed executive instructions governing implementation mechanisms, particularly those issued through Cabinet decisions in relation to contribution calculations for seasonal workers and registration procedures, remain incomplete or insufficiently clear. This results in inconsistency in implementation and difficulty in translating legal provisions into practical and enforceable procedures, especially given the flexible nature of agricultural work, which is characterized by mobility and multiple forms of employment.

3. Limited Insurance Coverage

The current social security coverage for agricultural workers is largely confined to employment injury and maternity insurance, creating significant protection gaps particularly in old-age, disability, and death benefits. This partial coverage exposes workers to long-term economic risks and undermines the insurance system's ability to function as a comprehensive social and economic security mechanism, rather than offering only short-term, limited protection.

4. Failure to recognize the actual role of intermediaries (Shawish)

Current laws do not formally recognize the actual role played by intermediaries or labor organizers in agriculture commonly referred to locally as “chawish” despite their central function in coordinating day-to-day farm work. According to International Labour Organization studies, many employers depend on these intermediaries to recruit workers and manage daily labor arrangements. The lack of formal recognition creates a clear regulatory gap, resulting in ambiguity over who is responsible for registering workers in social security and ensuring compliance with labor standards. This undermines the effectiveness of the legal framework and limits its ability to reflect labor market realities.¹⁹

19. International Labour Organization, op. cit., 2018.



Limitations Related to Eligibility Criteria for Inclusion under the Social Security Law (Article 4/B/1)

Article (4/B/1) of the Social Security Law stipulates that day laborers are required to work at least 16 days per month for the same employer. While this requirement is intended to regulate the insurance relationship, it is not consistent with the nature of agricultural work, which is characterized by daily and seasonal employment patterns and the presence of multiple employers.

In practice, this requirement allows some employers to circumvent coverage by terminating employment relationships before the worker reaches the minimum threshold of 16 days, resulting in exclusion from social security registration. This outcome highlights a clear mismatch between the legal framework and the realities of the agricultural labour market and, as a result, weakens the effectiveness of insurance coverage for the most vulnerable groups.

Accordingly, there is a need to revise this provision in a way that enables more flexible insurance mechanisms aligned with the nature of agricultural work, and that supports the gradual inclusion of daily-wage workers without imposing additional direct financial or administrative burdens on farmers.

6. Limited Access to Maternity Insurance in the Context of Seasonal Employment (Article 44)

Article (44) of the Social Security Law establishes the eligibility requirements for access to maternity insurance benefits, requiring that the insured woman have no fewer than six contributions, whether consecutive or intermittent, within the twelve months preceding the date of entitlement to maternity leave.

Although this requirement is intended to safeguard the financial sustainability of the social security scheme, its application does not adequately reflect the employment realities of women engaged in the agricultural sector, where work is predominantly seasonal, unstable, and subject to frequent interruptions. As a result, many women agricultural workers are unable to meet the required contribution threshold, leading to their effective exclusion from maternity insurance coverage.

This exclusion represents a substantive gap in the social protection framework and reflects an indirect form of inequality, as the eligibility criteria disproportionately disadvantage women working in non-standard and informal employment arrangements. In practice, the current framework limits equal access to social security protections by imposing conditions that are not aligned with the structural nature of seasonal agricultural labour.

Accordingly, there is a clear legal and policy justification for revisiting the existing contribution requirements and entitlement mechanisms under maternity insurance. Any reform in this area should aim to introduce more flexible and inclusive eligibility criteria that account for irregular work patterns, thereby ensuring equitable access to maternity protection and reinforcing the principles of social justice, gender equality, and the right to social security.

Institutional Gaps

In addition to the legislative gaps, there are institutional challenges that directly undermine the effectiveness of implementation:

1. Poor Alignment Between Stakeholders

The regulation of agricultural labor and social protection is shared among several institutions, primarily the Ministry of Labor, the Ministry of Agriculture, and the Social Security Corporation. However, coordination remains limited, especially regarding data sharing, harmonization of registration procedures, and compliance monitoring. This institutional fragmentation causes duplication of effort and operational gaps in addressing agricultural labor realities. Without an integrated mechanism linking labor regulation, social security registration, and compliance enforcement, implementation effectiveness is significantly weakened, undermining the framework's capacity to provide comprehensive protection for agricultural workers.

2. Lack of a unified database

An integrated national system for registering and tracking agricultural workers covering employment data, contributions, health protection, and inspection records is still absent. This gap makes it difficult to determine the actual size of the agricultural labor force, monitor social protection coverage, and assess policy impacts. It also limits stakeholders' ability to design evidence-based interventions, forcing decision-making based on partial estimates rather than accurate, up-to-date data.

3. Limited inspection and control

Inspection mechanisms in the agricultural sector face challenges due to the geographical spread of farms, the irregular nature of work, and limited human resources. Although a regulatory framework exists based on periodic visits and risk-based inspections it was designed for more stable and regulated sectors, limiting its effectiveness in a context defined by seasonal work, mobility, and multiple work sites. Consequently, practical implementation remains weak, reducing the ability of competent authorities to ensure effective compliance with legislation.



5. Policy Options

Legislative and institutional analysis shows that the limited coverage of agricultural workers under social protection is not due to a lack of comprehensive legal framework, but to a misalignment between existing policy instruments and the realities of the agricultural labor market namely seasonal employment, multiple employers, and widespread informal work. Accordingly, three main policy options can be identified to address this gap, each varying in degree of intervention and anticipated impact.

Option 1: Retain the current legislative framework, focusing on:

Option: Retain the current legislative framework, focusing on:



- Awareness campaigns on workers' rights and social security benefits
- Strengthening inspection and monitoring procedures
- Encouraging voluntary compliance by employers

Advantages



- No significant legislative or financial adjustments required.
- Can be implemented quickly using existing tools and existing institutional frameworks.
- Reduces institutional complexity.

Challenges



- Does not address existing legislative contradictions, particularly Article (59/d/1).
- Does not adequately accommodate the nature of seasonal and daily employment patterns.



- Has limited impact on informal employment.
- Does not change the underlying economic incentives that encourage workers and employers to avoid enrollment.

Rating

This policy option is limited in scope and may lead to incremental improvements in compliance; however, it does not address the underlying structural imbalances in the system design, nor is it expected to significantly expand effective coverage.

Option Two: Partial Legislative and Administrative Reform

This option introduces targeted modifications to the existing framework, including:



- Issuing executive instructions pursuant to the provisions of Article (59/D/1) of the Social Security Law.



- Clarifying the mechanisms for registering seasonal workers.



- Enhancing coordination among relevant stakeholders



- Strengthening inspection procedures and linking them to compliance mechanisms

Advantages

-  Addresses some of the shortcomings of the system.
-  Does not require a comprehensive restructuring of the system.
-  Enhances legal and procedural clarity.
-  Can be implemented within the existing institutional framework.

Challenges

-  Does not fundamentally address the limitations of insurance coverage, nor does it sufficiently change the economic or institutional incentives that restrict enrollment in social protection systems. It also does not directly address the challenges associated with multiple employers or the absence of clear responsibility for worker registration.
-  Maintains the existing adverse economic incentives, particularly the cost of contribution/subscription.
-  Does not adequately address the issue of informal labor
-  Its impact on the most vulnerable groups, including women and seasonal workers, remains limited

Rating

This option represents a moderate improvement; however, it remains insufficient to achieve the objectives of universal coverage or to support the transition toward a more formal economy.

Option Three: Integrated Repair Package (Recommended Option)

This option is based on adopting a comprehensive, multidimensional approach that addresses the legislative, economic, and institutional dimensions in an integrated and coordinated manner, including:

(1) Legislative reform

-  Amending Article (59/D/1) to provide for the gradual extension of social insurance coverage to agricultural workers across all applicable insurance branches.
-  Ensuring consistency and harmonization between the provisions of the Social Security Law and the Agricultural Workers Regulation.

(2) Establishment of flexible inclusion mechanisms

-  Designing a flexible contribution system adapted to seasonal and daily work arrangements.
-  Calculating contributions based on the actual number of days worked.

(3) Financial support and motivation

-  Provision of partial subsidies for social security contributions for low-income workers.
-  Providing tax or regulatory incentives to encourage employers' participation and compliance²⁰

20. Regulatory incentives in this context refer to non-financial measures designed to encourage compliance. These may include simplifying social security registration procedures, accelerating administrative processes related to agricultural licensing, prioritizing access to agricultural subsidy or financing programs, or linking the provision of certain government services to compliance with labor and social security requirements.

(4) Institutional Reform

-  Establishing a unified national database for agricultural workers.
-  Strengthening coordination among the Ministry of Labor, the Ministry of Agriculture, and the Social Security Corporation
-  Regulating the role of labor intermediaries and clearly defining their responsibilities in worker registration and compliance monitoring.

(5) Inclusion of vulnerable groups within the social protection system.

-  Developing dedicated programs for working women.
-  Linking social protection with care services, such as nurseries.

Advantages

-  It addresses the root causes of the problem rather than merely its manifestations
-  It is directly aligned with the objectives of the Economic Modernization Vision
-  Expansion of the formal economy
-  Improving the quality of work
-  Promoting economic participation
-  Enhances stability and productivity in the agricultural sector
-  Achieves a balance between social protection and economic sustainability

Challenges

-  Requires high-level institutional coordination and the allocation of initial financial resources, particularly for partial subsidy mechanisms, in addition to a phased implementation approach. This is necessary to ensure a balanced transition that strengthens social protection while avoiding undue burdens that could negatively affect the sustainability of the sector and its investment attractiveness.
-  Requires initial financial resources, particularly for partial subsidy schemes.
-  Requires a phased transition approach to avoid imposing undue burdens on employers.

Rating

This option represents the most effective and sustainable approach, as it provides an integrated framework that simultaneously addresses legislative, institutional, and economic challenges. It also establishes a gradual transition toward a more regulated, inclusive, and stable agricultural sector.

Analytical Conclusion

The fundamental problem is not a lack of legislation, but rather a disconnect between current regulations and the unique characteristics of the agricultural labor market. So, while limited initiatives are required, their overall effects will probably continue to be restricted. The best way to bring about significant change, on the other hand, is to use an integrated reform package that redesigns social protection instruments to make them more adaptable, sustainable, and responsive to the industry's realities.

6. Recommendations

Based on the analysis of legislative and institutional gaps and the assessment of policy options, this paper recommends the adoption of an integrated reform package aimed at strengthening the inclusion of agricultural workers within social protection systems. This approach should take into account the specific characteristics of the agricultural sector, ensure gradual implementation, and maintain a balance between expanding social protection coverage and avoiding additional burdens that could affect the sector's sustainability.

First: Legislative Reforms (High Priority)

Revision of Article (59/D/1) of the Social Security Law

Revision of Article (59/D/1) of the Social Security Law to allow the gradual extension of insurance coverage to include old-age, disability, and death benefits, in line with the national context and ongoing social security reform efforts, with an indicative timeline for implementation.

Expected impact



- Eliminating the legislative inconsistency
- Effectively expanding social protection coverage

2. Making legislative amendments for the purposes of



- Defining the mechanism for calculating contributions for seasonal workers
- Adopting a flexible contribution system linked to the number of working days
- Regulating the role of labor intermediaries and defining their legal responsibilities
- Clarifying the entity responsible for registration in cases involving multiple employment relationships

Expected impact



- Converting legal provisions into practical and enforceable mechanisms
- Reducing ambiguity in contractual relationships

Second: Inclusion and Resilience Reforms (High Priority)

3. Development of a flexible contribution system for agricultural workers



- Calculation of contributions on a daily/seasonal basis
- Allow intermittent subscription
- Simplify the registration process

Expected impact



- Increased demand for subscription
- Aligning the system with the specific nature of agricultural work.

4. Create a partial subscription support program



Providing partial government subsidies for low-income workers.
Targeting seasonal workers and women.

Expected impact



Removing financial barriers to subscription.
Accelerating the inclusion process

Third: Institutional Reforms (Medium–High Priority)

5. Establishing a unified national database for agricultural workers.

Includes



Workers' Data
Contributions to the Guarantee
Worksites
Inspection Records

Expected impact



Improving planning and policymaking
Strengthening oversight and follow-up mechanisms

6. Strengthening institutional coordination



Establishing a formal coordination mechanism among:
The Ministry of Labor
The Ministry of Agriculture
The Social Security Institution

Expected impact



Reduce duplication
Improve Execution Efficiency

7. Developing an inspection system tailored to the agricultural sector, taking into account the seasonal and mobile nature of work, through the adoption of risk-based inspection approaches, the use of digital tools, and the expansion of coverage in rural areas.

Expected impact



Increasing the level of compliance
Reducing informal and unregulated work



Fourth: Economic Incentives (Medium Priority)

8. Encouraging employers to register workers through gradual incentives (such as exemptions or regulatory facilitations), and linking compliance to access to agricultural licenses or subsidies, in order to promote compliance without imposing direct additional burdens.

Expected impact



- Increased voluntary compliance
- Reduce evasion

Fifth: Focusing on the most vulnerable groups (high priority).

9. Programs for working women



- Supporting care services (such as nurseries)
- Raising awareness of labor rights and social security
- Integrating them into social protection programs

Expected impact



- Increasing women's participation
- Reduce social fragility

10. Ensuring that participation in social security coverage does not negatively affect workers' access to social support programs, by strengthening integration between social protection systems and assistance programs, in a way that reduces disincentives and enhances trust in the system.

Expected impact



- Reduce worker resistance to subscription
- Enhancing Confidence in the System

Executive Summary

Enhancing the inclusion of agricultural workers in social protection requires a shift from a traditional regulatory approach toward a more flexible and integrated framework that reflects the nature of agricultural work and balances social protection objectives with economic sustainability.

This objective cannot be achieved through partial interventions alone, but requires a coherent policy package that addresses:



- Legislative framework
- Incentive mechanisms
- Institutional implementation arrangements
- Targeting of vulnerable groups



7. Implementation Framework

The implementation of the proposed reform package requires a gradual and flexible approach that takes into account the political and institutional context, including the ongoing national debate on social security reform, while balancing the expansion of social protection coverage with the sustainability and stability of the agricultural sector.

Accordingly, this framework proposes a phased implementation pathway, starting with the activation of regulatory and executive tools within the existing legal framework, and postponing legislative amendments to a later stage in line with the development of the national dialogue, in order to ensure continuity of reform and reduce political and institutional risks.

First: Short-term phase (0-12 months)

(Activation phase within the existing framework)

Objectives

-  Achieving tangible progress without entering legislative controversy
-  Building trust with stakeholders
-  Activating existing tools and improving their efficiency

Main Actions

Issuance of the Executive Instructions of the Agricultural Workers Law, especially with regard to:

-  Mechanisms for registering seasonal workers
-  Flexible subscription systems (daily/seasonal)
-  Defining legal responsibilities in cases of multiple employers or the involvement of intermediaries
-  Awareness campaigns for workers and employers on social protection benefits
-  Establishing a temporary coordination mechanism among the relevant authorities to unify procedures
-  Developing a pilot system in selected regions or production chains
-  Initiating the collection of basic data on agricultural employment

Strategic Rationale

This phase focuses on achieving rapid and tangible results through the use of existing tools, without requiring sensitive legislative amendments. This approach is expected to strengthen political acceptance and lay the foundation for a more comprehensive reform phase.



Second: Medium-term phase (1–3 years)

(Phase of Progressive Expansion and Orderly Reform)

Objectives:

-  Gradual expansion of coverage
-  Strengthening institutional and operational structures
-  Introduction of supportive incentives and economic tools

Main Actions

-  Gradual expansion of the flexible contribution system at the national level.
-  Establishing a unified national database for agricultural workers and linking it with the relevant authorities.
-  Implementing a partial and temporary contribution support program for the most vulnerable groups.
-  Development of a risk-based inspection system for the agricultural sector using digital tools
-  Regulating the role of intermediaries (employment regulators) within a clear framework defining responsibilities

Legislative Track (Phased Approach):

Study of the revision of Article (59/D/1) within the framework of:

-  National dialogue on social security reform
-  Financial and social impact assessment
-  Gradual inclusion of target groups

Strategic Rationale

This stage allows the reform to be integrated into the broader national social security reform process, avoiding its treatment as a standalone initiative that may face political resistance, while enabling a genuine expansion of coverage.

Third: Long-term phase (3–5 years)

(Sustainability and Integration Phase)

Objectives

-  Achieving broad and sustainable inclusion of agricultural workers
-  Enhancing the financial sustainability of the system
-  Integrating the agricultural sector into the formal economy

Key Measures

-  Gradually expand coverage across all social insurance schemes
-  Integrate social protection systems with national subsidy programs
-  Develop long-term sectoral policies that link productivity with social protection
-  Periodically assess the economic and social impact of reforms



Institutional Coordination Mechanism

A permanent national committee for the inclusion of agricultural workers in social protection should be established, chaired by the Ministry of Labor and including:

-  Ministry of Agriculture
-  Social Security Corporation
-  Ministry of Planning and International Cooperation
-  Ministry of Finance
-  Representatives of the private sector and civil society

Tasks

-  Unifying procedures and facilitating data exchange between relevant entities
-  Ensuring policy integration and avoiding duplication of efforts
-  Managing political and institutional risks
-  Submitting periodic reports to the Cabinet

Managing Political Sensitivity

In consideration of the current debate over social security reform, the present framework is guided by the following principles:

-  **Separation of reform tracks**
Not linking the inclusion of agricultural workers to other contentious issues
-  **Legislative progression**
Postponing legislative amendments to later stages
-  **Reframing the Discourse**
Presenting the reform as a gradual expansion of social protection for vulnerable groups, in a balanced approach that takes into account the specific nature of the sector
-  **Start with executive tools**
Achieve rapid results that enhance trust and acceptance
-  **Key Performance Indicators (KPIs)**

To measure implementation progress, it is proposed to adopt the following indicators:

-  Percentage of agricultural workers covered by social security
-  Number of registered workers per year
-  Percentage of women included in coverage
-  Percentage of compliant agricultural enterprises
-  Reduction in the share of informal employment
-  Level of compliance identified through inspections
-  Number of beneficiaries under flexible contribution schemes

Executive Summary

The success of this framework depends on the effective management of timing and on aligning reforms with the realities of the agricultural sector, not solely with the legal framework. The gradual approach, which begins with the use of executive instruments and later proceeds toward legislative reform within the national dialogue, represents the most realistic and feasible pathway.

Accordingly, this approach achieves a balance between:

-  Expanding social protection
-  Maintaining the sustainability of the agricultural sector
-  and promoting the objectives of the Economic Modernization Vision





