

Enhancing Economic Prospects: Resolving Challenges Faced by Syrian Refugees in Jordan

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Abstract

Entering its tenth year, the ongoing conflict in Syria has developed into a colossal humanitarian crisis, encompassing one of the most substantial challenges worldwide. The Syrian civil war has forced millions of civilians to flee their homes, seeking safety in neighboring countries such as Jordan. Due to the absence of favorable circumstances, it is probable that the majority of Syrian refugees will continue to stay in host countries such as Jordan for the foreseeable future. The prolonged displacement could impose substantial economic burden on the host countries. The Hashemite regime needs to address the economic and legal implications arising from this emerging reality. The researcher proposed 3 practical and innovative solutions to support refugee livelihoods and promote the well-being of refugees, including 1) converting refugee camps into Special Economic Zones (SEZs), 2) establishing refugee entrepreneurship, and 3) helping refugees obtaining equivalence of certificates.

Keywords: Economic Solutions, Sustainable solution, Jordan, Syrian Refugees

Introduction and Background

The conflict in Syria, now entering its tenth year, has evolved into one of the largest humanitarian crises globally (UNHCR 2021; Buswell 2020; Fallah et al. 2021). This protracted war has had a profound impact on Syria's economy, resulting in a significant decline in its Gross Domestic Product (GDP) (Giovannetti and Perra 2019). In 2010, Syria possessed one of the most diversified economies among developing nations, with a GDP of USD 60 billion (Giovannetti and Perra, 2019). However, by 2019, this figure had plummeted to less than USD 20 billion (Deutsch Welle 2021). The current situation in Syria offers little hope for a negotiated settlement, reconciliation, or lasting stabilization (Fallah et al. 2021). The civil war has already been decisively tipped in favor of the regime, leaving limited prospects for substantial resolution (Asseburg 2020). Rebuilding Syria's infrastructure and housing is just the tip of the iceberg as the country faces immense challenges (Kizilkaya et al. 2021). It requires assistance to revive its economy, stabilize its devalued currency, and restore public services (ŞahinMencütek 2021).

Millions of civilians displaced by the Syrian civil war have sought safety in neighboring countries like Jordan, which shares a border with Syria (Macaron 2018). Among these refugees are a significant number of vulnerable individuals, including children and the elderly, who now reside in temporary camps and makeshift tents offering minimal protection against the elements (Kassem and Jaafar 2020). These makeshift settlements provide limited access to fundamental necessities like clean water, sanitation facilities, adequate healthcare services, and safe and nutritious food (Kassem and Jaafar 2020). The security situation remains volatile, and the process of refugee return is expected to take several years (Macaron 2018; UNHCR 2020; Fakhoury 2021; Alrababa'h et al. 2020).

Regrettably, the ongoing COVID-19 pandemic exacerbates the already complex situation, making it even more challenging for Syrian refugees to find sustainable solutions (Lemberg-Pedersen and Haioty 2020; Hajjar and Abu-Sittah 2021). Given the lack of conducive conditions for a safe and dignified return, the majority of Syrian refugees are likely to remain in host countries like Jordan for the foreseeable future (El-Abed and Shabaitah 2020). The prospects for return diminish as reports of widespread issues, such as border extortion and mandatory currency conversion, add to the hurdles faced by returnees (The Economist 2021). Returnees also confront the risks of forced conscription and arbitrary detention by a regime grappling with a scarcity of resources and funds (Seven 2022). In the wake of Lebanon's economic collapse, which had previously provided financial support to the Alawite Syrian regime, the Syrian government seeks additional financial resources and views the loyalty of returnees with suspicion (Macaron 2018; Financial Times 2021; Fallah et al. 2021).

Given the limited number of resettlement locations available, the traditional third solution for refugees—resettlement in a third country—offers little hope to Syrian refugees (Içduygu and Nimer 2020). Proximity to the conflict has resulted in neighboring countries shouldering the majority of the refugee burden, as seen throughout the Syrian crisis (Içduygu and Nimer 2020). Moreover, the Middle East lacks a precedent for large-scale refugee populations returning to their countries of origin (Eran 2018). Consequently, the efforts of host governments to encourage Syrian refugees to return to Syria or be resettled outside the region are unlikely to persuade them, resulting in their prolonged displacement in the host countries (e.g., Jordan) for the foreseeable future (Tobin et al. 2022; van Blerk et al. 2022).

Over the past decade, Jordan has been deemed an ideal host country for Syrian refugees by the UNHCR (Paragi and Altamimi, 2022). Not only has Jordan provided safety and security to those in desperate need, but it has also included refugees in its national health program, ensuring access to essential services such as COVID-19 vaccinations (Khawaldah and Alzboun, 2022). Jordan is widely recognized as a global leader in refugee hosting (Fadhilat 2021). However, the economic burden on Jordan has been substantial (Al-Dalahmeh and Dajnoki 2021; Abdul-Khalek et al. 2020). According to the World Bank, Syrian refugees have cost the country approximately US\$2.5 billion per year, equivalent to six percent of its GDP (Macaron 2018).

A significant breakthrough came in 2016 with the implementation of a policy allowing Syrian refugees, residing in camps or various governorates of the Kingdom of Jordan, to work in selected professions within the local market without paying work permit fees, unlike other expatriate workers (SahinMencütek and Nashwan, 2021; Al-Mahaidi 2021). This policy was a response to the recommendations outlined in the 2016 Jordan Compact on the Syrian crisis (Fadhilat 2021; Bastaki and Charles 2022). Although Syrians did not originally arrive in Jordan seeking employment, in the long run, their acceptance of lower wages compared to Jordanians and other foreign workers may result in displacing other laborers (Eran 2018). Consequently, the Hashemite regime will need to address the economic and legal implications arising from this emerging reality.

This Field Reflections study draws on primary sources in English and Arabic to explore the options and potential scenarios for Syrian refugees in Jordan in the medium to long term. It is based on the researcher's belief that refugee camps in Jordan can be transformed into an "urban-camp" model to mitigate the challenges faced by Syrian refugees and the host countries.

Navigating Economic Landscapes: Addressing Syrian Refugee Challenges in Jordan

The initial stance of the Government of Jordan towards Syrian refugees was welcoming, as demonstrated by the 1998 Memorandum of Understanding with the UNHCR, which established an open-border policy for Syrians (Beaujouan and Rasheed 2020). However, over time, the regime began imposing restrictions on refugee admission and access to services (Naseh et al. 2020; Dionigi 2023). In 2015, the Jordanian government took a groundbreaking step by initiating a process of partial economic inclusion for Syrian refugees in collaboration with the international community through the Syria Response Plan and Regional Refugee and Resilience Plan (Fallah et al. 2021; Dionigi 2023). These policies were designed to address the needs of refugees who had been residing in Jordan since 2011 and were unlikely to return to Syria in the foreseeable future.

The conventional response to refugee crises has often involved confining refugees to camps for extended periods, ranging from five to 20 years (Betts 2016; Scudder and Colson 2019; Betts et al. 2023). However, there is a growing proposal to shift this approach and engage global business in creating opportunities for refugees to not only survive but also thrive (Pincock et al. 2020; Betts et al. 2020; Betts 2021). This perspective perceives refugees as potential economic assets from which global businesses can derive profits (Betts et al. 2019; Betts 2021). While humanitarian responses are essential for sustaining lives in times of crisis, they alone cannot resolve the underlying conflicts that drive displacement (Betts 2021). Consequently, governments and other stakeholders are grappling with how to involve businesses and generate employment opportunities for refugees (Betts et al. 2019).

Converting Refugee Camps into Special Economic Zones (SEZs)

Researchers face the challenge of proposing practical solutions for refugees in countries of first asylum (Kiselev et al. 2020; Adelman 2021; Jacobsen 2019). As a result, refugee and migration experts, humanitarian organizations, non-governmental organizations (NGOs), and government actors are redirecting their focus from traditional humanitarian work toward labor market interventions (Adelman 2021). The concept of Special Economic Zones (SEZs) as a long-term solution to the refugee crisis gained recognition through the influential work of Oxford University professors Alexander Betts and Paul Collier (Betts and Collier 2015). They proposed establishing a SEZ called King Hussein Bin Talal for Development Area (KHBTD) in Mafraq City as a starting point (Betts and Collier 2015). In support of this idea, King Abdullah II bin Al-Hussein mandated that SEZs exporting to Europe must employ a minimum of 15 percent Syrian refugees to enhance Syrian labor engagement in Jordan (Betts and Collier 2015).

However, this study, based on research and discussions with the Mafraq Development Company (Mafraq Development Company 2021) responsible for KHBTD, reveals that the number of factories constructed in these SEZs, as discussed by Betts and Collier (2015), did not significantly impact Syrian labor engagement. This is primarily due to the fact that most of these factories were not exporting to European countries but rather to the Arab region, making them exempt from the hiring quota (Mafraq Development Company 2021). This example highlights the importance of focusing on sustainable economic resilience solutions instead (Bjørkhaug 2020; Betts 2021; Pascucci 2021).

Refugee women, in particular, face multiple disadvantages in the labor market due to their gender and refugee status (Dempster et al. 2020). Challenges such as limited job opportunities, transportation, child care services, and conservative social norms further contribute to their disadvantage (Slimane et al. 2020). Employment in SEZs often involves long working hours, low wages, and short-term contracts (Mencütek and Nashwan 2021). Additionally, legislative instability within these SEZs, including the KHBTD, has also been a factor contributing to their failure in Jordan (Mafraq Development Company 2021). Therefore, to find durable and sustainable solutions for Syrian refugees in Jordan, it is crucial to consider the demographic characteristics of the refugee population, the structure of the labor market in Jordan, resource mobilization and allocation, unemployment rates, the role and limitations of the state, as well as the attitudinal and psychological impacts on Jordanian laborers and other relevant economic indicators (Fallah et al. 2021).

To address the employment challenges faced by development areas and Special Economic Zones (SEZs) in achieving their targets for Syrian refugees, a proposal is put forth to convert refugee camps into SEZs managed by the UNHCR. This management by the UNHCR would ensure global legitimacy for the SEZs and products developed by Syrian refugees within the camps would receive broader support.

Under this proposal, the UNHCR would be responsible for attracting foreign companies, particularly from Europe, to invest in the SEZs. In collaboration with the Jordanian government, the UNHCR would grant these companies discounts and exemptions, such as those on imports of raw materials, within the industrial zones. Additionally, the UNHCR could receive a percentage of the companies' profits (e.g., 10-20%) to support its work with Syrian refugees in Jordan. Workers in these foreign-operated factories, such as an H&M factory, would consist of both Syrians and Jordanians, and the manufactured goods would be exported to Europe and other destinations. This approach aligns with the hiring quotas introduced under the Jordan Compact, although adjustments to these rules may be necessary at a later stage. Ultimately, the goods produced in the SEZ camps would bear the label "Made in Zaatari," one of the refugee camps in Jordan.

This model is built upon the transformation of refugee camps into integrated cities and represents a new governance approach for host countries that could serve as a blueprint for other nations hosting refugees. Given the UNHCR's credibility and expertise, it is well-suited to oversee such a program. Currently, the UNHCR leases the camps from the Jordanian government and covers the costs of energy and other services used in the camps, including water, electricity, and raw materials supplied from the Jordanian market. By increasing productivity within the camps, they could eventually become a source of revenue for Jordan. Moreover, in the event of the resolution of the Syrian crisis and the return of Syrians to their home country, the refugees would have acquired valuable skills necessary for rebuilding Syria, potentially allowing them to continue working in similar enterprises. Jordan would also benefit from the factories and infrastructure established in the SEZ camps, which would remain in the country and continue operating. Thus, the SEZ camps would provide mutual benefits for both refugees and the government, while Syrians would be employed in a manner that does not negatively impact the Jordanian labor force. To facilitate this proposal, the UNHCR needs to develop a comprehensive database of Syrian refugees and their qualifications, which would serve as a valuable resource for identifying the number of qualified Syrians who, if they decide to return to Syria, could actively contribute to the rebuilding of their country.

Establishing Refugee Entrepreneurship

Another potential solution is to foster entrepreneurship within the refugee community (Skran and Easton-Calabria 2020; de la Chaux and Haugh 2017; Embiricos 2020). Despite the theoretical prohibition on refugees starting their own businesses within camps, the UNHCR estimates that there are around 3,000 informal shops and businesses within the Zaatari camp in Jordan. These businesses generate approximately US\$13 million per month (UNHCR 2018). This demonstrates that markets can develop within refugee communities, even in challenging environments. Some businesses in Zaatari have even succeeded in exporting products beyond the camp (Fallah et al. 2021). Encouraging entrepreneurship not only empowers refugees but also equips them with valuable skills for their eventual return home, if and when it becomes possible (Heilbrunn and Iannone 2020). To facilitate this, the involvement of financial institutions is crucial (de la Chaux and Haugh 2017; Vimala and Alamelu 2021).

Rather than relying on urban banks that may not be familiar with the specific needs of camp residents, a conglomerate of banks should be established within the camps under the oversight of the UNHCR (de la Chaux and Haugh 2017). This conglomerate would consist of multiple European banks and would provide financing and support for Syrian entrepreneurs to establish microbusinesses. This approach aims to go beyond creating a survival economy and instead foster a community of independent micro-entrepreneurs (de la Chaux and Haugh 2017).

Presently, refugees in Jordan encounter difficulties in accessing financial services (Zighan 2021). Syrian refugees make use of UN-issued bank cards, provided free of charge by a Jordanian bank, which contain a monthly food allowance redeemable at grocery stores both inside and outside the camps (Fallah et al. 2021).

These cards, linked to refugees' biometric data, may soon be expanded for purchasing medicine, clothing, and cooking fuel (Gavlak 2014). Among microfinance institutions, only one actively targets the refugee population through credit provision, namely MicroFund for Women (GCAF et al. 2018). An assessment conducted by REACH on micro-business owners among Syrian refugees in various governorates of Jordan revealed that nearly all Syrians interviewed (98 percent) relied on NGO grants as their funding sources (REACH 2020). Additionally, 86 percent of micro-business owners expressed the need for funding, primarily for acquiring equipment/tools (81 percent), purchasing ingredients/raw materials (45 percent), and investing in marketing (27 percent) and transportation (26 percent) (REACH 2020).

To enhance access to financial services for Syrian refugees, the UNHCR has implemented various measures. This includes providing monthly cash assistance to 32,500 refugee families (UNHCR 2019a). The introduction of a mobile wallet system by the UNHCR has been revolutionary for refugees, who are currently unable to open bank accounts in Jordan (UNHCR 2019b). The mobile wallet can be easily accessed with a UNHCR asylum seeker certificate and a Ministry of Interior Service card. This innovation has expanded refugees' access to affordable and practical financial services tailored to their needs, such as transactions, savings, payments, and credit (UNHCR 2019b).

It is crucial to highlight that the businesses of Syrian refugees in Jordan have been significantly impacted by COVID-19 restrictions (Acu 2023). Surveys conducted among micro-business owners in Jordan indicate that more than half (53 percent) experienced extreme disruption to their businesses due to closures related to the pandemic, while 31 percent reported significant disruptions (Kebede et al. 2020). A notable study focusing on access to financial and non-financial services among Syrian refugees in Jordan reveals that a majority of the refugees surveyed (79 percent) had resorted to borrowing at least once since their arrival in the country, emphasizing their limited access to formal financial services (GCAF et al. 2018). In fact, slightly over half of the respondents (51 percent) relied on informal sources of credit, such as borrowing from family and friends (GCAF et al. 2018).

Overall, the Syrian refugee population in Jordan demonstrates a remarkable entrepreneurial spirit and a keen interest in business ventures (Zighan 2021). Refugees who express an interest in entrepreneurship identify potential business opportunities across various sectors, with women often preferring home-based activities (Senthanar et al. 2021). Since formal employment opportunities are predominantly limited to sectors such as agriculture, construction, manufacturing, and some services, informal and home-based enterprises present the most feasible options for refugees to invest their human, social, and financial capital (Zighan 2021).

Helping Refugees Obtaining Equivalence of Certificates

Syrian refugees residing in camps and holding certificates in fields such as medicine, engineering, or education have additional employment prospects. However, they encounter challenges when it comes to obtaining accreditation for their previous educational qualifications. While these refugees may find work within their specialties within the camps through existing health centers, schools, or companies, those desiring to enter the Jordanian labor market are required to possess an equivalent university degree recognized by the Jordanian authorities. For the Ministry of Higher Education and Scientific Research (MOHE) in Jordan to acknowledge and accredit the certificates of Syrian students or refugees, the applicants must go through the same accreditation process as Jordanian citizens (Fallah et al. 2021). The MOHE requests Syrian refugees to provide a purpose for the accreditation, typically in the form of proof from an employer (Fallah et al., 2021). Recognizing the educational certificates of Syrian refugees in Jordan often poses significant challenges (Ruisi 2019).

To address these obstacles, valuable lessons can be learned from initiatives undertaken by other refugee-hosting countries. For instance, Sri Lankan refugees residing in camps in Tamil Nadu, India, successfully advocated with the central and state governments of India to obtain special concessions enabling refugee students, many of whom had lost their school certificates during displacement, to continue their education (Mayuran 2017). Furthermore, Jordanian authorities can consider adopting a similar approach to the European Qualifications Passport for Refugees, which is a document providing an assessment of the higher education qualifications of refugees based on available documentation and a structured interview. It also includes information on the applicant's work experience and language proficiency.

This document offers reliable information for integration, employment opportunities, and admission to further studies, and it was designed as an assessment scheme for refugees, even those who cannot fully document their qualifications (Council of Europe 2021). Lastly, the Jordanian government can establish rehabilitation programs for Syrians, offering training in areas such as factories, lawyers' offices, hospitals, and other sectors. Such programs aim to enhance the refugees' skills, compensate for lost certificates, and enable qualified individuals to enter the Jordanian health and higher education sectors if there is a shortage of workers in specific fields.

Conclusion

The existing international refugee system, established more than five decades ago, requires significant adaptation to align with the realities of a globalized world. This adaptation should involve leveraging the advantages of globalization, mobility, and market opportunities, while reimagining our approach to addressing the refugee challenge (Betts 2016). The models discussed in this context offer innovative frameworks for supporting refugee livelihoods, aiming to enhance inclusion, strengthen protection, and foster durable solutions that promote the well-being of refugees.

To further explore and develop these new models, ongoing research and collaborative efforts are necessary, drawing upon the expertise of scholars, policymakers, and humanitarian organizations. By embracing innovative approaches and adopting a forward-thinking mindset, we can work towards a more effective and responsive system that addresses the evolving needs and aspirations of refugees in today's interconnected world.

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