



A Decade In Search of Work

A review of policy commitments for Syrian refugees' livelihoods in Jordan and Lebanon

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Front cover: Nadia, 43 years old, fled Syria in 2013 to Jordan with her four children. Through a business training program offered by the IRC, she received a grant for her sewing business. *Ahmad Al-Jarery/IRC*



Executive Summary

Syrian refugees have lived through almost 10 years of displacement, a situation which is likely to continue for the foreseeable future. At this uncertain juncture, with economic downturn due to the COVID-19 pandemic, now more than ever there is a critical need for supporting livelihoods and enhancing prospects for durable solutions in both Jordan and Lebanon. This report builds on the International Rescue Committee's "In Search of Work" briefing series, which reviewed progress on livelihoods commitments made by host and donor countries through the Jordan Compact from 2016 to mid 2018¹. This third update includes a review of the livelihoods situation for refugees and host communities in Lebanon. The briefing draws on new evidence and emerging research findings on how refugees are managing their financial lives and analyses the impact of policy decisions made in both countries on livelihood opportunities.

Both Jordan and Lebanon have received substantial financial support from the international community under Compact agreements since 2016 to boost their economies and create job opportunities for host communities and Syrian refugees. Global support has continued since then but the emphasis on supporting refugees has weakened. Investments and policies intended to lead to job creation have had a very limited effect. Refugees continue to face significant legal barriers to access jobs in both countries. Their opportunities are constrained further by the COVID-19 crisis. Companies, including small businesses, have shut down and both refugees and nationals have temporarily, but also often permanently, lost their jobs.



Now more than ever, donor governments must urgently step up their action to support Jordan and Lebanon in creating livelihood opportunities for refugees and vulnerable host communities. The Compact agreements provided a potentially game-changing combination of funding and national policy reform designed to create these opportunities.

The IRC recommends that the international community:

- Fund NGOs to address immediate basic needs and enhance long term economic recovery and refugee self-reliance in Jordan and Lebanon, including immediate and long term support for entrepreneurs.
- Reaffirm political commitment to both Compacts, continuing to link financial support to further national policy reforms.
- Define next steps for the renewal of Compact agreements, including an effective independent monitoring system based on quantitative and qualitative indicators. The fourth "Supporting the Future of Syria and the Region" Conference is one of the key upcoming opportunities to do so.

National policy reforms in Jordan and Lebanon should:

- Expand access to decent work for refugees regardless of their nationality through lifting regulatory barriers.
- Expand opportunities for entrepreneurship and simplify business registration procedures and documentation requirements.
- Promote women's economic empowerment by lifting barriers to work and entrepreneurship women face.

Left: Safa, a Syrian refugee who lives in Irbid, Jordan, has overcome many hurdles to establish a successful plumbing business. Looking ahead she wants to establish a plumbing academy for women and men and a mobile company which offers clients a full package of services including painting, interior design and electrics. *Chris de Bode/IRC*

Introduction

The conflict in Syria has now entered its 10th year and 7.1 million Syrians (of which 5.5 million are registered with UNHCR) are displaced across Syria's neighbouring countries and Egypt. Out of this total number, 2.8 million Syrians remain in Jordan and Lebanon² (1.5 million registered)³. The majority of refugees do not expect to return soon, in spite of the overwhelming preference to return one day⁴. The number of returns has been increasing since 2016 with a total of 241,613 verified returns in the past four and a half years, but this remains minimal compared to the total number of refugees in exile. Similarly, the number of people resettled to third countries remains low and has even declined in recent years: from 76,943 in 2016 to 29,562 in 2019⁵. As Syrian refugees in Jordan and Lebanon are likely to remain in this situation for the foreseeable future, they will need continued support from the international community.

Donors, including the European Union and the World Bank, first pledged support for the response to the Syria conflict crisis when they met in London four years ago at the "Supporting Syria and the Region" conference. The meeting resulted in agreements covering livelihoods, education and protection with both Jordan and Lebanon known as "Compacts". For the first time, concessional loans were also provided via the Global Concessional Financing Facility (GCFF)⁶ to these two countries, previously ineligible for such financing by the World Bank.

Despite these efforts, the economic situation has worsened for Syrian refugees in recent years. In Jordan, 78% of Syrian refugee households live below the Jordanian poverty line, and median income from employment is below the level required to purchase basic essential needs⁷. In Lebanon, 55% of Syrian refugees are spending less than what is deemed necessary for basic survival, and 73% are below the poverty line, while the average level of debt per household has been increasing⁸. The impact of the COVID-19 pandemic is threatening livelihoods even further in both countries.

Given one of the main reasons for returns to Syria in the first quarter of 2020 has been the worsening economic conditions in the country of asylum⁹, there is a risk refugees will be pushed into making decisions for their future that are not voluntary, and could turn out to be neither safe nor sustainable. Now more than ever, improving refugee livelihoods and promoting self-reliance is crucial. After almost a decade of distress, refugees should be able to lay the foundation to move out of displacement towards more dignified lives, reducing their protection and assistance needs, and being able to make truly voluntary choices about their future lives.

This brief will analyse the reasons behind refugees' difficult livelihoods situations and take stock of the progress on the policy commitments agreed under the Compacts for refugee livelihoods in both Jordan and Lebanon. For Jordan this report builds on IRC's "In Search of Work" briefing series which assessed progress on the Compact until mid 2018.



From a young age Khadeejah has been passionate about bee keeping. She learnt the trade from her father who is an active supporter of her work and has mentored her on technical aspects of bee keeping. She takes considerable pride in her ability to support her family financially and her work has also brought her higher status, respect and self-efficacy. *Chris de Bode/IRC*

1. Background on policy commitments

Jordan

Amongst the main commitments of the Jordan Compact was the right to work and entrepreneurship for Syrian refugees. Refugees as well as the Jordanian economy were meant to benefit, turning the crisis into a development opportunity. Funding from the World Bank through the GCFF¹⁰ enabled the implementation of labour market reforms and improving the business environment. This financing enabled policy reforms such as introducing work permits for refugees and formalising Jordanian home-based businesses.

Commitments were supplemented in February 2019 by a new partnership between Jordan and the international community. The “Jordan Taskforce”¹¹, chaired by the UK and Jordan, convenes every six months to monitor progress on Jordan’s economic transformation and growth. This renewed focus on the overall economy moves the attention away from specific commitments for refugees.



Above: Hiba, a Syrian refugee, has been running a teddy bear making business from her home in East Amman, Jordan. Managing her business from home is extremely important to her and enables her to balance her paid work and non-paid work as a mother and a wife. *Chris de Bode/IRC*

Overview of Compact livelihood commitments, Jordan

Event/ Agreement	Policy commitments
April 2016 Supporting Syria and the Region Conference – <u>Global Compact</u> and detailed <u>EU-Jordan Compact (2016-2018)</u>	<p>Jordan:</p> <ul style="list-style-type: none"> ▪ Improve business and investment climate. ▪ Allow Syrian refugees to apply for work permits. ▪ Allow Syrian refugees (by the summer) to formalise their existing businesses and to set up new, tax-generating businesses, including access to investor residencies, in accordance with the existing laws and regulations. ▪ Any restrictions preventing small economic activities within the camps hosting Syrian refugees, and on commerce with people outside the camps, will be removed. <p>EU:</p> <ul style="list-style-type: none"> ▪ Relax Rules of Origin to support access of companies operating in Jordan to the EU market. Companies in Special Economic Zones (SEZs), employing at least a 15% refugee workforce qualified for this trade deal. <p>=> Cumulative measures aim to provide up to 200,000 job opportunities for Syrian refugees by the end of 2018¹².</p>
April 2018 Supporting Syria and the Region Conference – <u>Partnership agreement</u> between Jordan and the international community	<p>Donors: reaffirming political and financial support, additional funding for livelihoods.</p> <p>Jordan:</p> <ul style="list-style-type: none"> ▪ Further improve business and investment climate. ▪ Promoting women's inclusion and economic empowerment, including through government reforms. ▪ Continue easing access for Syrian refugees into the formal labour market: consider expanding the sectors and occupations open to Syrian refugees, mainly at technical level, with a particular focus on women's participation, in a way that does not create competition with Jordanians. ▪ Create a clear framework for the set-up of joint ventures between Syrians and Jordanians, especially focusing on women and youth, making sure that the rights of both parties are upheld, ownership clarified and access to finance facilitated. <p>EU and Jordan:</p> <ul style="list-style-type: none"> ▪ Assess the performance of the Rules of Origin scheme: review the terms to further simplify and maximise the benefits for Jordan's export. ▪ Raise awareness of the benefits of the scheme for the Jordanian private sector. ▪ Foster a predictable regulatory framework which would enable more companies to participate in the scheme and meet the minimum threshold for Syrian refugee employment.
December 2018 – <u>Amended agreement</u> on the Rules of Origin (EU-Jordan) – including extension until December 2030	<p>The agreement refers to the following commitments for Jordan:</p> <ul style="list-style-type: none"> ▪ In calculating the proportion of non-Jordanians working across multiple sectors, exempt refugees from possible reductions in the percentage of non-Jordanians. ▪ Ensure that the cost of obtaining the right to work for Syrian refugees is permanently waived.
February 2019 – “ <u>London Initiative</u> ” Conference	<p>New five-year policy framework with a focus on growth, jobs, and economic transformation.</p> <ul style="list-style-type: none"> ▪ Bilateral commitments for support (UK, France, Germany Japan), but also from the EU and the World Bank for loans and grants.
March 2019 “Supporting Syria and the Region” <u>Conference</u>	<ul style="list-style-type: none"> ▪ Renewed financial commitments from donors and development banks. ▪ Endorses London Initiative. ▪ No new policy commitments.



Above: Nayla* is a Syrian refugee in her late 50s who has six sons, none of whom could find jobs. Her case was referred to the Protection team at the IRC who enrolled her in the Emergency Cash Assistance Program funded by UNHCR. Nayla will use the cash to pay off some of her debts and buy food for the family. *Elias El Beam/IRC*

Lebanon

Since 2016 the partnership between Lebanon and the international community has focused on investing in the economy to trigger growth and business expansion, and in this way create jobs for both Lebanese and Syrian refugees. Initially Lebanon promised to ease access to the labour market for refugees in specific sectors, but since 2018 commitments

have focused on economic development, rather than concrete policy changes to address regulatory barriers for refugees. The projects financed under the GCFF for Lebanon have not included livelihoods, but focused on health and infrastructure instead.

Overview of Compact livelihood commitments, Lebanon

Event/ Agreement	Policy commitments
April 2016 Supporting Syria and the Region Conference – <u>Lebanese statement of intent</u>	<ul style="list-style-type: none"> Interventions that were estimated to create 300,000- 350,000 jobs of which 60% could be for Syrians. Make work permits available as appropriate.
EU-Lebanon Compact (2016-2020)	<ul style="list-style-type: none"> Focus on improving the socio-economic prospects, security, stability and resilience of the whole of Lebanon. Ease the temporary stay of Syrian refugees, in particular regarding their residency status. Simplify documentation requirements to ease “controlled access to the job market” in specific sectors.
April 2018 “Economic Conference for Development through Reforms with the Private sector (CEDRE)” in Paris	Presented key policies on general economic reform and development: the <u>Vision for Stabilisation, growth and employment</u> and the <u>Capital Investment Programme</u> (mainly focused on infrastructure development and rehabilitation).
April 2018 Supporting Syria and the Region Conference – <u>Lebanon Partnership agreement</u>	<ul style="list-style-type: none"> Move towards a development approach through multi-year funding, while “continuing to meet the needs of refugees”. Endorses Lebanon’s economic reform policies.
March 2019 “Supporting Syria and the Region” Conference	<ul style="list-style-type: none"> Renewed financial commitments from donors and development banks. Endorses Lebanon’s economic reform policies.

2. Jordan

Evolution of refugee livelihoods and COVID-19 impact

Jordan currently hosts 1.3 million Syrians¹³, of which over 656,000 are refugees registered with UNHCR. An additional 90,300 refugees from other countries are registered¹⁴. Despite efforts by the Jordanian government and the international community, the socio-economic situation of refugees has not seen significant improvements. Addressing basic needs remains a high stress factor in many households (see also Box 1). The latest assessment which explores vulnerability of registered Syrian refugees finds that Syrians are heavily indebted and 55% of debts are accumulated to cover basic needs¹⁵. Most Syrian refugees are living in poverty and rely mainly on humanitarian assistance to meet their basic needs. Moreover, the overall economic situation in Jordan is deteriorating; the availability of work is decreasing and overall unemployment is increasing (19% in 2019)¹⁶, while the unemployment rate amongst Syrian refugees is reportedly over 40%¹⁷. Syrians resort to negative coping strategies, which include buying food on credit, accepting socially degrading, exploitative, high risk or illegal temporary jobs, and reducing essential non-food expenditures. There is a strong correlation between children being withdrawn from school, early marriage and child labour¹⁸. The rising cost of living is also impacting host communities, as shown by the increase of peaceful civil demonstrations in Jordan expressing dissatisfaction with the state of the economy.

To make matters worse, the COVID-19 pandemic and nation-wide curfew imposed by Jordan in March 2020 impacted refugee and host communities' livelihoods significantly. Companies including micro and small businesses – often the sole income support for an entire family – had to close¹⁹. A survey assessing the impact of the crisis among 1,580 respondents found that average monthly income declined for both Jordanians and Syrian refugees, while 17% of Jordanians and 35% of Syrians permanently lost their jobs²⁰. The IRC has seen an increase in requests for financial assistance received since the lockdown, with 74% of these requests to cover basic needs (mostly food expenses and house rentals).²¹ Health costs are also a significant burden (see Box 2).

There is a valid concern that refugees will be impacted more severely by the COVID-19 crisis, including in the longer term, as restrictions start to ease and new policies explicitly and implicitly disadvantage non-native populations. For instance, businesses were allowed to resume operations in May as long as the percentage of Jordanian workers was not less than 75%. Moreover, many refugees are ineligible for government aid and social protection programmes that assist workers who lost their income²². Jordan's recent National Social Protection Strategy (2019-2025) mainly focuses on Jordanians²³. Refugees are therefore relying on external assistance from donors, who have ramped up their support²⁴.

The majority of Syrian refugees have few options but to stay in Jordan. Improving access to livelihoods and financial support will increase their chances to provide for themselves with dignity while contributing to the Jordanian economy when it is most needed. This economic activity will benefit refugees and the host community alike – in line with the Compact.



Left: Hayyan applied for the IRC's Economic Recovery and Development program, hoping to start his own business. He received a grant from the IRC to improve his business, which he used to get his computer repaired, buy equipment and move to a different building with a workshop with more space . Ahmad Al-Jarery//IRC

BOX 1 – Refugees' financial journeys

The “Finance in Displacement”²⁵ research project seeks to address existing knowledge gaps in understanding the financial needs of refugees, how those are met by the existing financial services market, and where better support is needed. Interviews are ongoing with 89 refugee households, including Syrians and non-Syrians (Iraqis, Yemenis, Sudanese and Somalis) living in urban areas. Respondents plotted their financial journeys on a matrix of time versus financial progress, marking high and low points over recent years.

Initial results show that refugees' financial journeys have not seen a consistent improvement. Some saw bouts of progress when receiving one-time assistance or a better paying job, but these did not last long. Addressing basic needs was a source of constant worry and stress, with rent being the biggest financial stress point. Families had to squeeze their food budgets in lean months and medical needs were difficult to address. Many refugees live in poor and overcrowded housing to save on rent.

Women-headed households were particularly vulnerable and often had to focus on day-to-day survival. Women were less able to work and had limited social networks, which made them highly dependent on external assistance.

Access to sustainable formal work remains a challenge (16% of interviewed Syrians had work permits) and informal work provides low and unstable income. Refugees without work permits fear being detained and forcibly relocated to closed refugee camps or deported to their home country, especially non-Syrian respondents. Many reported exploitation, including long working hours, lower pay, and denied or delayed payment. Most are too afraid to challenge this by going to the authorities or seeking legal support as it would disclose their informal work situation and place them at legal risk.

I am a teacher. I have a certificate and good experience but I can't find work. I had interviews in several schools

but as soon as they know I am Syrian they say "you need work permit, you need to follow procedures, it is not possible to give it to you for teaching".

A 50 year old Syrian woman in Amman

For non-Syrian refugees it is more difficult and risky to access work, as they are not included in the Jordan Compact and have comparatively lower access to assistance programmes, despite being recognised by UNHCR. In the absence of humanitarian assistance, it is crucial for them to find income from employment. However, unlike Syrian refugees whose work permit fees have been currently waived, non-Syrians have to pay full fees as any other foreigner. Accessing legal work is therefore prohibitively expensive. Non-Syrians were more worried about being caught without work permits than Syrians.

Access to formal financial services is very limited for all nationalities. For the minority of Syrian refugees that could access formal loans, these were used mostly to repay rent and other debts, or for medical emergencies. Formal loans increased refugees' financial stress as they came with strict monthly repayment schedules. Households headed by women, without a stable source of income, often had to resort to informal borrowing to repay some of the regular loan instalments. Informal borrowing from social networks and buying food and other household supplies on credit from the corner shop was common among all nationalities.

BOX 2 – Health care is still not affordable

Even prior to the COVID-19 pandemic, cost was a major barrier among other factors hampering Syrian refugees' access to the public health system. In 2018, the Government of Jordan significantly reduced healthcare subsidies for Syrian refugees; in March 2019 this policy was reversed after discussions with the World Bank and other development partners and the co-payment rate for Syrian refugees of 20% was reinstated²⁶. However, these subsidised rates only apply to registered Syrian refugees, and the policy reversal has so far not seen a significant increase in Syrian refugees' ability to access the public health system. 33% of Syrian refugees interviewed by the IRC reported that financial costs were still the principal barrier to accessing services²⁷. The current global health emergency represents a significant additional risk for refugees, both in terms of exposure to the virus in crowded camps and urban settings, and in terms of access to essential health care due to the overstretched public health systems.



When Mayyada arrived in Jordan, she started taking classes to learn how to make chocolate at the IRC's center for women. Since then, her work has made a big difference on the financial and emotional state of her family. After she started her business, Mayyada became a trainer at the IRC's women center, teaching them how to make chocolates and sweets.
Ahmad Al-Jarery/IRC.

Progress on policy commitments for refugees

The Jordanian government continued to implement policy decisions aligned with the Compact commitments that could drive better outcomes for and greater inclusion of Syrian refugees. The World Bank and the GCFF have financed a number of these policy reforms. However, there were also a few setbacks, and practical challenges remain to opening the economy to refugees. Meanwhile, there are some indications that migrant and refugee populations' needs will be overlooked in the national response to mitigate the economic impacts of COVID-19. The paragraphs below discuss new policy commitments since mid 2018²⁸.

Work permits and employment opportunities

Jordan's policy commitments in line with the Compact	Policy changes implemented since 2018
Allow Syrian refugees to apply for work permits . Provide up to 200,000 job opportunities for Syrian refugees by the end of 2018.	<ul style="list-style-type: none"> ▪ 179,455 work permits issued to Syrian refugees since the start of the Jordan Compact²⁹ at the end of January 2020 (including renewals). ▪ About 42,000 refugees had active work permits during the third quarter of 2018³⁰.
Ensure that the cost of obtaining the right to work for Syrian refugees is permanently waived .	Grace period for Syrian refugee work permits fees extended until the end of 2020 .
Continue easing access for Syrian refugees into the formal labour market: consider expanding the sectors and occupations open to Syrian refugees, mainly at technical level with a particular focus on women's participation, in a way that does not create competition with Jordanians.	Increase in sectors where non-Jordanians are prohibited from working. New list of 15 closed categories issued, including office work, sales, hairdressing, drivers and guards, and 13 restricted categories. (October 2019).
In calculating the proportion of non-Jordanians working across multiple sectors, exempt refugees from possible reductions in the percentage of non-Jordanians.	Exclusion of Syrians from the maximum quota for workforce Jordanisation in the manufacturing sector .

Work permits

As shown in the table above, work permits continued to be issued. In 2019, 47,766 work permits were issued to Syrians, an increase of 4.6% over 2018³¹. However, it is not possible to know how many of these represent new employment, as these figures include permit renewals, and it is not clear whether having a permit actually improved the working conditions compared to their employment in those sectors without permits prior to the Compact³². The IRC therefore welcomes the decision from the World Bank and the Jordanian government to start using another measure to capture progress towards decent work³³.

Recently, the government has again extended the grace period for Syrian refugee work permits fees, but it is not yet permanently waived.

Sectors

Permits are restricted to five economic activities, including agriculture, construction, food and beverage services, manufacturing, and wholesale and retail trade. Other sectors remain completely closed or prohibited (partially closed with some exceptions) for non-Jordanians including refugees³⁴. Refugees also need a Jordanian employer to sponsor their work permit. In October 2019, the government increased the sectors prohibited for non-Jordanians. These sectors cover many of the main areas that refugees wish to work in³⁵ and include female dominated sectors such as secretarial work, sales, hairdressing and services in schools and nurseries³⁶. The commitment to increase Syrian women's participation in the labour market has not yet been addressed (see also Box 3).

Sector Quota

In professions and sectors that are open to foreigners there are quotas that set the maximum share of non-nationals admitted. Through its “National Empowerment and Employment Programme” the government aims to reduce the share of foreign workers further in six selected sectors³⁷. Moreover, the Jordan National Renaissance Project³⁸ and the National Employment Charter, launched in 2019, have a strong focus on creating jobs for Jordanians and reducing foreign labour. In the manufacturing sector, the government has excluded Syrians from the maximum quota for foreigners³⁹, but not yet for all sectors.

Continued challenges

Despite these efforts, substantial issues remain which make it difficult or unattractive for refugees to obtain work permits. Refugees may not apply for a work permit due to a perceived higher risk of exploitation or fear of losing humanitarian aid⁴⁰. Employers who want to hire refugees face demanding and time-consuming requirements, such as seeking approval from the Ministry of Labour on a case by case basis for a work permit⁴¹. Employers may prefer to hire informally, to avoid minimum wages, procedures or cost or because their business is not registered⁴².

The practice of closed employment occupation lists and sectors has meant that refugees are unable to use their skills where they could contribute to the economy the most, and specifically restricts opportunities for skilled and highly educated refugees. Moreover, applying standards and regulations to certain populations only segments the labour market, can fuel exploitation and place downward pressure on wages and work conditions for all⁴³.

Informal employment and protection concerns

Given these restrictions, formal employment accounts for just a small proportion of overall Syrian refugee employment, and refugees are often compelled to engage in the informal labour market where exploitation is more likely to occur. Various NGOs report continued cases of abuses in the workplace, such as low, inconsistent or unpaid wages, refusal to pay overtime, discrimination and harassment⁴⁴. The risk of exploitation is heightened as families struggle to meet basic needs, at times engaging in risky coping strategies for survival.

Moreover, as much as formalisation of work may enhance legal and social protection, the heavy focus on agricultural permits limits this. Jordanian labour laws largely do not apply to agriculture workers, who are not covered by social security⁴⁵. In all sectors, ILO research found that labour inspections focused on checking workers had appropriate documentation, rather than working conditions⁴⁶.

Legal stay and freedom of movement

Refugees who have not regularised their status are unable to access formal work. In March 2018 the government started a regularisation effort for Syrian refugees, which after a year of implementation has reached over 20,000 people living outside the camps⁴⁷. However, thousands of Syrian refugees are still not registered and remain illegal in their place of residence.

Moreover, the situation of almost 10,000 refugees confined in Azraq camp Village 5 remains unsolved. They have not been approved by the government to participate in work permit schemes; and even those who have been approved are still restricted from leaving the camp⁴⁸. Refugees report distress caused by the long period of uncertainty – in many cases since 2016 – and the perspective of indefinite detention⁴⁹.

BOX 3 – Barriers to work for women

Despite new commitments from the Jordanian government in 2018 to focus on women’s economic empowerment, Jordanian women’s labour market participation has fallen from 16.3% in 2017 to 14.4% in 2019⁵⁰. The World Bank’s recent Women Business and the Law Index shows that Jordan’s policies remain gender unequal in 60% of areas measured⁵¹.

For refugee women, these legal barriers intersect with the barriers they face due to their displacement status. Since 2016, of all work permits issued to Syrian refugees until the end of January 2020, only 4.8% of permits went to women⁵². There was only a slight increase from 4.5% in 2018 to 5.8% in 2019⁵³. Sectors open to refugees do not tend to meet the skills and preferences of women⁵⁴. Moreover, a lack of transportation to the workplace, a lack of culturally appropriate opportunities and social norms resulting in a disproportionate responsibility for domestic work, with limited or no childcare options, are barriers to women securing formal work⁵⁵.

However, IRC’s recent gender analysis⁵⁶ found that displaced women’s roles in earning and income have increased due to changing household structures where women more often become the head of the household (30% of families compared to 19% before the crisis). Due to responsibilities at home (including child care) and safety or harassment concerns, accepting lower-paid but flexible home-based work appeals more to Syrian women than to Jordanian women. For girls, finding a decent job was one of their top life goals.

Business formalisation, entrepreneurship and financial inclusion

Jordan's policy commitments in line with the Compact	Policy changes implemented since 2018
Allow Syrian refugees (by the summer of 2016) to formalise their existing businesses and to set up new, tax-generating businesses.	<ul style="list-style-type: none"> ▪ Registration of home-based businesses (HBBs) permitted for non-Jordanians since December 2018. ▪ Syrian refugees living outside the camps can operate HBBs in food processing, handicrafts, and tailoring, provided that they obtain professional licenses. ▪ Cash deposit of 50,000 JOD waived for Syrian refugees.
Create a clear framework for the set-up of joint ventures between Syrians and Jordanians, especially focusing on women and youth, making sure that the rights of both parties are upheld, ownership clarified and access to finance facilitated.	<ul style="list-style-type: none"> ▪ Ambiguous legal regulations and requirements remain. ▪ Refugees included as a target group in Jordan's National Financial Inclusion strategy (2018-2020).
Any restrictions preventing small economic activities within the camps hosting Syrian refugees, and on commerce with people outside the camps, will be removed.	HBB in camps are allowed in all sectors ⁵⁷ .

Home based businesses

Since December 2018, new arrangements for home-based businesses (HBBs) permitted registration for non-Jordanians in certain sectors (see table above). However, capital and work permit requirements remain demanding and complex: it took a year for the first Syrian-owned HBB to be registered, requiring strong external support. By the end of 2019 only 22 Syrians registered a HBB⁵⁸.

IRC's market assessment found that the main challenge was the need for a valid passport, which 95% of Syrian refugees in Jordan don't own. The length of the process (about one month) and inconsistent understanding and implementation of the registration by local authorities were also key issues. There are strict criteria for being accepted as a HBB – related for instance to apartment size and cleanliness, and employing only one person⁵⁹ – which are challenging to meet given lower levels of home ownership and financial assets among refugees. Moreover, many refugees, including many women, continue to keep their businesses in the informal sector rather than opting for registration⁶⁰. There are few additional protections or advantages that stem from formalisation, while taxes remain a major disincentive. Moreover, both refugees and Jordanians fear losing external assistance as soon as they register their business.

Joint ventures and access to finance

Setting up regular businesses outside the home remains impossible for refugees without engaging a Jordanian sponsor in a joint venture. However, Syrian refugees generally express the desire to open a business in their own name, without being exposed to the financial and legal risks of a joint venture⁶¹. The ambiguous legal regulations and requirements can lead to unequal protection for the Jordanian and Syrian business owners and entrenches risks to security for refugees⁶².

The lack of access to financial services further compromises the position of the Syrian co-owner. Even though Jordan included refugees as an explicit target group in its National Financial Inclusion strategy, in practice bank accounts remain inaccessible to refugees. IRC's recent market assessment⁶³ found that among 15 banks surveyed, only 9 allowed Syrian refugees to open a bank account with strict documentation requirements including a valid passport and a work permit. According to government figures only 7.5% of refugees have an account and 1.5% borrow formally⁶⁴.

Access to loans equally remains restricted for refugees. Research with 89 refugee households from various nationalities shows that none of the non-Syrian refugees and only 16% of Syrians had been able to take a formal loan with a microfinance institution. In only one case was this loan used to invest in a HBB, most loans were used to cover basic needs⁶⁵.

Jordanians also face challenges in setting up and growing micro, small and medium sized enterprises (MSMEs), which make up most business in the Jordanian economy and are the most likely entrance for female refugees. Key challenges include access to capital, poor business practices, lack of quality standards, access to larger markets and challenging governmental regulations⁶⁶.

EU Rules of Origin scheme

By the end of 2018 the EU and the Jordanian government agreed on new provisions for the Rules of Origin beneficial trade scheme agreed under the Compact, see table below. The agreement was extended in time and scope, but the requirements to hire Syrian refugees were also loosened. Once the target of 60,000 jobs for Syrians is achieved in

Jordan, any Jordanian company which manufactures industrial goods covered by the scheme will be able to benefit from it. It is not clear whether this target will still be monitored after the number is first achieved. This is a clear downward ambition from the original 200,000 benchmark.

Amended Rules of Origin Agreement⁶⁷

Original Rules of Origin (RoO) Agreement	Amendments agreed in 2019
The RoO agreement extends to 2026.	The RoO agreement extends to 2030.
To qualify, the products have to be manufactured in 18 designated development zones.	Geographic restrictions for manufactured products are lifted.
Requirement to have at least 15% Syrian labour per factory in the first two years and 25% as of year three.	Requirement to have at least 15% Syrian labour throughout the life of the agreement. Syrians have to have a valid work permit to be counted.
Once Jordan achieves 200,000 work permits overall, the EU and Jordan will discuss further simplifying the support through the RoO agreement.	Once Jordan achieves 60,000 legal and active Job opportunities ⁶⁸ , the requirement of having 15% Syrian workers within each facility is lifted and the overall provisions of the agreement are simplified.

The trade scheme was meant to increase employment and economic growth, through higher demand for exports and incentivising employers to hire Syrians. However, results have fallen short of expectations. Even though employment in factories eligible for the scheme rose slightly, today less than 500 Syrian refugees work in Special Economic Zones, a tiny fraction of the initial projections⁶⁹. There was only a minimal increase in the volume of exports during 2019 and there is little evidence of small, local firms being able to take advantage of the scheme⁷⁰.

In the manufacturing sector, which was the biggest target for compact-related support, IRC's project "Match" and other employment service providers encountered significant challenges in generating employment. Reasons included, among others, a mismatch in education and skills, preferences to remain informal (both Syrians and employers), and low interest to work in the sector due to perceived poor working conditions. Trade incentives were ultimately not sufficient to change hiring practices⁷¹.



Above: When Taghreed first started working as a driver for the International Rescue Committee in Jordan, she was always worried about how she would balance her paid work with her home based responsibilities. Receiving active support from her husband has been absolutely critical. Through sharing childcare and household responsibilities the family are able to secure two sources of income. *Chris de Bode/IRC*

3. Lebanon

Economic crisis and COVID-19 impact on jobs and livelihoods

Lebanon hosts an estimated 1.5 million Syrian refugees⁷², 910,256 of whom are registered with UNHCR⁷³. In addition, there are over 200,000 Palestinian refugees and more than 18,000 refugees of Iraqi, Sudanese and other origins⁷⁴. Despite international support for the displacement crisis and commitments from the Lebanese government to improve the health of its economy and create jobs for both Lebanese and Syrians, the Lebanese economy is facing declining growth. GDP has been declining since 2018 with a further decline forecasted at almost 11% for 2020⁷⁵. The real estate and construction sector – where Syrian refugees are allowed to work and which traditionally represented a high share of GDP – has seen a significant decline in the number of transactions⁷⁶.

In September 2019 the Lebanese government declared a state of economic emergency. The country's long-term dependence on access to hard currency to finance its sizable imports⁷⁷ led to shortages in basic items such as fuel⁷⁸. The government then introduced unpopular taxes and austerity measures to generate hard currency inflows. This prompted a wave of protests in October 2019 leading to the resignation of the government and the closure of the country for more than a month. The Lebanese Pound lost a third of its value and the consumer price index shot up to record highs. The monthly average food basket price increased by 40% between September 2019 and March 2020⁷⁹.

This economic crisis has had severe impacts on livelihoods with the levels of those living below the poverty line increasing to almost 50% of the population⁸⁰. 220,000 jobs were lost between October 2019 and February 2020 alone, salaries were reduced by 40% and 12% of companies ceased their operations⁸¹. IRC data show a decrease of 55% in the number of Lebanese and Syrian jobseekers offered employment opportunities between November 2019 and April 2020 when compared to the same timeframe in the previous year⁸².

The coronavirus pandemic and the nationwide lockdown imposed by the government since mid-March, banning all non-essential business activity, caused further disruption of businesses and loss of income for Lebanese and refugees, despite limited cash disbursements from the government to a number of vulnerable Lebanese families⁸³. The existing Lebanese social protection systems as well as those established to respond to COVID-19 do not include refugees. Refugees continue to rely on UNHCR and WFP who disburse multi-purpose cash assistance, but the needs increasingly surpass the amount of aid available⁸⁴.

Additional assistance is therefore urgent.

A nationwide survey of 1,987 Syrian and Lebanese individuals in April showed that half of Lebanese and 60% of Syrians were permanently laid off. 94% reported that their household income significantly decreased due to the crisis (by 50% for Lebanese and 75% for Syrians)⁸⁵. Food insecurity also increased, as the lockdown has further brought down the value of the Lebanese Pound⁸⁶, prompting price spikes and food shortages. By April 90% of 416 Syrian refugees surveyed by the IRC said that they are in critical need of food, compared with just 32% who said the same in March⁸⁷. For refugees who were already highly indebted prior to the COVID-19 crisis (9 out of 10 households indebted) this situation is unbearable without external assistance⁸⁸.

It is unclear how entrepreneurs will be able to recover from the prolonged lockdown, the rapid devaluation of the Lebanese currency and the inability to access capital. The ILO found that, among 363 micro, small and medium sized enterprises (MSMEs), only half indicated being able to pay wages for the next month, with smaller enterprises having more difficulties than bigger ones⁸⁹. A survey among IRC-supported entrepreneurs found that 79% did not have savings, and 69% experienced a drop in revenue since October 2019⁹⁰.

This difficult situation is leading to an increase in the use of negative coping strategies. IRC's protection monitoring reports show that between early April and early May, refugees reported more difficulties in buying food (from 68% to 82%) and there were more instances of reducing food consumption (71% to 80%). The report from early May found one respondent forced to send her children to the streets to sell tissues so the family could manage⁹¹.

Livelihoods policy context

Limited labour market access for refugees

Legal residency

In addition to the country's difficult economic situation, refugees face particular challenges due to their status. Despite commitments made by the Lebanese government under the Compact to ease the temporary stay of Syrian refugees, the vast majority of refugees older than 15 continue to lack valid residency permits. This figure has increased from 73% in 2018 to 78% in 2019⁹². The lack of legal documentation and resulting negative coping strategies, including self-restrictions on movement in fear of arrest and detention, make it even harder for refugees to work and pushes them further into poverty and aid dependency.

Sectors

For the minority of Syrian refugees that have legal residency, various challenges remain in accessing the formal labour market due to discriminatory labour laws. Access to formal employment for Syrians is limited to three sectors: agriculture, construction and environment (mainly cleaning). Moreover, Syrians need to get a Lebanese sponsor to be held liable for their actions to be able to work and there are strict rules around allowable ratios of foreigner versus Lebanese workers⁹³. These barriers push refugees into the informal labour market – which represents a high share of the total employment sector in Lebanon (about 55% in 2018⁹⁴).

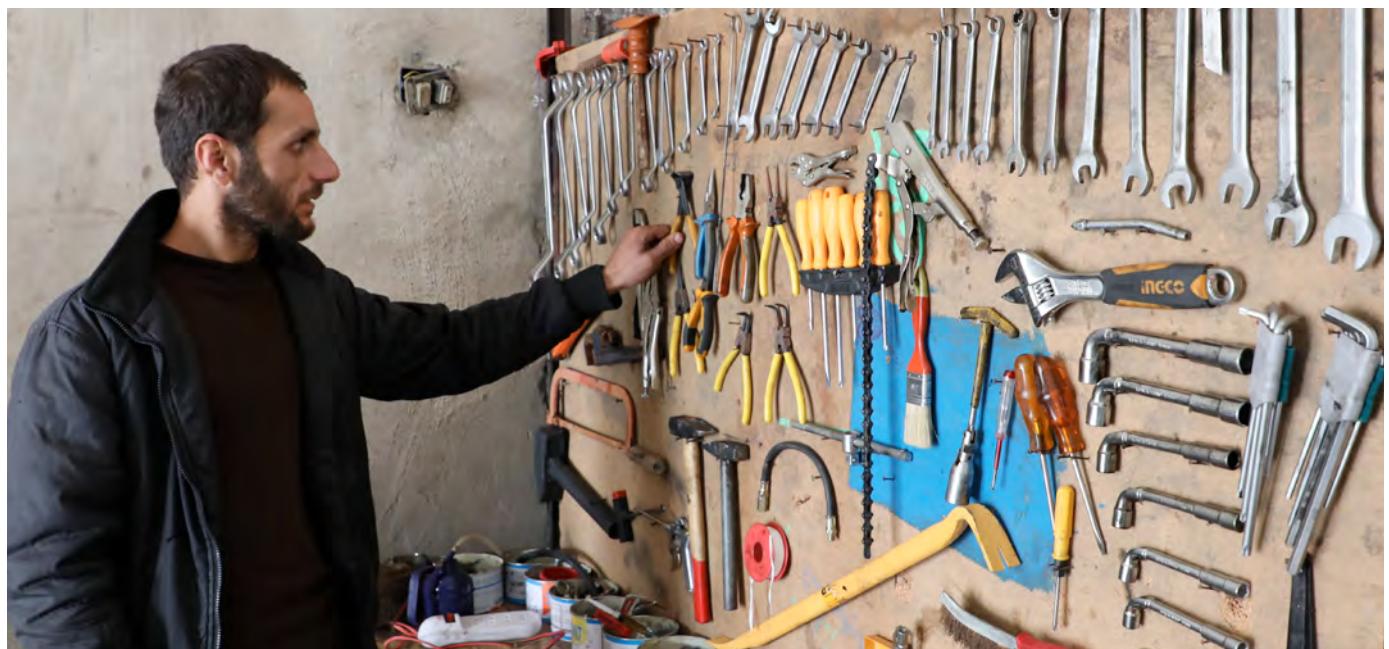
The choice of these three sectors is not based on market data or needs assessments, which makes it discriminatory and

even more difficult to implement in practice. In fact, the lack of national level labour market information in terms of needs, opportunities and skills is one of the major hurdles for proper livelihood intervention planning and economic development. Existing information is mainly based on local level market analysis from various actors in specific areas.

Work permits

Since June 2019 access to livelihood opportunities has been restricted further for all non-Lebanese labourers with the launch of a plan by the Ministry of Labour to combat illegal foreign labour and businesses. Amongst other restrictive measures, this plan requires all Syrians working to obtain a work permit⁹⁵. This requirement is almost impossible for those engaged in daily and seasonal industries as well as for refugees without legal residency. Historically, Syrians were not asked to acquire work permits in practice even if required by law. The implementation of these measures resulted in numerous fines and shop closures with negative repercussions for poor and displaced families who were working informally⁹⁶. Although the plan has been put on hold after the resignation of Hariri's government in October 2019, the restriction on Syrian refugees' work is expected to continue.

The Lebanese government's policies towards refugees, starting with the October 2014 policy on Syrian displacement, that led to the UNHCR suspending registration of refugees⁹⁷, have consistently been restrictive and focused on encouraging return to Syria.



Above: Bassam, 31 years old, from North Lebanon, at his car repair shop showing the tools he was able to buy with a grant provided to him by the IRC. He lost his job last year because of the economic crisis in Lebanon. Now, Bassam is feeling more optimistic and he is aiming at expanding his business and opening a car wash station next to his shop. *Elias El Beam/IRC*

BOX 4 – Barriers to work for women

Despite high literacy rates, female participation in the labour market is very low in Lebanon: 21% compared to 67% for men⁹⁸. This is partly explained by discriminatory laws. The World Bank's most recent "Women Business and the Law" data show that Lebanon's policies are gender unequal in 58% of areas measured⁹⁹. Gender-related obstacles also inhibit access to funding for women entrepreneurs. The Lebanese banking industry has been particularly inaccessible to women, with only 3% of bank loans going to female entrepreneurs¹⁰⁰.

For female refugees in Lebanon, the employment rate is as low as 6%. Moreover, the pay gap between refugee and Lebanese women is 44 cents to the dollar¹⁰¹. This is explained by the restrictions imposed on refugees overall, but also by cultural factors combined with the need to ensure childcare. However, the low number of male heads of Syrian refugee households requires more women to engage in economic activities in order to sustain their families¹⁰². Given restrictions on formal labour, women are forced to work informally and risk exploitation.

Challenges for refugee and Lebanese entrepreneurs

Given the restrictions on their ability to work formally, refugees without legal residency are equally not allowed to start businesses. Lebanese entrepreneurs face various challenges as well, especially when they own MSMEs, which constitute 95% of companies in Lebanon¹⁰³. Challenges include weak regulations and enforcement, stringent foreign market access conditions and emigration of skilled youth. Businesses tend to remain informal which limits access to financial services. MSMEs tend to register as they become older and grow, however female-run businesses are more often not registered¹⁰⁴.

The overall business environment in Lebanon suffers from widespread corruption, weak governance, and poor infrastructure. Lebanon ranks 137 out of 180 countries in the 2019 Corruption Perceptions Index¹⁰⁵ and 143 among 190 in the latest World Bank Ease of Doing Business ratings¹⁰⁶. This creates a difficult business environment leading to fewer job opportunities and economic growth.

As a result of the recent COVID-19 related lockdown, business owners, in addition to attending to their basic needs, face the burden of ensuring their fixed costs are covered and their inventories remain in good shape as they await the lifting of the measures. Moreover, for MSMEs, restrictions on gatherings of groups during the COVID-19 pandemic and a focus on "lifesaving" aid has also resulted in a suspension of various support programmes, such as business coaching and mentoring, training, employment support, and micro-credit grants. Where assistance continued, the real value of it was reduced with the Lebanese pound significantly losing value. Entrepreneurs therefore have more limited capacity to invest in productive assets, replenish their inventory or undertake necessary maintenance works. Businesses that needed to shut down during the lockdown need access to seed capital to resume operations.

On a positive note, there are some signs that the crisis offers an opportunity due to increased demand for Lebanese production. The agriculture sector might see a sudden boost, as the devaluation of the Lebanese currency increases the competitiveness on the export market¹⁰⁷.



Above: Mohamad is a 40-year-old Syrian refugee who benefitted from the IRC's Women's Protection and Empowerment program in male engagement sessions. Recently he has been helping purchase basic items and deliver them to families in the informal settlement where he lives. Elias El Beam/IRC



Above: Mariam trained as a nurse in Syria but was unable to directly practice when she came to Lebanon so is now a volunteer with the IRC. Since the outbreak of COVID-19, she's been running awareness-raising sessions with children, adolescents and elderly people. *Elias El Beam/IRC*

Challenges for livelihood interventions

The humanitarian livelihoods sector in Lebanon faces various challenges. Not only is it one of the most underfunded sectors¹⁰⁸, but the various government-imposed limitations have also limited the scope for livelihood response interventions. There are the sector limitations for refugees' formal work, a prohibition of supporting Syrian-owned businesses (including home-based businesses), and restrictions on sectors for providing training. Training for refugees needs to be linked to formal jobs, hence making it impossible to tailor training even on portable skills for potential future job opportunities outside of Lebanon. This limits the opportunities for refugees to transition back into the Syrian economy for those intending to return once it's safe. Allowing additional areas of vocational training could help prepare them and facilitate future reintegration in Syria.

Moreover, the lack of a needs- and evidence-based approach to livelihood planning makes livelihood interventions – whether by entrepreneurs, private sector companies, international actors or even government institutions – ad hoc and limits their impact on the overall labour force and economy. Despite government efforts to produce economic plans, the process leading to their formation was neither consultative nor based on the analysis of emergent needs.

Outlook for the future – economic reform

To date the economic reform plans for which the Lebanese government rallied international support have not resulted in sustainable job creation. Moreover, none of the reforms set out in the “Vision for Stabilisation, Growth and Employment” have so far been implemented¹⁰⁹.

In April 2020 the Lebanese government launched a new reform plan for saving its economy, which lays the groundwork for meeting the requirements of international lenders like the IMF. Measures include among others, restructuring debt, privatisation of state-owned enterprises, reducing public sector expenditure and increasing value-added tax. The government expects certain populations to be negatively impacted by the reforms and cuts in public employment, and foresees a social safety net to protect the country's most vulnerable – refugees are however not mentioned. The plan also does not suggest measures to address the financial impact borne by MSMEs as a result of the COVID-19 lockdown and the fiscal crisis. The proposed reforms in the bank sector risk to further limit their access to capital. An earlier proposal to facilitate access to capital in the form of 0% interest loans to entrepreneurs and SMEs was postponed in the absence of a quorum in Parliament¹¹⁰.

It is worth noting that some of the measures adopted in the plan had triggered the wave of protests in October 2019. Further instability is expected should austerity measures be employed by the government.

Recommendations

With the Syria crisis now into its 10th year, the situation for refugees in neighbouring countries has not improved, and even worsened due to the COVID-19 pandemic. There is no immediate viable end to their displacement in sight. Now more than ever, donor governments must urgently step up their action to support host countries in creating livelihood opportunities for refugees, as well as vulnerable host communities who are impacted by economic downturn.

Even though Syrians represent the main refugee population in Lebanon and Jordan, support should consider the needs of non-Syrian refugees who face similar challenges. There are over 308,000 registered refugees from various other nationalities in Jordan and Lebanon¹¹¹. A “One Refugee” approach should be based on needs rather than nationality. Supporting people in displacement to live with dignity and progress to increased self-reliance, will enable them to make free and more sustainable choices about their future.

The current economic crisis in both countries has led to a focus on economic recovery where nationals are increasingly given priority over migrant and refugee populations. Global support for Jordan and Lebanon also increasingly focuses on economic growth while weakening the specific commitments for refugees. However, the Jordan Compact experience shows that even if progress is slow, the combination of financial support and policy reforms is crucial to enable change. In Lebanon, the Compact’s main strategy of increasing the overall number of jobs has not delivered the required results.

The IRC therefore supports a renewal of the Compacts for both Jordan and Lebanon, which should include new financial pledges and concessional loans which go hand in hand with policy reforms that improve labour market access and entrepreneurship opportunities for both refugees (from all nationalities) and vulnerable host communities. Funding should be increasingly tied to policy outcomes, including robust follow-up mechanisms and rigorous evaluations.

The World Bank’s COVID-19 emergency health response programmes in Jordan and Lebanon provide a good example by including refugee populations. This demonstrates that not only the World Bank, but also the Governments of Jordan and Lebanon, recognize the importance and benefits of refugee inclusion in national plans and activities. This example should be followed by the inclusion of refugees in COVID-19 economic response programmes, and supported by policies that guarantee refugee inclusion in social services and economic opportunities.



Above: Entrepreneurs from the food and beverage, retail and hairdressing sectors who received cash assistance from the IRC in Akkar, Lebanon, take part in a training on business management, finance and marketing. *IRC*

Government of Jordan

Enhance access to decent work for refugees regardless of their nationality by:

- Permanently waiving work permit fees for all refugees;
- Reviewing closed occupations and relaxing quotas, based on available skills and aspirations amongst both Jordanian and refugee workforce, and on market demand, valuing sectors that are likely to drive economic development (i.e. service sectors);
- Improving social security protection and preventing harassment at work.

Expand entrepreneurship opportunities for Jordanians and refugees from all nationalities by:

- Simplifying procedures for business registration, inspection and taxation;
- Improving the legal framework for joint ventures to improve protection of Syrian refugees;
- Reducing capital and simplifying documentation requirements for refugees to register home based businesses, specifically by accepting an alternative refugee ID, and building capacity of local authorities.

Improve refugees' access to finance by:

- Revising regulatory and identification, credit and asset requirements for opening regular bank accounts;
- Implementing standard simplified or risk-based tiered customer due diligence requirements while providing guidance to the private sector on implementation.

Improve women's participation in the formal economy by:

- Ensuring more formal jobs actively address gendered barriers to employment and self-employment (e.g. transportation schemes, female management structures, affordable childcare options);
- Opening more sectors to refugee women based on their skills and interests.

Remove restrictions limiting freedom of movement for urban refugees including around Mafraq districts of registration, and extend livelihood and mobility opportunities to those in Azraq camp village 5.

Government of Lebanon

Expand access to the labour market for refugees by:

- Adopting sector-based, flexible work permits;
- Using the UNHCR certificate or UNHCR registration as a basis for work permits;
- Waiving fees and the need for legal residency to access work permits.

Expand self-employment and entrepreneurship opportunities, including for women by:

- Improving access to business development, knowledge and skills;
- Relaxing regulations on business set up and expansion, including allowing refugees, especially women to set up home-based businesses;
- Adopting a mechanism to facilitate the formalisation of existing businesses.

Provide reliable information on the labour market that could guide businesses and NGOs to set up relevant labour market opportunities by:

- Undertaking and disseminating national level research;
- Improving the collaboration between the National Employment Organisation, private recruitment agencies and NGOs.

Ensure multi stakeholder coordination and participation, including civil society in the development of national strategies and policies in order to ensure buy in and harmonisation of efforts.



Right: Mayyada (left), a trainer at the IRC's women center in Jordan, giving a lesson on how to make chocolates and sweets. Ahmad Al-Jarery/IRC

Donors

Provide additional, timely and flexible funding for NGOs to address the immediate basic needs arising with COVID-19 and to protect international investments made in refugee livelihoods since the Compacts, including:

- immediate cash support for vulnerable refugee and host populations based on needs that complements national social protection;
- cash grants to entrepreneurs who need to cover fixed costs while they are out of business due to COVID-19.

Provide long term, multi-year livelihoods funding for NGOs to enhance economic recovery and to support refugees to become self-reliant. This should include support for MSMEs and entrepreneurs (both refugees and nationals, including women), through business startup grants, support for business formalisation, employment support (job placement & matching, mentorship), skills building linked to employment and women's economic empowerment programmes, which address discriminatory social norms.

Provide technical assistance to both Jordan and Lebanon in addressing regulatory barriers to work and entrepreneurship, both for refugees and nationals.

EU

Work towards the adoption of renewed EU-Jordan and EU-Lebanon Partnership Priorities to go hand in hand with mutual commitments for policy reforms that have refugee's access to livelihood at their core, through the renewal of the respective Compacts.

Ensure that stocktaking exercises as part of Brussels Conference follow-up include an effective independent monitoring system based on quantitative and qualitative, gender-disaggregated indicators. Progress should be assessed based on the improvements in refugee and host community livelihoods, including the number of individuals with access to secure, decent work, covered by social security, and the evolution of households' socio-economic status.

World Bank

Conduct regular, systematic review of refugee policies to inform policy dialogue and programmes, such as by including GCFF eligible countries in the World Bank's Refugee Policy Review Framework.

Channel a significant portion of the new COVID-19 funding from the World Bank and other development banks through the GCFF, to ensure refugees benefit proportionately.

Nadia, 43 years old, fled Syria in 2013 to Jordan with her four children. Through a business training program offered by the IRC, she received a grant for her sewing business. With this support, Nadia has been able to grow her business, increase profit and employ both Syrians and local Jordanians. *Ahmad Al-Jarery/IRC*



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