A Triple Win
Fiscal and Welfare Benefits of Economic Participation by Syrian Refugees in Jordan

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Seventy-six percent of Syrians of working age living in Jordan are unemployed or inactive in the labor market. Meanwhile, despite massive amounts of humanitarian aid for over a decade, more than half the Syrian refugees in the country live in extreme poverty. These facts do not undervalue the immense solidarity and generosity Jordanians and the government of Jordan have extended, and continue to extend, to their less fortunate neighbors. Instead, they point toward a need for change.

This book presents a joint effort by the United Nations High Commissioner for Refugees and the World Bank to explore the welfare of Syrian refugees in Jordan and to review the assistance they receive and their participation in the economy. The volume is timely, as a rapid rise in the global number of refugees and the emergence of new development priorities such as climate change are increasingly exposing the financial vulnerability of the humanitarian system.

As the world seeks to resolve the dilemma of how to care for more refugees with ever more limited budgets, financial donors and other actors involved will progressively give preference to approaches that limit refugee dependence and that expect refugees to contribute economically. Not only does work restore refugees' financial independence, it facilitates their productive contribution to society upon return to their home countries. Moreover, it helps ensure that financial assistance remains available for those who need it most: the vulnerable. And it frees up resources that can then be invested in the development of the host country—to the benefit of hosts and refugees alike.

This volume demonstrates that Jordan has done a remarkable job in hosting Syrian refugees, gracefully offering a safe haven to hundreds of thousands and integrating them into public-services provision and the country's economy. Doing so has already reduced significantly the financial burden of caring for refugees. This reality is widely recognized and appreciated, as financial donors' continued support to the government of Jordan reflects.

The book also shows that more can be done to increase Syrian refugees' economic participation in the economy of Jordan. It points out that a mutually beneficial bargain exists from which refugees, the people of Jordan, and financial donors all stand to gain.
How to realize this bargain is far from obvious, as experiences with the Jordan Compact, which pursued a comparable objective, have demonstrated. But with persistence, hard work, and above all, an open dialogue between the government of Jordan and its humanitarian and development partners, progress toward its realization is feasible. This is the ambition that motivated the United Nations High Commissioner for Refugees and the World Bank to prepare this volume, and this is the vision to which we are committed.

Jean-Christophe Carret  
World Bank Country Director  
Middle East Department
Acknowledgments

This volume would not have come about without the trust, support, and contributions of many people. At the risk of omitting someone, we thank Maria Eugenia Genoni, Maria Lagourou, and Matthew Wai-Poi, who stood at the basis of this volume when they set out to include a full-fledged consumption module in the 2021 Vulnerability Assessment Framework survey, which would make it possible to estimate, for the first time, poverty among refugees living in and outside of refugee camps in Jordan. Data from the successfully completed survey were used not only to estimate poverty, but also to calculate a new proxy means test and to inform the costing of the Jordan Response Plan.

In addition to the authors of the various chapters, we would like to thank Marguerite Duponchel and Sara Granlund for careful review of the manuscript and insightful feedback; Kareem Ur Rehman for helping us access and understand data from the Refugee Assistance Information System; Aimee Foong for closely reading the manuscript and coordinating feedback from the Jordan office of the United Nations High Commissioner for Refugees; Xavier Devictor, Ola Hisou, Takaaki Masaki, and Jeffrey Tanner for their excellent peer review; Suhair Al-Zubairi and Lanto Ramanankasina for their support throughout the process; and Holly Benner, Jean-Christophe Carret, Norbert Fiess, Alan Fuchs, and Salman Zaidi for their guidance and patience.

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INTRODUCTION

Since the beginning of the Syrian crisis in 2011, hundreds of thousands of Syrians have fled to Jordan. In 2023, an estimated 660,000 Syrians lived as registered refugees in the country. In response to the crisis, the government of Jordan and its people have demonstrated immense solidarity and generosity. All the while, the Jordanian authorities have had to face tough choices, balancing their policies regarding refugees against their responsibilities toward their own citizens. Throughout, the international community has continued to provide substantial funding and supported Jordan’s efforts to incorporate refugees into the broader development dialogue.

Over time, Jordan’s response to the arrival of Syrian refugees has evolved, as have the modalities for international assistance. Significant innovations, such as the adoption of cash assistance, have enabled refugees in camps and urban areas to receive aid quickly and safely, while empowering them to make decisions regarding expenditure priorities. The 2016 Jordan Compact sought to be a “new paradigm,” promoting economic development and opportunities in Jordan to the benefit of both Jordanian hosts and Syrian refugees. It refocused efforts on realizing development opportunities by attracting new private sector investments and creating jobs for both Jordanians and Syrian refugees by capitalizing on the preferential access granted, under the compact, to the European Union market through simplified rules of origin. Additional grants and concessional financing to support Jordan’s macroeconomic framework and financing needs, as outlined in the Jordan Response Plan, accompanied this refocusing.

More than 7 years after the signing of the Jordan Compact and 13 years after the start of the Syrian crisis, conditions inside Syria continue to limit refugees’ ability to return, while aid for support to refugees is under pressure. Against this backdrop, this volume sets out to do three things:

• Shed light on the welfare of Syrian refugees in Jordan through deep dives into poverty, aid, and the labor market.

The analysis leverages a newly available database that includes detailed information on refugees’ welfare. A collaboration between the United Nations High Commissioner for Refugees (UNHCR) and the World Bank added a
detailed consumption module to the monitoring survey UNHCR regularly implements in Jordan, the Vulnerability Assessment Framework. Information gathered through implementation of this module generated a unique database unparalleled in the humanitarian world that has made it possible to explore many new aspects of refugee welfare, including the prevalence of monetary poverty among refugees living in and outside of refugee camps and the targeting of assistance, as well as the benefits of refugees’ economic participation. This volume exploits this exceptional data set, complementing it with findings from Jordan’s Labor Force Survey.

The results show that despite all the goodwill toward Syrian refugees in Jordan and all the resources, innovations, and initiatives for their support, poverty among them remains pervasive and their dependency on aid considerable. Despite opportunities to work, refugee incomes are low and insufficient to attain financial autonomy. A combination of low levels of productive and human capital and labor market regulations that relegate them to less remunerative occupations, is constraining refugees in this regard.

• **Shift the discussion on burden sharing between Jordan and the international community from one about principles to one about numbers.**

By showing how much income refugees earn under different scenarios regarding labor market participation and applying Jordan’s fiscal incidence analysis to refugees, this volume estimates the costs of hosting refugees and the savings associated with refugee economic participation.

The results show that hosting refugees involves substantial ongoing costs: $465 million annually for basic needs and $444 million for including refugees in public-services provision. Had refugees not been allowed to work at all, the cost of hosting them would have been almost twice as high: $1.77 billion per year.

Assigning dollar figures to the cost of hosting refugees under different scenarios of economic participation establishes clear parameters that can inform conversations regarding burden sharing. It also monetizes the benefits of participation, labeled “participation savings”: $860 million per year.

• **Explore how a triple win can be realized.**

The savings associated with refugee economic participation create scope for a triple win in which Jordan is recognized for its contribution to hosting refugees, donors save on aid needed, and Syrian refugees gain in autonomy.

The idea of a triple win is not new: the Jordan Compact also promoted the notion that economic participation brings benefits to refugees, hosts, and the international community alike. Yet conversations along these lines must also account for the potential for short-term economic disruption that hosting refugees entails.

On top of the $860 million per year in participation savings already identified, aid organizations can save an additional $400 million per year on international assistance for refugees, money that they could reprioritize for targeted humanitarian support or reallocate to other development activities benefiting both host communities and refugees. This suggests scope for a mutually beneficial bargain.
MAIN FINDINGS

After two introductory chapters that set the stage for the volume and present a socioeconomic profile of Syrian refugees living in and outside of camps in Jordan, chapter 3 focuses on measuring poverty among refugees, a discipline that remains in its infancy, as few studies exist that calculate poverty for refugees from consumption modules. By including a consumption module in the Vulnerability Assessment Framework survey, UNHCR Jordan has unlocked new possibilities for monitoring refugees’ welfare, assessing the targeting efficiency of its programs, and approximating the income refugees earn. The module can be used to assess the fiscal cost of hosting refugees and to meet reporting obligations for the 2023 UNHCR’s Global Compact on Refugees: Indicator Report (2023). As such, the UNHCR’s innovation in Jordan is worth replicating elsewhere, particularly where including refugees in national surveys is not (yet) feasible.

Using data from 2021, the chapter estimates, for the first time, monetary poverty among Syrian refugees living inside camps and among host communities in Jordan, finding a much higher incidence of poverty among refugees, 58 percent, than that among members of the host community, estimated at 16 percent by Jordan’s Department of Statistics. Poverty rates are lower for those living in camps (45 percent) and higher for those living in host communities (62 percent), driven by higher expenses for housing and utilities and less assistance from humanitarian agencies. This finding is puzzling, because the decision to live outside a camp is to a certain degree voluntary. More than 80 percent of Syrian refugees choose to live outside of camps, accepting not only a greater likelihood of poverty, but also a greater intensity (as measured by the poverty gap, which is the difference between the poverty line and household consumption). Why would refugees expose themselves to an increased risk of becoming destitute?

Using a multidimensional poverty measure, which in addition to monetary poverty also captures education and access to services, reduces the welfare gap between refugees living in and outside of camps. Yet it still finds refugees in camps to be better off.

The chapter then explores whether freedom might be an overlooked dimension of welfare, one that seems obviously critical for populations who, like refugees, can face restrictions. Compared with refugees living among Jordan’s host population, those living in refugee camps have less freedom, as they face restrictions in their movements outside of the camps and fewer employment opportunities. It seems plausible that like anyone, refugees value their autonomy and experience dignity as a result of their ability to sustain themselves from their own earnings, and that they appreciate possibilities for economic advancement in their own lives and those of their children. Those who choose to live outside Jordan’s refugee camps are essentially willing to forgo part of their consumption and to endure a greater risk of monetary poverty for the sake of this economic and personal autonomy.

The chapter finishes with a plea for an extended multidimensional welfare measure for refugees that includes a measure of freedom. It concludes that even though Syrian refugees in Jordan continue to remain economically vulnerable and worthy of humanitarian assistance, they should not be considered passive recipients of aid. Rather, they seek autonomy and are ready to work.
Chapter 4 shifts the focus to the realm of aid extended to Syrian refugees, emphasizing cash assistance programs offered by two of the largest humanitarian agencies: UNHCR and the World Food Programme. The chapter finds that the significant amounts of cash assistance that have been and continue to be provided play a major role in decreasing poverty among Syrian refugees in Jordan, reducing it by as much as 20 percentage points, from 78 to 58 percent. It also uncovers limitations in the way assistance is provided: inequities in who receives assistance (blanket coverage for those living in camps versus targeted availability among refugees living outside camps, who also receive less, even though they have higher estimated levels of deprivation), overlaps (a multitude of assistance programs often reach the same refugee families), and analytical constraints (the minimum expenditure basket does not reflect refugees’ revealed preferences).

There appears scope to improve the delivery of humanitarian assistance in Jordan, including through a more coordinated effort to track cash assistance in UNHCR’s Refugee Assistance Information System. Still, at available funding levels, expected to decrease from current amounts, even the best-targeted program will have only a limited impact on poverty among refugees. More realistic avenues for reducing poverty lie with increasing refugees’ financial autonomy.

This reality, along with the revealed preference of refugees for financial autonomy, argues for a transformative change, with programs focusing less on unconditional handouts and in-kind benefits and more on aligning assistance with, and providing incentives for, refugee self-reliance.

Chapter 5 delves into labor market outcomes and explores how Syrian refugees fare relative to other participants in the Jordanian labor market. Syrian refugees have different characteristics than Jordanians and economic immigrants. They tend to be younger and less educated, to have higher dependency ratios, and to have been in Jordan for a shorter period. These differences carry over into their labor market outcomes: (lower) labor market participation, sector of employment, (higher) degree of informality, type of occupation, and (lower) pay.

Policy regulations also play a role in explaining labor market outcomes. Syrian refugees can work only in a limited number of sectors in the Jordanian economy—mainly manufacturing, construction, agriculture, and the hospitality sector, with other sectors closed to non-Jordanians—and need to obtain work permits to do so. Higher-skilled employment requires costly and highly regulated specialized work permits.

The chapter finds that personal characteristics only partly explain Syrian refugees’ high propensity to earn low wages (JD 300 per month or less); restrictive labor market policies, unequal treatment, and refugees’ (and employers’) opting for informality account for a larger part. Increasing refugees’ earnings will require investments in human capital formation as well as in measures to facilitate labor market participation, including transport and childcare. Yet most important will be a reduction in regulatory constraints and the facilitation of additional employment opportunities, creating a playing field for refugees that is level with that for other workers, and sustainable growth of Jordan’s economy.

Chapter 6 estimates the monetary value that the economic participation of refugees represents. Building on the preceding chapters on poverty, cash assistance, and labor market access, it estimates the fiscal cost of hosting refugees under different scenarios of economic participation. This exercise not only quantifies costs but puts a monetary value on the savings made possible when refugees earn their own income by working.
The estimate starts by determining how much is needed for a dignified life in terms of both private goods (the cost of basic needs) and public services (the cost of service provision). The cost of basic needs is then compared with how much Syrian refugees in Jordan are currently earning. Calculating income directly is difficult, but it can be approximated by deducting assistance received from consumption (referred to as “preassistance consumption”). The difference between the poverty line and preassistance consumption then reflects refugees’ need for humanitarian assistance.

Figure ES.1 illustrates how the need for assistance declines the more income refugees earn.

Using this methodology, the chapter presents several participation scenarios: in the baseline, refugees earn no income and are fully dependent on humanitarian assistance. In the status quo scenario, with restricted income earning opportunities, refugees earn income that, in turn, reduces their need for humanitarian assistance relative to the baseline. A scenario with further economic participation, by increasing refugee income, leads to additional savings.

The chapter then extends the analysis in regard to the cost of service provision. Using fiscal incidence analysis and the cost of providing in-kind education and health services, as well as subsidized utilities, the analysis assigns to refugee households, in accordance with their income deciles, amounts paid in direct and indirect taxes. These amounts are then compared across the three participation scenarios.

Jordan’s contribution to the burden of caring for Syrian refugees is found to be as large as that of the international community. Were Syrian refugees in Jordan not allowed to work, $1,948 per year would be needed per refugee to bring their consumption up to the poverty line level and an additional $730 per refugee to cover expenses for health, education, and other public services. By working and contributing to revenue collection, Syrian refugees reduce the amount required for assistance to $704 per refugee for basic needs and $672 per refugee for public services.

**FIGURE ES.1**

*Using the Poverty Line and Poverty Gap to Identify Requirements for Basic-Needs Assistance*

[Diagram showing cost of basic-needs assistance, poverty gap, refugee income, and national poverty line across different participation scenarios.]

Source: Original figure for this publication.
Evaluated against 660,000 registered Syrian refugees in 2023, this implies that instead of $1.77 billion per year if they were not accessing economic opportunities, refugees require $465 million for basic needs and $444 million for public-services provision: $909 million in total. Thus, the savings achieved through refugees’ economic participation amount to $860 million every year.

The chapter also finds that removing employment restrictions on Syrian refugees in Jordan would increase annual savings on the cost of hosting refugees by $400 million, bringing the total savings to $1.3 billion per year and reducing the total aid needed to $500 million per year.

REALIZING THE TRIPLE WIN

It is broadly recognized that caring for refugees is a responsibility shared between donors and host countries. The Global Compact on Refugees is premised on more predictable and equitable sharing of responsibility for refugees that requires international collaboration to reach sustainable solutions. A United Nations resolution of December 2017 invites UNHCR, for instance, “to measure the impact arising from hosting, protecting and assisting refugees, with a view to assessing gaps in international cooperation and promoting burden- and responsibility-sharing that is more equitable, predictable and sustainable, and to begin reporting on the results to Member States in 2018” (United Nations 2017).

The analysis in this volume illustrates how such measurement can inform policy dialogue around a triple win. Promoting the economic participation of refugees increases their financial autonomy (win 1) and saves on aid (win 2); in the case of Syrian refugees in Jordan, these savings are the government of Jordan’s contribution to the global burden of caring for refugees. Explicit recognition of this contribution is important and enhances transparency. It also facilitates a mutually beneficial bargain between international donors and host countries in which the former recognize the savings on aid achieved and make additional investments to offset any negative side effects associated with refugee economic participation and to support host country economic development, which would create jobs for Jordanians and refugees alike (win 3).

The participation savings that are already being realized, as well as the amount that could still be achieved, are sufficiently large to make a mutually beneficial bargain attractive. The Jordan Compact elaborated a first such bargain, but Syrian refugees’ continued dependence on aid, their limited job opportunities (as well as those for their Jordanian hosts), and their high levels of poverty suggest the compact has not met all expectations. This reality does not mean that a bargain is not possible, or even that the Jordan Compact was not a success (after all, no counterfactual has been established). But it does mean that more ambitious refugee participation in Jordan’s economy may be harder to achieve than was initially envisaged.

The possibility of a renewed bargain should motivate further discussions among the donor community, humanitarian agencies, and the government of Jordan. What would such a bargain comprise?

- Consolidating existing achievements. Much has been accomplished since the first Syrian refugees arrived in Jordan. Currently, 80 percent of Syrians in Jordan live outside of refugee camps among the host population; Syrian refugees make use of public services in health and education; 22 percent are fully
financial autonomous and require no assistance to attain an acceptable standard of living; and their economic participation, at current levels, reduces the cost of humanitarian assistance for Syrian refugees by as much as $860 million per year.

Unfortunately, tensions threaten these achievements. Jordan has largely withdrawn electricity subsidies for refugees, the waiver of the fee for work permits is renewed annually and subject to negotiation, and recent significant increases in mandatory social security contributions for refugees may push refugees to abandon their work permits and retreat to the informal labor market. The noteworthy achievements in respect to refugee economic participation need to be consolidated, with clear commitments from the government of Jordan to continue its support for refugee participation and from international donors to provide predictable funding to cover the recurrent costs of refugee economic participation.

- **Expanding the economic participation of refugees.** Less restricted participation of refugees in Jordan’s economy will give the 78 percent of refugees who remain dependent on assistance a shot at financial autonomy. It will also bring additional savings on humanitarian assistance, which the international community ideally would invest in development priorities benefiting both hosts and refugees. Additional participation requires a more dynamic Jordanian economy, easing of labor market restrictions on refugees, support to refugees in finding work, and investment in restoring human capital to allow refugees to meet their economic potential.

- **Aligning humanitarian assistance with the promotion of financial self-reliance.** The crisis in Syria is already prolonged, with no clear end in sight. Humanitarian assistance is most effective during emergencies, a phase that the Syrian crisis has long since passed. Rather than maintaining a parallel refugee system within Jordan, it is worth considering how refugee camps can be better integrated into the country’s economy; equally worth considering is what it would take to scale down humanitarian assistance to what is needed to ensure protection to the most vulnerable only and to facilitate refugees’ voluntary return in safety and dignity, once the conditions inside Syria are conducive. Greater involvement of refugees in Jordan’s labor market and public service provision will eventually open a pathway toward the transformation and even closure of refugee camps. Refugees who remain dependent on assistance then need to be transferred to national social protection systems, with international donors providing credible long-term commitments to bearing the cost.

To help realize these aspirational objectives, the volume proposes five concrete steps:

- **Strengthening the evidence base for refugee participation.** The discussion on burden sharing for refugees deserves to move from deliberations about principles to discussions about numbers. This volume puts a monetary value on the cost of hosting refugees and the savings attributable to refugee participation. More research could further inform the debate. Preferably researchers familiar with Jordan will carry out the necessary research using Jordanian data, implying investments in data collection and local research capacity.

- **Developing a strategy for investing in Jordan’s economy.** Absorbing additional refugee labor in Jordan’s economy will require an investment strategy that
identifies opportunities and addresses bottlenecks. The Jordan Compact, which has been a political success but has had limited economic impact (Betts 2021), underscores the importance of a well-developed strategy. The investment strategy should build on the evidence mentioned in the first bullet and will help assure financial donors that reallocating humanitarian savings toward development activities is smart economics.

- *Creating an active dialogue based on evidence.* The objectives of the triple win can be realized only in conjunction with dialogue between the international community and Jordanian authorities. This dialogue can take many shapes. One option is to create an annual moment of reflection, for instance, through a high-level conference regarding the results of policy research on Jordan’s economic progress and refugee participation. As this is not the first time that there has been a focus on realizing a triple win—the Jordan Compact also aimed to do so—a first conference might want to assess the successes and failures of the Compact, the main obstacles to further refugee participation, and the gains to be realized if these obstacles were removed.

- *Aligning the delivery of humanitarian assistance with the promotion of refugee financial self-reliance.* As refugees transition to fuller economic participation, the existing provision of humanitarian aid should be made more conducive to their financial autonomy. Currently assistance is unconditional, and the continuation of camps far away from economic opportunities is an obstacle to economic integration, as is the privileging of assistance to refugees residing in camps. With aid budgets under strain and allocations for support to refugees split across ever-increasing refugee numbers, scrutiny of the aid delivery model is needed to identify ways to increase the cost-effectiveness and targeting efficiency of delivery models and to align assistance better with refugee self-reliance. The adoption of measurable targets with respect to cost-effectiveness, efficiency, and self-reliance would be welcome, and a program of research to develop and test different approaches could support it.

- *Committing to transparency.* Any collaboration is strengthened by trust, requiring a commitment to transparency and information sharing. Trust and understanding are strengthened when there is a common appreciation of the facts. Yet to date much information relevant to collaboration remains inaccessible. Data from critical surveys collected by Jordan’s Department of Statistics are unavailable for public analysis. While some aid organizations make information available on overhead and the share of funding that reaches beneficiaries, not all do, rendering it extremely difficult to assess the efficiency of service provision by humanitarian agencies. Donors and development partners also need to be more transparent about the financing they make available for refugees, along with the conditions attached to it. All institutional partners with a stake in realizing the triple win face challenges only they can address. Improving transparency does not require collaboration; each institution can accomplish it independent of the others, providing the government of Jordan, donors, development partners, and humanitarian agencies active in Jordan with an opportunity to demonstrate their commitment to realizing the triple win.
NOTES

1. Camps were set up only after refugees had been arriving in Jordan for some time; when the influx had saturated host communities later arrivals were directed to the camps. Today a government procedure permits refugees to request to officially move out of camps. See chapter 2.

2. What can be learned from the implementation of the Jordan Compact, how large the negative spillovers associated with additional refugee participation are, what options are available to address negative spillovers, how much these solutions would cost, how much financing is made available for refugees and hosts, what the regulatory and other barriers to further refugee participation are, and how humanitarian assistance can be aligned with refugee participation are just some of the issues that research could address.

REFERENCES


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A Triple Win: Fiscal and Welfare Benefits of Economic Participation by Syrian Refugees in Jordan is the result of a joint effort by the World Bank and the United Nations High Commissioner for Refugees to explore the welfare of Syrian refugees in Jordan and to review the aid that refugees receive and their participation in the economy.

The analysis shows how deprivation among Syrian refugees is elevated, more so for refugees living in host communities. This presents a puzzle because most refugees opt to live outside of the camps, even though they have the option to stay in camps. Why do people voluntarily expose themselves to a higher risk of poverty? The volume finds an answer in the desire of refugees for freedom and autonomy.

A Triple Win then turns to humanitarian aid that is found important for reducing refugee poverty, but insufficient as poverty levels remain high. After considering the scope for efficiency gains, the conclusion is that at current levels of aid it will not be possible to lift all Syrian refugees out of poverty unless another solution is found.

Increasing the financial autonomy of refugees provides the needed solution. Syrian refugees already access Jordan’s labor market, but their access is constrained. Those who work tend to labor in less remunerative jobs, often in the informal sector. Despite this, the incomes earned by refugees exceed aid by a factor of two.

The analysis goes on to show that refugee economic participation already reduces the need for aid by US$850 million per year. This reduction could increase if labor market restrictions were eased. The savings that would be generated could then be repurposed. This approach defines the triple win: refugees gain financial autonomy, humanitarian aid is reserved for those most in need, and Jordan receives additional resources to invest in its economic development.