

Jordanians' Knowledge and Trends in Relation to the International Monetary Fund and the World Bank

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Introduction

This study was prepared by the Research Unit at Al-Hayat Center – Rased. It aims at measuring the level of awareness and knowledge by Jordanians of the World Bank (WB) and the International Monetary Fund (IMF), in addition to measuring their inclinations and opinions on the influence of these institutions on policies, government decisions, development, and the economy. The study also touched on a historical overview over the stages of the relationship between Jordan and the two institutions and the current programmatic links between them based on what was accessed from what is published on their websites and Jordanian government websites. In addition to available communication and interaction tools offered by the WB and the IMF for stakeholders.

Based on the results of this study, the research team is putting forward a group of recommendations that could raise the awareness and knowledge of Jordanians regarding these two institutions and various stakeholders.

Methodology

This quantitative study relied in data gathering on a questionnaire that targeted a random non-representative sample that was selected from Al-Hayat Center's database which represents various sectors, ages, geographic locations, and educational levels. 640 people responded to this survey belonging to different social and age groups, governorates, education levels, and professions in the private and public sectors. The respondents' sample was delineated by gender into 318 males at a rate of 49.7% and 322 females at a rate of 50.3% . as for the respondents' age groups, half the respondents were concentrated in the age group of 35 - 54 years. Regarding the geographic distribution of the respondents to the questionnaire, the majority were from the large governorates of Amman, Irbid, and Zarqa at the rate of 57.4%. The rest of the responses were distributed (prorated) over the other Kingdom's governorates according to the ratio of citizens in these governorates of the total for the Kingdom of 74.8%⁽¹⁾.

As for the respondents' level of education, the majority had a high degree. Those with a Bachelor degree were 55.6% and those with higher degrees (Master or PhD) were 23.5%. Respondents with a high school degree only were 19.5% and those with less than high school were 1.4%. The respondents were distributed over three main categories by labor sectors: private and public sectors, members of elected councils in governorates, and heads of these councils. The category responding from the private sector were the highest at 55.9%, followed by the category of respondents from the public sector at 31.1%. Participants in the survey among the members of elected councils were 13% of the total number of respondents. Workers in the private sector were distributed over workers in private companies 31.8%, workers in civil society institutions 26.5% self-employed professionals 24.3%, and employees in international organizations, academics, and journalists 17.4%. As for the public sector employees, their large majority were employees in a government authority or independent entity 66.8%,

(1) Department of Statistics, Jordan in Numbers 2018. Available on: (<https://bit.ly/305PVGv>)

followed by academicians in government universities 29.6%. Regarding respondents from elected councils, members of municipal councils represented the larger responding group at 30.1%, followed by respondents from governorate council members at 29%, members from local councils at 26.5%, mayors at 7.2%, and parliamentarians at 3.6%. After compiling the results of the questionnaire, the researchers analyzed them and prepared a report presented in the second part of this report.

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Key Findings and Recommendations

Key Findings

- There is a knowledge gap among Jordanians over the functions and mechanism of the IMF and WB. In many cases, there is even a poor ability to distinguish between these two organizations in spite of the depth and length of the relationship between them and Jordan and the direct impact on citizens from this relationship. This result becomes clear from examining the level of accuracy in information respondents have about these two institutions in addition to comparing their personal evaluation of the volume of information with the quality and integrity of this information.
- The level of quality and integrity of this information was affected by the difference in sex (males were more accurate compared to females, with a direct relationship with level of education. The higher the level of education of the sample the higher the quality and correctness of information), with the age group (the older the respondents, the higher the level of correctness of information), and the age group (the 18 - 24 age group was the one with the least response to questions correctly. The ratio of correct answers among them is 28.57% of the total number of questions).
- Most respondents 73.6% see a direct impact by both the WB and the IMF on government policies industry and development in Jordan. They also believe that the IMF influence on development is larger compared to that of the WB.
- The largest ratio of respondents 49.21% are inclined to believe that the influence of the WB and the IMF is more negative than positive on the Jordanian economy. Nevertheless, respondents were almost equal between supporters 42.34% and opposers 40% regarding Jordan's need for adopting financial and economic reform programs with the IMF and the WB, with a slight tendency towards supporters.

- The largest ratio of Jordanians 42.19% supported, at a small ratio compared with opponents 38.1% that Jordan is incapable to dispose of IMF and WB programs.
- Although respondents supported Jordan's need to adopt financial and economic reform programs with the IMF and the WB, the largest ratio, however, 56.88% believes that the reform programs proposed by the WB or the IMF do not agree with the national reform priorities.
- The largest ratio of respondents (35.31%) rely on their information about the WB and the IMF on what is mentioned on the social media. A small ratio of them 8% relies on these two institutions' websites.
- Most respondents 88.1% never participated in any WB or IMF activity.
- Most respondents 84.38% expressed an interest in participation in case there were activities and workshops related to introducing the tasks and programs of the WB and the IMF.
- Many Jordanian citizens are unaware of the ways participation tools and channels are used in points of view and directing any questions to the IMF and the WB which these institutions make available.

Key Recommendations

Based on the results of the survey, the research team recommends the following:

- Commitment by the Jordanian government to reveal information and follow transparency regarding programs and projects implemented by the Jordanian government with the IMF and the WB so that this information includes program objectives, timelines, implementation mechanism, expected impact of these projects, and decision-making mechanism. Information should also include the impact of all its policies and the results of their cooperation with international organizations including the IMF and the WB.
- The IMF and the WB are to reinforce their local programs through cooperation with civil society institutions, academic institutions, and government institutions to raise societal awareness about them and clarify the effect of their programs on development and the economy, and the level of their intervention in the government decision-making process. This facilitates the two institutions' implementation of projects and programs in Jordan and the participation of different stakeholders in the implementation and monitoring process of these programs and therefore Jordan's commitment towards them, avoiding popular rejection and its effect on such programs.
- Create sustainable partnerships between the IMF and the WB on one side and the local civil society and societal institutions which normally form the link between local activists and such institutions or with government authorities with whom they work.
- Take into consideration gender sensitivity when designing awareness programs by the IMF and the WB. Conclusions have shown, for example, the need for targeting women and youth who had the least knowledge about these two institutions.

- Increase societal participation in designing and proposing projects and policies proposed by the IMF and the WB to the government which reinforces transparency, accountability, and legitimacy for these programs.
- Spread information using quality methods that are easily accessible on the websites of these two institutions, as well as Jordanian government websites addressing joint programs with the two institutions, in addition to providing access to this information in Arabic to ensure that various parts of society are able to access this information.
- The IMF and the WB should activate communication methods on their social media platforms, and in the local language (Arabic) due to the increase in the number of its users.
- Spread participation opportunities in local and international IMF and WB activities to be available for everyone to participate in, and use local partnerships with civil society institutions and local societal institutions to reinforce awareness of them.
- Spread participation tools and channels in points of view and directing any enquiries and suggestions by Jordanian citizens to the IMF and the WB, and encourage citizens to participate in them through effective follow-up on what is received, making them available through different channels. This would encourage participation in dialogue and active involvement sought by both institutions..

II

**Theoretical Framework
of the Relationship
Between Jordan, the
IMF, and the WB**

Historical Background of the IMF and the WB

The IMF and the WB were established in 1944 in accordance with the Bretton Woods agreement held in the state of New Hampshire after the allies won the second world war. The establishment of the WB aimed, at the time, at rebuilding the countries that were destroyed during the war. The establishment of the IMF aimed at preserving the stability of the international financial and monetary systems to avoid economic crises similar to those that led to the eruption of world war two⁽²⁾.

The WB later grew to include 189 member states and to include five different institutions affiliated with it, namely (International Bank for Reconstruction and Development (IBRD), International Development Association (IDA), International Finance Corporation (IFC), the multi-faceted Investment Guarantee Agency, and the International Investments Conflict Resolution Center). The WB group currently employs about 10,000 people working out of 120 Bank offices in various countries of the world. Employees represent more than 170 different countries in more than 130 locations throughout the world⁽³⁾.

The WB's main objective at present is manifest in eradicating poverty throughout the world. In order to achieve this the World Bank Group set two side-objectives it is working to achieve by 2030⁽⁴⁾, They are:

1. Eradicating abject poverty by reducing the percentage allocated for those living on less than \$1.90 a day to no more than 3%.
2. Reinforcing joint economic prosperity through reinforcing the income of the 40% poorest people in the world.

Regarding the tools used by the WB to achieve these goals, they are manifest first with providing the member countries with financial and technical assistance (training, development, and project design). On the financial side, the WB provides grants and interest-free loans or soft loans as very low interest rates. The IMF investment portfolio

(2) Council on Foreign Relations, The World Bank Group's Role in Global Development. Available on:

(<https://on.cfr.org/2Txgfbk>)

(3) World Bank, Who Are We?. Available on: (<https://bit.ly/38qyMdz>)

(4) World Bank, What can Be Done. Available on: (<https://bit.ly/2Ra1SZ3>)

expands in various countries to include projects in sectors like education, health, agriculture, environment, infrastructure, public sector reform and projects to reform the two public and private financial sectors' in various countries. These projects are also implemented through partnerships either with governments or with financial banks, export guarantee companies, private sector investors, and civil society organizations. The second WB tool is to offer technical assistance to member countries through helping them design public policies and carry out research on the problem of these countries and to offer advice based on research manuals.

As for the IMF, it has also grown to include 189 member countries. It mainly aims at preserving the international monetary system and the stability of the overall international economy. The IMF does that through monitoring the international monetary system and the monetary and financial policies adopted by member countries. Based on this monitoring, the IMF identifies potential risks and submits the necessary recommendations to overcome these risks.

The IMF also provides the member countries suffering from balance of payments problems with loans that help them rebuild their foreign currency reserves so that their currencies retain their exchange rates⁽⁵⁾. Finally, the IMF helps governments around the world to develop their economic policies and to develop the institutions implementing these policies so that these countries can strengthen their economies and achieve a development that contributes to creating more jobs.

(5) IMF, The IMF at a Glance. Available on: (<https://bit.ly/2Rs5sgX>)

Jordan's Relationship with the IMF

Jordan became a member in the IMF on 29 August 1952. Jordan's relationship with the IMF goes back to the end of the 1980s when Jordan had to resort to requesting assistance from it as a result of the financial and economic crisis from which the Jordanian economy suffered in 1988, with the value of the Jordan Dinar (JD) decreasing by about 35%. The ratio of debt to the Gross Domestic Product (GDP) also increased at that time from 49% in 1987 to 187% in 1989⁽⁶⁾.

The economic crisis from which Jordan suffered during that period was due to a number of structural imbalances, some of which were treated while others are still present. This leads Jordan in every crisis to resort to the economic and structural reform programs adopted by the IMF. The Jordanian economy relies on a large extent on Jordanian expatriates' transfers, particularly from the Arabian Gulf countries. In addition, Jordan relies on subsidies from Arab and western countries. In this context, the period prior to the financial and economic crisis 1989 witnessed an increasing reliance on foreign subsidies which increased from 57.7 million JD in 1974 to 183 million JD in 1984, or an average increase of 12% a year⁽⁷⁾.

The Jordanian economy at the time had been suffering from poor productive and industrial sectors which increase its exports against a large demand for imports. This in return led to the exasperation in the balance of payments deficit in Jordan and therefore formed a source of pressure on the JD exchange rate and the reduction of its value.

As a result of all these economic circumstances and the resulting political and social repercussions, the government requested a taxation expert from the IMF in 1988. This step led to discussions with the IMF experts which in turn led to dependence on the first economic and financial reform program in 1989, which was ratified during the cabinet of Sharif Zaid Ibn Shaker⁽⁸⁾.

(6) Hibr, The Jordanian Economy before 1989: Paving the Road for the Inevitability of the IMF. Available on: (<https://bit.ly/2RobNc0>)

(7) Dr. Ali Mahafzha, The Restricted Democracy (The State of Jordan 1989 - 1999).

(8) Dr. Ali Mahafzha, The Restricted Democracy.

The programs implemented by the IMF with Jordan extended after that over two basic periods 1989 - 2004. After that program ended, Jordan returned to resort to the IMF after the economic conditions it suffered from as a result of regional circumstances, starting a new program during the period 2016 - 2019 as the following table shows⁽⁹⁾.

The programs' package Jordan implemented with the IMF during the period 1989 - 2004 helped control the public debt and the general budget deficit during that period⁽¹⁰⁾. However, Jordan did not get rid of the structural imbalances that lead to the eruption of the economic crisis 1988 - 1989 and Jordan continued to rely on foreign subsidies and expatriates' transfers. It could not develop productive sectors capable of supporting the state treasury with tax revenues and to control the balance in its balance of payments⁽¹¹⁾. As a result of these imbalances persisting, Jordan remained weak in confronting any external factors that could damage the Jordanian economy, which led to resorting to the IMF in 2012. This was followed by important measures manifest in increasing sales and income taxes and floating the prices of some commodities.

(9) IMF, Jordan: Historical Financing Programs. Available on: (<https://bit.ly/2v2CoUK>)

(10) Center for Strategic Studies, IMF Programs-Jordan (1989-2016-), Results and Lessons Learned. Available on: (<https://bit.ly/2RB0nIE>)

(11) Al-Ghad Newspaper Website, Two Decades since Jordan's Economic Crisis. Available on: (<https://bit.ly/38hpvo6>)

Table (1): Financial and Structural Reform Programs Implemented by Jordan with the IMF (1989 - 2019)⁽¹²⁾

Funding Program	Date Program Agreement Signed	Date Agreement Ended	Size of Agreed Financing (Special Drawing Rights (SDRs))	Size of Withdrawn Financing (Special Drawing Rights (SDRs))
Stand-By Arrangement (SBA)	14/07/1989	13/01/1991	60,000	26,800
Stand-By Arrangement (SBA)	26/02/1992	25/02/1994	44,000	44,000
Extended Fund Facility (EFF)	25/05/1994	09/02/1996	189,300	130,320
Extended Fund Facility (EFF)	09/02/1996	08/02/1999	238,040	202,520
Extended Fund Facility (EFF)	15/04/1999	31/05/2002	127,880	127,880
Stand-By Arrangement (SBA)	03/07/2002	02/07/2004	85,280	10,660
Stand-By Arrangement (SBA)	03/08/2012	02/08/2015	1,364,000	1,364,000
Stand-By Arrangement (SBA)	24/08/2016	23/08/2019	514,650	102,930
Total			2,623,550	2,009,510

In total, the IMF recommendations for Jordan were manifest in various programs as follows:

- Facilitate the monetary international movement to and from Jordan and remove constraints on international payments to facilitate cross-border commercial transactions⁽¹³⁾.
- Restructure public expenditure by reviewing commodity subsidy mechanisms with the purpose of removing these subsidies and directing them at those who are entitled to them through reforming and developing social protection nets⁽¹⁴⁾.

(12) IMF, Jordan: History of Lending Arrangements as of August 31 2018-. Available on: (<https://bit.ly/2NYcTKK>)

(13) IMF, Press Release: Jordan Accepts Article VIII Obligations. Available on: (<https://bit.ly/2Rbyx0j>)

(14) IMF, Jordan: Restructuring Public Expenditure and Protecting the Poor. Available on: (<https://bit.ly/30CBrOw>)

- Recently, and as a result of the increase in the Electricity Company debt, the agreement on the stand-by arrangement program 2012 stipulated the need to reform the electricity tariff structure. The WB is helping Jordan achieve this. The IMF also recommended that Jordan works at diversifying the sources of energy⁽¹⁵⁾.
- Reform the tax collection management system in Jordan and increase its efficiency with the purpose of increasing tax revenues for the government and reduce tax evasion.
- Restructure public expenditure so that current expenditure is reduced and capital expenditure is increased on the infrastructure, health, and the sectors which contribute to motivating economic growth fundamentally⁽¹⁶⁾.
- Upgrade the business environment and reform the legal framework governing it for the purpose of making it more attractive to investments⁽¹⁷⁾.
- Establish a unit for managing government investments at the Ministry of Planning and International Cooperation. This unit would aim at increasing the effectiveness of identifying government capital projects' priorities⁽¹⁸⁾.
- Increase the efficiency of spending on the education sector⁽¹⁹⁾ due to a contradiction between what Jordan spends on education and educational outputs compared to the region.
- Restructure independent government units for the purpose of merging some and cancelling others⁽²⁰⁾.
- Cancel tax exemptions on the sales tax, income tax, and customs duties⁽²¹⁾.

(15) IMF, Jordan, Main Page. Available on: (<https://bit.ly/2sLF8VM>)

(16) IMF, Jordan, Report on a Stand-by Arrangement. Available on: (<https://bit.ly/36gKDcS>)

(17) IMF, Jordan Report: First Review based on Stand-By Arrangements. Request for Waivers of Non-Observance or Performance Criteria, Modification of Performance Criteria, and Rephasing of Access – Staff Report. Press Release on the Executive Board Discussion and Statement by the Executive Director for Jordan. Available on: (<https://bit.ly/38CpwTN>)

(18) Official gazette, Measures the Government is Required to Implement. Number 2. Available on: (<https://bit.ly/2Go8XPd>)

(19) Ministry Of Finance, Public spending review report March 2018. Available on: (<https://bit.ly/2v5zyhD>)

(20) Ibid.

(21) IMF, Executive Council Completes First Review of the Jordanian Economy Performance under the Extended Fund Facility. Available on: (<https://bit.ly/37ty6nF>)

Jordan's Relationship with the World Bank

Jordan became a member in the WB group on 29 August 1952. The first project implemented by the WB in Jordan goes back to 1961. It targeted improving the infrastructure in the water sector⁽²²⁾. The projects implemented by Jordan with the WB were concentrated at the beginning of the 1960s until the 1980s in the water, agriculture, education, energy, and transportation sectors. In the 1990s, the relationship between Jordan and the WB moved into a new stage of cooperation manifest in implementing projects related to improving and increasing the labor force skills, making structural reforms to improve the work environment, increase the efficiency of the public sector, and reinforce comprehensive economic growth. The study annex shows the names of the projects implemented by Jordan with the WB since 1961 until 2019. It also shows the amount of funds, Jordan received from the Bank to finance each project.

Since 1961, the WB agreed with Jordan to implement 139 projects in various sectors. 129 of them were approved and 10 were cancelled. These projects were distributed by sector as follows: 7 projects in health, 25 development loans, 20 projects supporting the infrastructure, 26 projects to develop the business environment, 13 for education, 14 for energy, 12 for developing the public sector, and 12 environmental projects..

An Overview of Available Communication and Interaction Tools Offered by the WB & IMF for Stakeholders

Brief on the Available Communication and Interaction Tools Offered by the WB for Stakeholders

The WB affirms that its policies exert efforts to make public institutions more transparent and effective and subject to accountability, in addition to contributing to finding innovative solutions for the complicated development challenges. Hence, the Bank recently followed numerous methodologies and policies to list and involve societies in its operations⁽²³⁾. As part of this study's interest in covering the knowledge gap among Jordanians about the functions and

(22) World Bank, Development of Water Supplies in Amman Project. Available on: (<https://bit.ly/37vVuky>)

(23) World Bank Website. Under Citizen Participation. Available on: (<https://bit.ly/2TQ27Ka>)

mechanism of the WB, the main methodologies and channels that the Bank has for consulting with civil society organizations available on its website were covered. These include:

- Building a strategic framework aimed at enlisting citizen participation in the WB group operations. The WB prepared the strategic framework to enlist citizen participation in the WB group's operations in a more systematic manner by including the opinions of beneficiaries in the operations supported by the WB group, emanating from the principle of interaction with citizens for the purpose of improving results. The strategic framework defines citizen participation as a mutual interaction among citizens and the government or the private sector in the framework of the intertwining procedures of the WB group. This system provides citizens with a role in the decision-making process to improve developmental outcomes and the medium and final stages.
- Independent assessment group to evaluate the activities of citizen participation in the WB group. The WB generalizes citizen participation in operation with the aim of granting them a share in decision-making to improve the results of development. In 2013, the organization committed to merge beneficiary reactions in 100% of investment projects⁽²⁴⁾.
- Discuss with outside partners and the international partnership for societal accountability. The WB states that over six years, the Global Partnership for Social Accountability (GPSA) has been established as part of the WB's policies to establish a global forum through which it can invite its international partners as part of a network of practitioners and thought leaders from throughout civil society, governments, academic circles, and business institutions, side by side with specialists at the WB to highlight the power of cooperative social accountability in confronting the challenges of ruling and improving the results of social development. The last forum was held in 2019 at the WB in Washington DC to evaluate the opportunities and challenges and to encourage more community influence, noting that the forum is considered the most important event held in the field of social accountability⁽²⁵⁾. In addition to this forum, monthly activities are being organized such as internet seminars and forums and discussion groups that local communities can examine and participate in through the website⁽²⁶⁾.

(24) Independent Evaluation Group (IEG), World Bank Group: The Evolution of Citizen Engagement Activities in the WB Group. Available on: (<https://bit.ly/38vjaph>)

(25) Social Accountability and the Challenge of Inclusion(GPSA). Global Partners Forum Brief 2019. Available on: (<https://bit.ly/2TJIHa7>)

(26) Global Partnership for Social Accountability (GPSA). Activities Schedule. Available on: (<https://bit.ly/2TIBSW8>)

- Country Participation Model⁽²⁷⁾. This model was presented in 2014 and the Development report was presented in 2017 for the purpose of increasing strategic concentration of country assistance programs for the WB group. A new method for country participation was presented aimed at addressing concerns related to the former method and assist in activating the new strategy of the WB group and the two concurrent objectives, ending abject poverty and reinforce joint welfare in a sustainable manner at the country level. The new method is built on the former one for country assistance strategy, introducing new elements to support implementing the WB group strategy and transfer into participation that stresses solutions. The new method is characterized by flexibility and adaptability. It can be implemented in all member country categories where the Bank group has projects that are underway or are planned for implementation. The Bank cooperates, as part of the country partnership framework with Jordan for the fiscal period 2017 - 2022 to support Jordan in increasing its ability to resist challenges facing it due to its unique geo-political position, its diversified political connections, and facing a group of emerging external and internal pressures that form a clear threat for Jordan⁽²⁸⁾.
- Consultative Council of the WB Experts in Citizen Participation. The WB affords the possibility for requesting an electronic involvement of the Consultative Council of the WB Experts concerned with citizen participation made possible recently. The potential of filling vacancies in the Council from civil society, academic circles, the private sector, and governments. All these parties can indulge electronically within certain international standards at a high level of transparency. Nomination requests have been reviewed and a list was selected based on these standards. Personal interviews were then carried out to select a final list of members. The Council for the years 2019 - 2023 was announced in August 2019.

(27) World Bank Group, Draft Report on Consultations over the New Participation Method for Country Participation. Available on: (<https://bit.ly/2TLGpqR>)

(28) World Bank Group Document, Partnership Framework with the Hashemite Kingdom of Jordan. Available on: (<https://bit.ly/2uiP35C>)

- Young Professionals Program (YPP)⁽²⁹⁾. The program is considered as a unique opportunity for young professionals who have a passion for international development and leadership qualities to grow to the highest outstanding technical and administrative roles in the WB group. This program was designed for multi-skilled individuals with high qualifications in relevant technical operational areas such as economics, finance, education, public health, social sciences, engineering, urban planning, agriculture, and natural resources as examples..
- Online Education Opportunities through the open campus education. This program provides numerous opportunities for direct interaction such as:
 1. Knowledge-Based Articles (WBx). This educational platform provides an exploration of knowledge through podcasts, videos, webinars, charts, mobile applications, and games which provide a quick overview of the materials that target beneficiary interests.
 2. WBa Academy, which provides the opportunity for accessing development issues through online training courses adapted for the needs of those interested. It is possible to examine their catalogue from the training courses actually facilitated which rely on the most recent expertise and international learning technologies.
 3. Communication through WBc. The Online Learning Consortium (OLC) provides the potential for communicating with experts and peers around the world to exchange knowledge and work together to find and develop new solutions, as well as the opportunity to join this dynamic space online to exchange ideas through practice communities⁽³⁰⁾.

After examining WB social media pages, it was clear that activities and awards through the WB are advertised as much as possible on social media such as Facebook⁽³¹⁾. An example is the latest call to communities to evaluations for the Transformational Change Award by the independent evaluation office of the International Fund for Agricultural Development, the Independent Evaluation Group (IEG) affiliated with the WB group, and the International

(29) World Bank, Young Professionals Program (YPP). Available on: (<https://bit.ly/37fjweE>)

(30) World Bank Group, Open Learning campus (OLC). Available on: (<https://bit.ly/2RBcPBR>)

(31) World Bank Group Facebook Page. Available on: (<https://bit.ly/2tF93zj>)

Development Evaluation Association (IDEAS) under the title Evaluation of Development Interventions for the Transformational Change Award⁽³²⁾. It is noteworthy that the WB provides the potential for communication and the provision of proposals and complaints directly on their website in addition to all social media sites available in Arabic as well⁽³³⁾.

Brief on the Available Communication and Interaction Tools Offered by the IMF for Stakeholders

The IMF website and its social media sites provide a comprehensive system of the annual performance reports, explanatory publications, and the various publications available on a continuous basis for everyone, including the full text of the Annual Report issued by the IMF, and the IMF bi-monthly bulletin (IMF Survey) and its supplement, as well as a special annual issue (Supplement on the IMF), factsheets, booklets, and other publications⁽³⁴⁾.

Semi-periodic explanatory descriptions are also published about the role of the IMF and its activities on social media⁽³⁵⁾, in addition to the possibility of communicating and submitting proposals and complaints directly on their website and accessing all available social media websites⁽³⁶⁾.

(32) Development Interventions Evaluation for the Transformational Change Award. Available on: (<https://bit.ly/3axUZYS>)

(33) Communication with the World Bank page. Available on: (<https://bit.ly/2twBFLd>)

(34) IMF, Homepage. Available on: (<https://bit.ly/2RbIPgI>)

(35) IMF, Facebook Page. Available on: (<https://bit.ly/37jfRB5>)

(36) Communication with the International Monetary Fund- IMF page. Available on: (<https://bit.ly/2tJOPGe>)

III

**Results of the Opinion
Survey on Jordanians'
Knowledge and Trends
in Relation to
the International
Monetary Fund and the
World Bank**

What Do Jordanians Know about the World Bank and the International Monetary Fund

The study team asked the participants in the survey a question about their personal evaluation of the extent of their knowledge of the functions and work of the IMF and the WB. The ratio of those who believe that their information is excellent was 45.78% of the total number of respondents. The ratio of those who believe that their information is poor or very poor or that they have no information at all about the two institutions was 34.06% of the total number of respondents, as Figure (1) shows.

Figure (1): Respondents' Personal Evaluation to their level of knowledge on the WB and the IMF



To identify the actual level of knowledge by respondents of these two institutions and to compare their answers' accuracy with their personal evaluation of knowledge as we said before, the research team presented a group of statements that represent information and facts about the two institutions and asked respondents about how true the statements was by giving the option to answer with "yes", "no", or "I do not know".

Most results indicated that the respondents have a great deal of inaccurate information on the WB and the IMF, or that they do not have any information at all, as Figure (2) shows.

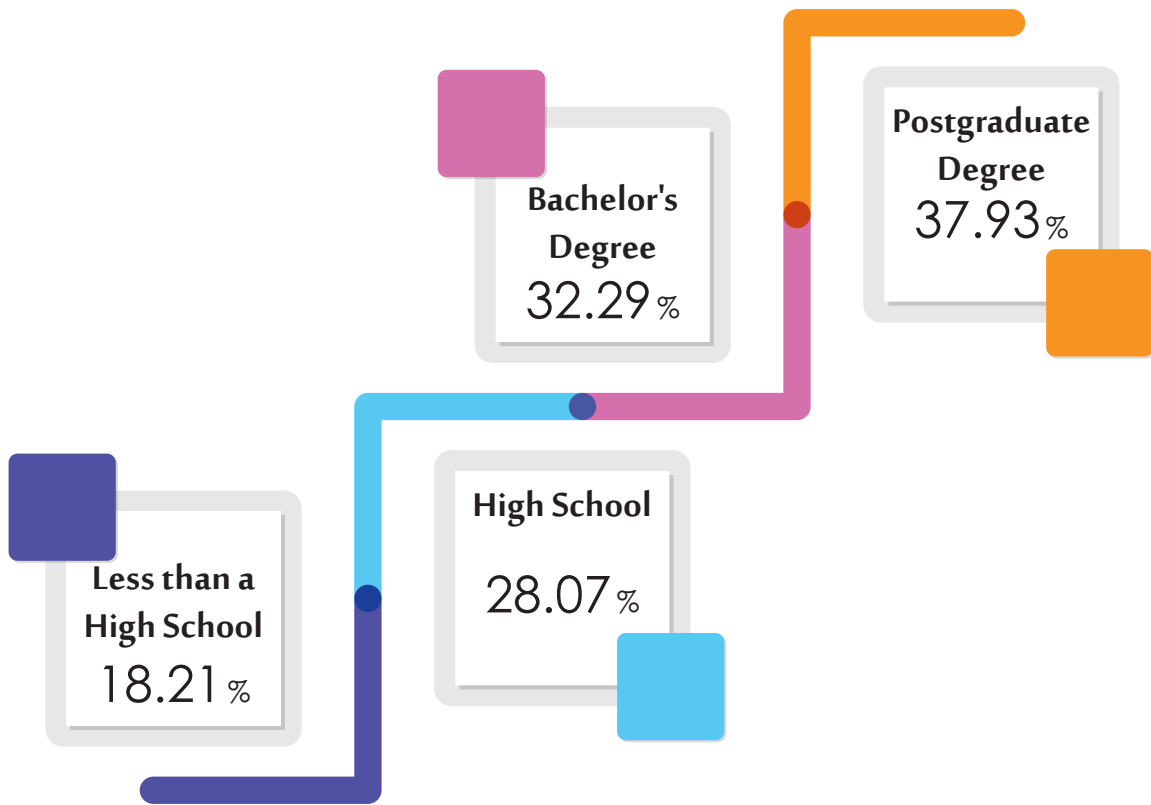
Figure (2): Evaluating the Respondents' Knowledge of the Functions and Work of the IMF and the WB According to How Correct their Responses Were

The Statement	Correct / Incorrect	% of Respondents who Answered Correctly	% of Respondents who Answered Incorrectly
There is a similarity in the functions of the IMF and the WB	Incorrect	22.50%	77.50%
The IMF and the WB are one institution and their functions are the same	Incorrect	53.59%	46.41%
The IMF and the WB are two separate institutions but their functions are similar	Incorrect	19.22%	80.78%
The IMF and the WB are two separate institutions and there is no similarity in their functions	Correct	32.81%	67.19%
The IMF and the WB cooperate in implementing their tasks	Correct	55.78%	44.22%
The IMF and the WB are similar in their administrative structure	Correct	32.03%	67.97%
The United Nations owns the International Monetary Fund	Incorrect	23.13%	76.87%
The United Nations Owns the World Bank	Incorrect	24.22%	75.78%
A group of the major countries only finance the IMF and the WB through membership subscriptions	Incorrect	25.94%	74.06%
A group of private corporations finance the IMF through membership subscriptions	Incorrect	35.47%	64.53%
A group of major countries and developing countries together finance the IMF together through membership subscriptions	Correct	37.97%	62.03%
A group of major countries only finance the World Bank through membership subscriptions	Incorrect	26.25%	73.75%
A group of private corporations finance the World Bank through membership subscriptions	Incorrect	32.19%	67.81%
A group of major countries and developing countries together finance the World Bank through membership subscriptions	Correct	35.63%	64.37%

Results shown in Figure (2) also indicated that the evaluation by the respondents of their personal knowledge of the functions and work of the IMF and the WB was not compatible with their responses on the total facts and information. In other words, the respondents exaggerated in evaluating their knowledge and did not accurately judge its level. For example, respondents who evaluated their knowledge of the two institutions' work as excellent, and who were the most accurate in information among respondents, could not answer correctly 52.71% of the statements. Furthermore, 71.87% of the respondents who thought that their information about the two institutions was excellent had incorrect answers or did not know the answer when they were shown the statement "there is a similarity in the functions of the IMF and WB functions". 68.75% of the respondents who thought that their knowledge about the two institutions was excellent had incorrect answers or did not know what the answer was when they were shown the statement: "The United Nations owns the World Bank". Annex (2) shows a detailed list of these informational statements presented to the respondents and a comparison between their level of confidence in their knowledge and how right their answers were regarding these statements.

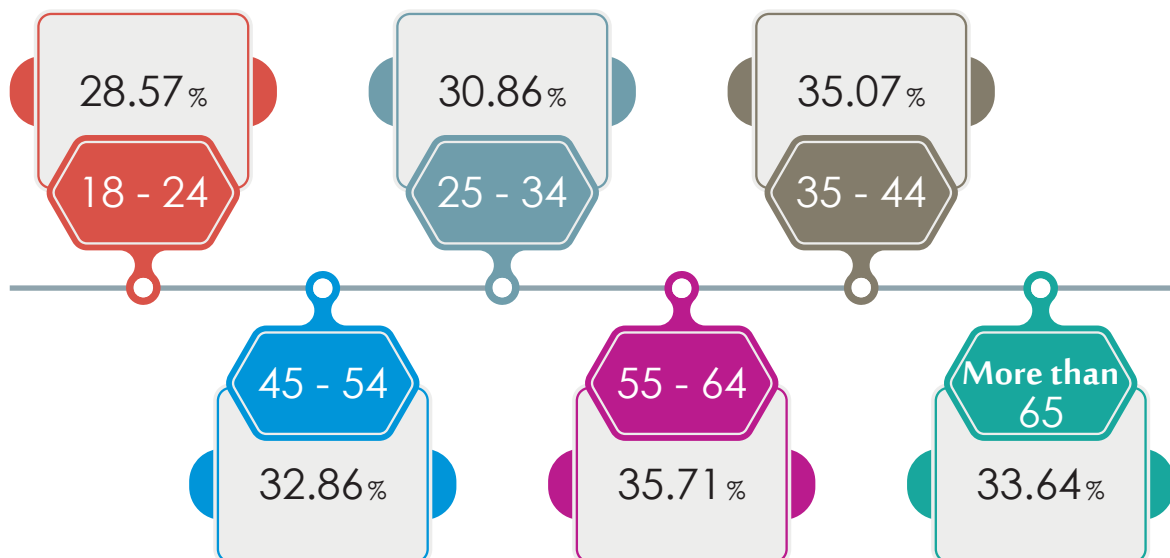
It was clear from the results that the ratio of correct answers was higher among males compared to females. The ratio of correct answers among males was 37.86% of the total number of questions compared with 27.36% among females. It was also evident from the results that the higher the educational level of the sample the higher the rate of correct answers. For example, the results showed that the ratio of correct responses for the group with a lower educational level than secondary reached 18.21% of the total number of questions while the ratio of correct answers for the group with higher education was 37.94% of the total number of questions, as Figure (3) shows.

Figure (3): Comparison between the Respondents' Education Level and the Correctness of their Responses on Information on the IMF and the WB



At the level of reading figures by age group, results indicated a direct relationship connecting the knowledge by the responding group with the increase in their age but only slightly and relatively unevenly. For example, we see that the young group 18 - 24 is the one with fewer correct answers to the statements, with the ratio of correct answers among them being 28.57% of the total number of questions while the group 55 - 64 was more knowledgeable with a ratio of responses of 35.71% of the total number of statements, as Figure (4) shows.

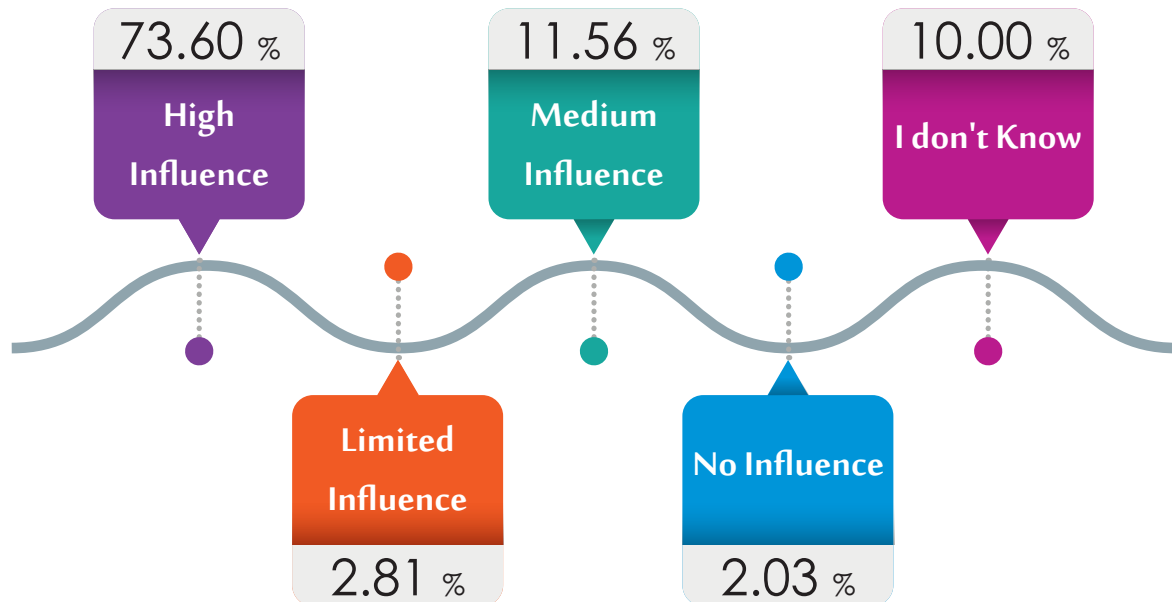
Figure (4): Comparison between the Age Group of Respondents and the Correctness of their Responses on Information on the IMF and the WB



How Do Jordanians See the Effect of the WB and the IMF on Government Formation and Economic Policies in Jordan

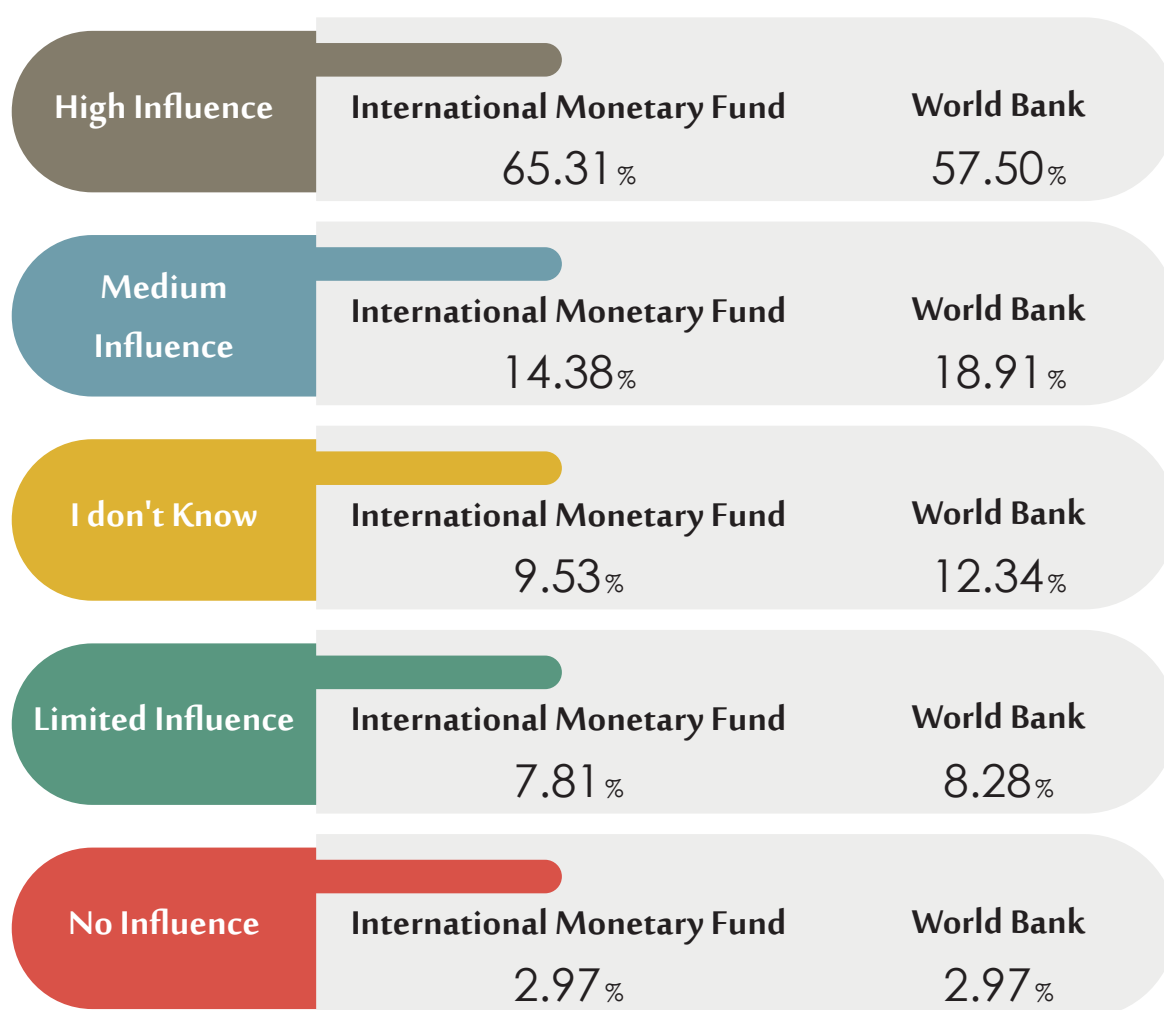
Most respondents 73.6% see that the IMF and the WB have a large influence on the government policy-making process in Jordan in general, as Figure (5) shows.

Figure (5): Respondents' Opinion of the Level of Influence of the IMF and the WB on the Government Policy-Making in Jordan



At the level of some policies related to achieving development and prosperity, while more than half the respondents see that both institutions have an influence, a larger number of respondents tend to believe that the IMF has more influence at a rate of 65.3% compared to the WB at 57.7% as Figure (6) shows.

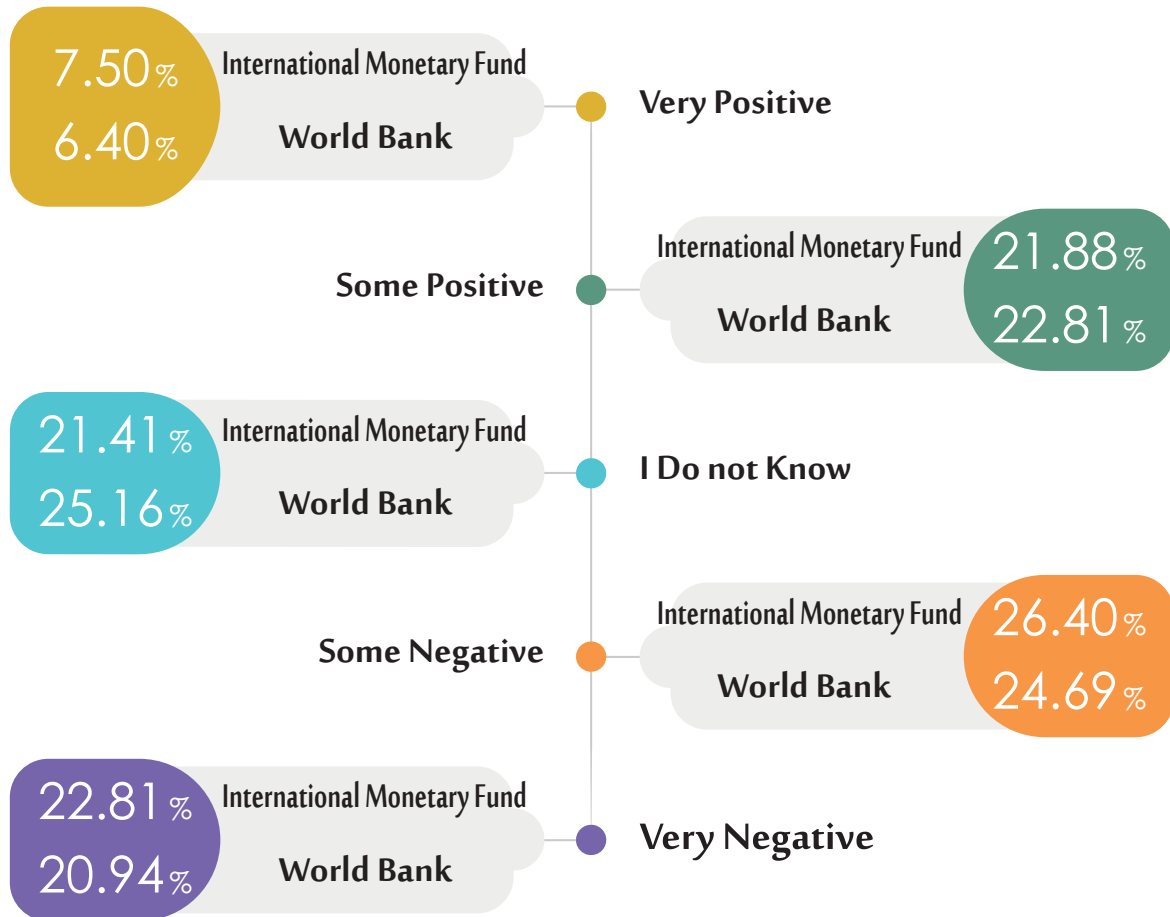
Figure (6): Respondents' Opinion of the Level of Influence of the IMF and the WB on the Development Process in Jordan



Regarding the impact of the two institutions on the Jordanian economy, whether positively or negatively, respondents' opinions varied at slight differences for each institution. While 49.21% of respondents indicated that the effect of IMF programs are very negative or

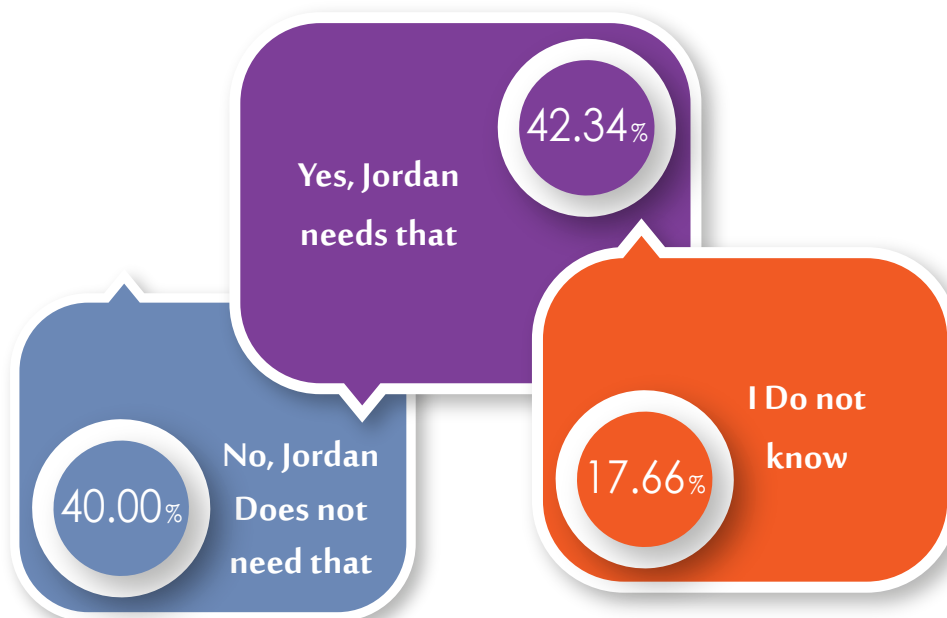
negative to a certain extent on the Jordanian economy, this ratio reached 29.215 for the WB. Additionally, about one quarter of the respondents could not judge that, as Figure (7) shows.

Figure (7): Respondents' Opinion of the Effect of the IMF and the WB on the Jordanian Economy



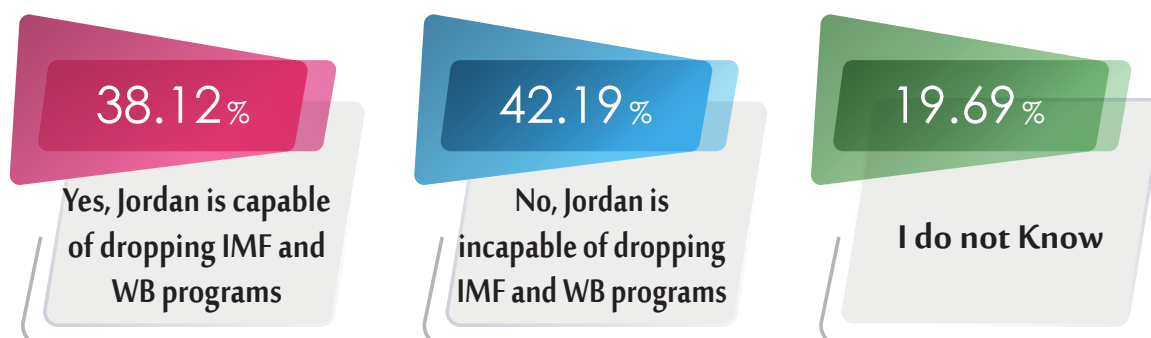
On the other hand, although the ratio of respondents who saw a positive effect to the IMF and WB programs on the Jordanian economy was low (about 29%), the survey results showed almost equal ratios between supporter and opposer among respondents regarding Jordan's need for adopting financial and economic reform programs with the IMF and the WB, with a slight deviation toward supporters. 42.34% of the respondents expressed that they approve Jordan's need to adopt financial and economic reform programs with the IMF and the WB, against 40% of them opposing this, as Figure (8) shows.

Figure (8): Ratio of Respondents who Approve Jordan's Need to Adopt Financial and Economic Reform Programs with the IMF and the WB



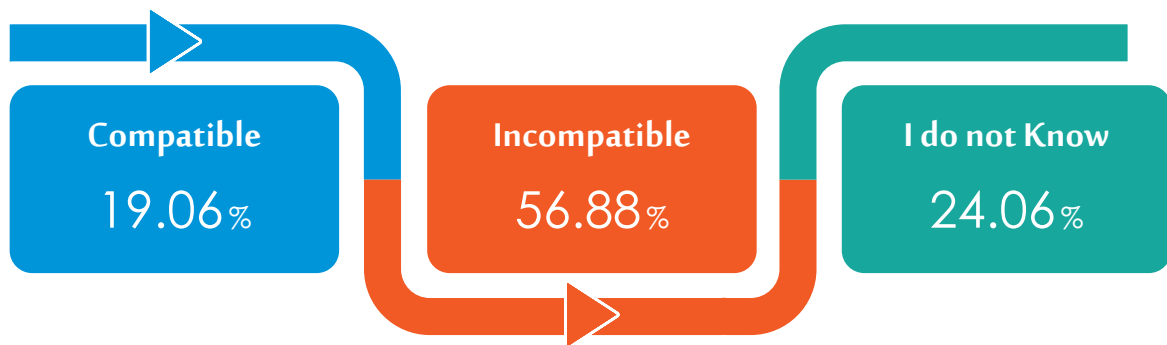
Results also indicated that 42.19% of respondents believe that Jordan is incapable of dropping IMF and WB programs, against 38.1% who see otherwise, as Figure (9) shows.

Figure (9): Ratio of Respondents who Approve that Jordan is Incapable of Dropping IMF and WB Programs



In the same context, and in spite of the approval of these respondents of Jordan's need to adopt reform programs with the IMF and the WB, 56.88% of respondents believe that the reform programs proposed by the IMF or the WB are not compatible with the national reformatory priorities, as Figure (10) shows.

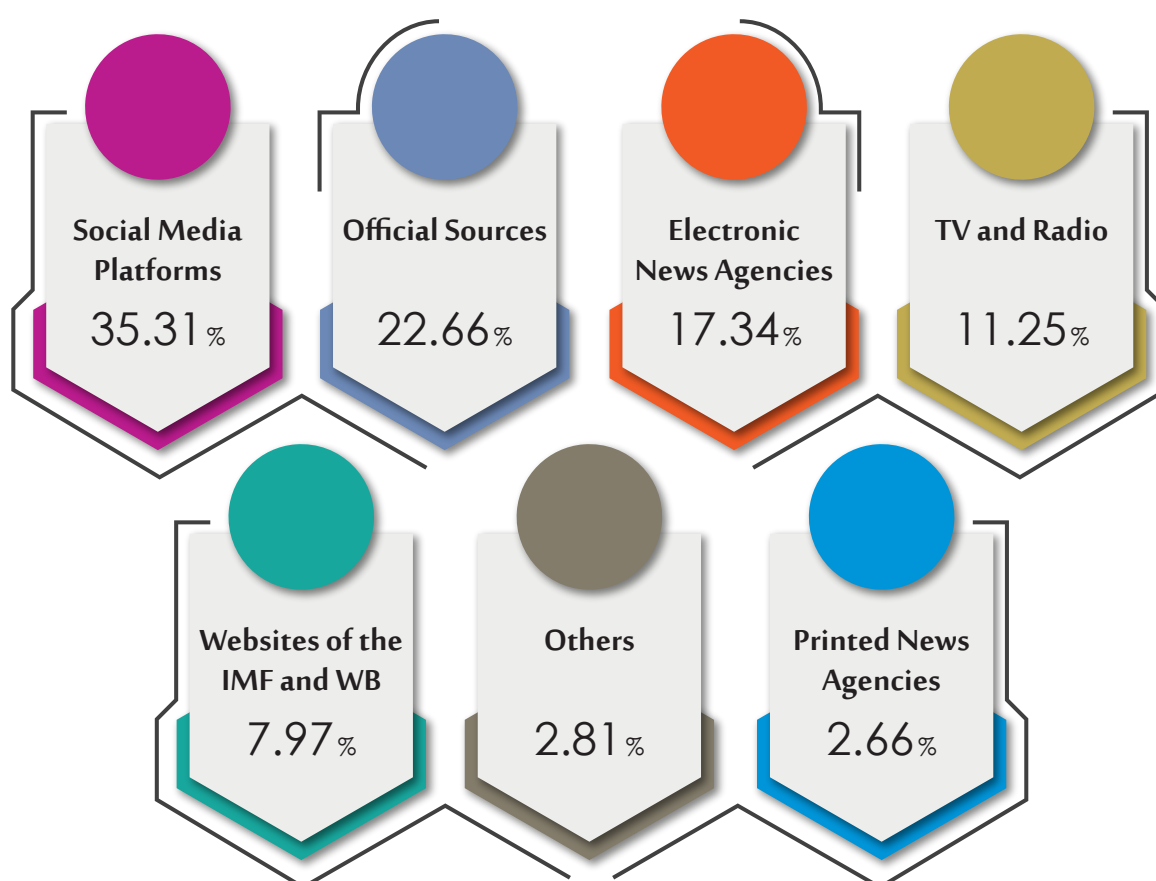
Figure (10): Ratio of Respondents who See that Reform Programs Proposed by the WB or the IMF are Compatible with the National Reform Priorities



Jordanians' Sources of Information on the WB and the IMF

Results indicate that the first source on which respondents rely on their information about the WB and the IMF is social media with a ratio of 35.31% of them. The second source is “official sources” such as government websites or the official media at a ratio of 22.66%, followed by “online news sites” at a ratio of 17.34%. It is noteworthy that 7.97% only of respondents relied on the websites of these two institutions as a source of information, as Figure (11) shows.

Figure (11): Respondents' Sources of Information on the IMF and the WB

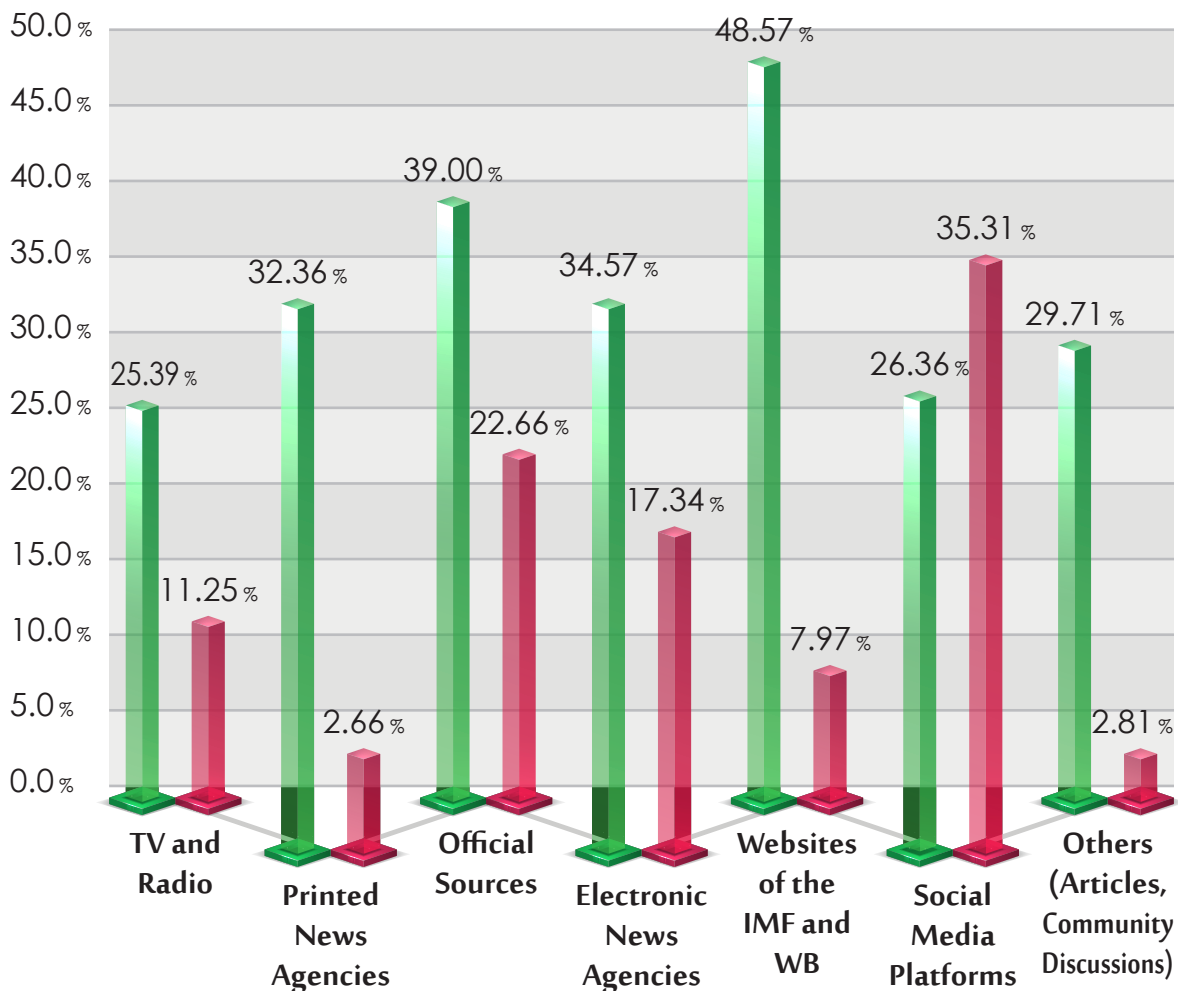


This could be the result of the poor quality of publishing this information and the availability of information on projects implemented by the government with the IMF and the WB, the decision-making mechanism, and their effect on citizens, in addition to the volume of

material in English compared to Arabic and the level of simplicity of material published and adequacy for citizens.

It is noteworthy that the respondents who relied on the WB or the IMF official websites and on official sources of information registered the highest ratio of correct responses compared to the rest of the sources 48.75%, while respondents who relied on social media registered the lowest correct responses ratio 26.36% of them. Figure (12) shows a comparison between the source of information and its correctness.

Figure (12): Comparison between the Distribution of Respondents to Sources of Information and the Level of Information Correctness



■ % of Respondents' distribution over the Source of Information
■ % of their Responses' Accuracy

When asking respondents to the survey whether they had reviewed the IMF and WB websites, 68.3% responded that they did not. This response and the fact that the correct response rate of those who did review that. Is it due to a weakness in the structure of the two sites and the ease of accessing information in them or that the respondents did not have the desire to search the websites to increase their knowledge? Or is it the language used, keeping in mind that some of them provide material in Arabic.

Lastly, while 88.1% of respondents indicated that they had never participated in any activity related to the IMF or the WB, 84.38% expressed their interest in participating in case there were activities and workshops introducing the functions and programs of the IMF and the WB. Poor participation in these activities may be due to their small number or the lack of effective communication channels for the IMF and the WB to call for them and reach all groups interested in them, or the weakness of local partnerships with civil society institutions which normally form the link between local activists and such institutions or with government agencies with whom they work. While there is a weakness in the communication mechanism and dialogue with these institutions, this necessitates poor citizen knowledge of tools and channels for participating in points of view and directing any enquiries and proposals from citizens to the IMF and the WB, these two institutions, making these channels and tools available to everyone..

IV

Annexes

Annex (1): Jordan's Implemented Projects with World Bank (1961 - 2019)

Project Name	Commitment Amount	Status	Approval Date
Strengthening Reform Management in Jordan	6.50	Active	11/27/2019
Jordan Emergency Health Project Additional Financing	141.10	Active	6/24/2019
Jordan Second Equitable Growth & Job Creation Programmatic Development Policy Financing	1450.00	Active	6/4/2019
Jordan First Equitable Growth & Job Creation Programmatic Development Policy Financing	389.00	Active	6/27/2018
Promoting Financial Inclusion Policies in Jordan	1.05	Active	1/18/2018
Municipal Services and Social Resilience Project	21.12	Active	12/28/2017
Jordan Education Reform Support Program	147.70	Active	12/5/2017
Jordan Ozone Depleting Substances HCFC Phase-Out (ODS3) Phase 2	2.49	Active	11/21/2017
Innovative Startups Fund Project	50.00	Active	6/23/2017
Jordan Emergency Health Project	36.10	Active	6/13/2017
Jordan Integrated Social Services for Vulnerable Youth	2.80	Active	6/6/2017
Emergency Services and Social Resilience Project AF	10.80	Active	12/30/2016
Second Programmatic Energy and Water Sector Reforms DPL	225.00	Closed	12/1/2016
Economic Opportunities for Jordanians and Syrian Refugees P4R	249.00	Active	9/27/2016

Project Name	Commitment Amount	Status	Approval Date
Piloting Delivery of Justice Sector Services to Poor Jordanians and Refugees in Host Communities	2.50	Closed	5/10/2016
First Programmatic Energy and Water Sector Reforms DPL	250.00	Closed	9/18/2015
Strengthening Accountability for Improved Education Services in Jordan	0.82	Closed	5/7/2015
JO-MSME Development for Inclusive Growth	50.00	Active	4/10/2015
Jordan Second Programmatic DPL	250.00	Closed	3/13/2014
Strengthening the Regulatory and Institutional Framework for MSME Deve	3.00	Closed	1/24/2014
Jordan Support Building Active Labor Market Program	4.75	Closed	11/21/2013
Jordan- Municipal Services and Social Resilience	50.00	Active	10/11/2013
NATIONAL UNIFIED REGISTRY AND OUTREACH WORKER PROGRAM	9.50	Closed	10/8/2013
Mitigate the Impact of Syrian Displacement on Jordan	150.00	Closed	7/18/2013
Jordan Ozone Depleting Substances HCFC Phase-Out Project (ODS3)	2.78	Active	4/26/2013
Jordan Statistical Capacity Building TF	0.23	Closed	3/14/2013
MSME Development Project for Inclusive Growth	70.00	Active	3/5/2013
JO-Badia Ecosystem and Livelihoods	3.33	Closed	11/27/2012
5M: Displaced People in Jordan / Lebanon	2.40	Closed	9/1/2012
Jordan First Programmatic DPL	250.00	Closed	1/24/2012

Project Name	Commitment Amount	Status	Approval Date
Delivering Legal Aid Services to Iraqi and Palestinian Refugees	1.83	Closed	10/27/2011
Enhancing Community-Driven Legal Aid Services to the Poor	2.61	Closed	10/12/2011
Jordan - Secondary Cities Development Strategy Program	0.50	Closed	6/8/2010
Jordan Recovery Under Global Uncertainty Development Policy Loan	300.00	Closed	11/19/2009
Second Education Reform for the Knowledge Economy	60.00	Closed	5/19/2009
Higher Education Reform for the Knowledge Economy	25.00	Closed	5/19/2009
Jordan Energy Efficiency	1.00	Closed	2/24/2009
JO-Amman Landfill Gas Recovery	15.00	Closed	1/15/2009
JO - Amman Dev Corridor Add'l Financing	33.00	Closed	12/4/2008
JO-AMMAN SOLID WASTE MANAGEMENT AND CARBON FINANCE	25.00	Closed	9/30/2008
Promotion of a Wind Power Market	6.00	Closed	6/26/2008
Jordan Employer Driven Skills Development Project	7.50	Closed	6/3/2008
Jordan Social Protection Enhancement Project	4.00	Closed	6/3/2008
Integrated Ecosystem Management in the Jordan Rift Valley GEF	6.15	Closed	6/12/2007
JO - Amman East Power Plant	45.00	Closed	3/13/2007
Jordan - Cultural Heritage, Tourism & Urban Development	56.00	Closed	1/30/2007
Regional and Local Development Project	20.00	Closed	12/19/2006

Project Name	Commitment Amount	Status	Approval Date
Jordan - Development of the Statistical Master Plan	0.07	Closed	10/23/2006
Public Sector Reform Capacity Building Loan	15.00	Closed	3/22/2005
-JO - Amman Development Corridor	38.00	Closed	6/3/2004
Education Reform for Knowledge Economy I Program	120.00	Closed	5/8/2003
Conservation of Medicinal and Herbal Plants Project	5.00	Closed	5/6/2003
Implementation of Economic Reform and Development Program	10.00	Closed	4/30/2003
JSDF Grant: Jordan Legal Aid for Poor Women	0.19	Closed	4/21/2003
Public Sector Reform Adjustment Loan (02) Project	120.00	Closed	7/2/2002
Horticultural Exports Promotion and Technology Transfer Project	5.00	Closed	6/26/2002
Building Capacity for Integrating "At Risk" Children into Mainstream Society	0.98	Closed	1/8/2002
Public Sector Reform Adjustment Loan	120.00	Closed	6/21/2001
Jordan Higher Education Development	34.70	Closed	2/29/2000
Economic Reform & Development Loan (03) Project	120.00	Closed	6/1/1999
Health Sector Reform Project	35.00	Closed	3/25/1999
Amman Water & Sanitation Management Project	55.00	Closed	3/16/1999
Training & Employment Support Project	5.00	Closed	5/19/1998
Community Infrastructure Project	30.00	Closed	8/21/1997

Project Name	Commitment Amount	Status	Approval Date
Tourism Development Project (02)	32.00	Closed	7/31/1997
Economic Reform & Development Loan (02) Project	120.00	Closed	12/11/1996
JO: ODS PHASEOUT II	3.80	Closed	10/6/1996
Housing Finance and Urban Sector Reform Project	20.00	Closed	7/25/1996
GULF OF AQABA EAP	0.00	Closed	6/13/1996
Export Development Project	40.00	Closed	3/28/1996
Economic Reform & Development Loan	80.00	Closed	10/24/1995
Human Resources Development Sector Investment Project (02)	60.00	Closed	3/30/1995
Agriculture Sector Adjustment Loan Project	80.00	Closed	12/8/1994
Agriculture Sector Technical Support Project	6.60	Closed	12/8/1994
Jordan Telecommunications Project	20.00	Closed	5/26/1994
Energy Sector Adjustment Loan Project	80.00	Closed	10/7/1993
Ozone Depleting Substance Phase-Out Project	1.50	Closed	9/17/1993
Health Management Project	20.00	Closed	3/16/1993
Transport Project (03)	35.00	Closed	3/11/1993
Dead Sea Industrial Exports Project	15.00	Closed	6/21/1991
Emergency Recovery Project	10.00	Closed	3/21/1991
Integrated Phosphate Project	25.00	Closed	2/20/1990
Industry & Trade Policy Adjustment Loan Project	150.00	Closed	12/14/1989

Project Name	Commitment Amount	Status	Approval Date
Human Resources Development Sector Investment Loan Project	73.00	Closed	6/29/1989
Telecommunications Project (01)	36.00	Closed	6/14/1988
Shidiya Phosphate Rock Mining Project	31.00	Closed	1/19/1988
Education Project (07)	40.00	Closed	12/10/1987
Aqaba Thermal Power Project (02)	70.00	Closed	6/16/1987
National Urban Development Program Project	26.40	Closed	6/16/1987
Arab Potash Project (02)	12.00	Closed	3/10/1987
Power Project (06)	27.50	Closed	5/29/1986
Water Supply & Sewerage Project	50.00	Closed	5/15/1986
Manpower Development Project	10.20	Closed	11/12/1985
Cities and Villages Development Bank Project (02)	15.00	Closed	8/27/1985
Urban Development Project (02)	28.00	Closed	6/18/1985
Primary Health Care Project	13.50	Closed	5/7/1985
Greater Amman Water Supply and Sewerage Project	30.00	Closed	1/8/1985
Multi Mode Transport Project	30.00	Closed	7/10/1984
Eight Cities Water Supply and Sewerage Project	30.00	Closed	5/24/1984
Education Project (06)	40.00	Closed	2/2/1984
Energy Development Project	30.00	Closed	12/20/1983
Amman Transport and Municipal Development Project	30.00	Closed	7/7/1983
Education Project (05)	18.80	Closed	3/15/1983

Project Name	Commitment Amount	Status	Approval Date
Zarqa and Ruseifa Water Supply and Sewerage Project	17.00	Closed	12/7/1982
Power Project (05)	35.00	Closed	5/27/1982
Education Project (04)	25.00	Closed	12/15/1981
Power Project (04)	25.00	Closed	5/7/1981
Urban Development Project	21.00	Closed	7/15/1980
Cities and Villages Development Bank Project (01)	10.00	Closed	3/27/1980
Education Project (03)	19.00	Closed	12/13/1979
Power Project (03)	15.00	Closed	4/12/1979
Arab Potash Project	35.00	Closed	9/5/1978
Amman Water Supply and Sewerage Project (03)	14.00	Closed	3/23/1978
Industrial Development Bank Project	4.00	Closed	6/17/1976
Tourism Project	6.00	Closed	6/8/1976
Potash Project	1.00	Closed	6/19/1975
Hussein Thermal Power Project (02)	5.00	Closed	6/9/1975
Education Project (02)	6.00	Closed	3/4/1975
Jordan Valley Project	7.50	Closed	7/2/1974
Hussein Thermal Power Project	10.20	Closed	5/22/1973
Water Supply Project	8.70	Closed	5/22/1973
Education Project (01)	5.40	Closed	1/25/1972
Highway Project	6.00	Closed	6/17/1971
Jordan Electricity Sector Reforms and Debt Reprofiting Guarantee	350.00	Pipeline	
Jordan Public Sector Governance	6.00	Dropped	

Project Name	Commitment Amount	Status	Approval Date
Jordan Silos Extension	100.00	Dropped	
Jordan Urban and Municipal Program for Balanced and Inclusive Growth	200.00	Dropped	
Al-Qatrana Power	50.00	Dropped	
Samra Private Power Project (01)	75.00	Dropped	
Disi/Amman Water Conveyor Project	100.00	Dropped	
JORDAN RIFT VALLEY IMPROVEMENT PROJECT	30.00	Dropped	
Transport Sector Restructuring Project	40.00	Dropped	
Exploring High Value, Socially-Inclusive, And Water Efficient Agriculture in Jordan	0.33	Pipeline	
Jordan Youth, Technology, and Jobs Project	163.10	Pipeline	
DISI WATER PROJECT	100.00	Dropped	
COOPERATIVE SECTOR RESTRUCTURING PROJECT	4.85	Dropped	
Agriculture Credit Corporation Project	3.00	Closed	5/9/1967
Agriculture Credit Corporation Project	3.00	Closed	12/12/1963
Water Project	3.50	Closed	12/12/1963
Amman Water Supply Development Board Project	2.00	Closed	12/22/1961
Water Project	3.50	Closed	12/12/1963
Amman Water Supply Development Board Project	2.00	Closed	12/22/1961

Annex (2): Comparison of Respondents' Correct Answers to their Personal Evaluation of Level of their Knowledge of the Functions and Work of the WB and the IMF

Question: In your personal opinion, answer with yes, no, or I do not know, regarding the functions and structure of the WB and the IMF			
There is a similarity in the functions of the IMF and the WB	Level of Knowledge (According to the evaluation of the respondents to themselves)	Ratio of respondents who gave a correct answer	The ratio of respondents who gave a wrong answer or selected 'I do not know'
	Excellent	28.13%	71.87%
	Very Good	33.33%	66.67%
	Good	22.22%	77.78%
	Medium	20.16%	79.84%
	Poor	24.69%	75.31%
	Very Poor	21.15%	78.85%
	I have no Idea	11.76%	88.24%
	Total	22.5%	77.5%
The IMF and the WB are one institution and their functions are the same	Level of Knowledge	Correct Answer	Wrong or 'I do not know' answer
	Excellent	50.00%	50.00%
	Very Good	67.78%	32.22%
	Good	63.16%	36.84%
	Medium	61.24%	38.76%
	Poor	46.91%	53.09%
	Very Poor	44.23%	55.77%
	I have no Idea	21.18%	78.82%
	Total	53.59%	46.41%
The IMF and the WB are two separate institutions but their functions are similar	Level of Knowledge	Correct Answer	Wrong or 'I do not know' answer
	Excellent	37.50%	62.50%
	Very Good	27.78%	72.22%
	Good	19.30%	80.70%
	Medium	14.73%	85.27%
	Poor	16.05%	83.95%
	Very Poor	25.00%	75.00%
	I have no Idea	9.41%	90.59%
	Total	19.22%	80.78%

The IMF and the WB are two separate institutions and there is no similarity in their functions	Level of Knowledge	Correct Answer	Wrong or 'I do not know' answer
	Excellent	31.25%	68.75%
	Very Good	44.44%	55.56%
	Good	40.35%	59.65%
	Medium	26.36%	73.64%
	Poor	34.57%	65.43%
	Very Poor	36.54%	63.46%
	I have no Idea	11.76%	88.24%
	Total	32.81%	67.19%
The IMF and the WB cooperate in implementing their tasks	Level of Knowledge	Correct Answer	Wrong or 'I do not know' answer
	Excellent	87.50%	12.50%
	Very Good	66.67%	33.33%
	Good	65.50%	34.50%
	Medium	58.91%	41.09%
	Poor	53.09%	46.91%
	Very Poor	38.46%	61.54%
	I have no Idea	21.18%	78.82%
	Total	55.78%	44.22%
The IMF and the WB are similar in their administrative structure	Level of Knowledge	Correct Answer	Wrong or 'I do not know' answer
	Excellent	53.13%	46.87%
	Very Good	46.67%	53.33%
	Good	36.26%	63.74%
	Medium	25.58%	74.42%
	Poor	28.40%	71.60%
	Very Poor	30.77%	69.23%
	I have no Idea	14.12%	85.88%
	Total	32.03%	67.97%

The United Nations owns the International Monetary Fund	Level of Knowledge	Correct Answer	Wrong or 'I do not know' answer
	Excellent	34.38%	65.62%
	Very Good	35.56%	64.44%
	Good	23.98%	76.02%
	Medium	23.26%	76.74%
	Poor	18.52%	81.48%
	Very Poor	21.15%	78.85%
	I have no Idea	9.41%	90.59%
	Total	23.13%	76.87%
The United Nations Owns the World Bank	Level of Knowledge	Correct Answer	Wrong or 'I do not know' answer
	Excellent	31.25%	68.75%
	Very Good	32.22%	67.78%
	Good	23.39%	76.61%
	Medium	26.36%	73.64%
	Poor	24.69%	75.31%
	Very Poor	26.92%	73.08%
	I have no Idea	9.41%	90.59%
	Total	24.22%	75.78%
A group of the major countries only finance the IMF and the WB through membership subscriptions	Level of Knowledge	Correct Answer	Wrong or 'I do not know' answer
	Excellent	46.88%	53.12%
	Very Good	35.56%	64.44%
	Good	26.90%	73.10%
	Medium	26.36%	73.64%
	Poor	20.99%	79.01%
	Very Poor	25.00%	75.00%
	I have no Idea	10.59%	89.41%
	Total	25.94%	74.06%

A group of private corporations finance the IMF through membership subscriptions	Level of Knowledge	Correct Answer	Wrong or 'I do not know' answer
	Excellent	59.38%	40.62%
	Very Good	48.89%	51.11%
	Good	42.69%	57.31%
	Medium	29.46%	70.54%
	Poor	25.93%	74.07%
	Very Poor	36.54%	63.46%
	I have no Idea	15.29%	84.71%
	Total	35.47%	64.53%
A group of major countries and developing countries together finance the IMF together through membership subscriptions	Level of Knowledge	Correct Answer	Wrong or 'I do not know' answer
	Excellent	62.50%	37.50%
	Very Good	55.56%	44.44%
	Good	47.95%	52.05%
	Medium	36.43%	63.57%
	Poor	23.46%	76.54%
	Very Poor	26.92%	73.08%
	I have no Idea	12.94%	87.06%
	Total	37.97%	62.03%
A group of major countries only finance the World Bank through membership subscriptions	Level of Knowledge	Correct Answer	Wrong or 'I do not know' answer
	Excellent	46.88%	53.12%
	Very Good	40.00%	60.00%
	Good	29.82%	70.18%
	Medium	24.81%	75.19%
	Poor	12.35%	87.65%
	Very Poor	26.92%	73.08%
	I have no Idea	11.76%	88.24%
	Total	26.25%	73.75%

A group of private corporations finance the World Bank through membership subscriptions	Level of Knowledge	Correct Answer	Wrong or 'I do not know' answer
	Excellent	46.88%	53.12%
	Very Good	48.89%	51.11%
	Good	39.77%	60.23%
	Medium	27.13%	72.87%
	Poor	17.28%	82.72%
	Very Poor	36.54%	63.46%
	I have no Idea	12.94%	87.06%
	Total	32.19%	67.81%
A group of major countries and developing countries together finance the World Bank through membership subscriptions	Level of Knowledge	Correct Answer	Wrong or 'I do not know' answer
	Excellent	46.88%	53.12%
	Very Good	53.33%	46.67%
	Good	46.20%	53.80%
	Medium	29.46%	70.54%
	Poor	29.63%	70.37%
	Very Poor	23.08%	76.92%
	I have no Idea	14.12%	85.88%
	Total	35.63%	64.37%



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