

IN MY OWN HANDS

A MEDIUM-TERM APPROACH TOWARDS
SELF-RELIANCE AND RESILIENCE
OF SYRIAN REFUGEES AND HOST
COMMUNITIES IN JORDAN





The Durable Solutions Platform (DSP) aims to generate knowledge that informs and inspires forward-thinking policy and practice on the long-term future of displaced Syrians. Since its establishment in 2016, the DSP has developed research projects and supported advocacy efforts on key questions regarding durable solutions for Syrians. In addition, DSP has strengthened the capacity of civil society organizations on solutions to displacement.



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"Self-reliance is the true essence, for a human to feel himself and feel stability – if I'd rely on you and I wouldn't know when you'd cut aid from me, I wouldn't be prepared. I wouldn't be prepared psychologically, I'd be frustrated, because the decision would be yours, so I want my decision to be mine, in my own hands, the decision of my children – how to feed them, how to dress them, how to pay my rent."

Syrian refugee man in East Amman

"A Syrian is as human as anybody else...Syrians and Jordanians are brothers ... and neighbors... and one tribe."

Syrian refugee man in East Amman

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LIST OF ACRONYMS

3RP	Regional Refugee & Resilience Plan
AAI	Accelerating Access to Education Initiative
ARDD	Arab Renaissance for Democracy & Development
ASC	Asylum-Seeker Certificate
CVA	Comprehensive Vulnerability Assessment
CBO	Community-based Organization
DAFI	Albert Einstein German Academic Refugee Initiative Program
DRC	Danish Refugee Council
DSP	Durable Solutions Platform
EEF	Education for Employment- Jordan
EMIS	Education Management Information System
ESP	Education Strategic Plan
FGD	Focus Group Discussion
GBV	Gender-based violence
GDP	Gross Domestic Product
GoJ	Government of Jordan
HBB	Home-Based Businesses
ILO	International Labor Organization
IMF	International Monetary Fund
INGO	International Non-Governmental Organization
IRC	International Rescue Committee
JOD	Jordanian Dinar (also JD colloquially)
JOHUD	Jordanian Hashemite Fund for Human Development
JRF	Jordan River Foundation
JRSPC	Jordan Response Platform for the Syrian Crisis
MoE	Ministry of Education
MOI	Ministry of Interior
MoU	Memorandum of Understanding
NAF	National Aid Fund
NGO	Non-Governmental Organization
NRC	Norwegian Refugee Council
QRF	Queen Rania Foundation
QRTA	Queen Rania Teacher Academy
SEZ	Special Economic Zone
UN	United Nations
UNHCR	United Nations High Commissioner on Refugees
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
VAF	Vulnerability Assessment Framework
JCVA	Joint Comprehensive Vulnerability Assessment
WFP	World Food Programme

1. INTRODUCTION

1.1. BACKGROUND TO THE REPORT

The Syrian conflict is now entering its ninth year, calling for innovative and durable solutions to address the needs of Syrian refugees and host countries in the midst of a protracted crisis. Since 2011, an estimated 5.6 million Syrian refugees have fled to neighboring countries of Lebanon, Turkey, and Jordan.¹ Jordan hosts an estimated 654,568 Syrian refugees, comprising about 10% of the country's population.² A total of 2.7 million refugees reside in Jordan, including Iraqis, Yemenis, Sudanese and Palestinians, making it the world's second largest refugee-hosting country per inhabitants.^{3,4} In a region in turmoil, Jordan's relative political stability has made it a haven for people seeking safety and security.

Humanitarian organizations have been serving Syrians in Jordan since the beginning of the war. As the prospect of significant returns to Syria seems ever more remote, there is common agreement that current refugee assistance programs – which are not designed for protracted conflicts – need to adapt and transition to addressing medium- and longer-term needs. This requires attention to how to foster Syrian refugees' self-reliance in a manner that promotes resilience and social cohesion with host communities. This is the central purpose of this report, which takes three critical areas – education, livelihoods and social assistance – as the lens through which to examine policy and practice in this area.^a

This research sought to:

1. Critically ascertain how current policies, aid structures and humanitarian programs in Jordan address the development of refugee self-reliance and resilience in their programming;
2. Evaluate institutional ways of working, aid governance, service provision within non-governmental organizations (NGO), and resilience-building to generate lessons learned to address the needs and concerns of Syrians and host communities;
3. Make practical recommendations on supporting Syrian refugees' and host communities' self-reliance, quality of asylum, and access to services in the medium-term.

It is important to note at the outset that this report does not attempt to provide the definitive analysis of the education, livelihoods and social assistance sectors in Jordan. Rather, it strives to identify useful entry points and strategies as the international community and the Government of Jordan (GoJ) navigate what is sometimes termed the humanitarian-development nexus – highlighting opportunities to advance the interests of both refugees and vulnerable host populations, while at the same time elucidating refugee-specific challenges that need to be taken into account.

1.2. METHODOLOGY

This study employed three primary approaches to answer the research questions: 1) a systematic review of existing literature, 2) key informant interviews (KIs), and 3) focus group discussions (FGDs). The FGDs included a total of 93 male and female respondents of working age, drawn from the Syrian refugee population ($n = 73$, from camp and urban settings) and the vulnerable host Jordanian population ($n=20$). For further details of our methodology, see Annex 1.

^a The thematic areas of education, livelihoods and social protection emerged as a result of extensive consultations on priority issues for the refugee response in the medium-term, conducted by the DSP in early 2019 with a range of Jordan-based stakeholders.

1.3. A NOTE ON TERMINOLOGY

The terms resilience and self-reliance can be defined in a number of ways. This report takes self-reliance to mean the ability to provide for oneself and one's family, sometimes described as "the ability to stand on one's own two feet." The Self-Reliance Community of Practice (a coalition of organizations, government agencies, foundations, research institutes and other partners) defines self-reliance as "the social and economic ability of an individual, a household or a community to meet its essential needs in a sustainable manner."⁵

Resilience is a related but more multifaceted concept, defined in the Regional Refugee and Resilience Plan (3RP) as the “ability of individuals, households, communities and institutions to anticipate, withstand, recover and transform from shocks and crises, natural or man-made” (Figure 1).⁶ While self-reliance focuses on the refugees themselves, either individually or in their households and communities, the concept of resilience is more outward-looking and includes the manner in which national governments and humanitarian and development actors respond to crises, how that response is integrated and structured, and how it is financed.

Figure 1: Resilience: Application of Assets and Capacities⁶



1.4. BACKGROUND AND CONTEXT

The majority of Syrian refugees in Jordan – approximately 81% – live outside camps in both urban and rural areas, primarily in Northern governorates and Amman.⁴ There are also several sizeable camp populations, located principally in Zaatari in the north-east of the country and in Azraq, in central eastern Jordan. Despite a concerted effort by the Government of Jordan and UNHCR to register refugees, most recently in 2018, the number of Syrian refugees in Jordan remains contested, with the GoJ claiming that the number is far higher than the 654,568 officially reported.² Syrian refugees who live in urban areas and those who live in camps face a distinct set of challenges, which this report endeavors to reflect.

Jordan is characteristic of other nations in the Middle East in that it is not a party to the 1951 Convention Relating to the Status of Refugees, nor its 1967 Protocol. Despite this, it has welcomed large numbers of refugees over the years, and a 1998 Memorandum of Understanding (MoU) with the U.N. High Commissioner for Refugees (UNHCR) establishes the parameters for cooperation on providing protection and assistance to refugees and asylum-seekers. UNHCR upholds a "One Refugee" policy, by which it treats all refugees, regardless of nationality, as equal under its mandate. However, perhaps due to the high caseload, visibility and political saliency for Europe, Syrian refugees have been prioritized in the policymaking process, and many of the concessions around education and livelihoods (for example, under the Jordan Compact), have been negotiated exclusively for Syrians, to the exclusion of other refugee groups in Jordan. While this report focuses on Syrian refugees, we acknowledge this asymmetry and note that many refugees of other nationalities in Jordan face similar challenges and require attention to their specific needs and vulnerabilities.

Syrian refugees arrived in a Jordanian economy that was already heavily reliant on foreign investment, international aid and remittances from the diaspora.⁷ Although Jordan's economic challenges pre-dated the Syrian conflict, they have also been exacerbated by it. The direct cost of the Syria crisis to Jordan is estimated to have exceeded \$11 billion since the beginning of the crisis.⁸ The International Monetary Fund (IMF) estimated that Jordan's economy lost one percent of the gross domestic product (GDP) each year of the crisis due to investment and export losses. Jordan's foreign debt is equivalent to 93 percent of GDP, totalling \$35 billion in 2016, compared to \$19 billion in 2011.⁹

Syrian and Jordanian households throughout Jordan remain highly vulnerable. Many Syrians have expenditures that exceed their reported incomes and live in crowded conditions that exacerbate health risks.¹⁰ Jordanian households also struggle with debt: in 2017, the number of Jordanian households that had obtained a loan ranged from 36.8% in Amman to 51.8% in Mafraq.⁷ The economic and social hardships ensuing from conflict and protracted displacement create marked vulnerabilities for both Syrians and Jordanians. Around 80% of Syrian refugees in Jordan live below the poverty line, compared to 14.5% of the national Jordanian population. However, both Syrian refugees and Jordanians experience high levels of poverty, debt and unemployment, which are key drivers of vulnerability.⁹ As Syrians will likely remain in Jordan for the foreseeable future, the socioeconomic pressure on the GoJ is significant.



A Syrian refugee family living in East Amman, Jordan. October 2019. Photo by: Mais Salman/DRC

1.5. JORDAN AS AN INCUBATOR FOR INNOVATIVE POLICY APPROACHES

Against this backdrop, it is notable that Jordan has been an incubator for many innovative strategies that have sought to address the protection and assistance needs of refugees alongside those of the host population. The GoJ has been an entrepreneurial partner in this process, piloting new approaches to support the humanitarian-development nexus. However, Jordan's rapidly shifting policy space complicates longer-term development planning. This research also underscored a need for policymakers and practitioners to better listen to and integrate refugee perspectives into their programming and policy formulations.

On education, the Jordanian Government committed early on to an inclusive education system, providing education to Syrian refugee children in both host communities and camps through formal Ministry of Education (MoE) schools. The 2016 Jordan Compact pledged that "every Syrian refugee child would be in school by 2016-2017,"¹¹ mainly through the expansion of double shift schools, added lesson times, Saturday classes and hiring additional teachers and administrators. However, our research raises questions as to whether the current education approach meets the academic needs of Syrians or Jordanians; is sustainable in the medium-term; or promotes self-reliance and resilience across the life course.

On livelihoods, there has been significant political momentum to promote self-reliance and sustainable livelihoods for Syrian refugees and Jordanians. This commitment has been formalized through two international policy frameworks: the Jordan Compact of 2016, which aimed to convert the Syria crisis into a development opportunity for the nation; and the London Initiative, a 5-year pathway unveiled in February 2019 that renews focus on growth, jobs and economic transformation. While more than 159,000 work permits have been issued to Syrians to date², only an estimated 40,000 of these are in active use¹² and our research reveals ongoing challenges around access to livelihoods in a context where economic growth is sluggish, job growth is negligible, and many occupations and sectors remain off limits for refugees.

On social assistance, two largely parallel systems continue to operate, with different vulnerability criteria and benefits packages for Jordanians and Syrian refugees. While humanitarian organizations and international non-governmental organizations (INGOs) provide a variety of cash and assistance programs for Syrian refugees and vulnerable Jordanians, refugees are currently ineligible to receive support through the National Aid Fund (NAF). The GoJ recently announced plans to consolidate the various social assistance schemes that currently exist into a single entity under the NAF. The implications of this policy change – both for vulnerable Jordanians and refugee populations, who remain largely shut out of these provisions – is not yet clear and we raise some questions and challenges that will need to be addressed.

1.6. COMMON VULNERABILITIES, DISTINCT CHALLENGES

Whilst the influx of Syrians has placed additional strains on host communities in Jordan, several structural vulnerabilities impact the lives of Syrians and Jordanians through similar and often parallel pathways over their lives. This creates a unique opportunity to craft policies and strategies that can simultaneously benefit both Syrian refugees and the host population.

For example, on education, this research revealed shared concerns among Jordanians and Syrians around the issue of education quality; in the area of livelihoods, both Syrians and poor Jordanians reported that higher education and vocational training did not adequately equip them for the jobs currently available in the labor market. With respect to social assistance, vulnerable Jordanians and Syrian refugees expressed frustration about systems that operated in parallel but were similarly perceived as cumbersome, lacking in transparency, and operating in an inequitable manner.

There are also vulnerabilities unique to being a refugee in Jordan that are worthy of note. Many of these, such as the challenges around freedom of movement and transportation or the issues around civil documentation, cut across and beyond the livelihoods, education and social assistance sectors, impacting every aspect of refugees' lives. A distinct challenge that Syrian refugees face is the issue of legal and civil documentation. The human right to recognition as a person before the law is central to the ability to rebuild one's life in exile. Without adequate documentation, refugees and their children are unable to access different forms of social assistance, health care, and even education.

Syrian refugees living outside refugee camps in Jordan require two documents: the Ministry of Interior Service Card (MOI card), as well as the Asylum-Seeker Certificate (ASC) issued by the UNHCR. Together, these verify that Syrian refugees are permitted to live outside of the camps, and also enable them to access a variety of assistance and service programs. The government's Urban Verification Exercise was launched in 2018, granting the opportunity to thousands of Syrian refugees who had been living illegally outside the camps to regularize their status. This program was an important step towards ensuring that Syrian refugees living in Jordan could access these key pieces of documentation, and over 20,000 refugees had their status regularized during this period.

However, civil documentation continues to pose a challenge. For example, Syrian refugees often conduct informal or "Sheikh marriages". Failure to register these marriages within one month at a Shari'a Court, incurs a significant fine under Jordanian law and also causes a cascade of consequences, making it impossible to register any births from the marriage, and preventing children from accessing an MOI card and related services, and so forth.¹³ The establishment of Shari'a courts and mobile judicial services in all camps by the UNHCR and the GoJ, in an effort to combat statelessness, has helped to address this problem. The GoJ also instituted two waiver periods (in 2014 and 2015), during which Syrian refugees could regularize their marriages without paying fees or penalties. This measure significantly increased the number of registered births.¹⁴

Documentation in other spheres can also be an issue. For example, in the education sector, the requirement by some school directors that Syrian children show proof of having completed the previous grade is often an impossible requirement to meet for those who fled Syria without such documents. Studies have shown that cost can serve as a significant barrier to rectifying missing documentation. Fear of the Jordanian authorities is also a factor, particularly for men, perhaps because of previous experiences with authorities in Syria or Jordan.¹³ Our research demonstrates that refugees, even when all their documents are in order, are vulnerable to intimidation by unscrupulous employers, landlords and others; when they are working informally or where their documentation is lacking in some way, their vulnerability is compounded. In this context, the opportunity to access legal assistance is of critical importance, but legal aid and access to justice remain out of reach for many vulnerable Syrians and Jordanians alike.

The lack of freedom of movement also emerged as a key concern that presented itself uniquely in the refugee context. Freedom of movement for camp populations is linked to the availability of leave permits; in some contexts, it is highly circumscribed (namely in Azraq camp). Refugees also cited transportation barriers, including their inability to own or drive a car, as a key constraint in their pursuit of both livelihoods and education opportunities.

Distinct vulnerabilities around gender and age were also noted. For example, the issue of violence emerged strongly from focus group discussions, particularly with Syrian refugees. For boys, violence and bullying experienced at the hands of both students and teachers within school featured prominently, and was linked to school dropout and the risk of child labor. For girls, concerns were expressed primarily around safety on the journey to and from school. Women continue to have a very low workforce participation rate, and appear to have benefited relatively little from the Jordan Compact framework on livelihoods. Context and nuance are critical – a spectrum of female work attitudes was expressed, with some women being highly motivated to enter the workforce, while others regretted having to work or were more concerned that their spouses should have access to work.

On a final note, while there were flash points for the Jordanians and Syrians who we interviewed – for example, around competition for jobs, classroom overcrowding, and perceptions of inequity – the levels of social solidarity and empathy displayed were truly exemplary. It provides a solid foundation on which to base a vision of societal resilience.

2. EDUCATION: LEARNING FROM SHARED CHALLENGES

Education plays a vital role in fostering the self-reliance of Syrian refugees and host communities and is critical to building resilience and social cohesion. More than one third of the Syrian refugees in Jordan are school-aged children between 5 and 17 years,⁹ and combined with Jordan's own population growth, this has increased demands on the country's education system and infrastructure. In response, the GoJ and its international, national and local partners have made concerted efforts to improve school access and promote inclusive education for children in Jordan. Jordan has opened its schools to Syrian refugees and relaxed documentation requirements for their enrollment.

During the 2018 – 2019 academic year, around 134,121 school-aged Syrian children were enrolled in public schools, 29,300 were enrolled in non-formal education programs, and an estimated 73,000 were not in any certified education program.⁸ School enrollment for Syrian refugee children is highest between six and 11 years of age, with a sharp decline after 12 years of age. In the 2017–2018 school year, 99 percent of Syrian children under 11 years were enrolled in school, compared to just 39 percent of 16 year old children.¹⁵ This compares to near universal enrollment of Jordanian children in both basic and secondary education, as reported by the MoE in the 2015-2016 academic year.¹⁶ Annual enrollment figures may not accurately reflect the number of students consistently attending school, as these figures do not account for students who subsequently drop out or who attend school part-time. An assessment in Zaatari camp identified 12-17 year old boys as the most vulnerable group of Syrian refugees – only 33% had ever attended formal education and over 50% had never had any form of education.¹⁷

As the international community transitions its strategies from the humanitarian to development phase, the education sector remains a crucial site of national and international engagement to ensure that the needs of both Jordanian and Syrian refugee children are met in the longer-term.



Ahmed, a 21-year-old Jordanian who lives in East Amman, Jordan. December 2019. Photo by: Mais Salman/DRC

2.1. POLICY LANDSCAPE

The GoJ and its partners have responded robustly to the educational needs of Syrian refugees, with the MoE committing to provide “quality learning opportunities for all children” as part of its Education Strategic Plan (ESP) 2018–2022.¹⁶ Education is a pillar of the Jordan Compact⁹ and the No Lost Generation Initiative.¹⁸ It is also emphasized in multiple national policy frameworks, including the 2019 Jordan Response Plan (JRP), Accelerating Access to Education Initiative (AAI), 2016 – 2025 National Strategy for Human Resource Development, National Social Protection and Poverty Alleviation Strategy 2019 – 2025, Jordan 2025 Vision, and 2018 – 2022 Jordan Economic Growth Plan.^{8,19-22} Regionally and globally, education is also a critical component of the 3RP Regional Strategic Overview, the Sustainable Development Agenda 2030, and the Global Compact on Refugees. Since 2012, the GoJ has opened its schools to Syrian children in both host communities and refugee camps, and given affirmative guidance to schools to facilitate the inclusion of Syrian refugees. However, changes in documentation requirements for the 2019 – 2020 school year (namely, the need to present an MOI card to enroll in school) may reverse the progress that has been made in recent years to facilitate access to education.

There are three main education pathways for Syrians: formal education in government schools; non-formal education, which is also certified by the MoE; and informal education programs. Schools in Jordan are generally segregated by gender from grade four onwards. In refugee camps, formal schools teach boys and girls in different shifts and operate on a shorter class schedule (35 minutes compared to 45 minutes) compared to other schools. Outside of camps, MoE schools function as either integrated (single shift) schools or double shift schools.

Historically, Jordan employed the double shift system to ease pressures on the education system and to expand school capacity. However, in recognition of its shortcomings – particularly relating to education quality and social cohesion – double shift schools were phased out prior to the onset of the Syrian conflict. The double shift system was reintroduced to accommodate increased demand for education associated with the influx of Syrian refugees. Currently, there are 202 double shift schools in Jordan⁹ – approximately 70 percent of Syrian children enrolled in formal education attend double shift schools, compared to 18 percent of Jordanian children.¹⁶ The morning shift is typically attended by Jordanian students, while a shorter afternoon shift and Saturday classes are typically reserved for non-Jordanians, including Syrian refugees. While the double shift approach has allowed thousands of Syrian children to access public schooling, it has also created new challenges and attracted criticism, as discussed further below.¹⁶

The non-formal education system captures all MoE-certified education programs outside of schools, including catch-up classes or accelerated learning programs for children who are not enrolled in the formal system or who have been out of school for three years or more. According to Jordan’s “three year rule,” any child who has been out of school for at least three years is barred from re-entering the formal school system.⁹ Non-formal education leads to a vocational pathway – examples of non-formal education include the MoE’s catch-up program and the Questscope/U.S. Agency for International Development (USAID) Non-Formal Education program. Informal education programs, including the United Nations Children’s Fund’s (UNICEF) Makani program, are not formally recognized by the MoE and vary broadly in terms of educational content, focus, and quality. They generally include psychosocial support and life skills components and some incorporate elements of the formal school curriculum. Several of these programs receive private sector support from large technological companies, like Google.

Through the voices of vulnerable Jordanians and Syrians, this research shows that Jordanian and Syrian children face many challenges in common as they pursue their education. Complaints about education quality, violence and bullying in schools and higher education opportunities strongly emerged. Focus group participants and key informants shared concerns about access to education and high dropout and repetition rates, particularly among older age groups and Syrian refugees. The September – October 2019 teachers’ strike in Jordan has brought into focus issues of low pay and poor morale affecting the country’s teaching workforce. The role of teachers cannot be overstated and discussions with key informants and focus groups demonstrate that teachers powerfully influence children’s educational experiences and outcomes, in both positive and negative ways. In the best examples, teachers helped students to excel and to overcome significant social and structural challenges, while fostering social harmony in their school (Box 3). It is evident that structural issues impact the educational experiences of all children in Jordan, regardless of nationality. Focus group

discussions and interviews with key informants converged on three key issues that are emblematic of the challenges faced and amenable to policy reform: 1) education quality, 2) school violence, and 3) higher education opportunities.

2.2. STRUCTURAL BARRIERS TO EDUCATION

Poor education quality is a universal issue that is linked to negative outcomes, including school dropout. Concerns expressed by Syrian and Jordanian focus group participants about education quality centered on teaching quality, the academic curriculum, the learning environment and the type of education program. In addition, Jordanian respondents expressed concerns about a lack of oversight by the MoE, with some expressing the opinion that education quality in Jordan has declined significantly over the past decade. Perceived education quality featured prominently in families' decision-making regarding whether to send their children to school, to withdraw them from school or even to engage them in child labor (Box 8).

Teaching quality was a key concern, with common complaints relating to unqualified or poorly trained teachers and unprofessional conduct in the classroom. Several respondents questioned teachers' qualifications and fitness to teach. Teachers' use of cell phones in the classroom was a consistent complaint among Jordanians and Syrian refugees in both camps and urban settings.

"Yes because first of all you have the teachers, some of them, they don't really do their job honestly; you'd find them asleep."

Jordanian man in Mafraq

"You've also got this thing where, teacher walks into class and browse on their phone, we ask him to explain something, he beats [the desk?], that's how education is..."

Syrian refugee woman in Mafraq

"Yeah, some go to afternoon period, some go to morning, when you go [teachers] are on their phones and taking pictures of themselves, there is no proper study..."

Jordanian woman in Mafraq

High teacher turnover, frequent teacher absences, and a reliance on substitute teachers were also reported to negatively impact students' education experience. According to an education expert, school teachers in Jordan are unlicensed and the majority of teachers in the second shift are hired on a contract basis, rather than through the Civil Service Bureau. Teachers' low wages, fatigue and overcrowded classes were also thought to negatively affect teaching quality.

Both Jordanians and Syrians described teachers who displayed discriminatory or preferential treatment, favoring students based on nationality or academic ability. It was generally perceived that there was a lack of support for students with special needs, including students with disabilities and those who were struggling academically.

"In Syria, the clever and the weak student...[sit together] so that the weak can learn or get better from the clever one – here, they discriminate, clever ones [sit] in one class or desk, and the rest, no, and teacher's attention is only for the clever."

Syrian refugee woman in a camp

Highlighting the important role of teachers, members of both communities provided examples of dedicated, supportive teachers who made a difference to their children's educational experiences and outcomes.

"[NGO offering support classes] is really good, the teacher there gives them the letter, she [respondent's daughter] comes straight home: 'I want to go back and give my homework to the teacher!' My daughter is in 2nd grade, this summer she went back for revision, she [the teacher] gives her a revision of letters..."

Syrian refugee woman in a camp

Jordanians and Syrians both complained of a lack of academic rigor in formal and non-formal education programs, stating that the curriculum neglected core academic skills, relied on rote learning, or that “play” was encouraged at the expense of academic content. Parents expressed concerns that their children were not given homework, or were allowed to pass a grade without having grasped the material.

“Sometimes, I ask the boy what did you take in class today; he says ‘nothing, mama, they made us draw’...what can we benefit from drawing? If there were no [teaching of] letters and mathematics, this child won’t benefit.”

Syrian refugee woman in a camp

“The education’s foundation is wrong, here a child when they get into school [they’re told] ‘memorize.’ Okay, why would I memorize, why couldn’t I understand first?’ Memorize’... if I want to become an engineer or a doctor, or now, wouldn’t [a child] need to understand before? Here, before he gets into school [he’s told] memorize this, memorize that.”

Jordanian man in Mafraq

Supporting these perceptions, UNICEF reported poor learning outcomes in Jordan throughout basic and secondary education, citing the National Committee for Human Resources Development’s finding that “70% of students in Grades 2 and 3 are reading without comprehension”.²³ In addition, the 2019 Fafo study found that 10 percent of Syrian refugees enrolled in basic education have repeated at least one school year.¹⁵

Both Jordanians and Syrians report that education quality varies widely depending on the type of school. In general, integrated schools and girls’ schools were viewed more favorably than double shift schools and boys’ schools, while the morning shift was generally considered superior to the afternoon shift in double shift schools. Parents described attempting to transfer their children to “better schools,” but felt that this required wasata, or social connections. Some refugees reported that they were made to enroll their children in a distant double shift school, despite a single shift school with capacity being closer to where they lived.

Despite public schools being available free of charge, the quality of education offered in some schools was viewed so poorly that Jordanians and Syrian refugees (both in camps and urban areas) considered private tutoring a better option – and sometimes the only option – for a quality education. This places an additional financial burden on families and creates inequities in education, as many families cannot afford this cost. Some respondents framed it as a choice between paying for private tutoring or not sending their child to school at all.

“Right now, if students aren’t given private classes they won’t study anything...at all.”

Jordanian Woman in Mafraq

“We can’t get them private tutors after school, it requires money; our own concern is how to get money for rent, to live within our means with the income we are getting...”

Syrian refugee man in East Amman

The second shift in double shift schools was generally described as offering poorer quality education, and was typified by shorter lessons and poorer teaching quality. Some respondents attributed this to discrimination against Syrian students. There were also accounts of students in the second shift being forced to clean the school during the second shift.

“Our students go to afternoon sessions, my daughter told me they make us clean the yard. They [children] tells us, ‘why do we have to clean the yards?’ Yes! The school has nobody to clean it?”

Syrian refugee man in East Amman

"I say that, morning and afternoon, there is unfairness for both [students], neither student will get their fair share. During morning [teachers would think] let's pass these 2-3 hours however because I have afternoon period [to teach]; so it will be unfair to the student, and the other as well and the teacher would be tired. And both [students] would be miss[ing] out."

Jordanian man in Mafraq

"[Half] an hour is the lesson, 35 minutes, teacher gives the lesson and leaves. 35 minutes – what can a teacher manage to do [in 35 minutes?] Give a lesson? Tell the students to be quiet? Check homework? Do the exam?"

Syrian refugee woman in a camp, discussing the second shift

Unequal education experiences in double shift schools may be reflected in educational outcomes. A key informant conducting research for a national NGO in the education sector observed high rates of illiteracy among students (up to 18 years of age) attending the afternoon shift, compared to zero cases of illiteracy in the morning shift. While one Jordanian woman expressed a belief that the double shift system was necessary to avoid social tensions between Syrian and Jordanian students, the dominant opinion expressed by focus group participants – and reinforced by key informants – was that the double shift system is inefficient, ineffective and inflames social tensions. Support for integrating schools was expressed in both Jordanian and Syrian focus groups:

"For this time, the only system [education solution] is expanding the schools, having larger classrooms, so that it's all the same level... all going to one period."

Jordanian man in Mafraq

Many of the issues surfaced had a gender and age dimension to them. For example, focus group participants and key informants highlighted specific challenges for boys within the education system; and adolescents were viewed as particularly vulnerable. Teaching quality was generally regarded as being inferior in boys' schools and issues of violence and discrimination were more commonly reported to affect boys. These findings may relate to difficulties recruiting qualified male teachers, superior leadership and teaching in girls' schools, or gendered social norms, such as "boys will be boys". In addition, all of the cases of child labor discussed during our research involved boys, with some families noting that they decided to remove their son(s) from school in order to work, while keeping their daughters in school. Among girls, safety concerns relating to a lack of school transportation discouraged school attendance (Box 1).

BOX 1: School Transport – More Than a Matter of Access

Syrian refugees – both inside and outside of camps – emphasized that safe, affordable transportation is necessary to improve access to education and ensure the safety of children, particularly girls, while they travel to and from school. Safety fears were also expressed for students attending the second shift, who must walk home in the dark during winter. In addition, many Syrians in camps lack the freedom of movement to pursue higher education opportunities outside of the camps. Safety concerns, a lack of affordable transportation and limited freedom of movement were linked to school dropout, especially among girls. Some refugees in camps expressed greater safety fears after the withdrawal of NGO-funded school bus services.

"... So that's why some girls don't go to school, for that point [having to walk long distances through the camp to school], but in a bus they'd be safer, definitely, a teacher will ride with them, but most girls are at home [i.e. not in education for this reason]."

Syrian refugee woman in a camp

Participant (P): The main thing [barrier to education] is, we don't have the financial ability to take our daughters from the door and get her back through the door using a bus, that's a big issue.

P: Yes, that's the big one.

Syrian refugee women in a camp

Participant (P): When we came here, I didn't enroll my daughters in schools; in the afternoon you find all the boys standing by the gates of school.

P: We had all our daughters drop out because of this.

Syrian refugee woman in Mafraq

Key informants indicate that improving the system of school transportation would help to unlock additional school capacity, by allowing students to attend schools with extra space within their directorate. In other humanitarian crises, refugee families, including Venezuelans who fled to Colombia, have received free public transportation to local schools.²⁴

BOX 2: Diversion from the Formal Education System

Displacement exacerbates challenges to accessing formal schooling for Syrian refugee children. It is estimated that approximately 40% of Syrian children in Jordan are outside the formal education system.²⁵ Although the GoJ previously waived documentation requirements for children to enroll in formal schools,⁸ key informants note that this policy was implemented unevenly, with some schools continuing to request documentation or denying enrollment to eligible students. The effect of the new documentation requirement (MOI card) for school enrollment remains to be seen, but it will likely have a negative impact on access to school. Even if students are able to enroll in school, a lack of documentation may lead to them being placed at an inappropriate grade level, which Syrian respondents reported contributed to frustration and withdrawal from school.

'I am living this case, my son dropped out. When we first got here, he had just finished 5th grade in Syria. When we got here they wanted him to repeat 5th grade, [said] 'he has no certificate, hasn't finished the year,' and he refused to go to school and hated school, because he would be placed in 4th grade, with younger students, and he hated school. He dropped out 'til now.'

Syrian refugee woman in a camp

In addition the so called “three year rule” – a MoE rule prohibiting all students who are three or more years older than their grade level from enrolling in school – effectively diverts students from the formal education system. Many Syrian children have experienced interruptions to their schooling of three or more years due to conflict and displacement.

"Regarding education, the young ones who came [to Jordan] at age of 12-15 years old, some of them had already interrupted their studies, for two years, due to war, and when they were in Syria, people were internally displaced from one area to another – those in Homs moved to villages, [those] from Damascus to elsewhere – no longer studying. Those who came here, and have had their studies interrupted..."

Syrian refugee man in Mafraq

Recognizing the barrier created by this policy, UNICEF and the MoE developed a non-formal catch-up program for out-of-school children in 2016. It covers two years of schooling in one year and provides students with the opportunity to re-enter formal education.²⁶ Although UNICEF reports that more than 1,700 students have reintegrated into the formal education system through this program,²⁷ it is only open to students nine to 12 years old. Children older than 12 years old do not have the opportunity to re-enter the formal education system, instead remaining in the non-formal system. Non-formal education programs vary widely in content and quality, ranging from poor to excellent.

For students who drop out of school or are unable to enroll after arriving in Jordan, there are other barriers to re-engaging with the education system. For example, if out-of-school children start working, their families often become reliant on the income they generate and may be reluctant to re-enroll them in either formal or non-formal education.

School violence is a widely reported problem that particularly impacts Syrian boys and contributes to negative coping strategies, including school dropout and child labor. Students experienced verbal, physical and emotional violence and discrimination at school, which many parents felt powerless to prevent. Respondents described serious injuries, psychological harm and even permanent physical impairments resulting from violence. School violence also has implications for children's longer-term self-reliance, as it may drive them out of school and increase their risk of negative outcomes, including child labor (Box 8).

“My son gets beat up a lot. I can’t keep up with the glasses, they break every pair of glasses. “They either break it or take it apart, that’s not mentioned much, the poor one is now [psychologically] distressed. Yeah, he is. I now take him to a psychologist.”

Syrian refugee woman in East Amman

“They keep telling him ‘you Syrian’ and other words...insults, insults...and he gets beat up to the extent where his ear was so damaged, now he has hypoacusis. His hearing is impaired.”

Syrian refugee woman in East Amman

“The boys’ school! This one is a complete waste. My son was there and there were so so many problems, and the Jordanians’ children used to strike and beat him, so we stopped him from going, we made the boy quit school, the girl is easier ...”

Syrian refugee woman in East Amman

School violence is perpetrated by a range of actors, including other students, teachers and principals. An education expert noted the importance of leadership, observing that in schools with problems with violence, teachers and/or principals often instigated the violence or stoked social tensions between Jordanians and Syrians, while in more peaceful schools, the teachers and principals fostered social harmony (Box 3). Most respondents were concerned and distressed by the violence occurring in schools. Focus group participants reported that violence in schools is less of an issue for girls than boys, while girls appear more at risk of sexual harassment or violence while commuting to and from school.

While most cases of violence were described as occurring between Jordanians and Syrians, within-group violence also occurs. One key informant described tribal and cultural stereotypes that cause friction between boys of the same nationality from different regions, an issue that some schools tried to address by separating students based on geographical origin. This practice is more likely to stoke social tensions than to promote social cohesion. A key informant expressed concern that the violence and discrimination children experience (or perpetrate themselves) at school might be reproduced in their community and society as a whole:

“If we don’t fix problems [of violence] between kids, we won’t have peace.”

Key informant working for an NGO in the education sector

BOX 3: Leadership Matters – Lessons Learned from a Model Integrated School

"We as teachers and principals work together to help the school become a safe and happy place for students. The community around us is very engaged as well... We as a school work together for the greater good of the students."

School Principal

"The goal is for everyone to be united, [for school to be] a safe place, with no discrimination. These programs and projects we have – this is what we are proud of. Our goal is not to have racism problems. Their [students'] success is what I consider the success of the school."

School Assistant Principal

An integrated boys' school in a Northern governorate in Amman has successfully navigated challenges associated with the Syria conflict and is leading the way by sharing its successful approach with other schools. The school has approximately 200 students, one quarter of whom are Syrian refugees who study alongside Jordanians and Palestinians in mixed classrooms. Despite resource limitations, the school boasts high rates of academic achievement and has extremely low dropout rates.

Following the arrival of Syrian refugee students, the school's leaders responded swiftly to early issues with violence and bullying. The school's staff embody a culture of respect, encouraging "respect for others, caring a lot for their school and the country and respecting each other's opinions". The teachers focus on students' achievements, rather than their nationality.

"Here, we try to integrate them [students], so they have a sense of being a big family, rather than divided by nationality."

Assistant Principal

The teachers encourage students to take pride in themselves and their school and to challenge themselves academically through collaborations. Jordanian and Syrian students at the school have received national and regional awards for projects that they worked on together. The principal states, "if there are competitions or programs where we think they can achieve, we encourage them to participate. Our students know that they can achieve."

The school has developed several innovative initiatives and programs to engage students and foster a love of learning. The school has an "I Can" room – a creative space where students are encouraged to innovate and develop their ideas. In recognition of its leadership and innovation, the school has received permission to train other schools in the directorate to replicate its programs.

"We tried to give them a reason to learn. We try to relate everything they learn to something in their real life so they have a greater passion for learning."

Science Teacher

Recognizing the importance of family engagement in children's education, and the central role of the school in the community, the school invites parents to provide feedback and ideas for school programs, as well as hosting community awareness days and providing courses for parents.

"School is the main center for the community –the school is all they have."

Principal

The school's leaders sometimes pay for school resources out of their own pocket and describe typical challenges of limited funding, resource constraints, a lack of classroom capacity and transportation issues. The principal reflected, "there are always difficulties that we face, but it's all about overcoming them."

Higher education opportunities are limited and there are poor linkages between higher education and livelihoods. While respondents indicated that higher education was a priority for them, higher education needs remain under-addressed. The majority of funding for Jordan's education response has been directed to primary level education.²⁸ Significant gaps are observed between Syrian refugees and Jordanians in terms of post-secondary education enrollment and completion, with less than five percent of Syrian refugees completing higher education, compared to 40 percent of Jordanians.²⁸ Both Jordanians and Syrians report being discouraged by high tuition costs, a lack of scholarship opportunities, limited available fields of study, difficulties traveling to higher education institutions, and a lack of job opportunities upon graduation. The greatest proportion of unemployed adults in Jordan includes those with a bachelor's degree.^{29,30}

Cost is a major barrier for Syrian refugees, who must pay the full international student fee to attend university. Prohibitive tuition fees mean that scholarships are considered one of the few viable pathways to higher education for Syrian refugees. However, scholarship opportunities are limited, highly competitive, and often restricted to younger individuals. UNHCR's Albert Einstein German Academic Refugee Initiative Program (DAFI), for example, is only open to candidates up to 28 years old.³¹ Some refugees who paid out-of-pocket for university fees reported having to defer or discontinue their (or their children's) studies due to a lack of financial means.

"All of our estrangement from Syria is for their sake, we're here [in Jordan] to protect our children and teach them...for me to be in exile, lose my home and lose everything, and all that, so that my son is ruined before my eyes, and cannot get a seat in the university? That's a disaster..."

Syrian refugee woman in a camp

"I was monitoring [higher education grants] for a while...Most grants only want 27 years old and younger, some 24 years old and younger..."

Syrian refugee man in Mafraq

"And what would I tell you, today she left for her test [the Tawjihi, 12th grade certificate], like a sheep being led to the slaughterhouse ...she tells me, 'Mama, I don't want to [do the Tawjihi]. Even if I pass or I don't pass you can't [financially] provide for me for university."

Syrian refugee woman in East Amman

The cost of tuition is just one financial barrier to higher education, with key informants noting that refugees and vulnerable Jordanians require comprehensive academic support, including living stipends, in order to make higher education truly accessible. Documentation issues were also identified by Syrian refugees as a major barrier and led many to abandon their goal of pursuing tertiary education. One of the most frequent complaints was the lack of official recognition of the Syrian 9th grade certificate, and an inability to obtain evidence of one's educational history from Syria.

"...and the thing that exhausted me the most, however, regarding education, it's the 9th grade certificate – and it's unfair, this issue, [it] deprived a large number of Syrians to do Tawjihi: the 9th grade certificate in Syria, the regime's [certificate], it is not recognized, they want a 10th grade certificate... [but] three quarters of the schools [in Syria] were razed."

Syrian refugee man in Mafraq

In addition, some camp-based refugees reported that restrictions on freedom of movement prevented their children from leaving the camp to attend university. A lack of higher education opportunities, together with feelings of disempowerment, led some to question the value of pursuing any education:

"We want to know, do we bother continuing education for our children or not? All my children are young, should I continue [their education] or no? Isn't it unfair, for them to go and come back [from school] over nothing? I just want my son to study..."

Syrian refugee woman in a camp

Poor employment prospects for university graduates may also discourage the pursuit of higher education. Moreover, labor market restrictions further limit livelihood options for highly educated Syrian refugees.

"I finished university, applied [for public sector work], and now waiting for the turn. The queue is unbelievable, there are no [new positions] listed in these 8-9 years, not a single number dropped, it's the same number, 48."

Jordanian woman in Mafraq

"My wife studied in Syria, she came here and finished her studies, she was the 2nd in her college [cohort]. She graduated, but what did she benefit from studying? Wasting years studying...my wife studied 3 years mathematics in Syria. She came here [to Jordan] – her branch of mathematics was not available. They want 56 JDs per hour, I can't [afford] 56 per hour. Instead, she enrolled in pharmacy. She graduated with high grades, and been doing nothing at home since four years. There is no employment, there isn't!"

Syrian refugee man in East Amman



A Jordanian woman attending a recreational activity in a community centre in East Amman, Jordan. September, 2019.
Photo by: Mais Salman/DRC.

2.3. THE WAY FORWARD

In the early stages of any humanitarian response, concerns around education access for refugee children are understandably paramount. The GoJ and its partners have enabled the education system to meet this surge in demand by operating the double shift system, constructing new schools, and hiring additional teachers and administrators. In addition, the non-formal and informal education systems aim to capture individuals who fall outside the formal education system. While these measures appear to have improved access to education, at primary school levels at least, other important issues of access, quality and equity remain unaddressed. With limited prospects of refugee returns, the GoJ and the international community face the enduring challenge of sustaining and expanding Syrian refugees' access to education, while improving education quality and equity for all.

While the GoJ has opened its schools to Syrian refugee children and eased enrollment requirements, documentation issues continue to hinder access to education, either by diverting students to the non-formal education system or preventing their entry into higher education institutions. Of particular concern, the MOI's recent requirement for Syrian children to present an Mol card in

order to enroll in school, will likely negatively affect their access to education. Despite recent urban verification efforts, refugees may lack the MOI card for numerous reasons, discussed further in the Social Assistance chapter (Box 9). The uneven implementation of MoE policies across governorates is also an ongoing challenge.

The double shift school system, while increasing access to formal education, has created new challenges and effectively segmented the school system, providing unequal education opportunities for Syrians and Jordanians. Some key informants suggested that the need for double shifts could be mitigated if school capacity across the system was better assessed and spare capacity more efficiently utilized. The GoJ aims to track educational data through its electronic Education Management Information System (EMIS), but key informants indicate that the information is incomplete, infrequently updated (on an annual basis), and not linked to other major data sources. Finally, long-term investments in school infrastructure will be necessary as the humanitarian response transitions into a development one.

Systemic issues of low pay and poor morale among the teaching workforce often translate into poor teaching quality in the classroom. A media report during the recent teachers' strike stated that "those who cannot find other jobs become teachers," emphasizing that attractive remuneration is necessary to recruit skilled teachers.³²

For too many children in Jordan, school is neither a safe place nor a place where they can learn. Our findings suggest that boys are more at risk of violence at school, or of being withdrawn from school to work, while girls fear for their safety while commuting to and from school. The MoE has implemented a national program to address school violence,⁹ while community-based initiatives include parental councils run by Madrasati, a local NGO. Parental councils seek to leverage parents' shared concerns about education and build bridges between Jordanian and Syrian communities, through collaborative projects that aim to enhance their children's school environment.

Higher education remains inaccessible to many vulnerable Jordanians and Syrian refugees, and Syrians face particular challenges around cost-prohibitive tuition and, in some camp settings, restrictions on movement. A key informant noted that scholarships, like those provided by Luminus Education, Jordan's largest technical and vocational training provider, can facilitate Syrian refugees' access to higher education. Recognizing the lack of jobs available to university graduates, the GoJ aims to channel more young Jordanians into vocational training, rather than higher education, as outlined in its Jordan 2025 Vision.¹⁹ It is unclear what effect this approach will have on the intellectual capital and economic well-being of Jordan.

Jordan has been rightly praised for its efforts to promote inclusive education, particularly for Syrian and Palestinian refugees. As the humanitarian response transitions into a development phase, care is needed to ensure that this enabling environment continues and that there is a renewed focus on education quality. This research revealed exceptional efforts by many, including students themselves, to overcome challenges within the existing education system. Their insights and innovative thinking helped to inform the following policy recommendations.

2.4. RECOMMENDATIONS

1. Strengthen data collection and coordination to improve education access and quality.

The GoJ has prioritized technology-based innovation and digital solutions, creating an opening for better coordination of data to improve education access and quality. This approach requires the **GoJ** to invest in collecting more accurate data on school capacity, enrollment, attendance and other important education indicators and demographics; this could be facilitated by more coordinated and timely data monitoring through the EMIS. The EMIS could potentially be linked to the civil registry database and databases managed by UNHCR to better track education outcomes and to identify areas of need. Such a system would enable the identification of schools that are at capacity, school-aged children who are not in school, areas requiring infrastructure investment, and the geolocations of education gaps and trends. Upgrading and maintaining the EMIS and integrating it with other databases could also generate additional jobs in information technology, a priority employment sector identified by the GoJ.

Donor governments and education partners should also support the collection of data on meaningful education outcomes, that are also effectively age and sex-disaggregated, in order to assist these efforts. Data on education outcomes are an important complement to metrics on enrollment.

2. Focus on the evidence-based needs of adolescents and other vulnerable populations.

Vulnerabilities that are specific to age and gender emerged throughout this research. The **GoJ**, supported by **international and national partners**, should prioritize interventions that address the educational needs of vulnerable subgroups. For example, in both our education and livelihoods research, adolescent boys emerged strongly as a group requiring more tailored interventions to reduce school violence and dropout rates, improve literacy and combat child labor. Identifying vulnerable groups and developing effective interventions requires evidence, including age and sex-disaggregated data, which may be assisted by the data coordination efforts recommended above.

3. Invest in school and transportation infrastructure to increase education access, with an emphasis on integrated schools.

While double-shift schools may ease the pressure on school systems during the early phases of displacement, in the long run, school integration is key to education quality, sustainability, and social cohesion. Our research has indicated that a reliance on double shift schools could be reduced if students were distributed more efficiently within the school system, by maximizing the use of existing school capacity in integrated schools. The **GoJ and international donors** should invest in school transportation to assist this goal, as safe, affordable school transportation could link students to under-subscribed schools, reduce pressure on crowded urban schools, and may encourage girls' school attendance by addressing concerns about safety. Better data coordination, as noted above, is also critical to this approach.

In the medium- and longer-term, expanding and building schools is necessary to increase capacity and accommodate demographic growth in Jordan. Managed well, such investments by international donors could benefit all school children and serve to guarantee commitments to integrate schools and ensure continued free access for Syrian refugee children. The **GoJ and international donors** are encouraged to pursue a phased approach of school expansion, together with longer-term construction of new schools, in order to meet both immediate needs and future demands. Approached strategically, this can also create livelihood opportunities, including short-term cash-for-work positions, in project management and construction.

4. Prioritize teacher training and promote teaching as a profession, particularly for men, in order to improve education quality.

Further investments in teacher training by the **GoJ and international donors** are necessary to address widespread concerns about teachers' qualifications and teaching quality. QRTA's teacher training program, which emphasizes conflict resolution and leadership skills, is an example of the type of initiatives which could be scaled up to serve this goal. Competitive salaries are crucial for attracting qualified teachers, particularly male teachers, given the deficiencies in education quality that are reported in boys' schools. In addition, shifting social norms is necessary to elevate respect for the profession of teaching, and to recognize teachers' valuable role in society. Possible strategies could include public accolades for teachers who demonstrate dedication and leadership (e.g. teaching excellence awards or awards for schools that foster social harmony); addressing gendered occupational stereotypes through the school curriculum; and providing mentorship opportunities for male teachers. Broader de-stigmatization of certain vocations, including teaching, is a key focus of the GoJ's Jordan 2025 vision, and would bolster the educational and livelihoods sectors.

5. Foster social cohesion in and through school communities.

Social cohesion must be advanced at a national level and strengthened at the community level. Cultivating a shared sense of community among students, school staff and families may help to increase social cohesion and prevent issues with violence in schools. This is particularly important in double shift schools, which tend to create divisions between students of different nationalities. Parental Councils, such as those operated by Madrasati, promote a shared approach to problem solving and a sense of school community. **Education actors** are encouraged to view schools as a communal space to engage families and build bridges between host and refugee communities.

Perceptions of inequity, for example, around the allocation of students to schools, fuel social tensions. The **GoJ and MoE** could address this through greater accountability and transparency in decision-making, and more consistent implementation of education policies, from the national to governorate levels.

6. Explore innovative pathways to higher education.

Financial barriers and limited higher education opportunities prevent many Syrian refugees and vulnerable Jordanians from continuing their education. The **international community**, together with **private philanthropy, academic institutions and corporate actors** should expand the provision of higher education scholarship and fellowship opportunities for Syrian refugees and vulnerable host populations. Scholarships could be strategically aligned with labor needs in specific sectors to provide better linkages to livelihoods.

3. LIVELIHOODS: THE KEY TO SELF-RELIANCE

Access to livelihoods is another important route to self-sufficiency and resilience for Syrian refugees and host communities. The right to work is fundamental to the dignity, survival and security of refugees during protracted displacement and is protected under international human rights law.^{33,34} Almost half of the Syrian refugees in Jordan are of working age and Syrian refugees represent one tenth of Jordan's total population and one fifth of the country's non-Jordanian workforce.³ High unemployment, particularly in Northern governorates hosting large numbers of Syrian refugees, contributes to social tensions in these communities.¹⁵ Jordan's national unemployment rate is 18.7 percent, with higher rates among women and youth (30 and 36 percent respectively).³⁵ Among Syrian refugees in Jordan, the overall unemployment rate is 25 percent (and up to 76 percent for adolescent girls), and female labor force participation remains very low, at 7 percent.¹⁵

Jordan's labor market is largely informal, highly segmented, and heavily reliant on migrant workers.^{8,36} Syrian refugees are employed informally at levels twice that of formal employment,⁸ while the ILO estimates that more than half of total employment in Jordan is informal.³⁷ Labor standards and regulations are applied unevenly – in law, policy and practice – to different nationalities residing in Jordan. For example, the legal minimum wage for Jordanians is higher than for foreigners; non-Jordanians are confined to a limited number of occupations and employment sectors; and enhanced labor market access negotiated under the Jordan Compact applies only to Syrian refugees.

3.1. POLICY LANDSCAPE

The 2016 Jordan Compact catalyzed a robust response by the GoJ, the international community and livelihoods actors seeking to improve livelihoods for Syrian refugees and Jordanians. Jobs are the centerpiece of the Jordan Compact, with the GoJ pledging to provide 200,000 work permits to Syrian refugees and to create new jobs in Special Economic Zones (SEZs). Subsequent Brussels meetings and the London Initiative have focused on job creation, economic growth and private sector investment. The GoJ pledged reforms to remove gender discrimination from the Labor Law, mandate employer-provided childcare services and introduce flexible working hours at the London Initiative launch. These measures align with the GOJ's commitment to the 2030 Sustainable Development Agenda, particularly goals of gender equality, inclusive and sustainable economic growth and decent work for all.³⁸

Building on these international frameworks, the GoJ has developed multiple national policy formulations, including the 5-year Reform and Growth Matrix, Jordan 2025 Vision, the 2019 Jordan Response Plan, and the National Social Protection Strategy.^{19,22,39} The 5-year Reform Matrix focuses on "improving the business environment, reducing business costs, improving regulatory predictability and promoting investment and exports", as well as public-private partnerships in infrastructure, utilities and services.³⁹ It is complemented by the Path to Revival 2019-20, a 2-year work plan which aims to create 30,000 new jobs for Jordanians, emphasizing trade and innovation-based growth.³⁹ While sweeping in scope, these policies converge on common themes of economic growth, structural reform and job creation, with a focus on Jordanian employment, foreign direct investment and the private sector.

This research identified a number of ongoing livelihoods challenges. In particular, Jordanians and Syrian refugees consider work the key to self-reliance, but they confront significant obstacles to accessing livelihoods. Members of both communities, including highly skilled professionals and university graduates, reported extremely limited job opportunities and intense competition in the labor market. Both groups stress the need for more livelihoods options, emphasizing the importance of job creation, self-employment opportunities and a more enabling environment for business owners. For refugees, some of these barriers speak to the constraints of current policy frameworks, which limit their access to the formal labor market to a narrowly circumscribed set of occupations. Moreover, the many and varied vocational training schemes offered to refugees and vulnerable Jordanians were seen as not sufficiently anchored in the needs and realities of the current labor market.

Second, both vulnerable Jordanians and Syrian refugees emphasized the importance of decent work that enables them to meet their needs and live dignified lives. Their concept of decent work includes fair wages, workplace safety, and freedom from exploitation. However, the Jordanians and Syrians we interviewed reported common experiences of inadequate wages, poor work conditions, and exploitation. Both groups have limited access to justice and lack trust in the system's ability to protect their rights. Syrians – who are subject to stricter labor regulations and are often in a more precarious economic and legal situation – appear particularly vulnerable to these risks. These challenges are discussed in more detail below.



Women participating in a knitting course in a DRC community centre, Jordan. February 2019.
Photo by: Mais Salman/DRC

3.2. STRUCTURAL BARRIERS TO LIVELIHOODS

A restrictive regulatory environment continues to limit Syrian refugees' livelihood opportunities and contributes to their vulnerability. Closed occupations and sectors, nationality quotas and restrictions on business ownership and home-based businesses were identified as key challenges by Syrian refugees and key informants. Refugees generally expressed a strong desire to work, to achieve self-reliance and to positively contribute to their host community. This led them to question the rationale for labor regulations that left them dependent on humanitarian aid and unable to use their skills to benefit Jordan's economy.

"First, their country's economy would improve, when I opened a shop – my work is in carvings and stones and such. I will put on it 'Made in Jordan,' not 'Made in Syria.' I can import from abroad but here, I [would] use the Jordanian stones. I would put the state in business, and the state would benefit from me, from water and electricity, and customs, and taxes...the state would benefit [and me with it]. Second, the country's sons [i.e. Jordanians], those who don't know much about my trade, he will learn something new in their life – when they go to Downtown or Jerash and says 'wow, how did they make these steps?' ... Then why would you make this person [a refugee], who has a trade, a normal human being, why would you make him a burden on you? Not only you, make him a burden on all of the UN."

Syrian refugee man in East Amman

Such arguments are supported by the literature - refugees in various settings have filled gaps in the labor market, generated new jobs, shared specialist skills, contributed tax revenue, increased consumer spending and brought other economic benefits to their host communities.^{40,41} The balance of research shows neutral or net positive economic contributions of refugees to host communities, even after large population influxes.³³ While some studies show negative impacts, the effects are generally short-term and may be mitigated by policies to reduce labor concentrations in a limited number of sectors or geographic areas (e.g. by liberalizing the labor market and granting freedom of movement) and to stimulate economic growth and job creation, through international cooperation.³³

Closed employment occupations and sectors severely restrict livelihood opportunities for Syrian refugees, particularly skilled and highly educated individuals. Many professions in which Syrians possess skills, including medicine, teaching and business management, are closed to non-Jordanians. The GoJ limits employment of non-Jordanians to a small number of occupations and sectors, with work permits concentrated in the construction, agriculture, manufacturing and service sectors.⁹ These jobs are typically low-skilled and feature poor working conditions, with Jordanians and Syrians in this study describing long hours and hazardous, labor-intensive work in factories and on farms. Recently, the Jordanian government closed a further 22 professions to non-Jordanians, including professions such as hairdressing, in which large numbers of Syrian refugees have received vocational training.⁴² Refugees in camps also reported that some Syrian doctors and teachers work as "volunteers" in their closed profession. They perform the same duties (and sometimes hold the same job title) as Jordanians employed in their field, but as volunteers, they receive a small stipend and lack access to Social Security or employment benefits.

Nationality quotas compel employers in some sectors to hire a certain proportion of Jordanian workers before non-Jordanians can be hired. One Syrian business owner stated that these quotas, combined with an inability to find sufficient numbers of Jordanian workers who could perform work to the same standard as Syrians, prevented him from formalizing his Syrian workers.

Home-based businesses (HBBs) have been promoted as a method of increasing women's participation in the labor force. However, home-based businesses are limited to just three sectors outside of camps (food processing, handicraft and tailoring) and involve complex licensing requirements and prohibitive registration costs, with uneven implementation across municipalities. According to one key informant, only one Syrian home-based business had been registered as of December 2019, against a Jordan Compact target of 100 Syrian-owned and licensed HBBs.

Syrians who wish **to establish a business** outside of their home and who lack the prohibitive capital required to register as an investor must engage a Jordanian sponsor in a "joint venture". Syrian refugees reported shouldering the burden of work and financial risk associated with these business arrangements, while lacking legal protection. One refugee shared a story of a business that was registered in the name of the Jordanian sponsor, who disappeared with the entire investment capital, totaling 28,000 JOD. Several Syrian refugees expressed a desire to open a business in their own name, without being exposed to the financial and legal risks of a joint venture.

A Syrian business owner interviewed for this research reported that Jordan lacks a **business-friendly environment**, citing high investment capital requirements and operating costs, burdensome bureaucratic requirements, frequent policy changes, limited financial protection and a lack of protection for local products. Livelihoods experts supported these findings, many of which have been previously reported.^{11,35} Key informants also described an unstable policy environment and high turnover within government line ministries, which contributes to uncertainty in the livelihoods space. In addition, they point to uneven and selective implementation and enforcement of labor regulations at sub-national levels of government, which Lenner and Turner (2019) have noted fuels the informal economy.¹²



A Syrian refugee learns tailoring in DRC centre in Azraq Camp, Jordan. February 2017. Photo by: Mais Salman

Vocational training is often not sufficiently linked to livelihood opportunities, labor market demands and individuals' skills, aspirations and lived reality. A strong theme to emerge from the focus groups was the need for vocational training and livelihoods interventions that are tangibly linked to employment and more closely aligned with labor market demands. Many focus group participants (primarily women) reported participating in at least one – and often multiple – vocational training courses, as they were eager to gain skills that would improve their livelihood prospects. While some individuals shared success stories of vocational training leading to stable work, most Jordanian and Syrian focus group participants expressed frustration that their participation in vocational training did not translate into work. They expressed feeling unsupported, unprepared and unable to enter the labor force.

"They teach a person how to fish...then they throw him in the desert...taught how to fish in the desert!"

Syrian refugee man in Mafraq, reflecting on the value of vocational training without work opportunities

"We have [vocational training] certificates. – All [have] certificates! What do we do with them? How are they of use to us?"

Syrian refugee women in a camp

A sense of futility associated with vocational training was also reported in a study on debt among vulnerable Jordanian and Syrian women by Arab Renaissance for Democracy and Development (ARDD).⁷ Common complaints about livelihoods programs and vocational training in the current study related to a focus on sectors where few jobs were available, or skills that were not in demand; an inadequate training duration; and the abrupt withdrawal of livelihoods support after training was completed. A mismatch between vocational training and labor market needs was also acknowledged by key informants, with one INGO livelihoods expert noting a demand for labor in sectors including infrastructure, facility maintenance, machinery operations and information technology, but a lack of vocational training in these areas.

Both Jordanians and Syrians felt unable to capitalize on their vocational training due to a lack of investment capital, raw materials, social connections or other livelihoods support. One Syrian woman who had graduated from a production kitchen started a catering business but was unable to expand her business as she could not afford a refrigerator. Camp-based female refugees wished to market their new sewing skills but lacked raw materials and marketing support. Greater financial inclusion of Syrian refugees (discussed further in Chapter 4) may be one strategy to address these barriers.

Livelihoods actors spoke of structural issues that limit the type, duration and quality of vocational training, particularly for refugees. Labor regulations and an unstable policy environment confine vocational training and related livelihoods interventions to a restricted – and rapidly shifting – space. Thus, individuals are trained in sectors that are already saturated with labor market entrants, or in professions, such as hairdressing, that have now been closed to non-Jordanians. Vocational training programs are donor-driven, and donors' priorities, reporting metrics and funding cycles may not align with participants' needs or preferences. Implementers' efforts to continue to serve as many people as possible in the face of funding cuts also limit their ability to provide meaningful training opportunities.

This research identified **gender and age-specific challenges** around livelihoods. Available formal work opportunities (e.g. in construction) may be considered socially unacceptable or unsafe for women. Some female focus group participants expressed a preference to work close to home due to their caregiving and household responsibilities. This prevented them from accepting factory or teaching jobs that involved extended work hours and long commutes. A livelihoods expert emphasized the need for gender-sensitive transportation with close pick-up and drop-off points, noting that most sexual harassment occurs between the bus stop and home. These findings are well documented in the literature.⁴³ In addition, male refugees in camps expressed the perception that they were excluded from livelihoods programming and vocational training that targeted women. Some men attributed high rates of divorce in camps to social tensions resulting from male unemployment and a shift in gender roles when women became economically active.

Child labor is both a protection risk and coping strategy for many Syrian families, as discussed further in Chapter 4. Jordanians and Syrians also emphasized the need for more inclusive vocational training opportunities, particularly for those with disabilities and adults above a certain age. Key informants indicated that donors often earmark their contributions for youth training and employment and may resist raising the age threshold beyond the 18-26 range. It has also been reported that factories in the garment sector prefer to recruit women under 35 years old.⁴³

BOX 4: Livelihoods, Freedom of Movement & Transport – Inextricably Linked

Freedom of movement is fundamental to refugees' ability to access sustainable livelihoods and achieve self-reliance. It can also produce economic benefits, by allowing job seekers to move to areas with less competition for work and facilitating trade partnerships.³³ However, Syrian refugees in Jordan continue to face restrictions on their mobility, in both policy and practice.

Camp-based refugees are permitted to leave the camp with a valid work permit but they must return to the camp every 30 days to renew their documents – an inconvenient and bureaucratically burdensome process that often entails long waits in queues. Some refugees living in camps reported being unable to obtain permission to leave at all, constraining them to the scarce work opportunities available inside the camp. They viewed lack of freedom of movement as their greatest impediment to accessing livelihoods. Urban refugees may also be limited to certain geographic regions due to their MOI card, which determines where they can receive services.

Syrian refugees are prohibited from driving or owning a car in Jordan. Syrian men living in urban areas reported that being legally allowed to drive and own a car would increase their work opportunities and independence and restore their sense of dignity. A Syrian woman stated that her husband, who was unable to walk long distances due to a back injury, had borrowed money to buy an electric bicycle to commute to and from work. Police had confiscated his bicycle and, with no ability to travel to work, he would likely be forced to leave his job and default on his loan.

Finally, safe, affordable public transportation is critical for accessing livelihoods, particularly for women. Both Syrians and Jordanians reported that the availability and cost of transport, as well as commuting time and distance, affects their livelihood options. While some employers in SEZs provide transportation for refugees living in camps, refugees in these settings complained of the high cost of transport within the camp, to the camp's front gate. When this cost was deducted from their low daily wages (and weighed against the risk of wage theft), working outside the camp was often not financially viable.

"You can't solve the issue of employment until you solve the issue of transportation."

Livelihoods expert working for an international NGO

3.3. ACCESS TO DECENT WORK

Dangerous work conditions and a lack of occupational health and safety (OH&S) measures were reported by Jordanians and Syrians who worked in factories and agriculture projects. They described insufficient Public Safety oversight and a lack of access to personal protective equipment, health insurance and medical care following workplace injuries. Serious workplace injuries and even deaths were reported – Syrian refugees described work-related deaths in agriculture projects that left workers' families without a breadwinner and with no legal recourse. An INGO livelihoods expert noted that the absence of comprehensive legislation regulating OH&S requirements on work sites absolves employers of the responsibility to provide workers with safety gear and equipment. One Syrian business owner who employs both Jordanians and Syrians stated that he reserves the most hazardous work for Syrian workers, due to a lower risk of legal repercussions if they are injured at work. A Jordanian working in a large factory employing Jordanians, Syrian refugees and migrant workers reported being forced to attend to coworkers' workplace injuries, despite being unqualified to do so:

"Also, there's a problem in the private sector and factories especially; some jobs are difficult, dangerous, and these factories have no clinic, no doctor, no first-aid, no safety procedures. I work in a [type of] factory – every day at the office we get more than 6-7 cases [with] deep wounds... knives...machines...the saw that cuts the [factory product]. Now, whenever I see blood, I pass out; there is no clinic, no doctor...how can I take responsibility for something that's not my job? I am not a nurse to put cotton or clean somebody's wound – what if it gets infected? Or something happens?"

Jordanian man in Mafraq

Exploitation is commonly reported by both Syrian refugees and vulnerable Jordanians, including: wage theft, excessive working hours, illegal deductions from pay, being made to pay fees that should be legally borne by the employer, unfair dismissal (e.g. after taking sick leave) and denial of entitlements (including sick leave, vacation and Social Security). Jordanians and Syrian refugees agree that those working informally are at greater risk of exploitation, but those engaged in formal work are not immune. Jordanian male focus group participants suggested that Syrian refugees were more willing to accept lower pay and exploitative conditions and that this had contributed to an overall decline in labor conditions.

As well as being more vulnerable to exploitation, Syrian refugees appear less able to exercise their rights or to access justice compared to Jordanians. Many Syrian refugees reported being threatened with deportation, detention, physical violence or harassment when they attempted to recover unpaid wages or other entitlements.

"Yesterday my husband had an argument with someone, [with] the man employing him. He hit him twice, three times, vowing to deport him...‘I swear I'll have you deported, I will, would never [swear by his name, his tribe]...if you remain here...’ He was gonna break over his head ...Yea...a brick this huge... on [Syrians'] head..."

Syrian refugee woman in Mafraq

Many refugees were so fearful for their situation that they chose not to seek recourse in the face of such threats. Limited options for justice for refugees and a sense of impunity among those who exploit them appear widespread. As a result, Syrian refugees describe profound fear and anxiety in their pursuit of livelihoods:

"Yes now, workers who work for a JD [per hour], yes they are working, but at the expense of their psychological distress. He's working in terror, fear about his pay, fear that a problem might happen, from those he works for, or people that work for his employer, or that problems can arise between workers, [that] I'd even get paid ...in terror..[A] Syrian refugee has fled from terror, he lived the entire period in terror..."

Syrian refugee man in a camp

Box 5: Work Permits – “Necessary but not Sufficient”

The Government of Jordan has taken significant steps to facilitate work permits for Syrian refugees, including simplifying and streamlining processes, introducing flexible work permits in the agriculture and construction sectors and waiving application fees. As of October 2019, Jordan had issued over 159,000 work permits to Syrian refugees, towards a Jordan Compact target of 200,000 work permits.² However, this figure does not reflect the number of new job opportunities accessed by Syrian refugees, as it includes inactive, renewed and temporary permits, as well as permits re-issued to the same person for a different position. The number of active work permits was estimated to be approximately 40,000 in May 2017.¹²

Work permits have been described as “necessary but not sufficient” to ensure that refugees have access to decent work and legal protection. Refugees report that their main benefits are reduced fears of deportation and, for some camp-based refugees, increased freedom of movement. However, formalization carries costs – including social security contributions, fees that may be passed on by unscrupulous employers, and fears of losing humanitarian aid, such as UNHCR cash assistance. While the latter finding may seem to contradict refugees’ stated desire to work and to be independent of aid, it must be considered in the context of a rapidly shifting policy environment and the insecure, inadequate and often intermittent work opportunities available to Syrian refugees in Jordan.

Refugees with work permits report that they are still exposed to exploitation and poor working conditions; and formal work opportunities are confined to a limited number of occupations that refugees may be unwilling or unable to work in. In addition, key informants report employer-side disincentives to formalizing Syrians’ employment, including nationality quotas, Social Security contributions and concerns about increased workplace inspections.

BOX 6: Livelihoods in the Camp Context

Refugees perceived work opportunities inside camps, primarily Incentive Based Volunteering (cash-for-work placements), as scarce and unfairly allocated. In 2018, there were 5,000 cash-for-work positions in Zaatari camp, compared to more than 33,000 working age adults.⁴³ Some refugees who had lived in the camp since the beginning of the Syrian conflict reported being unable to secure any work at all, yet they were aware of households where more than one family member was allowed to work, or where individuals were permitted to work continuously for years. While refugees who accessed cash-for-work placements were grateful for the opportunity, they felt that their duration was too short to significantly improve their circumstances.

Camp-based refugees expressed a preference for working with NGOs inside the camp, despite similar wages outside the camp (typically reported as 1 JOD per hour), as they felt more protected against exploitation and more likely to be paid. In addition, work outside the camp incurred transport costs (reported as 1-3 JOD to the main gate, paid to informal drivers) that must be deducted from their low daily wages. One male refugee reported that he had returned to the refugee camp with his family after a period living outside, as his wages were insufficient to cover rent and other expenses – key informants confirmed that this is not an isolated occurrence.

3.4. THE WAY FORWARD

The Jordan Compact has been praised for its innovative, collaborative approach to supporting refugees and host communities during protracted displacement, and promoting their self-reliance. It has served as a "model for refugee compacts"⁴⁴ in other contexts of displacement, attracting the interest of policymakers in Ethiopia, Turkey and Lebanon.¹¹

While the Jordan Compact has led to positive changes and enabled more Syrian refugees to access work, it has left many important issues unaddressed. A focus on work permits masks the significant protection risks and decent work deficits experienced by both Syrian refugees and Jordanians alike. It also neglects the socio-political dynamics and vested interests that drive the informal sector.³⁶ Jordan's informal economy supports a broad swath of refugees and migrants, including hundreds of thousands of Egyptian laborers who have toiled for decades in agriculture and construction.^{36,45} While the informal sector is typically associated with poorer work conditions and a lack of labor protections,⁸ it also provides work opportunities that are otherwise inaccessible to refugees and migrants, or which they find more appealing, more flexible and higher paying than available formal jobs.⁴ As Lenner and Turner (2019) note and our research validates, Syrians with work permits typically feel less at risk of deportation, but report no significant improvement in their work conditions (Box 5).¹² In addition, many Syrian refugees fear losing humanitarian cash assistance, incurring costs without tangible benefits and drawing unwanted attention from authorities.⁴ Employers have expressed reluctance to formalize employment due to the additional expense, concerns about increased workplace inspections or skepticism that current work permit waivers for Syrian refugees will be sustained.^{11,12} Efforts to improve work conditions require looking beyond work permits, at the broader structural factors that fuel the informal economy.

Syrian refugees continue to seek their livelihoods in a confined legal and policy space – a space that is steadily shrinking.⁴¹ The closure of 22 additional professions to non-Jordanians reverses recent strides and is a departure from the government's pledge at the 2018 Brussels II conference to "consider expanding the sectors and occupations open to Syrian refugees".⁴⁶ Women remain marginalized in the workforce and face gender-specific barriers relating to transport, childcare and workplace environments. A programmatic focus on youth unemployment, while justified, appears to have excluded many working-age adults from livelihoods and higher education opportunities. Vocational courses and higher education opportunities (discussed in Chapter 2) are often delinked from genuine labor market needs. Both refugees and host communities are impacted by a lack of safe, affordable public transportation, while Syrian refugees face additional procedural and financial barriers than can limit their freedom of movement and access to work. An unstable policy environment, characterized by frequent changes in laws and regulations, and uneven implementation and enforcement at sub-national levels, deters private investment, constrains the economy, and contributes to informality.

The challenges identified in this report are not new and the GoJ and its livelihoods partners have been thoughtfully engaging with these issues for some time. For example, transportation is a key government priority under the 5-Year Reform Matrix, Jordan 2025 Vision, Jordan Renaissance Plan 2019 and National Social Protection Strategy.^{19,22,39,47} Safe, efficient and affordable transportation is also recognized as key to the inclusion of women, people with disabilities and rural populations.²² The GoJ has pledged its commitment to the inclusion of women and youth at the London Initiative. Decent work is at the heart of the 2019 Jordan Response Plan, Jordan's Decent Work Country Program and the National Social Protection Strategy.^{8,48} The latter also aims to increase work-related protection, harmonize wages across nationalities and reduce the worst forms of child labor.

The GoJ has displayed innovative thinking around creating jobs, supporting businesses and attracting private sector investment. The planned expansion of EU trade concessions to qualifying businesses operating outside of SEZs is a promising avenue for increasing export-based growth.⁸ The government is also exploring lengthening the validity of business licenses, stabilizing the regulatory environment, decreasing business registration costs and reducing bureaucracy through one-stop shops and online services. Recognizing an overwhelming preference among Jordanians for public sector jobs, the GoJ aims to increase the appeal of private sector jobs by aligning benefits and pay packages with the public sector; and to create jobs in growth sectors, including information technology.

However, the broader vision of many of these policies is weakened by an explicit (and often exclusive) focus on Jordanians. Understandably, the GoJ is attuned to the needs and economic struggles of its citizens. However, the Jordan 2025 Vision's aim to "generate more jobs for Jordanians" and "gradually replace foreign workers" seems at odds with its goal of creating "a balanced society where opportunities are available to all". The GoJ's aims of promoting decent work, increasing work-related protections, and formalizing and growing the economy are laudable, but it is difficult to imagine it achieving these objectives through strategies that elevate Jordanian workers and overlook the substantial number of refugees and migrants that live (and must work to survive) in Jordan. For example, this research suggests that nationality quotas may not protect Jordanian jobs, but they may prevent Syrian refugees from formalizing their position and employers from selecting employees who are most suited to the role. Selectively applying labor standards and regulations to certain populations further segments the labor market, fuels exploitation, increases the vulnerability of certain groups and places downward pressure on wages and work conditions for all.^{36,48} Thus, strategies that marginalize refugee and migrant workers undermine the GoJ's own goals of improving labor conditions, increasing the appeal of the private sector and formalizing and strengthening the economy. Of note, the GoJ appears cautiously open to expanding formal labor market access for non-Jordanians, raising the possibility of easing access to permits for skilled foreign labor, exempting permit fees for domestic workers and allowing alternative work permit mechanisms for non-Jordanians.^{22,39}

Further progress towards promoting the self-reliance of Syrian refugees and vulnerable Jordanians in the medium-term would be aided by an inclusive approach to addressing their needs, as discussed in the recommendations below. However, it is important to note the limitations of such strategies in the context of high unemployment and a stagnant economy. Economic growth is an important part of this equation and requires further consideration beyond the scope of this report. King Abdullah II has declared that "today, the number one priority and the foremost challenge our citizens face is to improve their living conditions and to secure better jobs that provide them and their families with a decent living and a hope for a better future".²² Our research supports this insightful observation and shows that many Syrian refugees confront the same challenges. Navigating the complex path ahead requires solutions that improve the lives and livelihoods of Jordanians, Syrians, and all who live among them.



A Syrian refugee family inside their home in Jordan. September 2019. Photo by: Mais Salman/DRC

BOX 7: Linking Vocational Training to Livelihoods

Education for Employment-Jordan (EFE-Jordan) is one of the country's leading youth employment organizations. It provides job training, placement and self-employment programs for Syrian refugees and Jordanian host communities and has linked over 8,500 youth to employment. EFE-Jordan boasts an 85 percent job placement rate across its programs (within six months of graduation) and a retention rate of 65 percent (six months after placement). EFE-Jordan employs innovative strategies to address many of the livelihoods challenges highlighted in this report:

Intensive skills matching and labor market needs assessment – Youth are identified and filtered through a rigorous selection process which assesses their skill set, needs and potential. Youth are matched to placements prior to training, assisted by EFE's strong employer partnerships and research of labor market needs. Employers often provide letters of intent to provide placements for graduates of the program. Candidates receive counseling to assess their work aspirations and manage expectations, as mismatched expectations and work experiences are an important factor in unsuccessful job placements.

Tailored training curriculum – Job training consists of sector-specific technical training and "soft skills", with training ranging in length from six weeks to six months. The curriculum is redesigned before each intake to adapt to labor market demands and participants' skill sets. Self-employment training includes important elective courses on access to finance, preventing gender-based violence and access to legal aid, with support from partner organizations.

Community and family engagement – EFE-Jordan uses social media, traditional media and community awareness sessions to recruit participants and promote local buy-in. Family awareness sessions and workplace open days help to engage families, which EFE-Jordan recognizes is particularly important for encouraging female participation and retention in training and employment.

Continuous monitoring and evaluation – EFE-Jordan robustly monitors and evaluates its programs. The organization focuses on outcome and impact indicators, including retention rates and increased monthly household income.

Additional livelihoods support – Transportation stipends are offered for all programs to increase accessibility, especially in rural areas. Promising graduates undertaking self-employment training receive support including seed funding for starting a business, in-kind sector-specific tool kits or mentorship.

3.4. RECOMMENDATIONS

1. Support the GoJ's efforts to create jobs and foster a more enabling environment for businesses and investment, ensuring that these processes are inclusive of refugees.

International donors should invest in strategies that boost economic growth and job creation in Jordan, as these are critical to fostering self-reliance and social cohesion. High-impact interventions that serve cross-cutting goals should be prioritized. For example, investments in transportation and infrastructure are a key government priority and an area where donors can usefully lend their expertise and support. In addition, the GoJ's innovative proposed strategy of one-stop shops and online services for prospective business owners could reduce bureaucratic barriers to establishing a business, overcome transportation barriers, and generate jobs in information technology.

Policy frameworks should provide explicit guarantees that international humanitarian and development funds will be used to benefit and represent the rights of both Jordanians and refugees, including Syrians.

The **GoJ** should create a climate where Syrian businesses can thrive, by reducing regulatory and bureaucratic barriers and costs. Enabling Syrians to formalize their businesses could benefit Jordan's economy by broadening the tax base and increasing Social Security contributions. Strategies may include: decreasing fees, streamlining procedures for business registration and standardizing them across municipalities, lowering the investment threshold for investors, expanding the sectors where home-based businesses are permitted, exploring initiatives to incentivize SMEs, and reassessing the requirement for a Jordanian sponsor. The latter will improve access to livelihoods, as well as reducing the financial risk and potential for exploitation that has been reported with joint ventures.

2. Place the concept of Decent Work at the forefront of livelihoods interventions.

The **GoJ, donors and humanitarian actors** should integrate accountability for decent work indicators and meaningful outcomes into livelihood interventions and policy frameworks. Rather than focusing on output indicators such as the number of work permits or job placements, emphasis should shift to metrics that capture the quality and conditions of work, as well as meaningful changes in a household's financial wellbeing.

Occupational Health and Safety is a critical component of decent work. International donors should support strategies in line with the National Social Protection Strategy, including workplace inspections, enforcement, and the Ministry of Labor's complaints hotline. Increasing awareness of workers' rights and employers' obligations and providing training for workers in OH&S practices could also reduce work-related injuries.

Donors and the GoJ should also strengthen access to justice for Syrian refugees and vulnerable Jordanians, by investing in and improving access to legal support services. Community Support Centres that serve Jordanians and refugees of all nationalities may be a mechanism for improving access to legal aid and information.

3. Redouble commitments to enable Syrian refugees to access the formal labor market, prioritizing growth sectors and local needs.

The **GoJ** should explore opening additional professions to non-Jordanians, prioritizing sectors with high growth potential that can serve local labor market and community needs. This will enable Jordan to more fully realize the economic benefits and contributions that Syrian refugees bring. The recent closure of additional professions to non-Jordanians is fundamentally at odds with the goal of promoting self-reliance and resilience, and contributes to informality and a culture of dependency.

The GoJ should also revisit the rationale for nationality quotas, with evidence suggesting that quotas do not offer sufficient protection for either Jordanian or Syrian workers, as employers who are unable to fill their Jordanian quota may resort to hiring refugees informally.

4. Facilitate refugees' freedom of movement and ensure access to safe, affordable and acceptable public transportation.

Freedom of movement is fundamental to accessing livelihoods, education, health care and other basic services. In camp settings, the GoJ should implement transparent and equitable procedures for granting leave permission and provide appeal mechanisms when such leave is denied, particularly in cases of hardship or medical need. Enabling refugees to renew leave permits online or at designated hubs outside of the camp may also streamline and simplify leave procedures.

International donors, in partnership with the GoJ, can play a vital role in addressing transportation barriers that limit access to livelihood opportunities. Vulnerable Jordanians and Syrian refugees in both camp and urban settings cited as a key constraint a lack of public transportation infrastructure enabling them to access commercial centers and industrial zones. Transportation is also identified as a significant infrastructure gap in GoJ policy frameworks.^{19,47}

5. Adapt vocational training opportunities to provide a clear pathway to livelihoods and better align with labor market demands.

Vocational training is currently not well coordinated or linked to local labor market needs. Rigorous labor market needs assessments by livelihoods actors and corporate engagement could help to bridge this gap. **International donors** also play an important role in supporting training that better meets participants' needs (in terms of the target age range and type and duration of training) and gives implementers scope to innovate and adapt to labor market and participant needs. Finally, **livelihoods actors** should ensure that graduates of vocational courses are linked to ongoing livelihoods support, including investment capital, in-kind support (e.g. raw materials/tools), mentorship and marketing support.

4. A SOCIAL SAFETY NET: FROM FRAGMENTATION TO COORDINATION

In the immediate aftermath of displacement, refugees often require an array of supports from host governments and the international community to enable them to establish some normalcy and to begin to rebuild their lives. Shelter, food and health are the foundation of the international humanitarian system's emergency response. While there is often concern, particularly amongst host governments, of refugees becoming dependent on such aid, these social safety nets can play an important role in promoting long-term self-reliance, when designed with adequate pathways for graduating from social assistance to decent work.

As Syrians confront their ninth year of displacement, and the international community contemplates the transition from a humanitarian to a development response, the question of how to foster self-reliance and support graduation from social assistance has become more urgent. It is also central to recent dialogue on improving the efficiency of national and international social protection systems. This chapter explores how current discussions around social protection in Jordan open up pathways for promoting self-reliance, while also recognizing and protecting individuals who will continue to require social assistance.

Social protection is commonly understood as "all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks and enhance the social status and rights of the marginalized."⁴⁹ This definition can accurately be understood to cover vast swaths of complex national and international systems, as well as local social networks. In the GoJ's National Social Protection and Poverty Alleviation Strategy 2019-2025, social protection is conceptualized as three pillars: social services, social assistance, and decent work and social security.⁵⁰ Applying this framework, this report focuses on social assistance – the social safety net developed and implemented by the GoJ and international actors for vulnerable Jordanians and refugees, understood as income and consumption transfers made by international and national organizations.

Cash transfers are discussed for two primary reasons, 1) cash transfers have emerged as a key mechanism to foster self-reliance and support livelihoods, while respecting autonomy and dignity, and 2) cash transfers most clearly approximate the benefits provided to Jordanians through the national social protection system, providing a key juncture at which to discuss the harmonization of social protection systems. Although other areas, including healthcare, housing, Social Security and social services for the most vulnerable, are important aspects of social protection, they are beyond the scope of this report.



A Syrian refugee mother and her daughter requesting information at a community centre in East Amman, Jordan.
Photo by: Mais Salman/DRC

4.1. POLICY LANDSCAPE

The Jordanian social protection system is more developed compared to other countries in the region. It targets vulnerable Jordanians, while social protection programs for Syrian and other refugees are largely administered by international actors. Although some social protection programs administered by the GoJ are theoretically open to refugees, there is no evidence that refugees have accessed benefits through these systems.⁵⁰ While the GoJ's social protection system spans a number of government ministries, the main social assistance programs are the NAF and the Zakat Fund.

The NAF functions as an autonomous institution and provides ongoing benefits to vulnerable Jordanians, as well as some one-time payments. It primarily utilizes category-based targeting, with some semi-verified means testing. Individuals who do not receive other benefits are eligible for the Zakat Fund, which provides cash and in-kind assistance.⁵⁰ The GoJ has taken significant steps towards improving the efficiency of the social protection system, as evidenced by the recently launched National Social Protection Strategy; the new Takaful Program, which provides a unified intake mechanism for all new beneficiaries; and the development of a National Unified Registry to improve integration and targeting.²² Social assistance programs administered by the GoJ are complemented by local community-based organizations (CBOs) and faith-based charities, which are often well integrated and trusted in the local community and may be familiar with the needs of host and displaced populations.⁵¹ Although not discussed in depth in this study, these local organizations often play an important role in social protection.

Parallel to the GoJ's social protection system, international organizations and INGOs administer a wide variety of social assistance programs. While many programs provide ad hoc or one-time payments, a few programs, which are most commonly discussed by focus group participants below, provide ongoing payments. These include a monthly cash transfer program administered by UNHCR, colloquially called "iris scan" (due to the use of iris scanning technology) and a monthly cash transfer program for children administered by UNICEF. The World Food Programme (WFP) provides electronic vouchers for food assistance, which participants refer to as "coupons."

In response to the wide variation in vulnerability criteria used by international organizations, the Vulnerability Assessment Framework (VAF) was developed in 2013-2015 to create a standardized definition and measurement of vulnerability.⁵² The VAF is organized and assessed by a coalition of INGOs and intergovernmental agencies, with data currently collected by seven agencies and accessible by 42. The VAF uses a common set of indicators and a set threshold for vulnerability that is assessed by periodic home visits and a joint population study occurring every three years.⁵³

Overall, two important themes emerged from this study's primary data. Firstly, the experience of poverty and debt impacts both vulnerable Jordanians and Syrian refugees, but with some important

distinctions between the two groups. Secondly, while the social assistance systems operate in parallel for vulnerable Jordanians and Syrian refugees, they are largely experienced in similar ways – as confusing, fragmented and inequitable. These findings highlight the ways in which recipients perceive the existing social assistance systems and provide important context for the policy discussions that are currently under way.

4.2. POVERTY AND DEBT

Income, both employment and transfer, is insufficient to meet basic needs, forcing individuals to make difficult choices. This situation is exacerbated among Syrian refugees, in a context with fragmented social networks and limited inclusion in the formal financial system. In Jordan, 78 percent of Syrian refugees and 14.4 percent of Jordanians live below the poverty line of 68 JOD per capita per month.⁵² While Syrian refugees are particularly vulnerable, Jordanians have long struggled with high levels of unemployment and a largely informal labor market, which have been exacerbated by the Syrian conflict. Both Jordanians and Syrians report difficulty meeting necessary expenses with the minimum wage.

"Yes, this salary I get, I can do nothing with it, you cannot pay that to a young man who wants to build a home and get married and do whatever, to start a family – how? 200 and 220 JDs...? It's unfair, what's 220? Poverty line in Jordan is around 1000, those whose salary is 1000 [are poor]... We [those whose salary is 200] are leveled... we are below zero."

Jordanian man in Mafraq

"Participant 1: "Main issue facing Syrians who worked is the low wages, like factors, they pay 220 – 220 is nothing, if you want to build a home, start a family, as a provider for family, 220 is what? Barely rent."

Participant 2: "You need food and drink."

Syrian refugee men in Mafraq

These comments convey a shared sense of insecurity and the calculated decisions that must be made when the minimum wage does not cover household expenses. These findings are consistent with the 2019 VAF Population Study, based on a representative sample of more than 3700 registered Syrian refugees, which found that average household expenditures exceeded average income.⁵² Individuals and families often cope by drawing on multiple sources of income: a 2019 study by Fafo found that about seven in ten Syrian refugee households derive at least two forms of income, often supplementing wages with institutional transfers.¹⁵ About one-third of households covered in the Fafo study relied only on income from institutional transfers and an additional one quarter relied primarily on such transfers. Throughout the focus group discussions, Jordanians and Syrians reiterated feelings of being unable to meet their basic needs, regardless of whether they primarily relied on employment income, institutional transfers or a combination of these income sources.

Several Syrian refugees described the importance of social assistance in a context where social networks and other financial coping mechanisms have been disrupted by displacement.

"Financial assistance is the most important, one cannot do without it. If we need medications from the pharmacy, we cannot get it... where would I go, nobody here would lend you, nobody gives [to] anybody, you know?"

Syrian refugee woman in a camp

With limited close social supports, cash transfers and other social assistance programs become key mechanisms to meet basic needs. Compounding this situation, refugees face additional barriers to accessing the formal financial system in Jordan. Although the Jordan National Financial Inclusion Strategy 2018-2020 and the 5-Year Reform Matrix advocate for the expansion of access to mobile wallets, financial inclusion remains limited for refugees in Jordan, with only 7.5% reporting that they own a bank account and 1.5% reporting formal loans in 2017.⁵⁴ While a passport is required for foreigners to open a bank account in Jordan, many banks also request a minimum deposit or proof of work.⁵⁵ Attributed to an overly cautious interpretation of Know Your Customer (KYC) requirements – a component of Anti-Money Laundering/Counter-Terrorism Financing controls – and a desire by banks to minimize risk, these practices limit the ability of Syrian refugees to access financial institutions.⁵⁴



A Jordanian woman attending a recreational activity in a community centre in East Amman, Jordan. September, 2019.
Photo by: Mais Salman/DRC.

Syrian refugees, in common with many poor Jordanians, reported engaging numerous coping mechanisms to bridge the gap between income and expenditures and meet their basic needs. With few social networks to turn to for assistance, one Syrian participant described redeeming WFP food vouchers as a cash transfer:

"Just now I withdrew it. They conducted an interview with me and asked why am I withdrawing. I told him I stayed for two weeks in the winter without gas – and I don't have acquaintances so that I can knock the door and ask for a gas cylinder or 10 JDs for the cylinder."

Syrian refugee woman in East Amman

Selling household belongings to make ends meet also emerged as a coping mechanism from focus group discussions. Other common strategies described include going without necessary items, such as gas, or changing healthcare seeking behavior, including forgoing medical treatment. One Syrian woman described her family's response after receiving a bill for 1200 JODs for her husband's cardiac procedure:

"But after that time, whenever we get sick ...no way would I think about [hospital name] or going there ...I don't think about going. Even if we get sick, [we'd] take a painkiller or do something, go to the pharmacist."

Syrian refugee woman in East Amman

These findings are supported by a 2019 Fafo study, which found that 75% of surveyed Syrians would not seek care for an acute health concern due to high healthcare costs.¹⁵

Debt emerged strongly as an important coping mechanism used by Jordanians and Syrians to meet their basic needs. In the 2019 Fafo study, two-thirds of Syrian households reported holding debt, with a large proportion owing money to a friend or relative, and a smaller proportion being indebted to a shop owner or landlord.¹⁵ The majority of households sampled in the 2019 VAF Population Study reported incurring debt to pay for rent, healthcare expenses, food, and other basic needs.⁵² Among Jordanians, debt is also widespread, with 36.8% of households in Amman taking out a formal loan, compared to 51.8% of households in Mafraq.⁷

"Moderator: "Then, beside the salary, how do you manage? Do you have other forms of assistance?"

"Participant: "Nothing...just debts and they're piling up"

Jordanian woman in Mafraq

With limited access to financial institutions and disrupted social networks, debt becomes one of the few choices available for families trying to make ends meet. However, advocates have expressed concerns about the widespread availability of loans offered by microfinance institutions, which increasingly target women and expose them to potential consequences of unpaid debt, including imprisonment and implications for resettlement. A 2019 study by ARDD suggested significant indebtedness among both Syrian and Jordanian women. Women described taking out multiple loans, typically to pay for rent and other basic expenses, and sometimes using one loan to service another. Women may be pressured to borrow money if their husbands are unable to do so, or to protect their husbands from shame or potential legal consequences.⁷ As a result, women disproportionately bear the risks and consequences of indebtedness.

Focus group participants who were unable to meet their basic needs through the above strategies described making difficult choices and drawing on negative coping strategies. Withdrawing children from school to work was cited throughout focus groups by Syrian participants, while it was mentioned as a possibility by one Jordanian participant. The 2019 VAF Population Study estimated that 5.1% of Syrian children were engaged in work, which is higher than the reported national average of 1.8%.⁵³ Participants typically reported child labor as a strategy of last resort, often describing factors that made other coping strategies untenable (see Box 8). Children in non-camp settings were often reported to be engaged in work to pay for rent, frequently reported as the largest expenditure for families.

"When we first got here, my son was in 4th grade, he studied until 6th grade. We made him quit school, to help us with money, with rent – our rent is 250 [JDs], we didn't know how rents were, we rented a big home and we lived...He worked at some shop...he [the employer] gave him [...] then 3, then 4 [JDs]."

Syrian refugee women in Mafraq

Faced with high expenditures, low wages, and persistent unemployment, multiple participants discussed the possibility of returning to Syria, with some recounting friends or family who made this decision due to severe deprivation or a lack of other options. One Syrian man described his nephew's decision to return to Syria due to his financial situation:

"Six months ago, he told me 'Uncle, I'm going to Syria.' He was 17 years old, he didn't even make to Dara'a, not even to Dara'a, and the regime's army killed him in his land...death. He told me, 'Uncle I can't bear it...if I ask you for 5 JDs you won't be able to give me. I just want to work'...the boy could no longer...he was smothered."

Syrian refugee man in East Amman

Weighing risk – whether that of child labor, return to Syria, or other reported strategies, including early marriage – against the reality of inadequate income, disrupted social networks, and limited access to financial institutions, has become part of everyday life for many of the Syrian refugees interviewed.

BOX 8: Childhood Lost: Coping through Child Labor

Child labor emerged as a common coping strategy for families struggling to meet their basic needs. The 2019 VAF Population Study estimates that 5.1 percent of Syrian refugee children are engaging in work, compared to the 2016 National Child Labor Survey's estimate of 1.8 percent of all children in Jordan.⁵² It is important to note that while work permits cannot legally be issued to refugees under 18 years, the legal working age in Jordan is 16 years old.⁵² As such, child labor is defined as the work of all children under the age of 16 or children aged 16 and 17 who are engaged in work that negatively impacts physical and emotional development (e.g. due to long working hours and withdrawal from school).⁵² Other studies report that over two thirds of working children are not attending school.⁵²

Although some participants described being "forced" to withdraw a child from school to work in order to meet the family's basic needs – including in situations where the child becomes the sole wage earner or supplements other income sources – many participants described additional factors that influenced their decision-making. In some cases, participants reported that children themselves expressed a desire to leave school in order to work. Participants identified a number of contributing factors, including poor education quality, school violence (see Chapter 2), and high transportation costs, which reduced the perceived value of remaining in school. One woman recounted her son's experience of violence, inflicted by a teacher at school:

"He is hit with] hose or a wire, anything. For example, my son once told him 'I don't understand, can you please solve it for me, I don't know.' He was slapped (?) There is no use, even if you'd go, whatever you did it will be of no use. My son tells me, 'Wallah, I won't go to school, get me to work – it's better."

Syrian refugee woman in East Amman

Another woman described the frustration of her sister and nephew:

"Let me tell you about my nephew, right now, and he goes [to school] in vain, his books are as they are... 'why am I taking lessons?' he's not gaining anything at all...[his mother says] 'if he's not going to gain anything this year, going and coming in vain, I will get him a job'...[he's in 7th?]?...will drop out this year(?)...I told her keep trying with him."

Syrian refugee woman in a camp

Child labor is a significant protection concern and the working children described in this study were particularly vulnerable to the exploitation and wage theft described in the Livelihoods chapter. As described in Box 2, participants also reported difficulties re-enrolling children in school following a period of being out of school and working, consigning them to continued child labor in often exploitative conditions.

Jordanian and Syrian research participants contrasted their difficult choices and circumstances with the hopes they held for themselves and their families. Many participants, both Jordanian and Syrian, described a desire to be self-reliant, which they connected to the ability to live a life of dignity.

"There needs to be a specific entity that helps us in marketing, so that we can produce more ...so that our family, we can have self-sufficiency...so that we don't have to say, 'We Syrians are a burden on X, we need someone to take pity on us, we want an organization to give us, we want the Commission [UNHCR] to give us'...No. We were already living honorably in our country, and I speak for everybody else, yes, we all lived honorably, we had food coming straight to our doors, and we all had shops and had [whatever]..."

Syrian refugee woman in East Amman

"If they can make for every unemployed person, if [a person] has a trade they wish to practice, live off it...I wouldn't be a burden on society, impoverished and unemployed..."

Jordanian man in Mafraq

Many other participants prioritized decent work and fair wages over cash transfers and other social assistance, linking these values to perceptions of dignity and worth. These comments align with broader policy conversations around the graduation of recipients from social assistance to decent work. Decent work (discussed in more detail in Chapter 3) is an integral part of the continuum of social protection, which is reflected in the GoJ's National Social Protection Strategy.²² While participants reaffirmed the critical role of social assistance programs, connecting these programs to another critical pillar of the social protection system – decent work – is essential for envisioning the future of social protection within the context of the humanitarian to development transition.

BOX 9: Documentation, Access to Services, and Vulnerability

In March 2019, the GoJ and UNHCR completed a yearlong exercise that regularized the status of more than 20,000 Syrian refugees living in urban areas.⁵⁶ Although this included some individuals who had entered Jordan through informal borders and had never registered with UNHCR, the majority of individuals whose status was rectified were Syrians who exited camps without authorization and were living informally in urban areas. Without a valid MOI service card issued by the GoJ or Asylum Seeker Certificate (ASC) issued by UNHCR, these individuals were unable to access services. While MOI cards are issued to individuals, ASCs are issued to households. Benefits, including UNHCR cash transfers, are issued to the head of household.

Civil documentation is not required for refugees to register with UNHCR, but it is closely linked to the issue of registration and influences how refugees access social assistance. For example, a couple does not need to provide a marriage certificate to register as a household for an ASC, but in cases of divorce, UNHCR requests a divorce certificate issued by the GoJ Civil Status Department prior to issuing a separated ASC. Women who are informally divorced often can only obtain a separated ASC if they can prove that their husband has left Jordan. In cases of alleged gender-based violence (GBV) or certain protection referrals, UNHCR does not require a divorce certificate but will conduct an informal investigation and make a determination based on the result of this investigation. The linkage between civil documentation and access to services can contribute to women's vulnerability. Key informants report frequent issues with women (and their dependent children) being denied access to cash assistance by the head of household. Women may fear leaving a marriage due to concerns about their ability to access benefits, and those who are informally divorced risk receiving no benefits at all. Women without a separated ASC and who were registered in camps may not be able to register outside the camp, further limiting their access to services.

UNHCR and the GoJ have taken significant steps to address challenges around access to documentation and separation of ASCs. The establishment of Shari'a courts and mobile judicial services in all camps has helped resolve some of the issues around documentation. Legal aid services provided by ARDD and the Norwegian Refugee Council (NRC), as well as support by UNHCR Community Support Centres, have provided important community-based resources for addressing some of these concerns. To improve the registration of marriages, the GoJ waived the 1000 JOD fine for delayed marriage registration during two waiver periods in 2014 and 2015. During these windows, approximately 3000 marriage certificates were issued. In recent years, donor support has filled the gap by covering the fee for delayed marriage registration.

4.3. A FRAGMENTED AND CONFUSING SOCIAL ASSISTANCE SYSTEM

Syrian refugees and vulnerable Jordanians encounter a social assistance system that they perceive as confusing and unfair, describing its impact on their lives and revealing deeper concerns about the coordination of the system. Focus group participants described widespread confusion regarding both access to and eligibility for social assistance programs. Participants often expressed uncertainty about how to access aid, with some participants suggesting new mechanisms unfamiliar to the group as a whole. Unable to identify clear and consistent eligibility criteria, many participants perceived that aid was distributed based on luck or connections alone.

Participant (P): "And some people [receive] 23 JDs per person [referring to WFP coupons]."
P: "I take 15 [JDs per person]."

[simultaneous]: "They need to make it the same – it's just about luck."

Syrian refugee women in Mafraq

Multiple Jordanian participants described similar confusion about how to access the complex social assistance system.

"...I didn't go, didn't apply and don't know where to go to apply..".

Jordanian woman in Mafraq, discussing financial aid from the Royal Court

Throughout the discussions, participants described complex systems with multiple avenues of entry and eligibility criteria. Ad hoc and one-time payments further complicated the issue. Confusion regarding eligibility is compounded by a perceived lack of information and communication. While some individuals spoke of their frustration generally, numerous participants identified that their sense of confusion and uncertainty is symptomatic of the social assistance system itself. In the excerpt below, one Syrian participant tried to provide an explanation for the confusion another participant described:

Participant (P): "Yea, they all take coupons and Iris scan ... why do some people get Iris scan and some don't?"

P: "There is a variety in standards."

P: "That's unfair, it's like they're carrying a bucket and [distribute randomly]."

Syrian refugee men in Mafraq

As well as inconsistent and opaque eligibility criteria, Syrians and Jordanians complained of a lack of coordination and duplication of services, such that some families received assistance from multiple organizations, while others received no assistance. During a conversation where participants discussed how the system could be improved to promote equity, one participant suggested a solution:

"Most important thing is distribution by a single entity, Jordanian government or UN..."

Syrian refugee man in Mafraq

As this comment demonstrates, harmonization and coordination were presented throughout the focus groups as key aspects of a system that is equitable and fair.

Focus group participants generally perceived a decrease in the availability of assistance, demonstrating the way in which the humanitarian to development transition is already being felt by participants. Syrian refugees described the loss of various types of social assistance that they were previously able to access.

Participant (P): "Now no heating, so gas for kitchen, sometimes we get in-kind aid...simple things...[from] organization..."

P: "We used to get winter clothes for every child....20 [JDs?] ...it was canceled [...]"

Moderator: "Did they say why it was canceled?"

P: "Insufficient funds."

Syrian refugee women in a camp

Participants expressed, both explicitly and implicitly, the consequences of a system they perceive as confusing and unfair. Most immediately, participants believe that some individuals in need of assistance, including the most vulnerable, are not receiving any assistance. Similar concerns about targeting errors are noted both by key informants and the GoJ itself. One key informant noted that approximately half of poor Jordanians do not receive targeted benefits from any public institution. Indeed, in recent years, the GoJ has worked to develop an improved targeting mechanism which is included in the 5-year Reform Matrix, in coordination with the World Bank.^{39,57} The transition from category-based targeting towards means-testing is part of a larger effort to improve targeting to better capture the poorest Jordanians.

Some focus group participants described the lack of clarity around eligibility and feelings of competition as leading to feelings of unfairness. This perception of inequity fuels distrust between communities and undermines efforts at social cohesion. Numerous participants described a feeling of **competition between Jordanians and Syrians, often exacerbated by misunderstandings of the social assistance system.**

"But I don't have the opportunity... why... because Syrians come and compete, they accept less pay, I mean no offense but a Syrian, he has organizations looking after him, his home's rent is paid, everything is paid – as for I, I pay to the state electricity, water, rent, and other things and taxes."

Jordanian man in Mafraq

This participant's perception that "everything is paid" for Syrians suggests the way in which confusion about eligibility for aid, particularly in siloed parallel systems, can impact broader social cohesion.

4.4. THE WAY FORWARD

As the protracted nature of the Syrian crisis has become increasingly evident, the push to address the parallel nature of social protection systems in Jordan has grown. Although discussions with the GoJ around establishing a refugee window to access the Jordanian social protection system have met resistance, key informants describe growing interest within the GoJ to unify the social protection systems, particularly in the context of the broader humanitarian to development transition. Ongoing investment and attention to coordination has made the national and humanitarian social protection systems in Jordan some of the most developed in the region, providing a solid foundation for further coordination and harmonization.

The transition is a key framework of the 2019 Jordan Response Plan, which outlines the intention of the GoJ to integrate Syrian refugees into "strengthened national protection systems."⁸ The Joint Comprehensive Vulnerability Assessment (JCVA), a project of the GoJ, World Bank, UNHCR, UNICEF, and WFP, is viewed as a cornerstone of the GoJ's approach to social protection over the next three to five years. Building on a mapping exercise undertaken by the World Bank of existing social protection systems, the JCVA seeks to harmonize targeting systems so that they are based on vulnerability rather than status. Among other benefits, advocates suggest that a unified, coordinated system with effective information sharing will improve targeting, with potential positive effects on social cohesion.

Some of the key informants interviewed suggested that a long-term policy goal could be a unified social protection system that incorporates both vulnerable Jordanians and Syrian refugees, perhaps through an expansion of the NAF. Long-term and sustained support from international donors will be key to making this option even remotely feasible; given the short funding windows that many donors operate in and the political ramifications of altering a program on which a broad swath of Jordanians rely, the prospect of any such reform seems limited. Moreover, while this may go some way to addressing the challenges of transparency and coordination that both Jordanians and Syrians identify as issues of the current system, caution is needed to ensure that the vulnerabilities that are specific to displacement are adequately addressed in any new integrated system. Furthermore, the feasibility of an integrated system is influenced by the prospect for voluntary return, as the number and characteristics of refugees accessing such a system has significant implications for its design.

Key informants suggested that targeting criteria must be evaluated with regard for social cohesion. Due to higher rates of poverty among Syrian refugees, distinct targeting criteria may be needed for

Jordanians and Syrians to ensure that an integrated system does not exclude vulnerable Jordanians. Among Syrian refugees, a narrow income distribution may present challenges to the perceived fairness of means-tested programs. Moreover, concerns about privacy and data sharing, given the particular vulnerabilities of refugees, would need to be addressed. There is a tension that must be navigated between the goal of more coordinated and efficient systems of assistance and the need to ensure the protection and security of refugees. Harmonization of these systems may involve intermediate steps such as alignment, in which there are standalone systems that conceptually align with each other; or piggybacking, in which the humanitarian response uses elements of the national system, providing a helpful framework for a phased approach.⁵⁸ Certain promising innovations may assist this approach, including the Common Cash Facility, which the humanitarian system developed to allow the 26 participating organizations to negotiate common terms and favorable rates with financial service providers. Although an integrated social protection system would address the current complexity, the framework must be carefully evaluated with the specific lens of ensuring the safety and protection of refugees.

As the humanitarian-development nexus becomes a reality, it is likely that international humanitarian donors will begin to cut back on the social assistance that they are providing to refugees. Indeed, feedback from focus group participants suggests that this is already happening, and refugees are certainly cognizant of the prevailing political headwinds. Given this reality, it is critical that the humanitarian sector, in coordination with the GoJ and development donors, plan in such a way as to avoid “shocks to the system.” Any reduction or withdrawal of assistance must be adequately phased and planned for, including providing refugees with transparent information about the process and their options. Supporting those who are able to graduate into livelihoods programs is clearly one pathway to self-reliance. Developed by BRAC to target extreme poverty in development settings, the Graduation Approach has been adapted by UNHCR to target both vulnerable refugees and host communities in humanitarian contexts.⁵⁹ The Graduation Approach utilizes integrated programming to promote self-reliance through a series of sequenced interventions spanning social assistance and livelihoods. For those individuals who will continue to require social assistance, ensuring predictable access to the national system is another important feature of the global response.

Box 10: Community Support Centres as a Model of Inclusivity

"For me it's not just a project, it's a second home for all of us... here, we are making a miracle, six different nationalities under one roof."

Somali refugee and volunteer, Al Nhuza Centre

"[The CSC's] activities include all the nationalities together doing the same activity while they are introducing to each other, helping each other, learning from each other."

Volunteer, Al Nhuza Centre

UNHCR, in partnership with a national NGO, the Jordanian Hashemite Fund for Human Development (JOHUD), has adopted a novel community-based approach to protection and promoting social cohesion. They have established 25 Community Support Centres (CSCs) around Jordan, serving approximately 87,000 refugees and host community members in Jordan each year. The CSCs embrace UNHCR's One Refugee approach and serve the needs of their community through inclusive, integrated community programs and projects. Each CSC has a committee that meets monthly to plan activities, tailoring them in response to participant feedback and annual participatory needs assessments. Committee members are selected to represent the diversity in their community, reflecting a range of ages, nationalities, educational backgrounds and disability status.

Al Nhuza Centre, a CSC co-led by UNHCR and JOHUD, serves a vibrant multicultural community in Amman. Refugees of six nationalities (Jordan, Syria, Sudan, Somalia, Yemen and Iraq) and host community members are represented on its committee. The CSC serves an average of 1000 participants each month and caters to all ages, from children to the elderly.⁶⁰ Nhuza Centre's programs address important community needs, including protection, livelihoods and education, as well as social and cultural activities. A help desk operates three days a week, providing protection and counseling services. The help desk also makes referrals to UNHCR functional units and partners to address different issues related to health and protection, including cash, disputes with landlords, divorce, court cases, detention, documentation, deportation, debt and GBV. The center also offers livelihoods and skills training, with special programming for women and people with disabilities. JOHUD produces an online magazine with the support of volunteers and a weekly radio show, Farah Al Nas, which promotes social cohesion and increases awareness of refugee-related issues. However, Nhuza Centre experiences ongoing funding constraints that limit the scope and quality of activities it can provide. As humanitarian funding for the Syria crisis winds down, Community Support Centres like Nhuza Centre show a sustainable way forward – placing power back in communities and enabling them to find solutions that serve everyone in their community.

4.5. RECOMMENDATIONS

4.5.1. Support efforts to streamline the parallel systems of social assistance, by encouraging the coordination of the provision of humanitarian aid and the national social assistance system.

Steps towards harmonizing the two systems should focus initially on alignment – for example, by crafting vulnerability criteria that complement each other – or utilizing similar platforms for coordination. For example, the Jordanian system may benefit from coordination platforms such as the Common Cash Facility developed for the humanitarian sector. Any discussion of "integrating" or "merging" these two social protection systems should proceed with caution, alert to the particular vulnerabilities of refugees. Finally, it should be noted that fully integrating these two systems would require (1) the **GoJ** to ensure adequate resource mobilization; and (2) **international donors** to commit to predictable and sustained funding over a prolonged period in order to ensure that the social protection system is sustainable for host populations, as well as refugees.

4.5.2. Manage the transition from a humanitarian to development phase with an emphasis on “do no harm.”

As the international response will increasingly transition towards development, the **GoJ, international donors, and humanitarian actors** should adequately prepare for a potential reduction in humanitarian assistance. Any reduction or withdrawal of assistance must be carefully phased and managed, with an emphasis on communication and coordination. Beneficiaries should be provided with information about the process and their options, as a lack of transparency about access and eligibility to social assistance programs affects trust in governmental services and international aid.

4.5.3. Resolve issues relating to Syrian refugees’ civil documentation and registration, to ensure that vulnerable populations and future generations can access services and social protection.

The **GoJ**, with the support of **international donors**, should pursue strategies such as reducing or waiving fees for registering births, deaths and marriages; increasing the accessibility of legal aid, particularly in camp settings; and reducing transportation barriers to accessing services. The operation of the Shari'a courts in camps and the provision of mobile judicial services facilitated by the UNHCR provide a useful model for rectifying documentation issues.

4.5.4. Foster financial inclusion of Syrian refugees by facilitating access to financial services.

Financial inclusion is critical to the ability of vulnerable populations to survive and thrive. For refugees, issues of documentation can also complicate access to financial services. The **GoJ**, in tandem with the **private sector**, should explore strategies to promote economic inclusion, including supporting 1) the continued expansion of access to mobile wallets and their use in the marketplace, 2) flexible approaches to proof-of-identity requirements for accessing financial services, such as permitting the use of UNHCR-issued identification, and 3) efforts by the Central Bank of Jordan to educate financial institutions on Know Your Customer regulations and correct misconceptions about risk that exclude many Syrian refugees from the formal banking system.

4.5.5. Promote integrated programming that enables graduation from humanitarian assistance and supports Syrian refugees’ and vulnerable Jordanians’ goals of self-reliance.

The **humanitarian sector** should redouble efforts to work across sectors, including livelihoods, education, and protection, to ensure that the individuals it serves are able to transition into training and/or decent work opportunities. The Graduation Approach provides one such model that connects social assistance to livelihoods programming. The path from graduation to self-reliance may not be linear, and approaches that acknowledge this and that are sustained, integrated, and multi-sectoral can contribute to building community resilience in the long-term.

4.5.6. Commit to providing basic social assistance – particularly income and consumption transfers – to the most vulnerable Syrian refugees and host communities.

Acknowledging that certain vulnerable Syrians and Jordanians will require ongoing assistance, **international donors** should continue to support the most vulnerable Syrian refugees, who often do not have another lifeline.

5. CONCLUSION

With the prospect of returns to Syria appearing remote, significant numbers of Syrian refugees will likely remain in Jordan for the foreseeable future. Enabling Syrian refugees to live full and productive lives while in exile, through investments in education, livelihoods and social assistance, will not only allow them to fulfill their potential and achieve self-reliance, but it also promises wider benefits to Jordan's economy and society. Looking forward – if and when repatriation occurs – such investments will help to secure the future stability of Syria, by building and sustaining the human capital that will be key to its renewal as a society.

As the conflict in Syria stretches into its ninth year, and humanitarian actors begin to phase down their operations, it is vital that development planning takes into account the ongoing needs of the refugee population. Currently, there is a unique opportunity to think ambitiously about the future of Jordan and to craft a sustainable refugee response that strengthens national systems and supports the self-reliance and resilience of both displaced Syrians and host communities. Effectively navigating the humanitarian- development nexus requires the GoJ and its partners to focus consciously and strategically on the needs of refugees in development planning over the medium- and longer-term – whether by ensuring that refugee children are able to access quality education; graduating refugees from social assistance to decent work; or factoring the needs of vulnerable refugees into the national social safety net. Humanitarian actors have absorbed many – and often hard-learned – lessons from previous efforts to navigate this transition, most recently in Iraq; thus, they caution against "shocks to the system" through the abrupt withdrawal of aid. This minimalist "do no harm" approach can also be built upon by working closely with the array of development actors, such as the World Bank and UNDP, who are already engaged in Jordan and attuned to the needs of displaced populations.

The people and Government of Jordan have graciously hosted Syrian refugees (among many others), displaying a generous and entrepreneurial spirit. They have also borne costs and challenges associated with the Syria crisis. The GoJ – sensitive to the needs and struggles of its citizens – has embraced a "Jordanians First" approach to policymaking; as such, refugees are conspicuously absent from many of the government's guiding policy frameworks. International donors and development actors must ensure that space is created – through targeted and designated funding – for refugee needs to be incorporated into development planning. While they may be separated in policy spheres, our report shows that Syrian refugees and Jordanians experience many of the same structural challenges and vulnerabilities, and they share similar hopes and fears for their families and their future. Addressing their needs and navigating the complex path ahead requires a shared vision and a more harmonized policy approach. This report has illuminated some areas where strategic investments to ensure refugee access to education, livelihoods, and social assistance can be leveraged to lift up access and better lives for all.



A woman-headed Syrian family living in Jordan. September 2019. Photo by: Mais Salman/DRC

6. OVERARCHING RECOMMENDATIONS:

This research demonstrates that barriers to self-reliance and resilience often cut across sectors, and cautions against a siloed approach towards livelihoods, education and social protection. Indeed, a more unified approach that views these elements as an integrated whole would enable the GoJ and the humanitarian sector to leverage success and maximize the impact of interventions on the lives of refugees and host populations. We offer up these cross-cutting recommendations in that spirit.

1. INTEGRATE PROGRAMMING AND POLICIES TO FOSTER BETTER LINKAGES BETWEEN SECTORS, INCLUDING EDUCATION, LIVELIHOODS, AND SOCIAL PROTECTION.

An integrated approach and cross-sectoral collaboration is needed to effectively address complex issues and can also yield benefits of cost-efficiency and improved coordination. **Policymakers and implementers** are encouraged to support such efforts. For example, freedom of movement is essential for access to livelihoods, education and social protection and services. Similarly, this research indicates that addressing child labor requires attention to issues of child protection, education quality and school violence, and improving households' economic security.

2. DEVELOP SUSTAINABLE, FLEXIBLE AND COLLABORATIVE FINANCING MODELS TO ADDRESS MEDIUM-TERM NEEDS.

International donors should explore multi-year funding, pooled funds and other financing models to enable predictable planning and effective service delivery. Short implementation timeframes, for instance in the livelihoods sector, undermine efforts to meet Syrian refugees' and vulnerable Jordanians' needs and to support strategic aims, such as graduation. The GoJ also requires sustainable and predictable international donor commitments to continue its support for refugees in the country over the medium- and longer-term.

3. PRIORITIZE THE NEEDS OF VULNERABLE POPULATIONS, AVOIDING ASSUMPTIONS, AND RECOGNIZE THAT VULNERABILITY MAY VARY ACROSS SECTORS AND DEMOGRAPHIC GROUPS.

Rather than assuming vulnerability based on fixed demographic traits, **policymakers and implementers** should be mindful of context, nuance and evidence when seeking to identify and address the needs of vulnerable populations. For example, this research highlights specific needs of boys, with respect to education quality, school violence and child labor, that may require additional attention.

4. INCORPORATE THE VOICES AND PERSPECTIVES OF REFUGEES AND HOST COMMUNITIES IN THE PLANNING AND DESIGN OF POLICIES AND PROGRAMMING.

Interventions often do not achieve their potential due to a failure to adequately consult the communities that they are supposed to benefit. **Policymakers** should seek meaningful participation of refugees and other beneficiaries of their programs early in the planning process. For example, in livelihoods, engaging refugees and vulnerable Jordanians in the planning and design of market-driven vocational training programs will help to mitigate problems of poor uptake and retention and ensure that these programs better serve the needs of their communities.

ANNEX 1. METHODOLOGY

The literature search for this study was conducted in English and included published peer reviewed articles and reports from national and intergovernmental organizations. Search terms relating to Syrian refugees and Jordanians in the areas of education, livelihoods, and social protection, were used to identify literature published from July 2011 to July 2019. Literature databases and electronic collections included Google Scholar, Medline, Academic Search Complete, and Web of Science. The search also included Relief Web and the Syrian Regional Refugee Response: Inter-agency Information Sharing Portal, which includes reports from the UNHCR and the United Nations Population Fund (UNFPA).

Semi-structured in-depth interviews (N=42) and nine focus groups (N=93) were conducted in July, August and October of 2019. Interviews were conducted with Jordanian civil society leaders, local and national government officials, donors, intergovernmental organizations, and national and international NGOs in Jordan. Individuals were selected based on the literature and organizational contacts. To capture a range of perspectives, we aimed to interview 15 – 20 important stakeholders; our final sample consisted of more than 40 respondents. Interviews lasted approximately 60 to 90 minutes.

The nine focus group discussions aimed to each include 8 – 10 Syrian or Jordanian adults of working age, 18 – 64 years old (N=93). While the snowball sampling method used was non-representative, local partners helped to recruit diverse participants (by age, gender, refugee status and geographic location), and the transcripts showed evidence of thematic saturation. Due to socio-cultural considerations, focus groups were segmented by gender. Focus groups were also stratified by location (camp and non-camp/urban) to capture differences in the experiences of refugees living in camp settings and urban settings. Two separate focus groups involving Jordanian men and women were conducted in order to contextualize and include host community perspectives. See Table 1 for the focus group composition at each location.

An interview guide was developed in English by the study investigators, translated into Arabic and then pilot tested at the Columbia Global Center in Amman. Topics focused on overall perceptions of opportunities and barriers and push and pull factors around individual self-reliance and community resilience. Follow-up probes were used to gather nuanced information on education, livelihoods, and social protection in Jordan. A trained, multi-lingual facilitator conducted the focus groups in Arabic. All interviews and focus group transcripts were transcribed and translated into English (approximately 450 pages of transcripts). Thematic analysis was conducted using Dedoose qualitative software.

Table 1. Focus Group Participants

Population	Location	Number of Participants (N=93)
Syrian Refugees (Female)	East Amman	8
Syrian Refugees (Male)	East Amman	10
Syrian Refugees (Female)	Azraq refugee camp	10
Syrian Refugees (Female)	Zaatari refugee camp	13
Syrian Refugees (Male)	Zaatari refugee camp	10
Jordanians (Female)	Mafraq	12
Jordanians (Male)	Mafraq	8
Syrian Refugees (Female)	Mafraq	11
Syrian Refugees (Male)	Mafraq	11

ANNEX 2: KEY INFORMANTS

Organization	Position
Al Nhuza Community Support Centre	UNHCR Protection Officer
Al Nhuza Community Support Centre	Program Coordinator
ARDD	Director
Danish Refugee Council	Livelihoods Manager
European Commission Civil Protection and Humanitarian Aid Operations (ECHO)	Policy Advisor on Forced Displacement, Migration and Social Protection
FFE Jordan	Training and Projects Manager
FFE Jordan	Business Development Specialist
Boys' Primary School in a Northern Governorate	Principal
Boys' Primary School in a Northern Governorate	Supervisor
Boys' Primary School in a Northern Governorate	Science Teacher
Formerly NAF and MOPIC	Social Protection Consultant
ILO	Junior Technical Officer
Jordan Chamber of Industry (JCI)	Director General
JIF	Coordinator
JIF	Advocacy Specialist
Madrasati	Director
Ministry of Interior	Coordinator of the Refugees Affairs Office
MOPIC	Senior Researcher at the Governorates Development Division (Department of Local Development and Productivity Enhancement Programs)
MOPIC	Humanitarian Relief Coordination Unit
MOPIC	Governorates Development Section
NRC	ICLA Specialist
Oxford Policy Management	Technical Consultant, Migration and Forced Displacement Hub Lead
QRF	Impact Evaluation and Monitoring Director
QRF	Associate Director of UK Office
QRF	Research and Program Development Officer
QRF	Associate Manager of Impact Evaluation
QRTA	Director of Academic Programmes
Tamkeen	Director
UN Women	Advocacy Officer
UN Women	Education Specialist
UNHCR	Senior Cash-Based Intervention Coordinator
UNHCR	Community Protection Officer
UNHCR	Senior Policy Officer
UNHCR	Senior Protection Officer
UNHCR	Senior Policy Officer
UNHCR Jordan	Registration Officer
UNICEF	Chief of Social Protection
UNICEF	Coordinator, No Lost Generation Initiative Syrian Business Owner Syrian Legal Expert

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