

## **Towards Durable and Inclusive Social Protection Policies for Syrian Refugees in Jordan**

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### **Abstract**

The briefing paper analyses how - and to what extent - Jordan's refugee regime has adapted to the social protection needs of the Syrian refugee population. It first presents, by way of introduction, their main demographic characteristics and the evolution of their legal status in Jordan since their arrival in the country in 2011/2012. On this basis, the second and third sections analyse the legal and practical opportunities and limitations to their access to social protection services, either as social assistance services (SP1) and/or as formal employment-related social security (SP2). The fourth section summarises the main findings of the paper and puts forward recommendations designed to improve social protection on behalf of Syrian refugees.

**Keywords:** Syrian Refugees, Migration, Jordan, Social policies, Inclusion Policies, Social Protection

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### **Introduction**

As a human right enshrined in United Nations conventions, social protection encompasses social assistance programmes through cash transfers and the provision of basic services such as education and health services (SP1), and contributory social security tied to formal employment (SP2). This briefing paper assesses the access of Syrian refugees to both dimensions of social protection in Jordan. Since 2016 and the conclusion of the "Jordan Compact" (hereunder referred to as "Compact") between Jordan and its main international donors, whereby the Jordanian authorities agreed to formalize the employment of Syrian refugees, the latter's socioeconomic status has improved. On the one hand, similarly to other refugee groups, Syrians registered by the United Nations Higher Commissioner General for Refugees (UNHCR) are entitled to SP1. On the other hand, unlike other refugee groups, they have partial access to formal employment in specific sectors of the labour market accessible to labour migrants. Hence, their access to SP2 benefits has been facilitated. The formalization of the Syrian refugee labour force has been celebrated by international stakeholders as the implementation of the "humanitarian/development" nexus, whereby refugees are given the opportunity to move away from dependence on palliative cash transfers towards self-reliance and durable improved living conditions.<sup>[1]</sup>

How has the "upgraded" refugee regime granted to Syrian refugees in Jordan affect their access to

social protection, be it as social assistance or social security? This question has remained shrouded with uncertainties, since the Compact has left the precise modalities of the transfer from humanitarian assistance to self-reliance undefined. Given the fragile state of the Jordanian economy, marked since the past decade by declining creation of formal jobs<sup>[2]</sup> and the persistence of a large informal economy employing about 40% of the Jordanian labour force and about 90% of the labour migrant force,<sup>[3]</sup> how to guarantee the feasibility of that nexus? This question is all the more relevant as, ten years after the massive inflow of Syrian refugees in the country, a majority of them remain poor and still rely on cash assistance.

The briefing paper documents such questions by analysing how - and to what extent - Jordan's refugee regime has adapted to the social protection needs of the Syrian refugee population. It first presents, by way of introduction, their main demographic characteristics and the evolution of their legal status in Jordan since their arrival in the country in 2011/2012. On this basis, the second and third sections analyse the legal and practical opportunities and limitations to their access to social protection services, either as social assistance services (SP1) and/or as formal employment-related social security (SP2). The fourth section summarises the main findings of the paper and puts forward recommendations designed to improve social protection on behalf of Syrian refugees.

## **1. Overview of the situation of Syrian refugees in Jordan**

*The Syrian refugees as the largest UNHCR-registered national group in Jordan*

There are two main categories of Syrian nationals currently residing in Jordan:

Syrians registered with the UNHCR as asylum seekers or refugees: their number reached 675,433 on 30 June 2022. They represent the vast majority (88.6%) of the "people of concern" registered with the UNHCR in Jordan,<sup>[4]</sup> and a sizable proportion of either the non-Jordanian population (20%) or Jordan's entire population (6.1%)<sup>[5]</sup> The vast majority of them (542,614 individuals; 80.3% of total) reside in rural and urban host communities;<sup>[6]</sup> less than one-fifth (132,8 individuals - 19.7%) reside in camps aimed to accommodate (and register) the newly-arrived and the most vulnerable refugees. These three camps, Zaatari (84,000 residents), Azraq (44,000 residents) and the "Emirati camp" (6,700 residents),<sup>[7]</sup> constitute humanitarian sanctuaries where refugees are provided with free housing and depend mostly on international assistance basic services delivered by the UNHCR and specialised agencies, while refugees residing outside camps are in charge of their housing and depend mostly on national education and medical service providers. The large size of the Syrian refugee population and the pressure it has imposed on the country's physical and social infrastructure explain the magnitude and the complexity of the assistance programmes conducted on its behalf.<sup>[8]</sup>

*Syrians not registered with the UNHCR:* Based on the findings of the 2015 national census, which revealed that 1.36 million Syrians were residing in the country, UNHCR-unregistered Syrians are estimated at about 700,000 individuals. They comprise refugees that have availed themselves of family and/or business networks and are not in need of humanitarian assistance or, in the case of Syrians having entered illegally in the country for instance, refugees that have not yet regularised (or been able

to regularise) their status. They also include non-refugee Syrians who lived in Jordan before the outbreak of the Syrian civil war as persons married to Jordanian citizens or as employees in the formal or informal sectors of the economy.<sup>[9]</sup> There is very little information about the current living conditions of non-registered Syrians. They are not covered by the humanitarian assistance developed under the Jordanian-UN “Syrian crisis” response plans; moreover, Jordanian charity organisations acknowledge that they prefer not to assist such Syrians, for this would put them in a difficult situation vis-à-vis state authorities.<sup>[10]</sup> Because of data limitations, unregistered Syrians fall beyond the scope of this paper.

### *Jordan’s hybrid refugee policies - towards an “upgraded” Syrian refugee regime*

The Palestinian refugees and displaced persons that arrived in Jordan in 1948 and 1967, respectively, are the only refugee group officially recognized as “refugees” by Jordan, entailing right to residence pending the political settlement of their issue.<sup>[11]</sup> All other categories, including the Syrian refugees, are ambiguously considered “invited guests”, whose stay in the country is tolerated pending their return to the country of origin or resettlement. However, in most refugee cases, such options have not yielded significant outcomes.<sup>[12]</sup> Jordan’s tolerance hinges on the country’s capacity to accommodate them. Jordan has not ratified the 1951 Geneva Convention related to the status of refugees and its 1966 Protocol that provide refugees with universal protection and social rights on par with either nationals or other foreign residents. Nor does its local legislation automatically grant refugees rights to residency, public education and health care, social services or employment and social security. In practice, Jordan has thus handled refugee groups on a case-by-case basis, based on opportunities and constraints.

Amongst the key opportunities are the cooperation links Jordan has established with the UNHCR in 1998, at a time when it was grappling with the inflow of Iraqi refugees. The Memorandum of Understanding (MoU) then signed by the two parties outlines the principles of asylum seeker/refugee registration and establishes operational parameters for cooperation.<sup>[13]</sup> The MoU first provides for the refugees’ physical and legal protection. It limits the period of free temporary stay to 6 months that is extendable in the case of protracted refugee situations, during which they are protected against refoulement. The asylum-seeker/refugee cards provided by the UNHCR (as well as the Minister of Interior “services cards” for Syrian refugees since 2014) serve as proof of registration and allow access to international and national assistance programmes carried out on their behalf.<sup>[14]</sup>

The MoU also comprises provisions related to social protection. Regarding Social Protection 1 (SP1), the UNHCR commits itself to guarantee a decent life for refugees in need by caring for cash/food, housing and treatment costs. This represents a key measure as non-Jordanians are excluded from Jordan’s recurrent cash assistance programme administered by the National Aid Fund (NAF) that is earmarked for Jordanian citizens. Moreover, the Jordanian Social Protection Strategy (2019-2025) that aims to provide a decent life for all Jordanians through the establishment of a “social protection floor” does not cover non-Jordanian either.<sup>[15]</sup>

The MoU between Jordan and the UNHCR does not provide for arrangements regarding education or health services. The provision of such services has therefore been delivered, for each group of refugees, by national authorities based on specific regulations and, in the case of the Syrian refugee

camps, by the UN specialised agencies and other international organisations.

Regarding social protection 2 (SP 2), the MoU confirms the right to work and practice professions for refugees in accordance with national legislation. This entails access to formal employment and social security in sectors of the economy determined by the Ministry of Labour (MoL) as open to migrant workers. Practically, in Jordan, migrants are allowed to work in sectors where the local labour force is insufficient to meet the needs of the labour market, including agriculture, construction, industry, tourism, retail trade and repair of vehicles.<sup>[16]</sup> However, the administrative requirements for acquiring work permits, including valid identification documents (IDs) and the acquisition of relatively costly work permits (over US\$430 per year, depending on the sector of the economy) have pushed many refugees (whatever their nationality) into informal employment, namely jobs performed illegally - without work permits, work contracts and/or social security.

Until 2016, the Syrian refugees were subjected to the general Jordan refugee regime, receiving the different SP1 social protection services at levels determined by the international funds available, by eligibility rules imposed by international and national services providers and, for refugees residing outside camps, by the absorptive capacity of the national educational and medical infrastructure (see section 2). They were banned from formal employment and international organisations were asked not to engage in vocational/technical training and employment activities on their behalf.<sup>[17]</sup> This constituted a discriminatory policy in line with Jordan's 2010 National Employment Strategy 2011-2020, one of the main objectives of which was to increase the size of the Jordanian labour force, notably through the replacement of foreign workers by Jordanians<sup>[18]</sup>

The 2016 Compact between Jordan and international donors was concluded in a conjunctural context where, on the one hand, Jordanian authorities had decided to turn the prolonged stay of Syrian refugees into a development opportunity and, on the other, one of its main donors, namely the EU, was grappling with its 2015 "migration crisis" from the global south. The Compact thus aimed to satisfy the former's need for increased international economic assistance (beyond humanitarian assistance), and the latter's migration concerns.<sup>[19]</sup> More precisely, Jordan was to formalise the employment of some 200,000 workers (based on a rough estimate of Syrian workers) in sectors earmarked for migrant workers in exchange for increased international investments, simplified access of Jordanian exportations to the EU market and access to multi-year grants and concessional loans. Accordingly, Jordan has taken exceptional measures to facilitate the formalisation of the Syrian refugee labour force that have distinguished them from other refugee groups (see section 3). The Compact also addressed the education sector. Noting that the war in Syria had disrupted the education of an entire generation of Syrian refugee children, with 40% of them standing out of the Jordanian educational system in 2016,<sup>[20]</sup> it advocated for greater efforts to increase the enrolment of Syrian children in schools.

The following sections of the paper analyse the degree and modalities of access of Syrian refugees to social assistance services (SP 1) and to employment-related social security (SP2). In doing so, it also assesses to what extent the "humanitarian-development" nexus induced by the Compact has been implemented.

## 2. Struggling for a balanced access to social assistance services (SP1)

Before engaging in the analysis of social assistance programmes, it is important to bear in mind that the data used in the following paragraphs mainly relate to formal assistance programmes conducted under the government/UNHCR framework. They do not cover spontaneous gestures of solidarity carried out by host communities and local charities, mainly in the form of delivery of relief goods, petty cash or remedial education, or more large-scale relief programmes carried out by religious institutions and national NGOs, including actors considered *non grata* by Jordan and/or the international community because of their Islamist affiliations. Such organisations have nevertheless played a significant role in supporting Syrian refugees, especially in the early years of the “refugees’ crisis”.<sup>[21]</sup>

Social assistance (SP1) covers a wide range of services, the three most important of which are recurrent cash assistance (a), health care (b) and (c) pre-university education services.

### *a. Lingering reliance on emergency safety-net programmes*

Cash assistance has been celebrated by international donor and refugee agencies as “one of the most important protection options for people facing the protracted displacement like the refugees in Jordan, allowing them to meet their needs in a dignified manner, whilst contributing to the Jordanian economy”.<sup>[22]</sup> More prosaically, the UN-subsidized cash assistance’s relevance first stems, as indicated above, from the fact that non-Jordanians are not eligible for Jordan’s national cash assistance programme. It also stems from the high levels of poverty that have affected Syrian refugees in Jordan as well as in other neighbouring countries such as Lebanon.<sup>[23]</sup> In 2015, almost all refugees outside camps were assessed by the UNHCR as poor to different degrees: 86% of them were under Jordan’s absolute poverty line – namely they could not meet a reasonable level of basic livelihood, covering minimal costs for food, shelter, education, healthcare etc. -, while 10% were under the abject poverty line – namely, they could not meet food needs.<sup>[24]</sup>

While camp refugees receive cash assistance once per quarter to replenish essential items,<sup>[25]</sup> distribution of cash outside camps is not universal. It is limited by two factors:

Firstly, the level of international funding for cash assistance has proven fluctuant over the years and has not allowed for a full coverage of needy refugees, leading to ceilings on the number of beneficiaries. Cash assistance has mainly benefitted the most vulnerable and poorest households (and the most food-insecure for the WFP) identified during bi-annual Vulnerability Assessment Framework Population (VAFP) surveys based on observable criteria, such as income and level of expenditure; the number of dependents and of disabilities in the household; the gender, health, education and marital status of the head of household, and household coping strategies. However, these surveys have used widely criticized and ineffective methodologies such as Proxy-Means Testing (PMT), which have proven worldwide to be characterised by high exclusion rates ranging from 46% (in the best performing programmes) to 96% (in the less performing programmes).<sup>[26]</sup> Needy un-served refugees are registered on a waiting list pending more international funding and/or the thinning out of beneficiaries whose livelihoods improved. Overall, because of insufficient international funding and/or faulty eligibility



determination procedures, nearly half of refugee households earning less than the US\$7,060 yearly (the average absolute poverty line household income) were not receiving any cash assistance in 2022.<sup>[27]</sup>

Secondly, socially-marginalized refugees may be ignorant of UNHCR cash programmes and related registration procedures. As surveys have shown, refugee households headed by uneducated persons and/or persons above 60 years of age are more likely not to benefit from cash transfers.<sup>[28]</sup>

The recurrent cash assistance programmes to which deemed vulnerable refugees are eligible, are the following:<sup>[29]</sup>

- *Regular cash* assistance provided by the UNHCR, in principle for non-food items including rent, utilities, water or clothing.<sup>[30]</sup> Regular cash distribution is currently provided to 115,390 Syrian refugee individuals (about 30,000 families –18.5% of total caseload) at an average of US\$166 per family per month.<sup>[31]</sup> About 12,000 refugee families residing outside camps are on a waiting list.<sup>[32]</sup>
- *Cash-for-health* assistance is provided by the UNHCR to the most vulnerable refugees outside camps (2% of the caseload for amounts in general lower than US\$280).
- *Cash-for-education* is provided by UNICEF to promote the education of vulnerable children (about 30,000 children in 2021) - US\$28 per child per month during school term.
- *Winterization cash assistance* delivered by the UNHCR to cover additional expenses during winter time was to reach 410,954 individuals (97,852 families -60.8% of the total workload), including 114,134 camp refugees (23,647 families) and around 296,820 non-camp refugees (74,205 families) at a level of US\$48.9 per individual per month in 2021.<sup>[33]</sup>
- *Electronic food vouchers* issued by the World Food Programme (WFP) benefit some 443 refugees - 68.7% of the total workload in 2022. 84% of camp refugees are covered (112,000 beneficiaries) compared to 65% of refugees in communities (352,300 beneficiaries). A gradual approach has been pursued whereby families deemed “extremely vulnerable” have received vouchers worth US\$32.5 per person per month, and refugees deemed “(moderately) vulnerable” have received US\$21 per person per month.<sup>[34]</sup> Lack of, or delayed funding has also taken its toll on WFP assistance, affecting more particularly the (moderately) vulnerable refugees. In 2021, the distribution of the food vouchers was postponed for 21,000 of them.<sup>[35]</sup> It is expected that starting from October 2022, their allowance will be reduced to US\$14.1 per month.<sup>[36]</sup>

In terms of contribution to the average global Syrian refugee household income, WFP food voucher assistance (27% of that income) is larger than the UNHCR cash assistance (17%).<sup>[37]</sup>

How to assess the impact of cash assistance amongst cash beneficiaries? As stated by UNHCR, it still constitutes an essential “lifeline” for the outreached most vulnerable refugees, making it easier for them to meet their most pressing expenses (including food, rent and transportation, medical and

educational costs), lowering feelings of stress and reducing resort to negative coping strategies, such as debts, child labour, substandard food consumption, engagement in hazardous jobs, and selling WFP food vouchers.<sup>[38]</sup> While the UNHCR admits that it is to be considered a palliative rather than a durable solution when tackling longer-term structural issues related to poverty alleviation,<sup>[39]</sup> cash assistance programmes may have contributed to stalling abject poverty (at 10% - 11%). Moreover, combined with increased employment rates since the signing of the 2016 Compact, it may have contributed to decreasing absolute poverty rates from 86% in 2015 to 67% in 2019.<sup>[40]</sup> However, a majority of beneficiaries recently concurred that the impact of cash assistance on such criteria as financial burdens, feeling of stress, and general living conditions had only been moderate.<sup>[41]</sup> This, and the fact that cash assistance still constitutes a significant portion of the Syrian refugee population's income (44% versus 48% from employment in the first quarter of 2022)<sup>[42]</sup> highlight the so-far mitigated effects of the 2016 Compact and the nexus from emergency cash assistance to employment income and access to contributory social security it aimed to achieve.

Poverty rates may have possibly increased amongst Syrian refugees (as well as the overall Jordanian population) since the outbreak of the COVID-19 pandemic in 2020. As a result of the (full/partial) closure of the economy, Syrian refugee employment income decreased (-7% between 2021 and the first quarter of 2022) and food insecurity increased (from 67% in 2019 to 80 percent in 2021), compelling them to resort more to negative coping strategies.<sup>[43]</sup> Such trends are worrying at a time when donor funding is predicted to decrease, thus threatening Syrian refugees' social protection rights. They underscore the limits of time-bounded safety nets programmes and urge for a speedier achievement of the 2016 Compact.

#### *b. Fluctuant and restrictive access to national health services*

Access of Syrian refugees to health services differs according to their area of residence. In camps, they are provided by specialised NGOs and Arab (Qatari and Saudi) institutions under the supervision of the UNHCR to all refugees free at the point of delivery. Referrals to governmental institutions located outside camps are used for non-available services - mainly secondary and tertiary health care.<sup>[44]</sup> Syrian refugees residing outside camps depend mainly on national health providers, UNHCR providing financial assistance for the most vulnerable of them, as seen above. Although about 85% of Syrian refugees are not employment-tied or privately insured and cannot access social security-related healthcare services, their access to governmental medical services has improved in 2019. In April, the government decided that, in order to help vulnerable uninsured refugees face hikes in healthcare costs, Syrian refugees would be treated like "uninsured Jordanians" (45% of Jordanians - mainly unemployed or economically inactive persons) for health services that are subsidised at a rate of 80%. Until 2018, they had been treated as non-Jordanian residents paying medication bills at hardly affordable unsubsidized international rates - 2 to 5 times costlier than for "uninsured Jordanians".<sup>[45]</sup>

Access to health services is better in camps than outside camps. In camps, a minority of camp refugee households (about 43%) had at least one member not being able to access and receive medical care in the six past months compared to a majority (59%) outside camps in 2021.<sup>[46]</sup> Non-camp refugees actually face issues regarding the validity of their UNHCR registration cards and the ability to afford

medical treatment (including transportation costs). Financial access to expensive medicine or secondary or tertiary healthcare remains a challenge for a majority of Syrian refugees, whatever their place of residence. Since the outbreak of the COVID-19 crisis, refugees have increasingly been resorting to coping strategies to reduce health costs, notably by postponing medical interventions and/or relying on traditional medicine or free advice provided by pharmacists.<sup>[47]</sup>

### *c. Limited progress in school enrolment rates*

Primary and secondary education for Syrian refugees inside and outside camps has been managed by the Ministry of Education, which provides the national curriculum and teachers, with the support of UNICEF. The gradual social integration of Syrian refugees since 2011/2012, combined with continuous awareness campaigns amongst households, has led to an increase in the enrolment of children in primary and secondary schools (grade 1-12, for children aged 6-15) over the years. In 2021, the enrolment rate of Syrian children reached about 85% in camps and 75% outside camps - mainly in the afternoon shift of [double-shift schools](#).<sup>[48]</sup> Such percentages remain low compared to the Jordanian children enrolment rate – at 94%. Enrolment discrepancy between refugee and Jordanian children in the secondary cycle *per se* is wider: 74.4% of Jordanian and 30% of Syrian children attend grades 11-12.<sup>[49]</sup>

Identified obstacles to Syrian refugees' inclusion in the education system (beside medical reasons) are many. First, administrative reasons, including non-valid IDs<sup>[50]</sup>, poor school absorption capacity of governmental schools and governmental regulations that ban children having missed more than 3 years of formal schooling. Second, educational-related reasons, namely difficulties to adapt to Jordan's curriculum, the poor quality of teaching in afternoon shifts, lack of support from parents, violence at, or during transportation to school, or more generally lack of interest in education, notably because of restrictions on, or few job opportunities beyond vocational jobs. Fourth, financial constraints lead parents to have their children work or beg. Fifth, sociocultural norms resulting in early marriage of girls or in girls homebound for household obligations. Being not interested in education is reported as the most prevalent obstacle to education amongst male and female children regardless of age, but more so inside camps. Outside camps, the main dropout factor is financial constraints. Household obligations and marriage also emerge as significant factors in both places of residence, affecting primarily girls.<sup>[51]</sup>

Jordan and international partners have tried to address such issues and their social consequences, notably the increase in the number of juvenile labourers and beggars.<sup>[52]</sup> Initiatives include awareness campaigns combined with the development of alternative education streams such as: 1) Certified non-formal education programmes providing a better learning environment and more adequate educational methodologies tailored to the specific educational and psychosocial needs of Syrian refugee dropouts;<sup>[53]</sup> and 2) (non-certified) informal education that comprises any educational or cultural programme (from catch-up classes to cultural activities) aimed to sustain the attendance of children at risk of dropping out of school or to preserve dropouts from child labour or street begging.<sup>[54]</sup>



The three types of assistance programmes addressed above do not exhaust the entire range of SP1 possible interventions. Also to be mentioned, although not within the scope of this briefing paper, are social services that are offered by a wide array of national and international actors to specific vulnerable groups such as women prone to domestic violence, child labourers, the elderly and persons with disabilities. The Ministry of Social Development (MoSD) has sought to provide durable solutions for vulnerable Syrian families prone to such unlawful activities as mendicity, child labour and violence against women.<sup>[55]</sup> Other specialised or psychosocial protection services for such vulnerable Syrian refugees have mainly been provided, inside and outside camps, in the form of internationally-subsidised projects conducted jointly by national and international NGOs, and UN Agencies.<sup>[56]</sup>

### **3. Social protection (SP2) for Syrian refugees: a mitigated experience (so far)**

By granting Syrian refugees the right to access the formal labour market, the 2016 Compact also allowed them to be covered by the provisions of the Labour Code and of the Social Security law.<sup>[57]</sup> Over the past two decades, social security in Jordan has become one of the most inclusive in the Middle East. It covers employees traditionally excluded from regional social security systems, including workers in establishments with fewer than five workers, self-employed persons and agricultural workers.<sup>[58]</sup> Its contributory benefits encompass old-age pensions or settlements for workers who do not fulfil the conditions for a full pension, life insurance, disability pensions or settlements, survivors' pensions or settlements, unemployment insurance, maternity/paternity leave insurance and compensation for work-related injuries.<sup>[59]</sup> Non-Jordanians (with a legal work permit) are fully covered except for the self-employment pension insurance that is earmarked for Jordanians.

Driven by the financial and economic benefits it could reap from the implementation of the Compact (see section 1), Jordan - with the technical guidance of the International Labour Organization (ILO) – has made significant efforts to encourage the participation of Syrian refugees in the labour market. The package of measures (applicable only to Syrian workers) it has adopted since 2016 include: the exemption of work permit fees (April 2016); the issuance of flexible work permits (until 2021 not tied to social security) enabling self-employed Syrian workers to switch employers at their convenience in the agricultural sector (October 2016) and in the construction sector (June 2017); possibility of formal employment outside camps for the residents of the Zaatari and the Azraq refugee camps, where MoL/ILO employment centres have been opened in 2017 and 2018, respectively; freedom to move and work freely between different industrial sectors (October 2018); the authorization to register and operate autonomously (without the usual requirement of a partnership with a Jordanian citizen) home-based businesses outside camps in the food processing, handicrafts and tailoring sectors (November 2018); the automatic renewal of work permits held by Syrians (January 2019); the issuance of flexible work permits for skilled workers and other crafts, logistics and sales workers (September 2019); and the extension of social security to Syrian refugees holding flexible work permit and to those involved in the ILO's cash-for-work programmes (May-July 2021).<sup>[60]</sup> In partnership with the ILO, other measures have been taken by the Jordanian authorities to promote the formalisation of the Syrian refugee labour, including the recognition (and certification) of former learning, as well as internationally-funded training and placement schemes.<sup>[61]</sup>

However, six years on, the results of the Compact are below the initial expectations. On the one hand, distributed work permits to Syrian refugees are only valid for periods ranging from three months to one year, which limits their access to contributory social security benefits to the short period of the work permit validity.<sup>[62]</sup> On the other hand, while the cumulated number of work permits distributed to Syrian refugees since 2016 reached 330,554 in May 2022, the yearly number of Syrian workers with a valid work permit has ranged between a minimum of 36,790 in 2016 and a record of 62,195 in 2021 (see table below). This is a far cry from the 200,000 target set by the 2016 Compact deal. Moreover, while the percentage of female refugee workers within that population is in progress, it remains modest: from 3% (1,114 persons) to 8.8% (5,502) (see table below).<sup>[63]</sup> The number of Syrian refugees with a work permit for the first quarter of 2022 (22,680) points to the likelihood of a number of work permits reaching 100,000 at the end of year 2023 (see table below). Conversely, the Compact has not yet translated into the expected further investments and exportation opportunities for Jordan's ailing economy.<sup>[64]</sup>

*Number of work permits issued to Syrian refugees (2016-2022)*

Year	2016	2017	2018	2019	2020	2021
Total work permits	36,790	46,717	45,649	47,766	38,756	62,195
Men	35,676 (97%)	44,345 (95%)	43,591 (55.5%)	44,986 (94.2%)	36,117 (93.2%)	56,693 (91.2%)
Women	1,114	2,372	2,058	2,780	2,639	5,502
(% total)	(3%)	(5%)	(4.5%)	(5.8%)	(6.8%)	(8.8%)
Flexible work permits	119,692 (until 2021, only health insurance (no social security))					36,723 (59%)
(% total)	(66.9%)					

UNHCR data, livelihood working Group,

[https://data2.unhcr.org/en/search?type\[0\]=document&working\\_group=49&sector\\_json=%7B%220%22%3A+%220%22%7D&sector=0&export=1](https://data2.unhcr.org/en/search?type[0]=document&working_group=49&sector_json=%7B%220%22%3A+%220%22%7D&sector=0&export=1)

Although limited in scope, the formalisation of the Syrian labour force has already contributed to improve livelihoods overall. Economic participation amongst Syrian refugees has increased from 28 percent in 2014 to 33 percent in 2018, while unemployment has decreased from 60 per cent to 8 percent during the same period. Moreover, Syrian holders of work permits earn on average more than those without work permits, are more likely to acquire written contracts and enjoy more rewarding and stable work arrangements, including coverage by social security.<sup>[65]</sup>

So how to explain the gap between the Compact's quantitative objectives in terms of work permits

delivered and its mitigated outcomes? Several factors, which were largely unanticipated by the signatories of the Compact, have been identified.

A first factor pertains to the current state of Jordan's labour market: job creation is poor and available job opportunities are limited. The discriminatory security measures imposed by the authorities on the mobility of Syrian refugees, such as non-access to valid driving licenses,<sup>[66]</sup> just but reinforce the difficulties they face to find jobs. A second factor derives from the limited types of formal jobs (mainly vocational jobs accessible to the migrant working population) they can exercise. This excludes Syrian refugees not engaged in such jobs, including holders of liberal professions or of certain vocational occupations closed to labour migrants such as sales, education, and hairdressing. Such groups of Syrian workers are thus constrained to continue to operate in the informal sector. A third factor pertains to the employers' and/or refugee workers' reluctance to engage with the governmental bureaucracy and pay for social security contributions; the low formal employment wages offered (in general the minimum wage rate (US\$366) or less, reduced by social security contributions may get lower than incomes in the informal sector).<sup>[67]</sup> On the other hand, as asserted by the Jordanian authorities, Syrian refugees prefer to cumulate income from work, be it formal or informal, and cash assistance delivered by international humanitarian agencies.<sup>[68]</sup> A fourth reason pertains to the fear amongst Syrian refugee workers that formal employment, whatever the wage offered, may make them lose refugee entitlements, including cash assistance or resettlement. A fifth factor relates specifically to the status of female refugees on the labour market. 2017 data shows that Syrian women's economic participation is below the (already low) national average: 7% and 16%, respectively. Such a low rate is due to a series of reasons, combining exacerbated conservative social norms viewing female work outside the home as hardly compatible with childcare responsibilities with inadequate/safe transport, scarce provision of childcare and lack of protection in the workplace. As the Jordan Response Plan 2020-2022 document puts it, self-employment continues to represent the most likely vehicle for female refugees to enter the workforce.<sup>[69]</sup>

Therefore, formalisation through the mere acquisition of work permits, as formulated in the Compact, does not necessarily guarantee better work conditions on the place of work; nor does it secure full social security benefits. While employers are required to register their employees with the Social Security Corporation (SSC), many (especially amongst owners of medium and small enterprises<sup>[70]</sup>) do not comply with social security law requirements. For instance, cases where employers have constrained their Syrian employees to pay the full amount of social security contributions have been reported.<sup>[71]</sup> Additional poor governance issues pertaining to poor exchange of information between the MoL and the SSC explain why only some 13,000 Syrians were registered with the SSC in 2020 out of 38,756 Syrians holders of work permits.<sup>[72]</sup> Besides, a survey has indicated only 20% of interviewed Syrian workers holding work permits reported being covered by social security; 13% did not know whether they were covered or not and what benefits social security provided. Obtaining a work permit thus is only a first step towards full formalisation and decent work conditions.<sup>[73]</sup>

While efforts are being made to better inform formal Syrian as well as other foreign workers about their rights, the dire plight of those Jordanian and Syrian workers not covered by the social security during the COVID-19 pandemic (and that were not eligible for the emergency assistance provided by the SSC to formal workers) has prompted the SSC and international donors to extend social security coverage to such vulnerable workers. To that end, internationally-subsidised projects aiming to cover the social

contributions of Syrian refugees and that of their employers for a test period of 2 years as a means of encouraging them to formalise their situation are under way. By the end of 2022, the number of social security-insured Syrian refugee workers is expected to reach 50,000.<sup>[74]</sup>

#### **4. Conclusions and recommendations for the way forward**

Since 2012, international agencies and the Jordanian government have put in place emergency social protection policies to cater for the basic needs of registered Syrian refugees. Although such policies have not reached out all vulnerable refugees (or not consistently addressed their social protection needs), internationally-funded cash transfer services have constituted a minimal, yet indispensable, survival palliative for the most vulnerable refugees. Moreover, shared national and international efforts have endeavoured to cover their basic educational and health needs inside and outside camps. However, the realisation that the emergency social assistance approach (and particularly its cash transfer component) was becoming overstretched led Jordan and its main international donor countries to adopt the Compact in 2016. Revolving around the “short term humanitarian assistance - long term development” nexus, the Compact has aimed to turn the Syrian refugees’ socioeconomic status from recipients of cash assistance to self-reliant persons through their inclusion in the formal labour market. However, the relative disregard of the Compact for the modalities of its implementation – in particular its lack of consideration for challenges facing Syrian refugees in accessing decent work conditions - reveals its signatories’ focus on state-driven interests: increased international assistance and boosted economic development for Jordan; and immigration concerns for the European Union.

The results of the Compact have so far been below expectations. On the one hand, a significant proportion of Syrian refugees still rely on the emergency, time-bounded, cash assistance mainly provided by the UNHCR or the WFP. On the other hand, a relatively small number of refugees are working in the formal labour market. Beyond these quantitative assessments, the “nexus experience” in Jordan provides useful findings. It shows that the above-mentioned nexus is not a direct and smooth process. It involves a series of complex factors, including the absorption capacity of local labour markets, the readiness and acquiescence of refugee communities and that of their employers, the dynamics of a private sector heavily marked by informality and the need for Jordan to maintain an equilibrium between the social protection needs of the refugees, those of its indigenous population, and security concerns. The social cohesion of the Jordanian society and its stability are considered to be at stake.

Therefore, the Compact and its “humanitarian-development” nexus should be implemented cautiously as a gradual inclusive, rights-informed, continuum whereby the social assistance rights of all (refugees and host communities) remain guaranteed. This requires firstly that concerned persons are fully aware of their social rights and related opportunities; secondly, that stakeholders, including international service providers, national authorities and private sector actors, comply with their responsibilities based on local and international legislations and standards. Also important is to ensure the full participation of national civil society organisations in the Compact follow-up and more generally in the elaboration of social protection policies. Although many of them are familiar with human rights and social protection issues and detain most relevant knowledge regarding the social realities of the Syrian refugees and

their host communities, they have traditionally been marginalised from related decision-making processes.<sup>[75]</sup>

### **Recommendations:**

The following recommendations are addressed to the Jordanian state; to international stakeholders; and to civil society organisations. They aim to improve the inclusiveness and impact of social protection schemes provided by national and international actors on behalf of the Syrian refugees. Beyond, they seek to initiate a shift from the time-bounded social assistance programmes to the establishment of universal life-cycle social protection floors for all (including refugees), and to renew efforts to increase the number of new Syrian refugee entrants in the formal labour market and have them enjoy decent working conditions and full access to social security. Some of those recommendations, of an operational nature, aim at regulatory/administrative adjustments and/or social action interventions designed to improve access to existing social assistance or to the formal labour market. Other more policy-oriented recommendations entail awareness raising campaigns, legislative reforms or renewed approaches designed to bring the current system of social protection more in line with a human rights approach.

#### **To all stakeholders**

1. Continue to raise awareness of female and male Syrian refugees about the modalities of access to social assistance services (SP1) and formal employment/social security (SP2), with insistence on their rights in both sectors of social protection.
2. Equip the Compact with precise parameters defining the process of transfer from dependence on humanitarian assistance to self-reliance through access to formal employment and social security. This may require a better flow of information between the Jordanian ministries involved, including the MoL, the SSC and the Ministry of Industry and Trade and Supplies (that is in charge of the registration of enterprises). It may also benefit from the participation of civil society organisations (CSOs) that are well informed about the refugees' actual situation and coping strategies.

#### **To the Jordanian state**

3. Reinforce governmental efforts to talk private sector actors (especially in the SME sector) into complying with their responsibilities and duties as employers according to the Labour and Social Security laws, notably through reinforced MoL inspection services.
4. Better include local civil society organisations in the planning and implementation of social protection policies for refugees and their host communities (SP1 and SP2) in order to enhance the latter's



operational relevance, while ensuring their adhesion to universal, human rights-based approaches to social protection.

5. Facilitate the mobility of Syrian workers by allowing them to acquire valid driving licences.
6. Enlarge the choice of professional occupations available for Syrians, see other non-Jordanian groups, and work towards their abolishment. These recommendations should however take into account the employment needs of the Jordanians that have been severely affected by the deterioration of the economic situation, with an unemployment rate amongst them that increased from 12.2% in 2012 to 19.1% in 2019 and 24.1% in 2021.<sup>[76]</sup>
7. Pursue the trend induced by the government to close the access gap between Jordanian nationals and Syrian and other groups of refugees in the educational and health care sectors, with a focus on vulnerable groups (women, persons with disabilities, etc.).
8. (in coordination with UNHCR and WFP) Consider merging or coordinating better between the perennial cash transfer programme operated by the Jordan's National Aid Fund (NAF) that is reserved for vulnerable Jordanians, and emergency cash transfer programmes operated by the UN stakeholders on behalf of vulnerable refugees. Such a recommendation requires planning for long term resource mobilisation, the extent of coverage of both populations, and sharing of responsibilities among national and international stakeholders.<sup>[77]</sup>
9. Work towards the integration of the Syrian refugees (and other groups of refugees) in the Jordan Social Protection Strategy (2019-2025).<sup>[78]</sup>

#### To the UNHCR and sister UN agencies

10. Review targeting methodologies for access of Syrian refugees to cash transfer assistance. This may entail consultations with the governmental and CSOs concerned about the efficiency of such methodologies on the ground.
11. Facilitate the access of the most vulnerable refugees and host community members (elderly, women-headed households or persons with disabilities, etc.) to the labour market by using more systematically the "graduation approach". Championed by the UNHCR worldwide, such an approach is tailored to the specific needs of each refugee household, possibly combining simultaneously cash/consumption support, skills training, micro-credit and small enterprises creation, educational support for children, financial literacy and access to financial services, training and exposure to savings.<sup>[79]</sup>
12. Encourage and provide technical and financial support to the Jordanian authorities in implementing and extending the "social protection floor" as elaborated in the Social Protection Strategy 2019-2025 to All, including refugees.

#### To civil society organisations

13. Establish a national coordination amongst CSOs in order to better influence national and international social protection policies on behalf of the Syrian refugees and host communities.
14. Take the lead in promoting the human rights dimension of social protection policies (as deriving from relevant international conventions, and 2030 relevant SDGs) amongst Jordanian authorities at national and local levels, with a focus on the situation of the most marginalised segments of refugee and host communities.
15. Map and assess the social protection interventions implemented by CSOs (from charity organisations to national NGOs) for a comprehensive understanding of the assistance received by the Syrian refugees and host communities. This may also raise the profile of the CSOs and boost national and international support on their behalf.
16. Liaise with CSOs of neighbouring countries affected by the arrival of Syrian refugees, such as Lebanon and the Kurdish Republic of Iraq, in order to exchange lessons-learned and elaborate regional plans of action.

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<sup>[1]</sup> The nexus (or interlinkage) between humanitarian and development assistance has risen to

prominence as a universal approach for addressing protracted refugee cases during the 2016 at the World Humanitarian Summit. It is sustained by the 2030 Sustainable Development Goals that set out to not just meet vulnerable persons' basic needs, but also to reduce risk, vulnerability and overall levels of need. According to the local political context the nexus may also include a third component, namely peace building. See for instance, ILO. (undated). *Inclusion of Refugees and other Displaced Persons in the Labour Market with a Humanitarian Development Nexus Focus* (last consulted on 16/10/2022); and OCHA. 2017. *Humanitarian Development Nexus – The New Way of Working*.

<sup>[2]</sup> Only 40,000 new formal jobs were created in 2019 compared to 50,000 in 2012 and 70,000 in 2007; see Al Nawas, Bahaa Al Deen. 2019. "Economists outline requirements for job creation in Jordan: World Bank report". *The Jordan Times*. December 8; and ILO. 2013. *Decent Work Country Profile - Jordan*.

<sup>[3]</sup> Winkler, Hernan and Alvaro Gonzalez. 2019. *Jobs Diagnostic: Jordan*. World Bank Group; and European Investment Bank. 2016. *Jordan: Neighbourhood SME financing*. It is to be recalled that provisions of the Labour Law are not yet activated for domestic workers, the vast majority of whom are migrant workers. Steps to activate the labour law in the agricultural sector, where a significant number of migrant workers and Syrian refugees operate, and formalise the employment status were only taken in 2021, to be applied for the first time in 2022.

<sup>[4]</sup> In June 2022, the UNHCR recorded a total of 761,580 "registered persons of concern", also including Iraqis (65,925 persons, 8.7%), Yemenis (12,890, 1.7%), Sudanese (5,595, 0.7%) and other nationalities (2,030, 0.3%); see UNHCR. 6/19/2022. *Registered People of Concern -Refugees and Asylum Seekers- in Jordan*.

<sup>[5]</sup> Based on statistics from the Higher Population Council ([https://petra.gov.jo/Include/InnerPage.jsp?ID=39702&lang=en&name=en\\_news](https://petra.gov.jo/Include/InnerPage.jsp?ID=39702&lang=en&name=en_news)) and on the Department of Statistics ([http://dosweb.dos.gov.jo/DataBank/Population\\_Estimares/PopulationEstimat...](http://dosweb.dos.gov.jo/DataBank/Population_Estimares/PopulationEstimat...)).

<sup>[6]</sup> Mainly in the governorates close to the Syrian borders: Amman (29.7%), Mafrq (25.2%), Irbid (20.2%) and Zarqa (14.6%); see UNHCR portal (1/07/2022): <https://data.unhcr.org/en/situations/syria/location/39>.

<sup>[7]</sup> Figures for 30 June 2022; UNHCR portal: *Idem*. The two former camps are managed by the UNHCR and Jordan; the “Emirati Jordanian Camp” is managed by the United Arab Emirates. Prior to 2014, when Jordan virtually closed its borders with Syria, other “retention centres” were used for registering asylum seekers/refugees.

<sup>[8]</sup> The response to the “Syrian refugee crisis”, which has also benefited the host communities, has been headed by the Ministry of Planning and International Cooperation (MoPIC) that chairs, under the aegis of the Prime Ministry, the Jordan Response Platform for the Syria Crisis, a body supported by eleven (topical) task forces including social protection, food security, livelihoods, education, wash, shelter, health, justice, environment, transport, energy, and municipal services led by line ministries and also involving donor and international agencies. This is aimed to align assistance programmes to the government’s development priorities and harmonisation with national systems for planning, programming and implementation.

<sup>[9]</sup> According to the Ministry of Labour, only 5,700 Syrian workers had work permits in 2011, out of a population of Syrian workers estimated at several hundred thousand persons, mostly seasonal or daily agricultural workers; see: *Ministry of Labour. 2011. Annual Report of the Ministry of Labour, Jordan*. In recognition of the fact that many northern Jordanians and Syrians belonged to the same tribes and nurtured marital and business relations, their presence in Jordan as informal workers was tolerated by the authorities before 2011/2012.

<sup>[10]</sup> They may however receive assistance from local communities and *Zaqat* Committees (Ministry of Islamic Affairs and Holy Places).

<sup>[11]</sup> Jordan granted citizenship to the 1948 Palestinian refugees. The 1967 Displaced persons (refugees and non-refugees) from Gaza, who were not granted citizenship, are also considered refugees with full right of residence. Vulnerable refugees are serviced by the United Nations Relief Agency for Palestine Refugees (UNRWA).

<sup>[12]</sup> In the Syrian refugee case, less than 1% (45,000 individuals) have been resettled between 2014 and 2021; see UNHCR. November 2021. *Resettlement: Jordan*. By 2018, 30 000 had returned to Syria, see UNHCR. 2019. *UNHCR continues to support refugees in Jordan throughout 2019*.

<sup>[13]</sup> For an analysis of the general refugee regime in Jordan, see: Al-Makhzoumi, O.M. 2021. "Refugee Rights in Jordan in the Light of the Memorandum of Understanding - Application Study on Syrian Refugees". *Journal of Legal, Ethical and Regulatory Issues*. Vol: 24 Issue: 6S.

<sup>[14]</sup> These cards are not residence permits and cannot validate marriages, recognize births or inheritance rights. They may *de facto* serve as default IDs.

<sup>[15]</sup> The Strategy focuses on durable economic self-sufficiency through access to the labour market; empowerment through national education, health care and extended health insurance, and social services; and better targeted social assistance for the most vulnerable; see Hashemite Kingdom of Jordan. 2021. *National Protection Strategy (2019-2025)*.  
<https://www.unicef.org/jordan/media/2676/file/NSPS.pdf>

<sup>[16]</sup> The full list of sectors open to labour migrants is provided in the MoL website:  
[http://www.mol.gov.jo/EBV4.0/Root\\_Storage/AR/EB\\_Info\\_Page/%D9%86%D8%B3%D...](http://www.mol.gov.jo/EBV4.0/Root_Storage/AR/EB_Info_Page/%D9%86%D8%B3%D...)

<sup>[17]</sup> Interview with UNHCR staff, Amman, 16 June 2016; also see European Training Foundation (ETF). June 2016. *Migrant Support Measures from an Employment and Skills Perspective (MISMES) – Jordan Country Report*.

<sup>[18]</sup> Ministry of Planning and International Cooperation and Ministry of Labour. 2012. *Jordan's National Employment Strategy 2011-2020*. Hashemite Kingdom of Jordan. Amman.

<sup>[19]</sup> The Compact was signed during the “Supporting Syrian and the Region” Conference held in London in 2016; see Government of Jordan. 7/2/2016. *The Jordan Compact: A New Holistic Approach between the Hashemite Kingdom of Jordan and the International Community to deal with the Syrian Refugee Crisis*.

<sup>[20]</sup> See: Human Rights Watch. August 2016. *“We’re afraid for their future” –Barriers to Education for Syrian Refugee Children in Jordan*.

<sup>[21]</sup> Such organisations, including the Islamic Charity Centres (Moslem Brotherhood); and *Kitab wa-al-Sunna*, a (quietist) *salafi* organisation funded by Gulf countries. For a broad overview on these organisations’ activities, see: Ababsa, Myriam. 2015. *Islamic NGOs assistance to Syrian refugees in Jordan and Gulf donors support*.



<sup>[22]</sup> See ILO. 1 December 2020. “The EU and UN agencies bolster social protection and decent jobs for Jordanians and refugees”. *ILO News*.

<sup>[23]</sup> See for instance: Verme *et al.* 2016. *The Welfare of Syrian Refugees: Evidence from Jordan and Lebanon*. The World Bank. Washington DC.

<sup>[24]</sup> The absolute poverty line was calculated at 68 Jordanian Dinars (96 US\$) by individual and by month (1,152 US\$ per year); the object poverty line at 28 JOD (39.5 US\$) by individual and by month, UNHCR *et al.* 2015. *Verification Assessment Framework: A Baseline Survey*.

<sup>[25]</sup> Cash received per month by camp refugees include about 32 US\$ per month per individual to cover their food needs, 32-42 US\$ per family for cooking gas, 32 US\$ per child under two years old to be used for baby diapers, and 5 US\$ per female 12-50 years of age to be used for female hygiene items. Recognizing that not all camp refugee households require the same level of assistance, the UNHCR recommends that its targeting model in camps transition from blanket assistance to targeted assistance; see UNHCR. 2022. *Verification Assessment Framework: Population Survey of Refugees Living in Host Communities*. Jordan.

<sup>[26]</sup> The levels of assistance are determined by PMT econometric calculations made by the UNHCR and the World Food Programme (WFP). Post distribution, these organisations carry out verification operations through home visits; see UNHCR. 2022. *Verification Assessment Framework: Population Survey of Refugees Living in Host Communities*. Op.cit. and Sharp, Kay. 2015. *Review of Targeting of Cash and Food Assistance for Syrian Refugees in Lebanon, Jordan and Egypt*. The PMT methodology has been criticised for not capturing inflation; the quality of related surveys is often poor; samples are not representative of the entire vulnerable population and do not fully capture household consumption;

see: Centre for Social Sciences -Research and Action and ISSPF, *Can the PMT Ensure Access to Social Protection to Lebanon's Poorest?* Yet, it remains an unquestionable tool for the UNHCR and other stakeholders.

<sup>[27]</sup> Including support by religious institutions and other private sources of cash assistance; see Ministry of Planning and International Cooperation (MoPIC). 2020. *Jordan Response Plan for the Syria Crisis (JRP) 2020-2022*, p.71. The report also mentions that poor Jordanian households are not better covered by the national National Assistance Fund.

<sup>[28]</sup> Ragui, Assaad et al. August 2022. *Cash Transfers and Food Vouchers for Syrian Refugees in Jordan: Do They Reach the Multi-Dimensionally Poor?* ERF Working Papers. Working Paper No. 1561.

<sup>[29]</sup> Methods of distribution involve either iris-scan biometric technology directly at ATMs or with an ATM card or, starting this year for the WFP, using a mobile wallet (17% of beneficiaries so far).

<sup>[30]</sup> In practice, refugees are allowed to allocate the cash received for any expenses they see fit, including health, educational costs and reimbursement of debts.

<sup>[31]</sup> Transfer values outside camps are in the range of US\$113 – US\$219; see UNHCR. March 2022. *Cash Assistance Dashboard UNHCR Jordan*. In addition, *ad hoc* (one-off) cash may be distributed to refugees within projects conducted by international NGOs.

<sup>[32]</sup> See UNHCR. May 2022. *Operational Update - Jordan*. <https://reporting.unhcr.org/document/2719>. According to the UNHCR, while its financial requirements in 2022 are \$408 million, only 29% of it was funded (\$119 million) as of July 5; see Batool, Ghaith, 31 July 2022. “12,000 refugee families on UNHCR cash assistance waitlist as UNHCR faces funding shortage”. *The Jordan Times*.

<sup>[33]</sup> UNHCR. August 2021. *UNHCR Regional Winterization Assistance Plan 2021-2022*.

<sup>[34]</sup> World Food Programme. May 2022. *WFP Jordan - Country Brief*, and Austrian Development Agency. *Contribution to WFP's Activities in Jordan 2021-2022*. WFP also conducts school-based and asset creation/livelihoods programmes; its food programmes also target host communities.

<sup>[35]</sup> See World Food Programme. 2021. *Annual Country Report 2021 - Jordan*.

<sup>[36]</sup> See UNHCR. 2022. *WFP Transfer Value Reduction*.

<sup>[37]</sup> UNHCR. 2022. *Situation of refugees in Jordan - Quarterly Analysis Q1 2022*.

<sup>[38]</sup> According to post-distribution monitoring surveys conducted by the UNHCR until 2017; see Action Against Hunger. December 2017. *Evaluation Synthesis of UNHCR's Cash Based Interventions in Jordan*.

<sup>[39]</sup> See UNHCR. December 2021. *Multi-Purpose Cash Assistance 2021: Post Distribution Monitoring Report*; and Action Against Hunger/UNHCR. 2017. *Evaluation Synthesis of UNHCR's Cash Based Interventions in Jordan*.

<sup>[40]</sup> See UNHCR. 2019. *Verification Assessment Framework: Population Study*. In comparison, however, the poverty rate amongst Jordanian in 2018 stood at 15.7%, in UNICEF. 2020. *Geographic Multidimensional Vulnerability Analysis – Jordan*.

<sup>[41]</sup> Among these three criteria, reducing feeling of stress was reported to be the most significant (26% of interviewed beneficiaries), followed by reduced financial burden (18%) and improved general conditions (12%). See UNHCR. *Multi-Purpose Cash Assistance 2021*. Op.cit.

<sup>[42]</sup> UNHCR. 2022. *Situation of refugees in Jordan - Quarterly Analysis Q1 2022*. 7% come from remittances and other sources.

<sup>[43]</sup> For instance, the percentage of Syrian refugees reducing essential non-food expenditure increased from 52% in 2021 to 61% in early 2022; similarly, those accepting a risky job augmented from 19% to 26% and those selling household assets from 17% to 27% during the same period. See UNHCR. 2022. *Situation of refugees in Jordan - Quarterly Analysis Q1 2022*; and World Food Programme. 2021. *Annual Country Report 2021 - Jordan*.

<sup>[44]</sup> The Azraq camp hosts 4 Primary health clinics (PHCs), 1 secondary hospital and 1 COVID-19

treatment centre; Zaatari hosts 5 PHCs, 1 basic obstetric facility and 1 emergency health centre. For the list of healthcare providers, see UNHCR. July 2021. *UNHCR Zaatari Camp Jordan: Public Health Profile - Second Quarter 2021 (03 April - 02 July 2021)*; and UNHCR. May 2022. *Azraq Health Information System - Profile Annual Report 2021*. The Ministry of Health clinics get involved during vaccination campaigns.

<sup>[45]</sup> MoPIC. 2020. *Jordan Response Plan for the Syria Crisis (JRP) 2020-2022*, op.cit.; and Fafo/ILO. 2020. *Impact of COVID-19 on Syrian refugees and host communities in Jordan and Lebanon*. It is to be noted that medical costs for Syrian refugees have fluctuated widely for Syrian refugees since 2012. From free of charge until 2014, then under the uninsured Jordanian rate regime between 2014 and 2017, then at international rates regime (2018-April 2019).

<sup>[46]</sup> UNHCR. 2022. *Verification Assessment Framework: Population Survey of Refugees Living in Host Communities*; and UNHCR. 2022. *Population Survey of Refugees Living in Camps*. In other words, during the first quarter of 2022, 14% of Syrians were not able to access health services. Lack of money was the main reason cited by refugees as to why they were not able to get the health care they needed. This is however less than other groups of UNHCR-registered refugees (21%); UNHCR. 2022. *Situation of refugees in Jordan- Quarterly Analysis Q1 2022*.

<sup>[47]</sup> See WFP. 2019. *Jordan – Comprehensive Food Security and Vulnerability Assessment*, 2018; UNHCR. 2022. *Situation of refugees in Jordan - Quarterly Analysis Q1 2022*.

<sup>[48]</sup> See UNHCR, *Verification Assessment Framework: Population Survey of Refugees Living in Host Communities*, Jordan 2022; and *Population Survey of Refugees Living in Camps*, Jordan, 2022; UNICEF and Ministry of Education. 17 December 2020. *Report provides data on out-of-school children in Jordan before COVID-19*.



<sup>[49]</sup> See MOPIC. 2020. *Jordan Response Plan for the Syria Crisis 2020-2022*. Op.cit., p.38.

<sup>[50]</sup> In 2018, 16% of Syrian refugee children did not have birth certificates, either because parents had not valid IDs; because parents did not reach the minimum age for being parents (15 years); or because children were born in Syria and came to Jordan without these certificates; see UNICEF. February 2018. *85 per cent of Syrian children in host communities in Jordan live in poverty*; and UNICEF. March 2017. *Running on Empty II: A Longitudinal Welfare Study of Syrian Refugee Children Residing in Jordan's Host Communities*.

<sup>[51]</sup> UNHCR. 2022. *Verification Assessment Framework* (host communities and camps). Op.cit. and Human Rights Watch. June 2020. *"I want to Continue to Study" – Barriers to Secondary Education for Syrian Refugee Children in Jordan*.

<sup>[52]</sup> The number of child workers has more than doubled between 2007 and 2016 (from 29,225 to 69,661). See MOPIC. 2020. *Jordan Response Plan 2020-2022*. Op.cit.

<sup>[53]</sup> Non-formal education is provided for boys until the age of 18 and for girls until the age of 20 by the Ministry of Education and an international NGO (Questscope) at home or in special centres (often in governmental schools after formal school hours) by trained Jordanian teachers' staff. It has expanded as part of Jordan's response to the "Syrian refugee crisis", from a few hundred in 2012 to some 15,000 in 2020. It offers (mainly for Syrians and host communities) a pathway back to formal education (especially for children below 12 years) and/or opportunities for formal technical and vocational education and training. See UNICEF. December 2020. *Jordan Country Report on Out-of-School Children*; MOPIC. 2020. *Jordan Response Plan 2020-2022*. Op.cit.

<sup>[54]</sup> It is provided by many local institutions, international NGOs and UNICEF. The largest informal education programme is conducted by UNICEF in its *Makani* centres inside and outside camps; see UNICEF. March 2021. *Makani Centres Offer Children Much Hope*.

<sup>[55]</sup> In order to better deal with and curb a rising mendicity and child labour trends following the arrival of the Syrian refugees (amongst both Syrian refugees and their host communities), the MoSD has set up an autonomous Mendicity Combating Unit and a Child Labour Unit (tied to Juvenile detention centres) that aim to provide alternative, lawful, sources of household income (employment, vocational training, non-formal education, etc.). In addition, it has established additional care centres for abused women. These additional social protection services have been funded by the UNHCR for what concerns Syrian and Iraqi refugees.

<sup>[56]</sup> They also benefit Jordanian host communities, according to a 70% (Jordanians)-30% (Syrians) quota.

<sup>[57]</sup> See Stave, S.E. et al. September 2021. *Impact of work permits on decent work for Syrians in Jordan*, Fafo/ILO.

<sup>[58]</sup> According to World Bank officials, interviewed on 11 June 2020.

<sup>[59]</sup> The level of contributions is 21.75% (of the employees' income) for all programmes, including 17.5% for the sole pensions, disability and survivors' component, 0.75% for the sickness and maternity component, 2% for work injury component and 1.5% for the unemployment insurance component. Employees contribute 6.5% of the old-age component (the full 17.5% for the self-employed) and 1% for the unemployment insurance component – the employers the remaining 14.25%; see: Hashemite

Kingdom of Jordan and Social Security Corporation (SSC). 2020. *Toward Coverage Expansion and a More Adequate, Equitable and Sustainable Pension System*.

<sup>[60]</sup> [The ILO-led Employment-Intensive Investment Programme \(EIIP\)](#) provides decent work conditions to workers engaged in cash-for-work activities: minimum legal wage, social security and working conditions in line with the Labour Code prescriptions (number of hours, environmental health, etc.).

<sup>[61]</sup> The ILO's Decent Work Country Programme, composed of 30 projects, has spearheaded these efforts. 86% of its budget (60% of the projects) aim to support the Compact agreement through the training and placement of Syrian refugees and host community members in the formal market (including cash-for-work interventions) as well as the establishment of 13 ILO-funded Employment Service Centres across the country.

<sup>[62]</sup> The validity of the work permits is limited to one year for regular jobs and a maximum of three months for public cash-for-work jobs.

<sup>[63]</sup> The economic participation of women in Jordan (and in the rest of the Middle East) has remained low irrespective of nationality, mainly due to absence of decent work conditions in the private sector and "cultural norms" that tend to keep women outside the economy. In Jordan, in 2021, only 13% of women aged 15 to 60 year old) were economically active and employed females constituted 18.8% of the total employed Jordanian population (See: Department of Statistics, [http://www.dos.gov.jo/owa-user/owa/emp\\_unemp\\_number.show\\_tables\\_y?lang=E...](http://www.dos.gov.jo/owa-user/owa/emp_unemp_number.show_tables_y?lang=E...)).

<sup>[64]</sup> As noted by an EU representative, in the "EU-Jordan rules of origin scheme is beneficial but yet to reach full potential stakeholders", *The Jordan times*, December 9, 2019.

<sup>[65]</sup> See details in: Stave, S.E. et al. September 2021. *Op.cit.*

<sup>[66]</sup> Only refugee investors of class A (investment capital of US\$212,000 and above) and class B (capital investment of US\$71,000 and above) are entitled to driving licences.

<sup>[67]</sup> A recent survey confirmed that while Syrian refugees with work permits earn higher wages than those without work permits, yet 20% of them still earn less than one-third the minimum wage (compared to one-third of Syrian workers without work permits). 19% of Egyptian labour migrants and 9% of Jordanian workers are in a similar situation; in: Stave, S.E. et al. 2021. *Op.cit.*

<sup>[68]</sup> Based on MOPIC. 2020. *Jordan Response Plan 2020-2022*, op.cit., p.77.

<sup>[69]</sup> Based on JRP 2020-2022. *Idem.* p.55 and IFC. 2021. *Barriers and Opportunities to Refugee Women Engaging in the Digital Economy in Jordan and Lebanon.*

<sup>[70]</sup> SMEs account for 98% of the private sector enterprises. See MED MSMEs. Portal (last consulted on 16/10/2022). *MSME development policies and programmes in Jordan*, MED MSMEs

<sup>[71]</sup> As confirmed in Refugee Law Initiative. 2020. *Syrian refugees in Jordan: How a focus on human rights can help secure economic livelihoods*.

<sup>[72]</sup> About one-third of the holders of work permits; see The World Bank. May 19, 2020. *Programme Paper on a Proposed additional Credit and Restructuring in the Amount of US\$ 73.62 Million to the Hashemite Kingdom of Jordan for Economic Opportunities for Jordanians and Syrian Refugees*.

<sup>[73]</sup> See Kattaa, M., and Byrne M. May 2018. "Quality of work for Syrian refugees in Jordan", *Forced Migration Review*.

<sup>[74]</sup> Three of these 2-year projects are funded by EU and other Western donors under the ILO's Decent Work Country Programme: "Towards an Inclusive National Social Protection System and Accelerating Decent Job opportunities for Syrians and Vulnerable Jordanians (EU-Madad) (10,500 Syrian and 10,500 Jordanian beneficiaries); the Emergency Unemployment and Employment Stabilization Fund (EUESF) (3,900 Syrians and 8,900 Jordanian beneficiaries); and Prospects – Inclusive jobs and education for refugees and host communities in Jordan (workers in the agricultural sector -no estimate of target population).

<sup>[75]</sup> For that matter, they were not invited to participate in the Compact elaboration during the "Supporting Syrian and the Region" Conference held in London in 2016; see Lenner, K. and Tuner, L. February 2018. "Learning from the Jordan Compact". *Foreign Migration Review*.

<sup>[76]</sup> *Employment and Unemployment Surveys*, Department of Statistics (Jordan), [http://www.dos.gov.jo/dos\\_home\\_e/main/linked-html/Emp&Un.htm](http://www.dos.gov.jo/dos_home_e/main/linked-html/Emp&Un.htm)

<sup>[77]</sup> So far, the UNHCR has supported the NAF in expanding its coverage of beneficiaries amongst Jordanians only. See UNHCR. 2021. *UNHCR supports Jordanian National Aid Fund Expansion*.

<sup>[78]</sup> The Strategy report expects its next version to cover non-Jordanians as well; see Hashemite Kingdom of Jordan, see *National Protection Strategy (2019-2025)*.

<sup>[79]</sup> See for instance Beltramo, T. and Sequeira, S. March 9, 2022. “Compelling evidence that the graduation approach promotes economic and social integration in displacement settings: the case of Mozambique”. UNHCR Blogs.