The ongoing crisis in Syria has taken a toll on millions of lives, with its effects reverberating around the globe. Thousands have died, and nearly half of the country’s population has been displaced, either internally or to neighboring countries and beyond. As of December 2015, nearly 4.4 million Syrians had registered as refugees. Every day, more families are forced to leave their homes in search of safety and stability elsewhere.

The world has an urgent responsibility to address this situation and to make sure that the short-term needs of refugees are paired with medium- and long-term strategies to support both refugees and host communities so that both can manage the different shocks they have experienced.

As the Syrian crisis deepens, humanitarian and development organizations are coming together to bridge the historical divide between their approaches. The World Bank Group and the United Nations High Commissioner for Refugees have joined forces to share and analyze available data on Syrian refugees living in Jordan and Lebanon, in order not only to better understand the welfare of refugees, but also to help create a more sustainable system to address their needs throughout their time in exile.

This book shows that Syrian refugees living in Jordan and Lebanon have experienced shock after shock, pushing them into destitution. A majority are living in poverty now, and are likely to stay poor in the future, with added psychological and financial stresses that compound what they are already facing.

The current crisis is as much about long-term development, as it is about short-term needs. While existing programs that provide food and cash assistance have been effective in reducing poverty among refugees, they are not designed for medium- and long-term support. The coordination between humanitarian and development partners is ever more important. In the medium and long term, governments and the international community will need a different institutional and financial framework to address the needs of refugees and host communities alike. Policies for refugees must move toward self-reliance, focusing not only on transfers and better access to public services, but also on facilitating access to the labor market and fostering economic inclusion.

This longer-term view can become a critical part of the growth and development strategy for areas hosting refugees. By scaling up existing services, matching people with jobs, building a business environment that promotes growth,
investing in people’s health and education, boosting regional trade and attracting investments, refugees and host community members can share in progress and move forward together.

The World Bank Group and the UNHCR will continue to work together to provide in-depth analysis and practical solutions, from both the humanitarian and development perspectives. It is our sincere hope that this can help allow refugees and host communities together to turn a humanitarian crisis into a development opportunity—ensuring a more stable, prosperous future for all.

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United Nations High Commissioner for Refugees (UNHCR)
Executive Summary

“Refugees are people like anyone else, like you and me. They led ordinary lives before becoming displaced, and their biggest dream is to be able to live normally again.”

Ban Ki-moon, United Nations Secretary-General

Since the beginning of the Syrian crisis, over 6.5 million of the country’s people have been internally displaced and almost 4.4 million are registered refugees. This amounts to about half of the Syrian Arab Republic’s pre-crisis population. Due to the large humanitarian response, there is now a wealth of available information on refugees’ income and expenses, food and nutrition, health, education, employment, vulnerability, housing, and other measures of well-being. These data have not yet been fully explored to optimal effect for analytical, policy, and planning purposes.

The United Nations High Commissioner for Refugees (UNHCR) and the World Bank Group (WBG) are working together to analyze this evidence, and to ensure that policy makers and advocates have the knowledge they need to better serve refugee communities. The WBG’s know-how on welfare and targeting, combined with the UNHCR’s expertise on the needs of refugees, can lead to more effective analyses and policies for registered Syrian refugees living in Jordan and Lebanon. Their expertise can also help promote a more efficient use of financial resources. This book is the result of a comprehensive collaboration between the two institutions. It aims to increase our understanding and ultimately improve the well-being of Syrian refugees.

Key Findings

Refugees differ from regular populations. Compared with pre-crisis Syria, the Syrian refugee population living in Jordan and Lebanon is younger (81 percent are under age 35, versus 73 percent of pre-crisis Syrians); comprises a higher share of children aged 0–4 (close to 20 percent versus 11 percent); and tends to be single (over 60 percent versus 40 percent). Refugees have larger households;
they have more children, many of whom are more likely to be married; and they tend to be less educated and more likely to be farmers. Prior to becoming refugees, many had suffered repeated shocks within Syria, leading them eventually to abandon their assets, property, and capital and seek safety in the neighboring countries. Therefore, these refugees have unique and specific needs distinct from regular populations.

Syrian refugees in Jordan and Lebanon live in precarious circumstances. Although many Syrians are registered as refugees with the UNHCR and the authorities, this does not confer legal rights or entitlements for assistance. The majority of refugees in both countries live on the margins, in urban and peri-urban areas, many in informal settlements. Their access to government services is severely constrained by supply shortages generated by the enormous increase in demand. Only a minority are housed in refugee camps, where most of their essential material needs are met and financed by the international community.

In 2014, 7 in 10 registered Syrian refugees living in Jordan and Lebanon could be considered poor.\(^1\) This number increases to 9 in 10 refugees if the poverty lines used by the respective host countries are considered. The poverty of Syrian refugees is higher in Jordan than in Lebanon. In Jordan, there is also evidence that poverty among refugees has increased by several percentage points between 2013 and 2015.

Family size and housing are the best predictors of poverty. In Jordan, for example, the poverty rate almost doubles if the size of the family goes from one to two members and increases by 17 percent from one to two children. Single people and people over 50 have the lowest poverty rates while people aged between 35 and 49 experience the highest poverty. Families renting or owning property and living in an apartment or house made of concrete with piped water or a proper latrine are less poor.

Refugees are highly vulnerable. About 55 percent of refugees in Jordan are vulnerable to monetary poverty and about 50 percent are vulnerable to food shocks. Over 35 percent of refugees are poor today and vulnerable to poverty in the near future. About 88 percent are either poor today or are expected to be poor in the near future. Conversely, only 12 percent of refugees are neither poor today nor vulnerable to poverty in the near future; this is the only group of refugees that, at present, can be considered not at risk.

Current refugee assistance programs are very effective in reducing poverty. If administered to all refugees, the UNHCR cash assistance program and the World Food Programme (WFP) food voucher program can each cut poverty by half. They can also reduce poverty to less than 10 percent if administered jointly and universally.
However, these programs are not sustainable and cannot foster a transition from dependence to self-reliance. They rely entirely on voluntary contributions and, when funding declines, fewer of the most vulnerable refugees are able to benefit. Moreover, social protection on its own does not foster a transition to work and self-reliance if access to labor markets and economic opportunities is not available.

These findings suggest that the current approach to managing refugee crises in the medium and long term is not sustainable. The focus must shift beyond social protection for refugees to include economic growth in the areas hosting them, so that refugees and local communities can share in economic progress. This paradigm shift requires continued close collaboration between humanitarian and development partners, in order to transform a humanitarian crisis into a development opportunity for all.

**Note**

1. This estimate is obtained using the monetary threshold adopted by the UNHCR for targeting purposes in Jordan and is based on a welfare aggregate that is net of the UNHCR’s cash assistance program and the WFP’s food voucher program.