

# Moving beyond Humanitarian Assistance

## Supporting Jordan as a Refugee-hosting Country

WORLD REFUGEE & MIGRATION COUNCIL RESEARCH REPORT

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## Acronyms

<b>CSS</b>	Center for Strategic Studies
<b>EMIS</b>	Education Management Information System
<b>GCAF</b>	Grameen Crédit Agricole Foundation
<b>GSP</b>	Generalized System of Preferences
<b>IDPs</b>	internally displaced persons
<b>IMF</b>	International Monetary Fund
<b>JRP</b>	Jordan Response Plan
<b>KHBTDA</b>	King Hussein Bin Talal for Development Area
<b>JLMP</b>	Jordanian Labor Market Panel
<b>LFPR</b>	labour force participation rate
<b>LFS</b>	Labor Force Survey
<b>MOHE</b>	Ministry of Higher Education and Scientific Research
<b>MOI</b>	Ministry of Interior
<b>MoPIC</b>	Ministry of Planning and International Cooperation
<b>NRP</b>	National Resilience Plan
<b>NGOs</b>	Non-governmental organizations
<b>NRC</b>	Norwegian Refugee Council
<b>RFI</b>	Rapid Financing Instrument
<b>ROO</b>	Rules of Origin
<b>SEZs</b>	Special Economic Zones
<b>SSC</b>	Social Security Corporation
<b>WRC</b>	World Refugee Council (now: World Refugee & Migration Council)
<b>WTO</b>	World Trade Organization
<b>UNHCR</b>	UN High Commissioner for Refugees
<b>UVE</b>	Urban Verification Exercise

## Introduction

This study, conducted by three economists in the region – Belal Fallah, Rasha Istaiteyeh and Yusuf Mansur – analyzes the impact of Syrian refugees on Jordan’s economy and suggests ways that the international community can receive more international support. The issue of global responsibility-sharing for refugees was a major theme of the World Refugee Council’s (WRC) *A Call to Action* report in 2019.<sup>1</sup>

The first section of the study, written by Belal Fallah, analyzes the characteristics of Syrian refugees and their impact on the Jordanian economy. He notes that the refugees have mostly come from rural areas in Syria, tend to be less educated than Jordanians, are mostly employed in the informal sector and experience poor living conditions. In terms of the effect on the Jordanian economy, he reviews existing literature, finding that the presence of the refugees has little effect on the labour market. Based on governmental reports, he also demonstrates that the Jordanian government appears to have incurred substantial costs to provide public services to Syrian refugees. He further analyzes the economic impact of COVID-19 on Syrian refugees, finding that the refugees suffered disproportionately as a result of the pandemic and measures taken to prevent its spread.

In the second section of the study, Rasha Istaiteyeh assesses the possibilities for Syrian refugees to find solutions for providing economic opportunities for Syrian refugees. Given the political situation in Syria, it is unlikely that most Syrians will be able to return to their country in the foreseeable future and resettlement of Syrian refugees from Jordan will not offer a solution for the vast majority of Syrian refugees. Given the reality that most Syrian refugees will remain in Jordan for the long term, new measures should be taken to increase their inclusion into the Jordanian economy and society. Specifically, she proposes converting refugee camps into special economic zones, increasing support for refugees’ entrepreneurial efforts and working to certify Syrian refugee educational credentials.

Yusuf Mansur, in the third section of this report, begins by analyzing the international assistance received by Jordan from 2012–2019 and the impact of the Syrian refugees on aid inflows. He then discusses the challenges of implementing the Jordan Compact and the limited impact it has had on the employment and economic integration of refugees. He concludes by assessing the recommendations of the WRC for increasing international support – beyond humanitarian assistance – for Jordan as a major refugee-hosting country.

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<sup>1</sup> The World Refugee Council is now known as the World Refugee & Migration Council (WRMC).

# Syrian Refugees in Jordan

By Belal Fallah

## Introduction

The outbreak of the Syrian conflict in 2011 has caused a massive displacement of civilians in neighbouring countries and beyond. About 1.3 million Syrians have sought refuge in Jordan, half of whom are refugees registered with the United Nations High Commissioner for Refugees (UNHCR) (Government of Jordan Department of Statistics [DoS] 2015; UNHCR 2021a). Most of these refugees came from rural areas in Syria, such as Daraa and Homs governorates, where they often lacked financial and material resources in comparison with refugees from urban areas (Stave and Hillesund 2015). Only about 126,000 Syrian refugees in Jordan live in camps, while the rest live in local host communities (UNICEF 2020a). The largest number of Syrian refugees lives in Amman (38 percent), followed by Irbid (21 percent), Zarqa (20 percent) and Mafraq (12 percent) (Government of Jordan DoS 2018). In total, Syrian refugees constitute about 13 percent of Jordan's population.

This section sets the stage for subsequent discussions of the impact of Syrian refugees in Jordan by focusing on the following themes:

- ▶ a brief overview of the Jordanian economy;
- ▶ demographic and socioeconomic characteristics of Syrian refugees in Jordan;
- ▶ policy analysis, including policies toward refugees and access to services
- ▶ Jordanians' perception of the impact of Syrian refugees on the Jordanian economy; and
- ▶ the impact of COVID-19 on Syrian refugees and the Jordanian economy.

The analysis in this section mainly draws on the most recently published data, heavily relying on the 2018 Labor Force Survey (LFS) (Government of Jordan DoS 2018) and data published by international institutions such as the UNHCR. It also includes references to recent literature, including both assessment reports and academic research.

## Brief Overview of the Jordanian Economy

Jordan's total population of 10.8 million occupies a geographic area of 89,342 square kilometers (Government of Jordan n.d.). Based on the World Bank's country classification, Jordan is considered an upper middle-income country (World Bank 2021a). In 2019, Jordan's

GDP was \$45.5 billion with a GDP per capita of \$4,405 (World Bank 2021b). Over the past decade, Jordan's real GDP grew at around 2.4 percent while the inflation rate increased at a rate of 2.6 percent (Statista 2021).

In terms of the work force, the 2018 Jordanian LFS data shows that the labour force participation rate (LFPR) was 43 percent.<sup>1</sup> As other Middle Eastern and North African countries, gender differences in the LFPR are substantial. Although 67 percent of Jordanian males are actively engaged in the labour force, only 18 percent of Jordanian females are actively engaged. Meanwhile, the unemployment rate is 19 percent (17 percent unemployment among males and 28 percent among females).

Most employment in Jordan (84 percent of total jobs) is in the service sector. Overall, Jordan's public sector employs about 40 percent of the total work force. In fact, about 46 percent of the total Jordanian workers state that they prefer to work for the government (Government of Jordan DoS 2018). It is likely that the key reason for such a preference is related to better work conditions and benefits. Public employees enjoy social security benefits, health insurance and paid vacation. On the other hand, a high share of those working for private employers (43 percent) are in the informal sector, which does not provide social security or other work benefits. This is likely to deter many Jordanians from joining the private sector as they are waiting for job openings in the public sector. Such a distortion in the labour market may explain why the unemployment rate is high among educated workers (those with tertiary education), which was reported to be 22 percent in 2018 (17 percent among educated males and 30 percent among educated females).

## **Characteristics of Syrian Refugees**

### ***Demographic Characteristics***

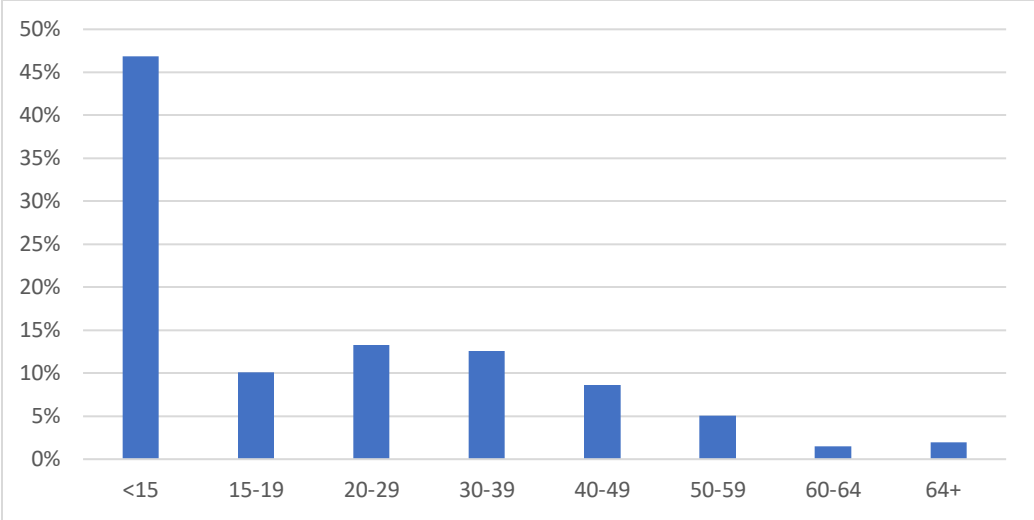
According to Jordan's 2018 LFS, the majority (70 percent) of Syrian refugees in Jordan are younger than 30 years' old and children younger than 15 years' old make up close to the half of the Syrian refugee population (see Figure 1). The data also shows no significant gender differences when disaggregated by age, with males representing about 50.5 percent of the total Syrian refugee population. In terms of household characteristics, data from the Jordanian Labor Market Panel survey (JLMP) of 2016 showed that 19 percent of Syrian refugee household heads are women, out of which 52 percent were married, 25 percent were widows, 16 percent were divorced and the remainder were single. Among married Syrian

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<sup>1</sup> Labour force participants include individuals 15 years old or older who are not enrolled in education and who are actively seeking employment or are employed.

women, six percent were 20 years' old or younger. Generally, two-thirds of Syrian refugees older than 14 years were married (63 percent for men and 70 percent for women).

**Figure 1** Age Composition of Syrian Refugees in Jordan, 2018



Data source: Government of Jordan DoS (2018).

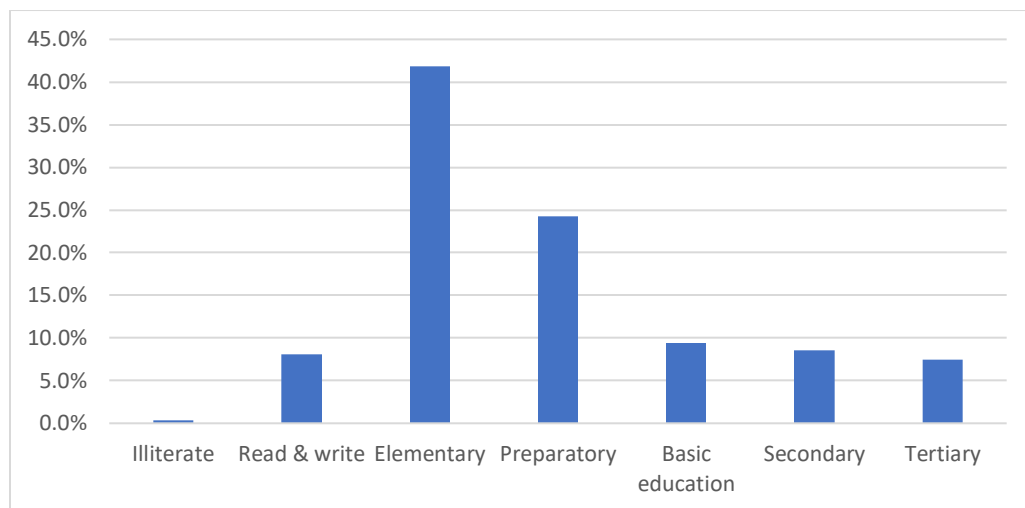
**Education: Low Level of Education Attainment**

Figure 2 displays the distribution of educational attainment among Syrian refugees.<sup>2</sup> The 2018 LFS data indicates that most Syrian refugees in Jordan have low levels of education, with two-thirds having only completed elementary or preparatory education. The educated cohort – those having completed tertiary education – represents only five percent of the total population. In comparison, 33 percent of Jordanians are educated. The data also shows no significant differences in education attainment by gender. As shown below, low educational attainment among Syrian refugees helps explain their labour market performance and effects on the Jordanian labour market.

<sup>2</sup> The data used to estimate the distribution of education attainment excludes those currently enrolled in education.



**Figure 2** Distribution of Educational Attainment among Syrian Refugees, 2018



Data source: Government of Jordan DoS (2018).

### ***Low Access to Education and High School Dropout Rate***

Based on Jordan’s Education Management Information System (EMIS), about 125,000 Syrian children were enrolled in formal education during the 2016-2017 academic year (Ministry of Planning and International Cooperation [MoPIC] 2020).<sup>3</sup> During the same period, 40,210 Syrian children had no access to education at all (Human Rights Watch 2017). Syrian children in host communities are mostly enrolled in public schools and about 200 public schools run double-shift classes to accommodate these students (International Labour Organization [ILO] and Fafo Institute for Labour and Social Research [Fafo] 2015). Interestingly, this double shift system has not negatively affected education outcomes for Jordanian youth (Rague, Ginn and Saleh 2018). In refugee camps, UNICEF provides education infrastructure while the Jordanian government provides teachers, who are mostly Jordanians.

According to the “National Child Labour Force Survey of 2016,” the dropout rate among Syrian children between five and 17 years old is 27.5 percent (Centre for Strategic Studies (Shteivi et al. 2016). When disaggregated by age, the dropout rate is the highest (60 percent) among the 15 to 17 age group in comparison with the 12 to 14 and five to 11 age groups (29 percent and 20 percent respectively). According to the survey, the dropout rate among Jordanian children is three percent among children five to 11, three percent among children 12 to 14, and 12.5

<sup>3</sup> In the school year of 2019-2020, the number of Syrian refugees enrolled in public schools rose to about 136,500.

percent among children 15 to 17. Notably, among all Syrian children who dropped out, 53 percent indicated that the cost of education was the primary motivation, followed by lack of accessibility to schools (6.3 percent) and the family not allowing schooling (2.7 percent) (UNHCR 2019a). The high dropout rate among the 15 to 17 Syrian age cohort is mainly attributed to their joining the labour market, which is a common coping mechanism to enhance family earnings. Children aged 15 to 17 can apply for work permits and, theoretically, work up to 36 hours per week.

About three percent of Syrian children in Jordan participate in the labour market – which is double the rate of Jordanian children – and many are characterized as child labourers and are mostly employed in hazardous work. In these cases, the majority are employed in crafts and related trades (37 percent), sales and services (35 percent), and elementary occupations (20 percent). Most employed Syrian refugee children (58 percent) work 48 hours or more per week, which is twice as many hours as their Jordanian peers. The average monthly earnings of employed Syrian children is JD159, which is about JD15 less than their Jordanian peers and JD46 below the minimum wage (Government of Jordan DoS 2018).

## Legal Status of Syrian Refugees in Jordan

Jordan is among those countries with the highest number of refugees per capita, but has not yet ratified the 1951 Refugee Convention nor its 1967 Protocol (Chatelard 2010).<sup>4</sup> Issues such as the unresolved question of the Palestinian refugees living in Jordan and the wider region, weak capacity of the Jordanian government to provide services to refugees and national security are the primary reasons given for Jordan's lack of accession to the Convention.

However, Jordan's constitution does guarantee rights for refugees. In particular, Article 21 prohibits the *refoulement* of political refugees.<sup>5</sup> Additionally, the 1973 Residency and Foreigner Affairs Law exempts foreigners connected with humanitarian and political asylum from entry and residence requirements. Notably, since 1998 Jordan has granted the UNHCR the exclusive authority to determine the refugee status of asylum seekers.<sup>6</sup> The UNHCR issues Syrian refugees in camps a "Proof of Registration" document and provides them with

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<sup>4</sup> The 1951 Refugee Convention and its 1967 Protocol are utilized as both a status and rights-based instrument that are governed by fundamental principles, including non-discrimination, non-penalization and non-*refoulement*. It also sets the minimum standards for the treatment of refugees such as access to courts, education, work and provision of documentation, mainly travel documents.

<sup>5</sup> Jordan is also a signatory state of the UN Convention Against Torture and Other Cruel, Inhuman and Degrading Treatment or Punishment in 1991, which prohibits *refoulement* in article 3(1).

<sup>6</sup> The MoU between Jordan and the UNHCR is based on the 1951 Refugee Convention and its 1967 Protocol, mainly with respect to non-*refoulement*, religious rights and access to courts and legal assistance.

humanitarian aid, shelter, legal assistance and access to justice. The UNHCR also issues certificates that allow Syrian refugees residing in local communities access to subsidized health care and humanitarian aid, such as cash and food, provided by several international agencies, including UNHCR (Norwegian Refugee Council [NRC] 2016).

Prior to early 2015, all Syrians living in Jordan, whether living in camps or outside, had to report to the Jordanian Ministry of the Interior (Mol) to obtain an Mol Service Card (referred to as a Mol card). Since 2015, the government has embarked on a campaign known as the Urban Verification Exercise (UVE) to verify the registration of all Syrians in Jordan and provide them with biometric cards (new Mol card) as a substitute for the older Mol card, which is no longer valid. Refugees who left the camps to live in host communities without bailout (authorization) prior to January 2015, when the previous Mol card was suspended, are ineligible to receive the new Mol card.<sup>7</sup> By the end of 2017, 403,332 Syrian refugees had obtained the new Mol card through the UVE, whereas 110,331 had not yet completed the registration or were ineligible (See Jordan INGO Forum 2018).

The new Mol card is considered a residency permit in districts where it is issued. It also allows Syrian refugees access to public health services and to travel freely throughout Jordan. Since the beginning of 2019, Syrian refugees can access public health services at a subsidized rate of 80 percent (JRP 2020-2022). In addition, Syrian refugees have free access to immunization services provided to children and pregnant women, as well as treatment for many communicable diseases (UNHCR 2019a).

However, the Jordanian constitution maintains that the right to work is exclusively reserved for Jordanian citizens and, therefore, labour regulations including Labour Law No. 8 of 1996 do not include any reference to refugees or asylum seekers. Additionally, according to the 1972 Residence and Foreigners' Affairs Law, companies and Jordanian individuals are not allowed to employ foreigners without a valid residency permit, except for refugees and asylum seekers.

Since 2016, the new Mol card allows Syrian refugees to work legally by applying for work permits at the Ministry of Labour. This initiative came as a part of the 2016 Compact agreement between the Jordanian government and international donors in which the former receives financial grants, concessional loans and export incentives and, in return, allows

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<sup>7</sup> Eligible criteria to receive the new Mol card cover: all Syrian refugees who left camps prior to July 14, 2014 and receive an asylum seeker certificate; those who left the camp at any time with bailout and received an asylum seeker certificate, Syrian children born in Jordan to a family with an asylum seeker certificate; or Syrians who entered Jordan legally. For more discussion on the eligibility criteria see NRC (2016).

Syrian refugees to formally join the labour market. Although most Syrian refugees work informally, as documented below, those without a new Mol card face a higher risk of exploitation due to the fear that employers will turn them over to Jordanian authorities (NRC 2016). Regardless of their nationality, workers in the formal sector enjoy the same work benefits as Jordanians (see ILO 2015). Nonetheless, in an attempt to keep the unemployment rate low among Jordanian citizens, the government legally closed specific professions, often preferred by Jordanians, to non-Jordanians. These include administrative and accounting, clerical work, electricity professions, mechanical work, hairdressing and car repair professions, among others (Ministry of Labour 2017).<sup>8</sup>

## **Economic Characteristics and Well-being of Syrian Refugees**

### ***Low Labour Participation and High Unemployment Rate***

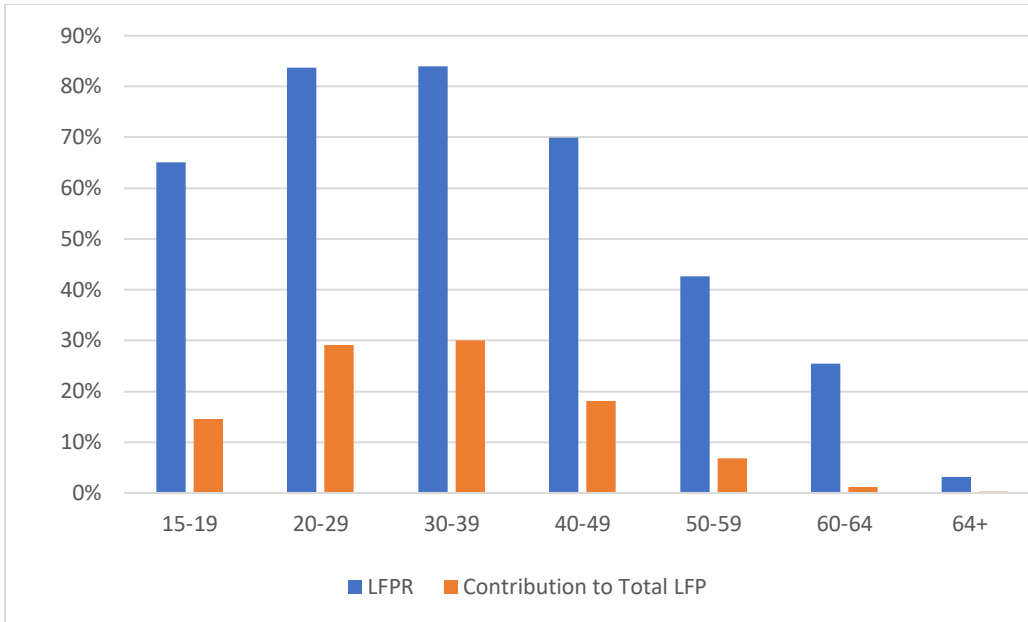
Data from the 2018 Jordanian LFS indicate that the LFPR among Syrian refugees is 36 percent. Most Syrians actively engaged in the labour market are men, with a LFPR of 68 percent versus three percent for women. Figure 3 displays the LFPR by age, showing that the LFPR for the age group of 20 to 39 is the highest (above 80 percent). Then LFPR then decreases in older age groups. Figure 3 also displays the contribution of each age cohort to the total LFPR. The age group of 20 to 39 makes up about 60 percent of Syrians engaged in the labour market.

The LFS data also shows that while the LFPR among Syrian men is relatively high, many cannot find jobs with an unemployment rate that is 32 percent. The unemployment rate among female Syrian refugees is even higher (45 percent). Overall, less than two percent of Syrian women have succeeded in finding jobs. When disaggregated by age, the highest unemployment rate (50 percent) is among young Syrian males (15 to 19 years old). Among the 20 to 29 and 30 to 39 age groups, the unemployment rate is substantially lower, 30 percent and 23 percent respectively. The latter two groups make up about half of the total unemployment among Syrian refugees (see Figure 4).

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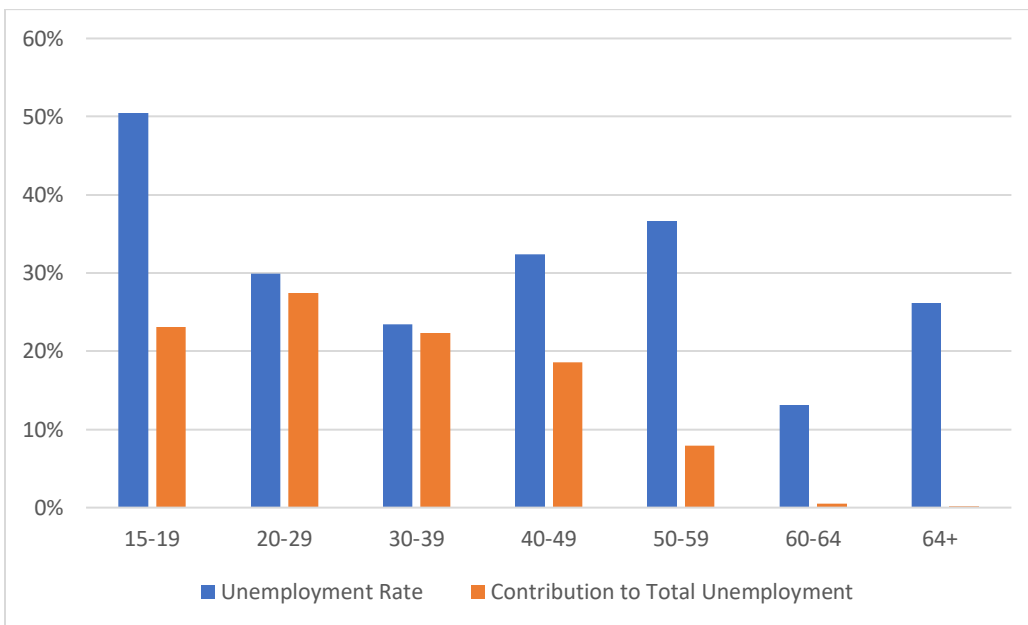
<sup>8</sup> The list of professions closed to non-Jordanians includes: administrative and accounting; clerical work; switchboards, telephones and connections works; warehouse works; sales work; decoration works; fuel selling in main cities; electricity professions; mechanical and car repairs professions; drivers; guards and servants; medical professions; engineering professions; hairdressing; teaching professions; loading and unloading work in fruits and vegetable markets, except for the central fruit and vegetable markets; loading and unloading work in malls and supermarkets; cleaning work in private schools and hotels; and jobs in regional offices of foreign companies except for the positions of regional coordinator or deputy regional coordinator.

**Figure 3** Distribution of LFPR among Male Syrian Refugees by Age, 2018



Data source: Government of Jordan DoS(2018).

**Figure 4** Distribution of Unemployment rate among Male Syrian Refugees by Age, 2018



Data source: Government of Jordan DoS (2018).

### ***Type of employment: mostly informal work***

The 2018 LFS shows that most Syrian refugee workers (93 percent) are employed in the private sector, with the remaining are employed by international institutions. Of those working in the private sector, 87 percent are wage employees, three percent are employers and the rest are self-employed. The main occupations of the latter two groups are building and related trades (41 percent), sales services (20 percent) and refuse workers and other elementary work (10 percent). As for Syrian waged workers, two-thirds are temporary workers. Most Syrian waged workers are employed in the following sectors: building and related trades, sales workers, personal service workers, food processing, woodworking and garment-making (see Table 1 for the list of occupations).<sup>9</sup>

Data from the 2018 LFS also demonstrates that 58 percent of Syrian workers hold work permits. Despite the intention of the Jordan Compact, obtaining work permits did not actually help Syrian refugees find formal jobs. Almost all of the Syrian permit holders (95 percent) are informal workers even though over half of them (54 percent) are employed in officially registered businesses. In total, 97 percent of Syrian refugee workers are in the informal sector. Table 1 displays the percentage of informality per occupation among Syrian workers.

As a result, most of the Syrian refugee workers do not enjoy work benefits, including health insurance, paid annual leave and paid sick leave. This lack of employment benefits is similar to Jordanians who work in the informal private sector, although Jordanians in the informal sector still earn about JD44 per month more than Syrians in the informal sector. A similar pattern holds true for daily wage earners (see Table 2).

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<sup>9</sup> Occupations listed in Table 1 are those employing at least one percent of the Syrian refugee workers.

**Table 1** Occupation Distribution of Syrian Waged Worker and Informality Status, 2018

Type of Occupation	Share of workers	Percent of informal workers per occupation
Building and related trades workers	27%	100%
Sales workers	14%	98%
Personal services workers	12%	97%
Food processing, woodworking, garment-making	10%	97%
Metal, machinery and related trades work	7%	100%
Refuse workers and other elementary work	6%	91%
Market-oriented skilled agricultural work	4%	100%
Stationary plant and machine operators	4%	98%
Cleaners and helpers	3%	100%
Drivers and mobile plant operators	2%	99%
Business and administration professionals	1%	82%
Protective services workers	1%	97%
Labourers in mining, construction, manufacturing	1%	92%
Agricultural, forestry and fishery Labour	1%	100%
Electrical and electronic trades workers	1%	88%
<b>Total</b>	<b>97%</b>	

Data source: Government of Jordan DoS (2018).

**Table 2** Work Benefits and Wages: Comparison Among Syrian Refugees, Jordanian Workers and Informal Jordanian Workers

	Syrians Refugee Worker†	Jordanian Worker†	Informal Jordanian Worker†
Health insurance	0.20%	32.70%	0.90%
Paid annual leave	5.50%	39.00%	4.80%
Paid sick leave	4.30%	40.00%	5.70%
Average wage for monthly wage workers (JD)	236.5	342	280.8
Average wage for daily wage workers (JD)	11	13.2††	13.1

Data source: Government of Jordan DoS (2018).

†: The sample utilized to obtain the estimates only include workers in the private sector.

††: Almost all daily wage earners among the Jordanian workers in the private sector are informal.

The prevalence of informality among Syrian refugee workers is primarily due to the occupations available to them. Regardless of the nationality of workers, the rate of informality is 93 percent in building and related trade occupation, 90 percent in personal services and 82 percent in sales. Most Syrian refugees work in those sectors, but even Jordanians that work in those sectors are informal workers because of low levels of educational attainment. For employers, maintaining an informal workforce is possible due to weak enforcement of employment regulations and competition over scarce jobs among workers with low levels of formal education (ILO 2017). Therefore, even if the Jordanian government were to relax the occupation constraints facing Syrian refugees, low levels of education among Syrian refugees means that informality among Syrian refugee workers, even for those with work permits, is expected to persist.

### **Box 1 Well-being of Syrian Refugees in Jordan**

Syrians fleeing to neighbouring countries, including Jordan, have suffered significantly. The discussion in this box is based on a report by Fafo (2019) that assesses the well-being of Syrian refugees using a number of indicators, including welfare, housing and food security. The findings of the report are based on the analysis of data from a random and representative sample of Syrian refugees inside and outside camps in Jordan between 2017 and 2018.

**Welfare:** The monthly median expenditure of Syrian refugee households is JD335, with a median debt of JD450. Unfortunately, about two-thirds of refugees are in debt. The major expenditure for most households is rent, which varies across governorates but ranges between JD120 and JD150, except in refugee camps where refugees do not pay rent. For one-third of Syrian households surveyed in 2015, the inability to pay rent is a main reason they reported that they would be forced to change their place of residence in the next three months (NRC 2016). The second major expenditure is food, with a median expense of JD120 per month. Monthly spending on other items is minimal, such as transportation (JD10) and energy (JD21).

Poverty is widespread among Syrian refugees in Jordan. Data from the 2019 Vulnerability Assessment Framework shows that 78 percent of Syrian refugees live below the Jordanian individual poverty line of JD68 per month (compared to 16 percent of Jordanians) (Ministry of Social Development 2019).<sup>10</sup> Syrian refugees often have multiple resources of income. About

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<sup>10</sup> For more discussion on the well-being of the Jordanians, see Jordan's National Social Protection strategy 2019-2025. Published by the Ministry of Social Development. Available at: <https://www.unicef.org/jordan/media/2676/file/NSPS.pdf>



90 percent of Syrian refugees in Jordan receive institutional transfers - reflecting substantial reliance on aid – while 61 percent receive wage income. Furthermore, only three percent rely on self-employment and 14 percent on private transfer income.

**Housing:** About 55 percent of Syrian refugees in Jordan live in apartments, 16 percent live in houses, and 27 percent live in caravans (making up 99 percent of those living in camps). Only two percent of Syrian refugees, mainly in Mafraq, live in improvised or makeshift housing (mostly tents and huts). Almost all Syrian refugees living outside of camps rent their housing in the private market and only one percent owns their dwelling. The average size of the dwellings where Syrian refugees live in hosting communities is between two to three rooms. For those living in camps, the average dwelling size is only about one to two rooms.

In terms of the quality of housing, an assessment conducted by UNHCR shows that 75 percent of Syrian refugees living in host communities are considered highly or severely shelter-vulnerable (25 percent are severely vulnerable and 50 percent are highly vulnerable) (UNHCR 2015). Most rented urban dwellings are assessed as “poor quality” in which 50 percent of the dwelling units appear to have at least one sign of poor quality while 34 percent have two or more.

**Food Security:** Over half of Syrian refugees are food insecure, with 23 percent considered severely food insecure and 30 percent considered mildly or moderately food insecure. Close to two-thirds of Syrian refugees receive food aid via food vouchers that are distributed by the World Food Programme.. The monthly value of food vouchers varies with a vulnerable person receiving JD20 while the less vulnerable receive JD10. However, many Syrians remain concerned about access to food. Specifically, two out of every five Syrian refugees express fear that they may not have enough food due to lack of money and that they will be unable to eat healthy and nutritious food. Additionally, Syrian refugees report resorting to skipping meals as a coping mechanism to address the lack of money to buy food. In fact, about 20 percent of Syrian refugees in Jordan report not eating for an entire day as they cannot afford to buy food.

### ***Popular Perception of the Hosting Communities***

A number of polls have been undertaken to examine Jordanians’ perceptions of the Syrian refugees. Polls undertaken by the Center for Strategic Studies (CSS), Mercy Corps, and United Kingdom Foreign and Commonwealth Office Conflict Pool (Shteivi, Walsh and Klassen 2014) revealed a negative sentiment toward the Syrian refugees by host communities. About two-thirds of the respondents indicated that they would prefer to have a Jordanian neighbour. The

poll also explored the linkage between the influx of Syrian refugees and the perception of Jordanians regarding security in Jordan. A majority (71 percent) of respondents indicated that the level of security will decrease as the number of Syrian refugees increases. Furthermore, Shteivi, Walsh and Klassen (2014) demonstrated that two-thirds of Jordanians said in a 2012 survey that they did not support receiving more Syrian refugees, which increased to 79 percent of Jordanians in a subsequent survey in 2014.

Nonetheless a recent poll conducted in September of 2020 for the UNHCR paints a more positive picture (UNHCR 2020). This poll – which is based on a nationally representative sample focused on Jordanians’ perception of all refugees in Jordan – found that Jordanians have sympathy for the Syrian refugees with around 42 percent indicating that they are very sympathetic and 47 percent somewhat sympathetic. In general, the polls show that most Jordanians (94 percent) are either “very sympathetic” or “somewhat sympathetic” toward people who come to Jordan to “escape conflict and persecution for reasons of race, religion, ethnicity, nationality, membership of a particular social group or political opinion.”

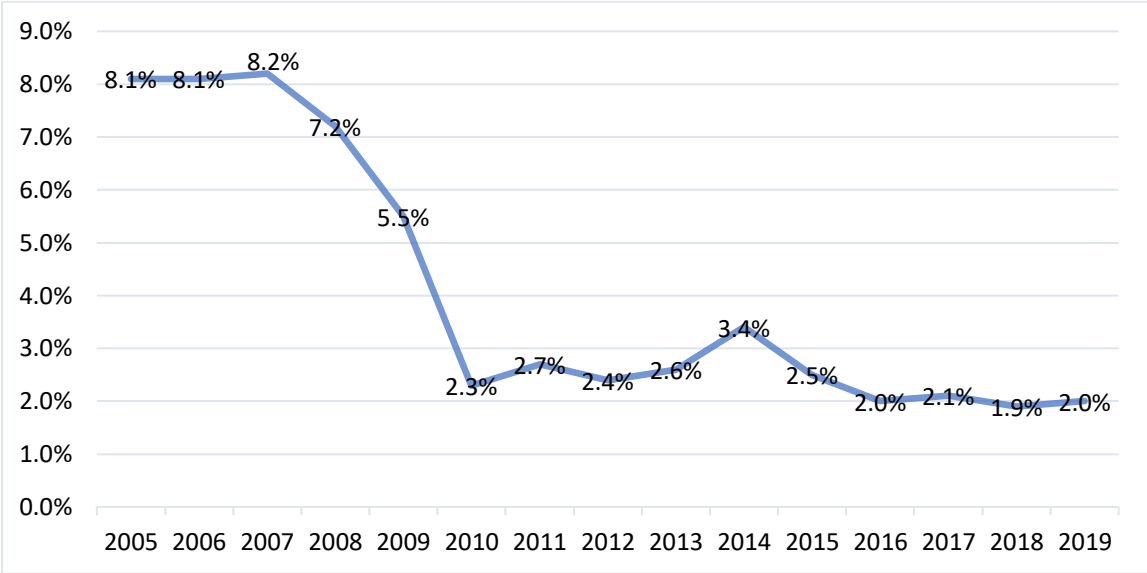
However, many Jordanians have concerns about the influx of refugees and the support directed at refugees rather than Jordanians. About 87 percent believe that there are too many refugees in Jordan and 41 percent disagree or strongly disagree that Jordan should not deport refugees back to their home countries. Additionally, 64 percent of Jordanians believe that Jordan should focus on helping Jordanians not refugees, and 58 percent think that too much money is spent on refugees in Jordan. But the majority disagree that refugees do not deserve their support. Importantly, the far-reaching message of this data is that while Jordanians show sympathy toward Syrian refugees, the pressure of the Syrian refugee crisis on Jordan is severe. Such perceptions should be taken into account when considering the settlement of Syrian refugees in Jordan.

### ***The Economic Impact of the Syrian Refugee Influx on Jordan: Housing and Labour Markets***

**Housing Market:** Few studies have explored the effects of Syria refugees on the housing market in Jordan. Notably, Alhawarin, Ragui and Ahmed (2020) provide evidence of a negative effect on housing conditions and rental prices for Jordanian citizens. This study also shows that residential mobility among Jordanians has also increased in response to the flow of refugees. Notably, it provides evidence that the effects are more pronounced among poorer and lower-educated Jordanian households, which are those with similar earning power as Syrian refugees.

**Labour Market:** The inflow of Syrian refugees into the Jordanian labour market has sparked debate on whether Jordanian citizens have suffered as a result (ILO and Fafo 2015). This debate has been further fuelled by the rising unemployment rate in Jordan in the years following the influx of the Syrian refugees, which reached a high of 15.3 percent in 2016 relative to an average of 12.5 percent in the previous five years. Economic theory suggests that Syrian refugees will compete with Jordanian workers over scarce jobs, leading to higher unemployment rates and decreasing wages (See Fallah, Krafft and Wahba 2019). However, as indicated in Figure 5 the rise in the unemployment rate might just be a product of slow economic growth that started in 2008, years before the onset of the Syrian conflict (Mencutek and Nashwan 2020).

**Figure 5** Trend of Growth in Jordanian Real GDP: 2005-2019



**Data source:** International Monetary Fund (IMF): World Economic Outlook (WEO) Database.

A study conducted by Fallah Krafft and Wahba (2019) tested the effect of Syrian refugees on the Jordanian labour market, focusing on a number of labour market outcomes including unemployment, wages and hours worked. In contrast to some existing literature (see Ceritoglu et al. 2017), it found no negative effects, even among Jordanian workers with low education levels. The findings suggest that Jordanian workers living in areas with high exposure to Syrian refugees have not performed worse than those living in areas with a lower exposure. Fallah Krafft and Wahba (2019) suggest a number of mechanisms to explain their findings. They argue that the international aid that flowed to Jordan to support refugees may

have enhanced labour demand to the extent that it partially offset the negative effects of Syrian refugees. The average annual amount of financial aid that Jordan received between 2012 and 2019 is about \$3.38 billion, which was three times more than aid received during the three years preceding the Syrian crises (see section 3 below for more discussion of this point). Another contributing factor is that competition for jobs has been largely limited between Syrian refugees and guest workers in the informal sector rather than with Jordanian workers. In fact, Malaeb and Wahba (2018) provide evidence that such competition reduced the hours worked and hence the wages of guest workers.

### ***Other Cost Effects: Public Resources***

According to MoPIC's "Jordan Response Plan for the Syria Crisis 2020-2022," the most recent report, the Jordanian government has incurred substantial costs from service provision to Syrian refugees. These costs mainly include energy and water, which the government provides at subsidized prices to all residents regardless of the nationality.<sup>11</sup> This is in addition to providing education, exemption of work permit fee, and infrastructure services.<sup>12</sup> The cost estimates of these services in 2020, as well as the forecasts for 2021 and 2022, are reported in Table 3.

The cost estimates of the preceding years (back to 2016) are documented in the "Jordan Response Plan 2016-2019." The first "Jordan Response Plan" was published in 2014 to identify high priorities and required financing to help the Jordanian government provide basic needs to Syrian refugees and mitigate the negative effect of the Syrian influx on local hosting communities.

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<sup>11</sup> As indicated in the "Jordan Response Plan 2020-2022" report, the value of subsidized energy is estimated by multiplying the subsidized rate by the number of subscribed Syrian households. The value of the subsidized water is estimated based on the increase in the water consumption in Jordan, mainly in the areas with high concentration of Syrian refugees.

<sup>12</sup> The cost of exempting work permit fees is the product of the number of work permits issued by work permit fee. Infrastructure depreciation reflects the cost resulting from the excessive use of road networks. It is calculated as the Syrian refugee share of the annual infrastructure depreciation and budget allocated to the Ministry of Public Work and Housing. The share of Syrian refugees is measured as their share relative to the total population in Jordan.

**Table 3** Cost of Providing Selected Public Services to Syrian Refugees (measured in JD)<sup>13</sup>

	2020	2021	2022
<b>Subsidized Energy †</b>	146,333,803	149,150,704	151,967,606
<b>Subsidized Water</b>	59,000,000	60,000,000	61,000,000
<b>work permit waivers</b>	41,509,600	39,622,800	37,736,000
<b>Infrastructure Depreciation</b>	147,798,044	148,395,250	150,222,047
<b>Health</b>	72,277,000	74,373,000	76,529,000

Source of data is JRP (2020-2022).

†Subsidized energy includes electricity and liquefied petroleum gas (LPG).

### Impact of COVID-19 on the Jordanian Economy and Syrian Refugees

The first cases of COVID-19 in Jordan were initially detected in early March 2020. Shortly thereafter, the Jordanian government issued the first defence order undertaking a set of measures to contain the spread of the pandemic. Primarily, the directive closed borders and all economic sectors, and substantially restricted mobility across the country. On March 20, 2020, the government imposed the first nationwide 24-hour curfew. Since then, the government has issued several defence orders ranging from imposing curfews or restricting movement to placing social distancing and other health precaution measures (see Istaiteyeh 2020).

The impact of COVID-19 on the Jordanian economy is significant, particularly in light of the deteriorating conditions prior to the pandemic. Existing reports document that real GDP growth had stagnated before the onset of COVID-19 at a rate between 1.9 percent to 2.1 percent between 2017 and 2019. During the same period, public debt ratio as a percentage of GDP increased from 94.3 percent to 99.1 percent. With COVID-19 restriction measures in place, the Jordanian economy was projected to contract by 3.5 percent and the ratio of the public debt to the GDP increased to 110.2 percent (World Bank 2020a). The performance of the Jordanian labour market has also worsened with an unemployment rate standing at 24.7 percent at the end of 2020, which is an increase from 18.5 percent in the same period of the previous year (Government of Jordan 2020). Furthermore, the average monthly income of Jordanian workers decreased from JD368 during the 12 months prior to the pandemic to

<sup>13</sup> These cost estimates are calculated on the assumption that public services are allocated among the Syrian refugees in accordance with their share of the population.

JD215 after the pandemic. The decline in income is attributed to job loss and a decrease in the number of hours worked (Kattaa, Kebede and Stave 2020).

The measures that the Jordanian government adopted to combat the spread of COVID-19 have further aggravated the economic conditions of Syrian refugees in the country. A survey conducted by the ILO (ibid.) shows that between May and June of 2020, one-third of Syrian refugees, in comparison with 17 percent of Jordanians, permanently lost their jobs. Among those who remained employed, 92 percent indicated that they had a loss of income due to COVID-19. Only 13 percent of Syrian refugee households mentioned that they had sufficient financial resources (cash in hand or in banks) to sustain them for two weeks, compared to 41 percent of Jordanian households. Additionally, almost all Syrian refugee households (94 percent) resorted to at least one negative coping strategy to deal with the repercussions of the pandemic, such as reducing meals or cutting back spending on health and education, compared to 68 percent of Jordanian households (UNICEF 2020b).

The Jordanian government has introduced a number of mitigation measures to counter the negative effects of the pandemic, although these mostly apply only to Jordanian citizens. Right after the outbreak of COVID-19, the government expanded the number of beneficiaries of its Takaful safety net, which provided cash assistance to an extra 190,000 households (World Bank and UNHCR 2020). The government also introduced price controls and put in place a number of protective measures targeting workers. Notably, on April 9, 2020, it issued a regulation prohibiting all firms in the private sector from firing workers and restricting wage cuts, as well as provided some relief to firms. Finally, the Social Security Corporation (SSC) provided support via the unemployment insurance program to workers in firms that put them on temporary leave.

The poverty rate among Syrian refugees has certainly expanded during the pandemic. A Joint World Bank-UNHCR Study (2020) employed a macroeconomic simulation to examine the effects of COVID-19 on poverty using data drawn from three Jordanian governorates that host a high share of Syrian refugees (Amman, Mafraq and Zarqa). The findings of the study show that at the onset of the pandemic, the lockdown measures increased poverty by 18 percent among Syrian refugees, compared to 38 percent among Jordanians. The lower increase in poverty rate among the Syrian refugees can be explained, according to the study, by the fact that many were already below the poverty line prior to the crisis.

International institutions play an important role in mitigating the effects of COVID-19 restrictions on Syrian refugees through their expansions of aid. For example, the UNHCR expanded its emergency cash assistance program to about 47,000 non-camp refugee households, mainly to those who did not receive the UNHCR's regular cash assistance. The UNHCR also provided emergency cash assistance to over 2,100 camp refugee households who left the camps due to the mobility restriction measures (World Bank 2020b).

# Economic Outlook: Solutions for Syrian Refugees in Jordan

By Rasha Istaiteyeh

With the conflict in Syria now in its tenth year, the crisis has become one of the largest anywhere in the world (UNHCR 2021b; Buswell 2020). The war has led to a dramatic decrease in Syria's GDP, which was among the most diversified economies of the developing countries, from USD 60 billion in 2010 to less than USD 20 billion by 2019 (Deutsch Welle 2021). Currently, there is no prospect of a negotiated settlement, reconciliation or lasting stabilization, as Syria's civil war has long since been decided in favour of the regime (Asseburg 2020).

Syria faces enormous challenges beyond the rebuilding of infrastructure and housing. It needs assistance to restart its economy, stabilize its devalued currency and renew public services. Additionally, the security situation remains unstable and the process of refugee return is likely to take years (Macaron 2018).

Unfortunately, the ongoing COVID-19 pandemic will also further complicate the prospect for Syrian refugees to find durable solutions (Pedersen 2020). With the conditions for a safe and dignified return to Syria not yet present, the vast majority of Syrian refugees are expected to remain in Jordan for the foreseeable future. Prospects for return are diminishing, as reports of issues such as extortion at the border, wherein the Syrian government requires every citizen returning home to convert US\$100 into the devalued local currency, are widespread (The Economist 2021). Those returning home also face the threat of forced conscription and arbitrary detention by a regime starved of human resources and cash. The Syrian government needs financial resources, especially after the collapse of Lebanon and its banks, which were a haven for financing the [Alawite](#) Syrian regime and the need for liquidity is increasing.<sup>14</sup> Financial resources are sought from those who did not enlist for conscription and those

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<sup>14</sup> Systems for imposing a levy in all government departments to carry out a transaction service was also applied during the era of President Saddam Hussein in Iraq to compensate the state treasury from these financial resources, but it was levied under the name of reconstruction of the twisted minaret (*Emaar Malwiya* in Arabic) in the Iraqi city of Samarra, which was listed as a UNESCO World Heritage. This campaign of collecting sums for reconstruction of the twisted minaret began in the 1980s during the era of Saddam Hussein's government and has continued until the present time (Al-Obaidi 2015).



returning to Syria. Additionally, for the Syrian government, loyalty to the regime is paramount and those who fled the country and now seek to return are viewed with suspicion.

The traditional third solution for refugees – resettlement in a third country – offers little hope to Syrian refugees given the extremely limited number of resettlement locations. In practice, geography means that countries proximate to the conflict take the overwhelming majority of the world's refugees, which has been the experience during the Syrian crisis. Moreover, there is no precedent in the Middle East for large refugee populations to return to their countries of origin (Eran 2018). In summary, Syrians are neither expected to return home in large numbers from the countries where they have sought refuge nor are they likely to be resettled outside of the region.

Therefore, policies by host governments to induce Syrian refugees to return to Syria will not actually convince them to return, and their protracted exile in Jordan is predicted to continue for the conceivable future (The Economist 2021; Naseh et al. 2020). The UNHCR has considered Jordan an ideal host country for Syrian refugees over the past decade, as it not only provided safety and security for those most in need, but also included refugees in its national health program, including vaccinations against COVID-19. Jordan is considered to be a global leader in hosting refugees (Fadhilat 2021), although the economic cost to Jordan has been high. The World Bank estimates that Syrian refugees have cost Jordan US\$2.5 billion per year (six percent of its GDP) (Macaron 2018). The 2016 policy that allows Syrian refugees – whether living in camps or in diverse governorates of the Kingdom – to work in the local market within certain professions while exempting them from paying fees for work permits as required of other expatriate workers was an important breakthrough. This policy was in response to the recommendations of the 2016 Jordan Compact on the Syrian crisis (Fadhilat 2021). Although Syrians did not come to Jordan seeking employment, in the long term, Syrian workers may displace other workers by accepting lower wages than Jordanians and other foreign workers (Eran 2018). The Hashemite regime will have to confront the economic and legal consequences of this new reality.

Drawing upon primary sources in English and Arabic, this section examines the choices and alternative scenarios for Syrian refugees in the medium to long term. These are built upon the researcher's belief that refugee camps can be transformed into a "camp-urban" approach.

## **Economic Scenarios and Solutions**

The Government of Jordan initially welcomed Syrians under the 1998 Memorandum of Understanding with the UNHCR and implemented an open-border policy for Syrians, but the

regime gradually put limitations on admission of refugees and their access to services (Naseh et al. 2020). In 2015, the Government of Jordan took the unprecedented step of announcing the beginning of a process of partial economic inclusion of Syrian refugees in cooperation with the international community through the Syria Response Plan and Regional Refugee and Resilience Plan. These policies were in response to refugees who had been living in Jordan since 2011 and were unlikely to return to Syria in the foreseeable future.

The global response to refugees has often been to relegate them to refugee camps for the duration of a conflict, which could range from five to 20 years (Betts 2016). The proposal to change this model and put global business “to work,” by bringing opportunities to survive and thrive to refugees, reflects a capitalist view of refugees as an economic resource from which global business can earn profits. Although humanitarian responses can keep people alive in the face of difficulties, they cannot resolve the conflicts that are responsible for the displacement. This reality has led governments and other stakeholders to wrestle with the question of how to engage businesses and create jobs for refugees. Researchers have been challenged to suggest concrete ways to find solutions for refugees in countries of first asylum. Refugee and migration experts, humanitarian organizations, non-governmental organizations (NGOs), and governmental actors are all shifting their focus from the traditional humanitarian work towards labour market interventions.

The pioneering work of Alexander Betts and Paul Collier, two Oxford University professors, endorsed the idea of Special Economic Zones (SEZs) as a practical, long-term solution to the refugee crisis. As a starting point, they suggested a SEZ in Mafraq City called King Hussein Bin Talal for Development Area (KHBTD). King Abdullah II bin Al-Hussein then pronounced that all SEZs exporting to Europe must employ at least 15 percent Syrian refugees, in order to improve Syrian labour engagement in Jordan (Betts and Collier 2015, 84–92).

However, this study has found through research and discussions with the Mafraq Development Company, which operates KHBTD, that the number of factories built in these SEZs discussed by Betts and Collier did not significantly impact Syrian labour engagement. The reason being that most of these factories were not exporting to European countries, but rather to the Arab region, which meant that they were not subject to the hiring quota (Mafraq Development Company 2021). As this example illustrates, it is important to focus instead on sustainable economic resilience solutions. A particular area of concern is the fact that refugee women face a double disadvantage in the labour market – their gender and their refugee status (Dempster et al. 2020). The lack of [decent job opportunities, transportation and child care services, coupled with conservative social norms](#), put them at a disadvantage (Slimane et al. 2020). Employment in the SEZs also meant long hours, low wages and short-term

contracts (Nashwan and Mencütek 2020). Additionally, there are other reasons why SEZs, such as the KHBTDAs have failed in Jordan, for example, the legislative instability in these SEZs (Mafraq Development Company 2021).

Finding durable and sustainable solutions for Syrian refugees in Jordan must take into consideration the demographic characteristics of Syrian refugees as well as the structure of the labour market in Jordan, its resource mobilization and allocation, the unemployment rate, roles and limitations of the state, and attitudinal and psychological impacts on Jordanian laborers and other economic indicators.

### ***SEZs in Camps***

To overcome the challenges of development areas and SEZs not being able to achieve their employment targets for Syrian refugees, we suggest converting refugee camps into SEZs managed by the UNHCR. Management by the UNHCR would ensure the SEZs have global legitimacy and products developed by Syrian refugees in the camp would have a larger base of support.

The UNHCR would be responsible for attracting European and other foreign companies to invest in the SEZs and, in collaboration with the Jordanian government, grant them discounts applied in these industrial zones, such as exemptions for imports of raw materials. Moreover, the UNHCR could receive 10–20 percent of those companies' profits to support its work with Syrian refugees in Jordan. Accordingly, workers inside these foreign factories (for example, the H&M factory) would be both Syrians and Jordanians, and the goods manufactured in these SEZ camps would be exported to Europe and elsewhere. Such an arrangement would be in accordance with the hiring quotas introduced under the Jordan Compact, although these rules would have to be modified in a later stage. Accordingly, the manufactured goods will be “Made in Zaatari,” which is one of the refugee camps in Jordan.

This model is based on transforming refugee camps into integrated cities. It is a new governance model for host countries that could serve as a model for other refugee-host countries. Given the UNHCR's credibility and expertise, it is well-placed to oversee the program. The UNHCR presently leases the camp from the Jordanian government and pays for the energy and other services used in the camps (water, electricity and raw materials supplied from the Jordanian market). If the camps become more productive, this would eventually translate into a source of revenue for Jordan. Moreover, in the event that the Syrian crisis is resolved and Syrians return home, then those refugees will have acquired the skills needed to rebuild their country and they may continue to work in similar enterprises. Jordan

will also benefit from the factories and infrastructure built in these SEZ camps, which will remain in Jordan and continue to operate. As a result, these SEZ camps would allow both refugees and the government to benefit, and Syrians would be employed in a way that would not impact the Jordanian labour force.

Accordingly, the UNHCR would develop a database of Syrian refugees and their qualifications, which could serve as a resource on the number of qualified Syrians who, if they decide to return to Syria, would have an active role in building their country.

Another solution would be encouraging entrepreneurship among the refugee community. The UNHCR estimates that there are 3,000 informal shops and businesses inside the Zaatari camp in Jordan (UNHCR 2018), which generates US\$13 million per month, even though refugees are, in theory, prohibited from starting their own businesses within camps. However, the existence of these businesses is proof that markets can be formed within refugee communities, even in extreme environments. Some Zaatari businesses have already been successful in exporting products outside of the camp. These emerging businesses not only empower refugees, but also better prepare them for life if, and when, they can return home. Financial institutions are essential in making this happen. Rather than bringing in urban banks to operate in camps where they are not likely to be knowledgeable of the residents' needs, banks should be established in the camps as a "conglomerate." This conglomerate would be comprised of several European banks and managed under the oversight of the UNHCR. The goal is to finance and support Syrian entrepreneurs to establish microbusinesses. This solution would build more than a survival economy, but instead create a community of independent micro entrepreneurs.

Currently, refugees in Jordan face challenges accessing financial institutions. Syrian refugees use UN-issued bank cards, which are provided free of charge by a Jordanian bank, which contain a monthly food allowance paid to grocery stores inside and outside the camps. These cards are linked to refugees' biometric data and may soon be used to buy medicine, clothes and fuel for cooking (Gavlak 2014). Only one microfinance institution, MicroFund for Women, actively targets the refugee population through the provision of credit (GCAF et al. 2018). A recent assessment by REACH of micro-business owners among Syrian refugees in different Jordanian governorates showed that almost all Syrians interviewed (98 percent) reported that their funding sources were through NGO grants (REACH 2020), and 86 percent of all micro-business owners reported that they needed funding. The respondents reported needing funding to buy equipment/tools (81 percent), ingredients, raw materials or other inputs for production including livestock (45 percent), as well as to invest in marketing (27 percent) and transportation (26 percent) (ibid.).

The UNHCR has introduced improvements in the access to financial services for Syrian refugees through measures such as monthly cash assistance provided to 32,500 refugee families (UNHCR 2019b).<sup>15</sup> The UNHCR has also developed a mobile wallet system that has been revolutionary for refugees to receive funds when, currently, refugees are not allowed to open bank accounts in Jordan. A mobile wallet is easy to open with a UNHCR asylum seeker certificate and a Ministry of Interior Service card. With the introduction of mobile wallets, which can be downloaded even on phones without the internet, the UNHCR has been able to expand refugees' access to useful and affordable financial services that meet their needs in Jordan - transactions, savings, payments and credit (UNHCR, 2019).<sup>16</sup>

It is important to underscore that Syrian refugees' businesses have suffered as a result of COVID-19 restrictions. Surveys conducted of micro-business owners in Jordan showed that just over half (53 percent) believe that their business was extremely disrupted by COVID-related closures, and 31 percent believe their business was greatly disrupted. A key study on access to financial and non-financial services among Syrian refugees in Jordan shows that the majority of interviewed refugees (79 percent) have resorted to borrowing at least once since arriving in Jordan and have very limited access to formal financial services in the country (GCAF et al. 2018). Just over half of respondents (51 percent) reported relying on informal credit sources such as borrowing from family and friends.

Overall, there is a remarkable spirit of entrepreneurship and appetite for business ventures among the Syrian refugee population in Jordan. Refugees interested in entrepreneurship identify potential business opportunities in a range of areas, with women generally preferring activities that they can do from home. With engagement in formal livelihoods limited to the open sectors of agriculture, construction, manufacturing and some services, informal and home-based enterprises represent the most likely opportunities for refugees to invest their human, social and financial capital.

### ***Equivalence of Certificates***

Syrian refugees who live inside the camps and have certificates in medicine, engineering or education have additional employment opportunities, but face challenges in receiving accreditation for their previous education. This group of refugees may remain in camps and

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<sup>15</sup> Iris scanners are located at 89 Cairo Amman Bank ATMs in Jordan, where refugees can scan their irises and withdraw their transfers (Baah 2020).

<sup>16</sup> Since October 2018, 686 refugee university students, enrolled in the UNHCR's higher education scholarship programme — DAFI (Albert Einstein German Academic Refugee Initiative), have been using mobile wallets to receive their book and transportation stipend.

work within their specialties inside the camp through existing health centers, schools or companies. However, those wishing to enter the Jordanian labour market must have an equivalent university degree provided by the Jordanian authorities. In order for Jordan's Ministry of Higher Education and Scientific Research (MOHE) to recognize and accredit certificates of a Syrian student resident in Jordan or a Syrian refugee in Jordan, applicants must go through the same process as Jordanian citizens for accreditation. The MOHE asks Syrian refugees to explain the purpose for the accreditation (or equivalency), namely proof from the employer. These requirements mean that recognizing the educational certificates of Syrian refugees in Jordan is often challenging.

In order to address these obstacles, initiatives taken by other refugee host nations can provide important lessons that have been learned. For example, Sri Lankan refugees living in the camps in Tamil Nadu, India, lobbied central and state governments of India to obtain special concessions to allow refugee students – most of whom had lost their school certificates during displacement – to continue their education (Mayuran 2017). Additionally, Jordanian authorities can follow the example of the [European Qualifications Passport for Refugees](#), which is a document that provides an assessment of the refugee's higher education qualifications based on available documentation and a structured interview. It also presents information on the applicant's work experience and language proficiency. The document provides reliable information for integration and progression towards employment and admission to further studies (Council of Europe 2021). It was developed as an assessment scheme for refugees, even for those who cannot fully document their qualifications (ibid.). Finally, the Jordanian government can develop rehabilitation programs for Syrians (training in factories, lawyers' offices, hospitals, etc.), as a way to build their capacity and compensate for lost certificates. Hence, if the refugee qualifies, he/she can enter the Jordanian health/higher education sector if there is a shortage of workers within specific sectors.

## **Conclusion**

The international refugee system created over 50 years ago must change to meet the realities of a globalized world. Such changes must include taking advantage of the opportunities of globalization, mobility and markets, and updating the way we think about the refugee issue (Betts 2016). The models presented here are new models to support refugee livelihoods and hence provide for better inclusion for refugees that could improve protection and promote durable solutions.

# International Support for Jordan as a Refugee-hosting Country

By Yusuf Mansur

This section provides an analysis of three main interrelated topics: the aid received by Jordan from 2012-2019 and the impact of the Syrian refugees on aid inflows; the Jordan Compact and its ramifications and impacts on the employment and economic integration of refugees; and recommendations for further refugee integration and livelihoods development in Jordan.

## Donor Aid for Refugees 2012–2019

Historically, Jordan has long been an aid dependent country. Budgetary shortfalls have been mitigated by aid (primarily grants and concessionary loans), and refugee influxes have traditionally been accompanied by government requests for increased international aid.

Jordan received an unprecedented amount of international aid following the arrival of the Syrian refugees from 2012 to 2015 (Francis 2015). As shown in Table 4 below, the amount of aid received in millions USD, during the period from 2011 to 2019 continued to be high relative to the three years prior.

**Table 4** Aid Received by Jordan from 2011–2019 (in USD millions)

Year	Regular Grants	Soft Loans	National Resilience Plan (NRP)			Total (Grants + Loans)	Total JRP	Grand Total
			Refugees	Host Communities	Budget Support			
2019	1,161	1,792	501	317	393	2,953	1,211	4,164
2018	1,097	1,306	714	363	507	2,403	1,584	3,987
2017	840	1,089	654	758	307	1,929	1,719	3,648
2016	597	924	359	647	601	1,521	1,606	3,127
2015	1,384	1,283	201	23	613	2,668	837	3,505
2014	1,257	663	18	83	86	1,920	187	2,107
2013	2,187	445	25	29	754	2,632	808	3,440
2012	2,109	942	15	0	0	3,051	15	3,066
2011	705	28	0	0	0	733	-	733
2010	782	351	0	0	0	1,134	-	1,134
2009	698	677	0	0	0	1,375	-	1,375

**Note:** All numbers have been rounded.

**Data source:** Compiled from the Annual Foreign Aid Reports, Ministry of Planning and International Cooperation, available at [https://www.mop.gov.jo/EN/List/Foreign\\_Aid\\_List](https://www.mop.gov.jo/EN/List/Foreign_Aid_List).

Note that in the three years prior to the arrival of the Syrian refugees in 2012, the average amount of total annual aid received, soft loans and grants, amounted to US\$1,080. The average amount of aid (regular aid inflows that are received in normal times and the additional aid acquired due to the National (NRP)) received from 2012 to 2019 was 213 percent higher than the average from 2009 to 2011. In 2019, total aid was almost four times the average amount received prior to 2012. Almost 47 percent of aid received from 2012 to 2019 was aid for the NRP, and in 2016 aid for the NRP exceeded regular aid. From 2012 to 2019, aid to host communities in Jordan averaged 125 percent of the aid to refugees, while budget support was 191 percent of the aid to refugees from 2013 to 2019. Additionally, regular aid (excluding that for the NRP) was 221 percent that of the average from 2009 to 2011. In other words, even regular aid increased significantly after 2012 as the Jordanian government stressed the needs of host communities and the increased pressure on its infrastructure and the projects underway.

However, MoPIC reported in 2013 that the Government of Jordan incurred over US\$251 million in additional expenditures to provide services for Syrian refugees (MOPIC 2013). For example, in 2013, the Ministry of Health announced that it incurred US\$53 million in additional



costs (MoPIC 2013). The stress on Jordan's social services (education and health-care services) was apparent in the early years of the Syrian conflict. In 2015, Amman and Irbid public schools suffered from overcrowding and had limited capacity to absorb additional students (Francis 2015). The overburdened health sector budget led the government to rescind the provision of free medical services for Syrian refugees in 2014 and require them to pay the same rates as uninsured Jordanians (ibid.).

However, it was widely suspected that Jordanian state authorities exaggerated the number of Syrian refugees in order to solicit greater aid from donors (ibid.; Arar 2017; Mencutek 2018). As a result, there are many examples of negative statements about the added burden of refugees on the Jordanian economy (*Jordan Times* 2016). Furthermore, the Syrian refugee influx was used as an excuse for poorly received economic policies and choices. Analyst Taylor Luck (2016) states that, "Jordanian decision-makers have blamed the country's economic hardship on Syrian refugees, pointing at their various economic impacts: a 40 percent increase in water demand, a 30 percent increase in youth unemployment, and a 300 percent rise in rents in towns and cities hosting Syrian communities." However, Luck asserts that, while the influx of Syrian refugees had added to the malaise of the economy, "the root causes of Jordan's economic ailments are not Syrian refugees." Rather, the root causes are poor economic choices, structural constraints and bad domestic policies, including a bloated public sector and a failure to find durable energy solutions. In addition, the loss of Egyptian gas, which occurred long before the Syrian refugee influx into Jordan, had increased the debt by US\$7 billion from 2011 to 2016.

To investigate the relationship between aid received and government spending, the table below shows government spending and total aid received from 2009 to 2019. It also includes the year-on-year growth rates in government spending and aid during that period.

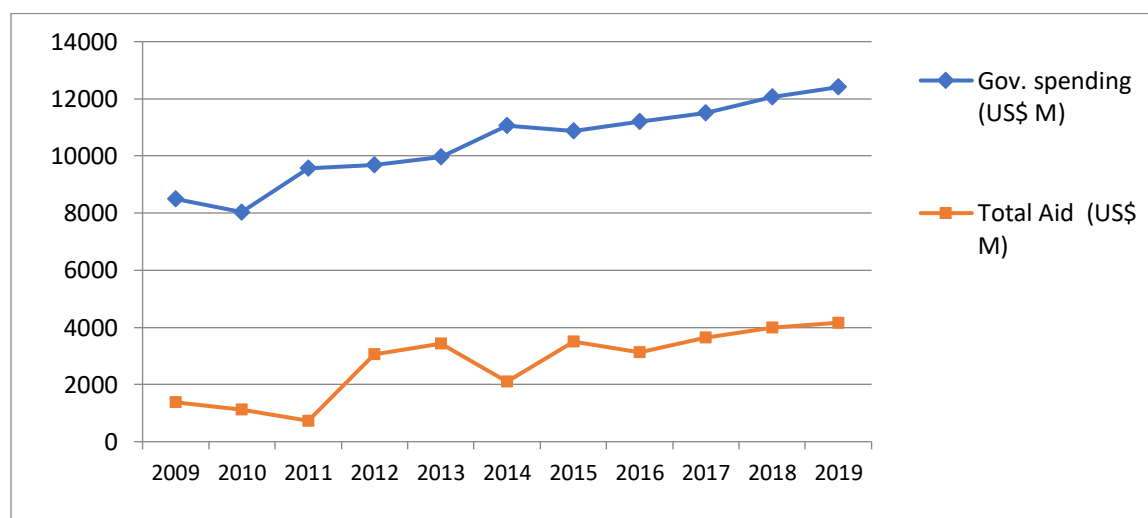
**Table 5** Government Spending and Total Aid Received from 2009–2019

Year	Total Aid	% Growth in Aid	Government Spending (US\$)	% Growth in Gov. Spending
2019	4163.8	4%	12407.3	3%
2018	3987.1	9%	12062.34	5%
2017	3648.1	17%	11507.58	3%
2016	3127.0	-11%	11190.78	3%
2015	3504.8	66%	10873.84	-2%
2014	2107.1	-39%	11054.35	11%
2013	3440.3	12%	9964.275	3%
2012	3066.1	318%	9684.506	1%
2011	733.3	-35%	9569.613	19%
2010	1133.6	-18%	8036.864	-5%
2009	1374.7		8490.944	

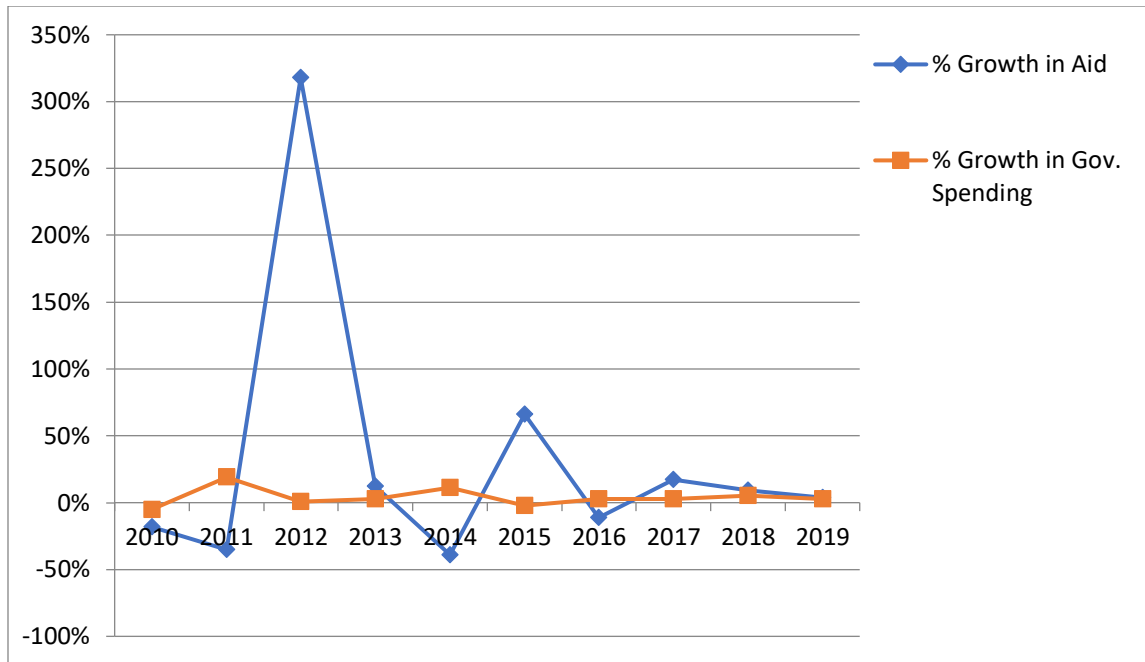
Source: Table compiled from Annual Foreign Aid Reports, Ministry of Planning and International Cooperation, available at: [https://www.mop.gov.jo/EN/List/Foreign\\_Aid\\_List](https://www.mop.gov.jo/EN/List/Foreign_Aid_List), and the World Bank database available at: <https://data.worldbank.org/country/JO>.

The relationships in the table are shown in the graphs below. The first graph shows government spending and total aid in US dollars million from 2009 to 2019. The second shows their respective growth rates during the same period.

**Figure 6** Government Spending and Total Aid Received (2009-2019)



**Figure 7** Rates of Growth in Government Spending and Total Aid (2010-2019)



It is notable that spending by the government did not grow at the same rate as aid received by the government. Additionally, there is a negative correlation of -30 percent between the spending growth rate and the aid growth rate. It is also important to observe that the negative relationship is also true even with a lag effect. This indicates that the aid was used to substitute for some of the spending by the government, rather than adding to existing spending patterns. Furthermore, from 2013 to 2019, aid comprised 30 percent of government spending compared to only 13 percent from 2009 to 2012. This demonstrates a significant increase in the government capacity to spend because of the aid received. However, this also indicates a major threat; namely, if aid decreases, Jordan would face a significant fiscal crisis.

Some of the aid to Jordan should have focused – but did not – on revamping its infrastructure in the health, education and water sectors, which are the most affected by the inflow of the Syrian refugees (UNICEF 2020). This is especially true since the government budget lacks the funds to commit to major capital expenditures. Such projects would help improve the overall economic situation in Jordan and create jobs for both host communities and Syrian refugees. Unless these infrastructure issues are adequately addressed, the negative perceptions that have ebbed in recent years could rise again. It is therefore vital that aid to the government focuses on rebuilding infrastructure to avoid a potential increase in political instability.

## **The Jordan Compact**

### ***The Formation of the Jordan Compact***

Syrian refugees were initially treated as migrant workers, meaning they were allowed to apply for work permits; however, between 2012 and 2015, they were largely prevented from accessing Jordan's formal labour market (Lenner 2016). High fees and often insurmountably difficult bureaucratic requirements such as possessing valid passports made it almost impossible for them to obtain work permits (Lenner and Schmelter 2016). Furthermore, Syrian refugees found without a work permit, were immediately sent back to camps or deported back to Syria. Such obstacles to formalization led many Syrian refugees to simply remain dependent on aid, work at night to avoid Ministry of Labour inspectors, and even send their children to work (Lenner and Schmelter 2016; Francis 2015). In 2014, Jordan restricted the number of Syrians who could enter the country, closed the border crossings, reduced refugee access to essential services, such as health care, and attempted to confine more refugees to the camps (Francis, 2015).

Conceivably because of claims made by public officials, which became prominent in the local media, public sentiment regarding refugees changed from one of compassion in 2012 to negative from 2014 onward (Chatty 2017; Lenner 2016; Huser 2016). Syrian refugees became the scapegoat for the economic challenges that were facing the country – challenges which predated the Syrian refugee influx (Francis, 2015, 3).

Meanwhile, as refugees started to find their way into Europe, and given the rise of right-wing governments and parliamentarians there, the threat of mass arrivals of Syrian refugees in Europe moved to the forefront in policy formulation regarding refugees (Howden, Patchett and Alfred 2017). This created an ideal political environment for an international donor conference for Syrian refugees.

In September 2015, King Abdullah II of Jordan met in the UN General Assembly with staff from the World Bank and the United Kingdom's Department for International Development to discuss a humanitarian solution to the Syrian crisis, which started discussions leading to the Jordan Compact. The intellectual foundation for the Compact was based on Betts and Collier's article, "Help Refugees Help Themselves" (Betts and Collier 2015), which argued that Jordan should open special economic zones to Syrian refugees as a win-win solution, whereby the Syrian refugees would become able to earn a living and Jordanian industry could benefit from their inputs.

## ***The Terms of the Jordan Compact***

Jordan would receive concessional loans from the World Bank subsidized by international donors under the terms of the Jordan Compact, and in return would allow Syrian refugees to work formally – Jordan would provide employment opportunities for up to 200,000 Syrian workers in 18 SEZs (Zaman2018). Also, the European Union agreed to relax rules of origin for a period of 10 years for 53 types of manufactured Jordanian goods, which if compliant would enter the EU market duty and quota free. At least 15 percent of the employees of the beneficiary companies have to be Syrian refugees, rising to 25 percent in a factory's third year of operation (Zaman 2018). In addition to relaxing the rules of origin, the Jordan Compact included US\$1.7 billion in grants and concessional loans to Jordan over three years (Howden, Patchett and Alfred 2017), US\$700 million would be a grant to fund the 2016 JRP and the remainder would be investment in the SEZs. The World Bank Program for Results agreed to a grant of US\$300 million to Jordan in accordance with the number of work permits issued and subject to the improvement of the investment climate (ibid.). Note that the SEZs have a large number of garment manufacturers (ibid.), which are typically labour intensive and clustered in certain zones.

The Jordanian government additionally cited the following changes as part of the Jordan Compact (Mansur 2020): Syrian refugees could apply for work permits to work inside and outside the SEZs; in the summer of 2016, they were given a three-month period to formalize their existing businesses; specific percentages of municipal works could be assigned to Syrian refugee labour; and certain small economic activities were permitted within the refugee camps and were granted access to vocational training and tertiary/higher education. In addition, the government promised to work to improve Jordan's investment environment (MoPIC 2016). Many Syrian refugees had started home businesses informally. However, in early 2018, the Jordanian government issued instructions that have made it almost impossible for Syrians to register these home-based businesses (Leghtas 2018).

Job opportunities were measured by the number of work permits issued. By December 2019 Jordan was to grant 130,000 permits (Howden Patchett and Alfred 2017). Therefore, the yardstick by which donors measured the integration of Syrian refugees was primarily the number of work permits and not actual employment (economic integration). As the section below demonstrates, this is the wrong yardstick to use.

## Work Permits for Syrian Refugees

As discussed in previous sections of this paper, not all economic sectors are open for the employment of Syrian refugees, even after the adoption of the Jordan Compact in 2016. Syrian refugees can only partake in a limited number of professions. A business which employs a Syrian refugee in a closed profession pays a fine that ranges between JD200 and JD500 per worker. Additionally, the Syrian refugee would be sent to a refugee camp.

Syrian refugees that want to obtain a work permit must be present with the prospective employer at the time of submitting the application. Originally, permits were for one year, but in 2016, this time was shortened to less than six months. At the time of application, the employer has to prove that he/she has a business and that it is licensed and operational by presenting current documentation from the SSC confirming the institution's registration and a bank guarantee. Only recently was the requirement removed that required refugees to have a valid passport, social security registration and a medical certification at the time of application. Application fees were also recently reduced from JD250 to JD10, and some exemptions were made for those working in the agriculture and construction sectors, which represented about 81 percent of all work permits issued in 2018.

According to a 2019 study by TAMKEEN, a Jordanian NGO, there was a large increase in the number of permits issued when work permit fees were cancelled in the months of June and July 2016 and when the requirement that the employer must register workers with the SSC when applying for a permit was eased. Additionally, the number of permits rose in September 2016 when Syrian workers were no longer required to have a medical exam. Notably, the Haj (pilgrimage to Mecca) and Omra (visit to Mecca) seasons saw a rise in the demand for permits. As a result, the number of work permits issued to Syrian refugees reached 177,210 by the end of January 2020. However, the number of permits renewed was also included in this figure, which may have inflated the data. Data on how many Syrian refugees have actually benefited is difficult to obtain, especially since the Ministry of Labour does not publish such figures.

The TAMKEEN study showed that the number of permits was not reflective of the actual number of job opportunities. In fact, the rate of active employment was less than half the number of work permits. The study cites the following reasons for such disparities:

- ▶ Many obtain work permits to be able to reside in and re-enter Jordan, and some of the refugees residing within camps use the work permit for the purpose of leaving and

returning to the camp. Therefore, the work permit is often used as a license for mobility, rather than a document to facilitate employment.

- ▶ Some, if not most, Syrian refugees still prefer to work in the informal sector due to the narrow range of sectors they are formally allowed to work in. This is encouraged by the fact that the informal market in Jordan is significant, with firms operating in the informal economy constituting 19.6 percent of Jordan's GDP on average from 2010 to 2018 (World Bank 2021).
- ▶ The cost of formalization, such as payment of social security taxes, would lead to a reduction in the disposable income of the Syrian refugee. This encourages Syrian refugees to remain employed in the informal sector.
- ▶ Mandated employer quotas and ratios of Syrian refugees to Jordanians, limit opportunities and reduce the demand for Syrian refugees' labour in the formal market as employers cannot exceed such quotas.
- ▶ Some banks require Syrian refugees to have work permits in order to open bank accounts.
- ▶ Syrian workers cannot obtain a permit in work positions that have no actual employer, such as the Central Vegetable Bourse, because they would be self-employed. Linking work permit applications to an employer does not reduce the risks of exploitation of Syrian refugees (Gray Meral 2019).
- ▶ Many Syrian refugees require training as their previous skills may be in professions or sectors that are closed to non-Jordanians. In the absence of training opportunities, Syrian refugees may resort to informal work in these professions and thus not obtain a work permit.

Female Syrian refugees faced additional hardships beyond those faced by men, such as social and cultural barriers, logistical obstacles, absence of legal protection and a lack of awareness of legislation and legislative channels that provide protection (TAMKEEN 2019). By January 2020, only 8,410 work permits had been issued to female Syrian refugees out of a total of 177,210 permits issued. Female Syrian refugees residing in the camps worked only for short periods in the SEZs due to long working hours, low wages (JD205 per month), long commute hours, child-care responsibilities and cultural resistance to working with men (Mencutek and Nashwan 2020). One female Syrian refugee described how it took her two hours to arrive at work at 7:00 a.m. and she would leave work at 4:00 p.m. to start another two-hour commute. There was only a 30-minute break during the day, and the employer did not provide meals such as breakfast and lunch. According to the same study, refugee women expressed a preference for working with NGOs in support tasks. Currently, Syrian refugees often receive salaries below the minimum wage, lack of benefits (holidays, social security

contributions by the employers), lack of health insurance, no medical leaves, delays in payments and unpaid overtime work (TAMKEEN 2019). Furthermore, those working with flexible work permits in the agriculture and construction sectors face additional challenges, such as having no contractual relationship between employer and employee, which makes it difficult for the worker to benefit from their legal employee rights.

Ministry of Labour Decree No.19-2019 of 2019, expanded the number of closed professions for non-Jordanians and stipulated the non-renewal of work permits for Syrian workers, except in the agriculture and construction sectors. Renewal of any permits to Syrians, even in permitted professions, became subject to the Minister of Labour's approval. Moreover, fees for technical jobs increased to JD2,500 according to the Work Fees for Non-Jordanians of the Year 2019 bylaw. However, this was followed, in January 2020, by another decree extending application fee exemptions to Syrian workers until the end of the year. On December 29, 2020, the Ministry of Labour issued Decision No. 58 of 2020 barring all non-Jordanian workers, including Syrian refugees, from more professions and claimed that they had thus created 18,000 jobs for Jordanians.<sup>3</sup> The jobs for Jordanians did not materialize as unemployment continued to rise due to the government's COVID-19 closure, lockdowns and curfew policies.

The SEZs portion of the Jordan Compact, especially the relaxed rules of origin (ROO) available to companies in SEZs that hire 15 percent of Syrian refugees in their workforce, could have been potentially a positive economic gain and a win-win solution to both the Jordanian economy and the Syrian refugees. However, many of the SEZs were far from the places of residence of the refugees, which limited their participation. Furthermore, the type of employment (garment industry), compensation packages and working conditions were inadequate in terms of work hours, safety and other measures (Huang and Gough 2019). The European Union agreed later to grant the relaxed ROO to firms outside the SEZs, once Jordan had reached 60,000 work permits, which would address some of the negative aspects of being employed at the SEZs.

There are many possible actions the Jordanian government can take to improve the impact of the Jordan Compact, such as: simplifying the registration process for home-based businesses; opening more sectors to Syrian refugees; ensuring policy consistency at the national and municipal levels regarding work from home and entrepreneurship; and adjusting funding requirements to refugee and host populations. Additionally, the Jordanian

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<sup>3</sup> Jordan Ministry of Labour website, [http://www.mol.gov.jo/ebv4.0/root\\_storage/ar/eb\\_list\\_page/](http://www.mol.gov.jo/ebv4.0/root_storage/ar/eb_list_page/)



government must institute reforms to improve the business environment,<sup>4</sup> enhance the labour participation of women (including female Syrian refugees), and a develop a better monitoring and evaluation mechanism for the Jordan Compact.

Finally, while funding through the Jordan Compact is tied to refugee work permit targets, this does not necessarily translate into livelihood and employment outcomes. The challenges and nuances that are particular to Syrian refugees should be accounted for in the design of policy. The Jordan Compact makes no reference to fair working conditions for refugees and human rights, and thus it is also necessary to adopt a human rights-based approach within the Jordan Compact (Al-Mahaidi 2020).

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<sup>4</sup> The rank of Jordan in the *Doing Business Report 2020* from the World Bank is 75, and the subrank for starting a business is 120. <https://www.doingbusiness.org/en/rankings>.

## Recommendations based on the Jordan-relevant World Refugee Council Recommendations

As discussed above, both the reliance on international aid and the Jordan Compact are incomplete solutions. If levels of aid decrease, service provision in Jordan will deteriorate. Water provision in Jordan, one of the world's five water-poorest countries, will be considerably stressed in the future as the water distribution system is in need of a major overhaul to reduce the waste in the network and desalination capabilities are non-existent. Therefore, the areas most stressed by the influx of refugees in Jordan require significant infrastructure investment, which international aid has not adequately addressed and the government lacks the funds to resolve this on its own.

On the other hand, in a country where informal employment is quite high and the labour market is rife with distortions, the Jordan Compact falls short in addressing the nuances of the Jordanian economy, which is characterized by high rates of unemployment, a large population of migrant workers and a bloated public sector. Equally important, the Jordan Compact fails to address the human needs, potential and limitations of the Syrian refugee population.

Protecting Syrian refugees in Jordan is a collective responsibility, not just the obligation of Jordan. If not adequately protected, refugees facing a multitude of challenges may migrate to other countries in the region and beyond. Therefore, it is the responsibility of all nations to do their part in responding to refugees. In Jordan, the challenges of hosting a large influx of refugees were compounded by an already faltering economy. Communities that hosted refugees had existing needs that became more apparent as aid was offered almost exclusively to refugees. The needs of host communities for employment, education, health and infrastructure are all issues that should be addressed to avoid growing resentment between refugee and host populations.

Policy makers should also avoid gender bias in refugee policy. Gender blindness in response to the global displacement crisis is no longer acceptable because "gender affects every stage of the refugee journey, from reception to durable solutions" (Pittaway and Bartolomei 2018). The specific needs, as well as capacities of women and girls, men and boys, and people of diverse sexual orientations and gender identities are significantly different and must be taken into account when developing policy responses.

The meaningful engagement of refugees, including vulnerable groups in Jordan such as women and youth, in a properly functioning system that upholds their rights and dignity

means that there needs to be a broad and inclusive network of national governments, municipalities and mayors, regional organizations, private businesses and a vast array of civil society organizations to address the challenges of displacement. The role of local civil society is vital. This role has been highlighted throughout the Syrian refugee crisis and has featured more prominently during the COVID-19 crisis and the ensuing lockdowns. An appropriate response should be based on utilizing the whole of government and the whole of society in Jordan, while taking into consideration the specific nuances of the Syrian refugees (men, women, children and youth).

To this end, Jordan should increase efforts to decentralize governance, an effort which started several years ago but has not yet been fully implemented. Currently, decisions on issues impacting refugees are often centralized. For example, because the MoPIC was responsible for the implementation of the Jordan Compact, there was little involvement by other ministries such as the Ministry of Industry, Trade and Supply and others. However, the fact that MoPIC is not responsible for industry or trade and yet coordinates aid received by Jordan, creates significant implementation challenges. Therefore, if local governments were increasingly included, implementation of the Jordan Compact would be more effective.

Although bilateral trade agreements can enhance benefits to the host and refugee communities and to the host government, easing trade restrictions that were provided in the Jordan Compact has benefited a select group of firms. In 2018, only three companies were able to benefit from the relaxed rules of origin and consequently exported to the European Union, and only eight factories fulfilled all conditions (Mencuttek and Nashwan 2020). Easing trade restrictions is not enough for countries such as Jordan, since firms may not have the facilities of firms in a developed country, which would include export guarantees, access to information on importers, distributors, importers, etc., and trade facilitation mechanisms such as compliance. Hence, reducing the trade restrictions of the rules of origin did not have a significant impact on exports from Jordan.

The rhetoric placed undue blame on Syrian refugees, which led to a shift in perspective among Jordanians who began to perceive refugees as the cause for increased economic hardships (Center for Insights in Survey Research 2017). The Jordanian government continued to utilize this strategy throughout the early 2010s in order to secure international aid. However, this eventually become less common around the time of the Jordan Compact in 2016 as donors started to call for the refugees to remain in their host countries and integrate into local communities.

## Recommendations

This section discusses recommendations the World Refugee Council made in its 2019 *A Call to Action Report* (WRC 2019).

### ▶ **ACTION 1**

The WRC calls for the establishment of a new independent partnership, the Global Action Network for the Forcibly Displaced, to promote changes to the global system for refugees and internally displaced persons (IDPs), including advocating for measures to strengthen accountability, governance, responsibility sharing and funding mechanisms.

Action 1 of the WRC calls for the establishment of a new independent partnership, the Global Action Network for the Forcibly Displaced, which would be an important forum to support Jordan in its efforts to improve monitoring measures that strengthen accountability, governance, responsibility sharing and funding mechanisms. However, such a recommendation may be met with some resistance by the Jordanian government because of its focus on public sector capacity. Nevertheless, MoPIC has previously established specialized units to monitor and enhance the effectiveness of aid, such as the Aid Coordination Unit, which sets a precedent for the Global Action Network for the Forcibly Displaced.

### ▶ **ACTION 2**

The WRC urges political leaders to eschew xenophobic impulses and short-term political gains when they are making policies affecting refugees and displaced persons. True leadership entails the protection of the most vulnerable and disenfranchised populations; it means doing what is right even when there are incentives to do otherwise.

The demonizing of refugees became less common after the Jordan Compact introduced additional aid flows for refugees and their host communities. However, additional work needs to be done to combat xenophobia and fully implement Action 2 listed above. Leaders not only

must be convinced, but they must also convince their constituencies that the integration of refugees into the economy can be beneficial and should not be viewed as a threat.

Furthermore, in line with Action 4, Jordan can participate in an independent intergovernmental panel on refugees, utilizing a model that is similar to that of the Intergovernmental Panel on Climate Change. Also, in line with Action 5, Jordan can join a network of global women leaders, in support of the WRC's recommendations, to be convened as part of the Global Action Network for the Forcibly Displaced.

▶ **ACTION 4**

The WRC proposes the establishment of a process to create an independent intergovernmental panel on refugees and displaced persons (IPRDP), using the model of the highly successful Intergovernmental Panel on Climate Change.

▶ **ACTION 5**

The WRC recommends that a network of global women leaders, in support of the WRC's recommendations, be convened as part of the Global Action Network for the Forcibly Displaced.

▶ **ACTION 6**

The WRC calls for the formation of an ad hoc and regionally balanced group of international jurists with the mandate to draft a new protocol to the 1951 Refugee Convention, on responsibility sharing for refugees. Such a protocol should include a definition of responsibility sharing; a commitment to share responsibility for refugees; a requirement to ensure that all responsibility sharing measures consider the differing specific needs and vulnerabilities, including gender and sexual diversities, of women, girls, men and boys; an agreement on the modalities by which responsibilities could be shared, including financial contributions and resettlement; and other expressions of solidarity, based on the principle of common but differentiated responsibilities.

Consistent with Action 6, Jordan can join the WRC in the call for the formation of an ad hoc and regionally balanced group of international jurists with the mandate to draft a new protocol to the 1951 Refugee Convention, focused on responsibility sharing for refugees. The protocol should include, as per Action 6, a “definition of responsibility sharing; a commitment to share responsibility for refugees; a requirement to ensure that all responsibility sharing measures consider the differing specific needs and vulnerabilities, including gender and sexual diversities, of women, girls, men and boys; an agreement on the modalities by which responsibilities could be shared, including financial contributions and resettlement; and other expressions of solidarity, based on the principle of common but differentiated responsibilities.”

▶ **ACTION 7**

The WRC urges interested states and other stakeholders to convene a task force to develop a fair, equitable and predictable mechanism for sharing responsibility for refugees. This mechanism should build on initiatives taken by the Global Compact on Refugees (GCR) and elaborate the various specific ways that responsibility should be shared.

Furthermore, in line with Action 7, Jordan can call upon interested states and other stakeholders to assemble a “task force to develop a fair, equitable and predictable mechanism for sharing responsibility for refugees” to build on initiatives taken by the GCR and delineate how the responsibility should be shared.

▶ **ACTION 16**

The WRC calls on both the UNHCR (for refugees) and humanitarian organization clusters (for IDPs) to review their mechanisms for including refugees and IDPs, civil society organizations and the private sector in their work. Similarly, the Council calls on the UN’s Inter-Agency Standing Committee and the UNHCR’s Executive Committee to ensure that they include representation from refugees, just as they include representation from NGOs. Diverse representation from displaced communities is needed to avoid reinforcing pre-existing harmful power dynamics.

In line with Action 16, Jordan can support the efforts of the WRC to strengthen the capacity of the international organizations responsible for refugees and displaced persons, including the UNHCR, International Organization for Migration, UN Relief and Works Agency, Office for the Coordination of Humanitarian Affairs (UN) and their implementing partners. Additionally, in partnership with the WRC, the Jordanian government can collaborate with regional organizations to develop consultative mechanisms with refugees, civil society organizations, municipalities and the private sector, and develop the capacity to support governments when displacement occurs. Jordan should also support the WRC (Action 19) to call upon donor governments to support regional and local capacity-building initiatives for Syrian refugees, including supporting sanctuary cities in Jordan.

► **ACTION 22**

The WRC advises interested states and other stakeholders to develop concrete measures, aligned with their national action plans on women, peace and security (as urged in UN Security Council Resolution 1325) and on youth, peace and security (UN Security Council Resolution 2250), to:

- Increase donor support to civil society organizations (including women's groups, youth groups, faith leaders and the private sector) and national human rights institutions working on conflict prevention and peace building;
- Develop opportunities for increased interactions between peacemaking and humanitarian actors; and
- Support the development of regional organizations' capacity to prevent conflict and strengthen rule of law and reform of the security sector at the national and municipal levels.

In line with Action 22, Jordan should develop concrete measures that correspond to national action plans on women, peace and security and on youth, peace and security to increase donor support to civil society organizations (including women's groups, youth groups, faith leaders and the private sector) and national human rights institutions. Additionally, these initiatives should focus on developing opportunities for increased interactions between peace building and humanitarian actors.

▶ **ACTION 29**

The WRC calls on refugee-hosting governments, with the support of incentives from the donor community, to remove regulatory barriers on refugee labour that prevent refugees from exercising their rights to work and freedom of movement.

▶ **ACTION 30**

The WRC calls on donor countries to invest in more quantitative research, including more longitudinal studies, to understand the short-, medium- and longer-term impacts of remittances on displacement. This investment would improve the evidence base regarding the flow of remittances to refugees, IDPs and their families at home.

Supporting Action 29 would be an important step for the Jordanian government to remove regulatory barriers on refugee labour that prevent refugees from exercising their rights to work and freedom of movement. Additionally, the government should communicate with donors in Europe and North America to invest in more quantitative research, including more longitudinal studies, to understand the short-, medium- and long-term impacts of remittances on displacement. This investment would improve the evidence base regarding the flow of remittances to refugees, as emphasized in Action 30.

▶ **ACTION 33**

The WRC calls on international and regional organizations, think tanks and universities to commission research to measure the economic and social impact of refugees and IDPs, including the differential impact of the presence of refugees in different parts of the countries, including cities.

In line with the WRC's Action 33, the Jordanian government should call on international and regional organizations, think tanks and universities to commission research to measure the economic and social impact of refugees, including the differential impact of the presence of refugees in the different governorates and cities in Jordan. Although several studies have already been done, important gaps remain in the current analysis that should be addressed.



▶ **ACTION 35**

The WRC calls on the World Trade Organization (WTO) Ministerial Conference to waive members' obligations under Article IX of the Enabling Clause for developing countries to allow trade concessions for refugee/migrant host countries.

▶ **ACTION 36**

The WRC calls on individual WTO members to seek duties relief within the scope of the existing Generalized System of Preferences (GSP), including appropriate qualifying criteria, to support refugee-hosting countries.

Jordan should support WRC's call upon the WTO Ministerial Conference (Action 35) to waive Jordan's obligations under Article IX of the Enabling Clause for developing countries to allow trade concessions for refugee/migrant host countries. Furthermore, the Jordanian government should also support WRC's Action 36, which calls on individual WTO members to seek duties relief within the scope of the existing GSP, including appropriate qualifying criteria, to support refugee-hosting countries. This would be similar to the treatment regarding the rules of origin qualification that Jordan received from the European Union in the Jordan Compact and would open global markets to Jordanian exports. The United States and European Union could assist Jordan in this regard, as could many other donor countries.

▶ **ACTION 37**

The WRC calls on the IMF to develop a facility that provides longer-term loans on highly concessional terms for countries hosting large numbers of refugees. In analyzing the debt sustainability of these countries, due account should be taken of the fiscal pressures arising from hosting refugees, allowing some temporary flexibility beyond standard debt sustainability norms. In some instances, debt relief (rescheduling or cancellation) may provide an effective way of increasing fiscal space for these countries.

Jordan has undergone a series of economic reform programs under the IMF. The relationship with the IMF began after the economic crisis of 1989, which resulted in the devaluation of the

Jordanian dinar by 50 percent, a 100 percent inflation rate and a 50 percent unemployment rate. Several aid programs with the IMF have followed since, as shown in the table below.

**Table 6** IMF Aid Programs in Jordan

Program Type	Start Date	Expiry Date
Standby Arrangement	July 1989	January 1991
Standby Arrangement	February 1992	February 1994
Extended Fund Facility	May 1994	February 1996
Extended Fund Facility	February 1996	February 1999
Extended Fund Facility	April 1999	May 2002
Standby Arrangement	July 2002	July 2004
Standby Arrangement	August 2012	August 2015
Extended Fund Facility	August 2016	March 2020

Source: Mansur, Al-Khatib and Abu Anzeh (2019)

The IMF expected Jordan’s economy to contract in 2020. The global slowdown impeded foreign direct investment, remittances, trade and tourism, the latter of which represented 10 percent of pre-pandemic GDP. Domestic revenues also fell due to the lockdown and expenditure needs expanded. In addition, over 250,000 daily wage workers were affected by the lockdown and businesses faced a liquidity crunch. Jordan requested and received a new four-year, US\$1.3 billion Extended Fund Facility (to be used to support the economy during the COVID crisis. The funds will be allocated toward financing the general budget including health, education and social support. COVID-19 has pushed the government to reprioritize budget expenditures. Also, on May 21, 2020, the IMF approved US\$396 million in emergency assistance under the Rapid Financing Instrument (RFI) to fight COVID-19. RFI funds are being spent from the Jordan national treasury account. One concern of the Government of Jordan is that the international community would focus on COVID-19 and pay less attention to the Syrian refugee crisis (IMF 2020).

It is vital for Jordan, given the current debt level of the country to support Action 37 of the WRC, which calls on the IMF to develop a facility that provides longer-term loans on highly concessional terms for countries hosting large numbers of refugees. MoPIC, in partnership with the Ministry of Finance and the Jordan Central Bank (the three principal negotiators with the IMF), could then negotiate long-term loans with the IMF to receive the required relief at preferential rates.

▶ **ACTION 39**

The WRC recommends the establishment of a global refugee business coalition to provide private sector input into its work. The global refugee business coalition could also liaise with other private networks. The Council further urges the private sector to support initiatives – such as the Tent Partnership for Refugees – that are bringing together representatives of the private sector to support solutions for refugees. The Council also urges the development of an online database of private sector initiatives working to find solutions for refugees and IDPs. Such a database could provide accountability for commitments made in other fora and serve as a resource for humanitarian actors working to find solutions for refugees and IDPs in specific country situations.

Jordan, in line with Action 39, should seek to become a prominent member of the global refugee business coalition that the WRC recommends establishing in order to provide private sector input into its work. The coalition could liaise with other private networks, support initiatives that bring together representatives of the private sector to support solutions for refugees, and also develop an online database of private sector initiatives working to find solutions for refugees and IDPs. The database could provide accountability for commitments made in other fora, and serve as a resource for humanitarian actors working to find solutions for refugees and IDPs in specific country situations.

▶ **ACTION 41**

The WRC urges online service providers to convene to explore ways of working together to make existing technologies accessible to refugees and IDPs at low cost, with a particular emphasis on ensuring excluded groups, such as women and girls, the elderly, people with disabilities, and people with diverse sexual orientations and gender identities, have access.

▶ **ACTION 42**

The WRC urges online service providers to review and, if necessary, supplement existing platforms, so that technology representatives, refugees, IDPs and humanitarian aid workers can work together to share ideas on technological solutions to problems faced by refugees and IDPs.

Jordan would also benefit greatly from supporting Action 41, which urges online service providers to convene to explore ways of working together to make existing technologies accessible to refugees at low cost, with a particular emphasis on ensuring access for excluded groups such as women and girls, the elderly, people with disabilities and people with diverse sexual orientations and gender identities. Furthermore, Jordan can encourage online service providers to review and, if necessary, supplement existing platforms, so that technology representatives, refugees, IDPs and humanitarian aid workers can work together to share ideas on technological solutions to problems faced by refugees (Action 42).

▶ **ACTION 50**

The WRC urges interested states, in association with key stakeholders, to develop gender- and age-disaggregated indicators and to issue regular reports on how governments are fulfilling their responsibilities toward refugees.

▶ **ACTION 53**

The WRC recommends that interested states and other parties draft a new protocol to the 1951 Refugee Convention that includes a monitoring and accountability mechanism for compliance with the obligations assumed under the Convention.

▶ **ACTION 55**

The WRC commends efforts to increase accountability of humanitarian actors to refugees and IDPs and calls on both public and private donors to require that all of their beneficiaries put in place gender-responsive accountability measures.

Finally, Jordan should, in association with key stakeholders, develop gender- and age-disaggregated indicators and issue regular reports on how governments are fulfilling their responsibilities toward refugees. In tandem, Jordan can recommend that interested states and other parties draft a new protocol to the 1951 Refugee Convention that includes a monitoring and accountability mechanism for compliance with the obligations assumed under the Convention. Jordan should also establish gender-responsive accountability measures in cooperation with international and local civil society organizations for the benefit of all refugees in Jordan.

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