

THE ECONOMIC IMPACT OF COVID-19 ON SYRIAN REFUGEES IN JORDAN

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► Acronyms

bb/d	barrels per day
CAD	current account deficit
COVID-19	novel coronavirus
CRTF	COVID-19 Response Task Force
DRC	Danish Refugee Council
ESC	Economic and Social Council
ESP	Education Strategic Plan
FDI	Foreign Direct Investment
GCC	Gulf Cooperation Council
GFA	General Food Assistance
ILO	International Labour Organization
IMF	International Monetary Fund
IRC	International Rescue Committee
ISWG	Inter-Sector Working Group
ITS	informal tented settlements
JIC	Jordan Investment Commission
JRP	Jordan Response Plan
JNCW	Jordanian National Commission for Women
JSF	Jordan Strategy Forum
MoE	Ministry of Education
MoH	Ministry of Health
MoPIC	Ministry of Planning and International Cooperation
MoU	Memorandum of Understanding
MRA	Migration and Refugee Assistance (US State Department)
NCSM	National Center for Security and Crises Management
NAF	National Aid Fund
NDL	National Defense Law
NGOs	Non-governmental organizations
NRC	Norwegian Refugee Council
OECD	Organisation for Economic Co-operation and Development
PPE	Personal protective equipment
QIZ	Qualified industrial zones
SMEs	Small and medium-sized enterprises
SSC	Social Security Corporation
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations International Children's Fund
UNRWA	United Nations Relief and Works Agency for Palestine Refugees
USAID	United States Agency for International Development
WASH	Water, sanitation and hygiene
WFP	World Food Programme
WHO	World Health Organization

► Executive Summary

The impact of “Coronomics” could signify the largest reversal in human development on record. The novel coronavirus (COVID-19) pandemic has had devastating influence on the world’s most vulnerable population – refugees and displaced persons. Of the 5,554,915 Syrian refugees around the world, 1.5 million presently reside in Jordan, either in refugee camps or in urban and rural areas.

Jordan is located in a volatile region that has witnessed many refugee and migration crises. The first Gulf War in 1990, the second Gulf War in 2005 and the Syrian conflict have all led to refugees seeking safety in Jordan, joining a large Palestinian refugee population dating back decades. In economic terms, Jordan is often described as a country with scarce natural resources, albeit one that has made a great investment in its human capital since the 1960s. This small rentier country faces many challenges. Its high dependency on foreign aid, weak agriculture and industrial sectors, and enormous public debt all place a heavy burden on the ability of this monarchy state to survive, let alone respond to the Syrian refugees who remain there.

Before the pandemic, Jordan was able to preserve a delicate balance of maintaining stability at the macro level, providing adequate services to its population, and maintaining and gaining the confidence of international institutions. The arrival of COVID-19 has increased the burden on all countries in coping with the economic, health and asocial consequences of the virus. The efforts devoted by the Jordanian government to confront this pandemic were impressive. However, Jordan’s relatively successful policies in defeating the virus came, in part, at the expense of freezing its economy. Even though only a few cases of COVID-19 have been registered in Syrian refugee camps as of September 30, 2020, the question remains: can Jordan continue to host its Syrian neighbours in light of the additional pressures posed by the pandemic?

The Jordan Response Plan (JRP), with the generous help of international organizations and the donor community, has been able to meet the basic needs of Syrian refugees, but support is needed beyond the material needs listed in the seven sectors of the JRP. In this regard, it should be noted that while the 1951 Refugee Convention obliges signatories to react in a “spirit of international co-operation,” it does not include specific obligations to support refugee-hosting countries, even if those hosting countries border a war zone, as in the case of Jordan (United Nations High Commissioner for Refugees [UNHCR] 1951).

This report analyzes the economic implications of COVID-19 for the Jordanian economy, including its diverse economic sectors and, most importantly, on its levels of poverty and inequality. It also surveys Jordan’s policies toward Syrian refugees, including provision of

health, education and other essential services, as well as the impact on the livelihoods of Syrian refugees in Jordan. The report also considers the important question of whether present and future international assistance can mitigate the impact of COVID-19 on the Jordanian economy and specifically on the ability of Jordan to continue hosting Syrian refugees.

► Introduction

The outbreak of COVID-19 in December 2019 led the World Health Organization (WHO) on March 11, 2020, to declare a global pandemic. In Jordan, the government plan for confronting COVID-19 was developed through a collaborative multidisciplinary team at the highest level of the National Center for Security and Crises Management (NCSCM), and included different ministries, sectoral agencies and organizations in order to provide the best evidence-based recommendations for COVID-19 preparedness and response efforts.

The Jordanian Ministry of Health (MoH) publishes statistics on COVID-19 cases in the country through a dedicated website set up specifically for that purpose. The first confirmed case of COVID-19 was registered in Jordan on March 2, 2020. Accordingly, national measures were scaled up in order to control the spread of COVID-19 (Al-Tammemi 2020). The number of confirmed cases as of August 30, 2020 was 1,320, of whom 1,222 individuals had recovered, while the number of deaths stood at 11. Relative to other countries in the region, Jordan has one of the lowest number of cases of COVID-19 due to strict measures enforced by the government. However, cases continue to increase on a daily basis.

By September 23, 2020, the number of registered COVID-19 cases was 6,042, of whom 3,812 had recovered, 1,654 were under treatment and 35 death had been recorded. The number of people tested across Jordan stood at 1,112,679 (MoH 2020).

All affected countries are applying various control and preventive measures to prevent the spread of the disease. In Jordan, the government implemented a number of drastic measures that affected both the population and the economy out of an unwavering desire to eliminate COVID-19. However, despite the proven efficiency of those measures in containing the virus, the economic impacts are still difficult to measure. While both national and international responses to COVID-19 have been scaled up at unprecedented levels, including in Jordan, it has become evident that the pandemic will have a long-lasting and substantial influence on Jordan's society, including areas far beyond health. The spread of COVID-19 led to policies of social distancing, curfew and other restrictions, which in turn led to the shutdown of financial markets, corporate offices, businesses and events. In addition, the exponential rate at which COVID-19 was spreading and the heightened uncertainty about how bad the situation could get, led consumers, investors and international trade partners to reduce consumption and investment. Hence, the COVID-19 crisis in Jordan translated into an economic crisis, with increasing fear that vulnerable groups such as refugees might not be able to access needed health and hygienic facilities, nor access health information and safety protocols and guidelines.

This report will begin with an examination of the impact of COVID-19 on Jordan's economy on a macro level. This will be followed by an analysis of Jordan's policies toward Syrian refugees, with a particular emphasis on the seven new sectors in the 2020–2022 JRP for the Syria Crisis. Finally, the report assesses whether international assistance, through both bilateral and multilateral channels, could mitigate the impact of COVID-19 on Jordan's economy and on its ability to continue to host Syrian refugees.

Due to the current pandemic restrictions, virtual research approaches had to be employed. Print media (for example, news and articles), broadcast media (such as YouTube discussion programs), analysis of documents, telephone and Zoom conversations with relevant officials and experts, case reports and published research and other indirect means of reporting were used to analyze the wide range of impacts on Jordan's economy.

The research period took place from mid-March 2020 (when the pandemic started to appear in Jordan) until mid-August 2020. Research ethics protocols and security protocols were followed and implemented in cases of direct contact with persons of concern.

► Processes and Procedures Undertaken to Combat Covid-19 in Jordan

Two weeks after the first COVID-19 case was identified on March 2, 2020, King Abdullah II decreed the National Defense Law (NDL) on March 17, 2020, activating a state of emergency in order to contain a potential outbreak of COVID-19 in Jordan (United Nations Development Programme [UNDP] 2020a). After the announcement of the NDL, the prime minister issued a series of defence orders. To date, 15 defence orders have been announced. These orders range from imposing a curfew to reimbursing employees to implement health protocols as well as compensating several economic sectors that were severely affected by the curfew and lockdown.¹ The country was quicker than most in the region to take drastic measures to stem the spread of COVID-19 by imposing a tight lockdown that has brought large sectors of the economy to a standstill (Al-Khalidi 2020d; Albawaba 2020). On March 31, 2020, Prime Minister Omar Razzaz issued Defense Order No. 4, establishing a COVID-19 relief fund under the name *Himmat Watan*, (A Nation's Effort), to which local and foreign donations could be deposited to support the Kingdom's efforts to eradicate COVID-19 (International Monetary Fund [IMF] 2020a).

Many decisions regarding the regulation of various industries in Jordan have been made in order to protect employees and their families. According to a press conference held in Amman on April 16, 2020, three programs under Defense Order No. 9 are intended to enhance and protect businesses, freelance workers and daily wage workers. These aim to enhance job stability and sustainability of the private sector in light of COVID-19. The programs are expected to benefit some 400,000 Jordanian households and are to be implemented in cooperation with the Social Security Corporation (SSC). The first program is *Tadamun 1* (Solidarity), which includes institutions that are already covered by the SSC. The second program, *Tadamun 2*, targets companies that are not subscribed to the SSC or whose subscriptions are for less than 12 months. Under that program, each employee is to receive JD150 (US\$211). The third program allows subscribers to receive advance payments and their temporary unemployment credits from the SSC. In addition, daily wage workers whose jobs have been affected by government measures to curb the spread of COVID-19 are able to submit their applications for assistance during a 10-day period through the bread subsidy website,² to which a new menu option has been added to support those particular workers. In addition, families with two family members (who classify as daily wage workers) will receive JD70 (US\$99) for one month, while households with more family members will receive JD136

¹ More details on Jordan's defence laws are available on the Prime Ministry of Jordan website: www.pm.gov.jo/content/1588758468/1992.

² The National Aid Fund (NAF) Government Support Programs website (www.reg.takmeely.jo) provides access to different government support programs, such as bread support, power support, health insurance and cash support.

(US\$192). The total monthly cost of this support stands at JD27 million (US\$38 million) and may be disbursed again if economic hardship persists in the future (*The Jordan Times* 2020c).

Although governmental and private institutions continued to work as usual until mid- March 2020, a critical decision was announced on March 17, 2020: the suspension of all work duties, in both the public and private sectors, with the closure of all industrial activities until further notice, excluding vital industries such as health care, energy, food, as well as the COVID-19 crisis task force (Al-Tammemi 2020). On March 20, the government imposed a 24-hour curfew and initially deployed the army to enforce the curfew, but it has since been relaxed to some degree to make purchasing food easier; however, lockdowns remain in place for most other activities. For those most in need, the government is distributing free bread and other essentials (Riedel 2020). Later, authorities further eased COVID-19 restrictions (Garda World 2020); places of worship, cafes, restaurants and hotels could reopen while strictly adhering to social distancing (Ali 2020b). By June 6, 2020, all economic sectors in Jordan had returned to work at full production capacity in line with the government's decision to ease restrictions. However, other sectors were excluded from this decision, such as schools, reading halls, universities, swimming pools, sports clubs and places of worship (Aljazeera 2020a). Decisions affecting different sectors of daily life are continually updated and disseminated to the public through authorities and other official social media tools, as of the time of writing. In addition, experts in epidemiological research are working across the country to tackle cases and provide random viral testing and note observations regarding the progression of the virus.

The following is an overview of the main actions undertaken by the Jordanian government both during the lockdown period and afterwards.

Social, Religious and Leisure Activities

Social events and public gatherings, such as weddings and funerals, prayer attendance at all mosques (for the holy month of Ramadan, which started on April 24), were banned (Riedel 2020). Churches and social visits to hospitals and prisons, all cinemas, sports and youth facilities, were prohibited. The use of hookah (*shisha*) at cafes and restaurants, an ideal method of transmission for COVID-19, particularly due to its shared use among groups of people, was also suspended. On June 6, 2020, Jordan reopened the economy and eased the lockdown (Ali 2020b). These actions were accompanied by economic measures to ease the negative impact of global, regional and national shutdowns of supply chains (Jordanian National Commission for Women [JNCW] and UN Women).

Fiscal Sector

On March 18, the Ministry of Finance in Jordan announced numerous measures in response to the epidemic. These included: the postponement, until the end of the year of the collection of sales tax in all domestic sectors, and on imports related to health and the supply of medicines; the allocation of 50 percent of maternity insurance revenues JD16 million (US\$22 million) to provide material assistance for the elderly and the sick; the introduction of price ceilings on essential products; and the postponement of 70 percent of the value of customs duties for selected companies and the reduction of social security contributions from private sector establishments (from 21.75 to 5.25 percent) (IMF 2020b).

Monetary and Banking Sector

The Central Bank of Jordan reduced interest rates by 50 basis points on March 3, and by a further 100 basis points on March 16, to reach 2.5 percent from 3.5 percent, in order to spur an economy hard hit by COVID-19 (Al-Khalidi 2020e). In addition, the Central Bank announced a package of measures aimed at containing the impact of COVID-19 on the economy. The measures included: allowing banks to postpone the credit facilities installments granted to clients of sectors impacted by COVID-19; pumping additional liquidity to the banks of JD550 million (US\$775 million) by reducing the compulsory reserve ratio on deposits with commercial banks from seven percent to five percent (IMF 2020b); prodding banks to lend to troubled firms (Al-Khalidi 2020e); offering to reschedule debts on companies with no down payment installment; and offering, through open market operations, to repurchase its securities with two percent lower points to offer liquidity (Amman Arab University 2020).

Education Sector

All academic institutions at every level were closed starting on March 15, 2020 until further notice. That meant that all teaching and learning activities were to be delivered through distance learning platforms (Roya News 2020a). Jordan was quick to leverage assistance from the private sector to develop an education portal called Darsak, as well as two dedicated TV channels that offer online lectures. Darsak was launched on March 22 as a distance-learning platform to host recorded videos based on the Jordanian curriculum and covered the curriculum's core subjects of Arabic, English, Math and Science for grades 1 through 12 (Audah (Audi), Capek and Patil 2020; Batshon 2020). Darsak was developed by the Jordanian government jointly with tech start-up companies (Silva 2020).

In addition, the country's television sports channel has been repurposed to broadcast educational material tailored to students preparing for the general secondary school leaving certificate, the *Tawjihi*. A new platform for teacher training was launched that offers courses on distance learning tools, blended learning and educational technology. To ensure no student would be left behind, Prime Minister Razzaz urged parents to get involved in the government's efforts to ensure success in distance learning. These timely measures are helping contain and mitigate the impact of the outbreak on learning in Jordan (Audah (Audi), Capek and Patil 2020).

Health Sector

Health-care institutions and health-care workers were exempted from curfew rules in order to keep health-care facilities functioning and ready for patients, taking into consideration the careful use of personal protective measures and implementing the technical guidelines in emergency health situations provided by the WHO (Al-Tammemi 2020).

Travel Sector

The decisions concerning international travel have gone through several stages that reflected the growth in the number of global COVID-19 cases, especially in countries hit severely by the disease. These measures began by banning the entry of incoming non-Jordanian travellers from countries such as China, Iran, Italy and South Korea (Al-Juniadi 2020). Exceptions were made for Jordanian nationals, who were permitted to enter the country with an obligatory 14-day quarantine at hotels that were regulated by the government. Later on, more countries were added to the ban and restriction list. However, the government has kept borders open for commercial cargo (Al-Khalidi 2020c). For example, the trucking sector in Jordan, one of the most vital activities in the country, was particularly impacted by border closures with neighbouring countries, including Iraq and Syria. The strict measures taken by the government to confront COVID-19 caused losses to this sector in excess of US\$70 million, adding to the US\$1.3 billion in losses of Jordanian land freight due to the closure of the Syrian-Iraqi border alone. Moreover, commercial shipping operations to Europe have decreased significantly due to the measures taken by all countries to counter COVID-19 (Al-Dubaisi 2020a).

As the number of COVID-19 cases in Jordan increased, policies were updated. For example, people who arrive in Jordan from countries designated as 'red' or 'yellow' (as listed on the VisitJordan website) will no longer have to go through institutional quarantine starting on September 23, 2020; rather, they are required to adhere to home quarantine for a period of

► Overview of Jordan's Economy

seven days. Moreover, people who wish to enter Jordan can register through the VisitJordan website and conduct a Polymerase Chain Reaction (PCR) test before entering the country (MENAFN 2020).

Moreover, Jordan's government suspended trading on the Amman Stock Exchange from March 17, 2020 until further notice, after the market plunged to levels not seen in more than 17 years (Reuters 2020b).

International and Foreign Aid Responses

Jordan's Ministry of Finance publishes the actual value of foreign aid received into the general treasury account in the public budget report. Most foreign aid is transferred through Jordan's Ministry of Planning and International Cooperation (MoPIC), which signs off on all aid and loan agreements entering Jordan (Roya News 2020b).

The United States government is providing US\$8 million to mitigate the spread of COVID-19 in Jordan. These funds include US\$6.5 million in humanitarian assistance from the State Department Migration and Refugee Assistance (MRA) account to support COVID-19 response efforts to help refugees in Jordan. The funds also support those who have lost their source of livelihood due to COVID-19 prevention closures. They also include US\$1.5 million in health assistance from the United States Agency for International Development (USAID), which will support laboratory strengthening for large-scale testing of COVID-19 and capacity building to improve case management protocol and systems (US Embassy in Jordan 2020a).

In the end, Jordan has taken robust measures towards flattening the curve of COVID-19 and in reducing the public health impact of the disease. The International Labour Organization (ILO) has characterized Jordan's measures to fight the spread of COVID-19 as "pivotal" in its battle against COVID-19 (Husseini 2020).

However, as the economic impact deepened, the government faced criticism from business groups and there were fears of social unrest (Aljazeera 2020b). It is already clear that regardless of the public health outcomes, the negative economic impact is already significant and will only worsen in terms of increased unemployment, the collapse of many small- and medium-sized businesses, reduced foreign direct investment, reduced domestic revenue generation and increased budget deficits. The negative social impact, particularly on women and children, is also already significant and likely to worsen (JNCW and UN Women 2020).

Jordan is an upper middle-income country (The World Bank Group 2020). According to CIA Fact Book data, Jordan's GDP per capita was estimated at US\$9,200 in 2017. The GDP

growth rate stood at an estimated two percent in 2017. Analysis of GDP composition by sectors shows that Jordan is a service economy (almost 70 percent GDP) (Istaiteyeh 2011). The inflation rate was estimated at around 3.3 percent in 2017. The country's population is almost 11 million in 2020 and is fairly homogenous; the Arabic language and the Islamic religion predominate throughout the country.

Jordan's territory extends to less than 100,000 square kilometres, about three-quarters the size of the state of Pennsylvania and slightly smaller than Indiana (Central Intelligence Agency 2020). Water resources are among the lowest in the world (below 1,000 cubic metres per capita per year) (Istaiteyeh, 2011).

The incidence of poverty increased from 1990 to 2000 from three percent to 12 percent, reaching 21 percent in 1992 and 33 percent in 1997 (ibid.). The absolute poverty rate in Jordan for the whole population increased from 13.3 percent in 2008 to 14.4 percent in 2010 (UNDP 2013) and reached 15.7 percent in 2017 (Roya News 2019) and 2018 (UNICEF 2020a).

Jordan has few natural resources, which are limited to phosphates and potash (Istaiteyeh 2011). It has no oil of its own, and imports its oil mainly from Iraq, often at concessionary prices, although since the war on Iraq in 2003, Jordan began to import oil primarily from Saudi Arabia and other Gulf countries. It is heavily dependent on remittances from expatriate Jordanians working in the Gulf (Lust 2016).

The Jordanian economic system is liberal and market oriented; one of the milestones of openness was Jordan's accession to the World Trade Organization in the year 2000 (Istaiteyeh 2011). The government continues to play a large economic role in development planning, as a financier and as the largest employer, employing an estimated of 50 percent of the Jordanian work force (Istaiteyeh 2011).

Jordan is a food secure country with a score of 11.2 on the 2018 Global Hunger Index, indicating that the level of hunger is moderate. However, food security is challenged by a multitude of structural and political factors, such as high poverty rates, unemployment, slow economic growth and increased cost of living, with marked disparities between regions and population groups (World Food Programme (WFP) 2020). Jordan has witnessed several influxes of refugees and migrants, beginning with Palestinian refugees from the Arab-Israeli wars, mainly in 1948-1949 and in 1967. The refugee camps that were built after the 1967 war with Israel have become urban slums (Riedel 2020). Over 300,000 Jordanians returned from Kuwait due to the first Gulf War, and hundreds of thousands of Iraqi refugees arrived in

Jordan after the 2003 American-led invasion of Iraq (Istaiteyeh 2011). The most recent influx are the Syrian refugees who fled in 2011. Jordan presently hosts 1.3 million Syrians, of whom 659,673 are registered Syrians as of September 4, 2020 (UNHCR 2020c).

The arrival of significant numbers of refugees has placed considerable strains on Jordan’s economy, which faced a number of pre-existing structural challenges, including widespread unemployment (IMPACT 2020). A small proportion of vulnerable Jordanians receive cash or food assistance from the National Aid Fund (NAF) and local non-governmental organizations (NGOs), but social safety net coverage remains limited (WFP 2020). Jordan’s economy has been stagnant for more than 10 years as evidenced by a fluctuating GDP per capita and increasing unemployment (between 12–15 percent), as shown in Tables 1 and 2.

Table 1 GDP Per Capita (current US\$) in Jordan

2011	2012	2013	2014	2015	2016	2017	2018	2019	2020*
3,816	3,877	3,998	4,073	4,105	4,104	4,163	4,242	4,330	3,381

Data source: Word Bank (2020) <https://data.worldbank.org/indicator/NY.GDP.PCAP.CD?locations=JO>
 * Expected GDP based on Al-Khalidi (2020b). Statista (2020): Jordan: Gross domestic product (GDP) per capita in current prices from 1984 to 2024. URL: <https://www.statista.com/statistics/385585/gross-domestic-product-gdp-per-capita-in-jordan/>

Table 2 Unemployment Rate in Jordan (2000-2020)

2000	2002	2004	2006	2008	2010	2012	2014	2016	2019
13.69	15.3	14.7	14	12.69	12.5	12.19	11.89	15.2	14.72

Data sources: The World Bank Data (2020): Unemployment, total (percent of total labor force) (modeled ILO estimate) – Jordan. <https://data.worldbank.org/indicator/SL.UEM.TOTL.ZS?locations=JO> and Department of Statistics (2020): 19.3 Unemployment Rate during the first Quarter of 2020. http://dosweb.dos.gov.jo/unemp_q12020/
 ** This rate is only for the first quarter of 2020.

In recent years, Jordan has been the recipient of significant humanitarian assistance, accompanied by development programming aimed at tackling the underlying structural economic and societal challenges faced by both refugees and host communities (IMPACT 2020). For example:

- ▶ US humanitarian assistance to Jordan for the Syrian crisis, provided since 2012 reached more than US\$388 million in 2014 (US Embassy Jordan 2014). In addition, the IMF has given Jordan US\$1.3 billion in assistance, designed to support structural reforms in the economy while also helping with response to COVID-19 (Riedel 2020).
- ▶ Total EU aid to Jordan from the beginning of the Syrian crisis until 2019 was €2.1 billion (US\$2.5 billion), with humanitarian aid representing more than €360 million (US\$428 million) (Baibars 2019).
- ▶ Germany provided Jordan with €600 million (US\$868 million) for development and humanitarian aid (financial and technical) and for Syrian refugees and host communities (Allubani 2019).
- ▶ The Government of Japan committed US\$3.57 million of humanitarian funding to UNHCR Jordan in 2019 to assist Syrian refugees living in both urban areas and the Za'atari and Azraq refugee camps (UNHCR 2019a).
- ▶ France's financial contribution for 2019–2021 will amount to more than €1 billion in support of Syrian populations in humanitarian distress, refugees and host countries, notably Lebanon and Jordan. It includes €200 million in grants and €937 million in loans (diplomatie 2019).

Nevertheless, the question is how much of this assistance will go to the Jordanian government to enhance its development plans, build up its infrastructure and pay off its public deficit. For example, of the German assistance to Jordan which totalled €729.4 million in 2018, €400 million (55 percent) went to support the budget for water (infrastructure) and education in Jordan (Allubani 2019).

In February 2016, the Jordan Compact was signed at the London Conference, hosted by Germany, Kuwait, Norway, the United Kingdom and the United Nations, bringing together international humanitarian and development actors under host country leadership. The London Conference combined humanitarian and development funding through multi-year grants and concessional loans, making pledges of US\$700 million in grants annually for three years and concessional loans of US\$1.9 billion. It should be noted that donors do not provide support without conditions. These conditions are passed through the IMF, which is the representative of these creditor countries, and the requirements are often expressed as required economic reforms. Financial assistance, either through grants or through loans (with scheduled re-payment), is conditional on structural economic changes in Jordan or changing policies towards refugees. For example, Jordan's Foreign Ministry, in the 2020 Brussels IV Conference on the Future of Syria and the Region, agreed to grant more than 190,000 work permits to Syrian refugees in Jordan (RT News 2020), which eventually will benefit host

communities. Jordan is also implementing, with the IMF, an expanded program of economic reform that aims to reduce public debt and budget deficits, increase employment and control public finances (Khabisa 2019). Therefore, it is likely the Jordanian government may face new pressures from the IMF during the coming period to force it to undertake new economic and financial reforms to increase its ability to meet its foreign debt obligations and reduce the budget deficit – measures that are likely to increase new financial burdens on citizens (Al-Dubaisi 2020c).

► COVID-19 Impact on Jordan's Economy: Short-run Effects

The COVID-19 crisis is considered a double shock, defined by interruptions to the supply side suppliers and producers who produce goods and services to sell in the market), which subsequently affected the demand side (consumers), eventually resulting in both sides being disrupted simultaneously. In the case of COVID-19, both suppliers and consumers were affected at the same time due to the measures implemented to limit the spread of the virus.

For Jordan, the challenge is twofold: first, to come out of the pandemic with the lowest possible losses; and secondly, to maintain the survival of its institutions (Jordan Strategy Forum [JSF] 2020c). To contain COVID-19, the Government of Jordan enforced a nationwide curfew on March 15, 2020. This measure brought the Jordanian economy to a standstill (Alajlouni 2020). During the curfew, most government ministries and private sector offices, including banks, closed for a period of two weeks. The government suspended all international flights as of March 18 and closed its land borders. It called on Jordanians to stay home and not go out unless necessary (for example, urgent medical emergencies). The curfew limited travel to emergency workers and essential medical services (Deutsche Welle 2020). All schools across the kingdom were closed until further notice. The government also ordered all restaurants and shopping centres to close and the stock market was shut down.(Al-Sharif 2020). In essence, the Jordanian government completely shut down all commercial activities (France 24 2020).

The Ministry of Agriculture's plan to respond to the COVID-19 crisis included mechanisms to sustain production, with priority given to production management of farms and factories in order to preserve the availability of products to consumers during the crisis, and also to ensure availability of supplies for the month of Ramadan (a period of one month starting April 23) (Almamlakatv 2020a). Later, there were efforts by the Ministry of Agriculture and its directorates to grant passes so that farmers could travel to their farms to maintain their productivity (ibid.).

As of April 11, 2020, Google mobility charts showed that individuals' mobility in Jordan was effectively reduced during the curfew: retail and recreation centres saw a reduction of 93 percent compared to the baseline, grocery stores experienced a reduction of 89 percent and workplaces saw a reduction of 81 percent. The data from these mobility charts show that governmental restrictions on individuals' movements were effective and successful despite several hundred violations at the beginning of the curfew (Al-Tammemi 2020).

Macroeconomic Short-run Impacts of COVID-19

GDP

The Jordanian Minister of Finance, Mohamad al-Ississ, projected a decline in GDP of 3.4 percent for 2020 (Al-Sharif 2020; *The Jordan Times* 2020a). The minister projected that real GDP would fall by five percent in 2020, given the nationwide lockdown from mid-March, which was gradually eased from mid-April, and the halt to tourism and weaker external demand (Fitch Ratings 2020). The estimated GDP of JD32 billion (US\$45 billion) in 2019 would fall in 2020 by JD5.2 billion (US\$7.3 billion). This was based on the assumption that during the four months of closure (March through May), economic activity would fall by 30 percent and that for the remainder of the year economic activity would fall by 15 percent as businesses adjusted to the new realities of COVID-19 (Al-Sharif 2020).

According to the updated IMF forecasts from April 14, 2020, GDP growth in Jordan was expected to fall to -3.7 percent and pick up to 3.7 percent in 2021, subject to the post-pandemic global economic recovery (Groupe Société Generale 2020).

Sector/ Component	Impact																				
GDP	<p>The Jordanian Minister of Finance, Mohamad al-Ississ, projected a decline in GDP of 3.4 percent for 2020 (Al-Sharif 2020; The Jordan Times 2020a). The minister projected that real GDP would fall by five percent in 2020, given the nationwide lockdown from mid-March, which was gradually eased from mid-April, and the halt to tourism and weaker external demand (Fitch Ratings 2020). The estimated GDP of JD32 billion (US\$45 billion) in 2019 would fall in 2020 by JD5.2 billion (US\$7.3 billion). This was based on the assumption that during the four months of closure (March through May), economic activity would fall by 30 percent and that for the remainder of the year economic activity would fall by 15 percent as businesses adjusted to the new realities of COVID-19 (Al-Sharif 2020).</p> <p>According to the updated IMF forecasts from April 14, 2020, GDP growth in Jordan was expected to fall to -3.7 percent and pick up to 3.7 percent in 2021, subject to the post-pandemic global economic recovery (Export Enterprises 2020).</p>																				
Inflation	<p>Inflation fell to 0.3 percent in 2019 from 4.5 percent a year earlier and is expected to tick up only slightly to 1.6 percent in 2021 amid tight monetary policies and sluggish demand from COVID-19 (Groupe Société Générale 2020).</p> <p>Table 3 Inflation Consumer Prices (Annual Percent) in Jordan</p> <table border="1" data-bbox="358 1203 1373 1341"> <thead> <tr> <th>2011</th> <th>2012</th> <th>2013</th> <th>2014</th> <th>2015</th> <th>2016</th> <th>2017</th> <th>2018</th> <th>2019</th> <th>Feb/2020</th> </tr> </thead> <tbody> <tr> <td>4.16</td> <td>4.51</td> <td>4.82</td> <td>2.89</td> <td>-.87</td> <td>-.77</td> <td>3.32</td> <td>4.46</td> <td>.03</td> <td>1.9</td> </tr> </tbody> </table> <p>Data source: World Bank Data (2020): Inflation, consumer prices (annual %) – Jordan. https://data.worldbank.org/indicator/FP.CPI.TOTL.ZG?locations=JO.</p> <p>The low and even negative inflation in 2015 and 2016 is the natural result of a general slowdown of the economy, reflecting low oil prices and the high exchange rate of the dinar against other currencies, excluding the US dollar (JD 1 =US\$1.4), which reduced the prices of imports from many countries (Fanek 2015).</p>	2011	2012	2013	2014	2015	2016	2017	2018	2019	Feb/2020	4.16	4.51	4.82	2.89	-.87	-.77	3.32	4.46	.03	1.9
2011	2012	2013	2014	2015	2016	2017	2018	2019	Feb/2020												
4.16	4.51	4.82	2.89	-.87	-.77	3.32	4.46	.03	1.9												
Public Budget	<p><u>Revenues</u></p> <p>Minister of Finance Al-Ississ reported that by the end of April, local revenues had decreased by JD602 million (US\$849 million) compared with the same period in 2019 (Al-Sharif 2020). Jordanian government domestic revenues amount to 30 percent of GDP in collected taxes and fees as stipulated in the 2020 budget, which predicted a JD1.5 billion (US\$2.1 billion) government budget deficit, but now would experience an</p>																				

additional shortfall of JD1.7 billion (US\$2.3 billion) due to the response to COVID-19 (ibid.).

Because of decreased consumption and declining purchasing power during the pandemic, tax revenue from sales tax decreased. In addition, revenues from corporate income and profits tax also decreased in accordance with the slump in economic activity, which will contract public revenues and hinder improvement in public expenditure efficiency (JSF 2020d). COVID-19 increases pressure on the public budget because of increased spending and decreased tax revenues.

A recent report published by OXFAM reveals the reality of the class bias of countries of the region – including Jordan. The report demonstrates that had these countries imposed a tax on the rich of only two percent since 2010, they would have collected US\$38 billion, which could have been used to build social protection systems and improve health care for more economically vulnerable populations throughout the country (OXFAM 2020).

Expenditures

The government is reprioritizing spending and the plan is to maintain spending levels to cushion the effects of COVID-19 (Fitch Ratings 2020). The estimated current expenditures increased by about JD437 million (US\$616 million) or 5.5 percent from their 2019 level to reach JD8,334 million (US\$11,754 million) in the 2020 budget, accounting for 86.7 percent of public expenditures. These general public expenditures favour current expenditures at the expense of capital expenditures. These current expenditures include salaries and wages of workers in the civil, military and security services, debt service expenditures and other items of current spending (Economic and Social Council [ESC] 2020). Capital expenditures in Jordan during the first quarter of 2020 amounted to about JD85 million (US\$120 million), compared with JD143 million (US\$202 million) for the same period last year, representing a decline of 41 percent, according to data from the Ministry of Finance (Al-Rawashda 2020).

Prime Minister Razaz said that spending priorities have changed in light of the pressures on state finances due to the sharp contraction in economic activity. Jordan and other countries are experiencing an economic downturn, which resulted from a comprehensive closure to contain the COVID-19 outbreak (Sky News Arabia 2020). The government planned to boost capital spending and adopt an expansionary policy to revive domestic consumption and investment. In upcoming stages, the Jordanian government will continue financing the capital expenditures necessary to revitalize the economy, albeit to a lesser extent (IMF 2020b; Alquds 2020).

He has also emphasized the importance of maintaining public sector wages and strengthening social safety nets, and most importantly, maintaining its commitment to providing support to the Syrian refugees in Jordan. Finally, the IMF loan of US\$396 million in emergency aid under the Rapid Financing Instrument allows the government to reduce debt-servicing costs (IMF 2020b).

	<p><u>Deficit/Surplus</u></p> <p>The Jordanian government budget deficit is expected to be around US\$4.5 billion or 10 percent of GDP in 2020 (Al Sharif 2020). Its current account deficit is expected to expand to 5.3 percent of GDP by 2021 from 2.8 percent in 2019 as a result of the COVID-19 outbreak (Export Enterprises 2020) and general government debt to jump to 91 percent of GDP (from 81 percent in 2019) (Fitch Ratings 2020). The IMF had supported Jordan's moves to spur growth by accelerating reforms that would eventually bring down a US\$42 billion public debt equivalent to 97 percent of GDP in 2020, which has spiraled in the last decade (Al-Khalidi 2020a).</p>
<p>Health Sector</p>	<p>Jordan regularly updates its MoH website to reflect the latest news on COVID-19. As of September 23, 2020, Jordan had 6,042 cases with 3,812 recovered, 1,654 under treatment, and 35 deaths.³</p> <p>In general, Jordan health expenditures increased from 2006 until 2018 as a percentage of GDP, and further increases are likely in consequence to COVID-19 although current figures not yet available.</p>
<p>Labour Market and Unemployment</p>	<p><u>Labour Market</u></p> <p>Due to the shutdown, Jordanian businesses and small and medium-sized enterprises (SMEs) suffered interruptions in their cash flow that made it harder for them to meet their fixed costs (wages, bank installments, rents, water and energy costs, etc.). Accordingly, they searched for ways to reduce their costs until the economy is again operational. For instance, 67 percent of Jordanian employers considered laying off some of their workers if the shutdown continued for a longer period, according to a survey conducted by the Center for Strategic Studies at the University of Jordan (Alajlouni 2020).</p> <p><u>Unemployment</u></p> <p>Before COVID-19, unemployment in Jordan was close to 20 percent – the highest in Jordan's recent history – and if the current closure and hedging continues, that percentage will likely increase and create new structural problems (JSF 2020b). A huge part of the Jordanian labour force (more than 52 percent) works in the informal sector; most are day labourers who are paid only when they show up for work (Al-Sharif 2020). In addition, seasonal workers (such as those employed in agriculture or construction), workers who are not covered by social security or other safety nets, refugees living inside camps and Jordanians living in impoverished conditions, are only a few examples of workers whose existing vulnerabilities have been or will be compounded by the current crisis (Husseini 2020). Child labour is also likely to increase due to the health</p>

³ For up to date information, visit the website at <https://corona.moh.gov.jo/en>

	<p>pandemic, as the majority of working children belong to poor families (Phenix Center 2020b).</p> <p>Another issue that might affect the rate of employment is the “crowding-out” effect of undocumented migrants. Jordan relies on large numbers of migrant workers – primarily from Egypt, Syria and Southeast Asia (Chatelard 2010), many of whom are employed in construction, agriculture, textiles and domestic work (Global Detention Project 2020). Many are, however, undocumented. Jordan’s Labour Ministry has estimated that several hundred thousand foreigners work in the country without permits.</p> <p>Undocumented, overwhelmingly Arab workers were estimated to number double or triple the number of registered foreign labourers. Other estimates vary widely, with some reports suggesting that there are as many as 1.5 million foreign workers in the country, both documented and undocumented (ibid.). For example, in 2008, the official number of foreign workers was 303,325 while undocumented labourers were estimated to number over 300,000 (Chatelard 2010). Government estimates conclude that there are actually nearly 1.4 million foreign workers, meaning that there are one million workers without permits (Alhajahmad et al. 2018).</p> <p>A large number of domestic workers may be undocumented because they entered the country illegally, have overstayed their visas or failed to inform the Immigration and Nationality Directorate about their change of employers. Household employment or domestic work is a major source of employment for both documented and undocumented female migrant workers (Sweidan 2018). Other general causes for being undocumented may be the result of employers not issuing them labour or residency permits. In other words, they are undocumented because their employer fails to comply with the law. Others may become undocumented because they leave their working place, often due to violations they are experiencing (Donovan 2014). Most refugees, on the other hand, have been able to secure their legal status in Jordan. However, thousands remain ineligible (Norwegian Refugee Council [NRC] 2019).</p>
<p>Banking Sector</p>	<p>In light of the expected contraction of the economy, and the slowdown in trade and production, banks will have to increase their financial allocations in anticipation of customer defaults on re-payment of loans. Restrictions on travel and tourism, and sluggish production and trade will result in a slow pace of granting credit facilities and increasing financial provisions in the banks, which will eventually lead to adverse effects on expected profits for banks, and in some cases a decrease in financial soundness of these banks. In addition, the Amman Stock Exchange followed the rest of the Arab and international stock markets in recording historic low levels as a result of COVID-19.</p> <p>The balance of the total credit facilities granted by the licensed banks witnessed a slowdown in growth in recent years, with a balance of JD27.1 billion (US\$38 billion) at the end of 2019 against JD26.1 million (US\$37 million) at the end of 2018, at a growth rate of 3.7 percent. It is expected that total credit facilities granted by the licensed banks</p>

	<p>will continue to decline in light of the effects of COVID-19. The total foreign reserves⁴ of the Central Bank of Jordan (which consists of currencies, gold, bonds and Treasury bills) maintained its comfortable and high levels measured against internationally recognized safe levels; by the end of May 2020, it stood at US\$14.3 billion, compared to US\$12.17 billion in 2019, which is sufficient to cover the Kingdom's imports of goods and services for a period of 7.9 months (Al-Ghad 2020). This slight spike in foreign reserves is due to loans and foreign aid that the Kingdom obtained, as the government borrowed large sums during 2020 to cover its budget deficit and to meet the demands of COVID-19 (Al-Dubaisi 2020d). At the same time, as imports are decreasing due to the effect of COVID-19, Jordan's foreign reserve will now be able to meet the requirements of external payments and imports for longer than the seven months mentioned earlier (Ali 2020a).</p>
Real Estate Sector	<p>Trade in the Jordanian real estate market decreased during the first two months of 2020 by 15 percent in comparison with the same period in 2019 (Al-Wakeel News 2020). The total value of losses reached JD200 million (US\$282 million) and there will be a shortage of apartments for the coming period, due to the interruption of construction on many new buildings because of COVID-19 (Mubasher 2020).</p>
Industrial and Mining Sectors	<p>According to a study by the ESC (2020), the impact of COVID-19 on the industrial sector is substantial:</p> <ul style="list-style-type: none"> ▶ Industrial exports constitute 90 percent of total national exports, and, as noted above, exports are declining. ▶ Sales of industrial products have declined and consequently there has been a decrease in inventory of strategic commodities. ▶ The financial capacities of SMEs have declined due to their lack of liquidity, and decreases in exports. This has led to the inability of SMEs to meet their obligations. According to the System of National Accounts approved by the United Nations, the industrial sector⁵ consists of three sub-sectors: the manufacturing sector; the mining industries sector; and the electricity and water sector (Jordan Investors Association 2020). ▶ There have been disruptions in supply chain providers, especially for establishments dependent on resources and materials from abroad, as many countries worldwide have stopped or severely limited international trade.

⁴ Foreign reserves in Jordan depends on several factors such as remittances, tourism income, foreign investment and foreign aid.

⁵ According to Jordan's Industry Law No. (10) 2005, the industrial sub-sectors are divided into 10 sub-sectors: medical industries and supplies sector; plastic and rubber industries sector; the chemical industries and cosmetics sector; engineering, electrical and information technology industries sector; wooden and furniture industries sector; construction industries sector; packaging, paper, cardboard and office supplies sector; catering, food, agricultural and livestock industries sector; leather and knitting industries sector; and the mining industries sector (Jordan Investors Association 2020).

	<ul style="list-style-type: none"> ▶ Low levels of liquidity are available to SMEs given their inability to produce and complete their sales operations on the one hand, while maintaining their obligations towards their employees' wages utility and other fixed costs, have influenced their financial health. <p>Two large companies, the Potash Company and Jordanian Phosphate company have continued production by taking a number of health and preventive measures. There are fears that global demand for phosphate and potash will fall with declines in both global prices and profits.</p>
Energy Sector	A combination of increased oil supply and weak global demand could lead to low oil prices for a long period (JSF 2020a). This could benefit Jordan's economy as Jordan's imports of fuel constituted a high proportion of its total imports. Thus, the fall in oil prices, if well managed, should lead to improving the terms of trade even further.
Food, Sanitizers and Pharmaceuticals Industries	The food and agriculture industries are expected to make a quick recovery as consumer demand increases as the lockdown is eased. Similarly, there are promising signs for textile and clothing industries as many of these products are exported to the region (JSF 2020c). COVID-19 related industries are booming during the epidemic, such as food and pharmaceutical industries, detergents, sterilizers and masks (Al-Da'jah 2020). The Jordan Investment Commission (JIC) reported 115 applications for manufacturing investment purposes for masks, sterilization materials and protective clothing. In addition, Jordan announced that it is ready to utilize its experienced pharmaceutical sector regionally, to help mass produce a vaccine, once it is available (The Jordan Times 2020b).
Tourism Sector	<p>Global passenger demand for April 2020 declined by 98.4 percent compared to April 2019 according to the International Air Transport Association (Rabab'a 2020). Therefore, tourism income is expected to decline significantly, as the impact is expected to extend beyond the immediate COVID-19 recovery period (ESC 2020). In 2019, five million foreign tourists visited the country, producing jobs, especially in the historically poor south of the country (Riedel 2020; Alajlouni 2020). The tourism situation in Jordan is disastrous, and bankruptcies of airlines and offices⁶ are likely to appear (Albawaba 2020). This means losses in main sources of foreign currency and job creation (Alajlouni 2020).</p> <p>Moreover, air transport in Jordan contributes US\$42.2 billion to the country's GDP and supports some 70,000 jobs. This includes spending by foreign tourists who travel to Jordan, who contribute US\$1.3 billion to GDP. In total, 5.7 percent of the country's GDP is sustained by the air transport sector and foreign tourists arriving by air (Arabian Aerospace 2020). Air transport is part of Travel and Tourism sector, which consists of</p>

⁶ More than 700 tourist offices were closed after the cessation of tourist activity (Al-Qaraleh 2020).

leisure tourism, business tourism, foreigner and local visitors, and aviation and aviation-related tourism (JIC 2018).

The long-run effect on tourism will particularly affect all transportation (air, land and sea) (JSF 2020b). According to Fitch Ratings (2020), the slump in tourism will cause a doubling of the current account deficit (CAD) to US\$2.5 billion or 6.1 percent of GDP in 2020, after a sharp improvement in the CAD to a 15-year low of 2.9 percent of GDP in 2019. Rather, this forecast assumes a 60 percent decline in travel credits, which accounted for a quarter of current account revenue in 2019. Forecasts predict that tourism will partially recover in 2021, causing the CAD to narrow to 5.2 percent of GDP. Low oil prices and a decline in non-oil imports will only partly offset lower tourism revenue.

Table 4. Travel and Tourism Sector Contribution to GDP (Travel and Tourism) as a Share of GDP in Jordan (2000–2020)

2000	2002	2004	2006	2008	2010	2012	2014	2016	2018	2020
20.8	21	22.6	23.1	22.8	23.1	21.9	20.6	17.7	19.2	9**

Data sources: Knoema (2020a).

**extracted expectation based on news reports from: Al-Dubaisi (2020b) and World Bank (2020).

Pilgrimage (Hajj and Umrah)

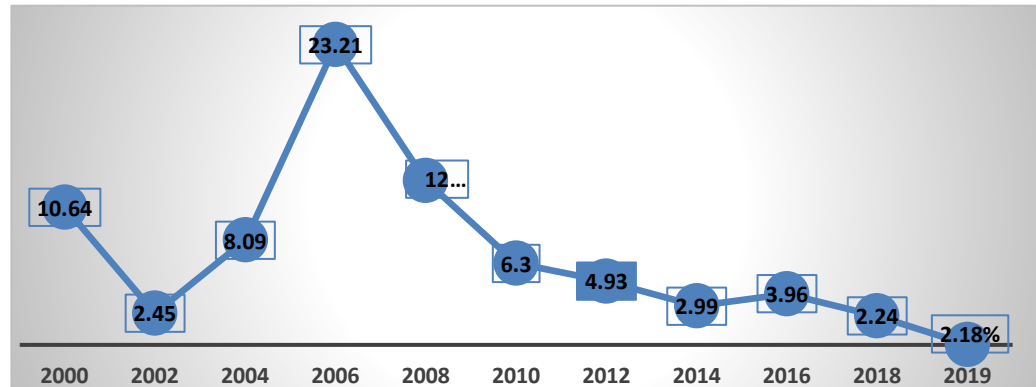
According to a report published in the newspaper Alrai (2020b), Hajj and Umrah have also suffered. Losses during four months of lockdown (from mid-March until June 6, 2020) were estimated at JD20 million (US\$28 million). These losses are due to suspending Umrah in the holy month of Ramadan. Hajj and Umrah companies deal with 140,000 pilgrims during the holy month of Ramadan and during the winter school break. The Secretary of the Association of Tourism and Travel Agents Kamal Abu Dhiab pointed out that there are 208 companies operating in the Hajj and Umrah sector that have 100 branches in Jordanian governorates and employ nearly 3,000 people. In addition, the Hajj and Umrah companies provide their services to pilgrims from Jordan, the occupied Palestinian territories, Iraq and those coming from East Asian countries.

On February 27, 2020, the Kingdom of Saudi Arabia announced the cancellation of Hajj and Umrah trips for 2020 due to COVID-19. In addition, Saudi Arabia announced 22 June 22, 2020 that it would allow the Hajj ritual for only a very limited number of people and only for foreigners who are resident in the Kingdom of Saudi Arabia (Jordan Labor Watch, 2020; Rumonline, 2020). For Jordanians, that means that only those who reside in Saudi Arabia were allowed to perform Hajj.

Exports	<p>Arab countries are the largest purchasers of Jordanian goods, representing 41.6 percent of Jordanian exports, followed by the United States, which accounts for 27.2 percent of Jordanian exports (ESC 2020). Most of these exports are textiles and garments, as well as some pharmaceutical products. Jordanian exports are highly likely to be affected by lockdowns in other countries and by declining international trade.</p>
Imports	<p>According to the report issued by ESC (2020), Jordan imports 90 percent of its oil, hence it is expected that the value and quantity of imported crude oil and oil derivatives will decrease as a result of the drop in world oil prices. Jordan imports an average of 2.5 million barrels a month from Saudi Arabia and 15,000 subsidized barrels a day (bbl/d) from the Jordan Petroleum Refinery (Arqam 2011). This is in addition to 30 tons per month of subsidized heavy fuel oil, also from Iraq, for use in power plants (Fanack 2018). The Aramco company in Saudi Arabia is the only source of oil derivatives, which are processed through the Jordan Petroleum Refinery, which operates the Kingdom's sole refinery at Zarqa with a throughput capacity of 65,000 bbl/d. The general instability in the region, mainly the wars in Iraq and Syria, have made it difficult for Jordan to attract foreign investors to upgrade its refinery (ibid. 2018).</p> <p>In addition, Jordan imports about 65.2 percent of its needed goods from, Germany, Japan, South Korea and the United States. It is expected that Jordanian imports will decrease, except for food stuffs and some pharmaceutical products, as the impact of COVID-19 restrictions drag on. Imports, especially of basic raw materials such as oil and other products that are crucial in Jordanian production processes will decrease, leading to an eventual reduction in manufacturing production capacity.</p>
Remittances	<p>It is expected that large numbers of expatriate Jordanians working in Gulf Cooperation Council (GCC) countries will be laid off, because of the double crisis hitting the economies of these countries: the drop in oil prices and the economic recession resulting from COVID-19 (ESC 2020).</p> <p>The volume of remittances of Jordanians working outside Jordan decreased during the first quarter of 2020 by 5.4 percent (Union of Arab Chambers 2020). During that period, remittances amounted to JD51 million (US\$71 million), which was a decrease of 5.9 percent compared to the same period of 2019 (Fdailat 2020a). Even in cases where Jordanian workers in GCC countries were not laid off, they may have experienced cuts in their wages. In 2019, remittances made up 10.31 percent of Jordan's GDP (World Bank. Data 2020).</p> <p>Remittances not only play a role in supporting foreign reserves in the central bank of Jordan, which enables Jordan to pay for its imports, but the spillover effects of remittances on home countries are substantial. They contribute to an increase in GDP and consequently GDP per capita, as well as bank deposits and consequently the ability of banks to extend credit. For example, remittance inflows per capita during the period from 2010–2017 in Jordan were US\$553, whereas Lebanon registered US\$1,393 in remittances per capita (JSF 2018). Almost 38 percent of Jordanian migrants are in</p>

	<p>Saudi Arabia, 18 percent are in the United Arab Emirates, 10 percent are in USA, seven percent are in the West Bank and Gaza, and five percent are in Kuwait.</p> <p>Like the situation of other Arab expatriates abroad, Jordanians have suffered from layoffs, salary reductions, the abolition of privileges and incentives, and ultimately, a return to Jordan filled with anxiety for the future (Organisation for Economic Co-operation and Development [OECD] 2020). More than a quarter of a million Jordanian expatriates in the Gulf countries are at risk of returning to the Kingdom after losing their jobs due to the COVID-19 pandemic, while eight out of 10 Jordanian expatriates have been affected or their monthly income has been reduced as a result of the pandemic (ibid.).</p> <p>An opinion poll conducted by the Opinion World Center for Opinion Polls on the impact of the on COVID-19 pandemic on Jordanian expatriates in the Gulf, found that more than 60 percent of Jordanian expatriates want to return to their homeland, and 36 percent of them feel strongly compelled to return (Fdailat 2020c). They are forced to return to Jordan for a number of reasons, most notably the high cost of living and low income in expatriate countries, the loss of their jobs and their desire to be near their families, in addition to the increased spread of COVID-19 in the countries and the lack of medical services for those infected in the countries in which they are working (ibid.).The situation facing Jordanian expatriate workers is difficult, especially with the expectation that a quarter of a million Jordanian expatriates will return from the Gulf countries after losing their jobs (ibid.). The surprise in the poll results is that only 14 percent of Jordanian expatriates can afford to return to the country, and 86 percent cannot do so, which indicates another bleak consequence of expatriate life (ibid.).</p> <p>Given the difficulties in the present situation and the expectation that the difficulties will increase, it is important to cultivate employment possibilities for returnees in sectors such as the agricultural, food, pharmaceutical, information technology, and other demanding sectors (ibid.).</p> <p>The General Supervisor of the World Opinions Center, Samer Abu Rumman, told Al-Jazeera Net that Jordanians were already affected by the high costs of fees and accommodation, especially in Saudi Arabia and the United Arab Emirates, in addition to growing concerns of Gulf citizens about Jordanian expatriate competition in the job market (Fdailat 2020a).</p>
<p>Foreign Direct Investment</p>	<p>Foreign aid or foreign direct investment (FDI) has been crucial to the government’s finances since Sir Winston Churchill created Transjordan in 1921 (Riedel 2020). The present COVID-19 crisis has “dried up” the financial markets while the decrease in consumption has siphoned the liquidity available to the private sector (The Jordan Times 2020a). Therefore, FDI especially from the Gulf and foreign countries, could decline (ESC 2020).</p>

Figure 1 FDI (net inflows) in Jordan as a Percentage of GDP (2000-2019)



Data source: World Bank Data (2020): Foreign direct investment, net inflows (% of GDP) – Jordan. URL: <https://data.worldbank.org/indicator/BX.KLT.DINV.WD.GD.ZS?locations=JO>

According to the FDI figures in the figure above, it is apparent that the fluctuations are significant, as demonstrated by the extreme hike in 2006 that is attributed to new investment inflows especially from Iraqi investors after the Iraqi war. Moreover, Jordan has completed the IMF's structural adjustment program and achieved remarkable economic progress, represented by a doubling of economic growth to six percent in the period (2004-2005), a decrease in inflation, a decrease in the ratio of public debt to GDP and the ability to attract more FDI. Subsequently, Jordan has witnessed the exacerbation of conflict in neighbouring Iraq and the great global economic recession, especially evident in Jordan's trading partners. This has led to a slowing of Jordan's economic growth.

Microeconomics: Short-run Impacts

Socio-economic Impact

According to a report by JNCW and UN Women (2020), the full extent of the socio-economic impact on Jordan of the COVID-19 outbreak will be significant with increases in unemployment and underemployment and decreases in manufacturing and services. Women and youth in particular have been and will be disproportionately affected by job losses leading to increased inequities. For example, when initial government measures were announced to close schools and restrict movement, employers sent home women employees first, citing their domestic care duties.

<p>Household Sector</p>	<p>Acknowledging the impact of restrictions on the country's poor, the government has established a fund through the Ministry of Social Development for needy Jordanian families, drawn from a list of National Aid Fund recipients (ReliefWeb 2020). Bilateral and multilateral donors, including USAID, are contributing to the fund, in addition to private sector funding. The government has also coordinated with the Jordan Hashemite Charity Organization to distribute food assistance, with both measures reaching approximately 350,000 Jordanian families (Dhingra 2020).</p> <p>A joint study by the UNHCR, UNICEF and WFP (2020) on Jordanian households classified as vulnerable according to UNICEF's multi-dimensional vulnerability assessment,⁷ Syrian refugee households living outside of camps and registered with the UNHCR and non-Syrian refugees in Jordan,⁸ found the following: shortages in medicine and travel restrictions; lack of cash and closure of facilities; and loss of access to livelihoods and limited savings. The longer-term economic impacts in the informal labour sector have the potential to reverse recent progress on refugee self-reliance, with decreasing livelihood opportunities. In particular, women are affected as only eight percent were already working before the crisis and the majority reported work disruption during the curfew. Moreover, there was increase of around 40 percent in water consumption nationally due to people spending more time at home, applying enhanced hygiene and cleaning practices. In communities such as informal tented settlements (ITS) where 46 percent lack access to improved water supply and 30 percent to improved sanitation, the transmission risk is heightened by economic hardship, with communities relying heavily on daily agricultural work as their main source of income, and facing challenges in accessing health services. There were gaps in awareness, along with challenges in access to both health services and essential medicines, especially among female-headed households and ITS) communities.</p> <p>With regard to how families have managed to cover their basic needs during the two months under study (mid- March until mid-May,2020), 39 percent of respondent families have had to borrow from relatives and friends, while 25 percent of respondent families have had to use their savings to survive (Phenix Center 2020a). The Ministry of Social Development has created a Goodness Account, to help chaste and needy families, and to assist families whose income was cut off due to the disruption of their businesses because of the curfew (Alrai 2020b). However, the loss of Treasury revenue from income and sales taxes from hundreds of businesses that are expected to go bankrupt, especially in the tourism service sector, will compound the problem for the economy and have a grave social impact (Al-Sharif 2020).</p>
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⁷ Including education, social protection, health, water, climate change and livelihoods – affecting the well-being of children and the wider population. URL: <https://www.unicef.org/jordan/Geographic-Multidimensional-Vulnerability-Analysis>

⁸ Refugee and asylum-seeker households from Iraq, Yemen, Sudan, Somalia, who are officially registered with the UNHCR and seven Pakistani migrant worker households not registered with the UNHCR, but living in ITS.

► COVID-19 Long-run Impacts on Jordan's Economy

The state has already made efforts to reduce its welfare programs from the 2000s, with the removal of certain subsidies on food, water and oil. However, this move has not been met without protest, and with further economic constraints there is a possibility that greater austerity measures will have to be taken by the government. It is likely that the economy of the country will be further affected by COVID-19. Jordan will likely have to shift away from its semi-rentierism (Singh 2020). Jordan's swift and near total lockdown has kept COVID-19 in check, but it has also put enormous pressure on the Kingdom's poorest and most vulnerable residents (Lindsey 2020). Internationally, marginalized communities are the most vulnerable to COVID-19, including the nearly 26 million refugees displaced across the globe living in crowded cities, camps and settlements.

Containment efforts in response to the possible spread of COVID-19 are also negatively affecting marginalized communities, including refugees, as most do not have the economic means to stock up on supplies necessary for a lockdown. Approximately 80 percent of Syrian refugees live under the poverty line and only two percent of households have savings. Following the announcement of travel restrictions, refugees living in Za'atari refugee camp reported an immediate increase in prices at stores in the camp's main market. Similar price inflation has been reported outside of the camp, although the government has increased efforts to enforce price ceilings⁹ (Dhingra 2020).

The poor and marginalized category includes workers in the informal sector, workers with daily wages and those who are threatened with falling below the poverty line (groups in need who applied to the NAF and Tkiyet Um Ali) (Al-Nimri 2020).

Poverty and income inequality are both expected to increase. Therefore, the long-term economic challenges may be more severe than public health ones.

⁹ This is a government limit/control on how high a price can be charged for a good or a service (products). Governments use price ceilings to protect consumers from conditions that could make products prohibitively expensive (Schiller, Hill and Wall 2012).

<p>Poverty</p>	<p>There will be a natural increase in poverty in Jordan as a result of the nationwide shutdown, although the Jordanian government has not disclosed the real poverty rates in the country (Al-Rawashda 2020), as a large number of vulnerable Jordanians are finding it difficult to feed themselves in the face of drastic quarantine. The rapid deployment of draconian restrictions and the closure of borders have led to the partial disruption of aid programs in a very fragile humanitarian context (Action contre la faim 2020). The World Bank is considering providing US\$547 million in financing for Jordan to support emergency cash transfers (under the project Emergency Cash Transfer in Response to COVID-19 in Jordan) for poor and vulnerable families affected by the emerging COVID-19 (Almamlakatv 2020b).</p> <p>According to a report by Heba Abou Taha in the <i>Daraj</i> newspaper, poverty numbers in Jordan are confusing and the government's refusal to publish any new statistics on poverty since 2010 is very abnormal. For example, the official data released in 2019 indicates an absolute poverty rate of 15.7 percent and in November 2019, the director of the Department of Statistics, Qassim Zoghby, confirmed the same percentage. However, this was rejected by civil institutions that specialize in poverty research, who say the actual numbers are much higher.¹⁰ Supporting this, a sociology expert, Hussein Al-Khuza'i, confirms that these numbers are inaccurate. He estimates that "people living under the poverty line in Jordan are no less than 56 to 60 percent of the population, especially after the decline of the middle class (Abou Taha 2020). The population of the poor, according to the 2010 figures, was specified as those whose per capita expenditure is less than the absolute poverty line of JD814 (US\$1,148) per year (UNECE 2015). Thus, the absolute poverty rate in Jordan was 14.4 percent in 2010, which increased to 15.7 percent in 2018; it should be noted that this poverty rate is only for Jordanians, meaning that more than one million Jordanian live below the poverty line (UNICEF 2020a).</p> <p>In 2008, the poverty line stood at JD56.7 per month (US\$80) or JD680 per year per capita (US\$959) or JD323 per month (US\$456) or JD3,876 per year (US\$5,467) for an average sized family of 5.7 members. This means that a household needs to</p>
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¹⁰ On October 4, 2018, Parliament member Dr. Deema Tahboob questioned the government about how the social classes, poor, middle and rich, are categorized. She declared that the Jordanian government had adopted the caloric intake method (the per capita consumption of calories) to determine poverty levels, which is used by the World Bank as a hunger indicator, not to measure general poverty. It is used in countries stricken by natural disasters or wars, which means using it in different contexts gives misleading results. Stable countries use the Multidimensional Poverty Index.

	<p>spend at least JD3,876 per year or JD323 per month (US\$) in order to meet its assumed basic needs (Lenner 2013).</p> <p><u>Refugees and Poverty</u></p> <p>Approximately 80 percent of Syrian refugees live under the poverty line and only two percent of households have savings. Following the announcement of travel restrictions, refugees living in Za’atari refugee camp reported during interviews by the author that an immediate increase in prices at stores in the camp’s main market. Similar price inflation has been reported outside of the camp. This is what is referred to as the collateral damage of containment measures (Dhingra 2020). According to ReliefWeb, most Syrian refugees in Jordan were in poor health before the COVID-19 outbreak. Some 82 percent have had to take out loans to survive. Most refugees, whether they live in camps or in large cities, work for a living and do not rely on aid from the UNHCR. They usually work in factories, construction or agriculture jobs, which are not possible to do from home (Bar’el 2020).</p> <p>According to the UNHCR, Syrian refugees in Jordan are a particularly vulnerable population. (Hamou 2020a). In 2018, as many as 80 percent of the Syrian population was highly or severely vulnerable, living below the Jordanian poverty line (UNICEF 2020a). Among Syrian refugees, it is important to note that 51 percent of refugees are children and 4 percent are elderly (Danish Refugee Council [DRC] 2020).</p> <p>Jordan has weathered multiple regional shocks since 2011, and regional geopolitics remain volatile, posing some risk of negative spillovers. While political stability has been maintained under the leadership of King Abdullah, low growth and high unemployment (likely above 20 percent in 2020) present risks of social unrest (Fitch Ratings 2020). In the end, the implications of a slowdown in poverty depend on the assumptions made about the duration of the pandemic and transmission mechanisms (Vos, Martin and Laborde 2020). While the Jordanian government has established a fund to assist workers who lost income because of COVID-19, it targets mostly Jordanian workers, and nearly all refugees are ineligible for government aid (Vidal 2020).</p>
<p>Income Inequality</p>	<p>Social protection is an indispensable part of any coordinated policy response to the unfolding crisis, ensuring that people can effectively access health care while supporting job and income security for those most affected (ILO 2020). While Jordan controls the spread of COVID-19 and trust in government response</p>

	<p>measures is high, the impact of the crisis on households across Jordan has been significant. The World Bank is providing support to families affected by the pandemic crisis in Jordan, with cash support for 270,000 families, at a value of US\$370 million (Al-Lubani2020).</p> <p>An assessment by the UNDP (2020c) was carried out during the lockdown in late April until early May 2020, covering 12,084 citizens from across Jordan complemented by another assessment of 1,648 of the most vulnerable Jordanian households. More than 85 percent of the most vulnerable households reported difficulties in meeting even basic needs such as food and rent during the first few weeks of the lockdown. Even among the general population, almost three-quarters reported similar difficulties, and only around seven percent of households from across Jordan reported that they were working as before. Half indicated that they had lost their livelihoods, and the proportion among the most vulnerable was even higher at 68 percent. In addition, the research found that incomes were already low before the crisis, so few have the financial resources to cope with the loss of income. Among the most vulnerable households almost two-thirds and 66 percent of other households participating in the survey, reported having less than one week's worth of financial resources to draw on. This highlights the very low levels of savings of many households and the limited resilience.</p> <p>Absent adequate income support, many will fall into poverty, even in the most developed economies, worsening already high levels of income inequality (Roya News 2020c). Inequalities of the pandemic does not only refer to income inequality, but also inequality in accessing the internet, inequality in health care and inequality other services. Therefore, economic calamity and quite likely a recession could be inescapable for Jordan, especially in the poorer sectors of the society.</p>
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These economic impacts show that Jordan's real battle with COVID-19 is not only on the health front but also on the economic front. Jordan will need to accelerate its economic recovery while also continuing to battle the COVID-19 crisis. This economic battle may be even more difficult than the health battle (Alajlouni 2020). Thus the focus in the next section is on how Jordanian policies have been tailored towards Syrian refugees during the pandemic crisis.

► Syrian Refugees in Jordan

The first camp for Syrian refugees in Jordan opened in Za’atri, Mafraq governorate in July 2012 and was near full capacity by May 2013. In late March 2013, authorities approved the construction of another sizeable camp near Azraq, which is being built in phases in an area that can accommodate around 130,000 refugees. In addition, the Emirati Jordanian Camp previously Mreijeb Al-Fhoud, opened on April 10, 2013, with an initial capacity of around 5,000 individuals. Since 2012, Jordan has accepted hundreds of thousands of Syrian refugees fleeing conflict. As of May 2020, around 656,733 Syrian refugees were registered with the UNHCR in Jordan, the majority of whom – almost 80 percent or 532,289 – live in host communities around Jordan (NRC 2020; Dunmore and Cherri 2020). Table 5 below presents the number of Syrian refugees in Jordan over time. The two main camps of Za’atari and Azraq host nearly 47,839 and 41,056 refugees respectively, and 6,501 in the Emirati Jordanian Camp as of June 2020 (UNHCR 2020c). Jordan hosts the second-highest number of refugees per capita in the world (UNHCR 2019b) with more than 745,000 UNHCR registered refugees from Syria, Iraq, Yemen and 52 other countries, plus an estimated 659,673 registered Syrians and two million Palestinians (Vidal 2020; UNHCR 2020c), the majority of whom are dependent on humanitarian aid. While the United Nations Relief and Works Agency for Palestine Refugees (UNRWA) is the main provider of international assistance to Palestinian refugees in Jordan, the UNHCR leads the coordination of the response for Syrians, Iraqis and all other refugee populations besides Palestinians (Mansour-Ille et al. 2018).

Table 5 Number of Registered Refugees of Different Nationalities in Jordan, 2019

-1-	-2-	-3-	-4-	-5-	-6-	-7-
Palestinian s*	Iraqis**	Syrians**	Sudanese* *	Yemenis**	Somalian**	Other Nationalities**
2,200,000	67,000	660,000	6,000	15,000	800	≈ 2,500

Data source:

**UNHCR (2019c).

* Palestinian refugees are registered and the responsibility of the UNRWA and not the UNHCR. In Jordan, refugees include 52 nationalities (the top six are listed in the table above).

The total number of Syrians registered with the UNHCR in the five countries in the Middle East region – Turkey, Lebanon, Jordan, Iraq and Egypt – is 5,562,904 as of September 2020 (UNHCR 2020).

Table 6 Number of Syrian Refugees Registered with UNHCR in Jordan

Number of Syrians	2013	2015	2017	2019	2020*
In camps	164,365	100,337	136,879	126,009	125,848
Out-of-camps	133,660	523,001	511,957	545,542	533,825
Total	298,025	623,338	648,836	671,511	659,673

Source: UNHCR Operational Data Portal, Refugee Situation. Available at:

<https://data2.unhcr.org/en/situations/syria/location/36>

*Data as of September 4, 2020.

► COVID-19 among Syrian Refugees in Jordan

As of September 8, 2020, the first two cases of COVID-19 had been identified in the Azraq camp for Syrian refugees, which is home to over 40,000 people. This is despite efforts by the Jordanian government to limit movement both in and out of refugee camps through the enforcement of the defence law to enforce curfews (Reuters 2020a). In the Jordanian refugee camps, the UNHCR and other partners, with the support of the Jordanian MoH, provide health and humanitarian support to respond to COVID-19 (Mhailan 2020). Refugees outside camps can access Jordanian health services for a nominal fee (Bar'el 2020).

According to a report by Reva Dhingra (2020), the effects of the lockdown are being felt across a wide spectrum of Jordanian society; however, refugees are at particular risk of contracting the virus. The NDL of March 17, 2020, gave security forces widespread powers to control movement (Al-Khalidi 2020d). Hence, no movement – either in or out – is permitted in the camps.

When news first reached the refugee camps of the global spread of COVID-19, people seemed unconcerned and reluctant to change their normal routines, but awareness sessions and regular short message service (SMS) updates from the UNHCR have helped to drive the message home and have made refugee populations aware of the severity of the situation. Globally, the UNHCR is prioritizing steps to prevent potential outbreaks that would put extraordinary strain on fragile local health-care services and likely result in avoidable suffering and death in developing countries (Dunmore and Cherri 2020). Syrian camp residents have been isolated (staying at home all day and night) since the beginning of the COVID-19 outbreak to prevent a potential spread of the virus in densely populated dwellings (Małachowska et al. 2020; Dunmore and Cherri 2020).

The two main hospitals and networks of health clinics in Za'atari and Azraq are fully staffed and have introduced additional infection-control measures. Plans are in place to isolate any suspected cases and evacuate them by ambulance to the nearby Mafraq and Zarqa hospitals (ibid.), plans which were enacted as soon as the first two cases were identified on September 8, 2020. Nevertheless, according to UNHCR-Jordan, there are fears that, if COVID-19 cases were to occur among refugee populations, the disease could spread easily and quickly in the camps since thousands live in tight quarters, and camps are equipped with only basic health and sanitation facilities. In addition, a large portion of the population are children, and it is hard to make them understand the need for isolation and extra handwashing (World Association for Christian Communication 2020).

A group of vulnerable Syrian, Palestinian and Jordanian adolescents aged 11 to 19 years were surveyed in April 2020 through phone conversations by Gender and Adolescence: Global

Evidence, and they expressed limited trust that they would receive assistance if they contracted COVID-19 (Małachowska et al. 2020). Table 7 demonstrates this fear and the risks they may face in spite of the fact that only a couple of COVID-19 cases have been registered among Syrian refugees in Jordanian camps (Reuters 2020a). To date, no major infectious disease epidemics have occurred in Jordan, due to the vigilance of the Jordanian MoH and support from the WHO, UNICEF and other partners.

Table 7 COVID-19 Infections in Jordan among Jordanians and Syrian Refugees in 2020

Classification of Population	30 March	30 April	30 May	30 June	26 September*
Among Jordanians	268	453	734	1,086	7,211
Among Syrian Refugees	0	0	0	0	2

Sources: MoH. 2020.

* <https://www.aljazeera.com/news/2020/09/08/first-covid-19-cases-confirmed-in-jordan-camp-for-syrian-refugees/>.

▶ **Jordan's Policies toward Syrian Refugees during COVID-19**

The Jordanian government relies on significant international support to both aid refugees and keep its economy afloat. However, the rapid rollout of strict containment measures has disrupted aid activities, threatened livelihoods and failed to take into account the needs of both refugees and vulnerable Jordanians (Dhingra 2020). The Jordanian government has designated several national charities to help carry out its national aid program in response to the virus, which it says will benefit 350,000 needy households (Lindsey 2020). It is important to note that the government imposed the same restrictions on the movement of refugees as it has on its citizens (Sadek 2020).

Strong and close coordination with the Syrian Refugee Affairs Directorate¹¹ continues to ensure the safety of refugees as well as keeping refugees informed on the latest updates (UNHCR 2019b). The UNHCR coordinates the refugee response under the leadership of the government of Jordan, in a collaborative effort among the donor community, UN agencies, international and national NGOs, community-based organizations, refugees and host communities. For example, in August 2019, the UNHCR facilitated consultations with MoPIC on the new 2020–2022 JRP. The JRP is a three-year plan that seeks to address the needs and vulnerabilities of both Syrian refugees and Jordanian citizens, communities and institutions. It incorporates refugee and resilience responses into one comprehensive vulnerability assessment and one single plan for each sector identified in the plan. The most recent JRP was announced on June 22, 2020, after the threat of COVID-19 was known (MoPIC 2020). The plan aligns all sectors with the UN Sustainable Development Goals and identifies areas in need of support as per the Global Compact on Refugees¹² and the National Plans of Jordan (ibid.; ReliefWeb 2020).

Awareness of COVID-19 led to the development of the Contingency and Response Plan for COVID-19 that is being implemented through the existing coordination architecture under the Inter-Sector Working Group (ISWG), set up to respond to the needs of the refugee population in Jordan. The ISWG was established to encourage synergies and complementarity between refugee sectors, avoid duplication, build on common processes and facilitate the flow of information between sectors and other fora such as the Humanitarian Partners Forum. The ISWG is the main bridge between sector working groups and seeks to ensure that crosscutting issues are addressed, including gender equality programming. Meeting monthly,

¹¹ This is the government agency in charge of the management and coordination of Za'atari and Azraq camps to ensure that assistance is provided in the most effective and efficient way possible in accordance with international humanitarian standards and protection principles (UNHCR 2019b).

¹² The Global Compact on Refugees represents the political will and ambition of the international community as a whole for strengthened cooperation and solidarity with refugees and affected host countries. (UNHCR 2020p).

its members include the sector coordinators and representatives of the International Non-Governmental Organization Forum. The ISWG is chaired by the UNHCR Inter-Sector Coordinator (UNHCR 2020a). The Contingency and Response Plan for COVID-19 was developed to include both preparedness and response measures to COVID-19. The plan is aligned with the eight pillars of Jordan's National Preparedness and Response Plan (UNHCR 2020e).

In the sections below, the Jordanian government policies are discussed in more detail.

Impact on Education

Close to one in three of the 660,000 Syrians registered with the UNHCR in Jordan (almost 220,000) are school-aged children between five and 17 years old (Human Rights Watch 2016). Jordan has facilitated the integration of refugee children into its education system through its Ministry of Education (MoE) schools in camp settings or host-community schools (including single shift and double shift schools) in urban areas or through accredited non-formal education (UNICEF and ESC 2020). As a key implementer referenced in the JRP, the MoE works to ensure that all male and female Syrian refugee students enroll in kindergarten, primary and also secondary education (MoE 2018).

When the nationwide lockdown was announced, Jordanian authorities closed the 32 schools in Za'tari camp and broadcast lessons to the more than 18,000 students enrolled there on a television channel used by pupils across the country (Dunmore and Cherri 2020). Many challenges were associated with using broadcasts for education through Jordanian TV channels. Having access to a TV, computer or the internet in crowded households with multiple school-age children was one of the main difficulties for Syrian refugee children. Other obstacles included not being able to understand and follow the lessons, the inability to ask questions about the content, and receiving limited help from teachers and parents (Małachowska et al. 2020). At the same time, about 70 percent of children in Jordan have access to online learning, according to the MoE, but the majority of refugee children in camps struggle with sufficient internet access (*The National* 2020).

While Syrian students are included in the public education system, the majority of funding to support their inclusion is not integrated into official Jordanian government budget lines or budget

performance indicators (UNICEF and ESC 2020). On the other hand, the JRP includes a chapter on education, which should be aligned with Jordan’s Education Strategic Plan (ESP).¹³

Table 8 JRP Budget Distribution during the Period 2015 through 2022 among Selected Sectors

JRP Time Span	(2015)	(2016–2018)*	(2018–2020)*	(2020–2022)*
Total Amount (US\$ billion)	2.991	7.990	7.312	6.600
1. Education	256,903,446	853,972,772	1,149,333,369	562,215,332
2. Health	233,524,046	532,280,785	515,731,187	503,118,479
3. Livelihoods	297,096,664	812,866,321	236,026,093	168,790,000
	(Livelihood and Food Security)	(Livelihood and Food Security)		
4. Food Security	-	-	597,601,314	640,128,268

Data source: MoPIC (2014, 2015, 2017, 2020): JRP for the Syria Crisis.

The remaining JRP funds are distributed among other sectors: Public Services Sector (including local governance and municipal services, transportation, energy, and environment); WASH Sector; Social Protection and Justice sector (including child protection, sexual and gender-based violence; Legal Protection, Prevention of Sexual Abuse and Exploitation, Civil Registry, and Religious Courts) and Shelter sector. Beginning in 2018, the Livelihoods and Food security sectors were separated out.

* The extension of JRP is until June 22 every year. Therefore, the span from 2016–2018 runs from June 22, 2016 until June 22, 2018.

In general, there is a notable decline in JRP financing for the Syrian crisis for the years (2020–2022), which is disappointing for both Syrians and Jordan. The reasons for this decrease are due to the need to encourage Syrians to return to Syria to rebuild their country and to incentivize the Jordanian government to award more work permits to Syrians (Fdailat 2020b).

¹³ The ESP for (2018–2022) aims to integrate National Strategy for Human Resource Development (2016–2025), Jordan Vision 2025 and the 2030 Agenda for Sustainable Development. The objective is based on an integrated analysis of both the internal and external environment as well as the identification of strengths, weakness and opportunities for improvement related to the six key domains, which are Early Childhood Education and Development, Access and Equity, System Strengthening, Quality, Human Resources and Vocational Education (MoE 2018).

Decline in JRP Health Sector Budget

As displayed in Table 8 above, there has been a drop in the budget for health in the JRP for 2020–2022, reflecting the fact that Jordan receives support from other sources. Jordan has received the following grants:

- ▶ The United States government is providing US\$8 million to mitigate the spread of COVID-19 in Jordan. These funds include US\$6.5 million in humanitarian assistance from the MRA account to support COVID-19 response efforts to help refugees in Jordan. This includes health assistance, additional hours of electricity in camps to support remote education and short-term cash assistance to refugees outside of camps for basic needs such as shelter, water and utilities. The funding also supports those who have lost their source of livelihoods due to COVID-19 prevention closures. This figure also includes US\$1.5 million in health assistance from USAID, which will support laboratory strengthening for large-scale testing of COVID-19 and capacity building to improve case management protocol and systems. The United States also is spearheading the coordination of donor support to the Government of Jordan, ensuring that critical life-saving assistance is prioritized now and as the threat evolves (US Embassy in Jordan 2020a).
- ▶ Japan granted Jordan US\$3.7 million to help the Jordanian MoH in combatting COVID-19 throughout the country (*Alanbat News* 2020).
- ▶ In addition, the WHO provided Jordan's MoH medical equipment for responding to COVID-19 (Zawya 2020).
- ▶ Chinese businessman Jack Ma (through the Jack Ma Foundation and Alibaba Foundation) donated 100,000 COVID-19 detection kits and other medical supplies to Jordan (Royal Hashemite Court 2020).
- ▶ The governments of the United States, Denmark, Canada and Qatar announced an allocation of US\$10 million through a multi-donor agreement to help Jordan address the COVID-19 health crisis facing the country (*The Jordan Times* 2020d).

Why There is a Decline in JRP 2015–2022 Budgets

There are different arguments surrounding the reductions in assistance across all sectors within the JRP from 2015 until 2022.

According to the refugee expert Samar Muhareb, “Jordan is supposed to think of more sustainable solutions for refugee relief, and solutions that push refugees to rely on themselves through work permits granted by Jordan and reconstruction in Syria to encourage

refugees to voluntarily return to their homes” (Fadilat 2020). She warned that the reduction of international funding would push Jordan to reduce spending on important sectors such as health, education and food, which will lead to the emptying of schools, the spread of child labour, an increase in crime and the deterioration of the health and living conditions of refugees (ibid.). Therefore, Jordan should consider more sustainable solutions for refugee relief and solutions that push refugees to rely on themselves through work permits granted by Jordan and reconstruction in Syria to encourage refugees to voluntarily return to their homes.”

According to the Jordanian economist Husam Ayesb, Jordan must not remain a captive of international funds, but should invest in Syrian refugees, turning them from consumers to producers to benefit from their expertise, knowledge and abilities. In addition, the Kingdom, should “try integrating refugees” in the economy, especially as predictions show that they are not likely to return to Syria in the coming few years. He adds that in the end the gap between requested and granted funds will persist, since “the international community did not follow the plan from the beginning” (Zeidan 2019).

Others note that Jordan has encountered donor fatigue and that international investments have begun to drop. With these possible threats to funding, many humanitarian practitioners are questioning whether the Jordanian government might indeed soon consider encouraging Syrian refugees to return home (Morris 2019).

Jordan is also facing a potential loss of foreign aid as other countries tighten their own budgets (Singh 2020). Moreover, apart from Jordan’s domestic struggles, there is the impending Israeli annexation of the West Bank, to which King Abdullah’s vocal and staunch opposition may drive a wedge in Jordan’s relationship with the United States – a relationship that continues to benefit the Kingdom substantially. Therefore, the current climate is of great political hazard for Jordan, which received US\$1.3 billion worth of aid from the United States in 2019. Bruce Reidel, a senior fellow at Brookings, reasons that “Jordan cannot risk jeopardizing foreign aid in the midst of the pandemic and the associated economic crisis” (Santucci 2020).

According to Dhingra (2020), the suspension of schooling and social programming, as containment efforts in response to the possible spread of COVID-19, will also negatively affect Syrian children in Jordan, 40 percent of whom are already out of school. Remote learning is being piloted by the MoE, including lessons delivered via national television, a website and a smartphone app. Although the suspension is temporary, the current solutions do not take into account the lack of resources available to both refugees and low-income Jordanians. Moreover, a survey run by the Jordanian Ministry of Education shows that only 70 percent of students nationwide were able to

access the distance-learning program – 33 percent through television and the remainder through other sources. Only two percent of refugee households own computers.

More than 90 percent of Jordanians own smartphones (Silver et al. 2019), and most refugees own a phone with over 70 percent owning smart phones (Ammourah and Carlisle 2019). As Jordan’s Minister of Digital Economy and Entrepreneurship stated, “With the right partnerships, the right service providers and collaboration, we can create an ecosystem in which all, including refugees, can participate within the digital economy” (ibid.).

At the end of March 2020, the United Nations did increase the supply of electricity from eight to 12 hours a day for refugee households living in camps, although internet and electricity services are generally not reliable inside the camps.

Impact on Health

After the initial announcement of a national emergency, aid organizations in Jordan suspended or scaled back on many activities, except for essential programs such as health care and sanitation. The lockdown also affected existing aid distribution systems due to confusion over the restrictions on mobility, as access by NGO employees was also restricted and United Nations cluster group meetings to coordinate and oversee assistance were postponed. (Dhingra 2020).¹⁴ The Health Development Partners Forum, chaired by USAID and the WHO with key members from the Jordanian MoH and the MoPIC, as well as donors, presented a revised list of needs within the National Preparedness and Response Plan totaling JD12 million. Test kits, ventilators and personal protective equipment (PPE) remain a top priority (UNHCR 2020e). Jordan’s Ministry of Planning and International Cooperation has put a fast-track approval mechanism in place for activities and projects responding to COVID-19 under the Health and Social Protection sectors that target less privileged Jordanians, workers in the informal sector and Syrian refugees (UNHCR 2020g).

Active surveillance continues in the camps by all the health partners. Jordan’s MoH continues to undertake rapid random testing in Za’atari. Eighty-five tests have been completed and it is expected that more tests will also be undertaken in Azraq camp (UNHCR 2020m). In addition, the MoE has confirmed that normal vaccination activities in all camps resumed on April 26, 2020 (UNHCR 2020i). UNICEF, the WFP and the UNHCR are coordinating their efforts in both camps and urban settings including rapid needs assessment, cash programs and a

¹⁴ According to a 2019 report on public health access and health-seeking behaviours of Syrian refugees in Jordan, however, 82 percent of Syrian refugees reported needing to borrow money in order to access urgent health care.

communication with communities strategy to disseminate key messages to refugees on COVID-19 preparedness, its implications for services and what to do in case of illness per government guidelines (UNHCR 2020e).

Five health teams led by the Jordan MoH and supported by the UNHCR and the International Medical Corps were on the ground and provided rapid tests of COVID-19 in Za'atari camp (UNHCR 2020g). In addition, the MoH team conducted a second round of random testing in Za'atari camp, with all negative results (UNHCR 2020l). In urban refugee areas, health partners have gradually increased services for refugees, and these services are expected to improve in the future. Advocacy for refugees with limited documents to access the government health services is ongoing (UNHCR 2020h). Both Syrian and non-Syrian refugees are able to access either public or private hospitals in Jordan, with Syrians receiving subsidized access to government hospitals and non-Syrians accessing clinics with limited support from NGOs such as Caritas (Dhingra 2020).

According to the UNHCR (2020h), the Jordanian Minister of Health reported that surveillance teams have been increased to perform active case findings and contact tracing across the Kingdom. Moreover, the MoH is also planning to open a field military hospital and three mobile hospitals with a 14-bed capacity each and equipped with ventilators, respirators and oxygen near the camps. Meanwhile, MoH field hospitals will support the camps' population.

In addition, the Government of Jordan has provided assurances that refugees will continue to be able to access national health services on a par with Jordanian nationals, including referral of suspect cases to quarantine sites and provision of treatment (UNHCR 2020e).

The UNHCR is managing movements of critical staff to and from refugee camps across all UN agencies and partners in coordination with Ministry of Foreign Affairs. Since lifting movement restrictions and curfews on June 6, partners continue to operate and deliver assistance on the ground with a limited number of staff to ensure the use of preventive measures, such as social distancing and the use of PPE. Testing for COVID-19 is conducted on a weekly basis in the camps, and as of early September 2020 there had been no positive cases reported in the camps (UNHCR 2020).

Impact on Other Services

In this section, we shall discuss other services, including basic needs, food security, protection, WASH (water, sanitation and hygiene) and shelter.

Basic Needs

The Jordan Contingency and Response Plan discussed above includes a “Refugee Response Coordination on Coronavirus situation in Syrian refugee camps” that is managed through the UNHCR and is a UNHCR Inter-Agency Coordination, which gives updates on the COVID-19 situation among Syrian refugees living in the camps.

The government’s restriction on movement remains in place with only essential personnel with permits allowed access to implement critical activities in camps. According to UNHCR (2020f), refugee camps are operating with reduced teams in Za’atari and Azraq during the lockdown, but all urgent protection needs continue to be addressed.

Essential services, including hospitals, clinics and supermarkets, remain open. The provision of electricity has been enhanced, while water and sewage services are normal. UN Women is also using WhatsApp to disseminate reliable information on COVID-19 prevention and other services made available by the government and the WHO to assist vulnerable Syrian refugees during the COVID-19 lockdown, in addition to providing essential services to more than 5,700 Syrian refugees in Za’atari and Azraq refugee camps (UN Women 2020). The WFP has pre-positioned food rations in case informal markets are unable to function normally and goods and materials are still allowed to enter the camp (UNHCR 2020e). A basic needs COVID-19 Response Task Force (CRTF)¹⁵ has been set up to develop a coordinated approach to the vulnerable community (refugees and Jordanians), through joint targeting criteria focusing on families living at or below the poverty line. Based on refugee response coordination coronavirus reports, the UNHCR regular monthly cash assistance for March 2020 was completed with a 98 percent withdrawal rate by the beneficiaries (ibid.).

Various types of basic needs programs/assistance are offered for Syrian refugees in camps, including cash assistance, case assistance for core relief items (covering diapers, sanitary materials and gas) and mobile money UNHCR (2020e, 2020f, 2020g, 2020h, 2020i, 2020j, 2020k, 2020l, 2020m, 2020n, 2020o).

¹⁵ The CRTF was set up in mid-March 2020 by 28 organizations to coordinate their response to ensure maximum coverage of vulnerable families without duplicating efforts. The general role of the CRTF is to help refugee families previously working in low-paid or informal seasonal labour get through the crisis without incurring high levels of debt. In addition, it seeks to align with the plans of Jordan Ministry of Social Development and NAF (UNHCR 2020p).

Moreover, a number of NGOs, charitable organizations, partners and Jordanian government ministries and agencies are active in delivering basic assistance to Syrian refugees and vulnerable Jordanians as shown in Table 9.

Table 9 Government Agencies, NGOs, Implementing and Operational Partners and Other Institutions Funded under the COVID-19 Emergency Response Plan in Delivering Basic Needs

Acronym	Full Name
CARE	CARE International
Caritas	Caritas Internationalis
CBJ	Central Bank of Jordan
DRC	Danish Refugee Council
IRC	International Rescue Committee
JHF*	Jordan Humanitarian Fund (Jordan)
MoSD	Ministry of Social Development (Jordan)
NAF**	National Aid Fund (Jordan)
NRC	Norwegian Refugee Council
Tearfund	International Christian Relief and Development Agency
WFP	World Food Programme
WRG	World Relief Germany
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations International Children's Fund
UNICEF/ACF	United Nations International Children's Fund /Action Contre la Faim

Source: UNHCR (2020e, 2020f, 2020g, 2020h,2020i,2020j,2020k,2020l, 2020m, 2020n,2020o): Refugee Response Coordination Coronavirus. Inter Sector Working Group-Jordan.

* This is a humanitarian financing tool, working under United Nations Office for the Coordination of Humanitarian Affairs.

** The National Aid Fund is an administratively and financially independent organization in Jordan National Aid Fund (NAF) (2020): https://portal.jordan.gov.jo/wps/wcm/connect/gov/eGov/Government+Ministries+_+Entities/National+Aid+Fund/

In general, food, rent and cash are reported to be the main pressing needs both for refugees in all camps across the Kingdom and for vulnerable Jordanians due to COVID-19.

Food Security

All necessary measures to continue general food assistance (GFA) to refugees is underway, as the WFP is expanding its GFA caseload to respond to the needs of COVID-19. Other activities, including school feeding, livelihood support and capacity strengthening, have been suspended due to the closure of schools, curfews and restriction of movements (UNHCR 2020e). Based on the Refugee Response Coordination Coronavirus reports and its updates, the following are some of the observed programs and initiatives used to deliver food to Syrian refugees in camps: cash-based transfers; Complaint and Feedback Mechanism; and door-to-door e-cards distribution (UNHCR 2020e, 2020f, 2020g, 2020h, 2020i, 2020j, 2020k, 2020l, 2020m, 2020n, 2020o): Refugee Response Coordination Coronavirus. Inter Sector Working Group-Jordan).

In addition, several agencies, NGOs and Jordanian entities that have been active in delivering food for Syrian refugees in the COVID-19 context are listed in Table 10.

Table 10 Government agencies, NGOs, Partners and Other Institutions Active in the COVID-19 Emergency Response in Delivering Food Assistance in Syrian Refugee Camps

Acronym	Full Name
ACTED	Agency for Technical Cooperation and Development
ahli	Jordan Ahli Bank (Jordan)
NRC	Norwegian Refugee Council
CARE	CARE International
Caritas	Caritas Internationalis
CBJ	Central Bank of Jordan (Jordan)
DRC	Danish Refugee Council
IBRD	International Bank for Reconstruction and Development (World Bank)
IMC	International Medical Corps
IRC	International Rescue Committee
JHF	Jordan Humanitarian Fund (Jordan)
JNCW	Jordanian National Commission on Women
MoSD	Ministry of Social Development (Jordan)
MoH	Ministry of Health (Jordan)
MOPIC	Ministry of Planning and International Cooperation (Jordan)
NAF	National Aid Fund (Jordan)
Save the Children	Save the Children
SRAD	Syrian Refugee Affairs Directorate

Tearfund	International Christian Relief and Development Agency
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
UNFPA	United Nations Population Fund
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations International Children's Fund
UNICEF/ACF	United Nations International Children's Fund /Action Contre la Faim
USAID	The United States Agency for International Development
WFP	World Food Programme
WHO	World Health Organization
WRG	World Relief Germany
WVI	World Vision International

Source: UNHCR (2020e, 2020f, 2020g, 2020h, 2020i, 2020j, 2020k, 2020l, 2020m, 2020n, 2020o): Refugee Response Coordination Coronavirus. Inter Sector Working Group-Jordan.

Water, Sanitation and Hygiene

Jordan is the fourth-poorest country in the world in terms of water resources (UNDP 2020b); per capita water supply for all uses is less than 15 percent of the international standards (Ministry of Water and Irrigation 2013). Between 1972 and 2017, renewable water resources per capita in Jordan declined at a moderate rate from 498.1 cubic metres per year in 1972 to 96.6 cubic metres per year in 2017 (Knoema 2020b). The situation is further exacerbated by the increased demand for water from both the local population and the influx of refugees. In some communities in the northern governorates of Jordan, the water demand has quadrupled, forcing the majority of people to rely on costly, private water sources (Future Pioneers 2020).

UNICEF continues essential water and sanitation services in Azraq, Za'atari and King Abdullah Park camps serving 112,852 refugees despite having limited access for personnel (UNHCR 2020g). Even after the curfew ended and the country began to re-open on June 6, 2020, the organizations working in the camps continued to work on the provision of safe water, hygiene supplies, self-care kits, menstrual hygiene items and incontinence pads (UNHCR 2020o). The programs included incentive based volunteering and risk communication and community engagement (UNHCR (2020e, 2020f, 2020g, 2020h, 2020i, 2020j, 2020k, 2020l, 2020m, 2020n, 2020o): Refugee Response Coordination Coronavirus. Inter Sector Working Group-Jordan).

Table 11 Government agencies, NGOs, Implementing and Operational Partners and Others under the COVID-19 Emergency Response Functioning before and during COVID in Delivering WASH in Syrian Refugee Camps

Acronym	Full Name
ACF	Action Against Hunger
ACTED	Agency for Technical Cooperation and Development
CARE	CARE International
FPEC	Future Pioneers for Empowering Communities (Jordan)
ICMC	International Catholic Migration Commission
LWF	Lutheran World Federation
MECI	Middle East Children's Institute (Jordan)
MoE	Ministry of Education (Jordan)
MOSD	Ministry of Social Development (Jordan)
MWI	Ministry of Water and Irrigation (Jordan)
NRC	Norwegian Refugee Council
OXFAM	Oxfam International
RHAS	Royal Health Awareness Society (Jordan)
TUA	Tkiyet Um Ali -Food for Life (Jordan)
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations International Children's Fund
WFP	World Food Programme
WVI	World Vision International

Source: UNHCR (2020e, 2020f, 2020g, 2020h,2020i,2020j,2020k,2020l, 2020m, 2020n,2020o): Refugee Response Coordination Coronavirus. Inter Sector Working Group-Jordan.

A key challenge for WASH partners in Syrian refugee camps has been the timely procurement and delivery of key hygiene items, due in part to the curfew, but also to challenges in global and local supply chains (UNHCR 2020f). Water consumption has increased across the Kingdom during the curfew, with concerns over the implications for water safety in most water-scarce areas (UNHCR 2020g).

The Health Development Partners Forum, chaired by USAID and the WHO with key members from the Jordanian MoH and MoPIC as well as donors, presented a revised list of needs within the National Preparedness and Response Plan totalling JD12 million (US\$17 million). Test kits, ventilators and PPE remain a top priority (UNHCR 2020e). This issue was emphasized by UNICEF (2020b) as health, WASH, hygiene supplies and PPE are urgently needed to support the protection of frontline workers and for distribution to refugees and vulnerable communities to ensure availability of cleaning and disinfectant supplies.

Shelter

Most of the activities in urban areas are on hold due to difficulties with access. However, cash for rent payments are ongoing and preparations in King Abdallah Park camp are underway to establish two Rubb halls (shelters to prevent the spread of coronavirus) and two refugee housing units in case refugees need to be quarantined. In addition, shelter interventions in communities are being adjusted with shelter repairs limited to urgent cases (UNHCR 2020e). The key challenges in the shelter sector during COVID-19 include the limited number of permits available for staff in camps, resulting in a decreased capacity to deliver services, such as shelter maintenance. (ibid.). Incentive based volunteering as well as refugee housing units are used in the shelter sector. Médecins Sans Frontières, Norwegian Refugee Council and UNHCR are involved in providing shelter.

Protection

According to the UNHCR, protection involves upholding the basic human rights of uprooted or stateless people in their countries of asylum or habitual residence, ensuring that refugees will not be returned involuntarily to a country where they could face persecution (UNHCR 2020d). It also means helping refugees find solutions, through voluntary repatriation, local integration or resettlement in third countries.

UNHCR's protection programming includes a number of activities, including: Child and Youth Protection; Advisory group on Gender, Forced Displacement and Protection; Convention Plus; Legal protection; Partnership in Protection; Protection Publications; Refugee Status Determination; Registration and Identity management; Rule of Law and Transitional Justice; Sexual and Gender Based Violence; and Strengthening Protection Capacity. Given the importance of protection and the range of activities, the number of organizations working in the protection sector is greater than in other sectors. Protection activities also include mental health and psychosocial support.

In the latest 4Ws ("Who, is doing What," "Where" and "When") for May 2020, a total of 16 partners¹⁶ are providing a range of remote and in-person gender-based violence prevention and response services including case management, shelter and clinical management of rape, psychosocial support, legal support, awareness raising sessions, emergency cash assistance, material support and hygiene kits distribution and training to key service providers across

¹⁶ IRC, Care, UN Women, UNFPA, UNHCR, IFH, JWU, JHASI, Mercy Corps, LWF, SCJ, MPDL, ICMC, Bluemont, ARDD, JRF.

Jordan (UNHCR 2020i). Based on Refugee Response Coordination Coronavirus Updates, the following table includes some of the active programs.

Table 12 Examples of Programs and Tools Used under the COVID-19 Emergency Response to Deliver Protection

Acronym	Full Name
Amaali	Application for Safe Referrals
CBP	Community-Based Protection
CMR	Clinical Management of Rape
CP SWG	Child Protection Sub-Working Group
CPSP	Community Partnership Settlement Plan
CSCs	Community Support Centers
CSD	Civil Status Department
FPD	Family Protection Department (Jordan)
GBV	Gender-Based Violence
GBVIMS	Gender-Based Violence Information Management System
ICLA	Information Counselling and Legal Assistance
IEC	Information, Education and Communication
MHPSS	Mental Health Psychosocial Support
PPE	Personal Protective Equipment
PSD	Public Security Directorate
PSEA	Protection from Sexual Exploitation and Abuse
PSS	Psychosocial Support
PWG	Protection Working Groups
SEA	Sexual Exploitation and Abuse
SGBV	Sexual and Gender-Based Violence
SGFPN	Sector Gender Focal Points Network

Source: UNHCR (2020e, 2020f, 2020g, 2020h, 2020i, 2020j, 2020k, 2020l, 2020m, 2020n, 2020o): Refugee Response Coordination Coronavirus. Inter Sector Working Group-Jordan.

Table 13 Government Agencies, NGOs, Implementing and Operational Partners and Others under the COVID-19 Emergency Response Delivering Protection in Syrian Refugee Camps

Acronym	Full Name
ARDD	Arab Renaissance for Democracy and Development (Jordan)
Bluemont	Bluemont International
CARE	Care International
CSOs	Civil Society Organizations
DRC	Danish Refugee Council

ICMC	International Catholic Migration Commission
INTERSOS	Intersos – a non-profit humanitarian aid organization
IFH	Institute for Family Health/Noor Hussein Foundation (Jordan)
IMC	International Medical Corps
IRC	International Rescue Committee
JRF	Jordan River Foundation- Child and Family Helpline (Jordan)
JHASI	Jordan Health Aid Society (Jordan)
JOHUD	Jordanian Hashemite Fund for Human Development (Jordan)
JWU	Jordanian Women's Union (Jordan)
LWF	Lutheran World Federation
MoSD	Ministry of Social Development (Jordan)
Mercy Corps	Mercy Corps
MPDL	Movimiento por la Paz, el Desarme y la Libertad
NCFA	National Council for Family Affairs (Jordan)
NHF	Noor Al Hussein Foundation (Jordan)
SCJ	Save The Children
TDH	Terre des Hommes Foundation
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
UNFPA	United Nations Population Fund
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations International Children's Fund

Source: UNHCR (2020e, 2020f, 2020g, 2020h, 2020i, 2020j, 2020k, 2020l, 2020m, 2020n, 2020o): Refugee Response Coordination Coronavirus. Inter Sector Working Group-Jordan.

When the curfew began, the protection sector was challenged by the lack of or reduced access to livelihoods and ongoing services. Without these services, persons of concern may resort to negative coping mechanisms. Most case management organizations reported that although in-person services have resumed and more survivors are seeking help, fewer people are using services in comparison with the pre-COVID-19 period. In addition, the uncertainty regarding governmental shelter capacity to host sexual and gender-based violence survivors during COVID-19 was another key challenge.

Impact on Livelihoods

Livelihoods, defined as the strategies and assets required to make a living (Manlosa et al. 2019), depend on resources such as land/property, crops, food, knowledge, finance, social relationships and the individual's connections with the political, economic, and sociocultural dimensions of his or her community (Islam and Ryan 2016). Refugees face compound challenges of difficult living conditions, limited health-care access, economic insecurity and a reliance on humanitarian assistance. In addition, the social and economic consequences of

labour restrictions and disruption of international aid for refugees and vulnerable host community members are only likely to worsen in the coming months (Dhingra 2020).

Under Defense Order 6, the government mandated new regulations for all workers subject to the Labour Law within the private sector. These regulations apply to any refugee workers who meet the criteria. The Cash for Work subgroup agreed that all beneficiaries impacted by the COVID-19 situation would be continued through April 16, helping to secure income for those vulnerable households. The livelihoods sector emphasizes that restoring refugees' livelihoods requires refugee-inclusive employment strategies, extension of grants to businesses, the provision of cash transfers, short-term jobs, as well as advocacy for policies that seek to advance their inclusion in the labour market. Such an approach requires timely and flexible support from the government and private sector in both the immediate response and over the longer term (UNHCR 2020l). Based on UNHCR Refugee Response Coordination Coronavirus Updates, two of the programs offering livelihood support for refugees are Mobile Money (eWallets) and Incentive-based Volunteering Schemes (IBVs).

Table 14 Government Agencies, NGOs, Implementing and Operational Partners and Others Under the COVID-19 Emergency Response in Delivering Livelihoods in Syrian Refugee Camps

Acronym	Full Name
IBRD	International Bank for Reconstruction and Development (World Bank)
IMC	International Medical Corps
JNCW	Jordanian National Commission on Women
MoH	Ministry of Health (Jordan)
MoPIC	Ministry of Planning and International Cooperation (Jordan)
NRC	Norwegian Refugee Council
SRAD	Syrian Refugee Affairs Directorate
UNFPA	United Nations Population Fund
USAID	United States Agency for International Development
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
WHO	World health Organization
WVI	World Vision International

Source: UNHCR (2020e, 2020f, 2020g, 2020h, 2020i, 2020j, 2020k, 2020l, 2020m, 2020n, 2020o): Refugee Response Coordination Coronavirus. Inter Sector Working Group-Jordan.

Efforts are being made to expand the social protection system to mitigate vulnerabilities, but the capacity of the Jordan NAF for Jordanian citizens and UN-implemented food vouchers and cash transfers is inadequate to cover the population in need (Małachowska et al. 2020).

According to a report by Marta Vidal (2020), those excluded from the government's social protection programs are mainly refugees whose only recourse is a severely underfunded aid system. In addition, after so many years of crisis, international funding has decreased in Jordan, and most donors focus on economic empowerment and development instead of emergency cash for refugees, which is what many people need to buy food and other necessities, particularly during the pandemic. Moreover, 80 percent of refugees live in urban areas rather than in the country's three official camps for Syrians, and many survived on low-paid work in the informal sector before the pandemic struck.

According to UNHCR Refugee Response Coordination on Coronavirus updates (covering different dates throughout the pandemic), many refugees have lost their livelihoods and are facing poverty, resulting from a sudden loss of income as daily wage earners. This is especially the case for those who were working without any contractual arrangements before COVID-19. In addition, surveys carried out by the DRC, the WFP, UNICEF and the UNHCR found that short- and long-term livelihood interventions are critically needed for many refugees living in precarious conditions, and funding is required to maintain previously planned programming to support livelihoods before COVID-19. Moreover, the DRC identified increasing risks for refugee households, who may be unable to meet their basic needs unless alternative income streams are identified.

Labour Market among Syrian Refugees

In February 2016, Jordan, along with a number of international donors, launched the "Jordan Compact" as a part of the international community's response to the ongoing Syria crisis. Central to this political commitment is supporting the resilience and welfare of both Syrian refugees and Jordanian hosts; promising legal access to livelihoods for Syrian refugees; and expanding employment opportunities for both Syrian refugees and Jordanian host communities (UN Women 2017). In Arab states hosting large numbers of Syrian refugees, the COVID-19 pandemic has added new challenges for vulnerable people, particularly in sustaining livelihoods and in the face of limited access to sources of income (ILO and Fafo 2020a). In the following section, the situation of Syrian refugees in Jordan's labour market before and after the pandemic is explored.

Labour Market among Syrian Refugees in Jordan: Prior to COVID-19

A recent report by ILO and Fafo (2020a) titled “Impact of COVID-19 on Syrian refugees and host communities in Jordan and Lebanon,” pointed out that informal employment was widespread in Jordan, particularly for Syrian refugees. This is due in large measure to the type of jobs held by Syrian refugees in Jordan, including temporary, seasonal and irregular jobs. Other types of informal jobs include construction, agriculture and work in the service sectors. Consequently, the types of work that Syrian refugees are able to access in the labour market are limited and informal. This high degree of informal employment among Syrian refugees is found in both Jordanian and Lebanese labour markets. Most Syrian refugees in Jordan are employed in the agriculture sector, followed by construction work, trade and other services.

Before COVID-19, the Syrian refugee workforce was working in an expanding informal economy, characterized by low and declining wages, long workdays and poor working conditions, including a demonstrable lack of work contracts. This was not only unfavourable for Syrian workers, but also for Jordanian workers who suffered from pre-existing decent work deficits that were further exacerbated by increased competition for jobs with Syrian refugees in an unregulated market (ILO 2017).

For example, the ILO and Fafo report indicated that among surveyed Syrians and Jordanians (Jordan: 1,580 Jordanian and Syrian workers), only 24 percent of Syrians had social security coverage while 63 percent of Jordanians reported that they had social security coverage facilitated by their employer. In addition, health insurance coverage for Syrian workers was 15 percent, compared to 42 percent of the Jordanian workers. In Jordan, where a relatively flexible work permit system exists, Syrian refugees are still only allowed to work in restricted occupations and sectors that are often characterized by a high degree of informality (ILO and Fafo 2020a).

Labour Market among Syrian Refugees in Jordan: After COVID-19

Among the 1,580 Syrian refugees and Jordanians surveyed, 60 percent of the Syrian refugees had been permanently laid-off, with another 31 percent who were temporarily laid-off at the beginning the pandemic (ibid.). Income loss was particularly pronounced for Syrian refugees whose average income fell below the set monthly minimum wage of JD220 (US\$310). The median monthly income for refugees prior to the lockdown was JD368 (US\$519). By March 2020, this figure had fallen to JD215 (approximately US\$303) (ibid.). This is partly explained by the loss of jobs as well as the temporary nature of work agreements obtained by many Syrian workers.

There has also been a significant decrease in household income, mainly among Syrian refugees working in informal arrangements; a substantial number of workers (92 percent) reported that their household income had decreased due to the crisis brought about by COVID-19. As such, the underlying informal employment and poor working conditions of Syrian refugees have further deteriorated due to the COVID-19 pandemic (ILO and Fafo 2020b). Moreover, a large number of workers voiced concerns about inadequate measures taken at workplaces to minimize occupational health risks (Acu 2020). Employers should take active measures to minimize the health risks of COVID-19 for their workers and provide improved protective and preventive measures at the workplace (ILO and Fafo 2020a).

The Jordanian government prevents most refugees from working legally in order to protect Jordanian jobs in a country where unemployment reached almost 20 percent in 2019. Syrians are allowed to apply for permits to work in only a few industries in designated economic zones.¹⁷ However, a study by Jackline Wahba and her team in 2019 titled, “Why Syrian refugees have no negative effects on Jordan’s labour market,” finds that providing legal work opportunities to refugees does not harm the job market for natives. The inflow of foreign aid to Jordan to assist refugees and the Jordan Compact, which included aid and trade concessions and employment support for Jordanians, may have played an important role in creating labour demand for Jordanians. Therefore, it is vital that sufficient resources and public services are in place to support refugees and the host economy (Wahba 2019).

The Jordanian government has announced a fund to assist workers, who lost income due to COVID-19, but it targets mostly Jordanian workers, and nearly all refugees are ineligible for government aid (Vidal 2020). Recently, Ayman Safadi, Jordanian Minister of Foreign Affairs and Expatriates Affairs, announced that the needs of the Syrian refugees have become more urgent, after 10 years of the crisis, and especially as a result of COVID-19. He announced at the Brussels IV Conference on the Future of Syria and the Region, that Jordan will grant 190,000 work permits to Syrian refugees (RT News 2020).

Jordan lacks domestic refugee legislation and policy that would include concrete measures and provisions for planning, rights and protection for its refugee population. Syrians entering the country as asylum seekers or who are registered as refugees with the UNHCR are not given residency permits, which, in turn, seriously limits their ability to seek lawful employment. While Jordan asserts that it has given Syrian refugees priority over other non-Jordanians in

¹⁷ Many Syrian refugees work in a two large qualified industrial zones (QIZs) in manufacturing, but with considerable risks, as these QIZs do not provide a decent work environment; specifically, employees are not given copies of their contracts and violations of both verbal and physical abuse have been reported. (Acu 2020).

obtaining work permits, very little has been done to facilitate the work permit procedure (ILO 2015).

Unemployment, low income and rising debt means that most Syrian refugees in host communities live below the poverty line and depend on international aid. Loss of livelihoods due to COVID-19 and a prolonged curfew in Jordan has further exacerbated existing vulnerabilities (NRC 2020). Approximately 80 percent of Syrian refugees live under the poverty line and only two percent of households have savings (Dhingra 2020).

Food Security among Syrian Refugees: Before COVID-19

The protracted conflict has left refugees in host communities increasingly subject to heightened levels of vulnerability and food insecurity as they use coping mechanisms that deplete their assets and leave them with few alternative options for meeting basic needs. In parallel, non-Syrian refugees from Iraq, Somalia, Sudan, Yemen and other countries have also been subjected to high levels of vulnerability and food insecurity in Jordan, but are often not the target of humanitarian assistance.

Table 15 Comprehensive Food Security and Vulnerability Assessment in Jordan

Component	2014	2015	2016	2018	2019
Registered Syrian refugee Households Living in Host Communities	53% secure	15% secure Because of reductions in WFP assistance	28% secure Due to sustained levels of food assistance	20% secure	16%* secure

Data Source: WFP and REACH (2019).
 Note: The sample used during the assessment consisted of a total of 3,557 cases, representing 2,143 households and were interviewed between April and May 2018. In addition, 31 focus group discussions were organized for both male and female Syrian refugees. The findings are representative of registered Syrian refugees living in Jordan at a 99 percent confidence level with a three percent margin of error at the national level.
 * ACAPS (2020).

The table shows that in 2014, 53 percent of registered Syrian refugee households living in host communities were food secure while only 15 percent received food assistance in 2015 because of reductions in WFP assistance. The latest Comprehensive Food Security Monitoring Exercises in 2016 found that 28 percent of Syrian refugee households in host communities were food secure. This improvement in 2016 was mainly due to a stabilization

in the provision of food assistance. In 2018, 20 percent of registered Syrian refugee households in host communities were food secure.

Food Security among Syrian Refugees during COVID-19

According to **the** WFP’s general food assistance to refugees monitoring assessment held in April 2020, WFP is responding to meet the food needs of 480,000 refugees in camps and communities through the provision of monthly food assistance in the form of cash-based transfers (WFP 2020). Moreover, in response to the COVID-19 outbreak, WFP Jordan is proactively taking measures to ensure that WFP beneficiaries continue to receive assistance and are appropriately shielded from the effects of COVID-19 and associated national measures to limit its spread.

Table 16: Food Assistance to Syrian Refugees According to a WFP Monitoring Assessment in April 2020

Classification of Origin Households	Azraq and Za’atari Camps	Mafrq Governorate	Households Classified as “Extremely Vulnerable” to Food insecurity	Households Classified as “Vulnerable” to Food Insecurity
Food Assistance Situation	Monthly food e-vouchers valued at JD 23 (US\$ 32) per person per month, redeemable at in-camp contracted shops and facilitated through block chain and iris-scan technologies	Food e-vouchers, refugees in host communities receive unrestricted cash redeemable through 115 ATMs, at over 200 contracted shops, or both	Receive JD23 (US\$ 32) per person, per month	Receive JD 15 (US\$21) per person, per month

Source: WFP (2020).

According to the director of protection at the Jordanian Hashemite Fund for Human Development, Qais Tarawneh, funding for refugee cash assistance was barely sufficient before the pandemic, and the need now is much larger. Tarawneh added, “Some of the big donors have been flexible when it comes to channeling the funds and agreeing on budget revisions to respond to the pandemic” (Vidal 2020). The NAF) and UN-implemented cash transfers are key existing social protection platforms that could be utilized more broadly and

could also be used to distribute hygiene kits and public health information, especially in informal tented settlements (Małachowska et al. 2020).

Syrians Arriving in Jordan: Legal Situation

Jordan is not a signatory to the UN 1951 Geneva Convention on Refugees. It currently receives all foreigners, including Syrians, within the framework of its Alien Law, although it is subject to the general principles of international law not to return refugees to a place where their lives or freedom would be threatened (ReliefWeb 2013). The 1998 Memorandum of Understanding (MoU) between the UNHCR and the Jordanian government is the basis for the UNHCR's activities in Jordan. The MoU establishes the parameters for cooperation on providing protection and assistance to refugees and asylum-seekers, and allows refugees a maximum stay of six months after recognition, during which a durable solution should be found (UNHCR 2015).

According to a report posted on ReliefWeb (2013) on the legal status of individuals fleeing Syria, they can be divided into three different groups, depending on their status in the host country (ACAPS 2013):

- ▶ those residing in camps;
- ▶ those who have the appropriate papers and are therefore regularly residing in a country; and
- ▶ those who are irregular, meaning residing in a host country without the required documents.

The level of access to services and protection differs between various groups. UNHCR-recognized refugees do not have any particular status under Jordanian law and do not acquire rights, even temporarily, of residency or the right to work. Furthermore, only refugees who entered Jordan after January 2012 are eligible for UNHCR registration. Registration occurs automatically upon entry to Za'atari camp and there are registration offices in Amman and Irbid. Registration allows refugees to access government services and support from the UN system, including WFP food assistance. Thus, timely registration can ensure regular access to basic services, such as health and education in host communities (UNHCR, 2015).

Jordan's policy and precautionary measures during COVID-19 towards Syrian refugees are the same as for Jordanian citizens, as demonstrated by the national lockdown enforced from March 18, 2020, for two weeks (Al-Sharif 2020). Although Jordan is not a signatory to the 1951 Refugee Convention, the protection space for refugees and asylum-seekers is considered favourable.

Jordanian government representatives have stated to the media during the response to COVID-19 that Jordanians and non-Jordanians are “part of the same system.” However, urgent financial assistance is needed to cover the daily existential needs as well as livelihoods and protection of both Jordanians and non-Jordanians. The government has therefore called for more international support to provide services to refugees (Dhingra 2020).

Are Syrian Refugees Experiencing the Effects of COVID-19 Similarly to Disadvantaged Jordanians?

Livelihoods: Syrian Refugees and Disadvantaged Jordanians

Before COVID-19, 80 percent of Syrian refugees in Jordan were living in poverty, and while most Syrian families in Jordan have depended on financial support from humanitarian agencies for survival, the amounts they receive have been cut or substantially reduced in recent years (Bhatti 2020). The Jordan NAF helps the poorest Jordanians who are struggling to make ends meet. The uncertainty of the COVID-19 pandemic has created growing demands on the NAF to expand emergency cash assistance, as well as allowances to cover transportation and electricity, for the most vulnerable segments of Jordanian society (US Embassy in Jordan 2020b). However, these resources are not available to Syrian refugees.

However, a 2020 report by the International Rescue Committee (IRC) on Syrian refugees’ livelihoods in Jordan points to an increase in requests for financial assistance received since the lockdown by Syrian refugees, with 74 percent of these requests for basic needs (mostly food expenses and house rentals). The report notes that businesses in Jordan were allowed to resume operations in May 2020 as long as the percentage of Jordanian workers was not less than 75 percent. Many refugees were ineligible for government aid and social protection programs that assist workers who lost their income. Jordan’s recent National Social Protection Strategy (2019–2025) mainly focuses on Jordanians, and hence refugees are relying on external assistance from donors, who have ramped up their support (IRC 2020). Despite the great welcome extended by Jordan to Syrian refugees, Jordanians themselves are experiencing a deterioration in their livelihoods due to COVID-19, which has had a particularly severe impact on Syrian refugees, and vulnerable Jordanians.

Labour Market: Syrian Refugees and Disadvantaged Jordanians

Before COVID-19, social tensions were the result of increased labour market competition between refugees and disadvantaged Jordanians, where unemployment levels were as high as 18.2 percent and youth unemployment was over 30 percent (Qudra2 2018). In Jordan, 35 percent of Syrian refugees who were employed before COVID-19 have lost their jobs,

compared to 17 percent of Jordanian citizens, according to Refugees International (Bhatti 2020). The UNHCR representative in Jordan, Dominic Barch, stated: “the percentage of refugees in need of direct financial support has greatly increased during the latest months as a result of the COVID-19 pandemic” (Hamou 2020b). A UNHCR survey revealed that “one-third of refugees who were working previously are now out of work” (ibid.). Indeed, there is a considerable decrease in household income, mainly among Syrian refugees who worked in the informal sector (ILO and Fafo, 2020a).

Education among Syrian Refugees and Disadvantaged Jordanians

Human Rights Watch notes that in Jordan, 15 percent of Syrian 16 year olds and 21 percent of 17 year olds were enrolled in secondary school, as compared to more than 80 percent of Jordanian children of both ages (Bhatti 2020). Support for both Syrian refugees and vulnerable Jordanians is provided by donors’ scholarships at the higher education level. For example, the European Union has signed a €15 million (US\$17.5 million) grant to support Syrian refugees’ and vulnerable Jordanians’ access to higher education (European External Action Service 2020).

Syrians at Higher Education Levels in Jordan

According to the Secretary-General of Jordan’s MoE, 4,761 Syrians sat for high school final exams (*tawjihi*) in 2019, of whom hundreds are expected to have passed and thus become qualified to enroll in universities and community colleges. Only 22 percent of Syrians attending Jordanian universities receive scholarships to cover their tuition, either from European organizations (12 percent) or from other private sources (10 percent) (Ibrahim and Nassar 2019). According to the Ministry of Education and Higher Education, Jordanian universities include 15,944 officially registered Syrian students (Al-Sarayreh 2019). The results of a study by the Center for Strategic Studies at the University of Jordan, indicated that half of its total (1,700) sample of Syrian students indicated that they had difficulty covering their university study expenses in Jordan at higher education levels, in comparison to free education in Syrian universities (ibid. 2019).

Health among Syrian Refugees and Disadvantaged Jordanians

According to a study by the IRC (2020) on Syrian refugee livelihoods, the government of Jordan significantly reduced health-care subsidies for Syrian refugees in 2018. In March 2019, this policy was reversed after discussions with the World Bank and other development partners and the co-payment rate for Syrian refugees of 20 percent was reinstated. However, these subsidized rates only apply to registered Syrian refugees, and the policy reversal has so

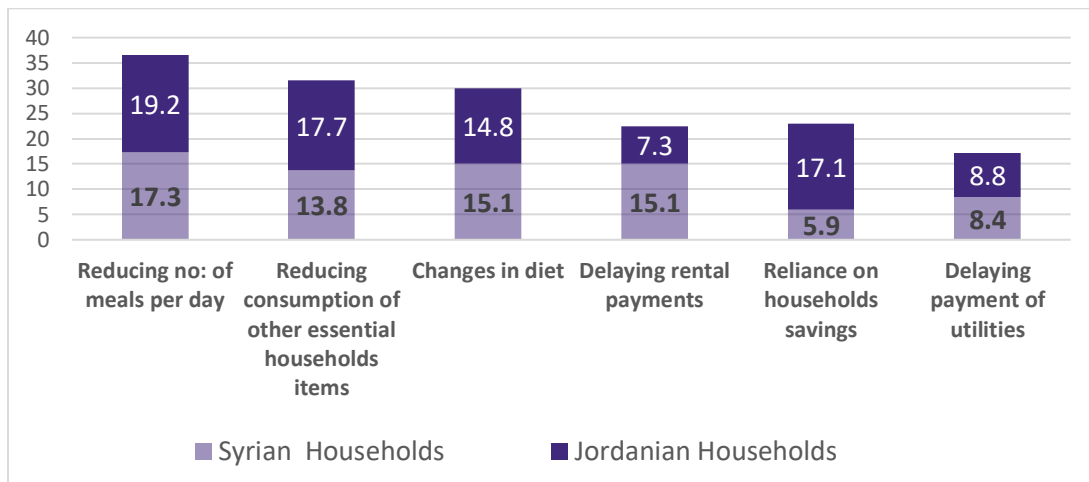
far not seen a significant increase in Syrian refugees' ability to access the public health system. Around 33 percent of Syrian refugees interviewed by the IRC reported that financial costs were still the principal barrier to accessing health services. The current global health emergency represents a significant additional risk for refugees, both in terms of exposure to the virus in crowded camps and urban settings, and in terms of access to essential health care due to the overstretched public health systems.

COVID-19 has spurred both a health and an economic crisis, which are both likely to increase xenophobia and racism in host countries, while lessening support for refugees and migrants as host countries prioritize their own population's access to jobs and social services. According to researchers at Refugees International, Human Rights Watch and other aid organizations, the economic inclusion of refugees would help the host nation's economic recovery by capitalizing on the skills, labour, additional economic productivity and tax revenue that refugees can generate, while mitigating their drain on public resources (Bhatti 2020).

► Syrians in Urban Areas Coping Comparably to Local Jordanians during COVID-19

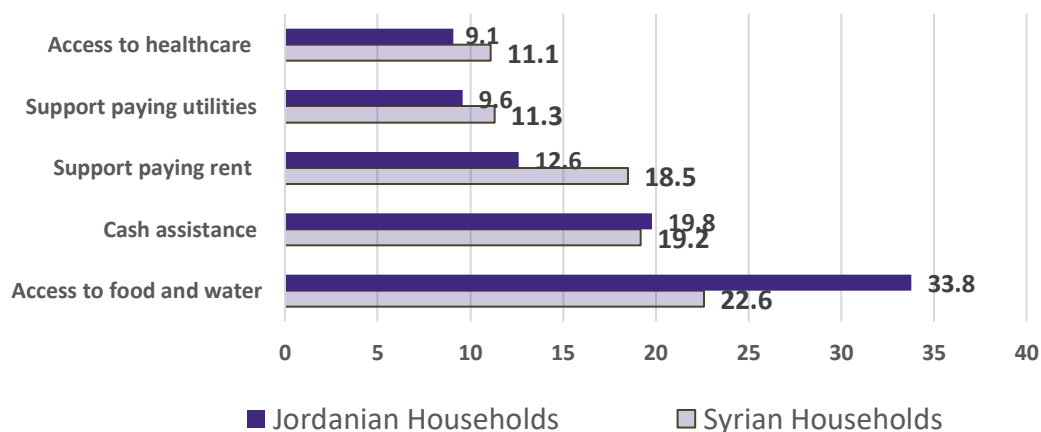
The majority of Syrian refugees in Jordan (84 percent) live in urban areas, while only 16 percent live in the three refugee camps mentioned above. In addition, 48 percent of refugees are children, and 4.5 percent are elderly people. Over 125,000 work permits have been issued for Syrian refugees since 2016 (UNHCR 2019b). A study by the NRC comparing coping strategies during COVID-19 between Syrians living in urban areas and local Jordanians found the following impacts, displayed in Figures 2 and 3 below.

Figure 2 COVID-19 Impact on Livelihoods of both Jordanians and Syrians Living in Urban Areas (in Percent)



Source: NRC (2020).

Figure 3 COVID-19 Impact on Immediate Needs of Syrians Households in Urban Areas and Jordanian Households (in percent reporting they have access or support)



Source: NRC (2020).

The impact on both Syrians in urban areas and Jordanians due to the COVID-19 crisis can be summarized as a critical loss of livelihood, increases in sexual and gender-based violence (particularly due to crowded conditions), work rights violations (non-compliance with defense law No. 5), education loss (inadequate or no internet access), threat of eviction (inability to pay rent and bills) and finally increased risk of infection (due to overcrowding). Hence, the long-run impact is increased poverty and risk of increased exploitation in the workplace, multiple risks to children, precarious tenure and new displacement.

► Conclusion

At a time when the JRP (2020–2022) is reporting an 81 percent shortfall (Al-Shboul 2020) the challenges facing Syrian refugees and their livelihoods in Jordan is increasing. While some refugees may choose to return in this situation, most Syrian refugees are resisting this option. Between the risk of contracting the disease and the economic impact of COVID-19-related measures, it is unlikely that economic conditions for Syrian refugees and for vulnerable Jordanians will improve in the near future. Even as present international assistance is inadequate to meet the needs of refugees, there are fears that international support will diminish over the long term.

According to a study by Alexandra Francis (2015), if Jordan is to confront its national challenges and continue to provide a safe haven for Syrian refugees, the country will need to depend on increased international support. Without additional aid and a sustainable response to the refugee crisis, Jordan will continue to restrict the protection space for Syrians. Doing so will increase the long-term risks of instability in Jordan and the region. Jordan and international donors should act on the opportunities inherent in the Syrian refugee influx into the Kingdom in order to both enhance Jordan's national development and provide for Syrians displaced by the most devastating conflict and humanitarian crisis in the twenty-first century.

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