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Middle East and North Africa



Enhancing the Economic Perspectives of Refugees and Marginalized Groups on the Basis of Empirical Studies and Analysis.



This academic paper is prepared as part of a research project carried by the Refugee, Displaced Persons, and Forced Migration Studies Center in partnership with Friedrich Naumann Foundation for Freedom.

This publication reflects the views of authors only, and not necessarily that of Friedrich Naumann Foundation for Freedom.

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Table of Content

1. Introduction	5
2. Methodology	7
3. Syrian Refugees in Jordan	7
4. The Impact of Syrian Refugees on Jordan	10
4.1. Economic Performance, Costs of Asylum and Resource Depletion	10
4.2. Donors	11
4.3. Housing	12
4.4. Education	12
4.5. Health	12
4.6. Commercial Exchange	13
4.7. Labor Market	13
5. The Role of Syrian Refugees in Promoting Jordan's Economic Prospects	13
6. The Challenges Facing Refugees' Economic Participation	14
7. Enhancing Social Cohesion and Economic Cooperation between Refugees and Host Communities	16
8. Refugees' Economic Empowerment and Self-Reliance	17
9. Asylum-Related Experts	18
9.1. Transforming Asylum into an Economic Opportunity	19
10. Conclusion	20
11. References	22- 24

List of Abbreviations

UNCHR	United Nations High Commissioner for Refugees
UNDP	United Nations Development Programme
HEIS	Household Expenditures & Income Survey
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH (German Agency for International Cooperation)
WANA	West Asia-North Africa Institute

Tables and Figures

Tables 1: Evolution of Jordan's Population/selected years

Figure 1: Distribution of Refugees in Jordan by Governorate

1. Introduction

Asylum is a form of protection offered by host countries or communities to people fleeing their countries for fear of persecution and harm. The United Nations emphasized the right to asylum in the Universal Declaration of Human Rights in 1948, the Convention relating to the Status of Refugees in 1951, and then the Refugee Protocol in 1967 (UNHCR, 2022A). Under these agreements, a refugee is someone who lives outside his country for fear of persecution and harm for political, religious, racial, sectarian, and other reasons. By 2022, the total number of refugees forced out of their countries, according to data issued by the United Nations High Commissioner for Refugees, reached 84 million including more than 26.6 million refugees under the auspices of UNHCR.

Dealing with the large and sudden waves of refugees is considered one of the most difficult challenges facing any hosting country. Apart from increasing the cost of housing and food, and reducing access to resources such as water and electricity, the huge influx of refugees strains other public services such as education, health and transportation. The refugee influx is also seen as a challenge to labor market conditions in terms of jobs, wages and the work environment, especially in light of high unemployment rates. Therefore, asylum is one of the main problems facing not only hosting countries, but also international organizations and civil society institutions of all kinds. The lack of commitment from international bodies exacerbates the suffering of refugees and host communities alike (Ben Sweileh, 2020; Al Kahlout, 2019; Al Obeidi, 2019; Hamid, 2013; De Groot, 2010).

Jordan occupies a crucial location in the heart of the Middle East, and more specifically in the middle of a conflict zone that has not seen stability since 1940s. Jordan is surrounded by armed conflict from three sides; the Palestinian-Israeli conflict to the west, and to the east the war on Iraq and the resulting bloody conflicts since 2003 until today, and the armed conflict in Syria to the north. Due to its location, Jordan hosts refugees from Palestine, Iraq, and Yemen, in addition to Sudan, Somalia and, most recently, Syria. Around 760,000 refugees and asylum-seekers of different nationalities registered with the United Nations High Commissioner for Refugees live in Jordan, 670,000 of whom are Syrian refugees. According to the Jordanian Ministry of Interior, the number of Syrians in Jordan significantly exceeds the 670,000; the United Nations High Commissioner for Refugees expects that the number of Syrian refugees in Jordan is about 1.36 million, constituting about 15% of the population. 83% of those Syrian refugees live in cities outside the Zaatari and Azraq camps, especially in the capital Amman and other main cities like Irbid, Mafraq and Zarqa (Kelberer, 2017). As a result, Jordan is considered the country most affected by the Syrian crisis since its inception in 2011. Eleven years since the outbreak of the Arab Spring, Jordan has become the second largest refugee hosting country in terms of the ratio of refugees to its population, and the sixth largest refugee hosting country in the world (UNHCR, 2017b).

(The Department of General Statistics has announced that the population of Jordan reached about (11,140,000) eleven million one hundred and forty thousand by May 1, 2022. Table (1) reveals the rapid development of the population of Jordan after the Asylum waves, as the population has dramatically increased from 6.9 million in 2011 to exceed 11.1 million by April of the year 2022. This abnormal increase in the population is a result of the waves of asylum that the country has experienced particularly after the Arab Spring revolutions.

Table (1): The Evolution in Jordan's Population-Selected Years

Population (Thousands)	Year
4857.0	2000
6698.0	2010
6993.0	2011
7427.0	2012
8114.0	2013
8804.0	2014
9531.7	2015
10806.0	2020
11137.0	2022 April

Departments of Statistics (2021). Statistical Yearbook

Syrian asylum is considered one of the most important challenges that Jordan has faced for decades as it came immediately after the relative recovery from the effects of the global economic crisis afflicting various countries of the world. The Syrians contributed to more pressure on the infrastructure and limited resources in Jordan, which was already suffering from structural problems before the refugee crisis. In other words, the massive influx of refugees has increased pressure on government schools, hospitals, health centers, water and electricity networks, sewage networks, as well as public transportation, roads, in addition to the need to expand public services such as cleaning services, lighting, security, etc. Al-Shayyab (2018) pointed out that the Syrian refugee influx in Jordan has contributed to the increase in economic crises and exacerbated the government's failure to meet the needs of Jordanian citizens for social and basic services, especially schools, hospitals, sanitation, and water. To conclude, the Syrian refugee crisis had short, medium, and long-term impact on various fields, including the provision of relief services, the sudden pressure on infrastructure, natural resources and public services, in addition to influencing the social values and standards in Jordan. A study by Kahlout (2019) reveals that Syrian refugee crisis has exposed and exacerbated major challenges that Jordan faced before asylum, including water, housing, unemployment, the quality of health and educational services, as well as sagging infrastructure.

The influx of Syrian refugees under difficult conditions for Jordan posed a real challenge not only on the state, but also on the community itself. In 2017, for example, the average annual household income was about 11,500 dinars (16,237 US dollars), of which wages represent 40.2%. Labor activities increased by 9.6%, and the Jordanian economy created about 54,000 new jobs in the same year, from which it left 30.5% for women, and 9% for non-Jordanians (HEIS, 2017). During the last quarter of 2021, Jordan's economic growth reached 2.6%, the unemployment rate reached 23.3%, and the trade deficit for the year 2021 amounted to about 8.7 billion dinars. On the other hand, inflation reached 2.47% during the first quarter of 2022 (Department of Statistics, 2022). Despite these difficulties, the Jordanian government, in cooperation with the UNHCR, provides protection and community services to refugees, as well as many other activities and services related to improving livelihoods, housing and energy sources.

Francis (2015) indicates that Jordanian public opinion exposes the negative impact of the influx of Syrian refugees, while the positive impact receives much less attention. Humanitarian programs targeting Syrian refugees have deepened the frustration of Jordanian citizens because of their sense of inequality in the distribution of aid and services. Jordan's negative economic condition is worsened with asylum as the expansion of public and social services to Syrian refugees puts pressure on government funds. The prices of goods and housing has also increased as a result of the high demands. The competition for jobs and Syrians' participation in informal labor market has an impact on the growth of low wage work and economic deterioration especially among Jordanian vulnerable groups leading to increasing the gap between marginalized Jordanians and the elite.

To conclude, after taking into consideration such circumstances, coexistence between the host community and the refugees becomes important to secure a decent living standards for both and to promote economic perceptions. Therefore, this study attempts to examine the economic and social impact of the Syrian refugee crisis in Jordan, and the role of refugees in enhancing the economic prospects in Jordan. In addition, the study seeks to highlight the obstacles hindering the economic participation of refugees, and ways to enhance social cohesion and economic cooperation between refugees and host communities, it also discusses the economic empowerment of refugees and their transformation into self-reliance. In conclusion, the study presents the opinion and vision of experts, donors, civil society institutions and international bodies on the issue of Syrian crisis in Jordan and the possibility of transforming asylum from a burden into an opportunity to enhance decent livelihoods and create economic prospects contributing to achieve the human well-being of refugees and host communities in light of the existing challenges on the ground.

2. Methodology

The current study relied on both secondary and primary data to achieve its objectives. The most important primary data sources on which the study relied on; Reports of the High Commissioner for Refugees, the recent population and housing census in Jordan, UNRWA, the Department of Statistics, the United Nations Refugee Agency, the United Nations Development Program, the reports of donors, international organizations and institutions, the Ministry of Planning and International Cooperation, the Jordanian Ministry of Interior, and some relevant ministries Such as health and education, United Nations organizations, donor countries, non-governmental organizations, and local charities. The study also relied on a number of studies dealing with the issue of asylum. More importantly, the study also relied on primary data through a focus groups consisting of 21 refugees (13 men and 8 women), experts (5), and a local community of about 20. A questionnaire was distributed to the focus group of refugees residing in Irbid to monitor the reality and their living conditions. After that a dialogue was organized and moderated by researchers including a specialized group of experts, academics, stakeholders, representatives of international organizations and civil society institutions to monitor the visions of refugees and their cumulative experiences throughout the years of asylum. The Mayor of Greater Irbid, the Director of the Employment Services Hub at the German Development Agency (GIZ), the representative of the West Asia and North Africa (WANA) Institute, the founder of the Mohafazati Volunteer Foundation, in addition to an economic and academic advisor at Yarmouk University were also interviewed to draw on their experience regarding the asylum issue.

3. Syrian Refugees in Jordan

According to the last survey of the General Population and Housing Census, carried out in 2015, the main reason for the arrival of 55% of the total number of refugees which is about 1,494,779 refugees out of 2,712,992 is the armed conflict and the lack of security in their countries of origin. Finding job opportunities was the main reason for the arrival of about half a million people; the number of those

accompanying the arrivals reached 432,000. The report also indicates that 73% of the refugees in 2015 entered Jordan from Syria, and health insurance includes about 32% of the total refugees in Jordan, just less than a third of them are medically insured through the UNRWA, while 30% enjoy private insurance, according to the report. The number of refugees, over four years old, enrolled or previously enrolled in educational institutions is about 888,000, and the number of high school and higher education graduates is about 143,000. The rate of illiteracy among Jordanians is 6.8%, compared to 14.7% for non-Jordanians (Department of Statistics, 2016). Francis (2015) notes that 84% of refugees registered in Jordan with the United Nations Refugee Agency live outside refugee camps. It can be concluded that the relatively lack of education among the refugees, and the lack of Syrian refugees' participation in the labor market considering the difficult economic conditions that Jordan is experiencing undoubtedly constitute a real challenge for them in terms of self-reliance and opportunities for economic empowerment. On the other hand, low-educated labor can meet the needs of some institutions of unskilled labor, but often earning low wages.

Figure (1), issued by the United Nations High Commissioner for Refugees, presents the geographical distribution of Syrian refugees in 2022 by governorate. Amman hosts the largest number of refugees, followed by Mafraq, Irbid and Zarqa, respectively. This distribution exposes the refugees' shift towards the capital after the border provinces with Syria were attracting refugees at the beginning of the crisis. The southern governorates were less attractive to refugees, which indicates that the economic dimension is the most important determinant of the spread of refugees in Jordan.

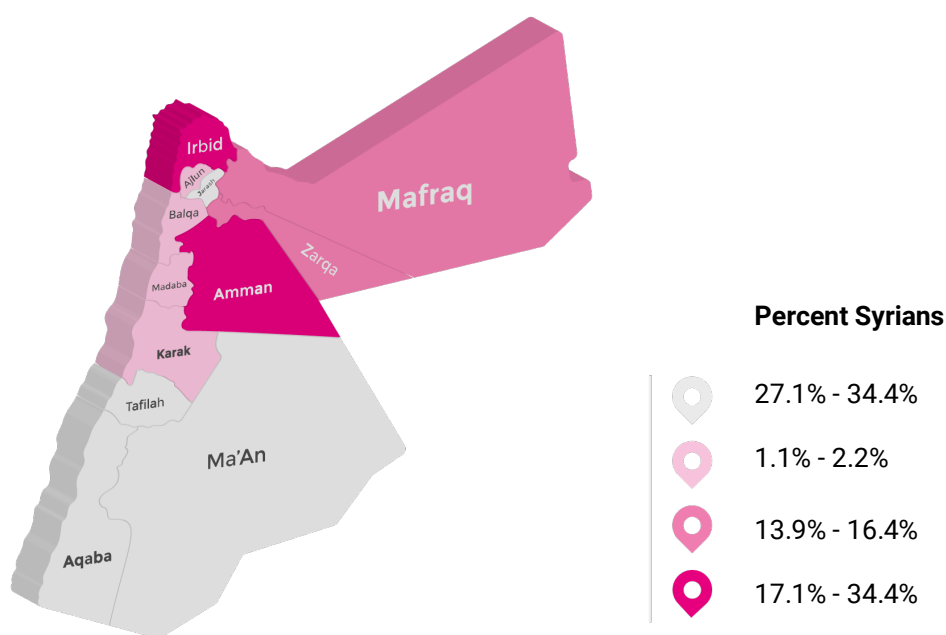


Figure 1: Distribution of Syrian Refugees in Jordanian Governorate, 2022.
Source: General Population and Housing Census, 2015.

This study monitors the real conditions of Syrian refugees through examining a group of refugees residing in the city of Irbid to determine the reality of their living conditions. The group varied between men and women aged between 22-40 years. The education level of the group members ranged between illiteracy, secondary and vocational education. This is an indicator of the poor educational attainment of the Syrian refugees in Jordan. The size of the family ranged from two to six people, of whom one person worked in some cases, while the number of workers in other cases reached half of the family members. This gives an idea about the dependency ratios within refugee families, as some individuals bear the burden of spending on the family alone. The family income varied between 300 JD in the case

of one worker within the family to 1,100 JD in other families with more than one member working, which reinforces speculation about the disparity in the standard of living among refugees. All participants reported that consumer spending affects the entire family income even though they receive food subsidies through international bodies, non-governmental organizations, or relatives.

Most of the refugees participating in this study were married, and the age range of marriages is between 20-27 years. While the family included one to four children at the age of school enrollment, the families of the participants were devoid of working children under the age of 14. Regarding Health issues, the refugees enjoyed good health, as none of them had undergone surgeries and none is on regular treatments since most of the group members are young. However, the majority of refugees have health insurance issued by international bodies and non-governmental organizations which enable them to receive care in the public and private sectors.

Since the participating refugees live outside camps, they either live in an apartment or a separate house, and the rent varies between 150-250 JD. It is worth noting that the rent was higher for separate houses because there is the possibility to be inhabited by larger families despite the increase in their rent. This also reflects the desire of the refugee's families to share housing between more than one family (often first-degree relatives; brothers, fathers, and sons). This is relatively more acceptable and easier in separate houses compared to apartments. Everyone participating in this study reported his ability to pay housing costs despite the absence of support for housing purposes, and the absence of the most important services and durable goods that can be viewed as health necessities, such as electricity, water, refrigerator, and heater.

The employment status of women varied between unemployment and irregular work at houses, while men worked for daily wages in restaurants, or shops like selling vegetables, and self-employment (in the sense of what was facilitated or available). Family members and relatives were the most prevalent means of obtaining a work. The refugees indicated their openness to working alongside local, expatriate or refugee workers, and some of them stayed in their current work between two to seven years, while all answered that they were not working before resorting to Jordan (apparently a reluctance to answer although the interviews were done privately with time apart). In their attempt to search for new trades or skills to acquire while working in Jordan, the refugees answered negatively. This indicates that the Jordanian labor market did not contribute to the development of the skills of unskilled Syrian workers. This also might be an indicator that they are doing jobs and professions they have already done in their country which reveals the similarity between the labor market in Jordan to its counterpart in Syria.

There are multiplicity of motives driving refugees for choosing their current work that varies between experience in the field of work, and its tasks and burdens, or a tendency to work in any available field to secure the cost of living. Refugees tend to work in occupations that do not attract the local labor and away from the social security system or any work contract preserving the worker's rights or regulating the relationship between employers and employees. This is considered one of the most important challenges facing the labor market in Jordan and refugee employment alike.

When asked about the possibility of launching their own projects if the necessary financial support is available, the group members expressed their fear of this step and justified this by the lack of experience in project management, their fear of the process of providing qualified labor in light of an unstable network of relations, and their lack of knowledge of the Jordanian market, in addition to their temporary residence in Jordan and the possibility of returning to Syria. They added that prefer to work with a fixed monthly wage to guarantee covering their living costs than getting into profit and loss accounts.

It should be noted that the information provided in this section was based on a focus group, and accordingly, the information provided represents the opinion of the members of the group only and cannot be generalized to the refugee community. The generalization needs another representative

sample of Syrian refugees in Jordan. There remains an urgent need for an in-depth and detailed study to find out many details and data related to the labor market and its economic impact not only on the refugee community, but also on the host community.

4. The Impact of Syrian Refugees on Jordan

A number of studies have examined the impact of Syrian refugees on Jordan from different perspectives, such as their impact on the labor market, wages, infrastructure, resources, education, housing, healthcare, public services, spending and others. On the other hand, other studies concentrated on the living conditions of Syrian refugees, the challenges they face, their economic empowerment, securing food both inside and outside camps. (Achilli 2015; Carrion 2015; Chatty 2017; Alhawarin et al. 2018; Assad et al. 2018; Assad & Salemi 2018; Brett & te Linteloo 2018; Galal & Said 2018; Malaeb & Wahba 2018; Crafft et al. 2018; El Sayed 2018; Sieverding et al. 2018; Age et al. 2019; Fallah et al. 2019; Hailat 2019).

Jordan's economy suffers from a severe shortage of natural resources, which makes the country vulnerable as a result of the surrounding regional and global crises. This has had a clear impact on the economic performance. Large waves of Syrian refugees in a short period of time led to a competition on the already scarce resources and pressure on the limited public budget causing challenges for both the Jordanian and refugees' community alike. Jordanian society has suffered as a result of the Syrian crisis; depletion of resources, less paid work, aggravation of the housing problem, higher inflation rates, the destruction of infrastructure and the decline of the quality of basic government services such as education, health care and transportation. Moreover, supply chains are interrupted, and the sources of income for many Jordanians who depended on Syria for their trade are threatened. Even the transportation sector to and from Syria is also affected, as well as the competition for high-skilled and low-paid Syrian labor in the labor market affected Jordanian labor (Seeley, 2015; Al Amoush, 2016). In the next section, the study summarizes the major implications of the Syrian asylum on the economic situation in Jordan in an attempt to depict the economic, social and service reality that both Jordanians and Syrian refugees experience on a daily basis.

4.1. Resource Depletion and Weak Economic Performance

Allport (1954) believes that societies which received waves of refugees from different ethnicities suffered from risks related to the loss of power and supremacy when the number of refugees is very large. In other words, waves of refugees become a real threat to societies that host large numbers of refugees compared to its population.

The civil war in Syria led to the influx of large numbers of Syrian refugees to neighboring regions and other countries. Jordan has received the highest share of refugees compared to its Population numbers which was 1.2 million by the mid of 2017 (Alshoubaki & Harris, 2018). As a result, the urgent need to respond to the needs of this growing community of Syrian refugees has emerged, which hastened the depletion of public resources. Moreover, the demand for energy and water has significantly increased, the pressure on infrastructure has also increased, the financial burden on the Jordanian government has also increased, and the problem of debt exacerbated. All these factors have affected in a way or another the Jordanian society in general. Sharp (2016) refers to the direct cost of Syrian refugees from the beginning of the crisis in 2011 to 2016, which, according to Jordanian government, was estimated at about \$4.2 billion. Seeley (2015) indicates that the rapid waves of Syrian refugees in Jordan affected the resources and infrastructure and increased the tensions between the refugees and the host community due to the increasing pressure on the already scarce local resources. Another important point that should be taken into consideration is that the waves of Syrian refugees coincided with the

presence of refugees from other countries like Palestine, Iraq, Libya, Yemen, and others. The refugees are distributed in the northern and central regions of the country, especially in the cities of Irbid, Mafrqa, Amman, Zarqa, and to a lesser extent Ajloun, Jerash and Balqa.

Apart from affecting the economy and the quality of life in Jordan, the Syrian refugee inflicted direct and indirect costs to Jordan's general budget. The financial costs related to Syrian asylum were estimated at about 442 million JD in 2013, or 1.8% of the gross domestic product (6.3% of the state's general budget), which makes the per capita refugee share 967 dinars of the total expenditures in that year (Nasser & Symansky, 2014). The number of refugees in 2013 amounted to about 458,000, rising to 635,000 in 2014, which led to an increase in the costs to 2.4% of GDP (617 million JD), equivalent to 971 Jordanian dinars for each refugee. This percentage constitutes 8.8% of the state's general budget, and direct costs have been estimated at about 60% of the total costs. These costs were distributed among several sectors, the security sector reached about 206 million dinars, water at about 150 million, health at 85 million, electricity 82 million, education 82 million, and public works at about 21 million, taking into consideration that the proportion of refugees to the population reached 7%, according to the statistics in 2014.

Furthermore, the draft of the National Resilience Plan (NRP) (2014-2016), prepared by the Government of Jordan in 2014, stated that the costs of the Syrian influx maintain the basic services and other additional urgent requirements for 2014 were estimated at \$1.2 billion, of which \$731 million earmarked for needed investments in the water and sanitation, education, health, energy, employment, housing, municipal services, and social protection sectors, \$208 million for host community subsidies, and \$291 million for security support (Nasser & Symansky, 2014).

4.2. Donors

Jordan has obtained development aid to finance programs and plans and enable it to respond to the impact of asylum from various countries, donors, and international financing institutions. The United States of America, the European Union, Japan, Germany, the United Kingdom, France, Norway, Denmark, Sweden, South Korea, Saudi Arabia, the United Arab Emirates and Kuwait are among the most important development partners of Jordan. While the World Bank, the European Investment Bank, the European Bank for Reconstruction and Development, the Arab Funds, the Islamic Development Bank, and the Asian Infrastructure Investment Bank were the most prominent international financial institutions, in addition to the United Nations organizations (Ministry of Planning and International Cooperation, 2022).

The aid contributed to the implementation of priority development programs and projects in order to enhance resilience, stimulate growth, provide basic services and achieve sustainable development goals in sectors such as water and sanitation, health, education, energy, infrastructure, employment, training and vocational education, social protection, and municipal services. Investment, transportation, tourism, information and communication technology, public sector development, in addition to budget support and refugees are also among the sectors supported by aids.

The Foreign Aid Report (2022) issued by the Ministry of Planning and International Cooperation indicates that the volume of foreign aid in terms of grants and soft loans, whose agreements with various countries and donors and financing agencies were signed during the period 2009-2019, amounted to about 26 billion dollars, including 16.5 billion grants and 9.5 billion loans. soft. The Syrian Crisis Response Plan 2020-2022 revealed that the international community provided actual funding for response projects by about \$1.2 billion in 2019, which constitutes 50.4% of the funding requirements, compared to 63.8% in 2018.

The controversy over the number of Syrian refugees in Jordan was striking. While UNHCR statistics indicate that the number of Syrian refugees in Jordan has reached 670,000, the Jordanian Ministry of

Interior estimates the number of Syrian refugees is more than double that number, making up about 15% of the total population of the Kingdom. This has indeed created additional challenges and confusion regarding the exact numbers of refugees, which was reflected in the response to the requirements of their absorption and the mechanism of dealing with them by donors. This, in turn, was reflected in Jordan's ability to optimally deal with the refugee crisis.

4.3. Housing

The housing sector in Jordan was not prepared for the significant increase in demand for housing. In other words, the significant rise in demand for housing constituted a real and sudden shock on the demand side, resulting in a sharp and unprecedented rise in rents and the cost of buying houses. This has a great impact on Jordanian families who were forced to pay higher rents due to the increased demand for housing. As a result, a number of families resorted to returning to their original villages due to their inability to pay the high rents in the cities that attracted larger numbers of refugees, or to move with the intention of renting their current homes to Syrians in some cases. The high rent costs have also influenced Syrian families who were forced to live jointly in one house to reduce rent costs (Al-Kahlout, 2019). Poor Jordanian families are severely influenced by the high rents especially that the rents in the areas near the Syrian border has dramatically increased (Alhawarin et al., 2018). Elsayed (2018) observes that refugees in refugee camps experience hard living conditions in terms of smaller housing space, difficulty in accessing public facilities and services, and less availability of durable goods compared to the majority of refugees who lived outside the camps.

4.4. Education

During the waves of asylum, the education sector in host countries usually faces the utmost pressure (Hamadeh, 2018). Krafft (2018) reports that half of the Syrian refugees are under the age of 15, and many of them faced difficulties in returning to education after the interruption caused by the armed conflict. Therefore, the demand for schooling becomes significantly high, especially in light of the refugees' demand for early marriage and high fertility rates among them (Sieverding 2018). Other factors contributing to the increased pressure on the education sector are related to the high demand among Jordanians for education and the compulsory basic education in Jordan, which creates crowded classes at schools. To face such pressure, the government has reduced the period of education and adopted the double-shift system, especially in Irbid and Amman, where the percentage of schools that follow this system increased from 7.6% in 2009 to 13.4% in the year 2014. This has a significant impact on the quality of education and has also increased the resentment of parents in Jordan (REACH, 2014). Hailat (2019) detects a decline in Jordanians' enrollment rates in education in 2016 compared to 2010.

4.5. Health

In the attempt to ensure health services for all citizens within 10 kilometers from places of residence, Jordan has continued to establish a wide network of primary medical and health centers supported by secondary care facilities. With the influx of Syrian refugees, this network has faced a heavy financial and logistical burden that exposed the Jordanian health care system to great pressures represented by lack of medicines and vaccines. As a result, health care centers are overcrowded with Jordanians and refugees in need for health services; they have also long waited times for health care and treatment and suffer from the lack of time allocated to the patient. Consequently, the quality of the health services provided is worsened. In such crowded environment, the possibility of transmitting infectious and

non-communicable diseases such as hepatitis, tuberculosis and measles becomes high. Francis (2015) reports that the Jordanian Ministry of Health increased the number of visits or reviews of Syrian refugees to primary care centers from 68 cases at the beginning of 2012 to 15,975 cases in March of 2013. Moreover, hospital admissions increased from 300 to 10,330 cases during the same period. Although most of them have access to health services, the refugees suffer from the dilemma of health insurance, as most refugees depend on charitable institutions in addition to international organizations to secure access to health care and treatment (Krafft et al., 2018).

4.6. Trade Exchange

The intra-regional trade between Jordan and Syria is greatly influenced since the Syrian conflict especially in the cities of northern Jordan: Irbid, Mafraq and Ramtha, due to the closure of the borders and the closure of the trade routes from neighboring countries such as Turkey coming through Syria or through the Mediterranean (Al-Kahlout, 2019). The transportation sector has also been significantly influenced, and consequently the incomes of many families that depended mainly on trade with Syria, especially those residing in the northern regions of Jordan, were affected.

4.7. Labor Market

The large influx of Syrian refugees coincided with a noticeable decline in the Jordanian economy led to a significant decrease in the rate of job opportunities. Expatriate labor multiplied due to the Syrian refugee crisis, and its impact on the Jordanian labor market increased. As a result, non-Jordanian workers got one job out of every two newly available jobs, while Jordanian employment rates declined and were characterized by instability for poor and less educated workers. As a result, unskilled Jordanian labor turned to irregular work or unemployment (Assad & Salemi, 2018). The introduction of Syrian workers into the labor market led to intensified competition, increased pressure on wages, and deteriorated working conditions causing a rise in unemployment rates (Al-Shahwan, 2018). Stave and Hillesund (2014) concludes that Jordanians exit the labor market in some sectors in favor of Syrians due to the intense competition and Syrians accepting lower wages. Those sectors include construction, wholesale and retail, food services, and agriculture. The study shows that about 30% of Jordanians who used to work in the construction and agricultural sectors before the war no longer work in them today. This was confirmed by Seeley's study (2015), which shows an increase in the intensity of competition in the Jordanian labor market. It is worth noting here that the impact of refugee employment was not limited to Jordanian labor but extended to compete with expatriate labor as refugee labor led to the redistribution of immigrant labor geographically away from the areas of refugee concentration, in addition to a decrease in the proportion of expatriate labor in the sectors in which refugee labor was concentrated, the manufacturing sector for example (Malaeb & Wahba, 2018).

5. The Role of Syrian Refugees in Promoting Jordan's Economic Prospects

There is no doubt that the economic challenges facing Jordan including Covid-19 repercussions, the weakness of public finances, the increase in the trade deficit, and the increase in unemployment rates, in addition to the support of the international community, are among the most important economic factors for the integration of refugees into the Jordanian local community. Despite the challenges and negative impact accompanying the Syrian refugee at different levels, it has positively contributed to the Jordanian economy, including boosting the demand for local products and this helped stimulate production, enhance local investment, transfer capital and skilled workers, and the use of new agricultural methods. International donors have also strengthened their support for Jordan, which has

facilitated the improvement of provided services, such as water, health, education, sanitation, and waste recycling (Al Kahlout, 2019).

Refugees' most important contributions to the economic life in Jordan:

- The refugee community is a new market that raises the general demand for goods and services in the host country, which in turn drives more investment and production and promotes growth.
- The establishment of new projects that would enhance investment and provide job opportunities. The Iraqi refugees had previously contributed significantly to enhancing investment in Jordan; the Iraqi investments in Jordan until 2008 was estimated at about \$18 billion. This has in turn reduced the burden on the Jordanian government in financing investments (Idan, 2019).
- Syrian labor has contributed to the perpetuation of small businesses, especially in sectors in which Jordanians are reluctant to work at such as car wash stations, cafes, in addition to restaurants and sweets and the like.
- Fees and taxes contribute to the public finances and enhance the ability to spend and raise the level of services.
- Enriching human capital and benefiting from the skills and experiences that refugees bring with them. Many sectors have employed Syrians whose experience and knowledge were transferred to local employment. Examples of these sectors are tourism, restaurants, sweet shops and construction sector.
- Positive competition at the level of employment and small projects prompted local labor to develop themselves and their skills, which raises productivity and enhances the human element. This led to the improvement of services and the quality of the product in sectors such as restaurants and sweets.
- The integrative role of Syrian labor in filling jobs in sectors far from local labor, such as construction and agriculture.
- The presence of refugees in host societies, especially developing ones, serves in the flow of humanitarian and economic aid provided by the international community, which will have a positive impact on development in those countries.
- Refugees also have a direct role in the flow of resources in the form of international humanitarian aid, economic assets and human capital to the host countries, which helps the host countries in building and strengthening infrastructure, improving the investment climate and contributing to solving many economic and social problems.

The United Nations Development Program (UNDP, 2011) concentrates on the need to create short-term job opportunities and develop economic recovery. These initiatives aim at improving decent livelihoods, providing basic social services for Syrian refugees, and advocating the promotion of local economic development through matching and enhancing skills, supporting small and medium enterprises, developing capacity of both Jordanians and Syrian refugees, improving services provided by municipalities, enhancing community security by preventing crime and supporting legal aid in Jordan. In addition to providing technical support to the Jordanian government to effectively cope with and response to the Syrian crisis and support the fight against terrorism and extremism and promoting stability. Francis (2011) believes that the Syrian presence in Jordan enhances the demand and increases the aid provided, which ultimately leads to more job opportunities. Accordingly, asylum should not be viewed negatively. On the contrary, identifying the benefits of asylum widens the horizon which will be reflected positively on the host communities.

6. The Challenges Facing Refugees' Economic Participation

In the light of a declining economic performance and security, political and economic challenges

Jordan is going through one of the most difficult economic crises in its history. Public debt exceeded the gross national product, and unprecedented unemployment rates and economic growth slipped below zero by the end of the year 2021 according to the statistics of the Central Bank of Jordan. In addition to this, the implications of Covid-19 and the consequent increasing imbalance in the trade balance have drained Jordan's foreign exchange reserves and have also added pressure on the local currency. Moreover, Jordan's traditional allies have retreated from providing grants and support as expected. Other factors have also contributed to deepening the economic crisis such as the decline in the rate of the possibility of absorbing Syrian labor into the Jordanian economy since the participation rate in the labor market is greatly affected by the factors such as age, educational attainment, and skills. It is also affected by the availability of job opportunities, the level of wages, the available work environment and conditions, the extent to which workers' skills are compatible with available opportunities, etc.

In this context, Stave and Hillesund (2014) shows that the majority of Syrian refugees came from the countryside, and that their average age is lower than Jordanians, and that their educational attainment is also lower, as only 15% of Syrian refugees over the age of 15 hold a high school diploma or a higher degree. 51% of Syrian refugees living outside camps participated in the Jordanian labor market in 2014. Regarding the nature of their work in Jordan, it is distributed as follows: 40% of the refugees work in the construction sector, 22% in the services and sales sector, 12% in factories and machinery, and 7% in the agricultural sector. As for the sectors in which they worked before entering Jordan, they were as follows; 23% in the construction sector, the same percentage in the wholesale and retail trade sector, 16% in the manufacturing sector, and 10% in the storage and transportation sector. It is concluded from these figures that a clear shift has occurred in the nature of the work that these refugees practiced in Syria compared to the work they are working in today in Jordan.

This can be explained by the difference in the economic structure and the available job opportunities between the Jordanian and Syrian economies. One of the important observations in the labor market is that Syrian labor accepts work with low wages and harsher working conditions compared to Jordanians, and sometimes without a contract regulating the relationship with the employer or the social security institution. This would help in perpetuating and deepening the informal labor market in Jordan.

According to UNDP estimates, the informal economy in 2020 contributed about 25% of Jordan's gross national product, in addition to employing 46% of the total workforce. It is known that workers in the informal sector are more vulnerable to exploitation and lower wages. Despite the availability of work permits granted by the Jordanian state, the percentage of Syrian refugees employed is less than 20%, most of them work in the informal sector and without permits (Krafft et al., 2018). Kelberer (2017) indicates that between 120,000 and 160,000 Syrians work in this sector prior to the agreement signed between the Jordanian government and donors (the Jordan Compact) to allow the issuance of work permits for Syrian refugees. According to a West Asia-North Africa Institute study (2019), 31% of Syrian refugees over the age of 15 are working, while 24% are unemployed and looking for work. The most important challenges facing refugees' participation in the labor market can be summarized as below:

- The availability of job opportunities taking into consideration the economic crisis Jordan.
- Competition with local and expatriate workers.
- Modest wages in general compared to the high cost of living in Jordan.
- Compatibility of the skills and experience of refugees with the needs of the Jordanian labor market.
- The exploitation of refugees in terms of wages, working hours, working conditions, vacations, indifference to safety conditions, and so on.
- Working outside the umbrella of the Social Security Institution and/or without an employment contract that regulates the relationship between the worker and the employer to protect the rights of refugee workers, known as the informal labor market.

- The availability of appropriate working conditions and climate that prevent exploitation and harassment to preserve the health of workers and avoid risks.

In addition to what have been said so far, the aspirations of the refugees to return safely to their country can contribute to the reluctance of some refugees from economic participation. In other words, refugees anticipate the improvement of conditions in Syria in case the intensity of conflict and violence decreases. Cooperation between all parties concerned with asylum in creating an appropriate economic environment and improving work-related conditions would stimulate the economic participation of refugees in Jordan.

7. Enhancing Social Cohesion and Economic Cooperation between Refugees and Host Communities

The United Nations defines refugee integration as an interactive process that relies on both the refugees and the members and institutions of the host community, where refugees and citizens merge to establish a single community embracing the refugees' differences. The integration process, therefore, requires a willingness from the part of the refugees as they have to adapt to the conditions of the host country without giving up their original identity. It also demands from the host country to, first, embrace the refugees despite the latter diversity and differences, and, second, to be able to meet their needs.

The shared language, religion, and culture between the Jordanians and Syrians, in addition to the geographical proximity, where some tribes are divided between the two countries, contribute to the rapprochement of refugees and host communities and facilitate the integration of Syrian refugees into Jordanian society. However, the economic challenges facing Jordan, the high unemployment rates, the support of the international community, in addition to restoring peace to Syria and opening the door to the return of refugees and maintaining their security, affect the integration of refugees. The integration of Syrian refugees into Egyptian society is an example of the process of integration as a considerable number of refugees establish their own projects employing Egyptians, while others became involved in schools and universities until everyone become an effective part of the host community. (Ibrahim, 2017).

Part of Integration process are Individual and local charities, in addition to Zakat committees, that have provided various types of support to Syrian refugees since the outbreak of the crisis and the beginning of the refugee waves. Moreover, the International Taekwondo Federation established in 2016 the World Humanitarian Foundation for Taekwondo¹ based in Switzerland. Its first activities were to establish Taekwondo centers in the Syrian refugee camps in Jordan in the same year to facilitate the participation of a number of the affiliates of these centers in international championships in The Emirates, and also supports their participation in upcoming tournaments in Korea and France.

Taking into consideration these facts, many questions arise about the effects and consequences of integrating refugees in Jordan minimizing the competition of refugee workers with local workers, as well as small projects. Another important aspect is how to invest the refugees' energies to maximize the benefits for all parties, and many other data and details affecting the final outputs of the integration process. The following proposals can contribute to strengthening economic cooperation and social cohesion between the local community and refugees, and achieving mutual benefit:

- Encouraging refugees to establish their projects in partnership with local investors while facilitating these types of projects.
- Joint employment of both local and refugee workers.

¹ www.thfaid.org

- Employing Syrian workers in service institutions such as municipalities to enhance their belonging to the host community through enabling them to mix with local workers and citizens.
- Distributing the aid and grants provided by the international community among both refugees and vulnerable groups of Jordanians to minimize the negative feelings among these groups and to enhance cooperation and acceptance among them.
- Granting exemptions and privileges to local institutions that employ refugees and facilitate their mixing and integration with the local community.
- Re-evaluating the educational system, and more specifically the two-shift system in school education, to mix Syrian students among Jordanian students whenever possible.
- Securing scholarships for refugees to enroll them in Jordanian universities where they will have an opportunity to engage with their peers and strengthen relations with them.
- Supporting and facilitating international projects that require the employment of refugees, provided that they are equitably with local workers to open the door for interaction, acquaintance and cooperation between them.
- Easing the Syrian employment measures, whenever possible, to enhance a sense of reciprocity with labor and the local investor.
- Highlighting, first, the success models and the active and positive elements of the Syrian refugees in the Jordanian society, and second, highlighting the positive contributions they have achieved within the society.

In addition to what have been discussed earlier, the influx of refugees can help the international media highlight the host countries, especially marginalized counties that have never received media attention before. The integration of refugees into the host societies has another important benefit which is reducing the chances of refugees to join extremist and terrorist groups that target vulnerable people like refugees. This in turn, protects host countries and the international community. In other words, excluding and marginalizing refugees by not allowing their integration into host countries and not meeting their needs might force refugees to return to their homelands, which are often filled with violence and extremism and controlled by terrorist groups. This can increase the chances of joining these groups. Accordingly, helping refugees and host countries to adapt and integrate is a common interest that requires all parties to assume their responsibilities and not abandon their role in assisting refugees and host countries alike.

8. Refugees' Economic Empowerment and Self-Reliance

Economic empowerment of refugees is not only an effective method to help them instead of directly spoon-feeding them, but it is also an effective way to reduce the burdens of asylum on the host countries by converting refugees into an active element in the productive process. Thus, transforming the entire asylum crisis into an economic opportunity for the host countries, as is the case with some successful experiences with refugees, such as the German experience. It is important at this stage to mitigate the negative economic and social impact of the Syrian refugee crisis on Jordanian society, and to transform the presence of refugees from a burden or ordeal into an opportunity or a grant. In the sense of maximizing the economic and social benefits of Asylum on both the Jordanian society and the economy. This could be done by empowering the refugees and increasing their self-reliance until their return instead of their complete dependence on the host country, international organizations and institutions, and the aid of donor countries.

However, the process of economic empowerment and directing refugees to self-reliance faces several difficulties and challenges, including:

- The possibility of providing the necessary capital for investment and launching projects for refugees.
- The difficulty in borrowing from banks and the inability to provide the necessary guarantees.

- Laws and legislation regulating the establishment of projects owned by refugees.
- Providing the necessary labor and the restrictions imposed on granting work permits or relying on local labor.
- The acceptance of the local community as well as the market for refugees, whether it is employment or projects, and the amount of support and encouragement, in addition to competition and the possibility of protecting the local product.
- The role of donors, which focuses on providing food and health care more than thinking about supporting the launch of projects and empowering refugees economically.
- The knowledge and skills necessary to establish and manage projects in light of the educational attainment prevalent among the refugees.
- Modest infrastructure and limited market, as well as the limited private sector outside the capital, Amman.

Despite the challenges and difficulties facing refugees' empowerment and self-reliance, the desire and readiness of refugees to own their own projects in exchange for dreams of returning to their homes and work emerges as a decisive factor in the success or failure of this approach. This in turn will reduce the burden on donors and host countries, will turn asylum into an opportunity and will make refugees an active economic, social and developed element

9. Asylum-Related Experts

The beginning was with the mayor of Greater Irbid Municipality because it is one of the most important effective institutions influenced by the refugee crisis. The city of Irbid after all is geographically proximate to the Syrian-Jordanian border. Therefore, Irbid is hosting a large number of Syrian refugees, in addition to the nature of the municipality's work that affects the lives of citizens and refugees. At the beginning of his meeting, the mayor, Dr. Nabil Al-Kofahi, states a number of challenges regarding the structural imbalance in the Jordanian economy, the absence of a distinct economic identity, the inflation of the service sector in Jordan at the expense of commodity production, and the heavy dependence on imports to meet the needs of the local market as an inevitable result of weak production base.

Al-Kofahi has also referred to the imbalance in the trade balance, the difficulty of obtaining job opportunities in light of high unemployment rates, in addition to the intense competition for the already limited opportunities between Jordanian workers, refugee workers and expatriate workers, as well as the Corona pandemic and the economic and social challenges it imposed. He points out that providing incentives to stimulate investment and stimulate economic growth would contribute to creating job opportunities, finding solutions, and alleviating economic crises. He also stressed that the municipality is ready to cooperate and provide facilities within its powers to achieve the desired development especially in the context of projects from foreign donor institutions such as the German Development Agency (GIZ), which employs Syrian refugees in addition to Jordanians equally through the municipality of Irbid. According to Al-Kifahi, the municipality will also support the continuity of this trend, and does not mind facilitating procedures for establishing development projects funded by other international institutions that require the employment of refugees.

Concerning the advantages of refugee crisis, the mayor of Greater Irbid Municipality believes that the Syrian refugees have contributed to strengthening and increasing consumer demand for goods and services and have established some projects in different sectors. He added that although the Syrian asylum has put pressure on the infrastructure, especially in the field of sidewalks, streets, traffic congestion, and the transportation of solid waste, Irbid has received support and funding from donors in the form of mechanisms and assistance in the field of hygiene and containers, and the establishment of a transfer station to help the city contain the consequences of asylum. In answering a question about whether refugee employment is considered complementary or competitive employment with local

labor, Al-Kofahi answered that Syrian labor is competitive in some sectors, such as the restaurants and sweets sector, and complementary in other sectors, such as the construction sector. Regarding the possibility of turning asylum into an opportunity, Al-Koufhi believes that this matter first requires a political decision, and then a clear vision to maximize the benefits from the experiences of other countries in this field.

In the dialogue held at Yarmouk University which included experts, academics, civil society institutions, in addition to international bodies; attended by: Prof. Qassem Hammouri, Professor of Economics at Yarmouk University, Abdullah bin Hani, founder of the Mohafazati Volunteer Foundation, Marah Jamous from the West Asia and North Africa (WANA) Institute, and Lara Abu Salim, Director of the Employment Services Hub at the German Development Agency (GIZ), the participants unanimously agreed on the importance of regulating the Jordanian labor market in order to reach the integration of the workforce: including local and foreign workers, in addition to refugee workers. However, Prof. Hammouri believes that job opportunities depend on the size and growth of economic activity, and not only on regulating the labor market. Regulating the labor market alone does not provide sufficient job opportunities for Jordanians and does not solve the problem of increasing unemployment among their ranks. He emphasized that the solution is in attracting skilled Syrian labor and capital and resettling them in Jordan to transfer the skills and experiences of Syrian refugees to Jordanians who should accept the Syrian integration into their country.

Abu Salim has also pointed out that Jordanian labor market suffers from lack of balance resulting from the incompatibility of education outputs with the requirements of the Jordanian labor market, and the preference of the Jordanian worker to work in the public sector. Therefore, there is an urgent need for a social security to motivate Jordanians to work in all sectors, and also help them to overcome the culture of shame. The most exciting talk was about the exit of many Syrian investors from Jordan's local market to other neighboring markets due to the weak investment incentives and the complexity of procedures. These factors have collectively contributed to the exit of those investments.

Abu Jamous supported the idea that Jordanians prefer to work in the government sector. However, Jordan, in 2016, has signed a document allowing Syrian refugees to work in the Jordanian market and granting them the necessary permits, which Bani Hani referred to, led to an increase in competition between local and refugee workers on one side, and between labor Immigrant and refugee labor on the other side. Abu Jamous does not see anything wrong with the Syrian refugees' competition with Jordanians in the labor market. This competition motivates Jordanian worker to develop, improve skills, and enhance his productivity.

The involvement of refugees in the Jordanian labor market, however, has faced multiple difficulties. The most important of which is the lack of capital needed to launch projects especially in light of the presence of a skills gap in favor of refugee employment in many professions and trades, compared to a weakness in the current skills of Jordanian counterparts, which gave refugees a competitive advantage in the labor market. This is what Bani Hani and Abu Jamous agree upon. Dr. Hammouri stressed that the competition of Syrian labor with local labor in some sectors led to the improvement of services provided in those sectors, such as the restaurants and tourism sectors. He believes that the Syrian labor can be viewed as complementary and substituting labor at the same time, as its classification varies from one sector to another.

9.1. Transforming Asylum into an Economic Opportunity

The experts discussed the obstacles and challenges facing the transfer of Syrian asylum into an economic opportunity as they all agreed on the difficulty of the ways achieving it. Dr. Hammouri argued that Syrian refugees cannot be turned into an opportunity under the current situation unless there is a government decision to fully integrate the refugees into the Jordanian labor market. The

chambers of industry and commerce, from the other side, can play a vital role in maximizing the benefit of the refugees by utilizing and transferring their skills to Jordanians. Others argued that groups from both sides lack the skills and knowledge needed in the labor market. Thus, it is necessary to train and qualify these groups before working in the field to achieve the greatest possible benefit. This could be achieved through activating the role of expertise and training centers, in addition to coordinating with relevant authorities such as the Technical Skills Development. Universities have also a role in providing students with the required skills and experiences that facilitate their involvement in the labor market. However, the expense of some school hours is very high compared to the wages paid to the employers.

The private sector can play a vital role in embracing refugees, supporting them, and benefiting from them because, unlike the public sector, it is more flexible and agile in making decisions and taking advantage of opportunities, especially if the refugees possess skills and knowledge needed for growth and prosperity.

The weakness of coordination in the work of donors and their dealing with Syrian refugees was one of the most important challenges. It has been detected that as some beneficiaries receive assistance from various parties at a time when no kind of aid reaches others. Therefore, the importance of activating the role of the Ministry of Planning and International Cooperation in this was emphasized. In this regard, to raise the level of coordination between these parties in order to improve the efficiency of the aid provided and to maximize its economic role, the role of expertise represented by Jordanian universities becomes important. The attendees also indicated that the donor institutions began to identify the needs of the beneficiary groups of citizens and refugees first, and then support and finance development projects accordingly. Abu Salim and Abu Jamous called for easing restrictions on refugees' entry and their involvement in the labor market by amending the legislation governing this, and focusing on directing refugees to sectors that suit their skills and turning them into production instead of relying on the aid they receive from donors.

Bani Hani believes that rehabilitating and preparing the investment environment is a vital and decisive factor in settling Syrian investments, attracting and preserving them, and preventing their exit from Jordan to other countries. This would constitute a qualitative leap in managing the asylum file on the way to transforming refugees from a plight to an opportunity. Professor of Economics at Yarmouk University, Dr. Mahmoud Heilat concluded the meeting, noting that the presence of Syrian refugees constituted a large consumer market in Jordan, and this in turn stimulates a demand in various sectors, and helps the growth and development of those sectors if it is employed in an appropriate manner. Syrian asylum is not a threat or a challenge, but an opportunity that can be taken advantage of.

10. Conclusion

Despite the limited resources, and with the presence of a large number of refugees on its lands, Jordan has succeeded in providing security, health and education services to its citizens (Idan, 2019). It has also provided many services to Syrian refugees within the available resources and the support of international donors. The Ministry of Planning and International Cooperation has approved of the plan; "Jordanian response plan for the Syrian crisis for the years 2020-2022"², which was prepared in partnership with representatives of the relevant ministries such as health, education and planning, United Nations organizations, donor countries, and non-governmental organizations, with a total cost of about \$6.6 billion.

The plan consisted of three main components: supporting host communities, building institutional capacities, and supporting refugees. The plan also includes a number of sectors such as education,

² www.mop.gov.jo

health, water and sanitation, social protection, justice, housing, public services, energy, transportation, and the environment, in addition to the economic empowerment sector, which includes interventions related to food security and livelihoods. In an attempt to enhance the integration of refugees into the national economy, Jordan has issued 62,000 work permits for Syrian refugees in 2021.³ This procedure will ultimately reduce the refugees' dependence on humanitarian aid, and will enable donors to support the most vulnerable groups of refugees. Al-Sukhun and Khammesh (2019) go on to demand the replacement of expatriate workers by Syrian refugees in an attempt to achieve the benefit of all parties; Refugees, Donors, and the Jordanian Economy.

Despite the difficulty of the task, but team work can make it possible. In this context, the active humanitarian role of donors, international bodies, non-governmental organizations and civil society institutions emerges as a decisive factor in the transformation of refugees into a positive active element in the Jordanian economy and society, ensuring the optimal response to asylum and enabling Jordan to meet the needs of refugees and the local community to guarantee a decent life for all residents of the country. There remains an urgent need to conduct a broad field study to answer many questions about asylum, the role of refugees and the possibility of their integration into the national economy, and transforming asylum from a misfortune into an opportunity.

³ <https://news.un.org/ar/story/2022/01/1092512>

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