

Lost Opportunity

The Status of Syrian Women Refugees in the Jordanian Labour Market and their Contribution



Funded by the European Union
بتمويل من الاتحاد الأوروبي

تمكين
TAMKEEN

المساعدة القانونية وحقوق الإنسان
For legal aid and human rights

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EuroMed Feminist Initiative
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About the EU Regional Trust Fund in response to the Syrian crisis, the EU Madad Fund:

Since its establishment in December 2014, a significant share of the EU's non-humanitarian aid for Syria's neighbouring countries is provided through the EU Regional Trust Fund in Response to the Syrian Crisis, the EU 'Madad' Fund. The Trust Fund brings a more coherent and integrated EU aid response to the crisis and primarily addresses economic, educational, protection, social, and health needs of refugees from Syria in neighbouring countries such as Jordan, Lebanon, Turkey and Iraq, and supports overstretched local communities and their administrations.

For more information about the EU Trust Fund, please visit https://ec.europa.eu/trustfund-syria-region/content/home_en

About Tamkeen:

Tamkeen Fields for Aid is an independent humanitarian non-governmental organization established in 2007 with an aim to support labour rights movements and migrant workers in their efforts to combat Forced Labour by increasing their awareness of their rights within the law. It also aims to combat human trafficking crime in Jordan.

For more information about Tamkeen, please visit <http://tamkeen-jo.org/>

About EuroMed Feminist Initiative

EuroMed Feminist Initiative IFE-EFI provides expertise in the field of gender equality and advocates for women's universal human rights as inseparable from democracy building and citizenship, for political solutions to all conflicts, and for the right of peoples to self-determination.

For more information, www.efi-ife.org

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List of Acronyms

ACT	Aqaba Container Terminal
BDC	Business Development Centre
DFID	Department for International Development (UK Government)
EFF	Extended Fund Facility
EU	European Union
FLFP	female labour force participation
GDP	Gross Domestic Product
ILO	International Labour Organization
IRC	International Rescue Committee
JOD	Jordanian Dinar
JRP	Jordan Response Plan
MOPIC	Ministry of Planning and International Cooperation
NGOs	Non-governmental Organizations
QIZ	Qualified Industrial Zones
SBA	Stand-By Arrangement
SDR	Special Drawing Rights
SEZs	Special Economic Zones
SSC	Social Security Corporation
SWR	Syrian women refugees
TOR	Terms of Reference
UK	United Kingdom
UNHCR	United Nations High Commissioner for Refugees
WANA	West Asia-North Africa
WFP	World Food Program
WP	Work Permit

Summary

Launched in September 1st 2018, EuroMed Feminist Initiative has started implementing a multi-country project “Strengthening access to protection, participation and services for women refugees, IDPs and host communities”. This project is funded by the EU Regional Trust Fund in Response to the Syrian Crisis, the EU MADAD Fund. The overall objective is to improve the livelihood, agency and legal and social protection for Syrian women refugees, IDPs as well as for women in the host communities in Lebanon, Iraq/Kurdistan Region – Iraq (KR-I) and in Jordan.

In Jordan, the project is implemented by a consortium composed of EuroMed Feminist Initiative, Business Development Centre (BDC) and Tamkeen. The objective is to improve the livelihood of women Syrian refugees and host communities in Jordan and contribute to eliminating practical, social, cultural and legal barriers to their employment.

Tamkeen contracted Dr. Yusuf Mansur, who is specialized in Economy and Gender, to prepare a study on the status of Syrian women refugees (SWR) in the Jordanian Labour Market, that would highlight their working conditions; sectors where they work; and the contribution of Syrian Refugee workers to the Jordanian economy. The Study, based on desk research, interviews and a sample survey of 1100 SWR (SWR), was conducted to analyse the impact of SWR on the Jordanian economy. The results of the survey were analysed and imputed into the calculations to determine the actual and potential impact of SWR on the Jordanian economy. The study was conducted by Dr Yusuf Mansur, under the guidance of Ms Linda Al-Kalash and the able team at Tamkeen. Dr Mansur benefited from the valuable assistance of Mr. Hadi Abu Odeh and Ms. Hanna Davis.

The Study comes in seven chapters:

Chapter 1 provides an introduction into the study. Chapter 2 provides insight into the economic situation in Jordan prior to the Syrian civil war as well as the effects of the civil war on the Jordanian economy. The chapter also discusses the global effort to address the economic effects of the refugees. Chapter 3 discusses the concepts of "Creative Construction & Destruction"; Creative construction with regards to the skills, knowledge and creativity brought over with refugees along with its impact on the host economy. Additionally, Creative destruction pertaining to the basis of the process of industrial transformation which restructures industries and, in turn, the economy itself. Chapter 4 assesses the impact of the Syrian refugees on the Jordanian economy and ties these effects with Creative construction and destruction mentioned in the previous chapter. Chapter 5 discusses the legislation regarding the employment of Syrian refugees, the London Compact and the circumstances regarding the employment of Syrian refugees and refugee women in particular. Chapter 6 displays the summary of the survey's results. Chapter 7 concludes the study with analysis of the findings along with policy recommendations.

Based on the Survey, the SWR in the sample (1009 respondents) receive on average JOD 166 per month, or JOD 1,992 per year. The total wages received by the respondents is JOD 11,268 since only 9.7% of the respondents actually work. At the macro or total current contribution of all SWR in Jordan, the annual wage contribution is JOD 38,606,000 which is the total wage contribution to the economy by the whole SWR population in term of wages. However, should the SWR population be allowed to partake formally as their Jordanian women counterparts, the potential contribution of SWR is JOD 135,408,000 at a minimum, which could increase fourfold under better conditions.

The analysis also delves into consumption expenditures, by comparing household consumption levels for Syrian refugees and Jordanian households. Current spending levels by the 128,800 Syrian refugee households based on a yearly consumption spending of JOD 3475.2 is JOD 447.6 million. However, should Syrian women receive equal opportunity to work as Jordanians, their monthly expenditures and consumptions would likely increase to the level of spending of Jordanians. This notion is also emphasized by the fact that Syrian households are slightly larger. Consequently, given that the number of refugee households is estimated at 128,800 households, the increase in the GDP, which would be JOD 1,165,487,616.

The number of permanent employments created by current spending by Syrian refugees, net of government revenues 2784 jobs. However, the number of permanent employments created by Potential Spending Net of Government Revenues would be 7249 jobs.

Public policies have a key role in enhancing the SWR contribution to economic development in Jordan. Among those policies:

- Adapt refugee and migration policies¹ to labor market needs. Jordan can further benefit from implementing refugee regulation frameworks that are based on labor market needs with a regular status and formal employment. This, in turn, can significantly increase refugees and migrants' contribution to Jordan's economy.
- Monitor labor market indicators through a public-private dialogue and continuous feedback with the private sector to create management systems of SWR.
- Leverage the impact of SWR on economic growth: _____

¹ At the moment, the Kingdom does not have neither a Migration nor Refugee Policies. Due to the precarious nature of both categories in Jordan, it is thus imperative to have a policy that govern the status of both of them.

1. Enable the employability of SWR through public employment services or training and lifelong learning opportunities to upgrade their skills.
 2. Encourage their investment by removing the barriers to invest and create businesses.
 3. Maximize the fiscal contribution of refugees and immigrants through supporting growth of the formal sector or expanding the tax base and contribution payments from the informal one.
- Protect SWR rights and fight discrimination. Public authorities as well as employee and employer organizations in Jordan should, therefore, prioritize protecting the rights of refugees and migrants² and preventing all forms of discrimination.
 - Invest in SWR's integration. Various policy measures should be put into use from the moment immigrants arrive. Local authorities can also play an active role.
 - Better monitor the economic impact of SWR. Adequate public policies and actions can come from better data and evidence.

² Numerous reports by Non-governmental organisations, including Tamkeen, noted that migrant and refugee workers face similar forms of discrimination in terms of their labour rights.

Chapter 1

Introduction

Syrian refugees began arriving in Jordan almost immediately after the outbreak of the 2011 Syrian conflict. By 2018, Jordan, a country with a total population of 9.5 million, was hosting 1.26 million Syrians. This influx led Jordan to become one of the largest refugee host countries in the world.

The lengthy nature of the conflict meant many refugees remained in Jordan for a long period of time. Humanitarian assistance is typically short-term in nature and subject to funding shortfalls. Consequently, the ability of these refugees to earn a living to support themselves and their families and contribute to host country economies are paramount policy concerns.

Syrian refugees almost exclusively find employment in Jordan's informal economy. Prior to 2016, an estimated 120,00 to 160,00 registered Syrian refugees in Jordan worked in the informal economy. The informal economy generates approximately 44% of Jordan's GDP according to the most available recent figures and informal workers are much more vulnerable to abuses, including lower wages, and exploitation.

In the 2016 Supporting Syrian and the Region Conference in London, Jordan pledged to provide education and formal work opportunities for Syrian refugees, which resulted in the London Compact³. Under the Compact, Jordan received concessionary rates on international loans and trade easing benefits from the European Union, as well as a pledge of investments from donor countries to support the Jordanian economy.

Following the Compact, the Jordanian government issued

³ Also known as the Jordan Compact, but known as the "London Compact" in Jordan

measures to facilitate access to the labour market and work permits. While this led to an increase in the number of Syrians in the formal economy, the low economic participation of SWR persisted. According to figures released by the Syrian Refugee Department at the Ministry of Labour in 2018, only 4 percent of work permits issued for Syrians went to women (Ministry of Labour, 2018). Moreover, a large number of Syrians continued to work in the informal economy, especially those working in sectors closed to non-Jordanians.

Although there have been many studies focused on the London Compact and the impact of the Syrian refugee crisis on Jordan, none of these studies highlight the contribution of Syrian women to the Jordanian economy. In fact, published news and reports often shed a negative light on the issue; highlighting refugees' supposed exacerbation of the unemployment rate and the financial burden they pose for Jordan's GDP and infrastructure.

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Tamkeen issued a Terms of Reference (TOR), received by the consultant on December 1st, 2019 and a revised version on December 3rd 2019, in order to hire a researcher and research assistant to prepare a study on the status of Syrian female workers in the Jordanian labour market, including their working conditions, the sectors they participate in, and their contribution to the Jordanian economy.

Consequently, the study commenced on Feb 1st 2020 to assess and measure the contributions of Syrian refugees to the labour market and gauge the impact of female Syrian workers on the Jordanian economy; the economic development and growth their inclusion has resulted in, including GDP growth. The analysis is based on the available literature, primary data (survey, interviews with stakeholders and focus groups), and secondary data.

The study also addresses the status of Syrian female workers in the labour market, the sectors where they work, violations and challenges they face, and possible solutions to these issues. Furthermore, the study delineates the changes in the labour market following the 2019 London Initiative.

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Chapter 2

The Economy and Unemployment

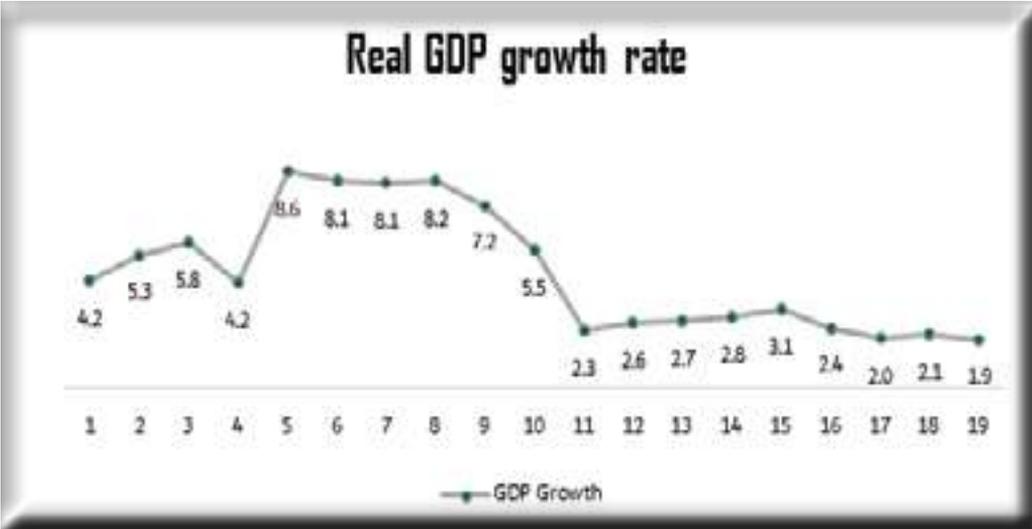
The Weak Growth in the GDP Explained

Economic growth data shown in the figure below present a contrary view to the claim that Arab Spring worsened the economic situation in Jordan. Growth started to decline from 2009 and dipped significantly by 2009 to 2.3%. The Arab Spring, which started towards the end of 2010, was followed by a slight, yet steady improvement in the Jordanian economy during 2011-2014, peaking at 3.1% in 2014. Given the heavy influx of refugees that commenced in 2011 and was most noticeable by mid-2012, the same year, the government decided to impose a supply shock by raising the cost of energy to industry and commence a reform program with the IMF, which at best can be described as austerity based. In 2014, a second supply shock occurred when the government increased energy prices yet again. This most likely caused a steady decline in the growth rate, which persisted into 2019.

The year 2012 ushered the beginning of the Syrian Civil War's impact on Jordan. Around 100,000 Syrians entered Jordan and trade with Syria (40 percent of Jordanian trade passed through the Syrian borders) was halved. Since then, refugees have continued to flow into Jordan (until recent years). The Syrian crisis happened at a time when public finances were already challenged by an ever-rising energy bill due to the fall in natural gas supply from Egypt, the main source of fuel for the generation of electric power in Jordan. The balance of payment pressures increased due to the energy crisis, as well as the need to supply electricity generated from diesel fuel instead of gas. The sabotage of the gas pipeline in

February and April of 2012 reduced gas inflows even more, further increasing imports of expensive fuel, and with it, NEPCO's losses.

The GCC countries pledged an aid package of JD 3.5 billion in 2012 for development projects in Jordan over a five-year period. This included an equal contribution of money from the countries of Saudi Arabia, the UAE, Kuwait and Qatar (the latter, Qatar, has yet to fulfil this promise while the others have already paid their shares). Ultimately, the funds went into maintenance and other types of small projects instead of being used as seed funds for mega projects. The mega projects would have addressed infrastructural deficits and productivity enhancing interventions, which was the original intent of this aid. The government also decreased spending on capital projects and directed its funds into operational expenditures, necessitated by continued hiring and salary and pension raises; thus, the additional windfall funds were treated not as an addition, but as a replacement. Consequently, the funds were spent with little to no effect on the GDP.



In 2013, growth remained considerably low at 2.8 percent. The government announced it would sign a Stand-By Arrangement (SBA) with the IMF, which would result in IMF loans to the government, provided the IMF prescribed reforms take place. A 36-month Stand-By Arrangement (SBA) in the amount of SDR 1.364 billion (about \$2.1 billion, 800 percent of quota) was approved by the IMF Executive Board on August 3rd, 2012. The Board approved the fifth review under the SBA on November 10th, 2014, bringing total disbursements to SDR 937.75 million (approx. \$1.38 billion). A staff-level agreement on the sixth review was reached on March 18th, 2015.

The period between 2014 and 2016 shows a time of continued low growth, with an average growth rate of only 2.6 percent. While protests subsided during this time, refugees continued to flow into Jordan from Syria, and also from Iraq. The World Bank expected the real GDP growth rate to reach around 3 percent in 2014, up from 2013, reflecting higher growth and forecasting real GDP growth rate to accelerate to 3.5 percent in 2015 and 3.9 percent in 2016 (Malkawi, 2015).

The slowdown in growth, according to 2016 World Bank report, was due to the closure of the Syrian and Iraqi borders in the middle of 2015 (World Bank, 2016).

However, the report also asserts that lower energy prices and resulting investments (aimed at diversifying energy resources), a lower trade deficit due to falling oil prices, and growth in the real estate and tourism sector due to new government incentives, would have a positive effect on the trade and budget deficits. The World Bank expected the growth to rise to 3.7 percent and 4 percent in 2016 and 2017, respectively (World Bank, 2016). The report demonstrates how all sectors of the economy contributed positively to growth in 2014. The sectors that contributed most to growth were construction, wholesale and retail trade, and finance

and insurance services. These were also the sectors most affected by Jordan's significant population increase due to the refugee influx.

In 2015, the economy was subject to another external shock when both Syria and Iraq closed their borders. While trade shifted with some losses due to the new trade realities and resultant adjustments, the focus became on the Port of Aqaba, particularly the Aqaba Container Terminal. The rising significance of the Aqaba Container Terminal (ACT) may have led to demands for better pay and work conditions—interestingly worker demands at the ACT for higher compensation packages would coincide with the beginning of the Month of Ramadan, a period of heightened demand for food products in Jordan, a country that imports 87% of its caloric intake (Department of Statistics, 2017). Importantly, in 2015 a strike went into effect and another was thwarted in 2016.

In 2016, the government adopted a new set of measures to increase certain sales tax rates on goods and expand the coverage of taxes into new goods and services. This IMF mindset was based on creating more uniform taxes through doing away with sales tax and customs duties differences on certain items to lessen "tax distortions."

On August 24th, 2016, the International Monetary Fund (IMF) Executive Board approved a three-year extended arrangement under the Extended Fund Facility (EFF) for Jordan for an amount equivalent to SDR 514.65 million (about US\$723 million, or 150 percent of Jordan's quota) (IMF, 2016). Following the Board's decision, an amount equivalent to SDR 51.465 million (about US\$72.3 million) was made available for immediate disbursement; the remaining amount was phased in over the duration of the program, subject to six reviews.

The IMF program called upon the government to reduce spending

and increase taxation. However, a quick glance at the IMF calculations shows the absence of allowances in their calculations for consumer and producer responsiveness (elasticities of demand and supply). Furthermore, the upshot of the program was to reduce debt, not spur growth—the latter requires a reversal of most of the IMF requirements. In addition, given that the economy had suffered for several years of low growth rates, increasing taxes and fees by the government did deepen the recessionary period. In 2019, Jordan negotiated another stand by arrangement with the IMF for US\$1.3 billion to be disbursed over four years; however, the conditions are generally viewed as more conducive to economic growth and less demanding of heightened taxation and fees. The IMF approved the SBA in March 2020.

Unemployment and Employment in Jordan

Unemployment

As shown in the figure below, the unemployment rate of women in Jordan between 1991 and 2018 has hovered between a maximum of 31.1% and a minimum of 20%, while that of men has ranged between 10.1% and 16.5%. According to the most recent data, the unemployment rate of women and men in 2019 (for two quarters) was 28.1% and 16.8%, respectively. Note that the unemployment rates reflect the number of women and men who actively seek work, but are unable to find a job.

Note there has been a marked jump in unemployment rates from 2016 onward, which is due to the Department of Statistic's decision to change its methodology to include non-Jordanians in the calculation. Many non-Jordanians may claim they have not worked in the last week for fear of immigration authorities' backlash, among other things. Also, many non-Jordanian residents

work in the informal sector and because of the nature of the jobs they take (daily, seasonal, informal, agriculture, etc.), they may not be counted.

Another comment is worthy of note. Between 2004 and 2008, during some of the years of highest economic growth and an average real GDP growth of 8%, the unemployment rate of women was extremely high. If we exclude the unemployment of women beyond 2016 (when the data collection method changed) the unemployment of women between 2004 and 2008 would be the highest. However, there was a significant reduction in the unemployment of men during the same period, dropping from 12.8% to 10.1%, which indicates a bias towards hiring men during the "good times."

There is an obvious anomaly based on the data. Economic growth in Jordan has been non-job creating; higher growth rates have not significantly affected the unemployment rate. In fact, unemployment seems to decrease at times of low economic growth. One explanation is that growth has mostly been due to a rise in activity in the real estate sector, which, albeit labour intensive, is highly informal and relies mostly on employing non-Jordanian workers. Furthermore, most the employment in this sector is informal and would thus not be reflected in official data.

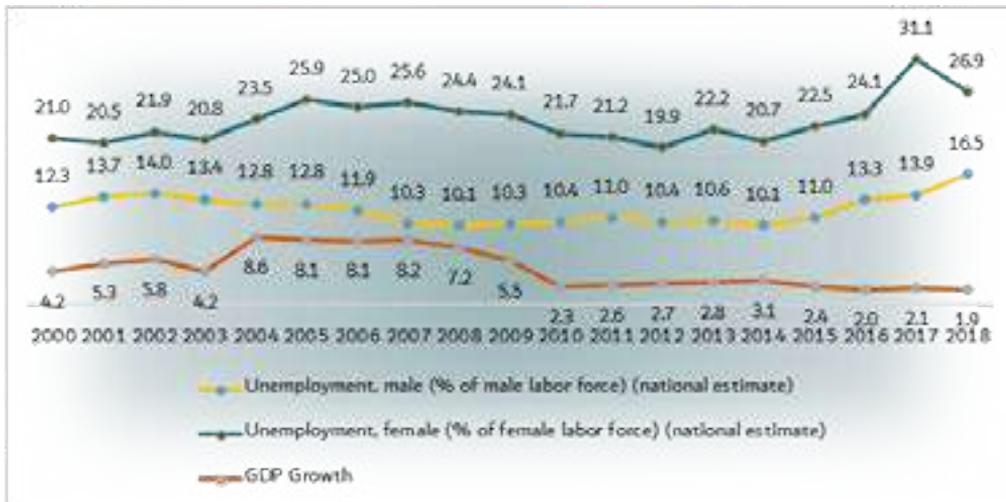
The Employed

According to the most recent Unemployment Survey of the DOS (DOS, 2019):

About half of those employed have less than secondary qualifications, 8.3% of the secondary level and 39.6% are higher than secondary level.

Of the bachelor degree holders and above, 25.9% are unemployed. Of these people, the overall unemployment rate for males was

30.1% which is low in comparison to that of females, 84.7%. According to age, the highest unemployment rate was recorded among the 15-19 and 20-24 age groups being 46.2% and 39.9%, respectively. About 59.2% of the employed males and 63.6% of the employed females are concentrated in the 20-39 age group. Regionally within the Kingdom, the highest rate of unemployment was recorded in the Madaba Governorate (25.6%) and the lowest rate was in the Karak Governorate (14.9%). Approximately 85.2% of the employed are paid employees (82.8% for males and 95.8% for females)



Women and Migrants in Jordan's Labour Force

Female Labour Force Participation

Despite Jordan's high education outcomes and progress in the last decade, the country still ranks low in terms of labour market inclusion. The female gross tertiary-education enrollment rate is 45.5% against 28.8% in the rest of the Arab World (Kasoolu, 2019), but 15% female labour force participation rate (FLFP) compared to 21.9% in the Middle East and 71.8% in low-income countries (IMF, 2017). As mentioned earlier, the unemployment of women (number of women who actively seek work but cannot find a job) was 28.1% in 2019, versus an unemployment rate of only 16.8% for men in 2019. The gender gap is additionally large in economic opportunities and participation (labour force participation, wages, senior managerial and technical positions), educational attainment (literacy and educational enrollment), and health (healthy life expectancy) (IMF, 2017).

Women largely prefer jobs in the public sector due to a lower gender wage gap (2.1% vs 17.5% in private sector) and favorable working conditions, such as subsidized childcare and transportation (Kasoolu, 2019). However, in urban areas the rate of female participation in the public sector is low, largely due to a high demand for public sector jobs and low supply.

Occupations of Jordanian and non-Jordanian women do not seem to overlap, dictating foreign competition is not a viable reason for low levels of female labour force participation. The low-levels of female labour force participation are instead largely due to cultural preferences, such as disapproval of women working late and in mixed gendered environments, transportation barriers, and lack

of accommodations for women to ease the burden of childcare and household responsibilities (ex. Few childcare opportunities, home-based job opportunities). The largest overlap in occupations of Jordanian and non-Jordanian women is in manufacturing, which is a small segment of overall employment in each group (Kasoolu, 2019). A significant majority of non-Jordanian women work in the household sector, while only 6%-10% of Jordanians fill household work jobs (Kasoolu, 2019). Jordanian women largely prefer work in the public sectors while non-Jordanian workers are limited to specific sectors in the private sector, thus resulting in very low levels of foreign competition.

Syrian Workers in Labour Force Pre-Crisis

Attracted by higher wages and geographic and cultural proximity, Syrian workers had been part of Jordan's migrant labour force before the start of the conflict. Syrian migrant worker arrangements were formalized in 2001 when Jordan and Syria signed a workforce cooperation agreement allowing labour migration between the two countries (ILO, 2015).

Approximately 160,000 Syrian workers were in Jordan before the outbreak of the Arab Spring. Interestingly, these Syrian workers competed with other migrant workers for jobs Jordanians typically shunned. Jordanians typically desire the better pay and work conditions in the public sector and/or employment opportunities in oil rich countries of the Gulf.

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Chapter 3

Toward a New Paradigm: Creative Construction Versus Creative Destruction

Creative Construction versus Creative Destruction

The process and impact of the refugee influx is different from the well-known “Creative Destruction” concept of Joseph Schumpeter, which is viewed in main stream economics as the basis of the market economy (Freeman, 2009). The concept refers to the process of industrial transformation within an economy that continually changes the economic structure of industries and, consequently, the economy of a nation from within. The old economy is constantly destroyed and ceaselessly a new one is created, resulting in economic improvement and expansion.

In Schumpeter’s gale of creative destruction of industries and eventually the rebirth of economies, the dynamism arises from within the system itself and its own resources. In a vibrant economy, employees become entrepreneurs and start to compete with their previous employer. A factory becomes replaced as new skills replace the old and welfare becomes enhanced. The destruction of the old or relatively inefficient gives birth to newer, more efficient and innovative entities and thus, economic activity and the economy expand. Yes, within such a system, there are winners and losers. However, such creative turmoil yields more productive workers, better products, and higher living standards.

The influx of refugees brings new human capital, varied experiences, additional investment, and new skills that should be viewed as a gift or new endowment. The host country has had no

initial investment in creating this human capital. It did not suffer the many years of necessary consumption and support required to raise a person from infancy, whereby the person is simply a consumer, into an adulthood phase and the productive phase of in one's life cycle. Nor did the host country incur the cost of training or establish the institutions necessary for the refugee to gain skills or accumulate wealth and business experience; the person simply brought a ready-made skill set.

Refugees bring an economy a phenomenon one may wish to call "Creative Construction" (Schumpeter, 1994). Refugees bring imported intellectual capital—skills, crafts, knowledge, etc. The skills they bring from their homeland to the host community are an asset, or at least should be viewed as such. Refugees bring new infusions of creativity that can work side by side, cooperate, and compete with existing organizations and systems. Once allowed to flourish, these skills, whose cost was not borne within the host country, become an addition to the country's intellectual and skill capital. When both host and guest learn from one another positive externalities (spill-overs) arise. As a result, new levels of creativity, innovation, and consequently competitiveness emerge.

Due to the vast numbers of refugees worldwide, an increasing number of studies have delineated the impact of refugees on host countries. Most of the studies view the economic impact of refugees on host countries as positive. A recent study underscores the various contribution modes of immigrants (including refugees) to host economies in ten developing countries representing different regions (Latin America, Africa, and Asia), income groups (low- and middle-income countries), and immigration patterns (Taylor, 2016). Not only did the study determine that the contribution of migrant workers was positive to these economies, but also asserted that the better integrated and protected immigrants are, the greater their contribution. These include the roles of refugees as:

- **Workers:** Impact the labour market, affect a host country's income distribution, and influence domestic investment primacies.
- **Students:** Increase the human capital and diffuse knowledge.
- **Entrepreneurs and investors:** Create job opportunities, promote innovation and technological change.
- **Consumers:** Increase the demand for goods and services.
- **Savers:** Contribute through the bank system, to foster investment in their host countries.
- **Tax payers:** Contribute to the public budget and benefit from public services.

Clearly, countries that enable their refugees to quickly assimilate within the formal institutional set-up stand to gain the most economic benefits. The principle is simple and similar to that used to justify free competition and open economies (whereby nations trade with each other as if there are no borders). A study by the ILO identified the economic contribution of immigrants (with refugees comprising less than 50% of immigrants) (ILO, n.d.). Rwanda, one of the countries in the study, is considered an economic success story even though 25 years ago it was considered a failed state. Interestingly, Rwanda had the highest share of refugees (about 16.5% of its immigrant population in 2015) and had developed policies that encourage immigration as a means of development. Refugees in Rwanda are allowed, through Rwandan policies, to freely interact with the rest of the economy (Taylor et al, 2016).

In a similar study focused solely on the impact of refugees on host-country economies within a 10-km radius of three Congolese refugee camps in Rwanda, shows cash aid to refugees created significant positive income spill-over effects for Rwandan businesses and households (Ibid). An adult refugee receiving a cash aid of \$120 to \$126 increased annual real income in the local economy from \$205 to \$253, almost double what was received. Also, as a consequence of the cash aid, trade between the local

economy and the rest of Rwanda increased by \$49 to \$55. In addition, studies on refugees in Kenya have found refugees can be an economic benefit through the international aid they attract (Sanghi, 2016). The refugee presence in Kakuma, Kenya, boosted the gross regional product and increased employment by over 3 percent.

Note the IMF estimates that successful labour market integration for current refugees in Europe could boost EU GDP by 0.5 percent and GDP in the most heavily impacted host countries (e.g. Germany) by up to 1.1 percent (Shellito, 2016). Furthermore, a perspective, shows refugees have positive and significant direct and indirect effects in high and lower-middle-income countries (Kouni, 2018). A recent study on the economic impact of refugees in the United States shows positive economic contributions and a net gain from refugees beyond the initial cost of settling them over the years (Deardorff Miller, 2018). Another study states that in Ohio, refugees who were able to find jobs within six months of their arrival, contributed 48 million USD to the economy, obtained 650 new jobs in 2012, and purchased 248 homes over a decade. Another study about refugees who arrived in the United States in 1980 found that after a decade, the refugees earned 20 percent more than economic immigrants during the same time period (Mason, 2018).

A study by the World Refugee Council emphasizes that under open policies, refugees can be an economic benefit to their host communities in the long term as they bring skills to the labour market, utilize technology, and, when allowed, establish businesses that create jobs and bring wealth to the host country. When refugees are integrated into the economy and are allowed to live and work out of encampments and enclosures, the host country economic benefits increase (Deardorff Miller, 2018). Furthermore, the security risk they pose is similar, or less than

that of the general population. For instance, refugees are less likely to be involved in crimes than the general population.

In almost every one of the above cited studies regarding the impact of refugees, there is a call for better and more specialized data collection on refugees. In addition, almost every paper recommends better integration of refugees in the host country to increase positive economic impacts.

For greater emphasis: Why should a country restrict the entry of humans while encouraging the free flow of their goods and services? Adam Smith, the father of modern economics once wrote, "Every man, as long as he does not violate the laws of justice, is left perfectly free to pursue his own interest his own way, and to bring both his industry and capital into competition with those of any other man or order of men" (Smith, 1776). Clearly, he was speaking in the context of allowing labour to migrate from one geographic space into another. He and others were correct when they said, "Laissez faire et laissez passer," or "Let them work, let them pass"; for the statement underscores the free flow of labour, entrepreneurship, and capital among nations, and not only goods.

The Lump of Labour Fallacy

Do refugees compete with workers for jobs in a zero-sum game? Refugees are consumers as well as producers (in addition to what has already been stated above), which means they affect both the demand and supply of products, and thus tend to create jobs for themselves and the host country. In addition, one of the known fallacies in economics is the “lump of labour fallacy,” a concept introduced in 1891 by economist David Fredreik Scholss (The Economist). The fallacy (also known as “lump of jobs fallacy,” “fallacy of labour scarcity,” “fixed pie fallacy” and the “zero-sum fallacy”) is that there is a fixed amount of work in an economy. Scholss held that the amount of work available is not fixed. Paul Krugman recently referred to the revival of this fallacy in the literature, and affirmed that to stimulate lower unemployment it is best to motivate demand and make the labour market more flexible (Krugman, 2003).

Note that nationals who are fresh graduates, as new entrants into the work force, would compete away jobs from incumbents if jobs in an economy were fixed or lumpy. Should countries stop training their nationals so they do not take jobs from those presently working? Such a rhetorical question is obviously mindless and warrants no answer. The entry of new graduates into the job market enables them to be, given their new incomes, wealthier consumers demanding higher value products. The resultant expansion from their entry into the labour pool, expands and diversifies the stock of labour; thus, making production more efficient. Both demand and supply grow with the new influx. The very same argument applies to refugees, should they be allowed to enter the job market and use their skills to create wealthier and more efficient markets.

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Chapter 4

Studies on the impact of syrian refugees on the jordanian economy

Refugees and Creative Construction

Jordan is an important study and example of the 'creative construction' phenomenon. The country's economy has indeed benefited tremendously from wave after wave of refugees. The first wave of recent times were Christians from the Caucasuses in the late 19th century, followed by the Chechens, Armenians, Syrians, and Palestinians in the early part of the 20th century. Each wave of refugees brought with them labour, consumption power, skills, technologies, and capital not available in the country prior to their arrival (Princess Basma Bint Talal, 2014). In the second half of the 20th century, refugees from Palestine, Lebanon, Iraq, and Syria have all brought with them economic contributions that were not innate in Jordan.

The economic growth and development that emerged could not have been created from Schumpeter's creative destruction but rather from the creative construction brought to the country by the other. The recipe for refugees' great contribution in Jordan rests upon the fact that refugees who came before the mid-20th century were granted full citizenship rights and were thus able to become full economic agents.

The rebuttal of the premise that refugees take away jobs from local workers has been used in some analyses of the impact of refugees on employment in Jordan (Mansur, 2015). According to the Department of Statistics in Jordan, only 4% of Jordanian

labourers desire to work in menial jobs, which refugees compete for. The reliance on migrant workers may even increase in Jordan as a growing educated labour force refuses to engage in informal sector jobs, seen to be undignified and poorly paid (IRC, 2016). Furthermore, because Jordan is host to a significant number of guest workers from other countries (primarily from Egypt), Syrian refugees compete with these workers, not native Jordanians. The view is confirmed by research from the Brookings Institution that argues Syrian refugees tend to not take jobs from Jordanians, but rather from low-skilled immigrants in construction, agriculture, and retail sectors (Karaspan, 2015). Syrian refugees frequently find work in large informal economies, such as construction, agriculture, and retail, in competition with a large presence of migrant workers, rather than Jordanians.

The International Rescue Committee (IRC) underscores that Syrian refugees in Jordan have caused some level of economic stress upon immediate arrival (especially in areas of economic hardship and high unemployment), but that they are also consumers and economic actors who can later boost local markets (IRC, 2019). Even within refugee camps, such as the Zaatari Camp in Jordan, Syrian refugees built a range of business enterprises (Gavlack, 2014). These business enterprises demonstrate the potential benefits Syrian refugees can bring to an economy. In addition, Syrian refugee entrepreneurs have boosted the economy with new firms, jobs, and services or products, totalling \$1 billion of Syrian investments in Jordan in 2013 (Karaspan, 2015).

On the other hand, a 2015 study by the International Labour Organization (ILO) and Fafo asserts that the presence of Syrian refugees has negatively impacted the employment of Jordanians in several sectors (Stave and Hillensund, 2015). However, the findings of the study are faulty in many respects:

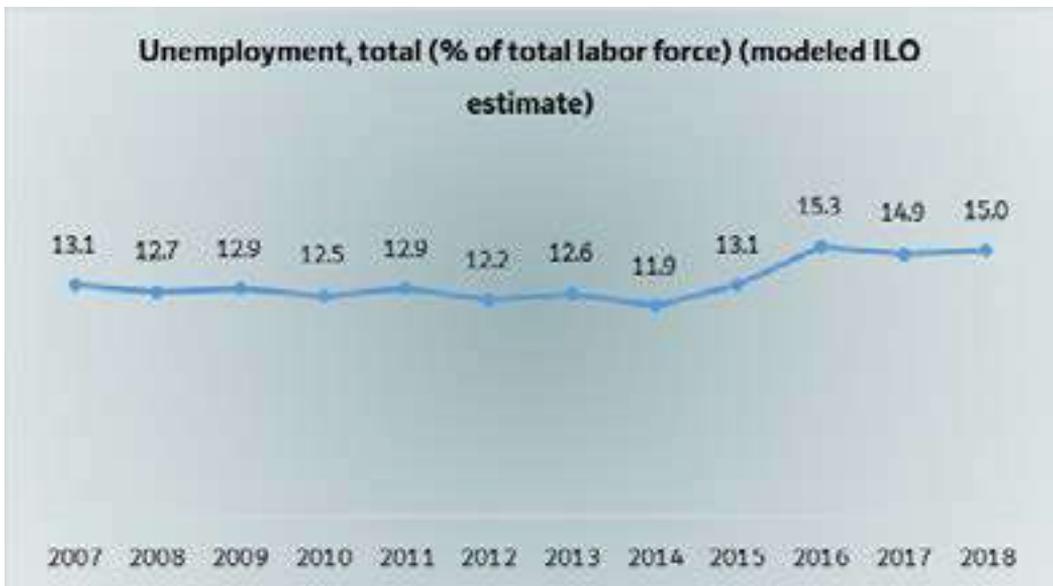
The study determined that, “The labour force participation rate

for Jordanians is similar to what it was before the Syrian crisis, while the unemployment rate has increased from 14.5 to 22.1 percent.’ The table below demonstrates the actual numbers for unemployment rates between 2007 and 2018, as estimated by the ILO, which are identical to those estimated by the Department of Statistics in Jordan and presented in the World Bank database. The unemployment rate in 2011, just before the start of the inflow of Syrian refugees was 12.6% and declined in 2012 to 12.2%, and reached 11.9% in 2014, which is neither 14.5% nor 22.1%.

The study further claims that, “The share of total Jordanian male workers employed in the construction industry has decreased from 9 to 7 percent from March 2011 to March 2014, of which the main decrease is seen in the age group of 15-25,’ as evidence of the displacement of local workers due to Syrian refugees. The construction industry in Jordan, which is labour intensive, is typically dominated by guest workers (particularly from Egypt) due to its work condition (informal), absence of employment contracts or benefits, and fact that it is simply hard work. Hence, the displacement of Egyptian workers by Syrian workers is most likely the case because Jordanians predominately reject this type of employment. Moreover, the construction industry, which boomed between 2004 and 2008 due to the influx of Iraqi refugees, faced an oversupply of real estate especially as the number of Iraqis dwindled with their migration elsewhere. The analysis also failed to mention that the added value of industry (including construction) as a percentage of the GDP was on a decline after 2008, as shown in the graph below. Between 2011 and 2014, there was a decline by 1% in the value added as a percentage of the GDP. Unfortunately, there was no reference to this decline in the subject study.

The ILO/Fafo study also did not attempt to separate the impact of rising energy prices in Jordan, due to the loss Egyptian gas supply, on the overall economy. Even worse, it failed to explain the steady increase in the GDP growth rate from 2.6% in 2011 to 3.1% in 2014, the highest growth rate during 2010-2019. In fact, the positive impact of Syrian refugees on the economy could have been much more had the government not increased energy prices and taken austerity measures under the IMF programs of 2012, 2016, and 2019.

The above are a few of the inconsistencies of the study. A total rebuttal of the study is not the goal of the current analysis, and hence will conclude with these points. However, it is worth noting that in 2012, official and consequently public discourse basically blamed all the ailments of the economy on the Syrian refugees. Such a discourse has since been subdued by the persistence of the malaise and the continued economic depression, which persisted even after the number of refugees began to decline.



Employment of Syrian Female Refugees

Potential GDP Growth

The International Rescue Committee (IRC), conducted a study in five countries with large refugee populations (Turkey, Uganda, Lebanon, Jordan, Germany, U.S.) to model economic gains if refugee women and men earned the same income as host country women and men (Kabir and Klugman, 2019). The study found that if the six countries closed employment and pay gaps for male and female refugees, their GDP could boost by at least USD \$53 billion (Kabir and Klugman, 2019). Closing the gender gap in refugee women's earnings and employment will significantly boost their economic contribution. If the employment rate of refugee women in Jordan was made equal to the employment rate and monthly pay of men (multiplied by 41.6), Jordan could gain \$837 million USD (Kabir and Klugman, 2019). The model the IRC used to generate these figures is restricted to the supply side of the labour market (assumes everyone who wants to work is able) and is based off the Power of Parity model, developed in a 2015 McKinsey study (McKinsey, 2015). If this model were applied to SWR in Jordan, Jordan would very likely see significant GDP growth.

Employment Details

Many SWR in Jordan have taken on the role of “breadwinner” of the family, but their employment differs significantly from their employment prior to displacement. In a survey conducted of SWR in the Zaatari camp, one out of every four families had a woman as the sole provider of food and shelter for their children (Jabbar and Zaza, 2015). In 2016, the number of female-headed Syrian households in Jordan had risen to nearly 40 percent (Batha, 2016). The WANA Institute evaluated the breakdown of SWR in the Jordanian workforce in 2017 (WANA, 2018). They found 30% of the SWR population in Jordan are active in the labour force, while only 19% of SWR were employed in Syria prior to displacement (WANA, 2018).

The food and beverage sector accounts for the largest share of Syrian refugee female employment (32%), followed by the services sector (23%), and the agriculture and livestock sector (16%) (WANA, 2018). This differs from their previous employment in Syria, where agriculture and livestock (42%), education (23%), and government (9%), were the most common employment sectors (WANA, 2018). Only 4% of SWR worked in the food and beverage sector prior to displacement (WANA, 2018).

In the absence of financial support from a former male head of household and barriers to workforce participation, some SWR have to resort to desperate sources of income, such as survival sex, child marriage, and child employment. A type of violence frequently experienced by Syrian women and girls is survival sex, which is often a consequence of women and girls’ desperate need to get some income to cover the increased cost of living (O’Sullivan and Stevens, 2017). With the hope of giving their daughters protection and housing, SWR members sometimes marry their daughters to much older men (48% reported men at least 10

years older) (Sweis, 2014). This leaves child brides vulnerable to domestic abuse, poverty, and health problems (Sweis, 2014). Households headed by women were more likely to have children engaged in labour, due to their reduced economic capacity and reduced out-of-home movement (UNHCR, 2014).

Obstacles to Employment for Syrian Female Refugees

Cultural preferences to care for household responsibilities and fear of harassment in the workplace are significant obstacles to SWR entering the workforce. A UNHCR survey, conducted in Jordan in 2014, assessed more than 15,000 Syrian female-headed households. The survey found that those households headed by women had less access to work opportunities than those headed by men (UNHCR, 2014). Difficulties balancing childcare and household responsibilities were cited as major reasons from refraining from work (UNHCR, 2014). Fear of workplace harassment is another obstacle for SWR entering the workforce. A study conducted in Mafraq with women in Zaatari refugee camp, found women feared they would face harassment at the factories and frequently perceived factories as “prisons.” (Amjad, 2017). According to the IRC, 58% of Syrian refugee workers in a survey said they felt unsafe at their jobs (Amjad, 2017). In another study, some Syrian refugee men and women expressed it was socially unacceptable for women to work with men (Amjad, 2017). This may be a result of differences in educational background or the fact that many SWR come from the more conservative communities in south of Syria

A lack of interest in working, the high cost of a work permit, lack of awareness of work permits, and the assertion that work permits are not available for ‘more traditionally female occupations or

sectors,' were reasons SWR cited for not applying for a work permit (Amjad, 2017). The preferable ability to work from home in informal sector roles and commuting distances are two additional obstacles to SWR's employment in Jordan (Amjad, 2017).

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Chapter 5

Legislation related to the employment of Syrian workers

Summary

Jordan received an unprecedented amount of international aid in the first years of Syrian refugee arrivals. However, by 2015 donor fatigue had set in and Jordan witnessed underfunded humanitarian appeals. By 2016, the threat of a mass arrival of Syrian refugees in Europe and Jordan's drastic reduction of refugee admittances, led to the critical need for an international agreement on how to aid Syrian refugees. This led to the first conferences that would eventually lead to the London Compact⁴. Under the terms of the Compact, Jordan would receive concessional loans from the World Bank subsidized by international donors and in return would allow more Syrian refugees to formally enter the labour market. Donors would measure the number of job opportunities for Syrian refugees by the number of work permits issued. However, despite the Ministry of Labour's efforts to ease the work permit application process for Syrian refugees, Jordan still struggles to reach permit goals and faces funding gaps as a result. The metric (funding for a certain number of issued work permits) fails to adequately account for the job opportunities or income of Syrian refugees. Furthermore, Syrian workers are subject to underpaid work and few to no work benefits mandated under Jordanian labour law (social security, insurance, maternity leave).

4

Known as "London Compact" in Jordan, but also known as "Jordan Compact"

Syrian Refugees in Jordan 2011-2015

Conditions of Syrian Refugees

The arrival of Syrian refugees stressed, according to official proclamations and broadcasts, Jordan's already stagnant economy. By June 2015, the United Nations Agency in Jordan had registered over 620,000 Syrian refugees (Francis, 2015). In July of 2012, Jordan hastily opened the Zaatari refugee camp and by late August, the camp was home to 15,000 Syrian refugees (Francis, 2015). However, due to early arrivals who settled in urban areas, an estimated 80% of the Syrian refugee population lived outside of the camps (Lenner and Schmelter, 2016). Syrian refugees settled predominately in Jordan's northern municipalities, Irbid (39 percent), Mafraq (22 percent), and Amman (24 percent) (MOPIC, 2013). The large percentage of Syrian refugees outside of camps contributed to an immediate demand for housing. In 2013, rental prices inflated up to 200 percent, creating a shortage of low-income housing (Ministry of Planning, 2013). The housing shortage contributed to social frustration, especially among Jordan's most vulnerable populations.

The massive influx of Syrian refugees overwhelmed Jordan's education and healthcare systems. The stress on Jordan's social services only exacerbated negative perceptions of Syrian refugees in Jordanian society. In Amman and Irbid in 2015, over half the public schools suffered from overcrowding and had very limited capacity to absorb additional students (Francis, 2015). For much of Jordan's vulnerable population, the influx of Syrian refugees caused healthcare to become less accessible and more expensive. The number of Syrian outpatient visits to primary care centers increased from 68 in January 2012 to 15,975 in March 2013 (Francis, 2015). In the year following the influx of Syrian refugees,

the Ministry of Health incurred \$53 million in additional costs (MOPIC, 2013). The overburdened health sector budget led the government to repeal free medical services for Syrian refugees in 2014 and require them to pay the same rates as uninsured Jordanians (Francis, 2015).

Between 2011 and 2015, Syrian refugees were largely prevented from accessing Jordan's formal labour market, contributing to downward pressure on wages, increased competition, and unemployment. Syrian refugees were originally treated as migrant workers, meaning they were allowed to apply for work permits. However, high fees and often unattainable requirements (such as possessing a valid passport) made applying for a work permit very difficult (Lenner and Schmelter, 2016). If Syrian refugees were found without a work permit, they were immediately sent back to camps or, although rarely, deported to Syria. These barriers led many Syrian refugees to stop working, shift to working at night, or send their children to work (Lenner and Schmelter, 2015). Barriers also led to an increase in the employment of Syrian refugees in the informal sector, particularly in agricultural, construction, and service jobs (Francis, 2015).

Possibly due to negative statements and claims made by some public officials, negative public sentiment regarding refugees grew. At first, as Alexandra Francis explains in her piece for the Carnegie Endowment, "The Syrian refugee population became a scapegoat for national challenges that predated the refugee crisis, effectively cultivating a buffer against public criticism of the government" (Francis, 2015, p. 3). By 2014, the Hashemite Kingdom had restricted the number of Syrians who could enter the country, closed accessible border crossings, attempted to confine more refugees to camps, and reduced refugee access to essential services, such as healthcare (Francis, 2015).

Donor Aid for Refugees 2011-2015

While Jordan received an unprecedented amount of international aid in the first years of Syrian refugee arrivals, by 2015 donor fatigue set in and Jordan witnessed underfunded humanitarian appeals. In 2012, foreign grants and loans amounted to \$3.1 billion, more than four times the total received in 2011 (\$512.2 million) and more than double the money received in any year since 2000 (Francis, 2015). This unprecedented amount of international aid contributed to an increase in public investment and a GDP growth from 2.8 percent in 2013 to 3.1 percent in 2014 (Francis, 2015). However, in 2012 alone, the Ministry of Planning and International Cooperation (MOPIC) reported the Government of Jordan had to incur over \$251 million additional expenditures to provide services for Syrian refugees (MOPIC, 2013).

By October 2015, donors had only committed a total of \$1.07 billion to the 2015 Jordan Response Plan (JRP15), representing only 36% of total requirements (MOPIC, 2015). The United Nations World Food Program (WFP) faced major funding shortfalls in Jordan. In July of 2014, the WFP feared it would have to cut all aid for 440,000 Syrian beneficiaries by August due to underfunding (Francis, 2015). Regionally, the UNHCR's May 2015 report found that UN agencies and NGOs had only received \$1.06 billion (23 percent) of the \$4.5 billion agency requirements for host country (Turkey, Lebanon, Jordan, Iraq, Egypt) humanitarian aid efforts (UNHCR, 2015). Humanitarian funding shortages caused Jordan and surrounding countries to have little faith in the international community's support and painted a bleak picture of Syrian refugees' future.

In February of 2016, King Abdullah II of Jordan spoke to the international community of Jordan's dire situation due to the Syrian refugee influx and lack of international support. In a donor

conference on Syria, the King said, "For the first time, we can't do it anymore," emphasizing the need for long-term international assistance if Jordan has to provide for more Syrian refugees (BBC, 2016). The King also explained that due to the influx, Jordan spends 25% of the country budget on refugee aid and assistance, causing strained public services and thus stress for the Jordanian public (BBC, 2016). Since 2013, the international community had been sceptical of Jordan's reduction in Syrian refugee admission into the country and restriction of refugee services (Francis, 2015). In the 2016 BBC interview, King Abdullah II explained how, "The psyche of the Jordanian people, I think it's gotten to a boiling point. I think this week is going to be very important for Jordanians to see, if there is going to be help- not only for Syrian refugees but for their very own future as well" (BBC, 2016).

The London Compact

The Formation of the London Compact

The threat of a mass arrival of Syrian refugees in Europe and Jordan's drastic reduction of refugee admittances, led to a critical need for an international agreement on how to aid Syrian refugees. Earlier that September, the photograph of the Kurdish-Syrian toddler, Aylan Kurdi, who drowned in route from Turkey to Greece, briefly turned public opinion towards Syrian refugees from fear to compassion (Howden, 2017). This, on top of the EU's embarrassment from their failed response to the migrant crises in the Balkans and Mediterranean and their interest in regional stability, created an ideal political environment for an international donor conference for Syrian refugees. Furthermore, with Syria's neighbours increasingly hesitant to admit more refugees, UK leadership feared a mass arrival of refugees in Europe and an upset to Europe's status quo (Howden, 2017).

In September 2015, staff from the World Bank and U.K's Department for International Development (DFID), and King Abdullah II of Jordan, met in the UN General Assembly to discuss a humanitarian solution to the Syrian crisis. Much of the foundation for the Compact was based off Betts and Collier's article, "Help Refugees Help Themselves," published in *Foreign Affairs Magazine*. Betts and Collier argue humanitarian policy should overcome the outdated logic that donors write checks to support humanitarian relief and then countries are expected to house and care for refugees, often in camps (Betts and Collier, 2015). The authors argue that an effective refugee policy improves the lives of refugees in the short and long term, as well as the economic and security interests of the host states (Betts and Collier, 2015). With the long-term livelihoods of refugees in mind, Betts and

Collier propose Jordan should open specially created economic zones to Syrian refugees, to provide “employment and autonomy to Syrian refugees” and “aid Jordan’s aspirations for industrial development” (Betts and Collier, 2015).

The Terms of the London Compact

Under the terms of the London Compact, Jordan would receive concessional loans from the World Bank subsidized by international donors and in return would allow more Syrian refugees to formally enter the labour market. The European Union agreed to relax rules of origin for 53 manufactured goods exported from Jordan on the provision that Jordan would provide employment opportunities for up to 200,000 Syrian workers in 18 Special Economic Zones (SEZs) (Zaman, 2018). This utilized a similar logic to the 1994 peace deal with Israel, where the U.S granted preferential access to goods manufactured in Jordan in areas known as, “Qualified Industrial Zones” (Howden, 2017). From the Qualified Industrial Zones, Jordan witnessed the growth of the apparel industry, which employed 65,000 workers and, valued at over \$1.6 billion, comprised 19% of the Kingdom’s exports (Howden, 2017). Through the terms in the London Compact, the EU would provide a 10-year exemption to the rules of origin (a tariff barrier) for factories in Jordan’s special economic zones (SEZs) who ensured at least 15% of their employees were Syrian refugees, rising to 25% in a factory’s third year of operation (Zaman, 2018).

The Jordanian Government additionally cited the following changes as part of the London Compact:

- 1) Allow Syrian refugees to apply for work permits inside and outside the SEZs,
- 2) Give Syrian refugees the summer (2016) to formalize their existing businesses in accordance with existing laws and regulations,

3) Provide for a specific percentage of Syrian involvement in municipal works for donor-funded projects in areas with a high ratio of non-Jordanian workers,

4) Remove restrictions preventing small economic activities within camps, and on commerce with people outside camps,

5) Increase access to vocational training for Syrians and to tertiary/higher education opportunities for all vulnerable youth (Jordanian and Syrian), and

6) Construct new and refurbish existing classrooms outlined in the Jordan Response Plan 2016-2018 5) Work to improve Jordan's investment environment (MOPIC, 2016).

The terms of the London Compact included \$1.7 billion in grants and concessional loans to Jordan over three years and a commitment from the government of Jordan to provide 200,000 work permits for Syrian refugees (Howden, 2017). Around 50,000 of these jobs would be in sectors typically un-favorable to Jordanians, such as the agriculture and construction sectors. Out of the \$1.7 billion in aid funding, \$700 million would fund the 2016 Jordan Response Plan to support areas with heavy refugee concentration through municipal services and infrastructure. The remaining funds would be created in Jordan's SEZs through new investment and jobs, stimulated by the EU's removal of tariff barriers.

The World Bank Program for Results signed off \$300 million to be released according to the number of work permits issued and improvement of the investment climate (Howden, 2017). International donors would measure the number of "job opportunities" distributed to Syrian refugees by the number of work permits issued, leaving Jordan with the deadline of December 2019 to distribute 130,000 permits (Howden, 2017).

Consistent with labour legislation, not all economic sectors are open for the employment of Syrian refugees, even after the London Compact, whose situation is similar to that of other guest workers in Jordan. Furthermore, Syrian refugees can only partake in a limited number of professions. The professions that are open to foreign labour, including Syrians, are non-skilled, limited skilled, and skilled, and are concentrated in agriculture, construction, manufacturing, and services. There are 28 professions closed to non-Jordanians, including administration, accounting, secretarial, typing, receptionist, telephony, delivery, sales, and the majority of technical jobs, including mechanics and car maintenance, engineering, education, and some professions in the hospitality sector.

Typically, an employer who doesn't abide by this regulation pays a fine that ranges between JD 200 and JD 500 for every worker employed in the closed profession. The worker is sent back to his country at the expense of the employer. If the worker is a repeated offender he is forbidden from entering Jordan for 3 years thereafter. However, this does not apply to Syrian refugee workers and in the past, an offending Syrian refugee worker would be sent to a refugee camp. Currently, either the worker signs an affidavit (if carrying a permit to work in the agriculture and construction sectors or when applying for a permit that allows him to work without an employer), or the employer (if there is an employer).

In order to obtain a work permit, the prospective employer must complete and submit an application to the Ministry of Labour and both the employer and the Syrian employee must be present at the time of the application. The original permit length was one year, however in April 2016, the Ministry of Labour announced that temporary permits may be issued for periods less than six months. Employers who aim to employ a Syrian worker for the first time do have to present enterprise registration and related licensing

papers, documentation from the Social Security Corporation (SSC) confirming the establishment's registration, and a bank or court-registered guarantee.

In 2016, the Ministry of Labour removed passport requirements and reduced permit fees for Syrian refugees in the application process. The Ministry also removed the need for social security registration at the time of the application and the requirement for a health certificate (medical exam certification) for refugees with a valid Ministry of the Interior ID card. Currently, if the Syrian worker aims to apply for a work permit he must present a Syrian Refugee Identification Card, pay a JD10 application fee (reduced from 250 JD), and not be less than 18 years of age. The Ministry of Labour made more exceptions to this procedure for the agriculture and construction sectors. Towards the end of 2016, the Ministry allowed Syrian refugees to apply directly through agricultural cooperatives. This allows Syrian refugees who work seasonally for different employers to move more easily between farms. In June 2017, the General Union of Workers Associations signed an agreement with the Ministry of Labour to issue 10,000 permits for the construction sector and allow day workers to work legally without being tied to a single employer. However, the freedom of movement is restricted to small projects that require less than year to complete.

Work Permits for Syrian Refugees

Number of Permits Issued

The Ministry’s easing of the work permit application process for Syrian refugees aimed to boost the number of work permits issued to the target goal of 130,000 permits by December, 2019. Despite the removal of barriers, Jordan still struggles to reach Syrian refugee work permit goals and faces funding gaps as a result. This is largely due to inability of the metric, which gives funding for the number of work permits issued, to adequately account for the job opportunities or income of Syrian refugees.

In 2017, several exceptions were implemented to facilitate the work of Syrian refugees, such as allowing Syrians living within camps to obtain a work permit. As a result, the number of work permits issued to Syrian refugees reached 179,447 permits by the end of January 2020. The table below shows the number of permits issued each year.

Year	Number of Permits Issued
2016	36,790
2017	46,717
2018	45,649
2019	47,766
First Quarter of 2020	2,525
Total	179,447

Note that the largest increase in permits occurred after cancelling work permit fees in June and July of 2016 and easing the requirement of the employer to register workers with the SSC when applying for a permit. The number of permits also increased

in September 2016 when Syrian workers were exempted from having a medical exam (except for professions that require regular testing, such as restaurants and hotels). The demand for permits also increased during the Haj (pilgrimage to Mecca) and Umra (visit to Mecca outside the Haj period) seasons. This is because the worker needs the work permit to return to Jordan, otherwise he would have to return to Syria.

Work Permits Versus Job Opportunities

Field research conducted by TAMKEEN indicates that the volume of permits does not represent the actual size of the Syrian labour force in the Jordanian labour market. For example, the number of active work permits were 40,000 out of the 94,527 issued March 2018. Field research shows that the disparity between the number of permits issued and actual employment is significant for several reasons, including:

1. As stated earlier, exit and entry of Syrian refugees into Jordan requires a work permit.
2. The wide spread of employment of Syrian refugees in the informal sector. Many Syrian refugees still prefer to work in the informal sector due to the narrow array of sectors the work permit jobs offer, reduced pay rates in formal work positions due to social security taxes, and mandated employer quotas of Syrians to Jordanians.
3. Many of the refugees residing within camps utilize the work permit solely to leave and return to the camp.
4. Some banks require the work permit of the refugee to open a bank account, so the work permit is often used primarily for the purpose of opening a bank account rather than entering the work force.

5. The number of permits renewed are counted as additional job opportunities Jordan offers, which inflates the numbers.
6. In work positions with no actual employer, such as the Central Vegetable Bourse, Syrian workers cannot obtain a permit.
7. Many Syrian workers prefer work or have past work experience in professions different from what the work permit offers. Some Syrian refugees work in closed sectors such as retail, car maintenance, hair dressing, teaching in private schools, medical professions (especially in evenings where there is no Ministry of Labour inspection), household and building security as guards, electrical works, and driving.

Current Work Conditions for Syrians

Syrian workers are subject to Jordanian labour law, particularly Article 12 of Labour Law No. 26 for the year 2010. While Jordan is signatory to the international agreements that control the work of refugees in Jordan, the country is not signatory on the United Nations agreement of the 1951 and 1967 Protocol Regarding the Status of Refugees.

TAMKEEN field research determined that the majority of Syrian salaries are below the minimum wage and that Syrian workers are often only given part of their wages at the end of the project (frequently with some delay). The research also found: often workers are not included in the social security system; or are employed at lower wages than the actual wages to lower the social security contribution; or employers have the Syrian worker pay both his and the employers social security contributions. Most Syrian workers do not have any medical insurance. Work contracts are not enforced and most workers do not benefit from official holidays or annual paid leaves. In the case of medical leave, the majority suffer pay cuts in contradiction of established legislation

(Article 65 of the labour law).

Additionally, many Syrian refugees are left unpaid for overtime work, subjected to verbal abuse and threats, non-issuance of work permits or delays in their issue, unwanted or unpaid work hour increases upon the renewal of the permit, and exploitation by agents who promise to obtain permits for Syrians outside the camps through illegal means. Although some organizations and co-ops aid in issuing work permits there are often delays due to the large number of applicants. Furthermore, some of the local and international organizations subject workers to long work hours and low wages as volunteers and some of the agricultural projects financed by these organizations have workers employed in their own activities instead of the project itself.

The flexible work permits in the construction and agriculture sector represent about 81% of all work permits issued in 2018. The TAMKEEN study determined the following about work permits and work conditions in the construction and agriculture sector:

1. There is no contractual relationship between employer and employee, which makes it difficult for the worker to benefit from his legal employee rights. There is no social security or medical insurance and thus the worker loses unemployment benefits, old age retirement, death pension (If working in the construction sector), and workmen compensation for on the job injuries. In addition, for those working in the agricultural sector, there is no maternity leave.
2. Workers often experience threats by employers to return them to Syria or the camps.
3. Some employers require workers to pay the total contribution of social security. Until May 2018, agriculture sector workers were not covered by insurance, therefore on the job injuries were not insured. Until today, having an insurance policy is not required by the government of the employer.

4. The frequency of decrees and decisions issued by the Ministry of Labour enabled employers to shift the burden of fees onto the workers and make them work under unsuitable conditions in the informal sector.
5. Toward the end of 2019, Decree No.19-2019 expanded the number of closed professions for non-Jordanians and stipulated the non-renewal of work permits for Syrian workers, except in the agriculture and construction sectors. Renewal of any permits to Syrians, even in permitted professions, became subject to the Minister of Labour's approval. Fees for technical jobs increased to 2,500 dinars according to the, "Work Fees for Non-Jordanians of the Year 2019' bylaw. In January 2020, this was followed by another decree extending fee exemptions to Syrian workers until the end of the year.

Work Conditions for Syrian Women

The TAMKEEN study also observed several hardships that limit the participation of Syrian women in the labour force:

The scarcity of the job opportunities in the formal sector.

Social and cultural barriers, such as preferences to attend to children and household responsibilities.

Logistical obstacles which include a lack of children nurseries, sanitary facilities, prayer rooms and transportation networks.

Little social security benefits and poor pay (women often receive below minimum wage).

In terms of working from the home and in self-financed projects, Syrian women lack financing channels, and the skills required to run a business.

Absence of legal protection and unawareness of legislation and legislative channels that provide protection.

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Chapter 6

Survey Results

Based on a field survey of 1010 respondents, the following results are obtained. The survey covered women Syrian refugees in six areas: Jerash, East Amman, Mafraq, Deir Alla, Irbid, Ajloun and Al-Azraq. The survey is comprised of several parts: Residency in and out of camps, Demographics, Training and Education, Employment, Income and expenditures with regards to Women’s participation. The analysis provides the findings for all the respondents and the information particular to each geographic area is included in Annex 1.

Area	Number of Respondents
Jerash	101
East Amman	202
Mafraq	200
Deir Alla	101
Irbid	203
Ajloun	101
Al-Azraq	100

Residency

Included below is an analysis into all separate geographic regions compiled together. This would give a rough overview of the capabilities of Syrian women to potentially participate in the labor force, should they desire, irrespective of their geographic location

Age

The table below shows the ages of the respondents. The table shows that the majority of the respondents 80% are between the ages of 15 and 44, placing them within the realm of working age.

Age	Less than 15	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	Above 60
Number	0	71	147	126	149	136	155	76	69	28	41
Percentage of Total	0%	7%	15%	13%	15%	14%	16%	8%	7%	3%	4%

Marital Status

As for marital status, 753 or 75% were married. 106 or 11% are single, 63 or 6% are divorced and 85 or 8% are widowed. Of those who are married, 695 or 92% of the respondents have a spouse that is currently residing in Jordan. For those who don't have a spouse residing in Jordan, 39 or 5% have a spouse residing in Syria and 25 or 3% have a spouse residing elsewhere. The results also indicate that 984 or 98% live with their families and 19 or 2% do not.

Children and Their Ages

Out of all respondents, 172 or 17% did not have children at all and 89 or 9% of all surveyed had children above the age of 16 exclusively and were under the age of 60 themselves. This renders 261 or 26% of those surveyed capable of working based on the fact that they do not have to tend to children, assuming they are searching for work.

Children's Age	Less than 2	3 to 5	6 to 10	11 to 15	16 and Older
Number	371	578	637	779	1170
Percentage	10%	16%	18%	22%	33%

Residency in Camps

Time in Camps

Out of all of those who were surveyed 513 or 51% have stayed in a camp at some point and 495 or 49% have never stayed in a camp. For those who stayed in camps, 286 or 57% have spent 30 days or less in a camp, 198 or 40% have spent a year or less but more than 30 days and 14 or 3% have spent more than a year.

Location of Camp

For those who stayed in camps, 410 or 81% stayed in Zaatari, 17 or 3% stayed in Al-Bashabsha, 72 or 14% stayed in Al-Azraq, 4 or 1% people stayed in King Abdallah Parks. Sarhan, Al-Emirati and Al-Ramtha also had 1 person stay in them. Currently 929(93%) still reside in camps and 70 or 7% do not.

Residency Outside of Camps

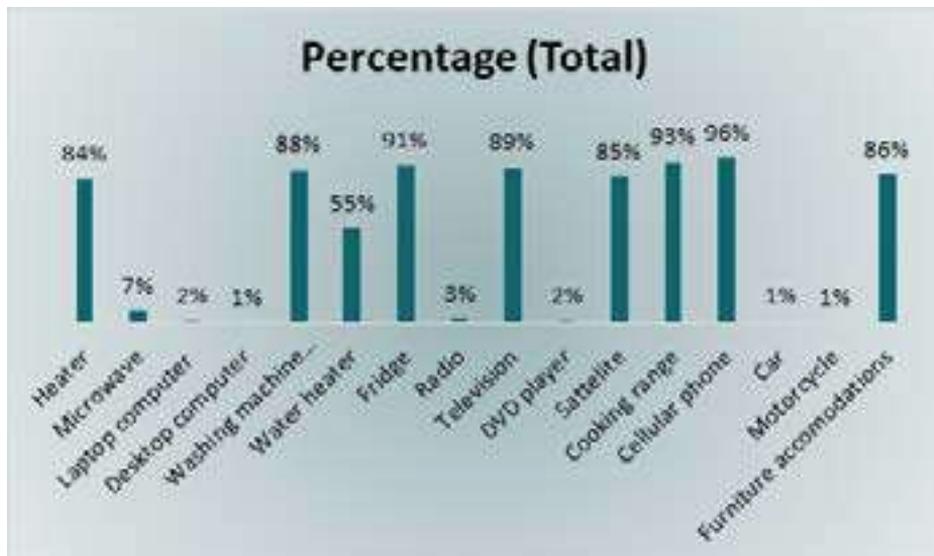
In the following section, we will analyze the difficulties and hindrances for those who reside outside the camps, specifically about the affordability of housing and the barriers to obtaining housing.

Difficulties

When all the Syrian women were surveyed were asked what difficulties they faced living outside the camps, 165 or 14% stated that the rent was too high, 102 or 8% stated it was the lack of financial ability and 694 or 57% stated that it was both these reasons combined. Moreover, 27 or 2% claimed it was issues with legislation, 191 or 16% had fears of losing aid and 36 or 3% wanted to stay near extended family.

Housing Conditions

The average Syrian woman across all surveyed locations in Jordan pays approximately JOD 113.4 per month for rent and the average area of the residence is around 100.7 M2, resulting in an average cost of around 1.13 JOD/ M2 across all of surveyed areas in Jordan. On a scale of 1 to 5 (1 being poor and 5 being excellent) the average living condition was rated as 2.77. Included below is a graph showing the ownership of different amenities within the respondents' households in Jordan, which can be used as indicators of wealth for the Syrian Women's' households.



Training and Education

Education Attainment

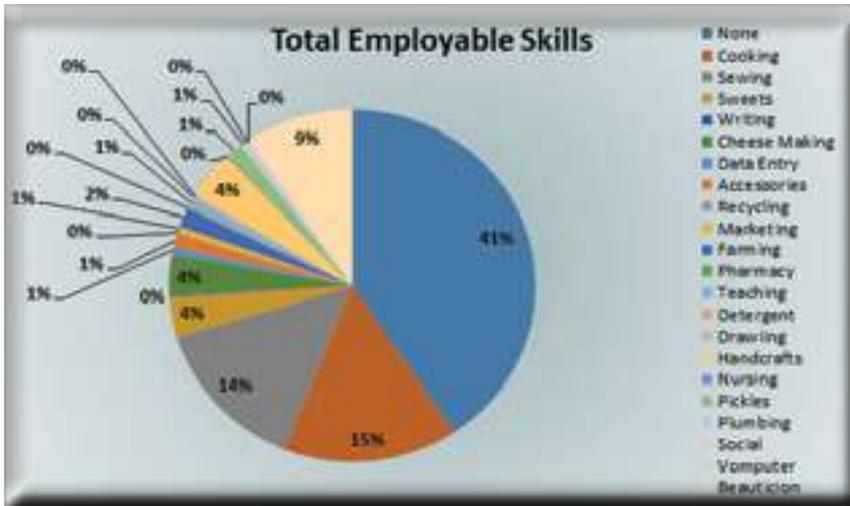
The table below shows that total educational attainment of all those who were surveyed. The table shows that 15% haven't went to school at all. The majority, at 61% have completed primary or middle school and 24% have educational attainment spanning secondary or higher. Note that the second and third columns refer to illiteracy with a distinction between those who have not gone to school but can be literate; that is received reading and writing training outside regular schools.

Educational attainment	Haven't gone to school – Illiterate	Haven't gone to school - Literate	Primary	School Middle	Secondary	Diploma	Baccalaureate	or higher Masters
Total	131	23	339	266	180	33	31	0
Percentage	13%	2%	34%	27%	18%	3%	3%	0%

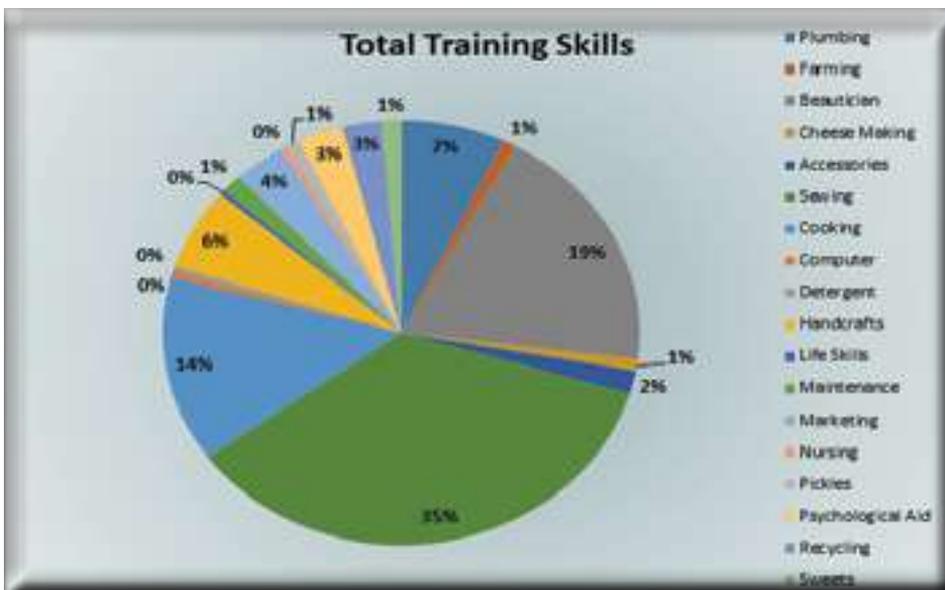
Vocational Training

When asked whether the respondents received vocational training 250 or 25% stated that they did meanwhile 752 or 75% stated that they did not. For those who have received training, 19 or 8% had their training in Syria and 231 or 92% had their training in Jordan. As for the duration of the training, 242 or 92% spent less than a year in training while 2 or 1% spent one year and 4 or 2% spent more than two years. Included below is a chart indicating all types of training received by the respondents across all geographic regions. The chart shows that the most common types of training

are sewing at 28% , beauticians at 19% followed by cooking at 18%.



Additionally, the chart below shows the responses of all those surveyed regarding which employable skills they possess. The majority (34%) stated that they don't have employable skills. Meanwhile 21% claimed that they could be employed for their cooking capabilities and 20% claimed that they could be employed for their sewing capabilities.



Training Fees

Out of all the respondents that received training in Jordan, 233 or 94% received free training and 15 or 6% did not. The table below shows who paid for the training of the respondents. The majority (88%) of those trained were trained by either an international organization or a local civil society organization.

Who paid for the training?	Myself	My family	An international organization	Civil society organizations	The Jordanian government	The Syrian government	Other
Number	9	6	162	60	7	6	2
Percentage	4%	2%	64%	24%	3%	2%	1%

Training Quality

The table attached below shows the experience of the respondents with the training they received in Jordan. The table shows the percentage of responses rated on a scale from 1 to 5, with 1 meaning no problems at all and 5 meaning many problems. The table shows that the vast majority had no problems with training, however the most, relatively problematic, element to training is the duration of training having 18% ranking it a 2 and 13% ranking it a 3.

Percentage	1	2	3	4	5
Transportation difficulty and cost	(193)79%	(11)4%	(17)7%	(10)4%	(13)5%
Training Costs	(211)86%	(12)5%	(4)2%	(6)2%	(12)5%
Training Times	(159)65%	(38)16%	(23)9%	(12)5%	(13)5%
Training Difficulty	(175)71%	(29)12%	(22)9%	(14)6%	(5)2%
Duration Of The Training	(147)60%	(44)18%	(32)13%	(17)7%	(5)2%
Type And Quality Of The Training	(180)73%	(23)9%	(17)7%	(16)7%	(8)3%

Employment

Business Owners

Out of all respondents 52 or 5% own their own business project, while 954 or 95% do not. Of these business owners, 10 or 8% have a business partner and 108 or 92% do not have a business partner. Only 2 or 20% out of all the respondents had Jordanian partners, while 8 or 80% had none Jordanian partners, 7 or 70% were Syrian and 1 or 10% was Egyptian.

Previous Employment

Out of all respondents, 70 or 7% have had worked in Syria. While 939 or 93% had not worked in Syria. When asked whether they wanted to work in Jordan, 740 or 73% said they would and 269 or 27% said they wouldn't. The table below summarizes why the respondents wouldn't want to work in Jordan. The predominate majority don't want to work in Jordan due to them being housewives (56%) followed by transportation costs (17%).

Reasons to not want to work in Jordan	Housewife	Transportation costs	Type of work	Working hours	Having a bad previous experience	adverse health condition or disease
Number	132	40	20	12	7	26
Percentage	56%	17%	8%	5%	3%	11%

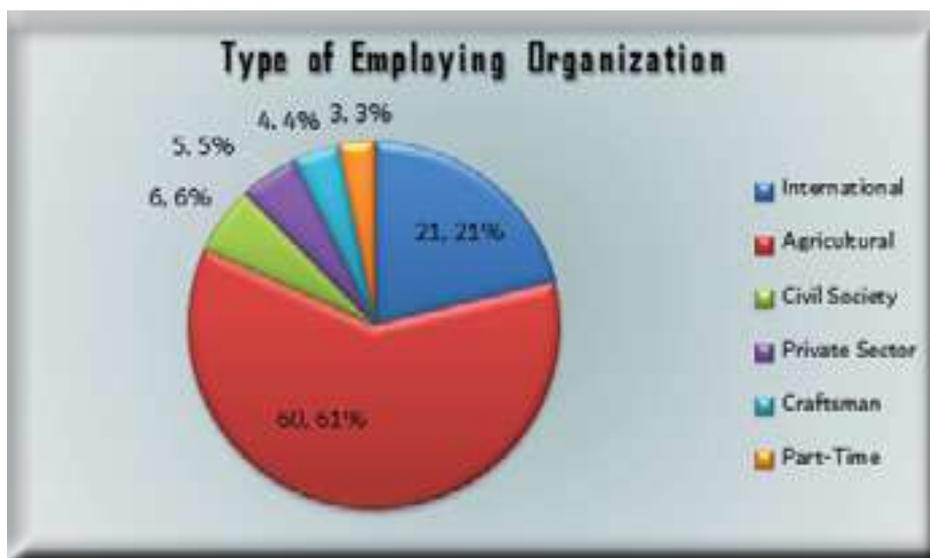
When the respondents were asked if they previously worked in Jordan, 291 or 29% had worked in Jordan while 708 or 71% have not. When asked which sector they had worked in, 295 or 57%

worked in the formal sector while 219 or 43% worked in the informal sector. The table below illustrates some of the aspects of their employment in Jordan with consideration to their Jordanian counterparts. The table indicates that 244 or 83% of respondents have taxes deducted from their wages. Moreover, 240 or 81% of the worked have obtained a permit for work. The majority of the respondents 70% claimed that the wage they received was equivalent to their Jordanian counterparts. For those who claimed that the wage difference was unequal, the average perceived wage differential was 28% which means that the Jordanian women in similar professions received 28% more than the SWR.

Did you previously work for a wage in Jordan	Are taxes (income and security) deducted from wages	Have you obtained a work permit	Was the work appropriate to your skills	Was the wage equivalent to what your Jordanian counterpart received	Wage differential (average)
Yes	50(17%)	55(19%)	169(57%)	201(70%)	28%
No	244(83%)	240(81%)	125(43%)	87(30%)	--

Employment Outside the Home

Currently, 97 or 10% of the total respondents work outside their house while 902 or 90% do not, the average number of employees that work for the employing organizations is 23 employees. As to the location of the work relative to the camps, 99 out of the 100 respondents work outside the camps while 1 respondent worked in another camp. The chart below indicates the type of organization that the respondents work for.



The table below indicates the methods of transportation used by the respondents to and from their place of work. Note that the majority (53%) walked to their place of work, which in itself is either a hardship or a necessity due to either the high cost of public transportation relative to income, or the in-availability of such a means.

Transport	Public transport	Truck	Factory bus	Walking
Number	34	9	3	52
Percentage	35%	9%	3%	53%

The table below shows the number and percentage of workers that have a contractual agreement with their employer and whether its duration is specified. Around 25% only have contracts with specified periods of employment; the remainder is informally employed, and consequently have little to no rights.

	Do you have a written contract	Is the contract duration specified
Yes	25(25%)	23(24%)
No	75(75%)	74(76%)

When asked about the duration of their work outside the house, the table below summarizes the responses for all the respondents. Around one third of those employed outside the house have been employed for less than a year.

Duration of work	Less than a year	One to two years	Three to four years	Five or more years
Number	33	28	13	25
Percentage	33%	28%	13%	25%

The table below also summarizes some of the findings regarding different aspects of the work situation for some of the Syrian women. One fifth work in the formal sector, and 80 percent of those that are employed work in the informal sector. However, only 8% have taxes deducted from their wages, which is an anomaly. Only 18% expressed a positive gain from having a work permit as evidenced by an increase in wages. More than one fourth of those employed are working in employments that do not match their work skills. Furthermore, over 40% believe that their wages are less than those of Jordanian women working in the same environment.

	Is the work in the formal sector	Are taxes (income and security) deducted from wages	Have you obtained a work permit	Has your income improved after obtaining a work permit	Is the work appropriate to your skills	Is the wage equivalent to what your Jordanian counterpart receives
Yes	20(20%)	8(8%)	13(13%)	4(18%)	60(74%)	38(59%)
No	79(80%)	91(92%)	86(87%)	18(82%)	21(26%)	26(41%)

For those that stated that a permit in fact improved their income, the average of these perceived improvements averaged out to be a 21% increase in income. Additionally, when asked whether they wanted to get another job 62 or 47% of the respondents said yes and 69 or 53% of the respondents said no. For those who answered yes, the table below should indicate why they would like to get another job: Low salary and the non-commitment by the employer to the salary, which make up about 96% of the reason.

Reasoning	Harassment	Violence	The employer is not committed to the salary	Fear of legislation	Low salary
Number	1	1	7	1	55
Percentage	2%	2%	11%	2%	85%

Employment at Home

When asked whether they currently work at home or not, 93 or 9% of total respondents said yes while 908 or 91% said that they do not work from home. The table below indicates the duration in which they worked from home. The table shows that 42% have worked from home for less than a year while 58% have worked from home for more than a year.

Duration of work	Less than a year	One to two	Three to four	Five or more
Number	40	28	17	10
Percentage	42%	29%	18%	11%

Moreover, when asked whether the people at home received financial support for their economic activity, 30 or 32% received financial support while 64 or 68% did not receive financial support. The table below indicates which parties granted the financial support the respondents. The most common benefactors are friends and family with 53% of the respondents followed by international organizations at 28%.

Financial support	Through friends and family	Personal loan	International organizations	Civil society organizations
Yes	17	1	9	5
No	53%	3%	28%	16%

When asked whether working from home was appropriate to their skills, 102 or 94% of respondents was said it was while 6 or 6% said that it wasn't. However, when asked whether they wanted to continue working from home but in another activity, 50 or 45% said that they did but 61 or 55% said that they did not. When asked whether the respondents wanted to find work outside the home 168 or 66% said that they did while 86 or 34% said that they did not. Additionally, when asked whether the respondents worked from home in the past 7 days, 106 or 11% said yes while 899 or 89% said no. Finally, when the respondents were asked whether they searched or tried to search for work or tried to create a private business, 398 or 40% of the respondents said that they have not while 608 or 60% of respondents said that they have.

Income

The table below shows information regarding the household income for all the respondents. The table shows that the overwhelming majority have working husbands at 95%. Yet, most of the respondents (59%) do not have fixed household income.

	Is the household income fixed (regular)	Does the husband work
Yes	385(41%)	54(95%)
No	562(59%)	3(5%)

The following table also shows averages for some of the other aspects of income for the total respondents.

	The fixed family income ratio	The number of workers in the family	What is the amount of income for the husband	What is your income from work?	Number of working children	What is the income of the children?	How much aid does the family receive/ cash or coupons	How much aid from relatives in Jordan does the family receive	How much aid from outside Jordan does the family receive?
Average	152.904	1.071	83.927	24.128	0.084	8.627	100.970	4.895	2.620
Average (Excluding Zeros)	165.771	1.451	201.298	126.931	1.250	138.581	122.615	100.204	145.833

Expenditures

The table(s) below shows some information regarding the average household expenditures for all the respondents.

	What is the monthly family expenses	Savings spent per month	How much of your income do you spend on the family?	Spending on internet cost	Spending on cellphones/phone bills	Transportation spending	Education spending	Healthcare spending
Average	289.580	1.816	23.718	2.414	10.956	17.432	13.982	25.188
Average (Excluding Zeros)	290.445	71.840	123.645	14.570	11.851	24.576	43.292	36.064

	Spending on food / either cash, coupons, or fingerprint	Spending on clothes/ seasonal	Spending on entertainment / recreation /other	How much is your electricity bill	How much is your water bill	How much is the heating bill
Average	98.721	24.708	1.480	17.997	12.626	20.067
Average (Excluding Zeros)	101.679	47.096	22.908	19.118	14.425	23.396

Women's' Participation in the Labor Force

When the respondents were asked if they had a bank account 5 out of 1010 had a bank accounts, meaning close to 100% of the respondents did not have bank accounts. The table below indicates the level of a woman's participation in the household and financial decisions. It is rated on a scale from 1-5, [1 = no, 2 = rarely, 3 = sometimes, 4 = often, 5 = always]. This table shows that relatively more women participate in spending decisions than those who do not.

	Do you participate in family spending decisions	Do you have the right to spend your income	Do you participate in family investment decisions
1	129(13%)	251(25%)	214(21%)
2	136(14%)	101(10%)	122(12%)
3	180(18%)	162(16%)	177(18%)
4	194(19%)	153(15%)	166(16%)
5	368(37%)	337(34%)	328(33%)

Chapter 7

Estimating the Impact, and Recommendations

Several studies, as stated in earlier chapters, have addressed the need to engage the Syrian refugees in productive activities in Jordan. However, no study as of yet has attempted to demonstrate the economic impact of having Syrian women engage in paid economic activities/employment. There are several possible reasons as to why these said studies haven't estimated the impact; either due to a lack of data or due to the difficulties of gauging the level and type of participation.

Guidelines and Assumptions of the Analysis

In this section we utilize several of the findings of the survey such as: income of household, which is an added income (contribution) to the economy in spite of restrictions on employment; willingness to work by the respondents (to determine whether they could be considered as part of the labor force or not), level of income by training and education (this enables a more refined determination of the potential income and the missed opportunities).

For data on Jordanian households, we utilize the Household Income and Expenditure Survey (Department of Statistics, 2017), which is the latest survey by DOS. We then compare income and spending by the Syrian refugee households under the current status with that of households led by Jordanian females in order to establish potential earnings. From there, we gauge the missed economic opportunity from having Syrian women fully engaged in the economy.

The potential impact is demonstrated by missed levels of income and spending. The approach is based on the arguments presented in the previous chapters which underscore that refugees as all others are not simply consumers but can be producers; production contributes to the economy (higher income, more efficient and varied labor force, etc.); and produces higher consumption levels which tend to expand demand throughout the economy and create additional employment opportunities, not only for the refugees but also for the national labor force.

The following are the steps taken in the analysis:

1. An estimate is determined of the income level in accordance with the level of education for the respondent.
2. Only the percentage of those that are willing to work and are above 15 years of age is used from the sample. Arguably, this percentage may be generalized to the whole population of SWR in order to calculate a rough estimate of their potential impact of the whole Syrian refugee population on the economy once fully integrated in the labor force.
3. We adjust incomes to unemployment rates for women in Jordan
4. The potential earnings of SWR that are working are then determined and would have current earnings deducted from them to determine the missed opportunity.
5. The expenditure level is taken from the survey and is compared with current spending by households to demonstrate the missed opportunity of not having the refugees engage at a higher income and level of spending, as highlighted earlier.
6. This way, the analysis addresses the impact on the economy in terms of income (actual and potential) and spending/ consumption (actual and potential) of SWR.

A Comparison between SWR and Jordanian Women

Age Groups

The table below compares the different age groups of the Syrians with Jordanians. The majority of these Syrian women are within the working age bracket, more so than their Jordanian counterparts.

Age (%)	Less than 30	30-39	40-49	50-59	60+
Syrians	35%	29%	23%	10%	4%
Jordanians	4%	21%	32%	24%	20%

Average Household Size

To determine the number of Syrian households we utilize the following steps:

When analyzing data related to the number of children and marital status we can determine the estimated household size by adding the number of children, respondents and married individuals.

We can establish an average Syrian household size of 5.1 individuals while the average Jordanian household, according to the Jordan Department of Statistics (DOS), has a size of 4.8 individuals. According to the UNHCR (UNHCR Data, 2020), there are 657,287 Syrians in Jordan, rendering approximately 128,880 households.

Residency

When analyzing residency, the average area of residence for a Jordanian is 136.2 m². The average Syrian residence area is 100.7 m². This equates to a difference of 35.5 m², which also means that Jordanian areas of residence are on average 35% larger.

Given the previously established average Syrian household size in terms of individuals, Syrian refugees have around a 6.25% larger household size while their housing area is 35% smaller. We can safely state that with sufficient or equal average income, the Syrian household residences will expand (rent/purchase new homes) in a manner consistent with their Jordanian counterparts. In other words, the demand for residences in terms of meters squared would expand by around 41.25%.

Household Appliances, Cars and Motorcycles

The table below presents a comparison between the percentage ownership of household appliances between Syrians and Jordanians.

Ownerships	Microwave	Washing Machine	TV	Laptop	Refrigerator	Heater	Water Heater	Car	Motorcycle
Syrians	7%	88%	89%	2%	91%	84%	55%	1%	1%
Jordanians	56.7%	98%	98.2%	33%	98.7%	79.5%	80.1%	56.1%	0.2%

If Syrians received the opportunity to gain equal income through work and, in turn, are able to purchase these appliances, up to a parity with Jordanians, they can contribute to the economy itself by purchasing these household appliances up to a parity with Jordanians. Only when it comes to ownership of heaters and motorcycles do the Syrian refugee households surpass the consumption levels of Jordanians. However, Jordanian households are more likely to rely on central heating systems and air conditioning units than Syrian refugee households. Furthermore, Jordanian households rely more on cars vis the cheaper substitute, motorcycles. Thus, it is safe to say that consumption levels of these items is lower among Syrian refugees than among Jordanians, which is consistent with the literature and basic intuition.

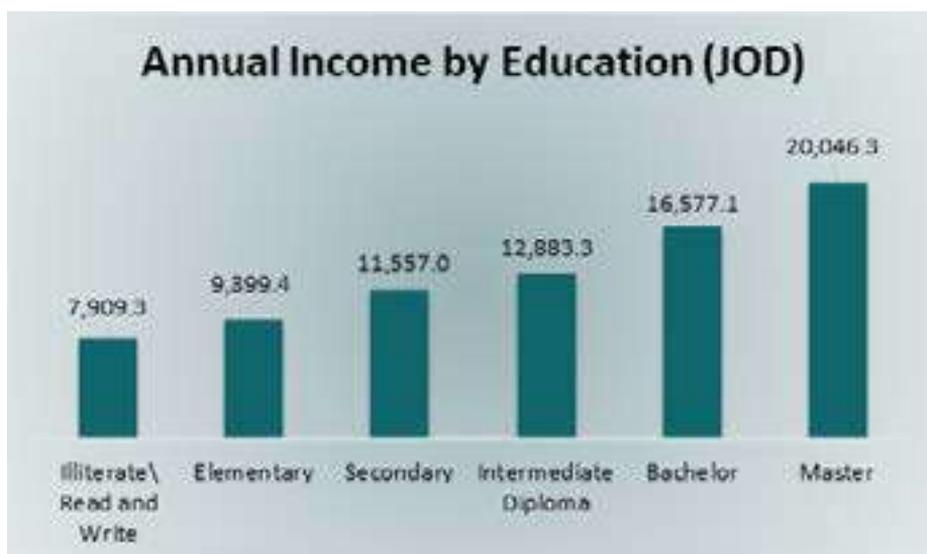
Levels of Education

The table below shows a comparison of the levels of education between Syrian female refugees and their Jordanian female counterparts. The level of illiteracy among SWR is almost twice as high as that of their Jordanian counterparts. In terms of secondary education, the level (18%) is almost similar to that (16%) of Jordanian women. Jordanian women have higher education levels of post-secondary education/training than SWR.

Educational attainment	Haven't gone to school - illiterate	Haven't gone to school - literate	Primary	Secondary	Diploma	Baccalaureate	Masters or higher
Syrians	13%	2%	34%	18%	3%	3%	0%
Jordanians	7%	3%	8%	16%	10%	17%	1%

Income Based on Educational Attainment

The table below shows the annual income depending on the level of education for all (men and women) Jordanian heads of households.



Using the table above we can estimate the impact of those surveyed and Jordanians on the national economy. Initially, it is established that women receive 89% of the wages of men (Sweidan, M, 2014) With this in mind we can calculate the estimated annual earnings of Jordanian women assuming Syrian-Jordanian parity by multiplying the percentage of education attainment by the gender discounting factor and multiplying the outcome by the expected annual income of that given educational attainment.

For this approach we will assume middle school is equivalent to secondary schooling and we would take the average of the illiterate and elementary income to represent those haven't gone to school but are literate. This approach yields an estimated average annual income of JOD 9328.6 or JOD 777.4 monthly.

The estimated income for each educational bracket after adjusting for gender inequality is as follows: Illiterate: JOD7039.3, Elementary: JOD 8365.5, Secondary: JOD 10285.7, Diploma: JOD 11456.9, Bachelor: JOD 14753.

The estimated average monthly salary per education bracket for the respondents is shown in the table below:

Educational Attainment	Illiterate	Literate	Elementary	Middle School	Secondary	Diploma	Bachelors
Average wage(JOD)	78.3	200	138.8	149.4	224.4	240	232.2
Annual Wage(JOD)	939.6	2400	1665.6	1792.8	2692.8	2880	2786.4
Percentage of Women in Sample	13%	2%	34%	27%	18%	3%	3%

Current and Potential Contribution by Income from Wages

Note that the analysis refrains herein from using the multiplier concept. The above calculation does not demonstrate fully the effect on the whole economy because money that is spent in an economy becomes income to others and, thus, have an impact on others as it affects their demand; and, given that the government collects taxes and fees that amount to 30% of the increase in spending in the economy. In other words, the spending by one person has a ripple effect as expenditures by some become incomes to others who in turn spend it and so forth. Income multipliers translate the impacts of final demand spending changes into changes in income

received by the household sector as a labor supplier, which causes changes in the production, income and employment of other sectors. This effect is known as the Multiplier Effect and was first measured by Wassily Leontief in 1945 who formalized the model of Input-Output table.

Current Contribution in terms of Wages

Based on the Survey, the SWR in the sample (1009 respondents) receive on average JOD 166 per month, or JOD 1,990 per year. The total wages received by the respondents is JOD 11,611 since only 9.7% of the respondents actually work.

To generalize into the whole SWR population in Jordan, assuming that the sample results may be extended into the overall SWR population, the following steps are taken:

1. The number of Syrian refugees is 657287 as noted earlier. Around 200,000 are of working age (15-60 years of age) (UNHCR data, 2020).
2. The percentage of SWR in the sample that actually work and earn income is 9.7%. Assuming that this percentage applies to the whole SWR population in Jordan, the number of SWR that are working is 19,400.
3. To arrive at the macro or total current contribution of all SWR in Jordan, the number of SWR (19,400) is multiplied by the average annual wage as below to arrive at JOD 38,606,000 which is the total wage contribution to the economy by the whole SWR population.

$$\text{JOD } 38,606,000 = 19,400 * \text{JOD } 1,990$$

5 See: Leontief, W., (1966). "Input-Output Analysis", in (ed.) Input-output Economics, Oxford University Press, London; and, Leontief, W. (1941). "The structure of the American economy". Cambridge, Massachusetts: Harvard University Press.

The Jordanian government domestic revenues (taxes and fees) comprise 30% of the GDP as evidenced in the 2020 Budget Law. Therefore, the analysis estimates that the government currently makes JOD11,581,000 per annum under the current status of earnings by SWR in additional revenue.

Potential Contribution in Terms of Wages

To determine the potential contribution of SWR, given the basic premise of this analysis that: should SWR be given the same rights of access to work and economic participation as Jordanian women, they would earn similar wages or close to these wages.

First Scenario:

In this scenario we rely basically on the labor participation rate of women in Jordan.

1. The number of SWR who would be working is similar to that of Jordanian women, which is 14% (the women participation rate in Jordan), thus 28,000 women would be participating in the labor force.
2. Therefore, based on an average monthly wage in the private sector for Jordanian women of JOD 403 (or JOD 4,836 per year)⁹, the potential contribution can be calculated, by multiplying 28,000 by JOD 4836 per year to arrive at JOD 135,408,000 per annum.
3. Government potential earnings in taxes and revenues would be 30%, as stated earlier from this income, which is JOD40,622,400 per annum.

Second Scenario:

Alternatively, we can estimate the potential using some findings from the Survey and official unemployment rates:

1. We can also establish from the employment section that 73% of Syrian women in the sample would like to work if granted the opportunity. Note that, being refugees, the urgency and need to work for SWR would be higher than that of Jordanian women due to the issues associated with being a forcibly displaced person. Therefore, SWR would have a much higher labor participation rate than Jordanian women. According to a UNHCR6 study, 44% of total employment in the Jordanian economy in 2010 is in the informal sector. Moreover, the percentage of informal employment in the private sector has reached 55% of the total employment. Also, males had around 23% informal employment while females had around 15%. For the respondents who are employed in the survey, 295 or 57% work in the formal sector while 219 or 43% work in the informal sector.
2. However, this is not the whole story as some of those that enter the labor force would be unemployed. Given the unemployment rate for Jordanian women of 24.4%. The 73% is adjusted downward by the 24.4% through a straight multiplication to arrive at 55.2%, which is the percentage of SWR that would be employed.
3. We multiply this percentage (55.2%) by the 200,000 SWR in Jordan to arrive at the number of SWR that would be employed (110,400 SWR).
4. Multiplying 110,400 by JOD 4836, the annual wage income, we arrive at JOD 536,875,200 per annum.
5. Government revenue generated by this income would be JOD 161,062,560 per annum.

Note that this potential income is almost 4 times that of the previous calculation due to the higher percentage of women that would be working. However, this scenario assumes that the hardships associated with being a refugee would remain, which may be true in the short term but not in the long term.

Furthermore, the wages for Jordanian women in the private sector are used instead of those of men (JOD460), which are 12% higher. The reason for choosing women wages is to compare SWR with Jordanian women, not men, in terms of income.

Spending Comparison

The table below compares monthly household expenditures between the respondents in the survey and the Jordanians surveyed by the department of statistics.

Household Expenditures	Monthly family expenses	Food	Clothes/ Seasonal	Cellphones/ Phone Bills	Transportation	Education	Healthcare	Entertainment
Syrians	289.6	98.7	24.7	11	17.4	14	25.2	1.5
Jordanians	1043.2	293.5	129.4	29.2	179	48.2	40.5	27.6

Current Consumption Scenario and Impact

1. Current spending levels by the 128,800 Syrian refugee households based on a yearly consumption spending of JOD 3475.2 is JOD 447.6 million.
2. Given that the government domestic revenues make up 30% of the GDP, the public revenue increase would be JOD 134.3 million.

Potential Impact with Equal Access to Economic Activity

1. If Syrian women received equal opportunity to work as Jordanians, their monthly expenditures and consumptions would likely increase to the level of spending of Jordanians. This notion is also emphasized by the fact that Syrian households are slightly larger.
2. Consumption per household would increase by JOD 753.6 per month (JOD 9043.2 annually) from the current JOD 289.6 (JOD3475.2 annually).
3. Consequently, given that the number of refugee households is estimated at 128,880 households, the increase in the GDP, which was JOD31.4 billion in 2019) would be JOD 1,165,487,616, almost a 3.7% increase.
4. Given that the government domestic revenues make up 30% of the GDP, the public revenue increase would be JOD 349.65 million.

Number of Jobs created under Current and Potential Consumption

In order to determine the number of jobs created in 2019, the analysis utilizes the rule that JD20,000 invested in industry provides employment to a Jordanian. Some of the funds spent in the economy are saved and thus become investment and contribute to the gross capital formation as investment.

The table below shows the ratio of the gross capital formation as a percentage of the GDP for the period 2015-2018¹⁰ Since 2018 is the last available year in terms of data, the average growth rate is calculated and then imputed into the capital formation in 2018 to determine the ratio for 2019. Note that the growth rate has been

negative in recent years due to the continued economic recession.

The growth in capital formation is shown in the bottom row of the table and applied to 2018 in order to determine the capital formation in 2019 and during 2015-2019. Consequently, the estimated gross capital formation in 2019 is 17.77%, and the average over the period 2015-2019 is 19.07%. Note that the average has been declining over recent years.

Item	2015	2016	2017	2018	Average
Gross Capital Formation 2015-2018	20.62	19.23	19.30	18.44	18.99
Growth of Gross Capital Formation 2015-2018	-	-0.067	0.004	-0.045	-0.036

Given that JD20,000 invested in industry creates a permanent employment opportunity, the number of employments created in the economy in 2019 due to a spending increase (net of taxes and fees) is calculated by multiplying the amount of spending by 0.1777 (17.77%), and then dividing the result by JD20,000.

The number of permanent employments created by Current Spending Net of Government Revenues:

Spending that went to the private sector is: JOD 313.3 million = JOD447.6 m-134.3 million

No. of Jobs= 2784 jobs = (JOD 313.3 *0.1777)/JOD 20,000

The number of permanent employments created by Potential Spending Net of Government Revenues:

Spending that went to the private sector is: JOD 815,837,616 = JOD1,165,487,616-JOD 349,650,000

No. of jobs= 7249 jobs = (JOD 815,837,616 *0.1777)/JOD 20,000

Policy Recommendations

It is claimed in national literature that the contributions of SWR is somewhat limited. However, this limitation has been caused primarily by the exclusionary policies practiced thus far. Public policies have a key role in enhancing the SWR contribution to economic development in Jordan. Among those policies:

1. Adapt refugee policies to labor market needs. Jordan can further benefit from implementing refugee regulation frameworks that are based on labor market needs with a regular status and formal employment. This, in turn, can significantly increase immigrants' contribution to a Jordan's economy.
2. Monitor labor market indicators through a public-private dialogue and continuous feedback with the private sector to create management systems of SWR.
3. Leverage the impact of SWR on economic growth:
 - Enable the employability of SWR through public employment services or training and lifelong learning opportunities to upgrade their skills.
 - Encourage their investment by removing the barriers to invest and create businesses.
 - Maximize the fiscal contribution of immigrants through supporting growth of the formal sector or expanding the tax base and contribution payments from the informal one.
4. Protect SWR rights and fight discrimination. Public authorities as well as employee and employer organizations in Jordan should, therefore, prioritize protecting the rights of immigrants and preventing all forms of discrimination.
5. Invest in SWR's integration. Various policy measures should be put into use from the moment immigrants arrive. Local authorities can also play an active role.
6. Better monitor the economic impact of SWR. Adequate public policies and actions can come from better data and evidence.

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Survey Results by Area

Residency

Jerash

Below is an analysis of the responses of the 101 SWR who were surveyed in Jerash. The responses are tallied in a table in each section and analyzed with regards to their possible contribution to the economy in terms of capabilities, needs and availability to work.

Age

The table below shows the ages of the respondents in Jerash. Of the respondents, 21% are youth (under the age of 30 years), 92% are adults and under the retirement age, while 6% are above the age of 60. In other words, 94% can enter the labor force if the conditions are appropriate and they are willing to work.

Age	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	Above 60
Number	2	10	9	13	19	22	8	7	2	6
Percentage of Total	2%	10%	9%	13%	19%	22%	8%	7%	2%	6%

Marital Status

As to marital status, 84 or 82% are married, 2 or 2% are single, 9 or 9% are widowed and 7 or 7% are divorced. 75 or 91% of the respondents have a spouse residing in Jordan, 6 or 7% have their spouse in Syria and 1 person has a spouse residing elsewhere.

Also, 94 or 94% of respondents currently reside with their family and 6 or 6% do not.

Children and Their Ages

The following responses indicate that all the surveyed in Jerash have children. Of these, 26% of the have children that are above the age of 16, 14 or 14% have no children. Moreover, 3 or 3% of the respondents exclusively had children above the age of 16 and were themselves younger than 60, therefore are capable of working. This yields a total of 17 or 17% of respondents being capable of working since they do not need to tend to their children.

Children's Age	Less than 2	3 to 5	6 to 10	11 to 15	16 and Older
Number	24	52	73	80	80
Percentage	8%	17%	24%	26%	26%

East Amman

Ages

The table below shows the age of the respondents in Amman. It shows that 32% are youth (under the age of 30), 3% are above the age of 60 and 90% are adults under retirement age. Therefore 94% are able to enter the labor force.

Age	Less than 15	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	Above 60
Number	0	8	28	28	36	30	29	8	15	6	13
Percentage	0%	4%	14%	14%	18%	15%	14%	4%	7%	3%	6%

Marital Status

As for marital status, 152 or 75% are married 16 or 8% are single, 9 or 4% are divorced and 25 or 12% are widowed. Of those who are married, 143 or 93% have their spouse residing in Jordan, 8 or 5% have their spouse residing in Syria and 3 or 2% have their spouse residing elsewhere. All of the respondents reside with their family.

Children and Their Ages

The table below shows the ages of the respondents' children in Amman. The table indicates that 61% of these children are under the age of 16 and therefore cannot work, while 39% are above 16. In addition, 21 or 10% of respondents did not have any children and 19 or 9% respondents exclusively had children above the age of 16 and were younger than 60 years old rendering the capable to work. This yields a total of 19% of women capable of working since they don't have to tend to their children.

Children's Age	Less than 2	3 to 5	6 to 10	11 to 15	16 and older
Number	40	88	129	136	250
Percentage	6%	14%	20%	21%	39%

Mafrq

Age

The following table indicates the ages of the respondents in Mafrq. The table shows 36% are youth (under the age of 30) and 2% are above the age of 60. Moreover, 89% are adults below retirement age and 98% of the respondents are capable of working if the appropriate conditions are met and they are willing to work.

Age	Less than 15	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	Above 60
Number	0	17	25	28	32	23	32	17	16	6	3
Percentage	0%	9%	13%	14%	16%	12%	16%	9%	8%	3%	2%

Marital status

For marital status, 139 or 70% are married ,26 or 13% are single, 18 or 9% are divorced and 17 or 9% are widowed. Of those who are married, 128 or 92% have their spouse residing in Jordan, 6 or 4% have their spouse residing in Syria and 5 or 4% have their spouse residing elsewhere. It also shows that 193 or 97%of respondents currently reside with their family while 7 or 3% do not.

Children and Their Ages

The table below indicates the ages of the children of the respondents in Mafrq. Of these, 59% are below the age of 16, while 41% are 16 and older, and 35 or 18% do not have any children. Furthermore, 21 or 11% have children exclusively above the age of 16 and are under the age of 60. This renders a total of 29% of women capable of working since they do not have to tend to children.

Ages of Children	Less than 2	3 to 5	6 to 10	11 to 15	16 and older
Number	37	85	125	149	275
Percentage	6%	13%	19%	22%	41%

Deir Alla

Age

The table below shows the age of the respondents in Deir Alla. The table indicates that 38% are youth (under the age of 30). It also shows that 86% of respondents are adults below retirement age. The table shows that 5% are above the age of 60, therefore 95% would be capable of working if the conditions permit.

Age	Less than 15	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	Above 60
Number	0	9	25	14	12	9	9	6	7	5	5
Percentage	0	9%	25%	14%	12%	9%	9%	6%	7%	5%	5%

Marital Status

As for the marital status of the respondents in Deir Alla, 16 or 17% are single, 3 or 3% are divorced, 5 or 5% are widowed and 77 or 80% are married. Of those who are married, 77 or 99% have their spouse residing in Jordan and 1 or 1% have their spouse residing in Syria. All respondents currently reside with their families.

Children and Their Ages

The table below indicates the age of the respondents' children in Deir Alla. The table shows that 67% of children are under the age of 16 and 33% are 16 or older, 28 or 28% of respondents do not have any children and 5% or 5 of respondents exclusively had

children above the age of 16 and were younger than 60 years old. This shows that 33% of the respondents are capable of working since they do not have to tend to children.

Children's Age	Less than 2	3 to 5	6 to 10	11 to 15	16 and older
Number	33	58	48	41	89
Percentage	12%	22%	18%	15%	33%

Irbid

Age

The table below shows the age of the respondents in Irbid. The table indicates that 37% of the respondents are youth (under the age of 30) and 3% are elderly (above the age of 60). It also indicates that 86% are adults under retirement age, therefore 97% are capable of working if the appropriate conditions are met and they are willing to work.

Age	Less than 15	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	Above 60
Number	0	23	33	20	26	21	34	18	14	6	7
Percentage	0%	11%	16%	10%	13%	10%	17%	9%	7%	3%	3%

Marital Status

As for marital status, 36 or 18% are single, 18 or 9% are divorced and 21 or 10% are widowed. Meanwhile 128 or 63% are married. Of those who are married, 111 or 85% have a spouse residing in Jordan, 11 or 8% have a spouse residing in Syria and 7 or 5% have a spouse residing somewhere else. Furthermore, 195 or 97% of respondents currently reside with their family while 6 or 3% do not.

Children and Their Ages

The table below shows the Children's Age for the respondents in Irbid. It shows that 58% of children are below the age of 16, 51 or 25% respondents had no children and 24 or 12% of the respondents had children above the age of 16 and were younger than 60 years old. This renders 37% of respondents in Irbid capable of working since they don't have to tend to children.

Children's Age	Less than 2	3 to 5	6 to 10	11 to 15	16 and older
Number	47	77	92	128	250
Percentage	8%	13%	15%	22%	42%

Ajloun

Age

The table below shows the age of the respondents from Ajloun. The table indicates that 23% are youth (under the age of 30), it also shows that 93% are adults below retirement age. Furthermore, the table indicates that 3% of the respondents are elderly (above the age of 60) and 97% are capable of participating in the labor force, should they desire.

Age	Less than 15	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	Above 60
Number	0	4	8	11	16	25	17	11	3	0	3
Percentage	0%	4%	8%	11%	16%	26%	17%	11%	3%	0%	3%

Marital Status

As for marital status, none of the respondents were single, 4 or 4% were widowed, 3 or 3% were divorced and 97 or 97% were married. Of those who were married, 83 or 88% of their spouses reside in Jordan, 6 or 6% reside in Syria and 5 or 5% reside somewhere else. All of the respondents currently live with their family.

Children and Their Ages

The table below shows the number of children belonging to the respondents in Ajloun. The table indicates that 26% of total children in Ajloun are 16 and older. Therefore, 74% are below the age of 16. The table also shows that 6 or 6% of respondents had no children and that 7 or 7% of respondents exclusively had children above the age of 16 and were younger than 60 years old. This means that 13% of respondents in Ajloun are capable of working since they don't have to tend to children, should they desire.

Children's Age	Less than 2	3 to 5	6 to 10	11 to 15	16 and older
Number	35	59	95	78	94
Percentage	10%	16%	26%	22%	26%

Al-Azraq

Age

The table below shows the age range of the respondents from Al-Azraq. The table indicates that 42% of respondents are youth under the age of 30. The table also shows that 4% are above the age of 60, rendering 88% of the respondents as adults under the retirement age. Rendering 96% of the women capable of working if the conditions permit and they were willing to work.

Age	Less than 15	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	Above 60
Number	0	8	18	16	15	9	12	8	7	3	4
Percent	0%	8%	18%	16%	15%	9%	12%	8%	7%	3%	4%

Marital Status

As for marital status 80 or 80% of the respondents are married, 10 or 10% are single, 5 or 5% are divorced and 5 or 5% are widowed. Of those who are married, 78 or 96% of the respondents have a spouse residing in Jordan, 1 or 1% have a spouse residing in Syria and 2 or 2% have spouses residing in Saudi Arabia. All of the respondents currently reside with their families.

Children and Their Ages

The table below shows the ages of the respondents' children in Al-Azraq. The table indicates that 37% of the children are older than 16, rendering 63% of the total children being under the age of 16. The survey also showed that 17 or 17% respondents had no children. Meanwhile, 10 or 10% of respondents exclusively had children above the age of 16 and were themselves younger than 60 years old. This means that 27% of respondents are capable of working since they don't have to look after children, if they are willing to.

Children's Age	Less than 2	3 to 5	6 to 10	11 to 15	16 and older
Number	43	48	74	54	129
Percent	12%	14%	21%	16%	37%

Residency in Camps

Jerash

Time in Camps

Of those who were surveyed in Jerash, 73 or 72% have spent time in a camp, while 29 or 28% have not. The length of the stays in the camps varies but seems to be highly localized around a few months, 45 or 68% of respondents have spent 30 days or less in the camps, while 21 or 32% have spent 30 days or more with the longest time in a camp that was spent being 1460 days.

Location of Camp

Of those who stayed in camps, 51 or 71% have stayed in Zaatari camp, 3 or 4% have stayed in Al-Bashabsha, 16 or 22% have stayed in Al-Azraq and 2 or 3% have stayed in King Abdullah parks. None of the respondents currently reside in a camp.

East Amman

Time in Camps

For those who current reside in East Amman, 99 or 49% have stayed in a camp and 103 or 51% have not. As for the duration of the stays, 69 or 71% have stayed in a camp for 30 days while 28 or 29% have spent 30 days or more with the longest time spent in a camp being 1095 days.

Location of Camps

Of those who resided in camps, 72 or 74% resided in Zaatari camp, 6 or 6% resided in Al-Bashabsha and 19 or 20% resided in Al-Azraq. Only one person currently resides in a camp while 200 people do not.

Mafrq

Time in Camps

For those surveyed in Mafrq 99 or 50% have stayed in a camp and 99 or 50% have never stayed in a camp. The duration of the stays in the camps for the respondents in Mafrq varies wildly from East Amman and Jerash since none of those who have stayed in camps spent 30 days or less. The results show that 86 or 87% people have spent exactly a year in the camps, while 2 or 2% have spent less than a year and 11 or 11% spending more than a year in camps. The longest time spent in camps was 8 years, by 2 different respondents.

Location of Camps

Of those who resided in camps, 85 or 85% have stayed in Zaatari, 1 or 1% has stayed in Al-Bashabsha, 12 or 12% have stayed in Al-Azraq, 1 or 1% has stayed in Al-Emirati and 1 or 1% has stayed in Sarhan. Currently 22 or 11% people still reside in camps while 177 or 89% do not.

Deir Alla

Time in Camps

For the respondents in Deir Alla, 43 or 43% have stayed in a camp and 58 or 57% have not stayed in a camp. The duration of their stays were quite short with 38 or 90% having stays of less than 30 days and 4 or 10% spending more than 30 days. The longest stay was 6 months.

Location of Camps

Of those who resided in camps, 39 or 91% have stayed in Zaatari and 4 or 9% have stayed in Al-Azraq. Currently 42 or 42% people still reside in camps, while 57 or 58% do not.

Irbid

Time in Camps

For those who were surveyed in Irbid, 55 or 27% have stayed in a camp while 148 or 73% have not. For those who stayed in camps, 28 or 54% spent 30 days or less, 14 or 27% have spent more than 30 days but less than a year and 10 or 19% have spent a year or longer in the camp.

Location of Camps

For the people that resided in camps, 50 or 91% resided in Zaatari, 2 or 4% resided in Al-Bashabsha, 2 or 4% resided in King Abdullah Parks and 1 or 1% resided in Al-Azraq. Currently 3 or 1% still reside in camps while 200 or 99% do not.

Ajloun

Time in Camps

For the respondents in Ajloun, 80 or 79% have stayed in a camp at one point while 21 or 21% have never stayed in a camp. Of those who resided in camps, 39 or 61% have spent 30 days or less and 31 or 39% have spent more than 30 days. The longest stay in a camp was 4 years.

Location of Camps

For the people that have resided in camps, 62 or 78% resided in Zaatari, 5 or 6% resided in Al-Bashabsha and 13 or 16% stayed in Al-Azraq. None of the respondents still stay in a camp.

Al-Azraq

Time in Camps

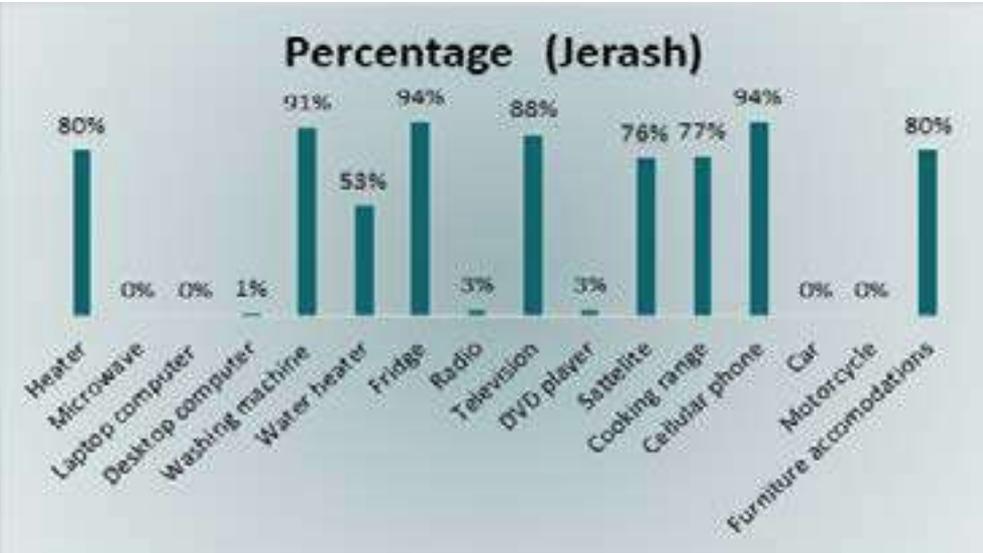
For those surveyed in Al-Azraq, 61 or 61% have stayed in a camp at some point and 39 or 39% have never stayed in a camp. The respondents from Al-Azraq who have stayed in camps have experienced substantially shorter stays compared to other geographic locations, 19 or 66% have spent exactly 1 day in camps while 10 or 33% have spent more than a day but less than 10 days.

Location of Camps

As for the location of the camps, 28 or 80% of those who stayed in camps stayed in Zaatari and 7 or 20% stayed in Al-Azraq. Currently 3 or 3% still reside in a camp and 93 or 97% do not.

Residency Outside of Camps

In the following section, we will analyze the difficulties and hindrances for those who reside outside the camps, specifically about the affordability of housing and the barriers to obtaining housing.



Jerash

Difficulties

When those surveyed in Jerash were asked what difficulties they faced regarding housing, 8 or 6% stated that it was the high rent, 7 or 5% stated it was a lack of financial ability and 87 or 64% stated it was both the previous reasons. Additionally, 23 or 17% claimed it was fear of losing aid and 8 or 6% wanted to stay near their extended family.

Housing Conditions

The average Syrian woman in Jerash that resides outside of a camp pays around JOD 107 monthly for rent and has a living space of around 100 M2, resulting in an average cost of 1.07 JOD/ M2. On a scale of 1 to 5 (1 being poor and 5 being excellent) the average living condition was rated as 2.6. Included below is a graph showing the ownership of different amenities within the respondents' households in Jerash which can be used as indicators of wealth.

East Amman

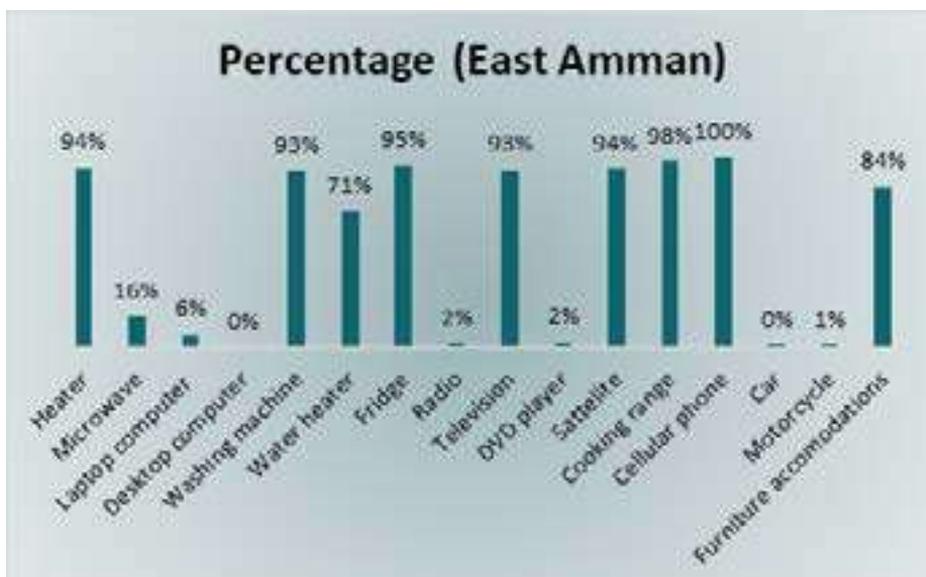
Difficulties

For those who are currently residing outside of camps in East Amman, 8 or 6% of people complained about high rent and 7 or 5% claimed it was lack of financial abilities, while 87 or 64% claimed it was both the aforementioned reasons. Moreover, 23 or 17% stated it was fear of losing aid, 5 or 2% stated legislation gave

them difficulties and 8 or 6% claimed they wanted to stay near their extended family.

Housing Conditions

The average Syrian woman residing in East Amman pays approximately JOD 152 a month for rent and the average area of residence is 99 M2. Resulting in an average cost of 1.53 JOD/ M2. On a scale of 1 to 5 (1 being poor and 5 being excellent) the average living condition was rated as 2.9. Included below is a graph which indicates the ownership of certain household amenities within the households of respondents in East Amman, this information can be used to gauge the wealth of the households via their ownership of certain amenities.



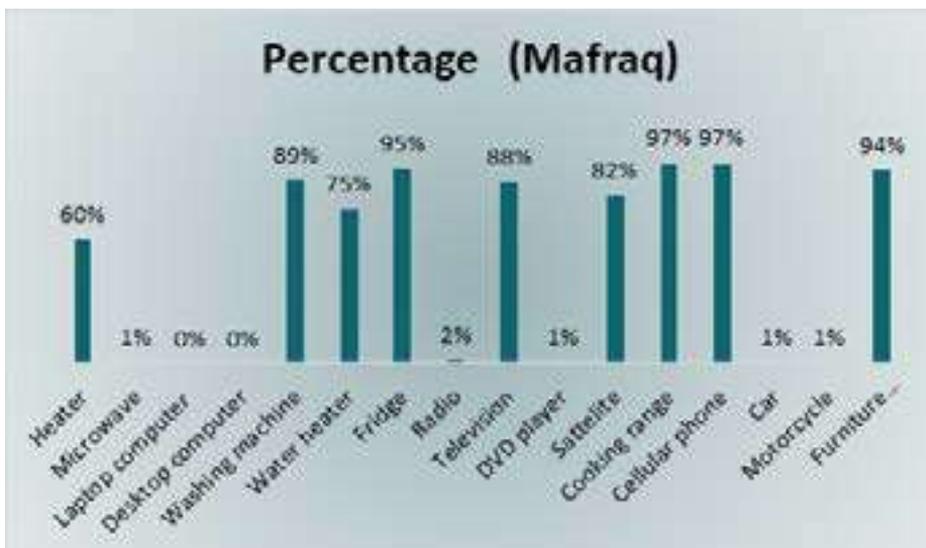
Mafraq

Difficulties

For those residing in Mafraq, 10 or 8% complained about high rent, 22 or 18% complained about the lack of financial ability and 62 or 50% stated it was both the previous reasons combined. Additionally, 20 or 16% claimed it was the fear of losing aid, 4 or 3% claimed legislation was causing difficulties and 5 or 4% wanted to stay near their extended family.

Housing Conditions

The average Syrian woman living outside of camps in Mafraq pays on average JOD 99 a month for rent and has an average living space of 87 M2, resulting in an average cost of 1.14 JOD/ M2. On a scale of 1 to 5 (1 being poor and 5 being excellent) the average living condition was rated as 2.4. Included below is a graph that indicates the ownership of amenities in the respondents' households in Mafraq, this information can be used as a proxy for household wealth as indicated by their ownership of the amenities.



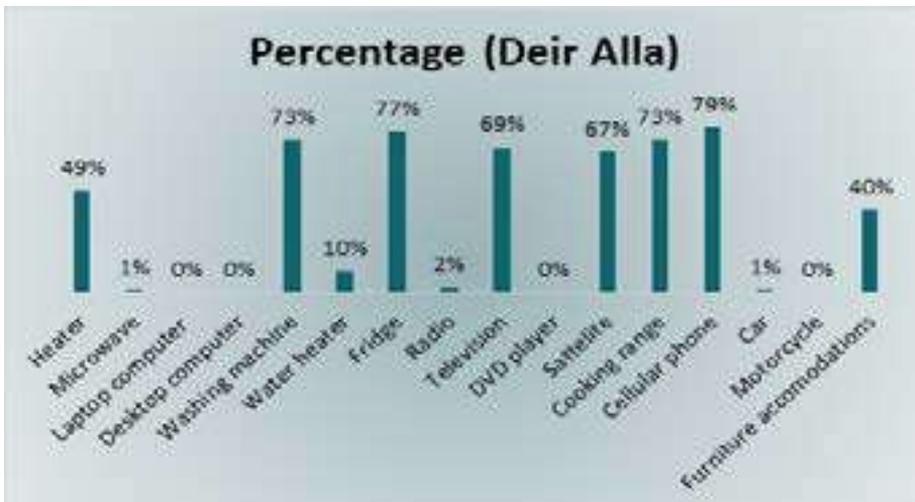
Deir Alla

Difficulties

For those who reside outside of camps in Deir Alla, 3 or 5% faced difficulties with high rent, 19 or 33% stated they struggled with their financial ability and 34 or 60% stated both of the aforementioned reasons. Moreover, 1 or 2% person stated it was their fear of losing aid.

Housing Conditions

The average Syrian woman living outside of camps in Deir Alla pays on average JOD 44.5 a month for rent and their residence has an average living area of 35.9 M2, this yields an average cost of 1.24 JOD/M2. On a scale of 1 to 5 (1 being poor and 5 being excellent) the average living condition was rated as 3.19, which is the highest average self-reported rating out of living conditions in all the areas. Included below is a graph that indicates the ownerships of certain amenities in the households of the respondents in Deir Alla. The ownership of household amenities, or lack thereof, can be used as an indication of wealth



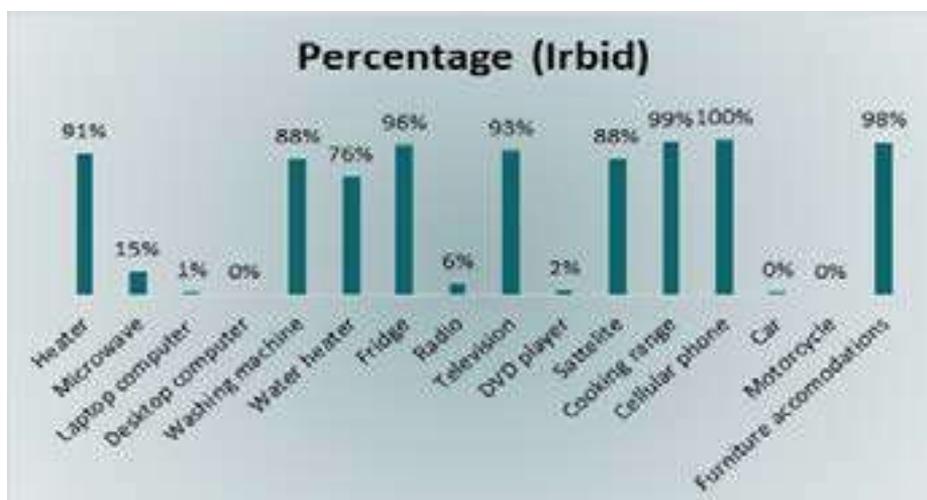
Irbid

Difficulties

When the respondents were asked what difficulties, they were facing living outside the camps, 65 or 21% stated that they lacked the financial ability to obtain housing, 9 or 3% stated that the rent was high, while 146 or 48% people stated it was both of the previous reasons. Moreover, 60 or 20% had fears of losing aid, 18 or 6% claimed difficulties with legislation and 9 or 3% desired to live near their extended family.

Housing Conditions

The average Syrian woman living outside of camps in Irbid pays on average JOD 129.7 a month on rent and the average area of the residence 118.5 M2, rendering an average cost of 1.1 JOD/ M2. On a scale of 1 to 5 (1 being poor and 5 being excellent) the average living condition was rated as 2.8. Included below is a graph indicating the ownership of household amenities for the respondents in Irbid, this information can be used to gauge the wealth of a household.



Ajloun

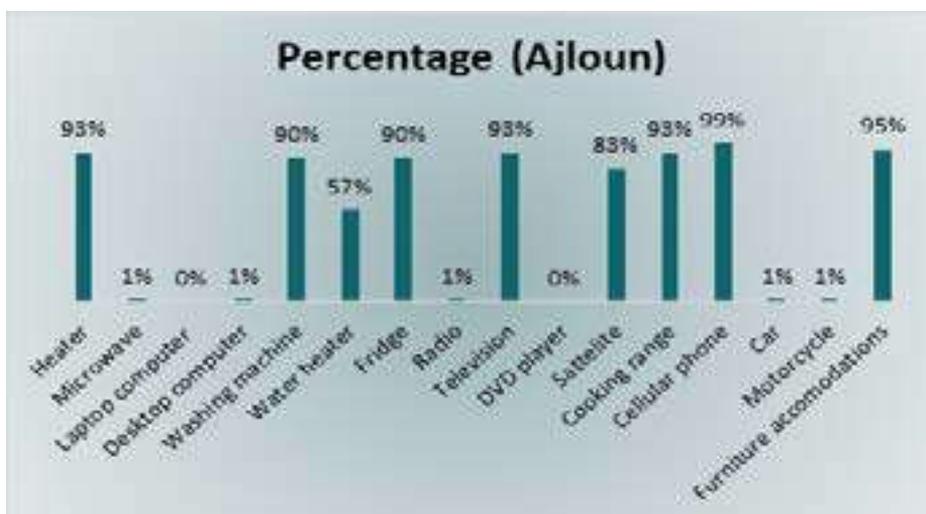
Difficulties

For those residing outside the camps in Ajloun, 1 or 1% struggled with their lack of financial ability and 100 or 93% claimed difficulties with both a lack of financial abilities compounded with high rent. Also, 5 or 5% stated that they had fears of losing aid and 2 or 2% wanted to reside near their extended families.

Housing Conditions

The average Syrian woman in Ajloun pays around 101 JOD per month for rent and has an average living space of 90 M2, this leads to an average cost of 1.12 JOD/M2. On a scale of 1 to 5 (1 being poor and 5 being excellent) the average living condition was rated as 2.6.

Included below is a table that shows the ownership of household amenities for those surveyed in Ajloun. This information can be used to gauge the average wealth of the households as indicated by the ownership of these amenities, or lack thereof.



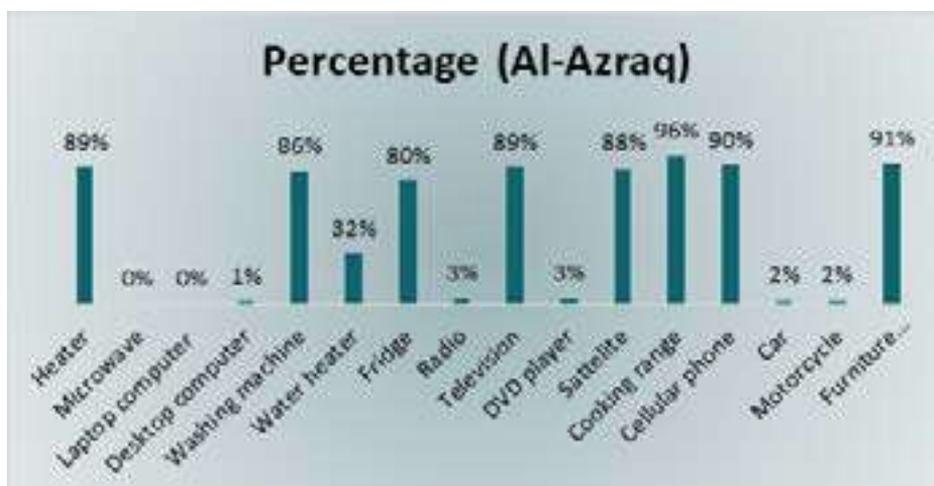
Al-Azraq

Difficulties

For those surveyed in Al-Azraq, 9 or 9% claimed they had difficulties with high rent, 20 or 19% claimed that they lacked financial ability and 69 or 67% stated it was both of the aforementioned reasons combined. Additionally, 4 or 4% had fears of losing aid and 1 or 1% wanted to stay near their extended family.

Housing Conditions

The average Syrian woman residing outside of camps in Al-Azraq pays around JOD 106.3 a month and has an average living space of 175.4 M2, yielding an average cost of 0.61 JOD/M2 which is the lowest average living cost out of all the geographic regions. On a scale of 1 to 5 (1 being poor and 5 being excellent) the average living condition was rated as 3. The graph below shows the ownership of certain household amenities for those surveyed in Al-Azraq, the ownership of these amenities can be used as an indication of wealth.



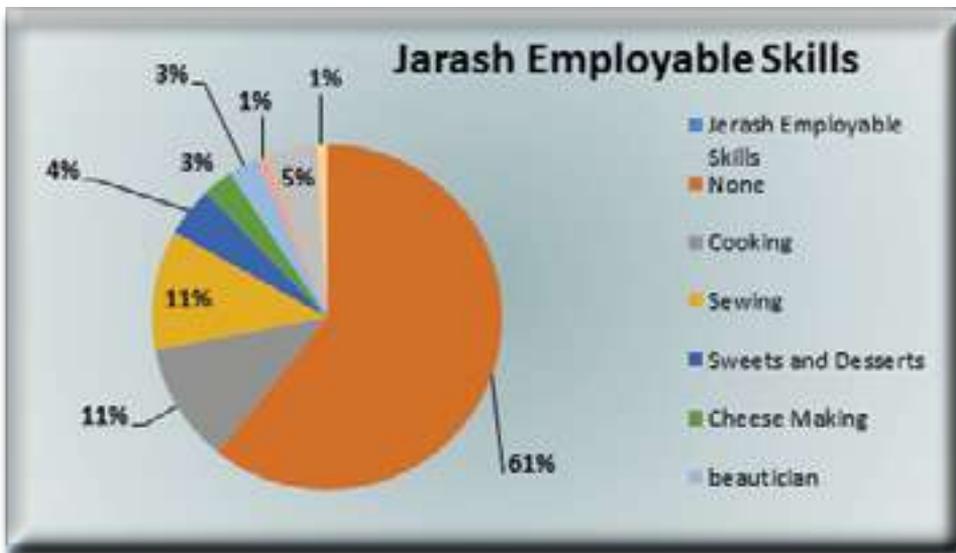
Training and Education

Jerash

Education Attainment

The table below shows the educational attainment for those who were surveyed in Jerash

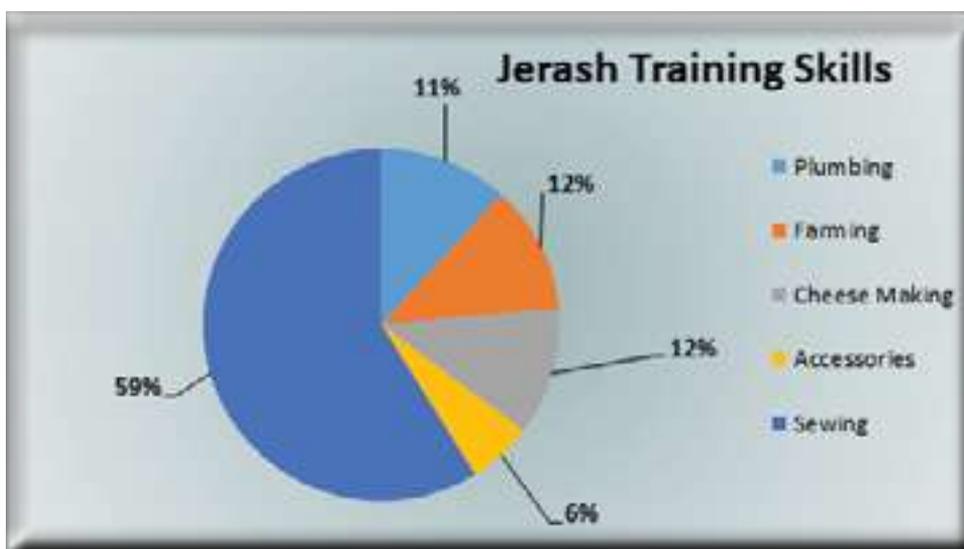
Educational attainment	Haven't gone to school – Illiterate	Haven't gone to school – Literate	Primary	Middle school	Secondary	Diploma	Baccalaureate	Masters or higher
Total	11	1	36	24	21	5	2	0
Percentage	11%	1%	35%	24%	21%	5%	2%	0%



Vocational Training

When those surveyed in Jerash were asked whether they received vocational training 17 or 17% said they did while 85 or 83% said they did not. For those who have received vocational training, 4 or 24% did the training in Syria while 13 or 76% did the training in Jordan. As for the duration of the training, 16 or 94% spent less than a year in training and 1 or 6% spent more than two years in training. The chart below shows the different types of training in Jerash.

Additionally, the chart below shows the responses of those in Jerash regarding which employable skills they possess.



Training Fees

Of those who received training in Jerash 16 or 94% received free training and 1 or 6% did not receive free training. The table below shows who paid for the training of the respondents in Jerash.

Who paid for the training?	An International Organization	Civil society organizations	The Jordanian government	The Syrian government
Number	12	3	1	1
Percentage	71%	18%	6%	6%

Training Quality

Attached below is a table that shows the experience of those who received training in Jordan as indicated by the respondents in Jerash. The table shows the percentage of responses based on a scale from 1 to 5, with 1 meaning no problems and 5 meaning many problems.

Percentage	1	2	3	4	5
Transportation and Its Fees	(10)83%	0%	(1)8%	0%	(1)8%
Training Costs	(10)83%	(1)8%	0%	0%	(1)8%
Training Times	(9)75%0	0%	(1)8%	(1)8%	(1)8%
Training Difficulty	(8)67%	(2)17%	(1)8%	0%	(1)8%
Duration Of The Training	(9)75%	0%	(1)8%	(2)17%	0%
Type And Quality Of The Training	(8)67%	(1)8%	(1)8%	(1)8%	8%

East Amman

Education Attainment

The table below shows the educational attainment for those surveyed in East Amman.

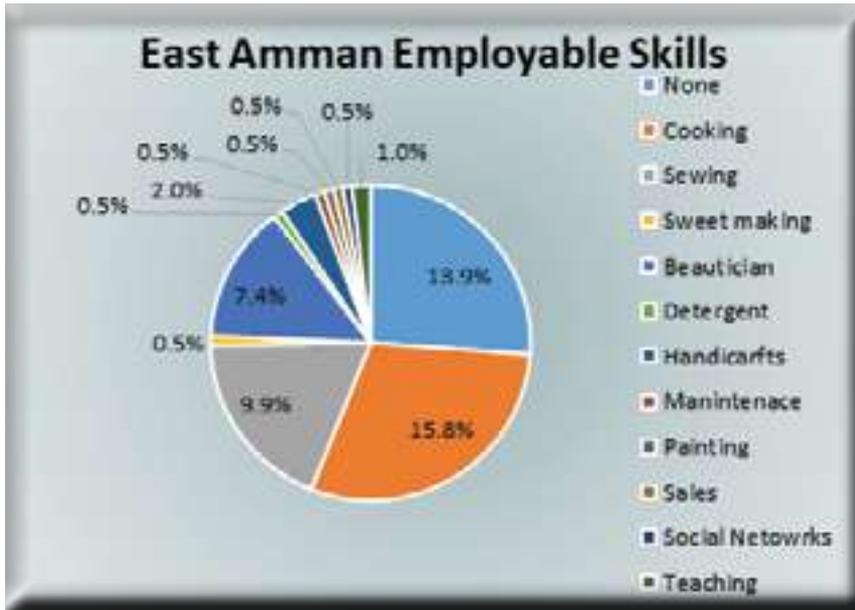
Educational attainment	Haven't gone to school - Illiterate	Haven't gone to school - Literate	Primary	Middle school	Secondary	Diploma	Baccalaureate	Masters or higher
Total	17	1	65	64	38	8	9	0
Percentage	9%	0%	32%	32%	19%	4%	4%	0%

Vocational Training

When those in East Amman were asked if they received vocational training, 65 or 33% stated that they did while 135 or 67% stated they did not. For those who received vocational training, 4 or 12% did their training in Syria and 29 or 88% did their training in Jordan. As for the training's duration, 32 or 97% spent less than a year and 1 or 3% spent one year in training. The chart below shows the different types of training received by those in East Amman.



Additionally, the chart below shows the responses of those in East Amman regarding which employable skills they possess.



Training Fees

For those who received training in East Amman, 31 or 94% received free training and 2 or 6% did not. The table below shows who paid for the training of the respondents in East Amman.

Who paid for the training	An international organization	Civil society organizations	The Jordanian government
Number	23	9	1
Percentage	70%	27%	3%

Training Quality

Attached below is a table that shows the experience of those who received training in Jordan as indicated by the respondents in East Amman. The table shows the percentage of responses based on a scale from 1 to 5, with 1 meaning no problems and 5 meaning many problems.

Percentage	1	2	3	4	5
Transportation and Its Fees	(29)88%	(2)6%	0%	(2)6%	0%
Training Costs	(30)91%	(1)3%	(2)6%	0%	0%
Training Times	(21)64%	(8)24%	(1)3%	(2)6%	(1)3%
Training Difficulty	(26)79%	(4)12%	(2)6%	(1)3%	0%
Duration Of The Training	(18)55%	(8)24%	(3)9%	(2)6%	(2)6%
Type And Quality Of The Training	(28)85%	(4)12%	(1)3%	0%	0%

Mafraq

Education Attainment

The table below indicates the educational attainment of those surveyed in Mafraq.

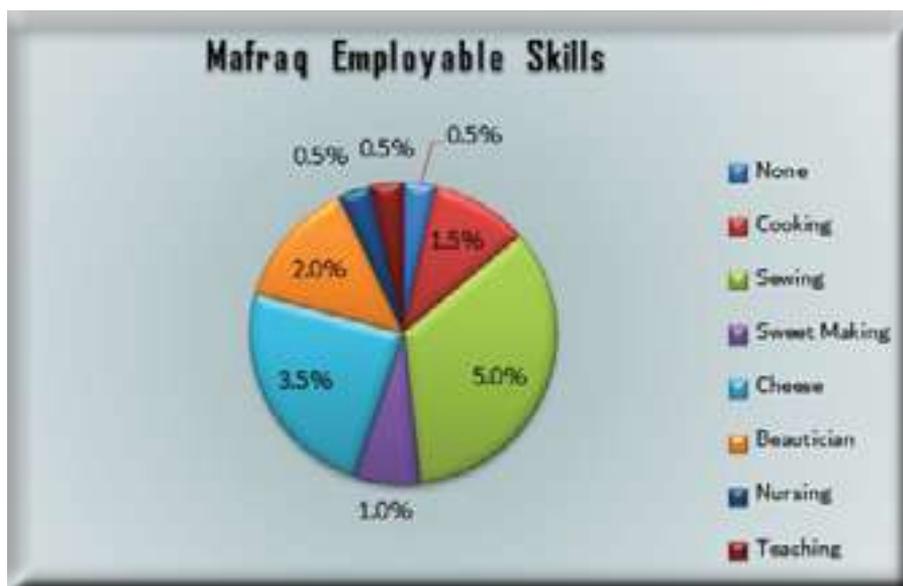
Educational attainment	Haven't gone to school - Illiterate	Haven't gone to school - Literate	Primary	Middle school	Secondary	Diploma	Baccalaureate	Masters or higher
Total	7	8	45	15	17	4	4	0
Percentage	7%	8%	45%	15%	17%	4%	4%	0%

Vocational Training

For those surveyed in Mafraq, 17 or 17% said they received vocational training while 83 or 83% did not. For those who received vocational training, 3 or 18% did their training in Syria and 14 or 82% did their training in Jordan. As for the duration of the training, all 17 respondents spent less than a year in training. The chart below indicates the different types of training received by those in Mafraq.



Additionally, the chart below shows the responses of those in Mafraq regarding which employable skills they possess.



Training Fees

For those who received training in Mafraq, 16 or 94% received free training and 1 or 6% did not. The table below shows who paid for the training of the respondents in Mafraq

Who paid for the training?	Myself	An international organization	Civil society organizations	The Jordanian government	The Syrian government
Number	1	5	7	1	2
Percentage	6%	31%	44%	6%	13%

Training Quality

Attached below is a table that shows the experience of those who received training in Jordan as indicated by the respondents in Mafraq. The table shows the percentage of responses based on a scale from 1 to 5, with 1 meaning no problems and 5 meaning many problems.

Percentage	1	2	3	4	5
Transportation and Its Fees	(8)47%	(4)24%	(3)18%	(2)12%	0%
Training Costs	(11)65%	(3)18%	(1)6%	(2)12%	0%
Training Times	(6)35%	(6)35%	(5)29%	0%	0%
Training Difficulty	(6)35%	(5)29%	(5)29%	(1)6%	0%
Duration Of The Training	(4)24%	(5)29%	(5)29%	(3)18%	0%
Type And Quality Of The Training	(5)29%	(3)18%	(2)12%	(5)29%	(2)12%

Deir Alla

Education Attainment

The table below shows the educational attainment for those surveyed in Deir Alla.

Educational attainment	Haven't gone to school - Illiterate	Haven't gone to school - Literate	Primary	Middle school	Secondary	Diploma	Baccalaureate	Masters or higher
Total	32	2	38	25	3	1	0	0
Percentage	32%	2%	37%	25%	3%	1%	0%	0%

Vocational Training

For those surveyed in Deir Alla, 15 or 15% said they received vocational training while 85 or 85% did not. For those who received training, 1 or 7% did their training in Syria and 14 or 93% did their training in Jordan. All 15 respondents spent less than a year in training. Included below is a chart showing the different types of training received by the respondents in Deir Alla.



Additionally, the chart below shows the responses of those in Deir Alla regarding which employable skills they possess



Training Fees

For those who received training in Deir Alla, 13 or 87% received free training and 2 or 13% did not. The table below shows who paid for the training of the respondents in Deir Alla.

Who paid for the training?	Myself	My family	An international organization	Civil society organizations
Number	1	1	1	12
Percentage	7%	7%	7%	80%

Training Quality

Attached below is a table that shows the experience of those who received training in Jordan as indicated by the respondents in Deir Alla. The table shows the percentage of responses based on a scale from 1 to 5, with 1 meaning no problems and 5 meaning many problems.

Percentage	1	2	3	4	5
Transportation and Its Fees	(13)87%	0%	(2)13%	0%	0%
Training Costs	(14)93%	(1)7%	0%	0%	0%
Training Times	(13)87%	0%	(2)13%	0%	0%
Training Difficulty	(14)93%	(1)7%	0%	0%	0%
Duration Of The Training	(14)93%	(1)7%	0%	0%	0%
Type And Quality Of The Training	(15)100%	0%	0%	0%	0%

Irbid

Education Attainment

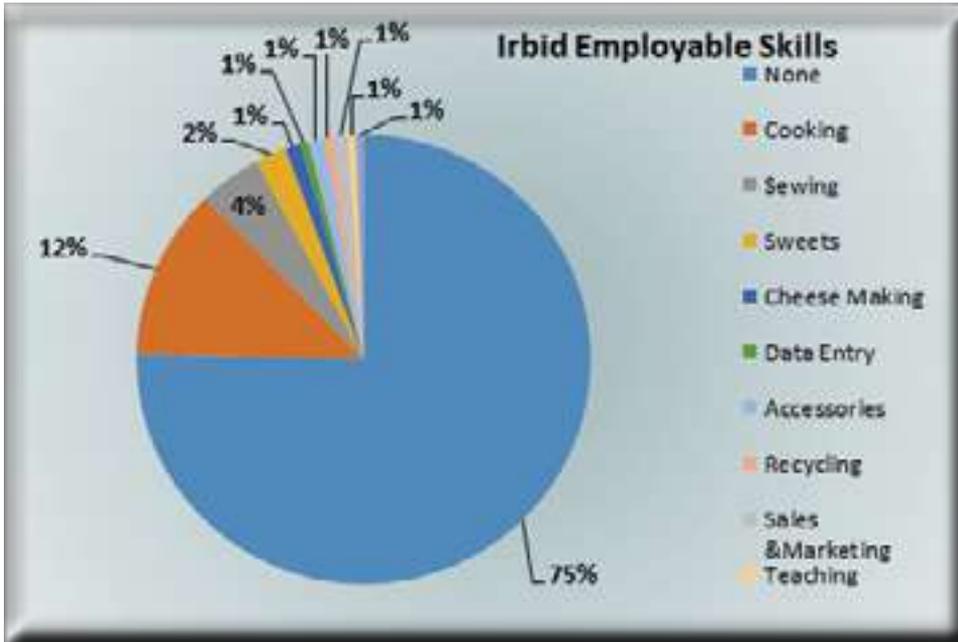
The table below shows the educational attainment for those who were surveyed in Irbid.

Educational attainment	Haven't gone to school - Illiterate	Haven't gone to school - Literate	Primary	Middle school	Secondary	Diploma	Baccalaureate	Masters or higher
Total	20	4	58	64	45	6	5	0
Percentage	10%	2%	29%	32%	22%	3%	2%	0%

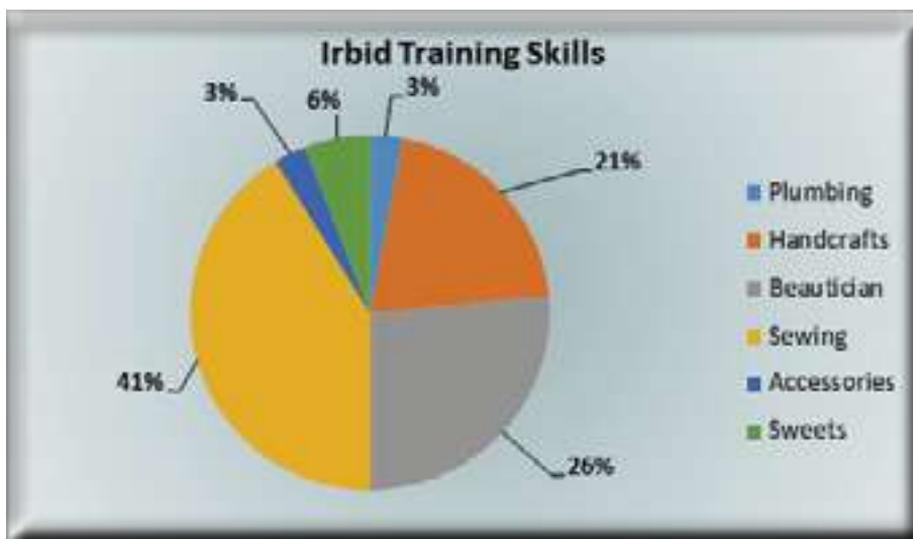
Vocational Training

When asked whether the respondents received vocational training in Irbid, 38 or 19% stated that they did meanwhile 164 or 81% stated that they did not. For those who received vocational training 34 or 89% did their training in Jordan while 4 or 11% did their training in Syria. All 38 respondents spent less than a year

in training. Included below is a chart, which shows the different types of training received by the respondents in Irbid.



Additionally, the chart below shows the responses of those in Irbid, regarding which employable skills they possess



Training Fees

For those who received training in Irbid 35 or 92% received free training and 3 or 8% paid for their training. The table below shows who paid for the training of the respondents in Irbid.

Who paid for the training	Myself	An international organization	Civil society organizations	The Syrian government
Number	4	30	4	1
Percentage	10%	77%	10%	3%

Training Quality

Attached below is a table that shows the experience of those who received training in Jordan as indicated by the respondents in Irbid. The table shows the percentage of responses based on a scale from 1 to 5, with 1 meaning no problems and 5 meaning many problems.

Percentage	1	2	3	4	5
Transportation and Its Fees	(23)61%	(1)3%	(2)5%	(3)8%	(9)24%
Training Costs	(26)68%	(1)3%	0%	(1)3%	(10)26%
Training Times	(17)45%	(4)11%	(3)8%	(4)11%	(10)26%
Training Difficulty	(17)45%	(8)21%	(6)16%	(4)11%	(3)8%
Duration Of The Training	(15)39%	(11)29%	(6)16%	(4)11%	(2)5%
Type And Quality Of The Training	(18)47%	(5)13%	(7)18%	(5)13%	(3)8%

Ajloun

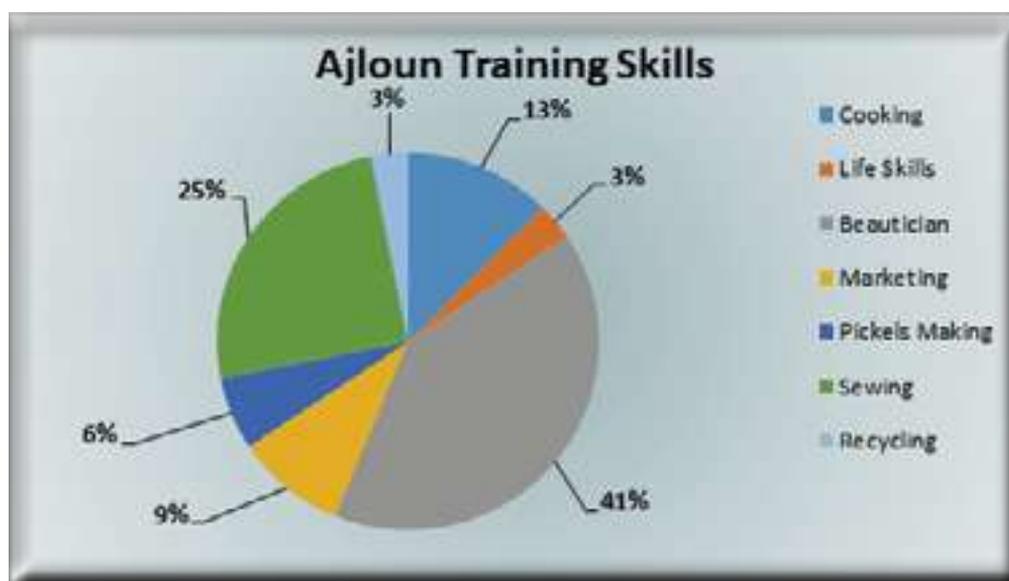
Education Attainment

The table below shows the educational attainment for those surveyed in Ajloun.

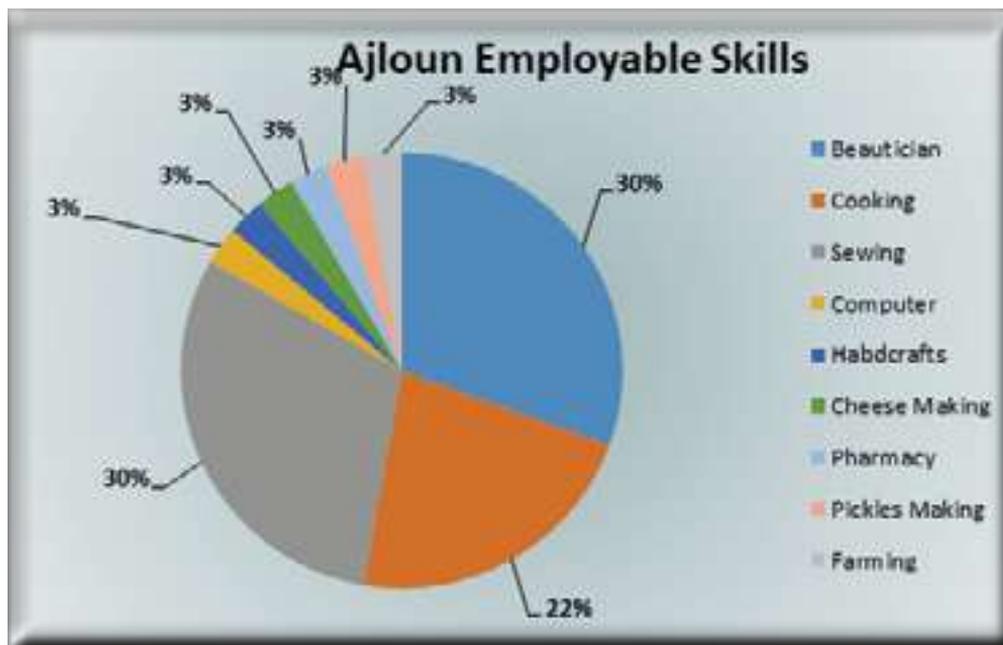
Educational attainment	Haven't gone to school - Illiterate	Haven't gone to school - Literate	Primary	Middle School	Secondary	Diploma	Baccalaureate	Masters or higher
Total	8	0	25	30	30	4	4	0
Percentage	8%	0%	25%	30%	30%	4%	4%	0%

Vocational Training

When those in Ajloun were asked if they received vocational training, 35 or 35% stated that they did while 66 or 66% stated they did not. For those who received vocational training, 33 or 94% have received training in Jordan, 1 or 3% received their training in Syria and 1 or 3% received training in both countries. As for the duration of the training, 34 or 97% spent less than a year in training and 1 or 3% spent three years in training. Included below is a chart, which shows the different types of training for the respondents in Ajloun



Additionally, the table below shows the responses of those in Ajloun, regarding which employable skills they possess



Training Fees

For those who received training in Ajloun, 33 or 92% received free training and 3 or 8% paid for their training. The table below indicates who paid for the training of the respondents in Ajloun.

Who paid for the training	My family	An international organization
Number	2	31
Percentage	6%	94%

Training Quality

Attached below is a table that shows the experience of those who received training in Jordan as indicated by the respondents in Ajloun. The table shows the percentage of responses based on a scale from 1 to 5, with 1 meaning no problems and 5 meaning many problems.

Percentage	1	2	3	4	5
Transportation and Its Fees	94%(33)	3%(1)	0%	3%(1)	0%
Training Costs	94%(33)	0%	0%	6%(2)	0%
Training Times	94%(33)	0%	3%(1)	3%(1)	0%
Difficulty Training	94%(33)	0%	0%	6%(2)	0%
Duration Of The Training	94%(33)	0%	0%	6%(2)	0%
Type And Quality Of The Training	94%(33)	6%(2)	0%	0%	0%

Al-Azraq

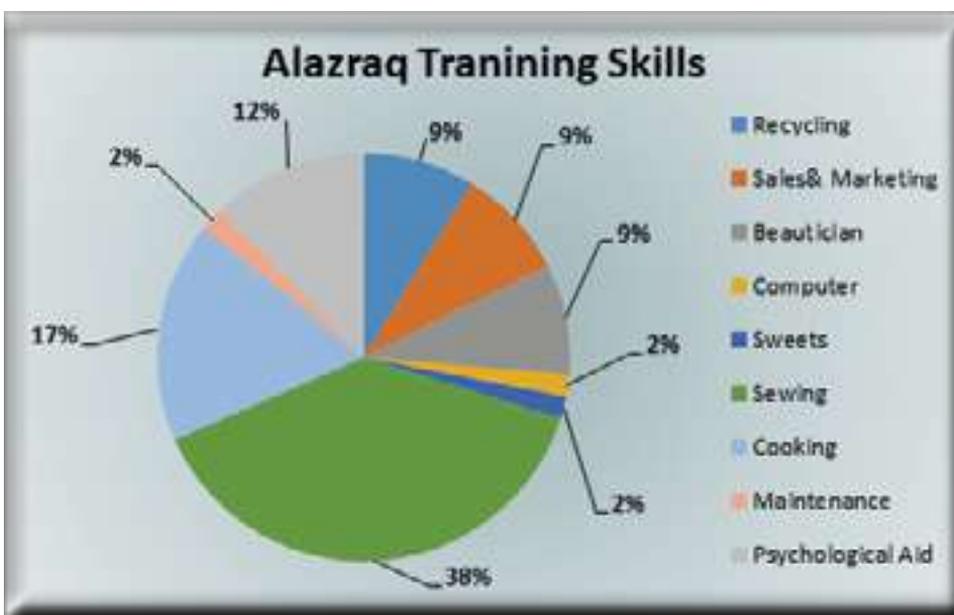
Education Attainment

The table bellows indicates the educational attainment of those surveyed in Al-Azraq

Education attainment	Haven't gone to school - Illiterate	Haven't gone to school - Literate	Primary	school Middle	Secondary	Diploma	Baccalaureate	or higher Masters
Total	22	4	25	27	18	3	1	0
Percentage	22%	4%	25%	27%	18%	3%	1%	0

Vocational Training

For those surveyed in Al-Azraq, 57 or 57% said they received vocational training while 43 or 43% did not. All the respondents in Al-Azraq were trained in Jordan. As for the duration of training, 54 or 95% spent less than a year in training, 1 or 2% spent less than a year in training and 2 or 4% spent two years. The pie chart below shows the different types of training received by those in Al-Azraq.



Additionally, the table below shows the responses of those in Al-Azraq, regarding which employable skills they possess



Training Fees

For those who received training in Al-Azraq, 53 or 98% received free training and 1 or 2% did not. When asked who paid for the training, the table below shows the responses.

Who paid for the training	My family	An international organization	Civil society organizations
Number	1	51	7
Percentage	2%	84%	11%

Training Quality

Attached below is a table that shows the experience of those who received training in Jordan as indicated by the respondents in Al-Azraq. The table shows the percentage of responses based on a scale from 1 to 5, with 1 meaning no problems and 5 meaning many problems.

Percentage	1	2	3	4	5
Transportation and Its Fees	82%(47)	2%(1)	11%(6)	4%(2)	2%(1)
Training Costs	96%(55)	4%(2)	0%	0%	0%
Training Times	58%(33)	23%(13)	12%(7)	5%(3)	2%(1)
Difficulty Training	74%(42)	12%(7)	7%(4)	7%(4)	0%
Duration Of The Training	51%(29)	18%(10)	25%(14)	5%(3)	2%(1)
Type And Quality Of The Training	79%(45)	7%(4)	9%(5)	2%(1)	2%(1)

Employment

Jerash

Business Owners

None of the 100 respondents in Jerash own their own business project.

Previous Employment

Out of the respondents in Jerash, 9 or 9% worked in Syria and 94 or 91% did not work in Syria. When asked whether they wanted to work in Jordan, 57 or 57% said yes and 44 or 43% said no. The table below summarizes the reasoning behind why some of the respondents wouldn't want to work in Jordan

Reasons to not want to work in Jordan	Housewife	Transportation costs	Type of work	Working hours	Having a bad previous experience	Adverse health condition or disease
Number	32	3	3	1	5	16
Percentage	53%	5%	5%	2%	8%	27%

When the respondents in Jerash were asked whether they worked in Jordan previously, 16 or 16% said that they had while 84 or 84% said they had not. As to which sector they were employed in, 9 or 60% were employed in the formal sector while 6 or 40% were employed in the Informal sector. The table below illustrates some of the aspects of the Jerash respondents' previous employment in Jordan.

Did you previously work for a wage in Jordan	Are taxes (income and security) deducted from Wages	Have you obtained a work permit	Was the work appropriate to your skills	Was the wage equivalent to what your Jordanian counterpart Received	Wage differential ((average
Yes	(53%)8	(47%)7	(40%)6	(50%)7	22%
No	(47%)7	(53%)8	(60%)9	(50%)7	

Employment Outside the Home

Currently only 1 person in Jerash works outside the house while 94 or 99% do not. This person works as a house-cleaner part-time. They work outside the camps and take public transport to work. When the respondents were asked whether they wanted to find work outside the home 25 or 83% said they did while 5 or 17% said they didn't. When asked whether they tried to search for work or found a job in the past year, 36 or 35% said yes while 66 or 65% said no.

Employment at Home

None of the respondents in Jerash currently work from home.

East Amman

Business Owners

Out of the respondents in East Amman, 18 or 9% own their own business project while 183 or 91% do not own a project. Out of these business owners, 3 or 16% have a business partner and 16 or 84% do not have a business partner.

Previous Employment

For the respondents in East Amman, 16 or 10% worked in Syria and 148 or 90% did not work in Syria. When asked whether they want to work in Jordan, 144 or 71% said yes and 58 or 29% said no. The table below summarizes the behind why some of the respondents in East Amman wouldn't want to work in Jordan.

Reasons to not want to work in Jordan	Housewife	Transportation costs	Type of work	Working hours	Adverse health condition or disease
Number	10	3	4	3	1
Percentage	48%	14%	19%	14%	5%

When the respondents in East Amman were asked whether they had previously worked in Jordan, 48 or 24% had worked in Jordan previously while 154 or 86% had not. When asked which sector they were employed in, 11 or 22% said they were employed in the formal sector while 38 or 78% were employed in the informal sector. The table below illustrates some of the aspects of the East Amman respondents' previous employment in Jordan

Did you previously work for a wage in Jordan	Are taxes (income and security) deducted from wages	Have you obtained a work permit	Was the work appropriate to your skills	Was the wage equivalent to what your Jordanian counterpart received	Wage differential ((average
Yes	(2%)1	(2%)1	(67%)33	(56%)27	32%
No	(98%)48	(98%)48	(33%)16	(44%)21	

Employment Outside the Home

Currently, there are 11 or 6% of the respondents in East Amman that work outside their house and 191 or 94% that do not. Out of the respondents that work outside the camps, 1 works for a civil society, 3 work for an international organization, 3 work part-time, and 4 work in the private sector. For their means of transportation to work, 6 of the respondents take public transportation and 5 of them walk. All 11 of the respondents work outside the camp and none of the respondents have a contract for their work. When the respondents were asked if they were satisfied with their income 3 or 30% said yes, while 7 or 70% said no. The table below can indicate the duration of work by those who work outside the house.

Duration of work	Less than a year	One to two	Three to four
Number	6	3	2
Percentage	55%	27%	18%

Additionally, 4 or 36% of the respondents who work outside the house said that they want to get a job elsewhere while 7 or 64% were satisfied where they are working. For those who wanted to get a job elsewhere, 3 of those respondents were not satisfied with their low wage and one respondent claimed that their employer wasn't committed to the salary. The table below also

highlights other aspects regarding the employment of those who work outside the house.

	Are taxes (income and security) deducted from wages	Have you obtained a work permit	Has your income improved after obtaining a work permit	Is the work appropriate to your skills	Is the wage equivalent to what your Jordanian counterpart receives
Yes	0	(9%)1	0	(82%)9	(50%)4
No	(100%)11	(91%)10	(100%)3	(18%)2	(50%)4

Employment at Home

When asked whether they currently work at home 49 or 24% of the respondents said that they did while 152 or 76% said that they did not work from home. The table below shows the durations of work for those who worked at home.

Duration of work	Less than a year	One to two	Three to four	Five or more
Number	24	10	13	5
Percentage	46%	19%	25%	10%

When asked whether they received financial support for their economic activity, 16 or 31% of respondents said that they have received support while 36 or 69% said that they have not. The table below shows the sources of the financial support that was received.

Financial Support	Through friends and family	Personal loan	International organizations	Civil society organizations
Number	4	1	7	5
Percentage	24%	6%	41%	29%

Finally, when the respondents were asked whether working at home was appropriate of their skills 49 or 92% said that I was appropriate of their skills while 4 or 8% said that it was not. When asked whether they want to continue working from home 18 or 33% said that they did while 37 or 67% said that they did not. Moreover, when the respondents were asked whether they wanted to find work outside the house 51 or 55% said that they did while 41 or 45% said that they did not.

Mafraq

Business Owners

Out of the respondents in Mafraq, 8 or 4% own their own business project while 192 or 96% do not.

Previous Employment

For the respondents in Mafraq, 12 or 6% worked in Syria while 187 or 94% did not. When asked whether they wanted to work in Jordan, 171 or 85% said yes and 29 or 15% said no. The table below summarizes the reasoning as to why some of the respondents in Mafraq wouldn't want to work in Jordan

Reasons to not want to work in Jordan	Housewife	Transportation costs	Type of work	Adverse health condition or disease
Number	18	1	2	1
Percentage	82%	5%	9%	5%

When the respondents in Mafrag were asked whether they had previously worked in Jordan, 65 or 33% had worked in Jordan previously while 67% had not. When asked which sector they were employed in 5 or 8% were employed in the formal sector and 60 or 95% were employed in the informal sector. The table below illustrates some of the aspects of the respondents' previous employment in Jordan.

Did you previously work for a wage in Jordan	Are taxes (income and security) deducted from wages	Have you obtained a work permit	Was the work appropriate to your skills	Was the wage equivalent to what your Jordanian counterpart received	Wage differential ((average
Yes	(11%)7	(9%)6	(43%)28	(75%)49	22%
No	(89%)58	(91%)59	(57%)37	(25%)16	

Employment Outside the Home

Currently, 24 or 12% of the respondents in Mafrag work outside the house while 176 or 88% do not. Out of these respondents, 4 or 18% work in a civil society, 6 or 27% work in an agricultural organization and 12 or 55% work with an international organization. In terms of transport, 17 or 71% take public transportation to get to work and 7 or 29% walk to work. Regarding the terms of their work, 14 or 58% of the respondents have a contract, which have a specified

duration, and 10 or 42% do not have any contracts. The table below shows the duration of work for those who work outside the house.

Duration of work	Less than a year	One to two	Three to four	Five or more
Number	12	7	4	1
Percentage	50%	29%	17%	4%

The table below also highlights different aspects of work for those who work outside the house.

	Are taxes (income and security) deducted from wages	Have you obtained a work permit	Is the work appropriate to your skills	Is the wage equivalent to what your Jordanian counterpart receives
Yes	(13%)3	(8%)2	(82%)18	(50%)9
No	(87%)21	(92%)22	(18%)4	(50%)9

When the respondents who work outside of the home were asked if they wanted to get another job 16 or 29% said yes while 40 or 71% said no. The reasoning behind wanting to get another job can be summarized in the table below.

	The employer is not committed to the salary	Fear of legislation	Low salary
Number	1	1	16
Percentage	6%	6%	89%

Employment at Home

When the respondents were asked whether they work from home, 10 or 5% said that they did while 189 or 95% said that they did not. The duration of work for those who from home can be shown in the table below.

Duration of work	Less than a year	One to two	Three to four	Five or more
Number	1	5	1	2
Percentage	11%	56%	11%	22%

Only one of the respondents received financial support for their work at home and the source of the support was through friends and family. All the respondents who work from home said that it was appropriate of their skills and 4 or 44% said that they wanted to continue working from home in the same activity while 5 or 56% said that they wanted to work from home in a different activity. Additionally, when asked whether they worked outside the house with pay in the past seven days 17 or 8% of respondents said that they did while 92% of respondents said that they did not. Moreover, when asked whether they tried to search for work or had a job in the past year, 44 or 22% of the respondents said that they have while 156 or 78% said that they have not.

Deir Alla

Business Owners

Out of the respondents in Deir Alla, only 1 or 1% had their own business project while 99 or 99% did not. The single business owner from the respondents in Deir Alla does not have a business partner.

Previous Employment

For the respondents in Deir Alla only 8 or 8% worked in Syria while 88 or 92% have not worked in Syria. When asked whether they wanted to work in Jordan, 68 or 67% said yes and 33 or 33% said no. The table below indicates the reasoning behind why some of the respondents in Deir Alla wouldn't want to work in Jordan.

Reasons to not want to work in Jordan	Housewife	Transportation costs	Type of work	Having a bad previous experience
Number	16	1	6	1
Percentage	67%	4%	25%	4%

When the respondents in Deir Alla were asked whether they had previously worked in Jordan, 51 or 51% had worked in Jordan previously while 49 or 49% had not. When they were asked which sector they were employed in, 5 or 9% were employed in the formal sector while 49 or 91% were employed in the informal sector. The table below illustrates some of the aspects of employment for those who previously worked in Jordan.

Did you previously work for a wage in Jordan	Are taxes (income and security) deducted from wages	Have you obtained a work permit	Was the work appropriate to your skills	was the wage equivalent to what your Jordanian counterpart received	Wage Differential ((Average
Yes	0	(4%)2	(61%)33	(76%)41	39%
No	(100%)54	(96%)52	(39%)21	(24%)13	

Employment Outside the Home

Currently, 49 or 49% of the respondents in Deir Alla work outside of the house while 51 or 51% do not. Out of the respondents that work outside the house, 47 or 96% work in an agricultural organization, 1 or 2% works in retail and 1 or 2% works for an international organization. As for the means of transportation, 9 or 18% take a truck to work, 3 or 6% take public transportation and 37 or 76% walk to work. All 49 of the respondents work outside the camps. In terms of contract agreements, 3 or 6% have contracts while 46 or 94% do not have contracts. Moreover, 2 or 4% have a specified duration on their contracts while 47 or 96% do not. When asked whether they were satisfied with their income, 33 or 69% said that they were while 15 or 31% said that they were not. The table below will show the duration of work for those who work outside the home.

Duration of work	Less than a year	One to two	Three to four	Five or more
Number	10	14	4	21
Percentage	20%	29%	8%	43%

The table below also highlights other elements for those who work outside the house.

	Are taxes (income and security) deducted from wages	Have you obtained a work permit	Has your income improved after obtaining a work permit	Is the work appropriate for your skill set	Is the wage equivalent to what your Jordanian counterpart receives
Yes	0	(6%)3	(25%)1	(76%)25	(68%)19
No	(100%)49	(94%)46	(75%)3	(24%)8	(32%)9

Furthermore, when the respondents were asked whether they wanted to get another job ,30 or 64% said that they did while 17 or 36% said that they did not. The reasoning behind them wanting to get another job can be highlighted in the table below.

Reasoning	Harassment	Violence	The employer is not committed to the salary	Low salary
Number	1	1	2	26
Percentage	3%	3%	7%	87%

Employment at Home

None of the respondents currently work at home. However, when the respondents were asked whether they tried searching for a job or found a job in the past year 57 or 57% said that they did while 44 or 43% said that they did not.

Irbid

Business Owners

For the respondents in Irbid 13 or 6% owned their own business project while 190 or 94% did not. Out of these business owners, 1 or 8% had a business partner and 12 or 92% did not have a partner.

Previous Employment

For the respondents in Irbid, 11 or 5% have worked in Syria while 192 or 95% have not. When asked whether they wanted to work in Jordan ,142 or 70% said yes and 61 or 30% said no. The table below indicates the reasoning of the respondents in Irbid as to their lack of desire to work in Jordan.

Reasons to not want to work in Jordan	Housewife	Type of work	Working hours	Adverse health condition or disease
Number	40	3	1	9
Percentage	75%	6%	2%	17%

When the respondents in Irbid were asked whether they had previously worked in Jordan, 43 or 21% said that they had worked previously in Jordan while 160 or 79% said that they had not. When asked which sector they were employed in, 17 or 40% were employed in the formal sector and 25 or 60% were employed in the informal sector. The table below illustrates some aspects of the respondents' employment in Jordan.

Did you previously work for a wage in Jordan	Are taxes (income and security) deducted from wages	Have you obtained a work permit	Was the work appropriate to your skills	Was the wage equivalent to what your Jordanian counterpart received	Wage differential (average)
Yes	(29%)12	(34%)14	26	(62%)29	35%
No	(71%)29	(66%)27	16	(38%)13	

Employment Outside the Home

For the respondents in Irbid, there are only two who work outside the house. Both of these respondents were artisans who take a factory bus to work. They both have contracts with a specified 1-year duration. Both these respondents have been working for less than a year and are satisfied with their work. The work is in the formal sector and taxes are deducted from their wage. Both the respondents have work permits and the work is appropriate of their skills. The respondents also indicated that their wage is equivalent to that of their Jordanian counterparts.

Employment at Home

When the respondents were asked whether they worked at home, 18 or 9% of the respondents said that they did while 185 or 91% said that they did not. As for the duration of work for those who work at home can be summarized in the table below.

Duration Of Work	Less than a year	One to two	Three to four	Five or more
Number	11	5	1	1
Percentage	61%	28%	6%	6%

When those who worked at home were asked if they received financial support 8 or 47% said that they did while 9 or 53% said that they did not. The table below shows the different sources of financial support for these respondents.

	Through friends and family	International organizations
Number	8	1
Percentage	89%	11%

When the respondents were asked if working at home was appropriate of their skills 20 or 95% of the respondents said that it was while 1 or 5% said that it was not. When the respondents were asked whether they wanted to continue working from home but in a different activity, 10 or 50% said that they wanted to continue with the same activity while 10 or 50% wanted a different activity. Moreover, when the respondents were asked whether they wanted to find work outside the home 51 or 78% said that they did while 14 or 22% said that they did not. Furthermore, when the respondents were asked whether they tried to search for work or worked a job in the past year, 82 or 41% of the respondents claimed that they did while 119 or 59% of respondents claimed that they did not.

Ajloun

Business Owners

Out of the respondents in Ajloun, only 1 or 1% owned their own business project while 100 or 99% did not. The one business owner from the Ajloun respondents did not have a business partner.

Previous Employment

For the respondents in Ajloun, 12 or 13% have worked in Syria while 89 or 87% have not. When asked whether they wanted to work in Jordan, 73 or 72% said yes while 28 or 28% said no. The table below summarizes the reasoning behind why some of the respondents in Ajloun wouldn't want to work in Jordan.

Reasons to not want to work in Jordan	Housewife	Adverse health condition or disease
Number	23	2
Percentage	92%	8%

When the respondents in Ajloun were asked whether they had previously worked in Jordan, 11 or 11% stated that they had worked previously in Jordan while 87 or 89% said that they had not. All 11 of the respondents who previously worked in Jordan worked in the formal sector. The table below illustrates aspects of the respondents' previous employment in Jordan.

Did you previously work for a wage in Jordan	Are taxes (income and security) deducted from wages	Have you obtained a work permit	Was the work appropriate to your skills	Was the wage equivalent to what your Jordanian counterpart received
Yes	(100%)11	(82%)9	(73%)8	(100%)10
No	0	(18%)2	(27%)3	0

Employment Outside the Home

Only one of the respondents in Ajloun currently works outside the house. They work in an agricultural organization and take public transportation to work. They have a contract with a specified duration and are currently unsatisfied with their job and income. They do not work any other jobs and receive an income of JOD 350 per month. Their work is in the formal sector and they have a permit to work. The respondent's taxes are deducted from their income and their work is appropriate of their skill. The respondent has also indicated that their wage is equivalent to that of their Jordanian counterparts.

Employment at Home

When asked if they work at home, 4 or 4% of respondents said that they did while 97 or 96% said that they did not. The duration of work for those who work at home can be shown in the table below

Duration Of Work	Less than a year	One to two	Three to four
Number	2	1	1
Percentage	50%	25%	25%

When asked if they received financial support, all the respondents who work at home claimed that they did not receive financial support. When asked whether working at home was appropriate of their skills, all the respondents claimed that it was appropriate of their skills. When asked whether they wanted to continue working from home but in another activity, 1 or 25% said that they would like to change activities but 3 or 75% said that they are happy with what they are doing. When the respondents were asked whether they tried to search for a job or worked a job in the past year, 45 or 44% said that they have while 56 or 56% said that they have not.

Al-Azraq

Business Owners

For the respondents in Al-Azraq, 89 or 89% owned their own business project while 11 or 11% did not. For the business owners, 2 or 20% had a business partner and 8 or 80% did not have a business partner.

Previous Employment

For the respondents in Al-Azraq, 11 or 11% have worked in Syria while 89 or 89% have not. When asked whether they wanted to work in Jordan 84 or 84% of the respondents said yes and 16 or 16% said they wouldn't want to. The table below summarizes the reasoning as to why some of the respondents in Al-Azraq wouldn't want to work in Jordan

Reasons to not want to work in Jordan	Housewife	Transportation costs	Type of work	Working hours	Having a bad previous experience	Adverse health condition or disease
Number	9	2	2	3	1	5
Percentage	41%	9%	9%	14%	5%	23%

When the respondents in Al-Azraq were asked whether they had previously worked in Jordan, 58 or 60% stated that they had worked previously in Jordan while 38 or 40% claimed that they have not. When asked which sector they had worked in 18 or 31% worked in the formal sector while 41 or 69% worked in the informal sector. The table below depicts various aspects of the respondents' previous employment in Jordan.

Did you previously work for a wage in Jordan	Are taxes (income and security) deducted from wages	Have you obtained a work permit	Was the work appropriate to your skills	Was the wage equivalent to what your Jordanian counterpart received	Wage differential ((average
Yes	(20%)12	(28%)17	(61%)36	(70%)39	17%
No	(80%)47	(72%)43	(39%)23	(30%)17	

Employment Outside the Home

Currently, 12 or 13% of the respondents in Al-Azraq work outside the house while 87 or 87% do not. As for which type of organization they work for, 6 or 55% work for an agricultural organization, 1 or 9% work for a civil society and 4 or 36% work for an international organization. For transportation, 1 or 9% take the bus, 7 or 64% take public transportation and 3 or 27% walk to work. In terms of work contracts, 5 or 42% have contracts while 7 or 58% do not have contracts. Moreover, 4 or 44% have their contracts for a specified duration while 5 or 56% do not. The table below shows the duration of work for those who work outside the home.

Duration of work	Less than a year	One to two	Three to four	Five or more
Number	2	3	3	3
Percentage	18%	27%	27%	27%

The table below will also highlight different aspects of work for those who work outside the home.

	Are taxes (income and security) deducted from wages	Have you obtained a work permit	Has your income improved after obtaining a work permit	Is the work appropriate to your skills	Is the wage equivalent to what your Jordanian counterpart receives
Yes	(18%)2	(36%)4	(14%)1	(45%)5	(43%)3
No	(82%)9	(64%)7	(86%)6	(55%)6	(57%)4

Finally, when the respondents were asked if they wanted to get another job, 10 or 91% of them said that they did while 1 or 9% said

that they did not. The reasoning behind their desire to change jobs can be shown in the table below.

Reasoning	The employer is not committed to the salary	Low salary
Number	3	8
Percentage	27%	73%

Employment at Home

When the respondents were asked if they work from home, 12 or 13% of the respondents said that they did while 83 or 87% of the respondents said that they did not. The table below will show the duration of the work for those who work at home.

Duration of work	Less than a year	One to two	Three to four	Five or more
Number	2	7	1	2
Percentage	17%	58%	8%	17%

For those who work at home, when asked if they received financial support to fund their economic activities, 5 or 42% said that they have received support while 7 or 58% said that they have not. The table below will indicate the source of their financial support.

	Through friends and family	Personal loan	International organizations
Number	4	0	1
Percentage	80%	0%	20%

When the respondents were asked if working at home was appropriate to their skills, 13 or 93% claimed that it was while 1 or 7% claimed that it was not. When those who work at home were asked if they wanted to continue working from home but in a

different activity, 12 or 80% said that they wanted to continue with different activities and 3 or 20% were satisfied with their current activity. Furthermore, when the respondents were asked whether they tried to search for work or worked a job in the past year, 63 or 63% said that they have while 37 or 37% said that they have not.

Income

Jerash

Income

The table below shows some information regarding the income of the respondents in Jerash.

	Is the household income (fixed (regular	Does the husband work
Yes	(45%)38	(47%)48
No	(55%)46	(53%)54

The table below shows some of the additional aspects regarding household income for the respondents in Jerash.

	Average	Average Excluding (Zeros)
The family's monthly income level	224.70	229.19
The fixed family income ratio	0.61	0.74
The number of workers in the family	0.71	1.11
What is the amount of income for the husband	77.86	162.08
What is your income from work	5.35	89.17
Number of working children	0.02	1.00
?What is the income of the children	0.90	45
How much aid does the family receive/ cash or coupons	99.02	110.02
How much aid from relatives in Jordan does the family receive	3.65	91.25
How much aid from relatives from outside Jordan does the family receive	1.02	100

Expenditures

The table(s) below show information regarding the household expenditure for the respondents in Jerash.

	What is the monthly family expenses	Savings spent per month	How much of your income do you spend on the family	Spending on internet cost	Spending on cellphones/ phone bills	Transportation spending	Education spending
Average	293.44	0.011	8.78	1.88	9.53	12.37	7.58
Average (Excluding Zeros)	293.44	1	104.37	10.13	10.82	18.11	24.7

	Healthcare spending	Spending on food / either cash, coupons, or fingerprint	Spending on clothes/seasonal	Spending on entertainment / recreation /other	How much is your electricity bill	How much is your water bill	How much is the heating bill
Average	17.18	93.96	9.26	0.10	18.23	15.07	26.88
Average (Excluding Zeros)	34.70	106.77	30.16	10.00	18.23	15.69	29.17

Women’s’ Participation

The table below indicates the level of a woman’s participation in the household and financial decisions. It is rated on a scale from 1-5, [1 = no, 2 = rarely, 3 = sometimes, 4 = often, 5 = always].

	Do you participate in family spending decisions	Do you have the right to spend your income	Do you participate in family investment decisions
1	(15%)15	(18%)18	(16%)16
2	(15%)15	(11%)11	(14%)14
3	(9%)9	(11%)11	(11%)11
4	(24%)24	(21%)21	(20%)20
5	(38%)39	(40%)41	(40%)41

East-Amman

Income

The table below shows some information regarding the sources of income for the respondents in East Amman.

	Is the household income (fixed (regular	Does the husband work
Yes	(30%)56	(74%)107
No	(70%)128	(26%)38

Included in the table below is some additional information regarding the income of the respondents in East Amman.

	The family's monthly income level	The fixed family income ratio	The number of workers in the family	What is the amount of income for the husband	?What is your income from work	Number of working children	?What is the income of the children	How much aid does the family receive / cash or coupons	How much aid from relatives in Jordan does the family receive	How much aid from relatives from outside Jordan does the family receive
Average	314.70	160.36	1.16	145.27	33.70	0.07	8.99	87.26	7.86	3.36
Average (Excluding Zeros)	319.46	164.58	1.34	263.74	127.17	1.00	129.64	106.04	97.81	112.50

Expenditures

Included in the table(s) below is information regarding the average household expenditures for the respondents in East Amman.

	What is the monthly family expenses	Savings spent per month	How much of your income do you spend on the family	Spending on internet cost	Spending on cellphones/ phone bills	Transportation spending	Education spending
Average	294.50	5.30	32.92	3.33	10.86	25.12	21.69
Average (Excluding Zeros)	295.97	96.82	113.19	13.95	12.33	38.15	59.42

	Healthcare spending	Spending on food / either cash, coupons, or fingerprint	Spending on clothes / seasonal	Spending on entertainment / recreation /other	How much is your electricity bill	How much is your water bill	How much is the heating bill
Average	19.75	105.32	18.36	2.60	19.74	11.83	19.53
Average (Excluding Zeros)	27.04	106.42	35.61	15.76	21.10	12.72	20.99

Women's' Participation

The table below indicates the level of a woman's participation in the household and financial decisions. It is rated on a scale from 1-5, [1 = no, 2 = rarely, 3 = sometimes, 4 = often, 5 = always].

	Do you participate in family spending (decisions always)	Do you have the right to spend your income	Do you participate in family investment decisions
1	(8%)8	(20%)20	(29%)29
2	(3%)3	(5%)5	(2%)2
3	(18%)18	(12%)12	(13%)13
4	(21%)21	(17%)17	(17%)17
5	(50%)51	(47%)47	(40%)40

Mafrq

Income

The table below shows information regarding the sources of income for the respondents in Mafrq.

	Is the household income fixed ((regular	Does the husband work
Yes	(59%)114	(38%)57
No	(41%)80	(62%)95

Included in the table below is additional information regarding the income of the respondents in Mafrq

	The family's monthly income level	The fixed family income ratio	The number of workers in the family	What is the amount of income for the husband	What Is your income from work	Number of working children	What is the income of the children	How much aid does the family receive / cash or coupons	How much aid from relatives in Jordan does the family receive	How Much Aid From Relatives From Outside Jordan Does The ?Family Receive
Average	233.71	179.66	1.13	52.54	29.50	0.08	6.50	125.48	5.50	1.01
Average (Excluding Zeros)	238.50	187.23	2.43	180.26	190.32	1.25	108.33	153.02	91.67	100.00

Expenditures

The tables included below detail some information regarding the expenditures of the households in Mafraq.

	What is the monthly family expenses	Savings spent per month	How much of your income do you spend on the family	Spending on internet cost	Spending on cellphones/ phone bills	Transportation spending	Education spending
Average	267.89	0.00	28.88	2.11	10.73	10.10	10.26
Average (Excluding Zeros)	269.24	0.00	186.29	15.63	11.60	15.70	31.82

	Healthcare spending	Spending on food / either cash, coupons, or fingerprint	Spending on clothes / seasonal	Spending on entertainment /recreation /other	How much is your electricity bill	How much is your water bill	How much is the heating bill
Average	15.22	90.51	11.06	2.17	15.30	10.24	23.84
Average (Excluding Zeros)	23.64	92.83	29.58	31.00	17.28	16.14	26.94

Women's' Participation

The table below indicates the level of a woman's participation in the household and financial decisions. It is rated on a scale from 1-5, [1 = no, 2 = rarely, 3 = sometimes, 4 = often, 5 = always].

	Do you participate in family spending decisions	Do you have the right to spend your income	Do you participate in family investment decisions
1	(4%)4	(40%)40	(14%)14
2	(39%)39	(23%)23	(37%)37
3	(27%)27	(17%)17	(21%)21
4	(9%)9	(7%)7	(9%)9
5	(21%)21	(13%)13	(19%)19

Deir Alla

Income

The table below shows information regarding the sources of income for the respondents in Deir Alla.

	Is the household income (fixed regular)	Does the husband work
Yes	(17%)16	(63%)52
No	(83%)77	(37%)30

Included in the table below is additional information regarding income for the households in Deir Alla

	Average	Average Excluding (Zeros)
The family's monthly income level	204.09	214.72
The fixed family income ratio	93.39	124.11
The number of workers in the family	1.47	1.68
What is the amount of income for the husband	76.17	150.82
?What is your income from work	45.43	104.27
Number of working children	0.08	1.33
What is the income of the children	5.15	74.29
How much aid does the family receive / cash or coupons	65.51	101.80
How much aid from relatives in Jordan does the family receive	0.50	50.00
How much aid from relatives from outside Jordan does the family receive	0.00	0.00

Expenditures

The table(s) below shows information regarding the expenditures of the respondents from Deir Alla.

	Average	Average (Excluding Zeros)
What is the monthly family expenses	290.04	290.04
Savings spent per month	2.48	35.71
How much of your income do you spend on the family	53.42	107.90
Spending on internet cost	3.11	14.98
Spending on cellphones/ phone bills	9.63	11.87
Transportation spending	23.39	29.90
Education spending	26.04	113.22

Average	Healthcare spending	87.65	Spending on food / either cash, coupons, or fingerprint	104.89	Spending on clothes / seasonal	69.75	Spending on entertainment / recreation /other	0.40	How much is your electricity bill	16.94	How much is your water bill	17.53	How much is the heating bill	5.52
	Average(Excluding Zeros)	102.94	108.10	90.32	20.00	19.44	18.45	15.91						

Women’s Participation

The table below indicates the level of a woman’s participation in the household and financial decisions. It is rated on a scale from 1-5, [1 = no, 2 = rarely, 3 = sometimes, 4 = often, 5 = always].

	Do you participate in family spending decisions	Do you have the right to spend your income	Do you participate in family investment decisions
1	(24%)24	(22%)22	(28%)28
2	(23%)23	(17%)17	(18%)18
3	(13%)13	(15%)15	(14%)14
4	(8%)8	(9%)9	(7%)7
5	(33%)33	(38%)38	(34%)34

Irbid

Income

The table below shows information regarding the sources of income for the respondents from Irbid.

	Is the household (income fixed)regular	Does the husband work
Yes	(52%)103	(66%)80
No	(48%)97	(34%)42

The table below shows additional information regarding the income of the households from Irbid

	The family's monthly income level	The fixed family income ratio	The Number Of Workers In The Family	What Is the amount of income for the husband	What is your income from work	Number of working children	What is the income of the children	How much aid does the family receive / cash or coupons	How much aid from relatives in Jordan does the family receive	How much aid from relatives from outside Jordan does the family ?receive
Average	273.98	216.53	1.02	70.44	8.98	0.15	22.59	96.71	8.15	7.18
Average Excluding) (Zeros	276.71	222.03	1.21	209.15	76.96	1.30	200.23	116.17	118.21	181.25

Expenditures

The table(s) below shows information regarding the expenditures of the respondents from Irbid

	What is the monthly family expenses	Savings spent per month	How much of your income do you spend on the family?	Spending on internet cost	Spending On Cellphones/ Phone Bills	Transportation spending	Education spending
Average	294.70	0.59	9.47	3.05	13.04	18.09	8.62
Average (Excluding Zeros)	296.16	60.00	90.00	15.87	13.11	25.38	26.56

	Healthcare spending	Spending on food / either cash, coupons, or fingerprint	Spending on clothes / seasonal	Spending on entertainment / recreation /other	How much is your electricity bill	How much is your water bill	How much is the heating bill
Average	13.75	100.04	24.67	2.19	17.79	12.69	17.59
Average (Excluding Zeros)	20.74	102.05	40.31	40.45	18.05	13.08	18.99

Women's' Participation

The table below indicates the level of a woman's participation in the household and financial decisions. It is rated on a scale from 1-5, [1 = no, 2 = rarely, 3 = sometimes, 4 = often, 5 = always].

	Do you participate in family spending decisions	Do you have the right to spend your income	Do you participate in family investment decisions
1	12(6%)	46(23%)	43(21%)
2	21(10%)	20(10%)	22(11%)
3	37(18%)	30(15%)	31(15%)
4	49(24%)	38(19%)	42(21%)
5	83(41%)	68(34%)	64(32%)

Ajloun

Income

The table below shows information regarding the sources of income for the respondents from Ajloun.

	Is the household income (fixed regular)	Does the husband work
Yes	33(33%)	52(55%)
No	68(67%)	43(45%)

The table below shows additional information regarding the income of the households from Ajloun.

Average	The family's monthly income level	247.65	247.65
	The fixed family income ratio	171.55	184.33
Average	The Number Of Workers In The Family	0.76	1.04
	What is the amount of income for the husband	99.55	189.72
Average	What is your income from work	11.78	148.75
	Number of working children	0.03	1.00
Average	What is the income of the children	0.89	90.00
	How much aid does the family receive / cash or coupons	100.87	115.77
Average	How much aid from relatives in Jordan does the family receive	0.74	75.00
	How much aid from relatives from outside Jordan does the family receive ?	0.00	0.00

Expenditures

The table(s) below shows information regarding the expenditures of the respondents from Ajloun.

Average	What is the monthly family expenses	311.70	311.70
	Savings spent per month	0.00	0.00
Average	How much of your income do you spend on the family	4.65	117.50
	Spending on internet cost	0.00	0.00
Average	Spending on cellphones/ phone bills	9.29	9.29
	Transportation spending	13.83	21.17
Average	Education spending	9.18	28.97

	Healthcare spending	Spending on food / either cash, coupons, or fingerprint	Spending on clothes / seasonal	Spending on entertainment /recreation /other	How much is your electricity bill	How much is your water bill	How much is the heating bill
Average	17.82	119.42	6.68	0.00	19.17	12.43	22.42
Average (Excluding Zeros)	24.94	120.61	17.31	0.00	19.17	12.94	22.87

Women's' Participation

The table below indicates the level of a woman's participation in the household and financial decisions. It is rated on a scale from 1-5, [1 = no, 2 = rarely, 3 = sometimes, 4 = often, 5 = always].

	Do you participate in family spending decisions	Do you have the right to spend your income	Do you participate in family investment decisions
1	9(9%)	12(12%)	1(1%)
2	2(2%)	3(3%)	2(2%)
3	9(9%)	13(13%)	18(18%)
4	31(31%)	21(21%)	27(27%)
5	50(50%)	52(51%)	53(52%)

Al-Azraq

Income

The table below shows information regarding the sources of income for the respondents from Al-Azraq.

	Is The Household Income Fixed (Regular)	Does The Husband Work
Yes	29(30%)	46(56%)
No	70(70%)	36(44%)

The table below shows additional information regarding the income of the households from Al-Azraq.

	The family's monthly income level	The fixed family income ratio	What is the amount of income for the husband	What is your income from work?	Number of working children	What is the income of the children?	How much aid does the family receive / cash or coupons	How much aid from relatives in Jordan does the family receive	How much aid from relatives from outside Jordan does the family receive?
Average	181.43	153.52	46.91	34.89	0.12	3.84	124.79	1.01	2.00
Average (Excluding Zeros)	187.69	169.96	169.76	136.52	1.71	93.00	143.44	100.00	200.00

Expenditures

The table(s) below shows information regarding the expenditures of the respondents from Al-Azraq.

	What is the monthly family expenses	Savings spent per month	How much of your income do you spend on the family?	Spending on internet cost	Spending on cellphones/ phone bills	Transportation spending	Education spending
Average	285.90	3.79	26.76	2.16	11.82	18.14	15.13
Average (Excluding Zeros)	285.90	90.00	146.15	16.62	12.44	19.12	42.45

	Healthcare spending	spending on food / either cash, coupons, or fingerprint	Spending on clothes / seasonal	Spending on entertainment /recreation /other	How much is your electricity bill	How much is your water bill	How much is the heating bill
Average	26.69	77.14	52.74	0.40	20.00	11.55	23.56
Average (Excluding Zeros)	31.83	78.73	67.81	10.00	21.52	14.47	28.39

Women's' Participation

The table below indicates the level of a woman's participation in the household and financial decisions. It is rated on a scale from 1-5, [1 = no, 2 = rarely, 3 = sometimes, 4 = often, 5 = always].

	Do You Participate In Family Spending Decisions	Do You Have The Right To Spend Your Income	Do You Participate In Family Investment Decisions
1	8(8%)	13(13%)	8(8%)
2	9(9%)	11(11%)	12(12%)
3	31(31%)	33(34%)	34(34%)
4	11(11%)	7(7%)	10(10%)
5	41(41%)	33(34%)	36(36%)

Annex 2. Survey Questionnaire

Included below is the format of the original survey

1	Number of the questionnaire												
2	Date of filling the questionnaire												
3	Researcher name												
4	Questionnaire reviewer name												
5	Name of the person responsible for the group												
6	Data entry person name												
7	Research area	Jerash											
8	Main information												
9	Name												
10	Year of coming to Jordan												
11	Age in years	Less than 15	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60 +	
12	Marital status	Single	Married	Divorced	Widow								
13	Number of children	0	1	2	3	4	5	5+					
14	Ages of children	Less than 2	3-5	6-10	11-15	16+							
15	Number of children according to age categories												

- 16 If you are married, where does your husband live? Jordan Syria Other area
- 17 If it was another area, where does he live?
- 18 If the answer indicates that the husband is in Jordan, where exactly is he?
- 19 Do you live with your family? Yes No
- 20 Residency area East Amman Deir Alla Ajloun Irbid Jerash Zarqa camp Azraq Other
- 21 If it was a different area, please specify where.
- 22 Do you live in a camp? Yes No
- 23 If yes, specify the duration (years)?
- 24 If yes, would you like to live outside the camp?
- 25 If yes, why don't you live outside the camp? 1 Rent is too high 2 Financial inability Regulations 1 and 2 Losing support Staying close to the extended family
- 26 If you live outside the camp, please name your residency area.
- 27 Do you face difficulties in living outside the camp? 1 rent is too high 2 Financial inability Regulations 1 and 2 Losing support Staying close to the extended family
- 28 If you live outside the camp, could you specify the approximate space of your residency?
- 29 If you live outside the camp, how much is your monthly rent?
- 30 How do you evaluate health conditions in your residency? 1 2 3 4 5
- 31 Does the family own a heater?
- 32 Does the family own a microwave?
- 33 Does the family own a laptop?
- 34 Does the family own a desk computer?
- 35 Does the family own a washing machine?

36	Does the family own a water heater?							
37	Does the family own a fridge?							
38	Does the family own a radio?							
39	Does the family own a TV?							
40	Does the family own a DVD?							
41	Does the family own a satellite?							
42	Does the family own a cooking stove?							
43	Does the family own mobile phones?							
44	Does the family own a car?							
45	Does the family own a motorcycle?							
46	Does the family own furniture?							
47	Scientific qualifications	Never went to school, can't read or write	Goes to school, can read and write	Primary	Secondary	Diploma	BA	MA
48	Did you receive any formal vocational training?				Yes	No		
49	If yes, specify the type of the training.							
50	Duration of the training	Less than a year		One year	Two years			
51	Location of the training	Jordan	Syria					
52	Was the training for free?	Yes	No					
53	Who paid for the training?	Me	My family	INGO	NGO	Jordanian government	Syrian government	Other

54	If the training was in Jordan, on a scale of 5 (1 being no trouble and 5 being huge trouble), did you face any trouble in the training?	1	2	3	4	5	
55	On a scale of 5, how expensive was the transportation?	1	2	3	4	5	
56	On a scale of 5, how expensive was the training?	1	2	3	4	5	
57	On a scale of 5, how long was the training?	1	2	3	4	5	
58	On a scale of 5, how difficult was the training?	1	2	3	4	5	
59	On a scale of 5, how long was the duration of the training?	1	2	3	4	5	
60	On a scale of 5, how do you evaluate the quality of the training?	1	2	3	4	5	
61	Skills: please mention the skills you have and that you want to use in the Jordanian business market (open question).						
62	In what industry do you believe you can work?						
63	In what industry do you work currently?						
64	What do you do for a living now?						
65	What type of institution do you work in now?	Retail and services sector	Local institution	International institution	Agriculture	Transformative industry	Hand crafts
66	How many people work in the institution?						
67	How do you go to work and home?						
68	Is your work in or outside the camp?						
69	Do you have a written contract?	Yes	No	Part time			
70	Does the contract have a fixed duration?	Yes	No				
71	What is your relationship with your employer before employment?	Relative	Relative (far related)	Friend	Friend of friend	Other (explain)	
72	When did you start doing this job?						

- 73 Do you have another job in addition to this one?
- 74 How much do you get paid for your job?
- 75 How much do you get paid for your second job?
- 76 Are you satisfied with your income?
- 77 If you own your business, do you have a partner? Yes No
- 78 Is this partner Jordanian? Yes No
- 79 If your answer is no, what is the nationality of your partner?
- 80 How many Jordanian employees do you have?
- 81 What is the wage you pay for Jordanian employees?
- 82 How many non-Jordanian employees do you have?
- 83 What is the wage you pay for non-Jordanian employees?
- 84 What are your monthly work expenses?
- 85 What is the size of the investment?
- 86 Investment sources (percentage) Savings % Loan from relatives % Loans from the bank % Loans from micro fund %
- 87 Did you receive a loan or support from another refugee? Yes No Support level/ amount
- 88 Did you receive a loan from a Jordanian source? Yes No Support level/ amount
- 89 What type of location is the investment/project? Rental Owned
- 90 Does your family work in the project? Yes No Number
- 91 How much does the project sell?

92	How much is the gross profit for the past years?	The first year	The second year	The third year	The fourth year		
93	What is the company type?	Private individual with limited liability	Private contribution	Public joint stock			
94	Income percentage from local providers	10%	20%	30%	40%	50%	More
95	Sales export percentage	10%	20%	30%	40%	50%	More
96	Work						
97	Did you work in Syria?	Yes	No				
98	If the answer is yes, please specify the nature of the work (opened question).						
99	Do you want to work in Jordan?			Yes	No		
100	If the answer is no, kindly choose the reason(s) below.						
101	Do you have a house wife?						
102	What are the transportation expenses?						
103	What is the quality of work?						
104	What is the type of work?						
105	Have you had any bad experiences? You can choose multiple.	Harassment	Violence	Employer didn't pay the wages	Fear due to regulations	Low wages	
106	Have you had any inappropriate health conditions or illness?						
107	Have you previously done any type of paid work in Jordan?				Yes	No	
108	What is your work period?	Less than 1 year	1-2 Years	3-4 Years	5 or more years		

109	What is the type of work? (Open question)								
110	Was the work in the formal or informal sector?		Yes	No					
111	Were taxes (Social security and income) taken from your wages?								
112	Did you receive a work permit?		Yes	No					
113	How did you get the job?		By my- self	Through ac- quittances	INGOs	NGOs	Other ways (kindly specify them)		
114	Was the job suitable to your skills?		Yes		No				
115	If your answer is no, kindly explain.								
116	Was your wage equivalent to your Jordanian colleagues?		Yes			No			
117	If not, kindly explain and specify the percentage.		10%	20%	30%	40%	50%	60%	More than 60%
118	Why did you quit your job?		Harassment	Violence	The employer didn't pay the wages	Fear from the regulations	Low wages		
119	Do you work outside the house (have a paid job)?		Yes	No					
120	What was the duration of your work?		Less than 1 year	1-2	3-4	5 or more			
121	What was the type of job (open question)?								
122	Is the job in the formal or informal sector?		Yes	No					
123	Does your employer cut (social security and income) taxes from your wage?								
124	Do you have a work permit?		Yes	No					
125	When did you receive your permit?								
126	Did your income increase after having a permit?								
127	If the answer is yes, by how much did it increase?								
128	How did you get the job?		By myself	Through acquittances	Through NGOs	Through INGOs	Other ways (kindly specify)		

129	Is the job suitable for your skills?	Yes	No					
130	If the answer is no, kindly explain.							
131	Is your wage equivalent to your Jordanian colleagues' wages?			Yes	No			
132	If not, kindly explain and specify the percentage difference.	10%	20%	30%	40%	50%	60%	More than 60%
133	Would you like to have another job?		Yes	No				
134	Why did you quit your job?	Harassment	Violence	The employer didn't pay the wages	Fear from the regulations	Low wages		
135	If the answer is yes, why didn't you quit yet?							
136	Do you work inside your house now?		Yes	No				
137	If the answer is yes, why did you choose to work from home? (open question)							
138	How long have you been working in this job?	Less than 1 year	1-2 Years	3-4	5 or more			
139	Economic activity type (open question)							
140	Did you get paid for your economic activity?		Yes	No				
141	If the answer is yes, kindly name the source.		Family and acquaintances	Personal loan	INGOs	NGOs		Other: mention them
142	Does the work suit your skills?	Yes	No					
143	If yes, why?							
144	Would you like to keep working from home but in another job/sector?			Yes	No			
145	If yes, why?							
146	Would you like to work outside home?		Yes	No				

- 147 If yes, why?
- 148 If yes, why didn't you quit yet?
- 149 Have you worked for an hour or more in a paid job outside your house in the past week? Yes No
- 150 Did you look for a job or try to start working in the past year?
- 151 When was the last time you had a job or tried to start your own business?
- 152 In your opinion, what is the biggest barrier in getting a job?
- 153 Income (JOD)
- 154 Family income/month
- 155 Is the income stable?
- 156 Percentage of the family's stable income
- 157 Number of working individuals in the family
- 158 Does your husband work? Yes No
- 159 How much is his income?
- 160 How much is your income?
- 161 How many children work in your family?
- 162 How much do those children generate?
- 163 How much aid does your family receive?
- 164 How much aid does your family receive from relatives inside Jordan?
- 165 How much aid does your family receive from relatives outside Jordan?
- 166 Expenses (JOD)
- 167 Family's monthly expenses
- 168 Savings/month
- 169 How much of your income do you spend on the family?
- 170 Internet expenses
- 171 Cellphones expenses

172	Transportation expenses					
173	Education expenses					
174	Nutrition expenses					
175	Health expenses					
176	Clothes expenses					
177	Entertainment expenses					
178	Electricity bill amount					
179	Water bill amount					
180	Heating bill amount					
181	Women's participance					
182	Do you participate in making decisions regarding family expenses?	1	2	3	4	5
183	Do you decide where and how to spend your income?	1	2	3	4	5
184	Do you participate in making decisions regarding family investments?	1	2	3	4	5
185	Do you have a bank account?		Yes	No		
186	If yes, is it a joint bank account with your husband?		Yes	No		