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Understanding Financial Health of Refugees in Jordan: Empirical FINDings II

Abstract

This report is a compilation of the empirical findings from the in-depth interviews undertaken in Jordan in the context of the research project “Finance in Displacement (FIND): Exploring and strengthening financial lives of forcibly displaced persons”. This report builds on the findings presented in an earlier report based on interviews conducted in the first of the three rounds of in-depth interviews as part of the FIND research project. In this piece, we bring together insights from the second and third rounds of interviews. The key aim of this report is to present further empirical findings on the financial lives of research participants in Jordan building upon the theoretical frameworks shared in the previous report and identifying some new ones. We adapt the Financial Health Framework to the context of displacement to understand what factors affect refugees’ ability to achieve both their financial and non-financial outcomes that justify financial service development such as to meet basic needs, manage debt, overcome financial setbacks, invest in the future, and broaden financial horizons. With this objective, this report will examine five high-level findings that summarize our key conclusions and recommendations to guide policy and programmatic interventions to improve financial lives of refugees in Jordan.

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Executive Summary

The Finance in Displacement (FIND) research was set forth in Jordan in 2019 with the aim of deepening our understanding of the financial lives of refugees as they remain in protracted displacement in host countries. We sought to understand the financial journeys of refugees across different stages of displacement, including the financial achievements and setbacks they faced, the strategies they used to meet the corresponding financial demands, and the role financial services played in improving financial resilience. We conducted three rounds of in-depth qualitative interviews with 68 participants (a total of 231 interviews)¹ over more than one year in addition to interviews with 38 key informants from organizations supporting refugees in Jordan. The study focused on refugees in urban and semi-urban centers. Half of our sample were Syrian refugees and, distinct from other studies, the other half included refugees from Iraq, Yemeni, Sudan, and Somalia (“non-Syrian” refugees).

Instead of beginning our interviews with a focus on financial services, we started with a broader understanding of refugees’ financial lives including financial histories, livelihoods, financial strategies, and financial risk management. We discussed the factors that supported or constrained their financial outcomes. Two of the three interview rounds were conducted during the COVID-19 pandemic which led us to observe how refugees’ livelihoods and financial strategies shifted in response to the economic crisis.

Repeat interactions with our participants allowed us to map out their financial and livelihood journeys over the span of time, rather than gaining only a single snapshot. We learnt that their livelihoods do not progress in a linear path and are constrained due to a lack of foundational rights, absence of durable solutions, and overall weak economic environments in host countries. Many see a gradual deterioration of their financial situation, further strained by rapid and unexpected crises like the pandemic. Non-Syrian refugees are not able to access legal work permits, face increased discrimination, and have lower chances of a long-term solutions in Jordan. As a result, most remain in a limbo, waiting for resettlement—a highly opaque and slow process. Irrespective of nationality, most participants’ livelihoods are failing to progress, and their future remains uncertain. In such an environment, financial services can produce only limited impact on refugees’ financial outcomes.

From our findings from Jordan, combined with those from other FIND countries (Kenya, Mexico, and Uganda) we have compiled the following five high-level recommendations on financial inclusion of refugees. These are further discussed in section 6 and section 7 of this report.

1. Address foundational issues that restrict rights and economic opportunities for refugees from all nationalities. For Syrian refugees, this means expanding the “open” sectors for work that are suitable for highly skilled and especially women refugees,² and

1 We started with 89 participants including 44 Syrians and 45 non-Syrians (fourteen Iraqis, twelve Yemeni, thirteen Sudanese, six Somalis). A few participants dropped out and we ended with 74 participants in Round 2 and 68 participants in Round 3.

2 “Open” sectors refer to the sectors where Syrian refugees are allowed to work legally by applying for a work permit. This includes agriculture, construction, food and beverage services, manufacturing, and wholesale and retail trade.

easing access to work permits, business licenses and other documentation necessary to pursue economic opportunities (e.g., driver's licenses). For non-Syrian refugees, it means providing clear written policy on refugee recognition and right to work, inclusion in the Jordan Compact, and removing the 2019 registration ban.

- 2. Support livelihood progression of refugees from all nationalities with non-financial inputs instead of pushing for financial services while income sources remain meagre.** The need for financial services evolves only as livelihoods progress. Livelihood progression requires several non-financial inputs, most importantly access to building networks for information, jobs, and finance. Livelihood programmes could help facilitate refugee interactions within refugee communities and host communities through mentorships, apprenticeships, and mutual support groups. Other non-financial inputs include legal awareness trainings and psychological support resources. Vocational trainings could be expanded to help trainees transition to new jobs or set up new businesses. Further, the social and financial support already provided by community driven and faith-based organisations could be strengthened through greater funding and capacity building opportunities.
- 3. Offer mainstream financial services that are popular with the host population, making necessary adjustments to ensure accessibility for refugees (e.g., adjustments accounting for documentation access, behavioural biases, and language).** It is important to allow refugees access to mainstream financial services popular among host communities, as and when they are ready to use them. This includes removing ID-related barriers to access for bank accounts, remittances, and micro-credit, as well as offering financial services (through mobile wallets or otherwise) that align with the needs of refugees. These financial services should, for example, assist with generating income, building savings cushion, and raising funds during emergencies.
- 4. Reduce uncertainty about the future and provide incentives for refugees to invest in social networks, skill building, and businesses with a longer-term perspective.** Given the lack of long-term solutions in Jordan, many refugees, especially non-Syrian refugees, hope for resettlement in or migration to a third country. More awareness and transparency about the processes involved in third-country resettlement and regular communication on the status of applications could help refugees make firm decisions about their future. Further, counselling for rejected applicants will help them explore alternative options. Given the low rates of resettlement, a skill-based migration programme could provide safer alternatives for refugees who cannot integrate in Jordan. Refugees must also be provided with opportunities to build transferrable skills and experience during their time in Jordan.
- 5. Consider the Financial Health Framework to understand the factors that contribute to refugees' success vis-à-vis the outcomes they desire.** As we were doing this FIND research worldwide, we asked ourselves, "What if instead of imagining what financial services can do as our starting point, we instead centred our thinking around the out-

comes we care about i.e., to help refugees meet basic needs, manage debt, overcome financial setbacks, invest in opportunities, and improve planning horizons?” We adapted the Financial Health Framework to the context of displacement. Building financial health of refugees pointed towards a range of non-financial inputs, most importantly the foundational rights to work, access IDs, and own assets, but also social networks, language, and mental health.

If we truly care about refugees’ outcomes and their possible contributions to the countries where they are stuck in protracted displacement, we have no choice but to put refugee rights back on the global agenda and to insist on the fundamentals of inclusion. Only then will facilitative inclusion through financial services contribute to the kind of outcomes we all care about.

1 Introduction

The report in-hand presents empirical findings from three rounds of in-depth interviews undertaken in Jordan in the context of the research project “Finance in Displacement (FIND): Exploring and strengthening financial lives of forcibly displaced persons.” It builds on the findings presented in an earlier report from interviews conducted in Round 1 (R1) of the research.³

The first report focused on the financial journeys of the research participants, namely refugees,⁴ from five countries—Syria, Iraq, Yemen, Sudan, and Somalia—living in Jordan, in urban areas outside refugee camps. It looked at how the participants arrived in Jordan and how they adapted their economic and social lives over different phases of displacement. In particular, it examined how the participants in our study adapted their financial lives, i.e., how they adjusted their financial priorities and coped with any financial challenges.

One of the most important findings from R1 data was that an overwhelming majority of participants are stuck in what we termed the “Survivelihood” phase, i.e., a period in which refugees are engaged in menial work (a testimony to their earnestness) but are either still dependent on handouts from organizations or private donors, or informally borrowing to supplement their meagre pay. We saw that most participants were not able to procure more skilled work and higher pay, and the little progress they made through better-paid jobs or one-time cash assistance was short-lived. Still, we did find that a very small group of refugees did manage to make progress amidst the challenges of their experience. We called this minority group the “strivers” or the “positive deviants.” They achieved progress by exhibiting entrepreneurialism, leveraging their social networks, diversifying their income streams to counter unstable work

3 Dhawan, S. M., & Zademach, H.-M. (2020). *Financial Journeys of Refugees in Jordan: Empirical FINDings I* (Materialien und Diskussionsgrundlagen des Fachs Wirtschaftsgeographie, Bd. 28). Eichstätt: KU, online available at [http://edoc.ku-eichstaett.de/25874/1/MDW_28_\(2020\)_FIND_Jordan_R1.pdf](http://edoc.ku-eichstaett.de/25874/1/MDW_28_(2020)_FIND_Jordan_R1.pdf)

4 The term “refugee” is used to describe people who have registered with UNHCR and includes asylum seekers who might still be in the refugee status determination process.

environments, and practicing prudent financial management. We also looked into the use of various financial services such as credit, savings, mobile wallets, and remittances for our participants, the role of social networks, and found telling insights emerging from a gender perspective.

We explored these themes further in Round 2 (R2) and Round 3 (R3) of in-depth interviews. The key themes covered in each of the three rounds are summarized in Figure 1. While the next two rounds helped to build on the emerging themes, they also allowed us to track changes in the economic situation of the research participants over time and how they were adapting to those changes over time. Both rounds were able to capture the impact of the COVID-19 pandemic on refugees' finances as Jordan went through multiple lockdowns during the term of the research. The broader economic consequences of COVID-19 in Jordan had serious implications for refugees in the country, impacting not only their livelihoods, but also their future expectations and plans.

1 st Round Pilot in August 2019 Full Round September – December 2019	2 nd Round Pilot in May 2020 Full Round in May – June 2020	3 rd Round Pilot in October 2020 Full Round November – December 2020
<p><i>In-depth interviews to understand:</i></p> <ul style="list-style-type: none"> • Individual background characteristics (Country of origin; family background; education; age; legal status; household situation; languages) • Financial history highlighting <ul style="list-style-type: none"> – Financial stress points and coping mechanisms – Financial journeys (high and low points) and strategies used – Historic and current use of financial services – Income sources over time (aid, employment, transfers) – Important networks (people and organisations) over time across phases of transition – Integration and adjusting in Jordan – Future plans in medium to long term – Use of ID cards/KYC 	<p><i>In-depth interviews to understand:</i></p> <ul style="list-style-type: none"> • Update since round 1 • Income statement showing magnitudes and frequencies of income sources at time of study • Day to day financial management/savings • Use of loans/indebtedness • Awareness of mobile money • Impact of COVID-19 on financial situation <ul style="list-style-type: none"> – Impact of COVID-19 on their financial situation – income and loans – Preparedness for the crisis – Strategies used to cope with the COVID-19 crisis (building upon interview 1) – Information sources – Role of community 	<p><i>In-depth interviews to understand:</i></p> <ul style="list-style-type: none"> • Update since round 2, incorporating the impact of continued COVID-19 restrictions • Documentation challenges • Awareness of and use of mobile money • Psychological well being and legal empowerment, its link with financial situation, and coping strategies • Bridging gaps in understanding roles of social networks with co-nationals and host community • Resettlement as a key future plan for non-Syrian sample and its impact • Expectations about future

Figure 1: Topics addressed in the three rounds of interviews

2 Methods

A recap of the methods used is critical before we begin presenting our empirical findings. We planned to conduct three rounds of interviews with our participants as it allowed us to build relationships and deepen our understandings of their lives and experiences. Rather than just having a single snapshot, multiple interviews allowed us to understand an individual's financial circumstances and decision making over time. This proved particularly useful during COVID-19 when livelihoods and coping strategies were changing very quickly. In addition to the interviews with refugees, we conducted interviews with key informants, i.e., organisations supporting refugees including international and local NGOs, faith-based organisations, small business support programmes, mobile payments service providers, and microfinance institutions. In our interviews, we sought to answer three core questions:

- **Financial coping strategies:** What financial strategies do refugees use during different stages of displacement (particularly after they have been settled in their host country for a few years)? What supports or constrains these strategies?
- **Access to and use of financial services:** What financial services do refugees need and use to meet their financial priorities? Which factors (including behavioural) influence their choices of financial products, providers, and channels?
- **Impact of policy and institutional interventions:** What policy and programming initiatives could better integrate refugees financially into new settings? What role do support agencies—humanitarian, private sector, government, development—as well as national and global policies play in shaping the financial outcomes of refugees?

We used a grounded theory approach to construct conceptual theories directly from our empirical data collected through interviews with refugees and key informants. The interviews with refugees were conducted by local researchers which included members from the refugee community. Our sampling strategy is explained in depth in the R1 report.⁵ Our sample included refugees living in urban and semi-urban settings outside refugee camps. The sample was selected to ensure diversity in terms of location, nationality, gender, age, time since arrival, and economic activity (such as irregular or regular employment, small business owners, aid beneficiaries).

Based on the initial stakeholder consultations at the start of the project, we decided to include a key focus on refugees who arrived in Jordan in the last eight to nine years from nationalities other than Syria. There was interest from stakeholders to specifically learn more about refugees from Iraq, Yemen, Sudan, and Somalia due to lack of existing research and evidence. In addition to addressing this knowledge gap regarding refugees from outside Syria, the results of the study also support the ongoing efforts towards a One Refugee Approach in Jordan, i.e., to reduce and ultimately eliminate differences in refugees' rights and access to services based on nationality.⁶ For our research and this report, we continue to cluster refugees from the other nationalities under the umbrella of “non-Syrian refugees.” However, we recognize that each nationality faces unique challenges in their struggle to claim their rights due to varying socio-political environments and legal statuses (see section 5.4 and 5.8).

With our sample, we conducted face-to-face interviews with 89 participants in R1 and were able to establish a good rapport with the participants. The R2 and R3 interviews were conducted after the COVID-19 pandemic had begun, thus most were conducted virtually. During the pandemic, we also saw participants dropping out of the study as they experienced exceptional financial hardships and poor psychological health. We interviewed 74 participants in R2 and 68 in R3, totaling in 231 interviews across the three rounds. In both of the latter rounds, we were careful when asking questions that we anticipated may be too sensitive or painful for participants, such as questions related to debt and income. We skipped such questions altogether when they were seen to have a visible negative impact on participants during the interview.

5 Dhawan, S. M., & Zademach, H.-M. (2020). Financial Journeys of Refugees in Jordan: Empirical FINDings I. [http://edoc.ku-eichstaett.de/25874/1/MDW_28_\(2020\)_FIND_Jordan_R1.pdf](http://edoc.ku-eichstaett.de/25874/1/MDW_28_(2020)_FIND_Jordan_R1.pdf)

6 UNHCR. (2021, January). *UNHCR Jordan 2020 Year in Review: Supporting refugees in Jordan: what we achieved in 2020*. <https://data2.unhcr.org/en/documents/details/84055>

3 Modified Financial Health Framework in the Context of Displacement

While our study began with a focus on understanding the need for and path to financial inclusion of refugees, we soon realized it was necessary to look beyond just financial services. Therefore, we designed our interview protocols with our adjusted perspective, seeking to deepen understanding of the outcomes refugees desire, the strategies they use to fulfill them, and the barriers they face in the process. This required us to understand not just the financial, but also the non-financial inputs that went into realizing refugees' desired outcomes.

Box 1: Understanding the desired outcomes of refugee participants

While we did not ask participants to list the financial or non-financial outcomes they desired to achieve, we were able to identify some common outcomes that most participants strove to achieve, based on discussions about the challenges they faced in their day-to-day lives and their future plans. These identified outcomes included being able to:

- Meet basic needs without depending on debt;
- Secure decent work and income to support the needs of their family;
- Provide education for their children;
- Improve job prospects in line with their skills and education;
- Build protection against financial shocks;
- Ensure a safe physical environment and housing for their family;
- Seek clarity about their future in the Jordan;
- Increase control over their present situation and future plans; and
- Build assets over time such as property, savings, or business.

To build this key understanding, we applied a broader lens of “financial health” to understand the full context in which refugees need and use financial services including income and livelihoods, assets, social protection, legal rights, and social networks. For our research, we adapted the Financial Health Framework of the Center for Financial Inclusion (CFSI)⁷ to the context of displacement.⁸ We found that a person is on the way to becoming financially healthy when their financial strategies and access to services enable them to transition from “Survivelihood” to “Livelihood Ratcheting”—the latter meaning that they are able to diversify and strengthen their income from work overtime. We define refugees to be financially healthy when they are able to do the following over the course of four to five years, beginning with their arrival (see also Figure 2):

7 Ladha, T., Parker, S., Rhyne, E., & Kelly, S. (2017, March). *Beyond Financial Inclusion: Financial Health as a Global Framework*. Center for Financial Services Innovation. <https://content.centerforfinancialinclusion.org/wp-content/uploads/sites/2/2017/03/FinHealthGlobal-FINAL.2017.04.11.pdf>

8 Our research uses a grounded theory approach, hence while we did not start with the financial health framework, it has been an important outcome of the research.

1. **Meet basic needs.** Can they access the resources they need—from gifts, loans, savings, income, bartering, or charity—to secure food, shelter, clothing, medicine, education, or other essential products and services?
2. **Comfortably manage debts.** Refugees and migrants arrive indebted to smugglers and those who financed their journeys (friends, family members, other financiers). During protracted displacement, they access social and financial lines of credit to smooth volatility in income, meet emergency expenses, or raise lump sums for investment. Some debt is manageable, but too much can render individuals and households vulnerable to ostracization, violence, and extortion.
3. **Recover from financial setbacks.** Loss of a job or loss of an income-earning family member can produce financial hardship. So can a medical emergency or a lost asset. Being able to borrow from social networks, access humanitarian aid, or dip into savings enables recovery from such setbacks.
4. **Access a lump sum to enable investment in assets and opportunities.** Many refugees arrive stripped of their assets and savings. Being able to borrow a lump sum can enable people to invest in assets and opportunities that can produce income, increase safety, or improve long-term prospects such as education and training or better housing.
5. **Continually expand their planning horizons.** Over time, new arrivals move from daily hand-to-mouth struggles (what we call *Survivelihoods*) to increased activities where they find themselves able to contemplate and plan for a financial future beyond the present day.

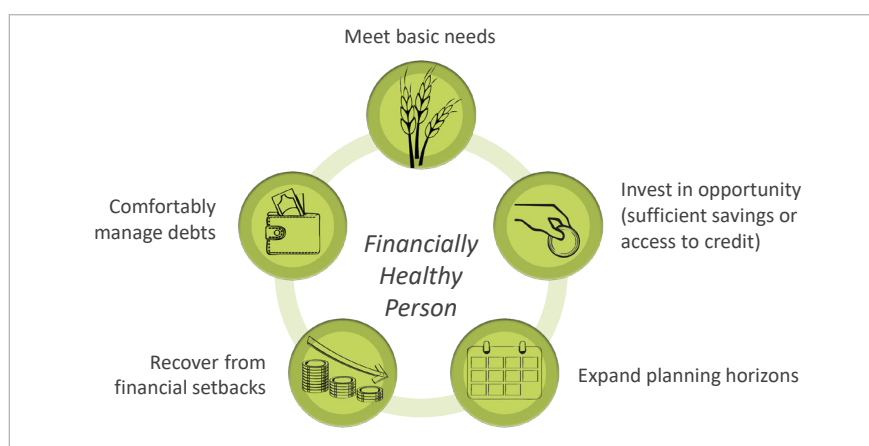


Figure 2: Financial Health Framework adapted to the context of forcibly displaced persons⁹

9 Albert, J., Dhawan, S. M., Jacobsen, K., Klinger, L., Nagel, M. T., Rajkotia, R., Shorey, B., Vos, A., Wanjala, C., Wilson, K., Zademach, H.-M., & Zollmann, J. (2021). *Reckoning with Reality – Five Key Findings from the Finance in Displacement Studies*. <https://sites.tufts.edu/journeysproject/files/2021/04/Reckoning-with-Reality-FIND-High-Level-Findings.pdf>

This financial health framework, which is increasingly used in developed and developing economic contexts,¹⁰ is particularly relevant to understand financial lives of refugees. A few examples of *good* or *poor* financial health will help to put things into perspective: Good financial health might mean being able to save up money for rent for most of the months in a year or being able to raise funds from social networks for a medical emergency or a business enterprise. On the other hand, poor financial health might mean being unable to meet daily food needs resulting in fewer or lower quality meals, taking minor children out of school to work, or borrowing money to repay previous loans.

The context of financial health is also highly influenced by the macro-economic and political situation of the country, the level of socio-economic inequality, and the legal status and gender of the individual.¹¹ Situating the financial inclusion goals in this broader context required us to analyse the ecosystem and stakeholders beyond the financial services sector. In the next two sections we present the empirical findings from the interviews with our refugee participants and key stakeholders supporting refugees in Jordan.

4 Financial Journeys of Refugees

One of the key takeaways from the R1 interviews was that financial journeys of the participants did not follow a linear path (refer R1 report for more details).¹² Instead, a large share of our participants experienced short-term improvements when they found a better job or received cash assistance and backslid when they lost a job or faced a health issue or increased expenses after childbirth. Even the positive deviants¹³ who managed to make longer-lasting progress experienced slumps due to health shocks, legal issues, or temporary loss of income. The repeat interviews allowed us to track the financial situation of participants along these non-linear paths.

Based on the livelihood journeys of our participants in Jordan, along with the learnings from other FIND countries, we developed the following analytical framework to describe the phases of livelihood progression in the displacement context (see Figure 3):

1. The **Arrival Phase**, or the **Dependence Phase**, in which refugees depend on handouts from humanitarian organizations or private donors to meet basic needs.

10 El-Zoghbi, M. (2019, October 15). *Toward a New Impact Narrative for Financial Inclusion*. CGAP. <https://www.cgap.org/research/publication/toward-new-impact-narrative-financial-inclusion>

11 Gubbins, P. (2020). *The prevalence and drivers of financial resilience among adults: Evidence from the Global Findex*. FSD Kenya. https://fsdkenya.org/wp-content/uploads/2020/11/Report_Global-Financial-Resilience-Paper_Kenya.pdf

12 Dhawan, S. M., & Zademach, H.-M. (2020). *Financial Journeys of Refugees in Jordan: Empirical FINDings I* (Materialien und Diskussionsgrundlagen des Fachs Wirtschaftsgeographie, Bd. 28). Eichstätt: KU, online available at [http://edoc.ku-eichstaett.de/25874/1/MDW_28_\(2020\)_FIND_Jordan_R1.pdf](http://edoc.ku-eichstaett.de/25874/1/MDW_28_(2020)_FIND_Jordan_R1.pdf)

13 A positive deviant is someone “whose uncommon behaviour and strategies enable them to find better solutions to the same problems facing their peers.” Herrington, M., and Fliert, E. *Positive Deviance in Theory and Practice: A Conceptual Review*. Deviant Behaviour. 2017

2. The **Survivelihood Phase**, during which income from mostly menial work is not enough to cover basic needs and has to be supplemented by handouts and borrowings from friends and families. There is still high external (financial) dependence as refugees experience no or slow progress in their livelihoods for a relatively long period of time.
3. The **Livelihood Ratcheting Phase** where refugees are able to improve and diversify their income sources, and thereby improve their financial situation.

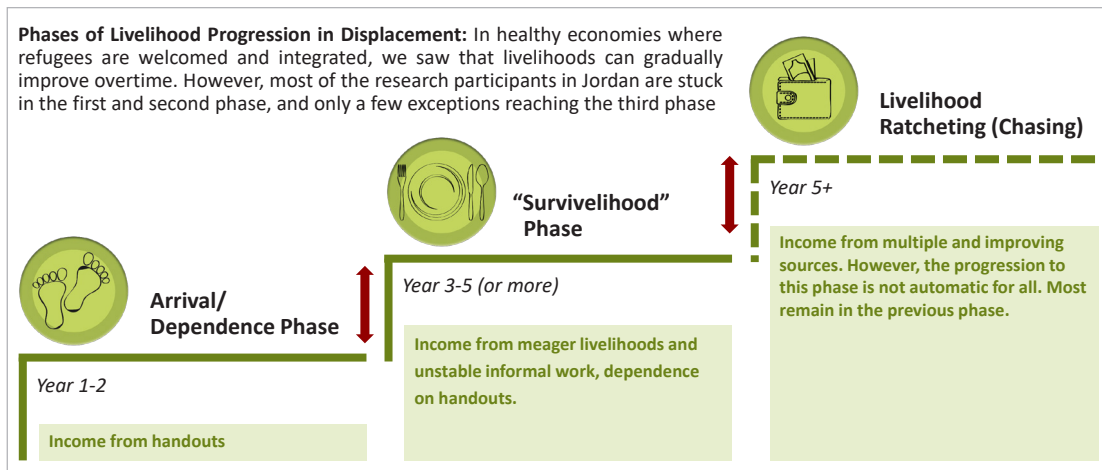


Figure 3: Phases of Livelihoods Progression – A scenario for a robust economy with favourable working conditions

4.1 An overwhelming majority are stuck in Survivelihood

In healthy economies where refugees are allowed to work, move freely, and integrate, we see that refugees (not all but most) are able to progress gradually to reach the third phase within a few years as seen in Figure 3. In Jordan, however, we saw that the progression from one phase to the next was not automatic and not time bound. Some participants remained in the **Dependence Phase** long after arrival. While some received regular cash assistance, others depended on private donations and family support to meet basic needs. Next, we saw that an overwhelming majority were stuck at the **Survivelihood Phase** where they depended on volatile and insufficient income from informal work or small-scale home-based businesses (HBB).

Very few participants were “ratcheting” to reach the third phase. The actual financial and livelihood journeys of the participants in Jordan looked quite different from what we see in Figure 3. In fact, they were quite opposite, with gradual declines or sharp ups and downs as shown in Figure 4. Participants often moved back and forth between different phases as they experienced different life events, e.g., when they lost a job or business or when an earning member suffered a medical issue. Only a handful of participants—positive deviants—managed to reach the third phase. They diversified their income sources, started side hustles for additional income, or took up a range of jobs shifting with the seasons. These participants were highly entrepreneurial, well connected to networks of people with assets and opportunities,

leveraged existing skills, and at the same time built new skills to improve their livelihoods.¹⁴ However, even positive deviants faced frequent disruptions due to the precarious legal status of their businesses and short-term or informal nature of jobs. They lost their investments and had to start all over multiple times. Hence, in addition to ratcheting, we also term this phase as **Livelihoods Chasing**.

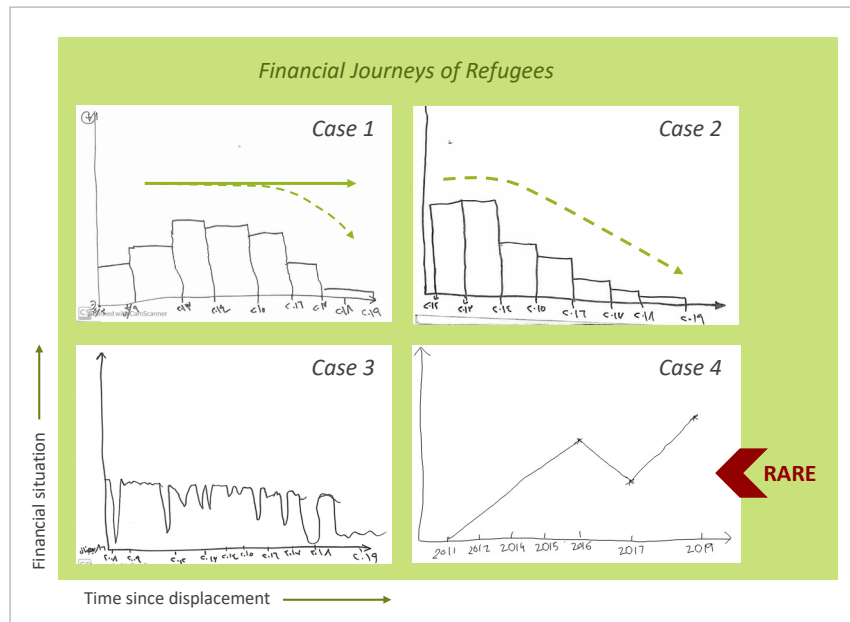


Figure 4: Non-linear financial journeys of participants

The following selected stories of our participants further illustrate each of these different phases:

Dependence Phase

Zaheen, a 36-year-old Syrian female participant, is the head of one household in the first phase—the Dependence Phase. She lives in Mafraq, a northern governorate in Amman. A Financial Journey Graph with her own depiction of her financial ups and downs is presented in Figure 5. Zaheen arrived in Jordan in early 2013 with her husband, two sons, and one daughter and stayed at a camp for a few months. She was divorced shortly after arriving as her husband did not financially support the family and instead took on debts and even sold off donated materials to fund his personal expenses. After she left the camp, she started receiving UNHCR and World Food Programme (WFP) assistance. This helped her provide for the household needs, but she never had much left after paying for rent. She frequently moved houses to save rent,

14 Dhawan, S. M., & Zademach, H.-M. (2020b). *Navigating 'Survivelihood': Why refugees in Jordan plateau in their financial journeys too soon*. Henry J. Leir Institute at the Fletcher School, Tufts University. <https://sites.tufts.edu/journeysproject/navigating-survivelihood-why-refugees-in-jordan-plateau-in-their-financial-journeys-too-soon/>

sold WFP vouchers¹⁵ to meet other expenses, and borrowed from her maternal family in case of a shortfall. After a few years, she got married again and her new husband used to work. This was a huge respite because her husband's salary paid for rent, and she could spend the cash assistance she received on her children's needs. She shared that "this was the only time when [she] felt comfortable and rested."

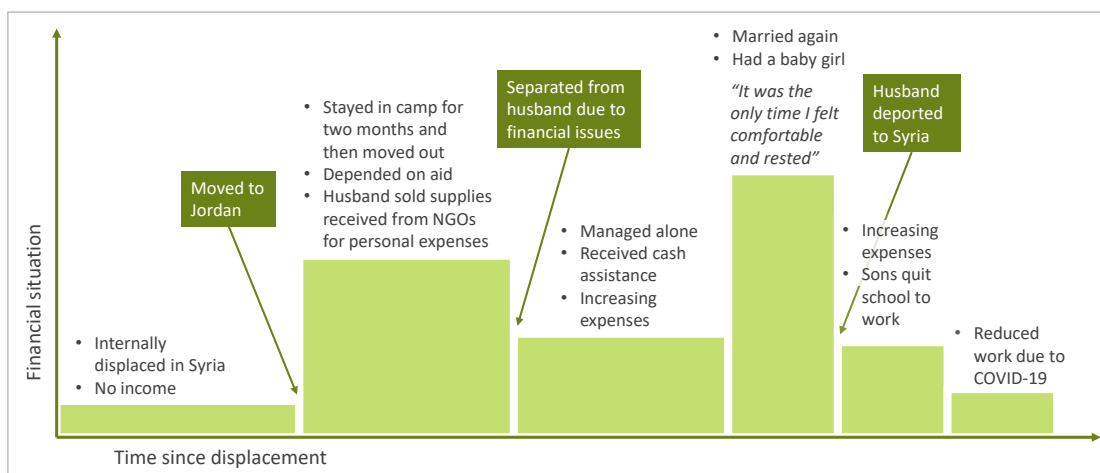


Figure 5: Financial journey of Zaheen

However, this comfortable phase did not last long. Zaheen had another baby girl after getting married. She needed to get a caesarean section surgery which cost 500 JDs and was not covered by UNHCR. No one in her network could help with such a big amount. As a last resort, she borrowed the money from a micro-credit institution. They thought that the monthly repayment of 35 JDs would be manageable since her husband was working. However, one month after her delivery, her husband was deported back to Syria. She was left alone with four children and a loan to repay. She started working as a house cleaner but only managed to earn up to 20 JDs on average per month, working one or two days a month. Sometimes she had to borrow money from her friends or family or even sell the WFP vouchers to make the monthly loan repayment. Her youngest daughter has bow-legs and she cannot afford treatment for her. She is not able to think beyond day-to-day survival.

When we met Zaheen the second time in April 2020 (six months after first interview), she had finished paying her loan instalments. But she did not feel that her financial condition improved after she paid off her debts. She said that the monthly assistance of 130 JDs from UNHCR and 75 JDs from WFP (forming 87 percent of the household income) was not enough to cover all needs. With her pre-Covid income levels, the monthly per capita income of her household was

15 WFP distributes food vouchers which can be used to buy goods from specified shops. Refugees tend to sell these vouchers in return for cash to meet other important financial needs. This is a major reason why WFP has been shifting more towards cash assistance.

48 JDs, which is below the minimum expenditure basket of 50 JDs for a family of five.¹⁶ Most of the UNHCR assistance went towards paying rent and utilities which is approximately 100 JDs per month. The remaining 30 JDs was used to buy food. The WFP assistance was used for groceries, household supplies, and for children's allowance. There was no money left at the end of the month. She even avoided taking transportation as an expenditure and would walk up to two hours (one hour each way) to go to the ATM to withdraw the assistance she received.

She told us that in September 2019 she made her two sons—fourteen and twelve years old—quit school to start working. It was difficult for them to find work because of their young age. They managed to find jobs at a café delivering coffee to nearby shops. This brought them meagre income of only three to four JDs per week, abysmally below standard wages. They stopped after a month of working due to COVID-19 restrictions. Zaheen's occasional work in house cleaning also stopped with the pandemic. They managed to cope through the lockdown phase as they continued to receive cash assistance. But in absence of a savings cushion, she had to resort to borrowing for emergencies. For instance, when the lockdown started, she was unable to withdraw her assistance and had to borrow from her father and a close friend to buy basic food supplies. She was desperate for herself and her sons to get back to work so that they could pay for the family's needs.

When we met her again for the third interview in November 2020, the loans from her father and close friend had increased. She had not managed to repay the previous loans yet and had no idea how she would do that. She told us, "They are patient with me and understand my situation." Her older son had just found a job at a car wash where he worked thirteen hours a day to earn only three to five JDs. He had gotten sick once when he got wet while washing cars without heavy winter clothes. She had to borrow 10 JDs from her friend to buy the necessary medicines. Her son had to continue working despite being sick. Zaheen explained, "The three dinars are very important as it help us buy our simple needs such as bread and allow us to move forward." The younger son had found a job in July at a café, but the cafe closed due to financial losses and he has not been able to find a job since then. Zaheen herself managed to find only three cleaning jobs earning 35 JDs in total in the eight months between round 2 and 3. She yearns to find a job opportunity so that she can pay back her loans and provide for her family. She did find one—at a chicken farm working a night shift of thirteen hours for 220 JDs per month. She started but quit in three days as she found it to be exhausting.

Zaheen was extremely sad about having her sons work instead of study but felt "they are getting used to this reality." Her dependence on cash assistance worried her. It had been reducing overtime—the WFP assistance started with 23 JDs per person but was reduced to 15 JDs per

16 The Minimum Expenditure Basket (MEB) is a way of establishing poverty lines for refugee populations. The MEB is the expression of the monthly cost per capita, which allows a Syrian refugee to live a dignified life outside the camps in Jordan. This implies the full access to rights and represents the minimum needed to live in dignity. The Survival MEB (SMEB) is the expression of the monthly cost per capita, which is the minimum needed for physical survival and implies the deprivation of a series of rights. UNHCR. (2021d, February). *Survival Minimum Expenditure Basket for Syrian refugees (urban) Jordan 2020* [Presentation, Slide 4]. Basic Needs Working Group, Amman, Jordan. https://mcusercontent.com/21ac4d661afc676782cbf14bc/files/bcdc69a1-e819-4603-823c-c9ad84615eaa/SMEB_2020_BNWX_Feb_2021.pdf

person in 2017. She was not optimistic that her situation would improve as long as they were in Jordan. She did not have specific challenges in her mind but emphasized, “As long as it is difficult for me to work and secure an income, all that occupies my mind is how to make ends meet every day.”

Survivelihood Phase

Abu Ahmad and Om Ahmad, an elderly Syrian couple, live in the city of Karak in Southern Jordan. They share their house with their younger son who got married around two years ago and recently had a baby. Before the pandemic they had a stable situation as their younger son worked at a café and received 250 JDs per month.¹⁷ The couple also received cash assistance from both UNHCR (110 JDs) and WFP (30 JDs), which formed less than half of the household’s annual income (47%) in the year before pandemic. This helped them secure basic needs like rent and some food expenses. Abu Ahmad and his wife had recently started a small home-based business making art pieces and vegetable pickles when we met them in R1. But the income from that was only marginal giving around 70 JDs in peak months. In the first season, they spent the entire profit on household expenses. Thus, they were dependent on the younger son’s salary to meet household and medical expenses.

Even though most of the household income came from work, Abu and Om Ahmad remained financially vulnerable and faced multiple setbacks. For instance, every year when his son was not working for two months as the university café closed, they had to borrow money to meet the monthly expenses—showing absence of savings. During the research period, Om Ahmad fell and hurt herself and the hospital bills and medication cost 600 JDs. The family had to cover this by borrowing from their family. The pandemic affected the family greatly, like many other participants. The younger son was unemployed for two months, and they had to borrow 200 JDs to meet household expenses. At some point they were unable to pay their outstanding rent of 250 JDs and were evicted. This older son, who lived in a separate house, was also evicted as they were unable to pay their rent as well. Both his children suffer from chronic medical conditions which require continuous treatment that they are unable to afford. Coincidentally, the couple’s business had not been doing well. They borrowed 65 JDs from a family member to buy the ingredients to make pickles. Their target was to sell 100 kilograms in the season. However, they were shocked by the low demand due the pandemic and ended up with unsold stock.

When we met the couple for the third interview in December 2020, they had outstanding debts of 1065 JDs including outstanding rent to their previous landlord and to relatives and neighbours borrowed for their grandchildren’s medication and household expenses. Despite their age, Abu and Om Ahmad were always positive and optimistic about growing their small venture and had indeed seen some success. But, all their plans had been stalled due to the pandemic.

17 Dhawan, S. M., & Zademach, H.-M. (2020). *Financial Journeys of Refugees in Jordan: Empirical FINDings I*. Katholische Universität Eichstätt-Ingolstadt. [http://edoc.ku-eichstaett.de/25874/1/MDW_28_\(2020\)_FIND_Jordan_R1.pdf](http://edoc.ku-eichstaett.de/25874/1/MDW_28_(2020)_FIND_Jordan_R1.pdf), page 39.

Livelihoods Ratcheting or Chasing Phase

Amina, a 36-year-old Sudanese female participant is one participant that reached this third phase of livelihood progression. She lives with her husband, two pre-school age children, and her father in Amman. They came to Jordan in 2014 and have been receiving cash assistance. They come from a financially comfortable background and were forced to leave Sudan due to the political persecution of her husband. Their first years in Jordan were financially difficult, with the birth of a second child in 2014 adding additional pressure. Amina and her husband worked in unstable jobs and had to borrow money from relatives abroad. Their turning point came in 2017 when their resettlement to the US was approved, but shortly afterwards was put on hold by the Donald Trump administration. With the realization that they would stay in Jordan longer than expected, they focused on making the best out of the situation.

Amina had previously worked at nail salons and had suffered from exploitation—low wages, long hours, delayed payments, and racial discrimination. Overtime she had improved her skills on the job and decided to work on a freelance basis. A few things helped her get constant stream of work and even allowed her to dictate the rates to her clients. The most important was her ability to make contacts through which she found work. She had adapted her Arabic to the Jordanian dialect to expand local networks and gain more acceptance among Jordanians. She chose to live in a non-refugee neighbourhood where Jordanians and migrants lived. She made friends with a Filipino migrant who managed a nail salon and worked there on-demand. Her clients were mostly Jordanian and after the Covid lockdown, to help her, they promoted her services on social media. She also took up other seasonal work such as making henna designs at weddings and events. Before the pandemic, she managed to save money and invested some in taking up courses to improve her skills. She could even afford to send her children to a daycare so that she could focus on work.

Amina's husband worked as an electrician at a company and managed to earn a regular income. They supported each other and made financial decisions together. Since 2019, Amina's in-laws followed them to Jordan, and she and her husband were able to support them financially. However, things changed with the impact of COVID-19 continued. Her work reduced drastically. They piled on some debts borrowing 80 JDs for medical expenses and 200 JDs to pay for the overstay fees when Amina's father-in-law returned to Sudan. Amina was not optimistic about staying in Jordan. She wanted to leave as she found life in Jordan unaffordable, leaving her with no savings. But she was determined to make most of the transitional phase in Jordan. She said, "I will not get these days or this age later. I try to learn new things or help people. Jordan had a role in shaping my character to what it has become now. I worked on myself, and I changed myself, my view and perception of the society. I learned that I need to accept all the socio-economic classes, as I deal with all classes in my work. My time here in Jordan has been useful, but I cannot live in these conditions. I wish Jordan would offer us Jordanian nationalities to be able to work more and open businesses to secure our future."

Abu Samer,¹⁸ a Syrian male participant, who we covered in the R1 report is another such “ratcheting” case. He managed to diversify his income sources—ferrying Jordanian and Syrian children to school, buying a school in partnership with his Jordanian contacts, running the canteen at the school with his wives, selling vegetables using his pickup van, selling bread to the families of Syrian children he ferried, and working on farms with his entire family during summer months. He also took many risks, buying mini-buses and pickup vans under the names of his Jordanian partners, even investing in the school without a legal contract for his investment. This allowed him to quickly grow and diversify his income streams—some big and some small. He has a strong streak for entrepreneurship and conviction to bounce back when he fails, just like Amina. He faced multiple setbacks, including losing his assets (mini-bus and school) to unscrupulous business partners and was even deported to a camp. After each setback, he managed to start again. With COVID-19, he lost his main income source as the schools remain closed. He has been able to suffice financially, selling vegetables from his pickup van. Still, he was not optimistic about his future in Jordan. He was hoping to be resettled in Canada and was in the final stage, but was stalled by the pandemic. He saw no future for his entrepreneurial ventures in Jordan due to the limitations of legal ownership of his businesses (see also section 5.4). He did not see a future for his children either, who will not be permitted to work as engineers or doctors despite all the investments he is making in their education.

It is important to note that Amina and Abu Samer remain an exception. There were only a handful like them, and even entrepreneurial refugees like them are reluctant to make long-term investments due to their uncertain futures in Jordan.

4.2 Refugees’ fragile livelihoods are further disrupted by COVID-19

During the second and third interview rounds, we asked the participants about how their household had been doing financially since we last met them. Figure 6 captures the perceived change in economic situation of the participants between the three interview rounds. To eliminate the definite negative impact of COVID-19 and to understand how things were changing for them pre-COVID, in R2 we asked about their financial situation right before the pandemic started.

Before the COVID-19 pandemic, the majority of participants reported that they were able to maintain their financial situation and meet basic needs. Given the hardships they were facing, this often meant that there was nothing new about their already difficult situation. Those who received monthly cash assistance from NGOs continued to depend on it to meet basic needs and this was a major reason for the relative stability of their financial situation. Others depended on their precarious livelihoods and one-off donations from organizations or private donors. Asked the same question in R3, more participants reported that their situation was “getting worse” which can be attributed to the following:

18 Abu Samer, a 37-year-old Syrian male, has a big family of 15. He has two wives and twelve children who range from nine months to 15 years old. Dhawan, S. M., & Zademach, H.-M. (2020). *Financial Journeys of Refugees in Jordan: Empirical FINDings I*. [http://edoc.ku-eichstaett.de/25874/1/MDW_28_\(2020\)_FIND_Jordan_R1.pdf](http://edoc.ku-eichstaett.de/25874/1/MDW_28_(2020)_FIND_Jordan_R1.pdf), page 34.

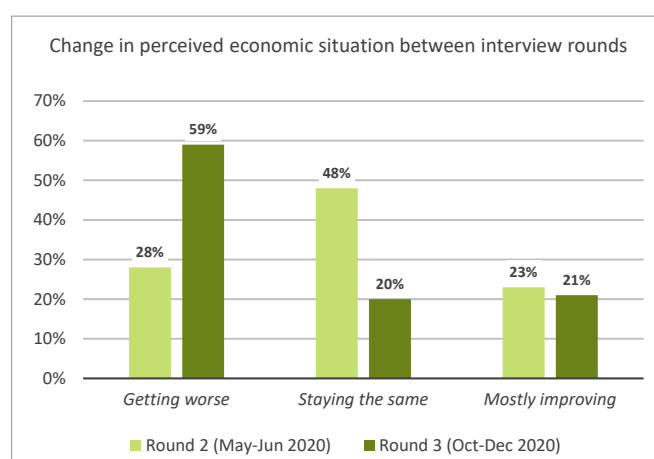


Figure 6: Change in perceived financial situation between the interview rounds

- **Reduced work opportunities and deteriorated work conditions:** As the country went through multiple lockdowns and economic recession, unemployment increased to staggering levels—around 25 percent among the host population (50 percent among youth) and even higher among refugees.¹⁹ As the economy re-opened end of April 2020, some participants went back to work but reported exploitative conditions with long working hours and lower wages. Non-Syrian refugees, most of whom work without legal permits, faced increased labour inspections by Jordanian authorities to crack down on illegal foreign workers in the wake of rising unemployment.²⁰
- **Increased dependence on debt:** With lower incomes and increased expenses,²¹ most participants took loans from their social networks, bought on credit from corner shops, or delayed rent payments. When the pandemic started in March 2020, many were already in debt with no or depleted savings as they came out of the lean winter season.
- **Small-scale and home-based businesses (HBBs) backslid:** With the economic crisis, sales plummeted especially for HBBs selling non-essential products and services such as handicrafts and beauty or cooking services which saw low demand. Men were more likely to have relatively bigger businesses and saw them backsliding as well.
- **Delay in resettlement and immigration:** Those waiting for resettlement were unable to follow-up on their applications with UNHCR as their office remained closed. Some Iraqis reported that their applications (made through private sponsorship) were rejected and attributed this to the economic impact of COVID-19. This has especially affected non-Syrians, financially and psychologically, for whom resettlement is the only hope for a better future.

19 World Bank (2021). *Jordan: The World Bank Group Adapts its Strategy to Support COVID-19 Response, Inclusive and Resilient Recovery, and Continued Reforms*. <https://www.worldbank.org/en/news/press-release/2021/05/28/jordan-the-world-bank-group-adapts-its-strategy-to-support-covid-19-response-inclusive-and-resilient-recovery-and-contin>

20 Ghaith, B. (2021a). Labour Ministry begins crackdown on illegal foreign workers. *Jordan Times* (2021, January 10). <https://bit.ly/3gdbfUj>

21 As most people stayed home, there was an increase in expenses on food, internet and mobile devices for online-schooling.

- **Deteriorating psychological condition:** As financial conditions worsened and future plans were stalled, participants experienced deteriorating psychological health with some reporting depression and suicidal thoughts.

4.3 Coping strategies during prolonged financial crisis

The impact of COVID-19 which was felt across the communities we interviewed allowed us to understand the financial coping strategies of our participants and how these strategies changed as the crisis prolonged. The regular cash assistance programmes and COVID-19 emergency assistance provided immediate relief to refugees who lost their incomes.²² Several other local NGOs and charities distributed food vouchers or boxes. Receiving households tried to make this assistance last as long as possible by cutting down on their food expenses and delaying rent payments. On the downside, however, this crisis revealed again the anarchy around cash assistance and people's doubts in its fairness. Many participants reported that they had registered for aid on links received through WhatsApp and Facebook groups, but never received anything.

What surprised us was how the COVID-19 crisis reinforced community solidarity. As people lost their incomes, they were supported by their neighbours who shared meals and loaned small amounts of cash. Several bakeries distributed free bread to those in need. Some participants moved in with their families to save on rent costs. A few received small help from relatives living abroad during Eid festival. Solidarity was especially high among the Sudanese and Somalis, where families who received assistance shared meals with those who did not, especially with single men who are less likely to receive aid. They also organized to identify the most vulnerable families to refer to UNHCR and other organizations for assistance.

Two groups of Jordanians who played a central humanitarian role included landlords and neighbourhood corner shops (discussed further in Box 2 on page 27). At the start of the crisis, many landlords allowed refugees to delay rent payments and some even partially waived outstanding rents. For basic essentials, more and more participants resorted to buying food and other important household supplies on credit from corner shops. Even when they tried to restrict this to only the most critical needs, some had accumulated unmanageable debt of 500 to 700 JDs. At the end of R3, the average outstanding debt across all respondents was 240 JDs. Increasing debt to corner shops put a lot of pressure on the refugee households, but at time, it also secured basic needs for them. "At least I can put food on the table for my children", one of the female participants explained.

What also surprised us that nearly half of the 74 participants in R2 said that they used savings to get through the COVID-19 lockdown period. This shows that refugees had managed to put aside money for emergencies despite their meagre incomes, although for most the balances

22 UNHCR (Ed.). (2021). *Summary – Basic Needs Working Group / Winterization Task Force Meetings*. <https://bit.ly/3czaeUI>

remained small (15 to 50 JDs). A few Syrian participants were part of savings groups called *Jamaiya* and received their payouts during or after the lockdown, providing much-needed cash for daily needs (see also section 5.5 for more details on the savings strategies of the participants in our study).

Very few participants (11 out of 74) sold any assets to get through financially difficult times between the first two rounds of interviews. They often sold essential household items that earned only small amounts of money (less than 100 JDs) such as gas cylinders, furniture, heaters, or blankets. It was common to sell a smartphone to buy a cheaper phone, bringing in between 50 to 200 JDs depending on the price of the phone. One of the participants sold his laptop to buy groceries during the lockdown. Only two respondents sold gold jewelry, but this only brought in small amounts of 50 to 60 JDs which did not last long.

As the impacts of the economic crisis associated with COVID-19 prolonged, most people had exhausted their primary coping strategies. In the R3 interviews, as cash assistance declined, we saw some worrying trends emerge, including increased debt levels (especially shop credit and rent), reduced food intake, increased likelihood of minor sons dropping out of school to work, return of a participant or another family member to home country, and women preferring to reconcile with ex-husbands.

Women-headed households have especially limited resources to draw upon during such a prolonged crisis. While many women received monthly UNHCR assistance, it was not enough to meet daily needs and other emergency expenses. They also experienced an increase in costs, especially internet expenses, as their children studied online. Most of them do not have any income from work and have limited networks they could borrow from. Somali and Yemeni women-headed households were struggling even more due to their limited networks and coping strategies on account of the language and cultural constraints that they face.

Sahra, a Somali single mother we spoke about in the R1 report,²³ provided a telling illustration for this observation; when asked in R2 about further coping mechanisms, she said worryingly, “I do not have any resources. Not even a small amount that I can benefit from to get me through the coronavirus crisis. I do not have anything to sell or any money to save. I do not have anyone to support me from any other direction. Even amongst friends, there is no possibility of taking a loan during the crisis. Everyone is going through the same difficult circumstances.” When we met her in R3, she was struggling to pay her children’s school fees and feared that they would be expelled. She still had debts outstanding to the corner shop and her landlord, and she had no other option but to wait for winter assistance to pay them off. A few months after R3, she moved back to Somalia and her family helped her pay for the travel. This was an incredibly difficult decision. She had stayed in Jordan for seven years waiting for resettlement and all her struggles had been wasted with her return. Her family decided on

23 Financial Journeys of Refugees in Jordan: Empirical FINDings I. Katholische Universität Eichstätt-Ingolstadt. [http://edoc.ku-eichstaett.de/25874/1/MDW_28_\(2020\)_FIND_Jordan_R1.pdf](http://edoc.ku-eichstaett.de/25874/1/MDW_28_(2020)_FIND_Jordan_R1.pdf), page 24.

the next steps for her—she will remarry her ex-husband and reunite with him in Kenya for a fresh start.²⁴

A smaller fraction of our participants, however, had coped better as compared to others. Among them are Abu and Om Khaled, a middle-aged Syrian couple living in Karak, a governorate in Southern Jordan. Karak is a relatively sparsely populated part of the country and many Syrian refugees settled there as they had had previous family or business networks who could support them. Abu Khaled, with the support of his brother-in-law, had managed to open a sweet shop sometime before the pandemic. He said that's when he finally felt settled. This phase came to a quick end as he had to close the shop when demand declined with COVID-19. Most of his customers were migrants coming to Karak for small jobs. Abu Khaled managed to start a small business trading airtime for a margin with a capital of 500 JDs that his brother-in-law loaned to him. This helped him earn a small income which, together with their monthly cash assistance, was enough to support the family. At least he did not have to take any more debts for basic needs when we met them in R3.

Another participant who fared relatively well is Bilal, a 54-year-old Syrian man, who was certainly one of the positive deviants we interviewed, prioritizing savings and prudent financial planning. He worked as a volunteer with an NGO, and his two sons used to work as carpenters. He divided his savings into two different mental accounts—he called the first one “simple savings” for regular expenses, and the second one “top priority savings” reserved only for critical urgent expenses. As the COVID-19 lockdown was enforced, he had 1,000 JDs in his simple savings which he could use to meet household expenses. During the lockdown periods, his sons received only half of their salary. The family also received WFP coupons which helped a little. When his sons started working again, Bilal and his elder son joined a savings group. When the entire family had to quarantine themselves at home for a month, they used the money from the savings group to meet their expenses with minimal borrowing.

The financial crisis of COVID-19, which was felt all across the participating households, allowed us to observe the factors that affected their coping strategies. In the next section, we discuss these more generally, relating it to participants' financial health.

5 Understanding Financial Health of Refugees

Examining the financial journeys of the participants across the three rounds of interviews, we observed the uniqueness of each trajectory. Each is influenced by individual choices and experiences, as well as pure chance. We saw that people respond to each financial event differently, e.g., using savings versus debt to cope with a financial shock. These choices are determined

24 In Kenya, another country covered under the FIND research project, refugees face an equally challenging environment, without access to legal work and humanitarian assistance. For more details see Zollmann, J. & Wilson, K. (2021). *Following where Community-Driven Organizations Lead: Lessons for strengthening refugee financial integration*. Henry J. Leir Institute at the Fletcher School, Tufts University. <http://sites.tufts.edu/journeysproject/following-where-community-driven-organizations-lead-lessons-for-strengthening-refugee-financial-integration/>

by multiple factors—such as access to debt, mental health, gender, and legal status—all of which we will discuss later in this section.

5.1 Income and livelihoods

When we discuss income, we consider both what people earn from their labour and capital, as well as what they receive from humanitarian transfers and remittances (or private transfers). Like access to and use of debts, both of these forms of income have a direct effect on how individual's finance their obligations. Notably, we see that not only the amount of income, but also its predictability significantly affect refugees' ability to meet basic needs, overcome shocks, manage debt, and plan for the future.²⁵ Below we discuss what we learnt about how these income sources influence the livelihoods of our research participants and begin to understand their impact on financial health.

Casual work provides income for a majority but remains volatile and unpredictable

Most research participants depended on income from casual work in the informal sector which paid on a daily or weekly basis and was highly seasonal. They worked in the construction or agriculture sector or as porters on- and offloading heavy goods in markets. This was more common among non-Syrians as, unlike Syrians, non-Syrians do not have legal access to regular work and work permits. Non-Syrians working illegally faced high risk of detention from labour inspectors. When caught, labor inspectors would even make non-Syrians sign a “pledge” stating they would not work without permits again. Women took up daily-wage work cleaning houses or providing beauty services on demand at clients' homes. These kinds of jobs did not require them to be on the streets and thus allowed them to remain out of sight of labour inspectors. Many Sudanese women, however, work at beauty and hair salons on an informal basis, which comes with more visibility and higher risk of detention.

We found that households that depended on only a couple (one or two) sources of unstable casual income exhibited high dependence on handouts and debt since, for considerable time periods of the year, their income was not enough to cover expenses.

Regular work is less common but provides much-needed income security

Among our Syrian sample, less than half of the 44 households interviewed had at least one stable source of income from regular employment (with or without work permits) such as work with a supermarket, shop, café, or factory. This percentage is much lower for non-Syrian participants who are unable to obtain work permits and experience less leniency from employers with regard to working without permits.

25 Brune, L., Karlan, D., & Rouse, R. (2020). *Measuring Financial Health around the Globe*. Innovations for Poverty Action. <https://www.poverty-action.org/sites/default/files/publications/IPA%20Financial%20Health%20-%20Full%20Report%20Final.pdf>

Participants with higher education worked as volunteers or consultants with different organizations supporting humanitarian and development programmes. They worked as volunteers in exchange for a transportation allowance to conduct home visits to refugees, organize community initiatives, conduct trainings, and provide administrative support. The allowance they received was not high (between 150 to 250 JDs a month) but provided dignified and regular income. This kind of work is especially suitable for women and non-Syrian refugees who otherwise have limited opportunities and face high risk working outside of their homes. Along with regular income, this work also allows them to build networks with their Jordanian colleagues and the community members they serve. They have an improved awareness of their rights and available support programmes, are more empowered, and become a voice for the community. Some Iraqi participants were employed by a church-run factory and school that provided a safe work environment where these participants were otherwise extremely hesitant to go out and mingle with the community. On the downside, however, such employment is highly dependent on donor funding allocated for short-term projects, increasing refugees' uncertainty about future income.

Income from small-scale home-based businesses remains too small

Home-based businesses (HBBs) are seen as an important point of entry into the labour market for refugees, especially for women who are more comfortable working from home while still caring for their families. Among our participants, nine Syrians and two Iraqis had a home-based business. Most of these were run by women. They offered home-cooked meals, beauty services, or hand-made products such as handicrafts, accessories, pickles, soaps, and perfumes. Establishing bigger businesses require investments and legal processes that most refugees cannot navigate. Only three of our Syrian participants had formal businesses—one had an agriculture-based startup funded through a grant from an international NGO, another had an investor card²⁶ and owned a car workshop, and another (Abu Samer discussed above) had a transportation business and even owned a school at one point in time. As mentioned, however, all of Abu Samer's businesses were owned informally, registered in the name of his Jordanian partners.

The HBBs that some refugees managed to start provided them with hope for future as they wished to expand the business or offer more services. Most remained small-scale though, and their contribution to the household income was minor and irregular. Some owners even struggled to estimate their income since it was scant and irregular, and not something they could count on. They remained highly dependent on monthly cash assistance or income from work of other household members. With COVID-19, most of these businesses backslid as customers prioritized critical needs. In section 5.7 on gender, we further discuss the challenges that women face in running HBBs and how entrepreneurship alone might not be the silver bullet for improving women's economic participation.

26 An investor card under category B requires a minimum investment of 50,000 JDs and for certain sectors mandates to have a Jordanian partner. The Jordan Investment Commission (2018). Syrian Investor Guide. <https://www.jic.gov.jo/wp-content/uploads/2018/11/Syrian-Investor-Guide.pdf>

Remittances from abroad provide only occasional support

Beyond the initial arrival phase when refugees are more likely to receive transfers from their family or friends to support basic needs, remittances from outside Jordan are not common. Only a few Iraqi participants received regular remittances from family abroad, e.g., in Australia or Canada, to support basic needs like rent and food. Even then it often came with conditions and apprehensions. One of the elderly Iraqi couples who were regularly supported by their family in Australia were irked by their family's constant suggestions of where to spend the money or urging them to consider going back to Iraq. Besides Iraqis, others received no or only occasional remittances mainly as one-off support during an emergency or gift money for children during Eid and other celebrations.

Humanitarian transfers, both regular and one-off cash assistance, offer critical support for meeting basic needs

Among our sample, slightly more than half of participants (57%) received regular monthly multi-purpose cash assistance from UNHCR, money for food from WFP, or both. Syrians were most likely to receive this support, and Yemeni participants were least likely due to their legal status (most are still waiting for their refugee status determination interviews).²⁷ Many still depend on cash assistance as their only or primary source of income, even after many years of displacement. One such group of participants is the women-headed households who do not have income from work. Such monthly cash assistance, as a form of social protection, doubtlessly has a high positive impact on their ability to meet basic needs. However, despite this predictable source of income, refugees are not able to improve their financial health permanently because the amount received is barely enough to cover day-to-day expenses of rent and food.²⁸ In such cases, refugees frequently rely additionally on debt to cover daily expenses, while not being able to put aside money to cope with financial shocks or make productive investments in their future.

Many aid organizations offer one-time cash assistance for refugees usually directed towards specific purposes such as winter needs, rent, health, education, protection, emergency cash, and even to cover some documentation costs like the cost of birth or marriage certificates.²⁹ The biggest and most important of these is the winterization assistance which is distributed every year to a large number of beneficiaries to cope with the harsh winter season.³⁰ This is an

27 The large majority of the cash assistance is directed to Syrian refugees, and we see that among the non-Syrian participants, women headed households are much more likely to receive the monthly assistance.

28 UNHCR. (2019). *Guidance Note – Minimum Expenditure Basket 2019*. <https://reliefweb.int/sites/reliefweb.int/files/resources/74050.pdf>

29 As part of key informant interviews, thirteen organizations offering cash assistance were interviewed. Of these, ten offered some form of one-time cash assistance labelled to a specific purpose.

30 The UNHCR multi-purpose cash assistance was distributed to 33,000 families in January 2021, while the winter assistance was distributed to 77,855 families as per the February 2020 dashboard. This reduced to 44,000 families in November and December 2020 due to diversion of funds to COVID-19 emergency assistance. For further details, see UNHCR (2021c): *Cash Assistance Dashboard UNHCR Jordan*. <https://reliefweb.int/report/jordan/cash-assistance-dashboard-unhcr-jordan-january-2021> and UNHCR. (2021b): *Winter Cash Support to Refugees 2019 – 2020 UNHCR Post-Distribution Monitoring Report Jordan*.

important source of lump-sum assistance for the recipients, especially for non-Syrians, most of whom do not receive any regular monthly assistance.³¹ Many said that they use this lump-sum disbursement to repay debts accumulated over the year for rent, utility bills, and shop credit, or use it for planned expenses such as medical treatment or surgeries.³² Some even reported taking up credit to meet critical daily needs in anticipation of the winter assistance which could then be used to repay the debt. As participants piled on debts to get through the financial shock of COVID-19, most were waiting for the winterization assistance to be able to repay the loans. At the time of R3 interviews, there were rumours circulating through their networks that there would be no winterization assistance in the upcoming winter which caused widespread distress.³³ Indeed, with COVID-19, fewer funds have become available for winter assistance. Until UNHCR can raise the required funds, refugees remain uncertain of whether they will receive this critical assistance.

Another programme relevant to this discussion is Cash for Work, where refugees are eligible for a maximum of two months of employment. During these two months, they earn relatively high wages of around 350 JDs per month, resulting in a short-term spike in their income. These lump-sums are often directed towards repayment of debt or for important medical expenses. However, unlike the winter assistance there are very low chances of receiving this amount the next year as the programme aims to reach a larger number of beneficiaries and may not offer repeat work to the same refugees.

Overall, we found that cash assistance alone is not capable of reviving self-reliance among the vulnerable households organizations target. Any improvement in the financial situation is temporary, only sustained through subsequent disbursements. There were a few cases where some family members had access to regular employment, while others (typically elderly parents registered as a separate UNHCR case) received monthly cash assistance. This combination of regular employment and cash assistance helped these families cover the rent (with the cash assistance), one of the most prominent stressors, and free up mental bandwidth and resources to leverage economic opportunities, invest in building critical human capital needs (most notably health and education), and to build a savings cushion against financial shocks. This observation confirms the critical role of consumption support or social protection beyond basic needs (rent and food) which could help refugees to improve their livelihoods, human capital, and ultimately their financial health. Further, like other income sources, such cash assistance is more useful when it is predictable, providing certainty of meeting financial obligations.

31 *Ibid.* As per the February 2020 dashboard, a family of 1-2 persons received 190 JDs and this went up to 314 JDs for a family of more than six persons. Also, while the UNHCR multi-purpose cash assistance was distributed to 3,000 non-Syrian families in January 2021, the winter assistance was distributed to nearly 17,000 non-Syrian families.

32 This is also corroborated by UNHCR's post disbursement surveys. The 2019-2020 survey found that 91 percent of the respondents spent the assistance on rent, food, and debt repayment. UNHCR (2021b). *Winter Cash Support to Refugees 2019 – 2020 UNHCR Post-Distribution Monitoring Report Jordan*.

33 The winterization taskforce reported in February 2021 that there was no indication of any additional fund for 2021 for winterization assistance. UNHCR (2021a): *Summary – Basic Needs Working Group / Winterization Task Force Meetings*. <https://bit.ly/3czaeUI>

5.2 Access to and use of debt

Given high rates of poverty, instability of incomes, and lack of assets or savings, most refugees must resort to debt when they experience a shortfall or emergency. Our participants were ambivalent towards taking debt—they did not want to depend on it, but at the same time, these loans offered them much needed financial relief. Almost everyone in our sample had outstanding loans in the form of arrears for expenses such as rent, utility bills, school fees, or shop credit, and loans from friends and family. As the pandemic struck, many more households had to resort to taking on debt, including postponing rent payments.

There were some notable differences across nationalities. Somalis had significantly lower access to credit as their networks, and therefore social lines of credit were mainly restricted to other Somalis who were also in financially difficult situations. They borrowed only small amounts of 10 to 50 JDs from these networks. They were most likely amongst all nationalities to buy groceries on credit from the corner shops, followed by Sudanese, and Yemeni (at worrying levels since they do not receive assistance). Iraqi participants were generally averse to the discussion of debt and found it degrading. They said they would only borrow from close family members.

Access to different lines of credit has been crucial for refugees to cope with financial shocks. But does this indicate poor financial health? Could debt coexist with good financial health? If yes, under what conditions? Who were able to comfortably manage debt and who were struggling? We found that taking debt is not always bad as it could improve health and standard of living. But from a financial health perspective, it is important to understand the context in which debt is prevalent. The Jordanian context is characterized by high costs of living, high income inequality, low economic growth, and high unemployment. In such a situation, and especially as the economic conditions deteriorate further with COVID-19, households with high debt levels face the challenge of repaying them while at the same time meeting daily needs. More on this topic is discussed in the following subsections drawing on a range of single case studies of our participants.

Borrowing for everyday expenses is highly pervasive – a sign of low financial health

Faced with low incomes and poor livelihoods, an overwhelming majority of participants were not able to meet daily consumption needs. During R2 interviews, participants reported borrowing mainly for rent, food, household expenses, and medical expenses.

There were slight differences based on the nationality and gender of household head. Iraqis were more likely to borrow only for urgent medical expenses but not for daily expenses (note that some received money transfers from their relatives abroad but did not count them as loans). Sudanese, Somali, and Yemeni households were highly likely to borrow regularly for rent and basic food expenses given their precarious livelihoods. Sudanese participants mentioned borrowing for school fees as many sent their children to private schools. Women-headed households across different nationalities borrowed regularly for daily needs, even when they received monthly cash assistance.

Some other households borrowed to smooth consumption during lean seasons when income from work was low, indicating a lack of savings cushion. Others who worked in daily wage jobs also relied on borrowing due to the intra-month volatility of income. On days when they did not work, they could buy food on credit from the shops (see box below), and then pay it back when they are able to work. The need to borrow for daily expenses increased with COVID-19 since many lost their jobs or had only limited, low-paying opportunities. A majority of the increase in loans between R2 and R3 was to meet everyday expenses.

Box 2: Credit from corner shops or “shop credit”: A lifeline to refugees for food security

The corner shops that we want to discuss here have been pivotal to food security of refugees and other low-income Jordanians and migrants since before the pandemic. With the pandemic, shop owners have supported low-income families’ ability to meet their basic food needs. They have been patient with their customers as they lost their incomes overnight. A shop owner we interviewed sympathized saying, “I would like to say that refugees are in a very difficult situation. I have noticed that some are able to buy less food now. My father forgave the debt for some of them because they simply do not have any money to pay us.”

We heard similar stories from the participants as well. They appreciated that the shop owners have been patient and allow them time to find money to repay, sometimes until the end of the year when they receive winter assistance. While this service is critical and offers them the much-needed relief, they also feel the pressure to repay these loans. As one of our female Syrian participants said, “I feel embarrassed when the owner asks for his money in front of everyone. The only positive part is that at least our children do not go to bed hungry.” Another said, “It (shop credit) does not help us at all. It is a great burden. I often think for hours, asking myself until when I will live like that.” Noor, a 36-year-old Syrian participant (female head of household), had 200 JDs outstanding to the shop and several other loans. She has no resources to pay him right now but makes it a point to pass by the shop to say, “I have not forgotten. But things have not been easy. I will surely pay you back when things get better.” Sometimes she cooks at home and sends food to the shop owner with her son and says, “Tell him my mother says she has not forgotten, but she does not have money.”

Unlike humanitarian organizations, corner shops do not have bureaucratic processes and offer financial support irrespective of gender, class, and nationality. A shop owner in Jabal Amman—a neighbourhood populated by migrants and Somali, Sudanese, and Yemeni refugees—explained. “I deal with refugees from all different nationalities. Everyone has always paid their debts. Even those who traveled (resettled outside Jordan) send the money to clear their debts.” He referred to a female Yemeni customer who travelled two years ago and finally managed to pay him back a few months before the interview. Shop

owners insisted that they treat everyone equally and do not pressure them to repay. Refugees try to repay at the end of the month or as and when they have money. They are confident that if people are not repaying their debts, then they must be going through very tough times.

In our last interview with the participants, we spent some time trying to understand how this line of credit works—how the shop owners assess creditworthiness, how they repay these loans, credit limits, and the criticality of this service.

- **Credit assessment:** Shop owners offer this service to people who have been their customers for a few years or have been referred by another existing customer. The owner usually has regular oversight of these customers. They live in the neighbourhood or pass by the shop regularly—one of the shops we interviewed was next to the mosque and most of customers visited the mosque regularly. They also run a trial period of three to four months at a low credit limit and track the repayments of a customer. There is no legal documentation involved, and everything works based on relationship and community referral.
- **Credit limit:** More than the shop owner, it is the refugees who were extra cautious about the amount they borrowed. They set their own limits—restricting to five to ten JDs each time or buying on the necessities and no luxuries (like fruits) on credit. They know that they have limited resources and do not want to default, sabotaging this critical line of credit. The shopkeepers said that they limit the loans to 30-50 JDs but could lend up to 150-200 JDs for those who have a good repayment history.
- **Repayment:** Refugees prioritize repaying the debt to the shops above everything else (although not over rent if they are at risk of eviction). They try to repay in small instalments so that this revolving credit line remains open. Some who have income from regular sources of assistance or work, repay as and when they have the money. Others who do not have enough income from work see these debts piling up during the year (up to 200 JDs) and repay with the winter assistance at the end of the year. Sometimes the shop owner may write off the loan for extremely vulnerable cases as they have no option. At least three participants received help from do-gooders to clear the debts. In all cases, they overheard the shop keeper demanding their money and offered to pay or raised money from the community—even up to 170 JDs in the case of Amani as we see below.

Offering this credit service is part of business as usual and not just a social service. These shops are in areas where most people work in precarious jobs and have volatile incomes. So, the shop owners have to offer this credit to ensure a steady customer base and sales. However, with the pandemic as many of their customers are unable to service their debts, they have been cautious about letting more people buy on credit. It will be important to understand how these critical players in the refugee ecosystem are coping with this economic shock as sales decline and they might have to write off many debts.

All of these indicators point towards poor financial health.³⁴ If they are not able to meet basic needs, then they are likely to fare poorly on other aspects of financial health which build upon this foundation i.e., they are not likely to be able to recover from financial shocks, raise lump sums to invest, or plan for the future. Their focus is on survival—putting bread on the table that day and paying rent that month.

Ahlam, is a 32-year-old Somali-Yemeni participant.³⁵ She is married to a Somali and has three children. She is registered as a Yemeni, but her husband is registered as a Somali even though he lived in Yemen since he was nine years old and has a Yemeni passport. They do not receive any regular assistance and the only source of income is irregular work of her husband. His Egyptian and Somali friends informed him about small jobs in painting or cleaning. Until a few months before the COVID-19 lockdown he was working seven days a week. The monthly income was a meagre 150 JDs as he earned around 5 JDs a day, much lower than the going rate of 15-20 JDs for Egyptian migrants for such jobs. This is likely because he worked without a permit. The income was not enough to even pay for rent which is 180 JDs. Their family was highly dependent on shop credit to meet basic food needs. Sometimes they received one-off assistance. Ahlam's Somali friends who received monthly assistance or had regular jobs often lent her small amounts of money (up to 10 JDs) to buy milk and diapers, pay for transportation, and do not expect her to pay back. In September of 2019, she sold off her gold chain and ring—the only assets she had left—for 90 JDs to pay for flour, rice, milk, and pay off outstanding rent and utility bills.

She was always dependent on loans, and this increased with COVID-19 as her husband was only able to find work three to four days a week. When we met her for the last interview in November 2020, she had outstanding rent and utility bills of more than 2000 JDs and more than 300 JDs to two corner shops. She said she stopped counting after a point. They had loans and arrears from another seven sources, making their total loans at more than 2500 JDs (see Table 1). Without enough income, they find it impossible to service these and at the same time provide for everyday needs. Ahlam was also pregnant and suffering from anaemia when we met her. She felt helpless, as she told us, "I cannot buy anything with cash from the grocery shop. I can just buy on credit. It allows us to provide very basic food for the kids. But I do not feel good about it. I am sad to have so many debts—always worried, not able to sleep well. Every time I am in the street I worry, even when the shop owner does not say anything."

Amani, a 38-year-old Sudanese man lives with his wife, two-year-old son, and a recently delivered baby in Amman. When we met him the first time in late 2019, he and his family were very close to living on the street as they were evicted from their house. Their arrears had reached 1100 JDs, and they had no option but to leave. Luckily, they could move in with Amani's Egyp-

34 For example, Kempson et al. found that borrowing for everyday expenses was one of the behaviors most associated with poor financial health. Kempson, E., Finney, A., & Poppe, C. (2017, July). *Financial Well-Being: A Conceptual Model and Preliminary Analysis*. Oslo: Consumption Research Norway – SIF. <https://www.bristol.ac.uk/media-library/sites/geography/pfrc/pfrc1705-financial-well-being-conceptual-model.pdf>

35 Dhawan, S. M., & Zademach, H.-M. (2020). *Financial Journeys of Refugees in Jordan: Empirical FINDings I*. [http://edoc.ku-eichstaett.de/25874/1/MDW_28_\(2020\)_FIND_Jordan_R1.pdf](http://edoc.ku-eichstaett.de/25874/1/MDW_28_(2020)_FIND_Jordan_R1.pdf), pages 39-40

tian friend and his family. Through his friend, Amani found odd jobs washing cars in the neighbourhood. But the 50-60 JDs that he earned was not enough. With the pandemic he is working only occasionally, sometimes only one day a week. He sits on a square where the workers wait for contractors to come and hire them for menial jobs such as to move heavy goods. He has always been borrowing from the supermarket and the pharmacy to buy medicines for his chronic back pain (see Table 2). Things are not cordial between his and the host's family. He said, "It bothers me. But I cannot speak up. If I complain (to my friend), then my kids and wife will have to sleep in the street. I am just waiting for UNHCR to give me assistance so that I can stop depending on others." Their assistance had been approved in early 2020, but they have not started receiving it yet. They have not been able to reach out to UNHCR as their offices have been closed due to the pandemic.

Table 1: Debt in Ahlam's household (a female somali participant)

Loan Source	Outstanding loan (in JDs)	Description
Grocery shops	More than 300	They buy food and essential household supplies from two shops in the neighbourhood. She stopped counting after debts reached 300 JDs.
Clothes shop	45	She bought on credit from two different shops in the neighbourhood.
Mobile shop	75	She recharges her phone with 10 JDs per month to keep it active so that she can call UNHCR to follow up with her file, make other calls, and use internet.
Cigarette shop	Not known	Her husband owes to the shop and she has not asked for the amount outstanding
Rent	1800	She has not paid since almost a year. She could pay partially for two months when her sister helped her. The owner does not live in Jordan and has been understanding so far.
Electricity	200	She fears that her electricity connection would be cut-off any time.
Water utility	22.5	She must pay 7.5 JDs every quarter and has not paid since three quarters.
School fees for her two children	85	She asked the UNHCR to pay fees (40 JD and 45JD for both) but is not sure if it has been paid because the teachers have not been evaluating her children's homework. She even contacted UNICEF but could not receive financial support. Without cash assistance and no work for her husband, it is difficult to pay the fees.
Total	> 2500	

For many participants, the amount of debt they have accumulated, especially since COVID-19 are unmanageable. This is more common for non-Syrian refugees as most of them do not receive cash assistance. A common strategy is to wait for the winterization assistance to pay off the debts accumulate through the year, but given the high levels of current debt, for families such as Ahlam's, this one-time winter assistance will not be enough.

This pervasiveness of borrowing for everyday expenses shows the need to ramp up social protection for refugees of all nationalities and support them in building robust livelihoods. While borrowing might not necessarily be "bad" as it helps to relieve pressure and provide for the family's short-term needs, borrowing for the most basic needs is counterproductive to refugees' ability to integrate and contribute to the host economy.

Table 2: Debt in Amani's household (a male sudanese participant)

Loan Source	Outstanding loan (in JDs)	Description
Pharmacy	500	He buys medicines and supplies for the baby on credit.
Grocery store / Supermarket	100	He borrows regularly from the supermarket. He had a previous debt of 170 JDs which he was unable to pay. During a visit, the shopkeeper did not let him buy without paying and kept complaining in front of everyone. An unknown man helped him by collecting the money from his contacts. Amani went back to borrowing again and owes 100 JDs now.
Rent	1100	Outstanding rent to the previous landlord. Due to COVID-19 he has not asked for the money and has not been able to go to the court.
Friend	20	He borrowed this money from an Iraqi friend but is not sure if this is a debt since the friend has completely forgotten about it.
Total	1720	

Only households that had two or more stable sources of income i.e., a predictable payout every month, were able to meet basic needs without borrowing. These households could pay rent with relative ease, buy food, and in a few cases put aside small savings. However, they might still have to borrow for medical costs and other larger lump-sum expenses. We saw with Bilal and Amina, both of whom made it a point to save regularly, reducing their dependence on debt was possible. Also, single men with fewer expenses were less likely to borrow. When they worked, they could meet their needs and put aside money for times when they were not able to find work. They often depended on their flat-mates to help with rent and food when they were not working—this was not a loan, but rather reciprocal support.

Formal credit is the last resort only when social lines of credit are not available

As we saw in the previous section informal credit is highly common, where participants prefer to borrow money from their networks of family, friends, or neighbours as it offers the flexibility to repay when they can. Arrears on account of rent and shop credit, although informal, are less flexible and hence prioritized to avoid eviction and continue buying on credit.

Even for business investments, participants have strong preference to borrow from their social networks. With a weak economic scenario, even pre-COVID-19, refugees were wary of taking formal credit which will be difficult to repay in cases where the business was not able to generate enough sales. Remember Abu Samer who bought assets (pickup vans and mini buses) for his business multiple times on instalments from the seller. And Abu Khaled who received the money to start up the airtime trading during lockdown from his brother-in-law. These informal loans were available without the need for documentation and had flexible repayment terms, allowing these two participants to quickly jump-start small businesses.

Formal credit that comes with strict repayment schedules adds another layer of difficulty for already vulnerable refugees. They would resort to formal credit only when they are unable to borrow from their social networks. As noted in the report from Round 1, some participants had taken loans from a micro finance institution (MFI). All these loans were for medical or other urgent personal expenses which require a bigger lump-sum of around 500 JDs and none

were for productive investments. When participants did not have a stable income source, repaying this loan was extremely difficult as we saw in the case of Zaheen above. Some had to borrow from their friends and family to repay the MFI loan. In such cases, use of these formal financial services might not have improved financial resilience of refugees and in fact may have had negative consequences for financial health.³⁶ Perhaps financial inclusion initiatives to expand access to micro-credit might not be the right solution here, and it might be more useful to fill the gaps in social protection and social health system.³⁷ More on the unmet health needs of refugees is discussed in the next subsection.³⁸

Borrowing bigger sums for health expenses is negatively associated with financial resilience

Registered refugees from all nationalities³⁹ can access healthcare at a subsidized rate which is same as non-insured Jordanians. UNHCR supported health services are available for free for all vulnerable refugees.⁴⁰ However, we saw our participants foregoing medical treatments or borrowing big sums for health emergencies. This happened in a few typical cases like when they had a chronic condition that needed regular medication such as diabetes, chronic back pain, or anaemia⁴¹; or when an expensive surgery or medication could not be covered by UNHCR; or when there was an emergency, and they could not wait for approval for medical support.

Waheeda, a 36-year-old Yemeni, and her family is one example of medical deficiencies. Their situation has been deteriorating since her husband was diagnosed with Hepatitis C in early 2020. He could no longer continue working on construction sites which was their only source of income. The cost of his treatment was estimated at 16000 JDs! They tried for support from Caritas but they do not cover such health costs. They were able to source some cheaper medicines through a friend in Egypt, but it still cost 2000 JDs. There was no way that they could pay this by themselves. They borrowed money from different friends. Her husband could start working after receiving the medication but then, with the pandemic, work opportunities reduced and he was working only ten to twelve days a month, earning 10 JDs a day. This income went into paying rent and they relied on shop credit to meet their daily food needs. As for the

36 Gubbins, P. (2020, November). *The prevalence and drivers of financial resilience among adults: Evidence from the Global Findex*. FSD Kenya. https://fsdkenya.org/wp-content/uploads/2020/11/Report_Global-Financial-Resilience-Paper_Kenya.pdf, page 25

37 Microinsurance Network, *The Landscape of Microinsurance 2020* available at https://microinsurancenetowork.org/sites/default/files/2018.08.20_GIZ%20Discussion%20Paper_Insurance%20-%20a%20new%20approach%20for%20linking%20relief%20rehabilitation%20and%20development.pdf

38 According to WFP report as well, health remains the biggest unmet need for refugees. World Food Programme. (2019, April). *WFP Jordan – Comprehensive Food Security and Vulnerability Assessment 2018*. <https://www.wfp.org/publications/wfp-jordan-comprehensive-food-security-and-vulnerability-assessment-2018>

39 Non-Syrians have been included recently. UNHCR. (2020, December). *Supporting refugees in Jordan: What we achieved in 2020*. <https://reliefweb.int/sites/reliefweb.int/files/resources/UNHCR%20Jordan%20-%202020%20Year%20in%20Review.pdf>

40 UNHCR. (2021a). *Health*. UNHCR Jordan. <https://bit.ly/3gafEqW>

41 These were very common in Syrian and Iraqi households which have a relatively older population. Sometimes these could be covered by Caritas or another NGO or a church, but not always.

medication, they could afford only one treatment and could not buy more. Her husband is still suffering and is not able to work as much as he used to before. They paid back half of the loan (1000 JDs) to their friends and the COVID-19 emergency assistance was a big help in making this payment. However, it will take a long time for them to repay the remaining half and another 400 JDs outstanding to the landlord and a friend.

Sudden health emergencies presented a huge financial strain not only on the vulnerable households, but also on the positive deviants setting back their financial resilience as we see in the case of Tahira in a moment. This makes coping with the subsequent financial shocks more difficult.

Tahira, a 46-year-old Syrian female participant and her family struggled to cope with multiple health shocks. The first time the family faced a health emergency was when her 20-year-old divorced daughter's young son needed a surgery. He had issues with his kidneys since he was born. Between R1 and R2 interviews, he needed two surgeries. The first one was supported by an INGO, but the request to support the second one was declined. The family managed to raise money through various sources—150 JDs crowdsourced from 40 participants of the awareness and Quran sessions that Tahira attended; 100 JDs from the grandson's father's relatives; 100 JDs from Tahira's brother in the Gulf; and 150 JDs from her savings. However, when another medical emergency arose, they had to resort to other coping strategies. Between the second and third interview, Tahira's daughter was in a bad accident, and she had to urgently raise 450 JDs to pay the hospital. She used 150 JDs savings, borrowed 250 JDs from her friend, and her friend's brother donated 50 JDs. While they managed the expenses without much difficulty, this accident had a major impact the psychological health of Tahira's husband. The stress aggravated his herniated disc condition, and he could not continue to work at the supermarket which was an important source of stable income for the family. Tahira, herself, could not continue with her cooking business due to the additional care giving responsibilities. We speak more about her small business in section 5.7 on gender. While in R2 they said their situation was staying the same, in Round 3 they reported it was getting worse. They were now completely dependent on the assistance form UNHCR and WFP coupons.

Debt fatigue is common as refugees struggle to repay

Ahlam is not the only one who felt hopeless and depressed due to the insurmountable levels of debt she had accumulated. Nealy one-third of the participants had debts of more than 500 JDs outstanding, and one in five had more than a 1000 JDs which could easily be four to five months of household income for many. Non-Syrian and women-headed households without monthly cash assistance face even higher levels of debt fatigue. Our participants were tired of depending on debt for daily needs.

Participants who experienced significant worsening of their economic situation between the three interview rounds attributed it to increased indebtedness and difficulties repaying.

Shukriya, a Somali woman head of household, depends on cash assistance to meet basic needs. In the Round 1 report, we discussed the debt spiral she entered after an accident and related medical costs.⁴² Before COVID-19 she had 70 JDs outstanding to her previous landlord and 150 JDs to the grocery store. With the pandemic, she had to borrow small amounts from friends and had another 140 JDs outstanding for rent and electricity. This is a small amount compared to Ahlam's debts, but Shukriya is alone and has no income from work. She knows that the only money she gets is the 215 JDs per month from the UNHCR and WFP assistance. Of this cash assistance, 120 JDs goes in to rent and the rest is used to meet other needs for the household and her three school-going children. The grocery store where she bought on credit, stopped lending to her as she was unable to repay. She was waiting for the winterization assistance which she expected to be around 200 JDs—enough to relieve her from the debts. She explained, "The previous landlord still wants his remaining 70 JDs. I owe 140 JDs to the current landlord. The grocery shop still wants his 150JDs. He always yells whenever he sees me. I try to hide and cover my face to avoid him. I stopped taking new debts recently as I could not repay the previous one. I do not know how I will be able to repay. I am worried about this."

Iman, a 45-year-old Syrian, was one our most outspoken female participants and we learnt so much from her. We have discussed how her family is stuck in the Survivelihood Phase even after eight years of displacement in an essay from this study.⁴³ Her family of seven depended on the WFP assistance worth 135 JDs per month, which went directly to their rent of 140 JDs. Iman was not able to work because she had to take care of her differently-abled son. They depended on the income from her husband's odd painting jobs and the oldest son's car repair work. Her other son was going through a tough time, psychologically, as he was not able to find an appropriate job or finish his education online. When we spoke to her for the last time in early November 2020, both her husband and eldest son were able to find scant work opportunities. Her son found work at the car workshop for only two to three days a week earning a low of wage of four to five JDs. When one of them did not work, they could not afford to buy everything they needed and adhered to strict measures at home—buying small quantities of food and having only one meal a day in the evening. They regularly depended on informal borrowing to meet basic needs. Before COVID-19, they had four outstanding loans totaling 460 JDs. With the COVID-19 lockdowns and lack of work opportunities, their loans have increased to more than 900 JDs from eleven different sources (see Table 3 below)!

Iman worked for a Cash for Work programme through the municipality once in 2019 and received a higher-than-average wage of 700 JDs for two months. This helped her to clear her debts. She and her son reapplied in 2020 but were rejected. With the current work situation, she has no idea how she will pay back all these debts. She said, "Until the time I need to keep taking debts to meet my family's basic needs, I cannot feel that my situation is improving in any way".

⁴² The ceiling in her kitchen fell and she was burnt by the boiling oil. She was told by the hospital that the costs cannot be covered, and she had to visit the clinic everyday costing 10 JDs each time.

⁴³ Dhawan, S. M., & Zademach, H.-M. (2020b, December). *Navigating 'Survivelihood': Why refugees in Jordan plateau in their financial journeys too soon*. Henry J. Leir Institute at the Fletcher School, Tufts University.

Table 3: Debt in Iman's household (a female syrian participant)

Loan Source	Outstanding loan (in JDs)	Description
Supermarket	400	She used to buy diapers and groceries on credit from the shop near her previous home. She still has not paid this amount.
Supermarket	20	The outstanding at the shop close to her new home.
Mobile phone shop	80	Her son bought a phone on instalments.
Friends	225	She borrowed from friends to pay outstanding rent and utility bills at their previous house.
Friend	50	She borrowed to pay the last instalment to the dentist for her daughter-in-law's teeth braces.
Friend	20	She borrowed to pay for a cigarette pack her husband bought.
Electricity	25	Pending bills in the new house.
Rent	80	Outstanding rent in the new house. Many times, she is only able to pay part of the rent.
Internet	20	She mentioned that internet is very important to be able to communicate with each other if someone from the family goes outside.
Bakery	30	She buys bread on credit from the nearby bakery.
Telecom company	Not known	Her husband had to renew his phone subscription for an emergency, so there is an option to recharge the phone on credit and then pay two subscriptions. It might be around 9 JDs.
Total	> 950	

There are plenty of cases in our data that reflect Iman's experienced. We referenced the case of Samer, an elderly Iraqi participant and his family (wife and six children), multiple times in the report from R1. They came to Jordan in 2016 and eventually want to travel to Australia where Samer's brother is settled. They do not receive any assistance and his two sons work with catering providers illegally as they are not allowed to work. We spoke to him once again during the pandemic and the interview was one of the most difficult ones. He was enraged about the unfair humanitarian system as their family struggled to make ends meet. His sons were not able to get enough work—only once a week. His wife works with an NGO sewing handicrafts but that gives her only 50-60 JDs in a year. The family has been increasingly dependent on remittances from Samer's brother and sister living abroad, which they consider as debt. While he appreciates it, he also feels extremely uncomfortable. His sister asked them to consider going back to Iraq, something they cannot imagine as they have nothing left in that country. Samer's wife also showed us messages from the brother advising them to not use the money they sent for cigarettes or at cafés. Their visa application to Australia⁴⁴ has already been rejected once because one of his sons had travelled to Iraq for work. They must reapply which is expensive—like last time they will need to borrow again for this. They already have debt of upwards of 2300 JDs. They are extremely frustrated as the debts pile on without a solution like UNHCR assistance or resettlement to Australia in the near future.

⁴⁴ Most of the Iraqi participants apply for the immigration visa for Australia through the private sponsorship route, wherein their relatives in these countries sponsor their visa.

5.3 Access to social networks

In our Round 1 report, we discussed how social networks supported refugees through different stages of displacement, from their arrival in Jordan where they were hosted by those who arrived before them, to renting apartments, finding entry level jobs, seeking information about aid opportunities, raising money, starting small business activity, and building friendships.⁴⁵

The connections and mutual aid groups that refugees form and become a part of are key to their financial integration and to fill the “welfare gap” left by public, private, and humanitarian sector. This was particularly evident among the Sudanese and Somalis who have shown incredible community solidarity. The discrimination they face in the humanitarian system and host community necessitates forming strong intra-community support for survival. Their smaller numbers and geographic concentration have further helped strengthen this community building strategy.⁴⁶

However, unlike Syrians who share close cultural ties with Jordanians, non-Syrian refugees find it much more difficult to establish social networks within the host community.⁴⁷ The degree of obstacles differs based on nationality—Sudanese and Somalis come from a completely different culture and face larger obstacles; the Iraqi participants from religious minorities are reluctant to mix with other religions; and the Yemeni, although closest to Jordanians from cultural perspective, are divided along class and tribal lines.⁴⁸

Social networks provide a critical line of credit

For refugees, similar to low-income populations across the world, social network financing is a powerful tool to overcome financial shocks and to raise money to access opportunities such as starting a business or pursuing education. A lot of this support is in the form of credit but, critically, comes with the flexibility to repay as per the borrower’s ability. In some cases, participants had not been keeping a close tab on the amount they borrowed or shared how their lenders were understanding of their situation (refer to section 3.2.2). Loans could also come in the form of informal aid or a “gift” without expectation of repayment, or in the form of non-monetary support such as sharing meals.

However, often the financial support from social networks was not adequate or timely enough to meet urgent needs. This is due to the fact that, most often, the people in these networks

45 Dhawan, S. M., & Zademach, H.-M. (2020). *Financial Journeys of Refugees in Jordan: Empirical FINDings I*. [http://edoc.ku-eichstaett.de/25874/1/MDW_28_\(2020\)_FIND_Jordan_R1.pdf](http://edoc.ku-eichstaett.de/25874/1/MDW_28_(2020)_FIND_Jordan_R1.pdf), pages 40-41

46 As of April 2021, there are 6,024 Sudanese and 709 Somali in Jordan. UNHCR. (2021f, April). *Jordan: UNHCR Operational Update, April 2021*. <https://reliefweb.int/report/jordan/jordan-unhcr-operational-update-april-2021>

47 Johnston, R., Kvittingen, A., Baslan, D., & Verduijn, S. (2019, October). *Social Networks in Refugee Response: What can we learn from Sudanese and Yemeni in Jordan*. Mixed Migration Centre. https://mixedmigration.org/wp-content/uploads/2019/10/074_social-networks.pdf

48 Verduijn, S., & Al Majali, S. (2020, July 23). *Somalis and Yemenis of mixed origin stranded and struggling in Jordan's capital*. Mixed Migration Centre. <https://mixedmigration.org/articles/somalis-and-yemenis-of-mixed-origin-stranded-and-struggling-in-jordans-capital/>

face similar financial hardships themselves. This is especially true for certain groups who already have limited social networks such as women-headed households or Somali families who face language constraints.

One Somali participant, Sahra, a single mother who returned to Somalia recently, explained, “Somalis are my brothers and sisters. They talk regularly to each other. They share the hard times, and they celebrate together the happy and joyful moments. But they all are refugees, and everyone is struggling on his/her own. They are connected and aware of those who are sick, but there is nothing specific they can do to help each other.” When we met Sahra, she had not been able to pay her daughter’s school fees and was worried that she will be dismissed by the school authorities. She had no one who could help her with that, not even the Somali neighbour who helped her daughter with free tutoring, phone, and internet for online classes.

We occasionally came across a workaround to the limited financial capacity of the individuals in refugees’ social networks. We saw participants crowdfunding smaller contributions from their community for urgent expenses. We saw this strategy with Somali and Yemeni refugees who needed urgent medical treatment upon arrival in Jordan and collected funds from the community. We also saw this from a few Syrians, like Tahira, who raised money for her grandson’s surgery from small contributions by members of her Quran reading circle. However, in order to crowdfund, refugees must have access to mechanisms or platforms that allowed them to expand the number of acquaintances they have. This was happening through groups formed during trainings, faith-based activities at church or mosque (see box 5 on pages 41-43), and on social media through WhatsApp and Facebook. These network expansion tools helped them expand their “weak ties” which are useful to access not just finance, but also information about jobs and other economic opportunities (explained later on page 38).⁴⁹

All kinds of social network finance come with some conditions. The primary condition is that of reciprocity, and this is readily accepted. Sometimes social network financing came with additional conditions that were less willingly accepted, especially when touching on the recipient’s honor, as we saw in the case of the Iraqi participant Samer who received financial support from his brother living abroad, but was upset by his brother suggestions on how to spend the money.

Social networks are prone to breaking down with prolonged financial crisis

Across the three rounds of interviews, we observed how these social networks changed and deteriorated for some with prolonged financial hardships, as also seen in previous research.⁵⁰ During R2, when the COVID-19 crisis had just started, social networks provided a critical safety

49 Weak ties comprise acquaintances, people one sees infrequently, and near strangers with whom one shares some familiarity. Granovetter, M. (1983). "The Strength of Weak Ties: A Network Theory Revisited". *Sociological Theory*, 1: 201–233.

50 Stevens, M. R. (2016). The collapse of social networks among Syrian refugees in urban Jordan. *Contemporary Levant*, 1(1), 51–63. <https://doi.org/10.1080/20581831.2016.1153358>

net. Many shared how neighbours, whether Jordanians, refugees, or migrants, helped each other sharing food, information, and social and financial support. However, the story was a bit different in R3 as the economic shock of pandemic continued. Family relations were severely stressed due to the increasing and enduring financial hardships. As the effects of the pandemic prolong, there is increasing competition for aid and economic opportunities as refugees and Jordanians experience high unemployment.

We saw this in R1 interviews as well. Some households who had remained in a precarious financial situation for a long time had gradually shut-off from social interactions. Their relations with close and distant family members deteriorated as they could not afford the travel costs to meet them or the costs of hosting them at home. They also avoided being seen as a financial burden. They could not network with neighbours as they moved houses frequently, or were unable host people at home, or were unable to socialize due to deteriorating mental health. This was a recurrent observation especially among women-headed households. One of the Syrian single mothers, Aida, who is in her early 20s shared with us, “There is no kind of relationship that I would like. I am tired of this life and want to get out of it.” We share more from Aida’s story in section 5.7 on gender.

Table 4: Factors that strengthen or inhibit social networks among refugees

What is strengthening ‘weak ties’?	What is inhibiting refugees from building ‘weak ties’?
<ul style="list-style-type: none"> ▪ Higher education and regular or professional jobs, especially to build networks with Jordanians and expats from Western countries ▪ Opportunities for capacity building – scholarships or vocational training ▪ Language training – Arabic for Somalis and English, in general ▪ Volunteering with NGOs or apprenticeships with companies ▪ Living in mixed neighbourhoods populated by Jordanians, refugees, migrants ▪ Nationality based groups on WhatsApp and Facebook ▪ Faith-based activities and places for community interaction (see Box 5 on page 41) ▪ Geographic concentration, e.g. majority of the Somalis live in Jabal Amman area which helps to build higher bonding capital 	<ul style="list-style-type: none"> ▪ Gender, where women have smaller networks especially if they are head of households as they fear gossip and harassment, cultural norms, and lack mobility due to childcare ▪ Poor financial situation ▪ Deteriorating psychological health ▪ Feeling unsafe and unable to ask for legal rights in case such issues such as exploitation at work or harassment arise ▪ Frequently moving houses due to financial reasons and not feeling stable in a neighbourhood ▪ High costs of transportation restricting mobility ▪ Language issues for Somalis which perpetuates their isolation, especially for women headed households ▪ Tribal and class divides seen among Somalis and Yemeni, respectively ▪ Racial discrimination towards Somalis and Sudanese ▪ Discrimination within humanitarian systems towards non-Syrian refugees ▪ Cultural differences in case of Yemeni, Somalis, and Sudanese ▪ Religious differences for Iraqis from minority religions (Christians, Mandaists)

Resourceful weak ties are critical to leverage economic opportunities to get ahead

Everyday survival for low-income communities is supported by their family, neighbours, and close friends—what we call “strong ties” or the core inner circle. They help them get by, provide first line of financial support, and act as confidants providing critical psycho-social support. But in the context of displacement, where families are dispersed, small, or unavailable, the core inner network is severely restricted. We saw this restriction in the case of non-Syrian refugees who do not have extended families in Jordan, do not have tribal links with Jordanians

like Syrians, and often face racial discrimination. We also saw the same for divorced women who are connected to only a few natal kins and have one or two women friends. Due to this limited social network, they face challenges in even getting by.

While a core inner network provides extremely important support, we see that it is the “weak ties” i.e., people outside the core network, that could facilitate economic mobility necessary for survivelihood. They can provide new and unique information about jobs and economic opportunities. Abu Samer, for instance, shared that although his connection with Jordanians is superficial and does not offer any social support, it is only through them that he could set-up multiple businesses accessing financial capital and forging business partnerships.

Asim, a 32-year-old Sudanese single male is another example of a striver or positive deviant whose social network played an important role in his success. He is an engineer by education and works at an engineering company, where he worked up his way from an office boy to an administrative assistant. He achieved this with his persistent efforts and great inter-personal skills, both of which helped him establish strong connections with his Jordanian supervisors and colleagues. He works on and off with the company on a project basis but when he does, he earns a higher stable income and can save regularly. In between projects, he works in casual jobs as painter which he finds through his network of Sudanese men. He also got word of a scholarship to study a diploma course in Jordan through his Sudanese friends. The course helped him further expand his information and support networks beyond the Sudanese community.

Box 3: Role of UNHCR representatives⁵¹

In Jordan, UNHCR has constituted a community support committee which includes Jordanian and refugee volunteers. They have representatives from each refugee community—typically male and female—to act as liaisons between UNHCR and community members, provide support and advice to vulnerable families, and share important updates with the community. We heard about these UNHCR representatives from Somali, Yemeni, and Sudanese participants, more than Iraqi and Syrian participants. The smaller numbers of the first three might be the reason for a closer connection. One of the female Somali participants even shared that she finds jobs through the female UNHCR Somali representative. The Yemeni participants said the representatives only shared official information and that they are not closely connected to them.

Such diversity in social networks is most critical to find good jobs but was less prevalent. Refugees who received regular information or advice related to work or career from their contacts, fared better in securing job opportunities. These useful contacts are typically Jordanians (for white collar jobs) and migrant or refugee workers for daily wage jobs. Men spoke of how they

51 UNHCR. (n.d.). *Faces of the Community*. UNHCR Jordan. Retrieved June 14, 2021, from <https://www.unhcr.org/jo/faces>

found work on construction sites through their Egyptian friends (who have work permits), and women spoke of finding jobs in cleaning or beauty parlors through their Filipino or Sri Lankan acquaintances.

For instance, our male Yemeni participants living in Sahab⁵² said that they often receive information about jobs and assistance from Syrians and Egyptians. They meet these people waiting at the town square to be picked up by contractors for casual daily-wage work on construction sites or as porters. Although, these networks differ based on the location of refugees. In the Jabal Amman neighbourhood—an area populated by Yemeni, Sudanese, and Somali refugees—the Yemeni participants did not share similar strong social networks, especially with fellow Yemenis. However, Somalis who were the majority in the area had built strong networks of to share information and support. A female Yemeni-Somali⁵³ participant shared, “My Somali neighbour is a big help and support to me. She lends me money, takes me to the hospital, makes me food. Also, my husband’s Egyptian friend helps him to find casual jobs.” Another example of networks for jobs are online platforms that help find freelance on-demand work, but these are still quite nascent in Jordan (see box below).

Box 4: Gig economy platforms

Gig economy platforms are on a rise around the world and help low-income populations find work opportunities. Currently one such platform called “Open Sooq” operates in Jordan, connecting buyers and sellers to exchange goods and services. In R3, we asked selected participants if they knew about or had experience with such platforms.⁵⁴ Only a few participants had heard about this platform from their friends, and only two of them had used them. Some had accessed the platforms to look for opportunities, but never used it because they did not trust the employers. There had been rumours about scams where the job posted online was different from the job actually offered, or where someone was not paid or not paid in full for the services provided. Some participants were also fearful of disclosing their identities in the public domain.

Abbas, a 34-year-old Yemeni respondent, had taken up a job through Open Sooq and shared his negative experience. “I just put up an ad online saying Yemeni looking for

52 A municipality located sixteen kilometres southeast of Amman. It is the largest industrial city in Jordan. It is a highly mixed neighbourhood, with high density of Jordanians and refugees and migrants from different countries. Out of the population of 169,430, close to 54 percent are Jordanians, 24 percent are Syrians and remaining are migrants from south and south-east Asia, Egypt, and Yemen. Hassouneh, H. (2016). *Integrated water & Sanitation Management Plan in Sahab Municipality* [Slides]. Connective Cities. <https://bit.ly/3wrnEJO>

53 There are Yemenis of mixed origins where one parent if of foreign origin (usually East African) and the other is Yemeni. Given the long history of migration between Somalia and Yemeni, there are many Yemeni-Somalis also called Muwalladin, a term which often has negative connotation in the communities of these two countries. As a result, they find it difficult to integrate in both communities. United Nations High Commissioner for Refugees. (1995). *Refworld | Yemen: Information on the “Muwalladin”, and their treatment by the authorities*. Refworld. <https://www.refworld.org/docid/3ae6ab602c.html>

54 A study by IRC shows the opportunities and challenges for gig economy for Syrian women refugees in Jordan; Hunt, A., Samman, E., & Mansour-Ille, D. (2017, September). *Syrian women refugees in Jordan. Opportunity in the gig economy?* Overseas Development Institute. <https://www.refworld.org/docid/5a2a630b4.html>

any work. But I found work in Dead Sea and all faraway places. I worked with a man in January 2020 for four days to install solar energy panels in Aqaba, Karak, Irbid, and Dead Sea. He was paying me 25 JDs a day. I worked for four days, and he paid me for only two days. I could not do anything about this.” We share more from Abbas’s experience in applying for a work permit in the next section while discussing the barriers for non-Syrians in accessing legal work.

Apart from location and nationality, other factors that affect ability to expand networks are gender, employment status, language capacity (e.g., Somalis who did not speak Arabic), and psychological status. Many respondents spoke of one or two friends they were in constant touch with, but who themselves had limited capacity to help. A single middle-aged Yemeni female participant who lives with an elderly Jordanian couple, is one of them. She explained how she found friends and the limitations she faces. “I have one friend, a Syrian woman who has Jordanian nationality. I got to know of her through one of my neighbours here. She helps me occasionally with small money like 10 JDs. I also have one Yemeni friend who I met at the Noor al-Hussein Centre. But since Corona I have not seen her. She told me about a sewing course. We also used to visit CRP⁵⁵ together. I do not have relations with any other Yemenis. I have no interest in making more friends. As a single woman, I cannot trust anyone.”

Box 5: What could we learn from Faith-Based Organizations?

We found faith-based organizations playing an important role in refugees’ financial integration in other FIND countries such as Kenya, Uganda, and Mexico, as well as in developed countries such as US, Canada, and Australia.⁵⁶ We saw similar support from some faith-based organizations accessed by refugees in Jordan as well. Participants spoke of how some Sheikhs offered to pay off refugees’ debts, or mosques and churches that offered regularly distributed food boxes or medicines.

We heard quite often about two churches in Amman that offered material and non-material support to refugees, especially the non-Syrians. The first one is the Christian and Missionary Alliance Church at the second circle in Amman, and the community centre affiliated with this church. The church runs a clinic for refugees open two days a week, where volunteer doctors from the US and Europe provide free medical consultation. At the community centre, they provide computer and English lessons. They also provide relief services such as a food pantry and distribution of food vouchers for vegetables and fruits.

55 Collateral Repair Project (CRP) is an NGO working with non-Syrian refugees in Amman. More information can be found at <https://www.collateralrepairproject.org/>

56 Jacobsen, K., & Wilson, K. (2021, January). *Supporting the Financial Health of Refugees: The Finance in Displacement (FIND) Study in Uganda and Mexico*. Henry J. Leir Institute at the Fletcher School, Tufts University. <http://sites.tufts.edu/journeysproject/supporting-the-financial-health-of-refugees-the-finance-in-displacement-find-study-in-uganda-and-mexico/>; Zollmann, J., & Wilson, K. (2021b, January). *Following where Community-Driven Organizations Lead: Lessons for strengthening refugee financial integration*. Henry J. Leir Institute at the Fletcher School, Tufts University. https://sites.tufts.edu/journeysproject/files/2021/01/CDO_ESSAY_v3.pdf

The support offered by the centre is available for anyone in need (including unregistered refugees), unlike the programmes of large humanitarian organizations and NGOs where donor funds are often tied to nationality (mostly reserved for Syrians and low-income Jordanians). Every month they help around 100 families in need—refugees, migrants, and Jordanians. For refugees, earlier they had mostly Somali and Sudanese along with some Syrian refugees, while recently there has been a significant increase in Yemeni families. We heard that the prayer service at the church and activities at the community centre are some of the most mixed culture settings that you would find in Amman attended by refugees, Jordanians, expats from US and Europe, migrant workers from the Philippines and Sri Lanka.

Another church in Marka, an area with a high population of Iraqi refugees, came up often in the discussion with our Christian Iraqi participants. A few of them were employed by the church run factory which was a key source of financial stability for their families. Many others spoke of the important social support and sense of belonging they received from the church. They even chose to live in the area so that they could be closer to the church and regularly attend the church activities.

Hearing the needs of its refugee members

The church activities provide refugees with an environment to strengthen their networks. It also provides a place of belonging where refugees feel heard. In fact, some of our Sudanese participants frequently referred to the church at the second circle as the “Sudanese church”. The centre at this church explained how they register its members (and not beneficiaries), filling in an intake sheet where they record the refugees’ details and “hear” if they have a pressing need, and then see how they can help. This centre receives funding from different churches in the US and Europe. The American lady who ran the centre had a WhatsApp group with all the people she knew. She used this group for what she called “grassroots crowdfunding,” to raise money for medical costs, for rent or furniture, or other pressing needs of their members.

Standing in the gap left by big organizations

Our key informant at the church shared the key role they play in the humanitarian ecosystem and their advantages. “The UN and big INGOs are doing their best, but the small organizations stand in the gaps. The bigger NGOs do not understand the small things. They require a lot of paperwork to register beneficiaries and serve them and it is very cumbersome. Many vulnerable refugees fall through the gaps if they do not have the right documentation. So, the center finds it easier to help them. The red tape is necessary from their perspective, but when urgent support is to be offered, smaller organizations can cut through the red tape.”

Being closer to people, the programmes of such organizations could evolve along with the needs of refugees as they face newer set of challenges through different stages of displacement. But there is a downside too, as they cannot serve big numbers with such people-centric approach. However, they are able to build valuable personal connections

with their refugee members to combat feelings of isolation and offer individual compassion that large organizations cannot provide.

It will be useful for the humanitarian sector to support community driven organizations (CDOs) at a broader level—helping them secure regular pipeline of funding, network with local and international organization, widen the volunteer based, and build managerial capacities.

5.4 Documentation and legal status

The legal status of refugees and access to ID documents have a significant impact on their abilities to access economic rights such as the right to obtain a work permit, get a business or driver's license, and access financial services. The humanitarian situation in Jordan has been an epicenter for experiments on biometric IDs and economic integration for refugees—all aimed to help refugees achieve self-reliance.⁵⁷ However, many gaps persist at the implementation level where, even though basic legal rights such the right to work or start a business are available for Syrian refugees, there remain bureaucratic hurdles that prevent access. Many refugees perceive the legal system as biased against them when conflicts arise, especially with the host community. For instance, a common legal issue that refugees face is not being paid full salaries when working informally. Legal support organizations claim that refugees have the right to contest this even in absence of a work contract.⁵⁸ However, most of our research participants (except for one Syrian and one Sudanese) believed that this was not possible. Their precarious legal status affected their ability to pursue economic opportunities and remedies as well as to build social networks.

In this section we summarize the key issues that the participants faced due to lack of documentation or an uncertain legal status. The nationality of the participant had an important bearing on this. Hence, we discuss the issues experienced by Syrians and non-Syrians separately. The box below provides a brief introduction to the legal framework for refugee recognition in Jordan.

Box 6: Legal framework for refugee recognition in Jordan

Jordan is not a signatory to the 1951 Refugee convention and has not enacted any domestic legislation to deal with refugees. The legal instrument governing the treatment of refugees is the Memorandum of Understanding (MOU) signed between Government

57 The famous Jordan Response Plan and Jordan Compact have brought together the government, humanitarian, and development actors to support economic integration of Syrian refugees. The Hashemite Kingdom of Jordan. (2020, July). *Jordan Response Plan for the Syria Crisis 2020–2022*. <https://data2.unhcr.org/en/documents/details/77969>; Hashemite Kingdom of Jordan. (2016, February 8). *The Jordan Compact: A New Holistic Approach between the Hashemite Kingdom of Jordan and the International Community to deal with the Syrian Refugee Crisis – Jordan* [Press release]. <https://reliefweb.int/report-jordan/jordan-compact-new-holistic-approach-between-hashemite-kingdom-jordan-and>

58 Key informant interview with Arab Renaissance for Democracy & Development (ARDD), which provides legal services as part of their programmes. See more about the organization here <https://ardd-jo.org/What-We-Do>.

of Jordan and UNHCR in 1998. As per the MOU Jordan agrees to respect the principle of nonrefoulement, meaning that no person seeking asylum in Jordan will be returned to a country where his or her life or freedom could be threatened because of his or her race, religion, nationality, membership of a particular social group, or political opinion.⁵⁹

Under the MOU, a refugee is granted legal status and the UNHCR endeavors to find a durable solution for the refugee, be it voluntary repatriation to the country of origin or resettlement in a third country. This durable solution must be found within six months as the MOU limits the stay of the refugee in Jordan to six months.⁶⁰ UNHCR is mandated to conduct the refugee status determination (RSD)⁶¹ for individuals who entered Jordan illegally and claim asylum after arrival. This, often long-lasting procedure creates two categories of persons of concern: asylum seekers and recognized refugees. This particularly affects non-Syrian refugees who unlike Syrians are not considered prima-facie refugees and must undergo RSD.⁶²

Syrian refugees wish for a more secure legal status to achieve financial stability

Inadequate legal rights affect long-term financial integration

Despite several measures to support the legal stay of Syrians in Jordan, their protection remains inadequate as noted by a 2015 report by International Labour Organisation (ILO) which states, “In practice, Jordan avoids the official recognition of refugees under its domestic laws and prefers to refer to Syrian refugees as ‘visitors,’ ‘irregular guests,’ ‘Arab brothers,’ or simply ‘guests,’ which has no legal meaning under domestic laws, and was the same for Iraqi refugees under the MOU.”⁶³

Although Syrian refugees are allowed to work legally and open businesses in the country, there are several gaps that restrict them from taking advantage of these rights. For instance, they are not allowed to work outside a few “open” sectors such as manufacturing, construction, and agriculture which are not suited for those with higher education. In the open sectors, refugees can get work permits but the process requires extensive paperwork and annual

59 UNHCR. (1998, April). *Memorandum of Understanding Between the Government of Jordan and UNHCR*. <http://mawgeng.a.m.f.unblog.fr/files/2009/02/moujordan.doc>

60 UNHCR. (1998, April). *MOU Between the Government of Jordan and UNHCR*. <http://mawgeng.a.m.f.unblog.fr/files/2009/02/moujordan.doc>, Article 5.

61 “Refugee Status Determination, or RSD, is the legal or administrative process by which governments or UNHCR determine whether a person seeking international protection is considered a refugee under international, regional or national law. RSD is often a vital process in helping refugees realize their rights under international law. United Nations High Commissioner for Refugees. (n.d.). *Refugee Status Determination*. UNHCR. Retrieved June 14, 2021, from <https://www.unhcr.org/refugee-status-determination.html>

62 “Refugees are persons who are recognized as having a well-founded fear of persecution if they return to their home country. [...] Asylum-seekers are persons who claim to have a well-founded fear of persecution if they return to their home country, but whose claim has not yet been adjudicated.”; Mennonite Central Committee. (2017, December). *On the Basis of Nationality: Access to Assistance for Iraqi and Other Asylum-Seekers and Refugees in Jordan*. <https://reliefweb.int/report/jordan/basis-nationality-access-assistance-iraqi-and-other-asylum-seekers-and-refugees-jordan>

63 International Labour Organization. (2015). *Access to work for Syrian refugees in Jordan: A discussion paper on labour and refugee laws and policies*. https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_357950.pdf, pages 11-12

renewal. For instance, to apply for a work permit in construction, a refugee must travel to Amman making the process cumbersome and expensive.⁶⁴ To register a business, refugees must have a Jordanian partner. Due to these legal barriers, many refugees continue to work informally in exploitative and unstable jobs or take the risk of running businesses without registration or under informal partnerships. Abu Samer, for instance, suffered losses on his business investments (mini-buses and pickup vans for transportation business and school he invested in) which were registered under the name of his Jordanian partners without any formal agreement with him. He was able to realize quick success following this informal mechanism, but also faced many setbacks—including being reported to the police and deported back to a refugee camp.⁶⁵ In his final interview with us, he shared how he does not trust anyone due to these events. “With these legal conditions, I cannot trust anyone. The laws will not support me if I lost my money. I will not invest even one dinar or a million dinars while I am in Jordan. I do not see any future here.”

As refugees, Syrians are not allowed to own property in Jordan. Many participants said that if they could own a piece of land and build a small home, they could free themselves of the burden of rent which is one of the key financial stress points. Some participants also expressed the need to have a driver’s license to overcome their limited mobility (due to high transportation costs) and access wider economic opportunities, e.g., to work as a taxi driver or a door-to-door salesperson. However, their plans are restricted by their legal status.

Challenges with civil documentation

Many reforms have been made to improve Syrian refugees’ access to appropriate documentation. However, our research found that Syrians living outside the camps continue to face documentation related barriers.⁶⁶ We present a few examples to illustrate the barriers that remain:

- Many Syrian refugees lack the documents required for marriage registration.⁶⁷ One of our female participants Jamal (also discussed on page 61 in the section on gender), was about to get married to a Jordanian man who had put a condition that she must first close her small business. However, she could not clear the security check and therefore did not get the permission to register her marriage. She not only lost the prospect of financial stability through this marriage but also the business she registered after so many efforts.

64 IRC panel discussion International Rescue Committee. (2021, March). *A Decade in Search of Work: Panel Discussion after 10 Years of Conflict in Syria* [Panel discussion]. A Decade in Search of Work: Panel Discussion after 10 Years of Conflict in Syria, Amman, Jordan. <https://rescue.app.box.com/s/qqqqz9lxk44fzfaq8prhsc02we28ngzk>

65 Syrian refugees can register a business that is not home-based only as a joint venture with a Jordanian. This leaves them dependent on their Jordanian partners and even exposed to exploitation. Oxfam, Acted, CARE, Danish Refugee Council, & Save the Children. (2018, October). *Fostering Cooperation, Not Competition: How Syrian and Jordanian women could create new, sustainable livelihoods opportunities together*. LEADERS. <https://bit.ly/3iEyW9x>, page 7; Rahman, A., Giorgi, G. D., Najjar, S., & Jaghasi, E. (2020). *Jedad: Creating Market Opportunities for Refugee and Host Community Businesses in Jordan*. World Bank. <https://bit.ly/3pQetzZ>, page 3.

66 Ghantous, K. H., & Eller, L. L. (2021). *The Campaign to End Statelessness in Jordan*. Arab Renaissance for Democracy and Development (ARDD). <http://haqqi.info/en/haqqi/research/campaign-end-statelessness-jordan>

67 *Ibid* page 56

- Some Syrian refugee children remain stateless in Jordan i.e., without any citizenship. This happens in case of children that are born to a Jordanian woman and a non-Jordanian man.⁶⁸ We had one such participant, a Syrian male respondent who is married to a Jordanian woman and had a baby who could not have Jordanian or Syrian citizenship. In another case a Syrian woman with four children was married to and later divorced by a Jordanian man with whom she had her fifth child. This child was considered a Jordanian citizen and was not eligible for UNHCR assistance, thereby, increasing her financial burdens.
- Syrian refugees who are not able to demonstrate that they left the camp with formal bail-out procedures or do not have the Ministry of Interior (MOI) biometric card, UNHCR Asylum Seeker's Certificate (ASC), or work permit are at the risk of being relocated to camps.⁶⁹ One of our female participants, a single mother, left the Zaatari camp illegally without a Jordanian sponsor. When the authorities found out, she was relocated to Azraq camp leaving her children alone in Amman. Even after she managed to leave the camp, she did not have access to her UNHCR and Syrian documents for three years. During this time, she was not able to access any services and lived in perpetual fear of the police avoiding moving out of her immediate neighbourhood.

Non-Syrian refugees lack access to basic legal rights

Delays in recognition resulting in lack of access to humanitarian aid

Unlike Syrians, asylum-seekers from other nationalities, must complete the RSD process which means they must wait for prolonged periods until they receive their refugee status and, until that time, they are excluded from receiving assistance.⁷⁰ At the time of our research, some of the Yemeni participants were still waiting for their RSD process despite being in Jordan for more than three years. In the meantime, they were not eligible for monthly humanitarian cash assistance or other opportunities such as scholarships or vocational trainings and were not able to work even informally due to the well-founded fear of being arrested and detained.

Safiya, a 40-year-old Yemeni participant, has been in Jordan since 2015. She lives with her family of six in Amman. They had their last RSD interview with UNHCR in mid-2019 but had not received any updates until October 2020, when we met her last. They were not eligible for monthly cash assistance from UNHCR or WFP, and only received the one-off support such as winterization and COVID-19 emergency assistance. They did not have any income from

68 *Ibid*, pages 26-27. The nationality law in Jordan is gender discriminatory where children of Jordanian father can transmit nationality to their children when they are born to non-Jordanian mothers. Spousal naturalization is also the same, where women cannot transmit the Jordanian nationality to non-Jordanian husbands, while men can do that.

69 International Human Rights Clinic & Norwegian Refugee Council. (2016, November). *Securing Status – Syrian refugees and the documentation of legal status, identity, and family relationships in Jordan*. Norwegian Refugee Council. <https://reliefweb.int/sites/reliefweb.int/files/resources/securing-status%5B1%5D.pdf>

70 Mennonite Central Committee. (2017, December). *On the Basis of Nationality: Access to Assistance for Iraqi and Other Asylum-Seekers and Refugees in Jordan*. <https://reliefweb.int/report/jordan/basis-nationality-access-assistance-iraqi-and-other-asylum-seekers-and-refugees-jordan>, page 9.

work. Safiya shared her financial hardships, explaining, “We are not able to provide for the basics such as milk for my grandson and medicines for my old mother. My son and son-in-law cannot work. We do not want to give up the UNHCR status for work permits. Working without permits is dangerous and they could be deported to Yemen. We only receive some irregular assistance and charity. I am attending psycho-social counselling sessions where I receive 5 JDs per session. I use public transport and save 4 JDs, and this helps to buy vegetables. We survive on debt and pay it with the winter allowance. I cannot get any rights. I think I will die before getting recognized as a refugee.” Yemenis have the option to apply for work permits, but they are extremely expensive and even if they find a Jordanian sponsor, they will be required to give up their chance to get a refugee status and thus humanitarian support or resettlement, as Safiya mentioned.

For a larger group of Somalis, the delays are caused due to their muddled citizenship situation. Many of them lived in Yemen and arrived with a Yemeni passport (or even a Sudanese passport arranged by human traffickers). A female Somali participant shared how she is registered as a Yemeni and that has delayed her RSD process and hence her chances of resettlement. She explained, “I was in the final stages of the resettlement process when the war broke out in Yemen. They (IOM) contacted us and told us that if we could go to any other country where they work then they will process our travel. We decided to come to Jordan for that reason in 2018. When I came here and contacted the IOM, they told me to pass through the normal refugee registration process. Since that time, I have been following up with the UNHCR to complete my registration, but this never happened. I used a Yemeni passport to come to Jordan and this caused me a big problem because now I am registered as a Yemeni, but I am a Somali.”

Registration ban for newly arriving non-Syrian refugees

Since January 2019, Jordanian authorities banned UNHCR from registering as asylum seekers individuals who officially entered the country on medical, study, work, or tourist visa. This effectively prohibits recognition of non-Syrians as refugees leaving many without UNHCR documentation.⁷¹ As refugees wait for their appointment with no guarantee of registration, they remain without humanitarian assistance and depend on help from their community, high-risk informal work, and charity food boxes.

We spoke to a group of unregistered Somali refugee women, all single mothers, who shared the plight of their situation. “Our goal after our arrival in Jordan was to get registered with UNHCR, but they gave us long appointments. We cannot consider working as we have children. Who will look after them? What if we are jailed? UNHCR will not be able to help us. So, we are forced to seek help from the bakeries to get free bread to feed our kids. Other Somalis helped us in the first few months. But we are on our own now. When we are not able to pay rent,

71 Human Rights Watch. (2020, January 16). *World Report 2020: Rights Trends in Jordan*. <https://www.hrw.org/world-report/2020/country-chapters/jordan#>

we are evicted. We feel we are trapped here. We cannot move freely. Our children cannot study because we cannot pay fees. We cannot afford medical care. Our relatives back home or abroad also cannot help us with all these expenses.” Like them, many unregistered refugee families remain highly vulnerable without protection and income support, and no information about their future in the country.

Barriers in accessing work permits

On the legal side, non-Syrian asylum seekers or refugees (speaking only of those from Yemen, Iraq, Somalia, and Sudan) are still regulated by the restrictive Law on Residence and Foreigners’ Affairs, even after they have been recognized.⁷² They must meet lengthy documentation requirements and clear security checks to obtain a legal work permit. They must pay a very high annual fee of 750 JDs for the permit and also pay visa overstay fines of 1.5 JDs per day (since the day their travel visa expired).⁷³

Abbas, a 34-year-old Yemeni participant applied for a work permit in January 2020 and received an approval notification from the Ministry of Interior two days before we interviewed him for R2. He was asked to go to the Directorate of Residency and Borders to pay the overstay fines which was 1100 JDs. The Ministry of Labor asked him to show the permits of the last two years that he had been in Jordan, or pay 750 JDs for each year, in addition to 750 JDs for the current year. So, he needed to pay a total of 3350 JDs in order to get a work permit. That makes a total of around 4700 US Dollars. He said, “I just took my application and went home. How will I ever have such money? If I have the money, I will get the permit and residency on the same day. But that is not possible.” During the same interview, Abbas said that he would have to leave the country soon if things got worse (due to COVID-19). Even though he found a job and was able to afford the basic expenses, his thoughts of leaving the country had gotten firmer. And he did leave. We talk about his journey in section 5.8 on page 71.

Another fear of refugees is that once they apply for a work permit, they will have to give up their refugee status and the possibility of resettlement which for many is a key future goal. Although there is no such written legislation, participants of previous research⁷⁴ and our study have voiced this concern.⁷⁵ A Yemeni male participant told us, “I know this from other Yemenis I used to work with in Sahab. They told me that UNHCR asked them to either cancel their per-

72 This is unlike Syrians whose stay in Jordan is regularized by special procedures. *Law No. 24 of 1973 concerning Residency and Foreigners’ Affairs*. (1973, January). Hashemite Kingdom of Jordan. <http://www.e-lawyerassistance.com/LegislationsPDF/jordan/residencylawAr.pdf>

73 All Iraqi, Sudanese, Somali and Yemeni males aged 18-49 enter Jordan with preapproved visas and cannot secure annual residency. As a result, they overstay their entry visa and start accumulating overstay fees as soon as the visa expires. In fact, if they do not before leaving Jordan, then they are prohibited from re-entering for five years. Ghantous, K. H., & Eller, L. L. (2021). *The Campaign to End Statelessness in Jordan*. Arab Renaissance for Democracy and Development (ARDD). <http://haqqi.info/en/haqqi/research/campaign-end-statelessness-jordan>, page 66.

74 Johnston, R., Baslan, D., & Kvittingen, A. (2019, April). *Realizing the Rights of Asylum Seekers and Refugees in Jordan from Countries Other than Syria*. Norwegian Refugee Council. <https://reliefweb.int/sites/reliefweb.int/files/resources/71975.pdf>

75 Also confirmed in the key informant interview with International Organization for Migration

mits or their UNHCR registration. Most of them canceled their UNHCR registrations because they have stable jobs. I want to keep my UNHCR status. I want to travel to get another nationality. My country is not okay, and I can never go back.”

The Somali and Sudanese refugees face further difficulties. Somali refugees’ cases are complicated by what they call the “dual citizenship” where many arrived in Jordan with a Sudanese or Yemeni passport but are registered with UNHCR as Somalis. Some manage to issue a Somali passport from the Somali Embassy but do not have the arrival stamps proving their legal entry in Jordan which is required for a work permit. Given the unresolved legal complications, these Somali refugees are living in a hiding—staying far from formal authorities, living under constant fear of deportation, and not mingling with host community. A Somali community representative shared, “As Somalis, we would still face difficulty in the simplest things such as buying a SIM card. We would be asked to show our valid passport in many cases which we do not have. And the UNHCR document is not enough in most places.” A Somali participant shared the risks of working illegally, “When police detain Somali refugees, they are investigated and treated unfairly as if they killed someone. Somalis have not done anything wrong except working illegally to cover their living expenses. This makes us feel bad as if we are guilty of a big crime. The police officers disrespect us, and it is difficult to talk to them.” Another community representative shared about the lack of legal resorts in case any issues arise, “Even human rights organizations are not able to help us. They advise us to avoid dealing with police. Some of their employees told me that if I see a police officer, I should run, and try to not get out of my neighborhood.”

Sudanese refugees, on the other hand, face the risk of deportation if they apply for work permits. They shared instances where some refugees were deported back to Sudan after the security check process. Key informants working with the Sudanese community shared how they are viewed as “notorious” and subjected to greater security checks ever since 2015 when they protested outside UNHCR and many were detained or deported.⁷⁶

As a result, Abbas and several other non-Syrian refugees continue to work in the informal sector, often in exploitative conditions with wages much lower than the going rate. They are always at the risk of being detained by the authorities and deported back to their home country. Many Iraqi participants did not work due to this reason and depended on aid. Rula, an Iraqi female head of household shared how the thought of working without a permit scares her. “What if I get caught? Who would then take care of my children? I cannot jeopardize their safety. A donor promised to help me with the overstay fines and residency using his connections. I thought I could then get a legal work permit. But it turned out that the amount was so big and had to be paid. He apologized. Now, there is no way to work legally.”

76 Staton, B. (2016, January 19). *Sudanese refugees forcibly deported from Jordan fear arrest and torture*. The Guardian. <https://www.theguardian.com/world/2016/jan/19/sudanese-refugees-forcibly-deported-from-jordan-fear-arrest-and-torture>

5.5 Ability to save

Consistent with findings from other research,⁷⁷ we found that savings have a strong positive association with financial resilience. However, it is important to clarify the scope of savings in the context of our research participants for whom expenses routinely exceed income. For most, it was difficult to relate to the idea of savings as they mentally associate it with money that is kept away for long-term and grows consistently. They thought it was impossible for them to save, not due to lack of financial discipline or tools, but rather due to lack of stable income.

We did see participants saving, but it was not consistent throughout the year. They saved when they had a stable job or earned a relatively higher income, and some managed to save by regularly putting away loose coins in a box. This money was often used up the next time there was a shortfall for rent or other expenses at the end of a month, or for a financial emergency. A few also used it to invest in education, skill building, and entrepreneurship supporting their economic mobility.

Even though the saving balances were low (20 to 50 JDs), we did observe participants engaging in a “savings cycle”—the act of building, using, and replenishing savings—a much more relevant indicator of financial resilience in low-income contexts.⁷⁸ Participants drew upon these savings for unexpected expenses. Even though they had to still combine it with other sources to raise money, these small savings ensured some agency over their financial lives. The section below explores our learnings from the savings strategies participants shared and provides lessons for product design.

Saving up is ubiquitous to build lump-sums for short-term needs

Most participants had volatile incomes and needed to use several strategies to smooth consumption. While borrowing was pervasive, so was saving up. The most difficult is to save up for rent, a fixed and lofty amount that must be paid monthly, with an income earned irregularly on a daily or weekly basis. Even the most vulnerable, who had limited income from work or depended on aid had to somehow save up for rent.

Ahlam explained how she saves up for rent and other critical expensive things for her children. “When my husband brings in 5 JD a day, my priority is to get daily vegetables which cost 1 to 1.5 JDs. Then I save a little every day to get milk, yoghurt, and diapers because they are expen-

77 Consumer Financial Protection Bureau. (2017, September). *Financial well-being in America*. https://files.consumerfinance.gov/f/documents/201709_cfpb_financial-well-being-in-America.pdf ; Kempson, E., Finney, A., & Poppe, C. (2017, July). *Financial Well-Being: A Conceptual Model and Preliminary Analysis*. Oslo: Consumption Research Norway – SIF. <https://www.bristol.ac.uk/media-library/sites/geography/pfrc/pfrc1705-financial-well-being-conceptual-model.pdf>

78 Cycle of savings refers to the dynamic ongoing process of building, using, and replenishing savings, rather than savings at a point in time. It strengthens financial resilience against shocks and allows individuals to invest in future growth and economic mobility. The Aspen Institute Financial Security Program. (2020, September). *The Cycle of Savings: What we gain when we understand savings as a dynamic process*. The Aspen Institute. <https://www.aspeninstitute.org/wp-content/uploads/2020/09/The-Cycle-of-Savings.pdf>

sive. I try to keep away 3 JDs for rent everyday so that I can save the 80 JDs in a month.” She is not always successful because her husband is not able to find work every day but still saving up is indispensable for her.

Waseem, a Syrian refugee, runs a livestock business where the income during winters is low. He shared how she saves up money from the summer season to be used in the lean season. The UNHCR assistance and winterization assistance covers the basic needs, but the savings from summer are key to overcome any health expenses. He has a big family with eight school-going children.

Saving for emergencies, especially unexpected health expenses, was a top priority for participants whenever they had some extra cash. Another Yemeni respondent explained about savings as part of their household’s money management. “Last income we received was the UNHCR coronavirus assistance. The first thing was to pay off the grocer, electricity, and gas cylinder. Then we bought essential food provisions (sugar, rice). And then we had put aside money for health treatments. We are covered [by UNHCR] for emergency health expenses, but we need money if we have headache, cold, or anything non-emergency. My mother has to take daily medication, Asprin, Panadol, calcium, and I have to make sure she has this medication. It costs 10 JDs every month.”

Savings are mainly informal as refugees have limited tools available

A few participants who had bank accounts saved in them regularly. These are people who were formally employed and received a regular salary in their bank account. Everyone else saved in cash kept away in their wallet, cupboard, in a can, or a piggy bank. Women play an important role in making small household savings. For instance, many women spoke about keeping away coins in a can for unexpected needs. Men said they often leave the small savings with their wives. Some women also said that they save without informing other family members, so the money is only used in emergencies. Two women said that they taught their children the habit of saving leftover coins from their allowance in a piggy bank. For one of them this came in handy when they were not able to pay rent. They had 60 JDs worth of coins accumulated over eight months.

A Syrian participant shared that he has a can to put away money for rent and utility bills. He does not open it until these payments are due. During the COVID-19 lockdown he used this money for household supplies and groceries instead. Another shared that he put away small change, whenever he had any, in a jar. They used it to recharge their phones and to buy food during the lockdown. Another Syrian single mother shared how she always keeps 10 JDs in her purse and does not use it unless there is a major emergency. She did not even use it during the lockdown, saying that it is only to be used if there was a threat to her son’s health. She knew that if such a situation were to arise, 10 JDs will surely not be enough, but having that small cushion gave her confidence.

Most people saved in cash as it was convenient, suitable for small amounts and highly liquid. A few participants saved in the form of gold. These were not worth a few hundreds, but rather small value of 80 to 100 JDs. A few others mentioned saving in the form of food, such as buying flour in bulk or buying big quantities of vegetables when they are in season and pickling them to eat throughout the year.

In the case they wanted to build-up bigger lump-sums of a few hundred dinars, some used savings groups or money guards. Some participants, mostly Syrians and only one Sudanese male respondent, saved in such groups and found them extremely useful (see box 7 below). However, most said even though they would like to participate in saving groups, they were not able to commit to fixed monthly contributions. One male Sudanese participant had put his savings with a money guard, another Sudanese man, to avoid spending it. He was saving money to bring his wife from Sudan to Jordan. But this person fled with the entire 1700 JDs he had managed to save with great difficulty. He did start saving again after this setback, this time keeping it at home.

Non-Syrian participants were less likely to save given their precarious situations. Among them, single men and women were more likely to save when they found work. Most of them saved at home, which were shared apartments, often overcrowded with little privacy. Families with children were rarely able to save, mostly in case they received assistance and had income from work. When they saved, they made sure to make that money last as long as possible.

Box 7: Saving groups – A critical tool to build meaningful lump-sums

Back in their home countries, it was common for refugees to participate in saving groups. This was especially common in Syria, particularly among women.⁷⁹ However, in Jordan only a few Syrian and one Sudanese participant reported using saving groups.

These groups, called *jama'iyat* locally, are commonly used by Jordanians to build up lump-sums.⁸⁰ Each member (usually relatives, close friends, or colleagues) contributes a fixed amount every week or month, while one member withdraws in each meeting. The recipient who withdraws is decided based on financial need or a lottery, similar to the Rotating Savings and Credit Associations (ROSCAs) seen across developing countries.

We found Syrian participants across different research locations taking part in these groups. They were not the most vulnerable individuals, rather those that had relatively stable financial situation and more than two sources of income. Those who joined, did so to build lump-sums mainly to repay debts they had accumulated especially during COVID-19, to buy household goods, and to build emergency funds. The saving discipline that comes with the fixed monthly savings was found useful for those with stable in-

79 Microfinanza. (2018, July). *Assessing the Needs of Refugees for Financial and Non-Financial Services – Jordan*. Grameen Crédit Agricole Foundation. <https://reliefweb.int/sites/reliefweb.int/files/resources/66387.pdf>, page 40

80 According to interview with a digital ROSCAs start-up Tanda, close to 10 percent or 1.1. million of the Jordanian population use *Jama'iyat*.

come. Some of the positive deviants we discussed earlier like Abu Samer, Abu and Om Khaled, Bilal, had all participated in saving groups. Some of them started this right before the pandemic and received their share during the one of the several lockdowns as their incomes declined.

The elderly couple Abu and Om Ahmad who we spoke about earlier (to illustrate the Survivelihood Phase on page 15) was part of a savings group pilot of Danish Refugee Council (see more below). They were facing financial hardships as their small HBB backslid with COVID-19 and their elder son's children suffered from chronic health conditions increasing medical costs. However, despite these challenges, both Abu Ahmad and his elder son were participating in a saving group initiated by one of their close relatives. The group had 40 members who contributed 5 JDs each week for 40 weeks. Abu Ahmad was due to receive the amount in April 2021 and he was planning to use the money to repay some of their debts. His son already took the payment in July 2020 to cover the costs of birth of his second child. They said that it is not easy for them to pay the money every Thursday when the savings are collected. Occasionally when they are unable to pay, they borrow the money from their relatives.

Other Syrian participants, especially women, said that they would like to participate in such but are unable to commit to the fixed monthly contribution given their uncertain incomes. Some had a negative opinion about groups because they had heard of frauds in Jordan and back in Syria.

For the non-Syrians, we received limited feedback about the prevalence and mechanics of savings groups in Jordan. While most were aware of saving groups from their home countries, they did not know much about them in Jordan. Some Yemenis spoke about the prevalence of savings groups among migrant workers who lived and worked in Sahab (a migrant dominated industrial town). When asked about their interest in such groups, all participants said that while they could be useful, it is not possible for them to commit given their financial situation. Single men and women without dependents were more likely to be able to contribute but only when they can find jobs. Mohammad, a single Sudanese man, is one participant who joined a savings group. He was part of a savings group that ended right before the start of the pandemic. He contributed 150 JDs per month and the group had three members. The money helped him get through the lockdown with much fewer hardships compared to others. In fact, he is one of the few who reported their situation improving despite the COVID-19 crisis—a sign of good financial health. Another Sudanese participant reported borrowing from a Sudanese man who organizes saving groups, pointing to the prevalence of such groups among the community.

We also conducted key informant interviews with Danish Refugee Council (DRC) who ran a savings group pilot with refugees, and with Tanda, which is a start-up digitizing saving groups currently in their pilot stage. Both of these pilots offer valuable early lessons into community-based saving mechanisms for refugees.

Savings group pilot – Danish Refugee Council (DRC)⁸¹

Our research participants from Karak, a southern governorate, were part of a savings group mobilized by DRC. They ran a pilot with two groups of ten beneficiaries each in Karak and Ma'an, both in south of Jordan. The pilot ran for a period of four months which was quite short to establish trust and continuity. Nonetheless, the pilot provided early experience on saving groups for refugees. All members had previously participated in livelihood programmes of DRC.

The group was mobilized by a local NGO supported by DRC. They provided a savings box to the group, pre-funded with 200 JDs (20 JDs per member). The members were encouraged to contribute 5 JDs per week and at the end of the cycle they received 100 JDs each, including DRC's contribution. This money could then be used to start-up a small business. The group met on a weekly basis for two hours. Each session covered awareness building on topics such as financial literacy, financial institutions, book-keeping, and accounting. It also provided an opportunity for social interaction, which valued by the women participants (and not so much by the men).

One of the challenges the project faced was low trust between members and the NGO staff. One of the reasons for this is that the money is physically stored in a box rather than in an account with a financial institution. The members insisted that they will trust such mechanisms only when it is backed by DRC or a similar reputed international NGO. Based on this pilot, DRC is planning to start a longer project of two years to implement savings groups. The first year would be under direct supervision of DRC, and in the second year a CBO trained by them will be responsible to manage the groups, while DRC assumes a monitoring role.

A startup offering digital savings group – TANDA⁸²

A start-up based in Amman is trying to digitize savings groups for Jordanians and non-Jordanians. They offer a digital ROSCA whereby users can organize and join informal saving clubs and manage their finances. Users can be part of an existing public Tanda or start their own private Tanda on the application. They have partnered with Dinarak to enable mobile payments.

Tanda guarantees payouts to all group members, which is critical to establish trust. The private Tandas are free of cost but the mobile wallet providers charge fees for the money transfers. They are also setting up alternative mechanisms for credit scoring in the application. For instance, in a private Tanda the members vote on who should go first and last, which could be taken as a proxy for credit score. Members with a higher credit scoring would be allowed to opt for early paying slots and high value ROSCAs. Tanda is also working on the Village Savings and Loan Association (VSLA) model in the agriculture

81 Key informant interview with Danish Refugee Council.

82 Key informant interview with Tanda

sector. They believe that VSLAs are more fitting to the needs of refugees as they can be flexible in their monthly contributions based on their cash flows.

Tanda is supported by the Mobile Money for Resilience (MM4R) project and could be interesting to follow to explore its relevance for financial inclusion of refugees.

Savings are assigned to different mental accounts

We already saw that participants saved money for different purposes or goals. They frequently assigned the money to different mental buckets to ensure discipline, and then assigned these buckets to different saving instruments. This is a well-known phenomenon in behavioural science known as “mental accounting.”⁸³ We can see this with the example of Reem, a single divorced woman who explained to us how she fragmented her savings to meet her financial commitments and improve resilience against financial shocks. “I always worry about rent, electricity, and my pre-paid phone card. Whenever I earn money from a client (she offers beauty services) or any source, I buy what I need and put the remaining amount in two different piggy banks—one for bills and one for change. I take money from the second piggy bank only in case of emergencies. That is how I try to make sure that I have enough money for my commitments.”

There has been previous evidence that such mental accounting helps to reduce impulse or temptation spending.⁸⁴ Most of our participants already have their own strategies to reduce such spending (remember the “as-if-you” strategy from our Round 1 report).⁸⁵ Separating money into different accounts was not only helpful to reduce temptation spending—a minor problem—but it was also key to stretch the scarce money to last longer. The rationale for such compartmentalization is to make money less fungible and more difficult to spend.⁸⁶ The physical separation of money in different cans or pockets offered by informal saving mechanisms are intuitive to refugees’ needs. They offer discipline without trading off the liquidity. Formal saving instruments must be able to replicate this convenience and improve on other important aspects such as safety and privacy.

83 According to the theory of mental accounting, people treat money differently based on factors such as its origin and intended use, rather than in terms of the “bottom line” as in formal accounting. Another important concept here is the theory of “fungibility” which means that all money is interchangeable and has no labels. Using mental accounting, individuals attempt to make money as less fungible than it really is. H. Thaler, R. (1999). Mental accounting matters. *Journal of Behavioral Decision Making*, 12, 183–206.

84 This refers to spending on temptation goods which are not essential for daily needs. There has been evidence that multiple accounts or sub-accounts could help mental accounting and reduce temptation spending. Dizon, F., Gong, E., & Jones, K. (2015, October). *Mental Accounting and Mobile Banking: Can labeling an M-PESA account increase savings?* Stanford. https://kingcenter.stanford.edu/sites/default/files/Erick_Gong_Mental%20Accounting.pdf

85 One Sudanese male respondent shared how back in Khartoum, he used a savings method called “as-if-you”, meaning that whenever he wanted to make an expense that could be foregone (such as eating out with friends), he would imagine “as-if-you” ate out with friends. It sounds tough, but this helped him save and fund his education in Sudan and finally come to Jordan. Dhawan, S. M., & Zademach, H.-M. (2020). *Financial Journeys of Refugees in Jordan: Empirical FINDings I*. [http://edoc.ku-eichstaett.de/25874/1/MDW_28_\(2020\)_FIND_Jordan_R1.pdf](http://edoc.ku-eichstaett.de/25874/1/MDW_28_(2020)_FIND_Jordan_R1.pdf), page 44

86 Mas, I. (2015). *Money Resolutions, Digital Simulations*. Consultative Group for Poor. https://papers.ssrn.com/sol3/Papers.cfm?abstract_id=1555041

However, as we talk about savings, we must also remember that often the limited money they have in their pocket or cupboard has competing demands from daily expenses, leaving little room to build emergency reserves. Many participants of this research showed incredible persistence in protecting the little reserves they had built to help stand against financial shocks, a sign of incredible discipline. This brings us back to the challenge of the income problem. For many research participants, savings is not a behavioural issue, but rather the issue of lack of income and social protection.

5.6 Psychological wellbeing

Previous research has shown that mental health issues, depression and related emotional and behavioural problems, have a severe impact on the capabilities of refugees to build resilience.⁸⁷ This is strongly echoed by the findings of this research as well where we see a direct impact of the deteriorating psychological health on refugees' ability to build social networks, seek and pursue economic opportunities, and make decisions in their best financial interest. The following section discusses the reasons for the deteriorating psychological condition among the participants and the ensuing impact on financial integration.

Deteriorating psychological health affecting socio-economic situation

An overwhelming majority of our participants experience deteriorating psychological health due to their worsening financial situation, piling debts, lack of work and financial security, and lack of prospects in the country. A 33-year-old Syrian single divorced mother of five shared how the grim future affects her. "If I had a clear outlook for the future, I could build on it. I could plan on how to improve my situation and hope for things to get better. But I do not feel that I have a future here and feel hopeless instead. I live in continuous depression. I keep crying. I stare at the wall in agony thinking about my situation. But in the end, I come up with no solution, no results." She shared that her mental health also affected her children. She pretends to be okay in front of them but says, "I feel dead from the inside."

Participants with children feel helpless when they are not able to meet their needs, as one said, "I am not able to look into their eyes and it kills me every day." Some have faced legal issues or are worried about their uncertain legal status in Jordan and frequently stated that fear dominates their life.

All the non-Syrian and some Syrian participants who see resettlement as the only solution to their problems, remain in a limbo as they wait infinitely for the decision. This endless wait and frustration has a severe impact on refugee's psychological health and hence on their ability to make decisions and pursue economic opportunities while they remain in Jordan for all these years. For instance, Shukriya, a Somali female participant has been rejected for resettlement, yet she continues to follow up with UNHCR hoping for their decision to change. This occupies

87 Alduraidi, H., Dardas, L. A., & Price, M. M. (2020). Social Determinants of Resilience Among Syrian Refugees in Jordan. *Journal of Psychosocial Nursing and Mental Health Services*, 58(8), 31–38. <https://doi.org/10.3928/00989134-20200624-04>

her mind all the time. “It causes me to get mad. I am in severe mental health problems. I cannot go back to my home country because the sufferings due to which I left are still there. If I try to go elsewhere, it will cost me money which I do not have. It would be better for things to be clear to decide if I want to take risky journeys like travelling to Turkey or Greece illegally. But things are not clear now and I cannot make decisions. I live in the hope that something will happen. I do not have any other alternatives. I try to not think much. And I cannot work because I am sick. This badly affects my psychological health.”

Many participants shared that they suffer from depression. The constant stress and anxiety affected their health, with many suffering from chronic issues such as high blood pressure, diabetes, and digestive or hormonal disorders. This not only increases their medical costs but also affects their ability to work. The financial shock of COVID-19 exacerbated these challenges as refugees struggle to meet basic needs and resettlement applications have been on hold.

Rula, a 36-year-old Iraqi respondent, has been living in Jordan for nine years with her three children. She shared how she adapted to all the challenges she faced in Jordan, including the divorce from her husband. “[Sometimes] I have mental issues, even full psychological devastation. For all the years I have been in Jordan, I have tried to commit suicide many times. After some years, I realized I am losing it. That my youth is gone. I thought, until when would I be buried alive? I must adapt. Whether I like it or not, this is my reality. So, I started to think positively. That tomorrow would be better. I switched on my ambition hormone and happiness hormone. Without these, I would be dead already.”

When we met her in the last interview round in November 2020, she sounded exhausted. She had not been able to find much work providing at-home beauty services due to COVID-19. The 210 JDs received in cash assistance every month was barely enough (170 JDs went directly to rent). She said that she is fed up and that her children are always asking for things. Her son begs her to leave school so that he can help her, but she will not allow it. She mentioned again how hard it is to be a single mother living in a foreign country, saying, “mountains cannot take what I have endured” (a common phrase in Arabic to refer to incredible persistence).

Most cope alone while some women seek formal support mechanisms

Many are battling this depression alone. Some cope with it by relying on God and reading the Quran, others confide into their close family or that one close friend. Somali and Sudanese men mentioned turning to sports to relieve their stress. Most of the participants shared that they must overcome these issues themselves and that no one can help them in the end.

A Syrian single mother shared how she is battling with constant psychological pressures. “I feel mad when I am not able to provide for the house. I just make myself busy in the household chores or go on the roof upstairs to take care of my plants. I cry alone. I share my worries with my sister in Syria or my Syrian friend in Jordan. We met while crossing borders from Syria to Jordan. I try not to explode in front of others as they might think that I am hoping for financial favours.”

Many female participants, especially single mothers, attended counselling sessions as part of psycho-social support (PSS) provided by several NGOs. These are mainly offered as part of existing programmes focused on women refugees and gender-based violence (GBV). Women participate in therapeutic activities such as art and pottery or are provided counselling on how to manage their parenting responsibilities as a single mother. However, such sessions are often delivered by social workers rather than therapists. Only a few organizations such as the Centre for Victims of Torture (CVT) provide psychotherapy through clinical advisors for all refugees, irrespective of their gender or nationality.

Nonetheless, many female participants recounted the positive impact of the PSS sessions as it helped them forget their worries for a while and interact with other women. Two female participants were severely depressed and were even contemplating suicide but were able to overcome it with support from these sessions. While these sessions are impactful, they provide only short-term relief and cannot address the root issues underlying the problem. Shukriya and her son were attending similar sessions to overcome the trauma they faced after being harassed by their neighbours. She said “The sessions have provided some relief, but it has not solved the root cause. My son still feels scared, avoids people, and stays at home as he believes the police will never help.”

The participants also said that the opportunity to learn something new improved, such as a vocational training or English classes, improved their morale, confidence, and psychological health.

Psycho-social situation of men remains overlooked

Our research points towards inadequate focus on the psychological health of men who face tremendous pressure to provide as the man of the house. Unable to work and earn an income in a dignified way, many feel that they have failed. Unlike women, they have fewer avenues to release this pressure. They share their worries only with their close confidants, mostly spouses, and do not see value in PSS sessions as they will not solve the real problem i.e., lack of jobs. While some men used positive coping strategies such as sports, we came across more cases where a male member of the household had become aggressive or too closed.

Humanitarian programming often focuses on women as they are more vulnerable, and in the process end up ignoring men, especially middle-aged men. However, the psycho-social situation of men ultimately affects women as well, in terms of increased GBV or deteriorating financial condition as they are unable to work. For instance, most PSS programmes are directed towards women and not available for men. While assessing vulnerability for assistance programmes, households with men of working age are considered more capable of achieving self-reliance, while we see that might not be the case as they are unable to find work due to policy and structural issues. A Somali male head of household in his 40s shared, “There is a massive pressure on me since I am healthy, able, and can work. But I cannot work due to lack of work permit. I think a lot and feel depressed. Sometimes my children ask me why I do not

work to provide them with what they need. I wish if I was able to get outside of Jordan and be resettled into another country. Through this way, I will be able to work. I feel depressed many times, and this affects my general wellbeing.”

The lack of economic opportunities has affected young men as well. Two Syrian female participants shared how their young sons are battling depression, unable to focus on completing their education or finding a suitable job. They just stay at home all the time and are beginning to show aggressive behaviour. One of them is Iman’s younger son (we discussed Iman’s household debt situation on page 34). She shared how he is going through a tough time, “We can see how desperate and stressed he is. He was planning to find work and get married, but all his plans are stalled. He is stuck at home at the time. He tried to work but he could not get used to it. The payment was very low, only 5 JDs for 12-14 hours of work. He believes it is unfair. I signed him up for remedial education. But now everything is online, and he has lost interest. I notice he is becoming aggressive towards his siblings. I worry for him.”

5.7 Gender

The gender of refugees, as expected, has an important implication on their financial health. In this section we focus on the multi-faceted challenges to women’s financial resilience. As we do this, we also discuss the issue of male emasculation in refugee settings which is often overlooked in gender-related discussions.

In our research, we saw women across all nationalities taking on new roles and responsibilities—going out in public sphere to find work, interacting with aid organizations and even police authorities, and engaging in different forms of paid work. Most of them need to look for paid work pushed by the financial situation of the family, especially when they do not receive any regular cash assistance or when they become the heads of households in the absence of their husbands or when male members cannot work due to fear of detention of working illegally (particularly for non-Syrians).

We found that women, in particular women head of households, have the lowest incomes among the sample.⁸⁸ They face several challenges in bringing income for the household. Firstly, the kinds of jobs that refugees are engaged in, such as construction or lifting heavy loads, are not suited for women. These are better suited for men who can visit the market or the city square and get picked up by contractors for day jobs. Men are also able to take side jobs for extra income. Women, on the other hand, work in limited opportunities through small-scale trading or home-based business, cleaning in private houses or offices, beauty services (at home or salons), or a few worked in factories. They are not able to take up multiple jobs due to their caregiving responsibilities. Further, due to social norms and the fear of harassment

88 As also observed in a 2020 study on indebtedness among women in Jordan, including Syrian refugees. ARDD. (2021, February). *Women’s Financial Vulnerability: Challenges Women Face with Debt and Loans* (Women’s Advocacy Issues Policy Brief Volume 2). <https://bit.ly/3zpw5ap>

they prefer to not work in mixed gender environments, restricting to home-based jobs or preferring volunteer work with reputable NGOs and cash for work programmes.

This change in gender roles, where women are expected to provide for the family and related work norms is a forced consequence of financial circumstance. As a result, this often happens without negotiations with existing social institutions and prevailing norms such as the traditional division of labour where women are home-bound with household and childcare responsibilities, and men are bread-winners with access to resources and ownership of finances.⁸⁹ Hence, the new-found “empowerment” or “self-reliance” is based on weak foundations, restricted by cultural norms, and exacerbated by their displaced context where women feel unsafe in an unfamiliar environment with insecure legal status.

We saw both sides of the spectrum of shifting roles for women. We met women who as heads or co-heads of households, generated new confidence as their economic and social roles changed in displacement. They contributed to family income, participated in financial decision making, invested in their children’s education and their own skill building, and expanded their social networks (e.g., Amina, the Sudanese participant we discussed to illustrate the Livelihood Ratcheting Phase on page 16). At the same time, we met women—single mothers, young mothers, or de-facto head of households where male members could not work—who struggled to make ends meet and hoped for relief in the form of assistance. They lacked the bandwidth to invest in strategies to build resilience.

We also found that education level has an impact on the ability of build networks, seek information about organizations and other economic opportunities.⁹⁰ Iraqi and Syrian women tended to have higher education levels, with the majority completing at least secondary school.⁹¹ Among our sample Somali and Yemeni women tended to have lowest education levels, with most completing only primary education. In the section below, we discuss other important gender-related insights.

Women’s lower incomes and reliance on spouses create real vulnerabilities

Our female participants’ financial journeys were punctuated by the challenges that come with getting married, divorced, or separated. They also spoke of how overcoming these challenges has been their biggest achievement and how they gained confidence through years of manag-

89 Ritchie, H. A. (2017). Gender and enterprise in fragile refugee settings: female empowerment amidst male emasculation—a challenge to local integration? *Disasters*, 42, S40–S60. <https://doi.org/10.1111/disa.12271>, page S42

90 According to the WFP 2018 report, refugee households where household heads had completed secondary or tertiary education were relatively less food insecure. World Food Programme. (2019, April). *WFP Jordan – Comprehensive Food Security and Vulnerability Assessment 2018*. <https://www.wfp.org/publications/wfp-jordan-comprehensive-food-security-and-vulnerability-assessment-2018>, page 66

91 Our Sudanese female participants had a relatively higher education level within our sample. However, it must be noted that the sample was a bit skewed. According to the WFP 2018 report, found that 52 percent of Sudanese participants had a head who had completed primary school or less. This could imply that Sudanese women also had lower levels of education. *Ibid*, page 76.

ing everything by themselves. We observed that older women were more confident than the younger ones, as they earned their confidence from years of displacement.

We noticed young women turning to marriage to cope with financial hardships, often driven by family decisions.⁹² We also saw this with single mothers who were exhausted from the dual responsibilities of managing their homes and worrying about paying for rent, food, and their children’s needs.

Jamal is a young 30-year-old divorced Syrian participant. She and her husband came to Jordan in 2014. After the difficult first year, things had started to get better as both she and her husband worked. She was trained as a nurse in Syria and had experience working as an assistant to dentists. Initially, she worked in odd jobs at a restaurant and a factory. The work paid modestly at around 200 JDs a month but was physically demanding and she could not continue. Finally, she found some work as a dental assistant which paid the same amount.

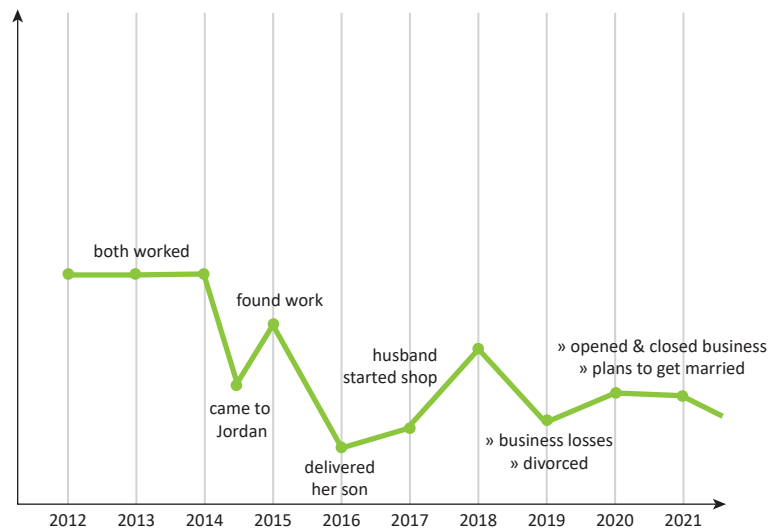


Figure 7: Jamal’s Financial Journey highlighting the impact of gender

She had to leave her job after a few months as she got pregnant and delivered her son. She continued to do whatever she could from home such as cooking meals, cleaning the building where they stayed, and providing beauty services. In 2017, her husband then started a shop taking loans for the investment. Things got better as you would see in the Financial Journey graph in figure 7 as drawn by Jamal. However, the business incurred losses and they kept piling on debts which had a significant negative effect on their marriage. “He was living off debts,” she said. Her husband is a Jordanian but had lived in Syria since he was a child due to which they could never receive any humanitarian assistance in Jordan.

92 We did not ask this directly, but one participant spoke about how their wedding was nowhere close to what she “dreamed”. She was married at nineteen years to a Syrian man who still lived in the camp. Another divorced single mother said that it is only reasonable for her family to help her financially after the husband they chose was not able to provide for her; Stoter, B. (2015, March 11). *Financial burden, risk of violence pressure Syrian girls to marry*. Al-Monitor: The Pulse of the Middle East. <https://www.al-monitor.com/originals/2015/03/syrian-girls-jordan-refugees-early-marriage.html>.

When we met Jamal for the first interview, she had just been divorced and her husband had the custody of her young son. She was devastated and spoke about how her husband had cheated on her for most of the time and was not helping her with rent and food expenses anymore. But she was determined to improve her life. During the second interview, she seemed much better. She had received cash assistance from an international NGO for three months, a total of 720 JDs, that provided some immediate relief. She seemed excited to learn new things. She was thinking of selling clothes online and wanted to learn tattooing eyebrows as she saw demand for this service. She had also received a proposal for marriage from a Jordanian man. She managed to register a small business of selling clothes and rented a shop. All of this was quite cumbersome and costed 1200 JDs which she financed from her savings and social networks. However, her fiancé did not want her to continue working and she agreed to close the shop. Unfortunately, she could not get married as her security clearance by the Ministry of Interior—a precondition for her to register the marriage—got rejected. The man offered her a 1000 JDs as compensation for her loss but that could not be enough. She had lost both her business and the prospect of financial security through marriage.

Despite this unfortunate turn of events, she felt proud that she opened her own business. She painted the store herself and prepared everything. But now she was worried about her income. The year before the pandemic started, she earned only 140 JDs by offering simple beauty services. The rest of her income came from a combination of several one-off cash assistance and donations of around 1200 JDs per year, barely 100 JDs a month. Her entrepreneurial dreams are also limited by her legal status. She wants to be trained as a tattoo artist but does not have the money. She also wants to buy a car and get a driver's license to work as a sales representative selling dental equipment. However, as a Syrian refugee is not allowed to drive or own a car. She is hoping to be married again and wishes for Jordanian citizenship which would make this easier.

Jamal's journey highlights the innate conflict between the changing role of women. On the one hand, she is striving for economic independence and gaining more confidence, and on the other hand, she hopes that marriage would bring more stability to her life. The tendency to rely on marriage makes sense. Getting married provides the prospect of not just financial security but also physical safety and social acceptance.⁹³ Many of our female participants had experienced threats to their safety. Some had faced sexual harassment at work or from their so-called "well-wishers" who had supported them financially in difficult times. But marriage is no guarantee of security for everyone, as we have seen above.⁹⁴ We saw this with two more female respondents who had gotten married at a young age but were later divorced due to financial struggles. However, due to the hardship caused by COVID-19, both were considering getting back with their husbands. Previous research with Syrian refugee women has also

93 UNICEF. (2014, July). *A Study on Early Marriage in Jordan*. <https://reliefweb.int/report/jordan/study-early-marriage-jordan-2014>, page 9.

94 Ritchie, H. A. (2017, February). *Researching livelihoods and services affected by conflict Uncertain livelihoods in refugee environments Between risk and tradition for Syrian refugee women in Jordan*. Overseas Development Institute. <https://secure-livelihoods.org/wp-content/uploads/Uncertain-livelihoods-in-refugee-environments-Between-risk-and-tradition-for-Syrian-refugee-women-in-Jordan.pdf>

highlighted early marriage as a key constraint to their work participation.⁹⁵ On a hopeful note, during the discussion on education in Round 3, many of our participants stressed their plans to let their daughters complete education and not get them married at an early age.

Entrepreneurship alone cannot be a silver bullet for women's economic participation

Among the women participants, quite a few Syrian and two Iraqi women had tried to run small-scale businesses in Jordan. Many others wished to start a small business but were unable to do so due to childcare responsibilities or lack of capital. Their motivation was to financially support their families. The extent of success of these businesses varied, but they could only make a minor contribution to the household income. COVID-19 further stalled their efforts as there was no more demand for the products or services they provided.

Tahira, a Syrian woman we spoke about earlier fits this description. She is an example of a classic home-based business (HBB) preparing home-cooked meals. She used to generate a revenue of 100 JDs a month and was optimistic about her business before the pandemic. With the multiple lockdowns she had to cut down on the time she spent on the business to take care of the children at home. Another woman was trained in making small accessories such as key chains by an NGO. She used to make them at home to sell to individual buyers through WhatsApp and in the nearby markets. However, even before the pandemic she could earn only 40 JDs in an entire year. Another Syrian woman in Karak started making pomegranate molasses and pickled aubergines. She was pleased with the minor income of 50 JDs made from three orders in the past year. She had been saving every month from the cash assistance to buy more ingredients, but after the pandemic she did not see a demand for her products and had unsold stock when we met her last. Maryam, a young 23-year-old Syrian female, used to offer home-cooked meals which picked up during Ramadan. She tried to continue working after that but did not receive any offers. She made a Facebook page and spread the word to her neighbours and few friends but received only two orders. She decided to stop as it was not worth the time she was investing. Jamal, who we spoke about in the previous section provided at-home beauty services and before COVID-19 made around 140 JDs in a year. The rest of her annual income came from a combination of several one-off cash assistance including COVID-19 cash assistance (90 JDs), winterization assistance (300 JDs), a three-month assistance from IRC after the research team referred her (720 JDs), a food package (40 JDs), and Eid donations from her neighbors (18 JDs) and a relative (50 JDs).

Most of the small businesses we saw were born by necessity, and due to various challenges, they remained small-scale, informal, and survival oriented. As a result, they did not lead to the intended results of developing self-confidence⁹⁶ or greater social participation for women.⁹⁷

95 Ritchie, H. A. (2017b, February). Researching livelihoods and services affected by conflict Uncertain livelihoods in refugee environments. *Between risk and tradition for Syrian refugee women in Jordan*, pages 18-19.

96 Ghosh, S., & Neogi, C. (2017). Access to Finance, Entrepreneurship, and Empowerment: A Case Study. *Women's Entrepreneurship and Microfinance*, 173-189. https://doi.org/10.1007/978-981-10-4268-3_10, pages 183-184

97 Gomez, A. M. (2013). Microcredit Lending to Female Entrepreneurs: A Middle East Case Study. *Journal of International Women's Studies*, 14(2), 30-38. <https://vc.bridgew.edu/jiws/vol14/iss2/4/>, page 30

The challenges faced by the women we spoke to included low demand, inability to market products, fear of harassment, and lack of capital.⁹⁸

Aida, a young Syrian mother in her early 20s, offered cooking services for a payment of 5 to 10 JDs per order. This brought her an income of 50-80 JDs a month at most which was not enough to cover the expenses for herself and her baby. When she got pregnant with her second baby, she decided to accept only the offers that paid her fairly, and the income went down to 25 JDs. This led to pressure from her mother-in-law and husband to look for more work given their difficult financial situation. The conflict escalated to the point where her husband divorced her verbally and she moved back with her parents. Fortunately, she started receiving the UNHCR monthly cash assistance of 110 JDs per month around the same time. She told us, "When I was told that I will be receiving the eye-print money, I was the happiest any person could be!" She stopped working after this as the money from her business was not worth the energy she had to invest, at the cost of her psychological and physical health. When we met her the last time, she had reunited with her husband and was not working anymore.

While entrepreneurship, particularly HBBs, are positioned as the solution to women's labour market participation and a vehicle of women empowerment, the experience of our female participants shows that the results are limited due to the fragile context of displacement. Often organizations highlight only one side of the story with successful ventures,⁹⁹ which remain an exception rather than a rule. Many women-led small businesses struggle with lack of business skills, market linkages, mentorship, and role models. When they do start businesses, they remain largely informal due to their limited scale and difficult registration process.¹⁰⁰

The development interventions are seen to tackle this multi-faceted issue only partially. For instance, many women received vocational training in skills such as sewing but without support to set-up a small business. Even when they are provided a grant in form of equipment (e.g., a sewing machine) in the end, the women do not feel confident to start a business or do not know how to approach the market. Another intervention is microfinance for women-led micro-enterprises which is celebrated world-wide. Women in our research did not feel comfortable taking formal micro-credit given the small profits of their small scale and craft-based businesses (more is covered in the section 5.9 on financial services).

98 Previous research on the topic also reported challenges in establishing sustainable businesses for women, including lack of credit, early marriage, domestic issues, community harassment or intimidation, fear of local authorities, lack of skills or knowledge, and conservative religious pressures. Ritchie, H. A. (2017b, February). *Researching livelihoods and services affected by conflict Uncertain livelihoods in refugee environments Between risk and tradition for Syrian refugee women in Jordan*. Overseas Development Institute. <https://securelivelihoods.org/wp-content/uploads/Uncertain-livelihoods-in-refugee-environments-Between-risk-and-tradition-for-Syrian-refugee-women-in-Jordan.pdf>

99 UNHCR. (2019b, December 10). *First Syrian Refugee-Owned Home-Based Business Registered in Jordan*. UNHCR Jordan. <https://www.unhcr.org/jo/12391-first-syrian-refugee-owned-home-based-business-registered-in-jordan.html>

100 UN Women. (2021). *Women's Informal Employment in Jordan: Challenges Facing Home-Based Businesses During COVID-19*. <https://jordan.unwomen.org/en/digital-library/publications/2021/womens-informal-employment-in-jordan#view>

Women have limited avenues to build connections and collective solidarity

We discussed earlier the critical role of social networks for refugees as a safety net against adversity, to disperse information about economic opportunities (aid, jobs, trainings), and provide psycho-social support. Women in our sample were seen to have limited networks, restricting their access to information, opportunities, and finance. They often spoke of only close family and that “one friend” in the neighbourhood as part of their core network—prone to breaking up if that one neighbour moves away making it impossible to meet due to high mobility costs. Some women, particularly from cultures where women tend to be more secluded had fewer connections. For instance, Somali showed to be women secluded due to lack of language skills, low education level, and racial discrimination; and Yemeni women due to socio-cultural norms, low education levels,¹⁰¹ and precarious legal status where many are still waiting for their RSD. Such secluded women participants were also seen to have the lowest incomes amongst the entire sample.

The short trainings and awareness sessions provided by various organizations offer safe spaces for women to interact socially. These new contacts, which often remain in touch over WhatsApp, are an important source of information for them. But many feel that these connections are superficial and short lived, and they are not able to form stronger networks for mutual support or collaboration. The support from these networks remains limited, mostly for social interaction to “forget the hardships for a while” rather than long term socio-economic empowerment. Similarly, even microfinance which organizes women into groups, focuses more on improving personal agency rather than collective agency. The Jordanian Women’s union does not accept microfinance as a vehicle of empowerment and instead advocates for systemic change through collective action.¹⁰² A previous study¹⁰³ on challenges faced by women (including refugees) to start small businesses in Jordan recognized the untapped potential of building networks of mutual support and collective action.¹⁰⁴ The women participants of our study emphasized their interest to form collective action groups (in this case to work on a small business project) but reported that they do not feel empowered to do so.

101 The Yemeni refugees and migrants in Jordan are socially split across the lines of tribe and class. At a broader level, there is very limited interaction between Yemenis from the North and South Yemen as shared by the participants. The women from North Yemen have rural backgrounds and low education levels and are married at a young age to men from North who immigrated to Jordan. Women from South Jordan have relatively higher education and have relatively higher social freedom. There is also no interaction between the Yemeni refugees and diaspora – including blue-collar migrant workers and wealthy businessmen.

102 Welsh, E. (2019). Assessing Microfinance as a means of socioeconomic empowerment for vulnerable women in Jordan. *Policy and Practice: A Development Education Review*, 29, 54–77. <https://www.developmenteducationreview.com/issue/issue-29/assessing-microfinance-means-socioeconomic-empowerment-vulnerable-women-jordan>

103 Acted, CARE, Oxfam, Danish Refugee Council, & Save the Children. (2017, December). *Balancing the Books: Including women and protecting refugees is essential to realizing small business growth in Jordan*. LEADERS. https://oi-files-d8-prod.s3.eu-west-2.amazonaws.com/s3fs-public/file_attachments/bn-balancing-the-books-women-refugees-jordan-101217-en.pdf

104 According to Mansuri and Rao, “Collective action refers to the act of mobilising people around common or shared concerns. The action can be routine or sporadic; it can take place through an organisation or a government structure or entirely informally; it can be localised or transnational; it can focus on the articulation of rights or the delivery of services; it can be induced from outside or, as is most often the case, it can evolve organically.” Mansuri, G., & Rao, V. (2013). *Localising Development: Does Participation Work?* World Bank. <https://www.worldbank.org/en/research/publication/localizing-development-does-participation-work>

Given the change in the socio-economic roles of refugee women and their fragile context, collective action could help to challenge the social norms that constrain women's engagement, and address development problems (e.g., access to savings and business capital, provision of childcare).¹⁰⁵ It could also promote role models and leaders from the community to inspire broader social change and campaign for legal rights.¹⁰⁶

However, building collective action and solidarity requires a supportive legal and social environment. At present, refugees in Jordan are not permitted to form an association or become members of an association or cooperative. Refugees also fear social organization in general due to their insecure legal status and declining trust in the community. This limits their ability to cooperate for economic or social activities, even when there are preexisting ties based on nationality, tribe, or religion.

Women's vulnerabilities need to be understood in the context of male emasculation

At last, to protect women and support broader social change, the involvement and support of male members of family and community is crucial. This is where it is important to recognize the challenges faced by men. Ours along with previous studies have found that often men, especially those in the working age, fall much lower in the hierarchy of humanitarian assistance.¹⁰⁷ They are expected to be financially self-sufficient or at least be able to achieve that with fewer difficulties in comparison to women. However, most male refugees are not able to work due to lack of employment opportunities or fear of detention as authorities clamp down on illegal work. Not being able to provide for the needs of their families, men struggle to find their identity and negotiate "respectable masculinity."¹⁰⁸ Humanitarian agencies may further contribute to this imbalance as they provide targeted support to women through livelihood training, psycho-social support, and microfinance, often overlooking the needs of vulnerable men. Some of these examples are shared in the previous section on psychological well-being.

5.8 Ability to plan for the future

One of the five indicators of good financial health is the ability to continually expand planning horizons. This means that over time, new arrivals should move from daily hand-to-mouth struggles ("Survivelihoods") to more robust livelihoods and be able to contemplate a financial

105 Evans, A., & Nambiar, D. (2013). *Collective Action and Women's Agency : A Background Paper*. World Bank. <https://openknowledge.worldbank.org/handle/10986/21032>

106 Holly Ritchie's study also found Somali women refugees in Eastleigh in Kenya engaging in informal collective groups. Ritchie, H. A. (2017). Gender and enterprise in fragile refugee settings: female empowerment amidst male emasculation-a challenge to local integration? *Disasters*, 42, S40–S60. <https://doi.org/10.1111/disa.12271>, pages S53-54

107 Or at least lower in comparison to women and children which are considered as most vulnerable and hence prioritized in humanitarian programming. Turner, L. (2016, November 29). *Are Syrian Men Vulnerable Too? Gendering The Syria Refugee Response*. Middle East Institute. <https://www.mei.edu/publications/are-syrian-men-vulnerable-too-gendering-syria-refugee-response>

108 Ritchie, H. A. (2017). Gender and enterprise in fragile refugee settings: female empowerment amidst male emasculation-a challenge to local integration? *Disasters*, 42, S40–S60. <https://doi.org/10.1111/disa.12271>; Turner, L. (2018). *Challenging Refugee Men: Humanitarianism and Masculinities in Za'tari Refugee Camp*. SOAS University of London. https://eprints.soas.ac.uk/30291/1/4581_Turner_redacted.pdf

future beyond the present day. We found that planning horizons and income were closely related to each other where participants who prioritized immediate needs, such as food and shelter, were on the lowest end of the income spectrum. Another study on financial health in Kenya found that people tended to be able to make investments in their future only after their present is secure, a condition that many of the research participants have not achieved so far.¹⁰⁹

In our final round of interviews, we asked the participants about their expectations of the future, the extent to which they thought these were realistic, and what support they needed to realize their plans. This turned out to be the most stressful part of the interview for many participants as they shared their frustration of not having any agency over their future plans. The insights from the discussion point to several policy and programmatic gaps, as discussed below.

Lack of durable solutions limits agency to plan for the future

While the inability to make ends meet is an issue and something that many refugee self-reliance projects are trying to address, the larger issue of lack of durable solutions limits the impact of such interventions. In Jordan, the degree of uncertainty of durable solutions depends on the nationality of refugee.

Syrian refugees have greater support to access labour markets and integrate socially, yet we saw how they faced limits to self-reliance as well. They pointed to limited access to rights that afford longer-term stability such as to own business or a house in their own name, have a driver's license, or work in the closed professional sectors (as discussed in the section 5.4). Most Syrian participants said that going back to Syria is not an option given the lack of basic services and jobs. For many, especially those living in the Northern governorates staying in Jordan is a preferable option due to the socio-cultural similarities. However, even for them, securing enough income and stable work is a challenge. Residence permits are expensive and difficult to obtain.¹¹⁰ Despite the higher level of integration, many Syrians said that they wish to be resettled in a third country, although only a few had acted on this by regularly following up on the resettlement application, primarily vulnerable cases such as women-headed households or households where family members had serious medical issues. There were others who were not actively pursuing resettlement but thought that it might be a solution to their woes and provide better future for their children. A young Syrian male participant shared how the thought of resettlement occupies his mind. "I eat, I drink, I sleep while thinking about resettlement. It is always in my mind. I want to live in a country where my nationality does not have an impact on my chances to succeed as much as it does in Jordan."

109 Gubbins, P. (2020, November). *The prevalence and drivers of financial resilience among adults: Evidence from the Global Findex*. FSD Kenya. https://fsdkenya.org/wp-content/uploads/2020/11/Report_Global-Financial-Resilience-Paper_Kenya.pdf

110 Canada: Immigration and Refugee Board of Canada. (2016, November 28). *Jordan: Availability of permanent residence for foreign investors and business owners, including rights for those individuals (2015-November 2016)*. Refworld. <https://www.refworld.org/docid/59c11a9e4.html>

Non-Syrian refugees, on the other hand, have very dim chances of integration. They are practically unable to access legal work and remain in fear of detention as they must work illegally to support themselves. They can only apply for a work permit as a foreigner which is not only expensive but puts their refugee status at jeopardy (as discussed in section 5.4). A young Yemeni man shared how his family member was arbitrarily deported after he applied for a work permit. Several others shared similar fears the legitimacy of which has been confirmed by a recent report by Human Rights Watch that found Yemeni asylum seekers were deported after they applied for work permits to regularize their immigration status.¹¹¹ In such an uncertain and limiting environment, most non-Syrian refugees are hanging onto a thin thread of hope to migrate to or resettle in a country where they can work. In the meantime, the sole focus is to survive the daily financial demands of life in displacement.

Majid, a 37-year-old Yemeni participant, shared how the lack of durable solutions affects him. "If things do not get better, I told my wife that I want to go back to Yemen, but my wife tells me no. What is the point of being here without being capable of making ends meet? In this crisis, I think of going back every hour. Over there, I will have people around to help and support me. I have been living in a psychological war here. If we go back, my wife could stay with my family or hers. Then I could go anywhere to figure things out (earn a living)." In the months between our second and third interview, he managed to find work, but with long working hours and low salaries. He worked for fourteen hours a day and received 280 to 300 JDs a month. But at least he was able to repay his loans and had only a month's rent outstanding. Things had improved substantially compared to the lockdown period, but had worsened in the bigger picture, as informal work became more precarious with increasing labour inspections. Non-Syrian refugees are now working in even more exploitative conditions.

Stuck in a limbo, refugees are not able to invest in future growth

As so many refugees wait for resettlement, it will only be a reality for a very few select, vulnerable cases. Further, the process is repeatedly interrupted by politics as we saw during the Trump administration in the US and recently by the pandemic. Prominent refugee hosting countries such as US and Australia are gradually reducing their quotas for resettlement.¹¹² Left with no other plan, most refugees hang on to the hope of resettling knowing well that this is not in their control. We heard participants express this hopefulness repeatedly:

- "My heart says that I will be resettled in the first quarter of 2021."—Sudanese female participant.
- "I hope to travel to a third country within six months. I do not mind the destination but prefer an English-speaking country."—Sudanese male participant.
- "I do not know about the future and only hope that whatever God has decided for me will happen."—A Somali female participant.

111 Human Rights Watch. (2021, March 30). *Jordan: Yemeni Asylum Seekers Deported*. <https://www.hrw.org/news/2021/03/30/jordan-yemeni-asylum-seekers-deported>

112 Jones, E. (2021, March 25). *The pandemic is no excuse to shut the door on refugee resettlement*. The Citizen. <https://www.thecitizen.co.tz/tanzania/oped/-the-pandemic-is-no-excuse-to-shut-the-door-on-refugee-resettlement-3335656>

Most do not see an alternative option. This question even agitated a few participants who said that they would not like to think of any alternatives besides resettlement. Apart from Iraqis, others did not have relatives in third countries who could sponsor them, nor the funds to migrate. Some participants said that they could stay in Jordan if allowed to access decent work and legal rights, but not in the current conditions where their hands are tied. Younger male Yemeni participants said that they were considering migrating to Turkey or Saudi Arabia or even Malaysia as an alternative, but did not have the funds to do so.

Faiz is a young 24-year-old Yemeni refugee lives with his wife in Sahab. He has been working in various factories, bakeries, and restaurants in Sahab earning between 180 to 200 JDs. Working without a formal permit, he has been warned more than once by the labour inspectors, making him sign a pledge that he would not work illegally again. However, he has no other option but to take the risk. "I always remain on the look out when working. If the inspectors come, I run away." He has been waiting for his resettlement. His stepmother who also lives in Jordan has cancer and he hopes that once she is resettled (probably to Canada), he could also join her. He is keeping his patience for now, "I think I waited a lot. But I always say, Inshallah, in a year or two things will get better. I was patient all this time. So, I can wait more."

This clearly affects his decisions to invest during his time in Jordan. He shared that in the past, a few sponsors (employers) who agreed to pay for his work permit always asked for a two-year contract. But he never agreed because he did not want to tie himself if the chance to travel outside of Jordan came up during the contract period. "I would not stay here forever. I want to study and work. I want a nationality. I want to secure my future. I will not get a contract to sit here in Jordan. Living here is very difficult." He said that he knows other Yemenis in Sahab who have been in Jordan for longer and still do not have a residency or even work permits. His plan is to go to Turkey or Saudi Arabia if Canada does not work out. Faiz was 18 years when he left Yemen and could not gain any education or experience during the past five years in Jordan. "I do not have any skills. I was not able to develop any here. At work (in factories), I always had a supervisor who told me press that, move this. Even in the restaurant, I was only responsible for cleaning. I am waiting for our resettlement and then I can learn everything there."

Yet there were others who were trying to build their skills as they remained in Jordan. Attending English language courses is most common. Some Sudanese participants took trainings, even paying the fees themselves. One female participant trained in beauty services and was successfully working as a freelancer. Another male participant trained in maintenance of hybrid cars, something he hopes he can use after resettlement. Another one, previously trained as a nurse, was planning to take a course in first aid. Asim, the Sudanese male engineer we spoke about earlier also focused on building his skills at work while he is in Jordan. He knows that resettlement is unlikely for him, and he plans to return home. But before returning, he wants to gain more experience that he could use in Sudan.

However, such participants were an exception as most were worn out by the endless wait in Jordan. An Iraqi participant told us, "If you are not feeling well, if your morale is so low, how

can you even think? It is hard for me to look at any opportunities.” Given the uncertainty of future, there is little rationale to invest in building transferrable skills. Even those who are sure that they will move to a third country through resettlement or migration are unsure of what skills they should arm themselves with. One of our Iraqi participants moved to Australia after the first interview. Although he had taken some English language classes in Jordan, they were not enough. For the next one year in Australia, he only focused on learning English and figuring out their systems such as job market, education, transportation, banking, and medical care, resulting in high opportunity costs. If his path to Australia was certain and he had the opportunity to prepare himself for the transition, he could have integrated more quickly upon arrival.

Ali, a young Somali participant studied engineering at a prestigious Jordanian University. He has stayed in Jordan for ten years, without the opportunity to work in a related field to gain professional experience. In 2017, he registered with a skill-based migration programme with the hope of migrating to a country where he is allowed to work. However, he failed to meet the eligibility requirements given his lack of experience working as an engineer. This brings us back to the lack of fundamental rights, without which no permanent solutions are possible for refugees in Jordan.

Lack of clear communication on the resettlement timeframe amplifies the uncertainty

Those who are waiting for resettlement or even the RSD interview (in case of Yemeni asylum seekers), following up with UNHCR by visiting them or calling on their helpline is part of their routine. This is not only frustrating, but also expensive as they must pay for the transportation or recharge their phones regularly. They do not have a broader perspective of where they are in their application process or how much more time it might take to receive a final decision. Even when the resettlement decision is negative, we learnt that refugees continue to follow up in case there might be a change in the decision.

One Somali single woman shared how her future hinges on the update from UNHCR. “If the UNHCR calls me and gives me their final decision that my file is rejected, I will decide to go back home. I don’t believe I can do something in this country. This will be the end of my journey here in Jordan. I can make a decision if UNHCR says no.” She recently received an update SMS from UNHCR that her application is in security check stage which made her hopeful for the future.

Mahmud, a young Somali male is certainly not considered high priority for resettlement but has no option but to wait. “Regarding my case, I do not know what stage it is at. Every time I call, they tell me that it is being studied. This was last year. This year, every time I call to inquire about my case, they tell me that it is pending due to COVID-19. I do not see any progress, and this impacts my future plans a great deal. If my case gets rejected, then I will have to alter my plan. I will return to Somalia or find a new place to go to. I will need a lot of time to prepare

for this.” Another female participant shared insight into the difficulty of following-up with UNHCR: “They do not answer phone calls. If you visit them, it is difficult and expensive. They do not give enough information. Sometimes no one talks to you.” Having a certain decision from UNHCR will help refugees make their plans whether to move to another country or return home. The uncertainty also drives desperate measures.

Abbas, the Yemeni male participant who shared his experience of applying for a work permit, finally left Jordan, and travelled to Turkey after we spoke to him in the third interview. His wife had already returned to Yemen. He was able to leave with a short-term visa for Turkey. He later started his journey to Greece on foot, putting his life at risk. Four days into the journey he was too tired and had injured his feet from all the walking. He decided to go back to the city and remained at home for weeks, unable to walk. He attempted to make the same journey again but faced violence in a gang attack. Finally, he paid a smuggler to reach Greece by sea. He sought asylum upon his arrival to a Greek island. Luckily, twenty days after his refugee status determination interview, he received an approval for his refugee claim. He spent a month in a refugee camp and received a residency permit. He is supposed to receive his refugee travel document (blue passport) soon. With that he will be able to travel and work somewhere else in Europe as the opportunities in Greece are very limited. The absence of durable solutions is driving many like Abbas to take such dangerous journeys. Fortunately for him things worked out, but many lose their lives on the way or remain stuck at the camps in Greece.

5.9 Use of formal financial services

Access to and use of a range of financial tools to store and move money, manage liquidity, smooth consumption, manage risk, and grow assets is an important component of effective financial management. These financial tools could be formal (offered by banks, microcredit institutions, payment service providers) or informal (community-based groups, saving under the mattress, loans from family, money guards). The financial tools that the participants used were mostly informal and some of this has already been discussed under the sections on debt, savings, and social network financing. We further discuss the access to and use of formal financial services in this section.

It is worthwhile to begin with a discussion of the role of financial services in improving financial health—the target outcome in developing such services. Previous research has found the link between financial inclusion (as measured by outcomes such as account ownership) and financial health to be inconclusive. Other studies have found that financial health is “some-what” associated with financial systems such as taking a loan or having a bank account.¹¹³

113 According to the Findex studies from 2014 to 2017, although financial inclusion (account ownership) rose across the world, resilience decreased slightly in all regions, excluding high-income countries. In Kenya’s FinAccess surveys, the number of financially healthy adults dropped between 2016 and 2019, even as access and usage of financial services increased. This could be attributed to slower economic growth and drought during those years. Gubbins, P. (2020, November). *The prevalence and drivers of financial resilience among adults: Evidence from the Global Findex*. FSD Kenya. https://fsdkenya.org/wp-content/uploads/2020/11/Report_Global-Financial-Resilience-Paper_Kenya.pdf

Although causal inferences cannot be drawn, some of these studies conclude that the key indicator to focus on when attempting to understand or improve financial health is not the use or ownership of financial services, but rather how the financial services are used in relation to financial health progression. We saw this clearly in our research as well—that the ownership and use of financial services needs to be understood in the broader context of refugees’ legal rights, gender, economic and psycho-social situation that we found are largely determinative in whether financial health progression was possible and sustainable. An example of this is the access to and use of formal micro-credit. Although Syrian refugees have access to loans from microfinance institutions, we saw in our sample that the loans were used for personal consumption and health emergencies as those taking the loans were unable to generate sufficient income, savings, and social network financing—a sign of poor rather than good financial health, despite using the financial service.

We find that financial health can only be enhanced by the provision of appropriate financial services, and that there are other non-financial services that must be ensured to support refugees build a robust foundation for financial health. These include support to build social and information networks, legal empowerment, psycho-social well-being, and vocational training—the various determinants that we have discussed in previous sections.

In this section, we look at the formal financial services used by the participants, supplemented with the information from interviews with key informants (financial service providers and humanitarian organizations). We will not discuss savings, as they are mostly informal and discussed in the section on refugees’ ability to save. We will also not discuss health insurance as most refugees do not have any.¹¹⁴

Bank accounts are needed as livelihoods progress and formalise

Jordan has a strong banking infrastructure, yet refugees are unable to access it due to high Know Your Customer (KYC) requirements and de-risking efforts on the part of the banks. To open an account, refugees need to provide the same documents as a non-Jordanian, including a valid passport, proof of residence, proof of work, and a valid work permit or residence permit or Investor Card.¹¹⁵ Even when refugees (mostly Syrians), do have the required documentation, only a few banks agree to open an account due to the high-risk perception of this segment. As a result, only eleven percent of our sample had a bank account. This included two non-Syrians who opened accounts as students in Jordan a few years ago and expected the account to be dormant now.

The Syrians who opened bank accounts required them to receive their salaries or for their business (one Syrian had an Investor Card which allowed him to have full ownership of his car

114 Krafft, C., Sieverding, M., Salemi, C., & Keo, C. (2018, April). *Syrian Refugees in Jordan: Demographics, Livelihoods, Education, and Health* (Working Paper No. 1184). Economic Research Forum. <https://bit.ly/3gCqtKq>, page 28.

115 *Arab Bank Consumer Banking: Accounts*. (n.d.). Arab Bank. Retrieved June 15, 2021, from <https://www.arabbank.jo/main-menu/home/Consumer-Banking/accounts>

workshop). One of the participants even opened an account in the name of his mother who is a Jordanian national. These participants saved regularly in their bank accounts. This was enabled not by the ownership of the account but rather their relatively stable financial situation and formal jobs. They also tended to have higher education levels, where one even used online banking tools regularly.

Mobile wallets are not addressing immediate financial priorities of refugees

In Jordan, electronic financial accounts that are accessible through mobile phone have been promoted as the main tool for financial inclusion of refugees. As discussed under the section on documentation, only Syrian refugees can access this universally with their MOI cards while non-Syrian refugees must provide a valid passport which most do not have.¹¹⁶ Currently, seven mobile payment service providers (mPSPs) offer mobile wallets and are regulated by the Central Bank of Jordan.¹¹⁷ The use cases include domestic money transfers, bill and merchant payments, e-commerce, and salary and humanitarian transfers. Other use cases that are expected in the long-term include small savings, digital credit, and international money transfers.¹¹⁸ Several tech-savvy businesses (e.g., meal delivery platforms or e-commerce) are also partnering with mPSPs to enable mobile payments.¹¹⁹

The COVID-19 related lockdowns in Jordan and their effect on mobility has resulted in an increased interest in mobile wallets from private and public entities, as well as humanitarian organizations.¹²⁰ The Central Bank promptly took steps to support uptake by allowing online registration. The government started shifting salary payments and disbursement under National Aid Fund (NAF) for vulnerable Jordanians to mobile wallets. Several other aid and development agencies have started pilots or phased rollouts to disburse cash assistance or stipends to refugees through mobile wallets. These measures led to exponential growth in the number of mobile wallet users within a few months, increasing by 40 percent from 619,895 in March 2020 to 1,039,707 July 2020 (almost 10 percent of the country's population). Although the volume of transactions increased, majority of the increase came from withdrawal of salaries and aid distributed through NAF. Hence the primary use case remains cash-outs. The other top use cases are purchases and money transfers as seen in the JoMoPay data.¹²¹

116 Only Iraqi participants had valid passports as they were in the process of migrating outside Jordan. Others were not likely to valid passports. Sudanese participants reported difficulties in renewing their passports due to the severed relationship with their embassy.

117 JOPACC. (2020, October). *Lockdown But Not Shutdown: The impact of the covid-19 pandemic on financial services in Jordan*. https://www.jopacc.com/ebv4.0/root_storage/en/eb_list_page/covid-19_report_english.pdf, page 16

118 Based on key informant interview with JOPACC, UNHCR, Mercy Corps

119 Key informant interview with Mercy corps which discussed the Bilforon pilot; Mercy Corps. (2019, October). *Making Mobile Money Work For All: A review of the Jordan Mobile Payments System*. https://www.mercycorps.org/sites/default/files/2020-01/Mastercard_Mobile_Payments_Jordan_Report.pdf

120 Dürr, A. (2021, April 5). *Cash in a COVID-19 crisis: Adapting approaches to assisting Jordan-based refugees*. Cash Learning Partnership. <https://www.calpnetwork.org/blog/cash-in-covid19-crisis-adapting-approaches-jordan/>

121 JOPACC. (2020, October). *Lockdown But Not Shutdown: The impact of the covid-19 pandemic on financial services in Jordan*. https://www.jopacc.com/ebv4.0/root_storage/en/eb_list_page/covid-19_report_english.pdf, page 40

A pilot run by JoPACC disbursing payments to women refugees in the Gaza Camp in Jerash found money transfer to be the key use case adopted by the users.¹²² This and a survey run by ILO¹²³ highlighted the challenges faced by people in shifting to mobile wallets such as difficulty in registering wallets, overcharging by agents, and denial by agents to withdraw small amounts. The UNHCR ran a small pilot where Syrian refugees were paid through mobile wallets and reported similar challenges on network outreach and fees.¹²⁴ An assessment by an NGO Collateral Repair Project highlighted how non-Syrian refugees, who form more than 80 percent of their beneficiaries are excluded from the shift of humanitarian transfers to mobile wallets due to lack of KYC.¹²⁵

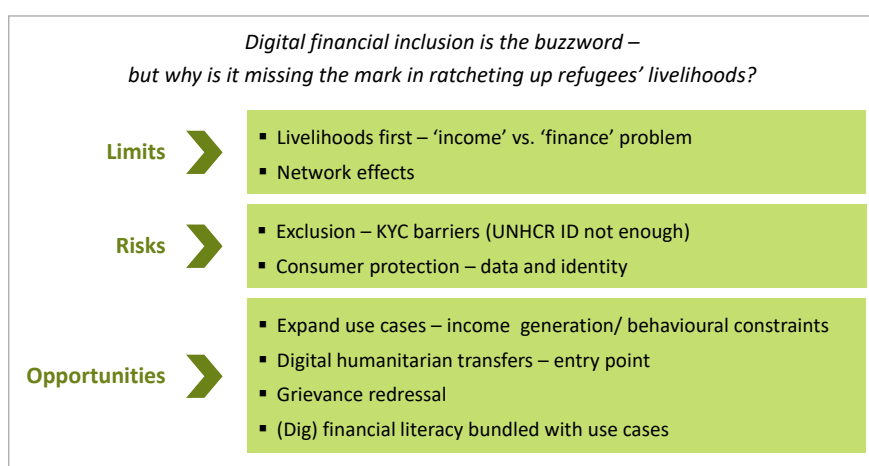


Figure 8: Digital Financial Services in Jordan – Limits, Risks, and Opportunities

Within our research sample, most of the participants had opened the wallet as it was a requirement to receive a salary, scholarship, training stipend, and for a single participant, monthly cash assistance. Use of mobile wallets for humanitarian payments is still limited to a few pilots—a small-scale pilot with Syrian refugees, payment of stipend to incentive workers of INGOs, and scholarship holders.¹²⁶ WFP is still conducting an assessment before they launch

122 Halaqah, E. (2021, March). *Digital Experiment Report – Challenging Exclusion: Refugees' Uptake of Mobile Money*. JOPACC. https://www.jopacc.com/ebv4.0/root_storage/en/eb_list_page/digital_experiment_gaza_camp_report_2021-8.pdf

123 ILO. (2020, May 27). *Difficulties in obtaining e-wallet financial accounts could jeopardize workers' wages*. International Labour Organization. https://www.ilo.org/beirut/media-centre/news/WCMS_745948/lang--en/index.htm

124 UNHCR. (2021f, March 1). *Mobile Wallets Customer Satisfaction Survey* [Presentation]. Basic Needs Working Group/Winterization Task Force Meeting, Amman, Jordan. https://mcusercontent.com/21ac4d661afc676782cbf14bc/files/deff8849-bbf6-41e9-9856-1eb8325ba8d0/Satisfaction_Survey_Jan_2021_2_.pptx

125 Kurdi, S. M. (2021, March 1). *CRP's experience distributing cash assistance via WFP's ATM cards* [Presentation]. Basic Needs Working Group/Winterization Task Force Meeting, Amman, Jordan. https://mcusercontent.com/21ac4d661afc676782cbf14bc/files/c866d0d4-fbed-4df0-af48-f2860fd52941/Our_WFP_cash_assistance_experience.pptx; The need for mobile wallets for savings or payments was not expressed by research participants. However, as more humanitarian transfers shift to this channel NGOs serving these nationalities will not be able to take advantage of this financial infrastructure.

126 As discussed in key informant interview with WFP; GSMA. (2020, January). *Humanitarian Cash and Voucher Assistance in Jordan: A Gateway to Mobile Financial Services*. https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2020/01/Jordan_Mobile_Money_CVA_Case_Study_Web_Spreads.pdf; UNHCR Jordan. (2019, February 12). *Mobile wallets to distribute DAFI scholarship* [Facebook Post]. Facebook. <https://www.facebook.com/UNHCRJordan/posts/2591795540837402>

a pilot or phased rollout to use mobile wallets. Nonetheless, these pilots have provided early evidence that having a digital account provides more agency to refugees to use their money as they need. We got similar feedback from Tahira, a Syrian female participant who started to receive her assistance through mobile wallet. She did not need to withdraw the entire amount immediately like she had before, and she felt she had more control over the account.

Even with the increased usage, the overall adoption and usage of mobile wallets was low within our research sample (also see Figure 8 above). Most of the Syrian participants opened the wallets in anticipation of receiving COVID-19 financial assistance through it. However, eventually the assistance was distributed through the regular mechanisms (Iris authentication on ATMs). As a result, most were never full adopters of the tool; They did not learn how to use the mobile wallet they had opened, and some even deleted the application. Various factors led to its low adoption including:

- Low relevance as it does not address any current pain points for refugees such as lack of income, inability to balance income and expenses, and financial risks. For instance, one of our female participants requested us to transfer the allowance for the interview in her friend's wallet instead of opening one for herself.
- Lack of understanding of mobile wallets and its features resulting in low usage and low levels of trust in the service. A female participant received a stipend of 15 JDs from UNICEF on her mobile wallet- Although her experience was smooth, she deleted the application immediately after receiving the assistance. Given that mobile wallets are interoperable, there is low incentive for mPSPs to invest in awareness building.
- Very few participants received regular income in their mobile wallet, e.g., salary, scholarship, or regular cash assistance, which could then be used for payments or transfers.
- Fear of making errors in transaction and uncertainty of grievance redressal mechanisms- One of the active wallet users among our sample paid a bill using his wallet but the transaction failed while the account was already debited, and it took a couple of months for the money to be returned.
- Fear of losing assistance or delay in payment during the transition to mobile wallets. The one Syrian refugee who started receiving assistance through wallet reported that the payment was delayed by 20 days during the transition which led her to borrow money to meet the expenses in the meantime.

Like any other financial service market, there are early adopters and laggards among refugees when it comes to using mobile wallets. It could be helpful to align the messaging around use cases and incentives based on these segments. The early adopters remain a minor segment though. These are refugees who are relatively younger, more tech savvy, more educated, and likely to have previous experience with banking. Even with the early adopters, we saw that they started exploring other use cases after a year of owning the wallet. A majority of participants, fall under the category of late adopters or laggards. These are refugees who are more vulnerable with women heads of households, low education, limited income sources, and high informal debts.

Formal micro-credit to build businesses without addressing fundamentals might increase vulnerability

We saw already how many participants are dependent on informal debt to meet everyday expenses and even more when they need bigger amounts such as for health emergencies. They preferred informal debts from friends and family as these informal lines of credit come without strict repayments, do not require documentation or guarantee, and entail less severe repercussions in case they are unable to pay. However, there are limits to the financial support that their networks can offer. Within our sample, five participants had taken formal micro loans from a microfinance institution. Although our sample is not big enough to draw conclusions, we could notice some trends. Each of these participants resorted to formal loans when they could not raise a big sum (500 JDs or more) from their networks and that they needed urgently. All five of them had taken the loan for personal expenses, and three of the five had taken the loan out for urgent medical surgeries. Another one had applied for a loan, again for a surgery, but was not approved due to unstable income.

Abed, a young 28-year old Syrian participant in Mafraq, took a loan of 700 JDs for his mother's surgery and has finished paying off the loan. He had tried with his relatives first, but no one had such a big amount to spare. He says that next time when such a need arises, he will directly contact the microfinance institution, rather than asking people he knows. However, the repayments were not all smooth and several times when did not find enough work he was unable to repay on time.

The respite that micro-loans can offer when refugees are unable to meet basic needs or face a financial emergency is critical. However, it might also be putting already vulnerable segments at a higher risk. As we saw for the case of Zaheen, the single mother who had to send her minor sons to work. She had taken a loan for her caesarean section surgery when her husband was still around and working. But after he was deported to Syria, she was left alone with five children to support and a loan to repay. Similar results were also found in a recent study on the impact of debts on women's vulnerability.¹²⁷

The above examples shows that the pervasiveness of informal credit might not be an indicator of high demand for micro-credit.¹²⁸ Many refugees turn to micro-credit for financial emergencies given their limited financial resources. We found that even those who want to start or are already running small-scale enterprises find it too risky to raise capital through formal loans as the success of these businesses remains highly uncertain. Studies that assess the high demand for micro-credit for refugee-led business enterprises¹²⁹ often assume a linear progression in their livelihoods and financial situation, which as we have seen is seldom the case.

127 Arab Renaissance for Democracy and Development. (2021, February). *Women's Financial Vulnerability: Challenges Women Face with Debt and Loans* (Women's Advocacy Issues Policy Brief Volume 2). <https://bit.ly/3zpw5ap>

128 Microfinanza. (2018, July). *Assessing the Needs of Refugees for Financial and Non-Financial Services – Jordan*. Grameen Crédit Agricole Foundation. <https://reliefweb.int/sites/reliefweb.int/files/resources/66387.pdf>

129 Making Cents International. (2017, December). *Microfinance for Syrian Refugees: The Lebanese and Jordanian Market*. SAN-AD Fund for MSME. <https://bit.ly/3zoJVka>;

COVID-19 has interrupted the trajectories of refugees across the board, but even before the pandemic, foundational issues such as registering a business in own name and legal empowerment, volatility of income, health emergencies, and low macro-economic growth frequently disrupted their financial journeys.

Further, there has been continuing criticism of the impact of micro-credit in Jordan. The key explanation for the criticism is the prevalence of predatory lenders who target financially vulnerable women. Failing to repay, these women could face imprisonment for up to 90 days. A recent report from Human Rights Watch showed an alarming increase in the number of people wanted for debt imprisonment and locked up in prison each year. Jordan is one of the very few countries around the world which has a law to imprison for debt non-repayment (article 22 of the Jordanian Execution Law).¹³⁰ Although more socially-driven MFIs such as Microfund for Women and Tamweelcom (also interviewed as part of the research—see box 8 below) do not resort to these extreme measures, the overall legal environment around micro-credit has tarnished its image as a development tool.

There has also been criticism that microfinance in Jordan has not led to women empowerment and the stories of improved lives highlighted by development organizations might be ignoring foundational socio-economic challenges that women still face (as discussed in the section on gender).¹³¹ The current metrics to evaluate the success of micro-credit for refugees focuses on repayment rates, which as MFIs claim has been even higher than host populations. However, we must question if this indicator reflects on microfinance's ability to support refugee households meet basic needs, increase income, improve entrepreneurial activity, weather shocks, and ultimately become self-reliant.¹³²

Box 8: Micro-credit for refugees in Jordan

Microfund for Women (MFW)

MFW has been a pioneer in extending micro-credit to refugees in Jordan. It primarily offers group loans to Syrian refugees following the joint liability method. Older clients with good credit history are graduated to individual loans. At the time of the study, they had recently started offering education loans to Syrian refugees owing to high market demand. The businesses they fund are mainly informal HBBs. They reported that in case of group loans, their clients might be using it for personal and household expenses. However, accurate data on loan utilization is not available for all clients as this data is collected

130 Human Rights Watch. (2021, March 16). *"We Lost Everything."* <https://www.hrw.org/report/2021/03/16/we-lost-everything/debt-imprisonment-jordan>

131 Welsh, E. (2019). Assessing Microfinance as a means of socioeconomic empowerment for vulnerable women in Jordan. *Policy and Practice: A Development Education Review*, 29, 54–77. <https://www.developmenteducationreview.com/issue/issue-29/assessing-microfinance-means-socioeconomic-empowerment-vulnerable-women-jordan>; Sweis, R. F. (2020, January). *Microloans' Failure of Jordanian Women*. Konrad Adenauer Stiftung. <https://bit.ly/2Ssf0w4>

132 One of the two MFIs interviewed for the research confirmed that they do not conduct loan utilization checks unless the refugee client applies for a second loan.

only when a client applies for a second loan. The repayment rates of their refugee clients has been even higher than the Jordanian clients. They also offer non-financial support in the form of financial literacy and business management trainings to their clients.

Tamweelcom

This is the second MFI that has extended micro-credit to Syrian refugees in Jordan. They ran a pilot in late 2019 and then rolled-out their products to refugees in January 2020. Currently they offer both their retail (or personal consumption) and productive loans to refugees. The latter is meant for income generating activities and is protected by a risk sharing facility established with support from FMO, the Dutch Development Organization. The average loan size is 1000 JDs and the loan tenure is 18 months with a moratorium of one to two months. A majority of the productive loan clients are HBBs and some own mini-markets or small-scale trading businesses.

Digital Identity Pilot

A digital identity for refugees initiative called “Hawiyatii” (Arabic for my identity) has been piloted by local MFIs in Jordan (Microfund for Women and Tamweelcom) and Lebanon (Al Majmoua) in cooperation with the SANAD Technical Assistance Fund. The objective is to provide the borrowers with portable and verified identity (issued by government or UNHCR) and records their credit history. This digital economic identity is immutable and transferrable across borders which could be useful in case refugees return to home country or are resettled in a third country. This use case has proved attractive for migrant workers who are served by Al-Majmoua in Lebanon. However, the pilot reported very limited interest from Syrian refugees as most of them are not planning to return to Syria or move to another country in the short to medium term.¹³³

International remittances, although limited, remains a critical financial need

As observed in this study and another demand side analysis,¹³⁴ only a small proportion of refugees in Jordan regularly send and receive money internationally. In our study, fewer were sending money outside of Jordan than those receiving. Close to one-third of Syrians sent money outside, mostly to Syria and about half of them received money, although not regularly (mainly during holidays or emergencies).¹³⁵ Two Syrians received fees for freelance consulting projects from US or Europe. Most of the Syrians used formal exchange houses to send and receive money.

Among the non-Syrians, very few, mainly single Somali and Sudanese men, were sending money to their home countries through informal channels as formal money transfers were

133 Based on key informant interview with Sanad Fund for MSME.

134 Chehade, N., Navarro, A., & Sobol, D. (2017, December). *Remittances and Financial Inclusion: A Demand-Side Analysis of Low-Income Jordanians and Syrian Refugees in Jordan* (Working Paper). Consultative Group for Poor. <https://www.cgap.org/sites/default/files/researches/documents/Working-Paper-Remittances-and-Financial-Inclusion-Dec-2017.pdf>

135 Consultative Group for Poor. <https://www.cgap.org/sites/default/files/researches/documents/Working-Paper-Remittances-and-Financial-Inclusion-Dec-2017.pdf>. According to the demand side analysis, the median number of times Syrians sent money per year was 3 and for receiving was 2 times.

not possible (e.g., when the family lived in a camp for internally displaced people in Sudan) or were too expensive. About half of them received money from abroad at some point, mostly during the initial years or in case of a financial emergency. Most of them received formally through exchange shops as the money was sent by friends and family settled in developed countries. Yemenis were more likely to both send and receive money through exchange shops. It was most common for Iraqis to receive money from abroad on a regular basis. Of 14 participants, 11 received money regularly mainly through exchange shops and a few received money informally.

Non-Syrian participants regularly faced challenges in accessing remittances through exchange shops. While a valid passport was always required, some exchange shops operating in migrant dominated areas even asked for legal work permits, again something that none of them had. The findings from refugee interviews point to some ambiguity in KYC requirements, but these are not corroborated with remittance companies. For instance, a Yemeni participant shared that beyond six months of stay in Jordan (till their visa is valid), they must be able to provide valid work permits to receive or send remittances. Another participant shared that they work around this by transferring money from exchange shops which are in Jordanian neighbourhoods and are not likely to be aware about this requirement. As a result, most of the non-Syrian participants receive or send remittances informally. They sometimes ask a fellow refugee who has a with valid passport, a migrant worker with work permit, or a Jordanian citizen, to make the remittance transaction on their behalf. This is not always easy, particularly for those with limited social networks, and delays the process to receive critical financial help at times of acute financial stress.

Therefore, it is very important that convenient, safe, and affordable domestic and international remittance services are available for refugees from all nationalities. This research did not collect quantitative data on the amount of remittance, but previous research shows that the demand for international remittances is low and could not serve as an entry point to digital financial services. However, our qualitative data shows that domestic remittances in the form of person-to-person transfer is a commonplace. While this mostly happen in cash, it is also common to use exchange shops to transfer money across governorates, especially recently during the pandemic which affected mobility. Given the high cost of exchange shops, mobile wallets could provide for cheaper domestic transfers.

6 Discussion of Findings and Key Take-Aways

The FIND research had set out to deepen our understanding of the financial lives of refugees as they remain in protracted displacement in their host countries. We sought to understand what financial tasks refugees need to perform across different stages of displacement, the strategies they use, and the role that financial services could play in improving their self-reliance. We conducted 231 interviews over more than one year with 68 refugees and 38 organizations supporting them in Jordan. Instead of beginning our interviews with financial services,

we started with a broader understanding of their financial lives including financial histories, livelihoods, financial strategies, and financial risk management. We discussed about the factors that supported or constrained their financial outcomes. Given that two of the three interview rounds were conducted during the COVID-19 pandemic, we also observed how their livelihoods and financial strategies shifted in response to the economic crisis.

The findings from Jordan, combined with those from other FIND countries (Kenya, Mexico, and Uganda) has allowed us to put together the following five high-level findings on financial inclusion of forcibly displaced persons.¹³⁶ In the following section we discuss the high-level findings contextualizing it for Jordan based on the empirical findings.

6.1 When financial inclusion policies build on foundational policies that afford refugees rights and opportunities, then financial services stand a better chance of producing an impact.

Issues at the foundational level present the biggest barriers to the livelihoods and income generation efforts of refugees in Jordan. Systemic and regulatory barriers limit economic opportunities for decent work and entrepreneurship for refugees in Jordan. Except for Syrians, other refugee groups studied in this research do not have rights, permission or documentation that allows them to access decent livelihood opportunities. Even for Syrians, there is a gap between policy and practice on key economic rights, including the bureaucratic hurdles they face to obtain work permits or register a business (meso level exclusion—see figure 9 below). Women are limited in their pursuit of economic opportunities due to social and cultural norms. Men, on the other hand, face another form of discrimination in the humanitarian system feeling less supported to fulfill their role as a breadwinner. Non-Syrian refugees, especially Sudanese and Somali face additional discrimination based on their race.

Such foundational barriers have an acute impact on the economic and financial behaviour of refugees. Even when rights have been afforded (e.g., to apply for work permits, access health care, seek legal recourse in case of exploitation at work or physical harassment), refugees might not feel fully enabled to use them and may still face barriers that prevent access to using them. This could be due to lack of awareness among refugees or duty bearers such as police, government authorities, and employers. As a result, refugees live in fear, losing confidence to pursue opportunities that might come their way such as a job or business and to expand their social networks which could help them get ahead. Without the requisite foundation, it is difficult for refugees to achieve stable higher paying jobs or grow their businesses. Consequently, most of our participants struggled to make ends meet as they failed to earn sufficient incomes.

136 Albert, J., Dhawan, S. M., Jacobsen, K., Klinger, L., Nagel, M. T., Rajkotia, R., Shorey, B., Vos, A., Wanjala, C., Wilson, K., Zademach, H.-M., & Zollmann, J. (2021). *Reckoning with Reality – Five Key Findings from the Finance in Displacement Studies*. <https://sites.tufts.edu/journeysproject/files/2021/04/Reckoning-with-Reality-FIND-High-Level-Findings.pdf>

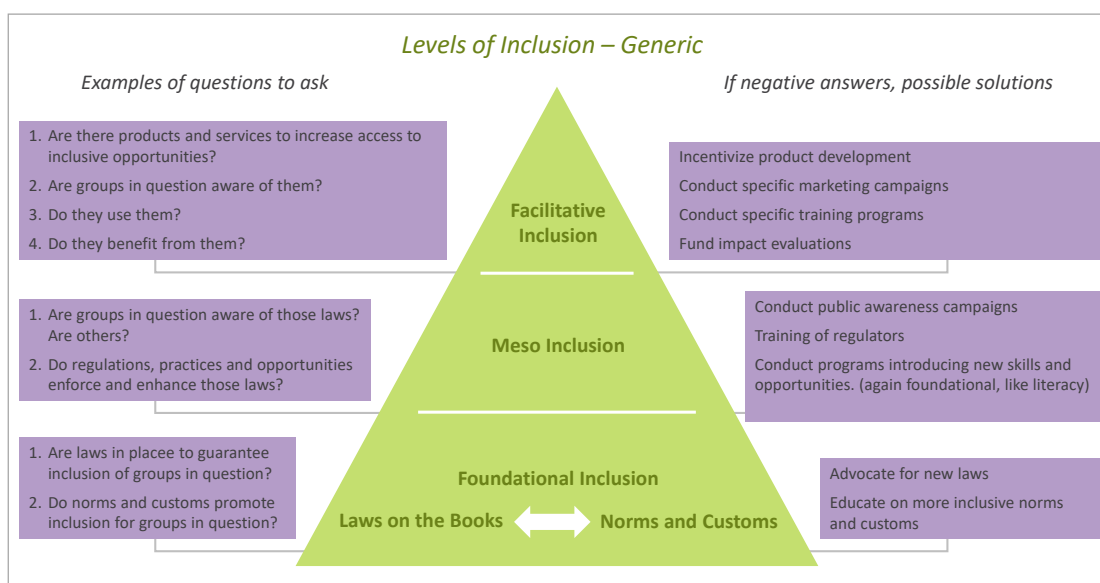


Figure 9: Levels of Inclusion—Foundational, Meso, and Facilitative Inclusion

Without sufficient income, financial services are not helping to build resilience. We saw that financial services are valuable for refugees when they could grow refugee incomes which could then be channeled through those financial services. For instance, convenient, safe, and affordable remittances and domestic person-to-person transfers through exchange houses are highly valued. So was insurance to cover health expenses and unemployment, as are digital transfers of cash assistance to vulnerable refugees through convenient channels of ATMs and m-wallets. Few participants who received their salaries in bank accounts could use them for savings. A few others who had the capacity to save used savings groups to accumulate lump-sums, but most others could not commit to the fixed frequency contributions.

However, for a majority of refugees, income from work and business remains insufficient and unstable. In such a scenario, financial services alone will not offer much value unless refugees' income and livelihoods are supported as well. Otherwise, they have limited income to channel through m-wallets or scope to build meaningful savings. Formal micro-credit is available, but investing in a business through loans seems too risky for most refugees given the uncertain legal environment.

Once issues at the foundational and meso levels are addressed, efforts at the facilitative level such as financial inclusion will enjoy greater impact. Here, it is key to start by centering the financial outcomes that refugees desire. Our research participants wanted to grow their incomes so they would not need to borrow anymore. They wanted to access dignified work or set up businesses without the fear of detention or deportation. They sought better education and futures for their children. They hoped to meet the health care demands of their families. They hoped for a stable legal status in Jordan or resettlement to a country where they had the right to work and move freely. And finally, they wanted to build assets and invest in their futures. Without addressing these needs, financial services alone cannot improve the financial lives of refugees.

6.2 The needs and uses of financial services coevolve with progressions in or diversification of livelihoods.

Refugees’ livelihood progression is frequently interrupted by legal, economic, and household level shocks. Most of our participants were stuck at the Dependence or Survivelihood stage despite many years in displacement. Only few moved to the next stage. Even so, what they experienced could more accurately be classified as Livelihood Chasing, rather than Ratcheting given the disruptions they face as a result of the precarious legal status of their businesses, short term or informal nature of jobs, and economic shocks such as COVID-19. Their strategies focus on survival rather than future growth—meeting basic needs, smoothing consumption, and overcoming shocks. Current programmes supporting livelihoods with mechanisms such as work permits, home based businesses, vocational trainings, and microfinance services only offer a piecemeal solution, failing to address the problem as a whole. As livelihoods fail to develop, financial services are not particularly useful, and the demand for them flatlines.

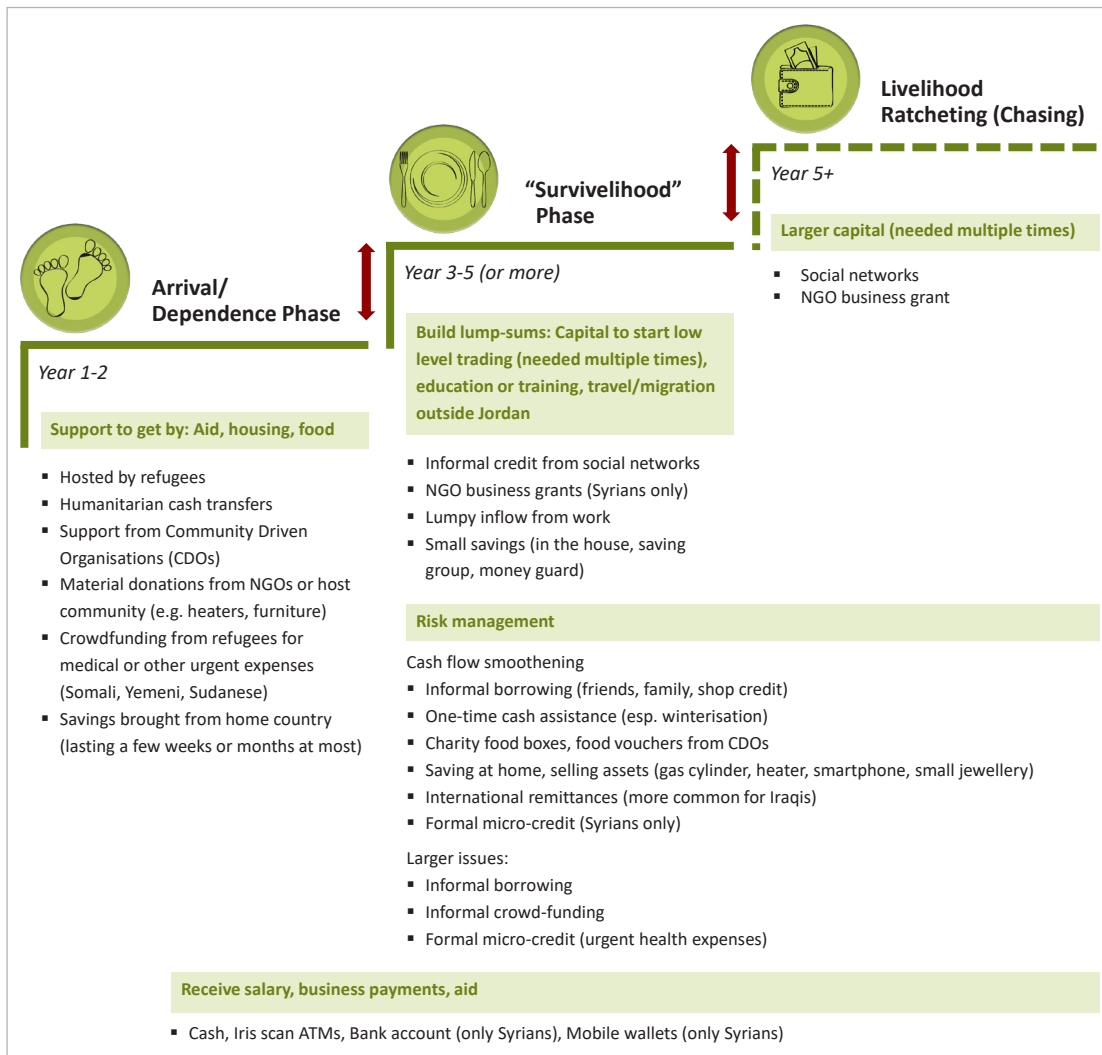


Figure 10: Financial needs of refugees and resources used across different stages of displacement

The need and use of a range of financial services evolve only as livelihoods progress. We saw that vulnerable households, such as those headed by women, rely heavily on aid beyond the arrival phase, unable to graduate to the next level. Their main need is to access financial support to get by. Even those in the Suvivelihoods Phase face volatile, lumpy inflows from unstable jobs, small-scale businesses, and cash assistance. The biggest financial needs here are for receipt of cash transfers or remittances, smoothening cash flows, and building lump-sums to begin low-level trading. Most of this is done through informal channels such as borrowing from close friends and family, credit from corner shops, saving at home, informal crowdfunding contributions from the community (see Figure 10 above). In fact, resources outside the traditional financial sector do most of the heavy lifting of finance. Only as livelihoods develop, do the need for more financial services, including formal ones, such as a store of account, insurance, credit, and payments arise. Therefore, regulators, development organizations, donors, and financial service providers do not need to force the market. A far more effective strategy may be to remove barriers to access mainstream financial services found useful by host population, as opposed to urging refugee users to adopt niche services. These efforts can be further supported by offering a range of non-financial inputs such as language, social connections, mental health, and legal status to build refugees' livelihoods.

6.3 When designing relevant financial services, consider offering mainstream services found popular by the host population, making adjustments for relevance to a particular refugee group (e.g., language).

The utility from refugees' access to financial systems is restricted with only limited access to the country's core banking systems. Although Jordan's National Financial Inclusion Strategy recognizes refugees as one of the key segments to be included in the financial sector, it does not allow them to access the full range of banking services. The KYC requirements to open a bank account are high and some banks may refuse to open one for refugees, even when they meet all requirements under their de-risking efforts. Refugees can access m-wallets with their Ministry of Interior (MOI) cards. But m-wallets are still not ubiquitous locally, are not foolproof (issues of liquidity, limited cash in/cash out networks, weak grievance redressal mechanisms), and have limited functionality (transaction limits, no international transfers). Refugees from Iraq, Yemen, Sudan, and Somali are not able to access m-wallets as they do not have MOI cards or valid passports. Even to access formal remittances at exchange houses, they are now required to present valid passports and/or work permits which most non-Syrians refugees do not have. Refugees who are not able to register with UNHCR due to the 2019 registration ban are most affected by this as they do not have any valid ID documents.

When refugees are not allowed to access formal financial services, it results in informal and inconspicuous use. The lack of legally recognized and easily obtained ID documents, permits, and licenses forces refugees into the underground economy. They end up using informal channels to send and receive money or borrow the ID document from a fellow refugee or a Jordanian. This has severe consequences for refugees and host economy—promoting use of

invisible services such as unregistered hawalas or thwarting customer due diligence by tracing transactions to a different customer in case of borrowed IDs.

Financial behaviour of refugees is different from the host population, even though they share similar socio-economic profiles. When using financial services trust and privacy play a bigger role for refugees due to their limited previous experience with formal financial systems, low confidence in formal and legal systems of the host country (or rather the feeling that the systems will not “back them” if something goes wrong), and fear of surveillance by governments or aid agencies. These factors differentiate the adoption and usage behaviour of financial services by refugees in comparison to the host population.

6.4 The uncertainty of “durable solutions” reinforces ideas of waiting and discourages investment in skills and assets during displacement, limiting self-reliance, especially in urban settings.

In absence of permanent solutions and uncertainty of future, refugees are not able to build their lives in Jordan. Syrian refugees have greater access to labor markets and are better integrated in the host community, yet we saw limited self-reliance. Syrians pointed to narrow access to rights which could afford longer-term stability, such as the right to own business or property in their name and obtain a driver’s license. Residence permits are difficult and expensive to come by. Participants were further worried about the lack of opportunities for their children to work as desired sectors such as teaching and engineering remain closed for refugees. Refugees from Iraq, Yemen, Sudan, and Somalia cannot access legal work and remain in fear of detention as they work illegally to support themselves in absence of humanitarian assistance. Applying for legal work permits is exorbitantly expensive and perilous, jeopardizing their refugee status and putting them at risk of detention and deportation.

Not able to return home and with limited options to stay, many hope to resettle or migrate to a third country where they will be afforded right to work and move. This is true for a few Syrian participants, but all non-Syrian participants who felt less welcomed in Jordan. However, in reality resettlement is possible only for a few vulnerable cases and could take years to materialize. Moreover, the process is highly opaque where there is no reason or counselling for rejected resettlement applicants. This leaves refugees feeling frustrated, forgotten, and unable to control their futures. We heard many say, “It seems [UNHCR] threw away my file.” They keep following up with UNHCR and wait endlessly for that fateful SMS with the decision of their resettlement file.

Given the uncertainty of future, there is little rationale to invest in long-term assets or building transferrable skills. As refugees navigate through their limiting environment, for most, the sole focus is to survive the daily demands of life in displacement. Investing in growing their businesses or assets is far too risky. They might be forced to leave and lose everything. Even those who are sure that they will move to a third country (through resettlement or migration) are unsure of what skills they should arm themselves with. Non-Syrian refugees, most of

whom plan to leave Jordan are most affected by this uncertainty. They have limited access to skill building opportunities which are mostly reserved for Syrians and Jordanians. Even when they have preexisting skills or able to build them in Jordan, they are unable to gain professional experience due to challenges in accessing to labour market. English language classes offered by some NGOs are highly valued but are not long enough due to funding constraints.

Access to financial tools such as savings or credit might be useful to prepare for the future but not when there is no visibility of the planning horizon. Our participants said that they want to prepare for the future—save money to travel and rebuild their lives upon return, resettlement or migration, buy a house or car in Jordan to reduce expenses, or grow their business. However, with no visibility of when their plans could be realized, there is no rationale to invest.

6.5 A modified version of “financial health” is a useful framework for our analysis. And what we find in applying the framework is that financial services are only one contributing factor to financial health.

The modified financial health framework is useful to understand the outcomes people want to achieve. The indicators of financial health help us to center the outcomes refugees and the financial inclusion practitioners really care about—to improve refugees’ ability to meet basic needs, comfortably manage debt, recover from financial setbacks, access lump-sums to enable investments in assets and opportunities, and continually expanding planning horizons. As service providers design financial products, it is critical start with how and which financial services could support refugees in achieving these outcomes. With unstable incomes and lack of work opportunities, what kept the majority of our research participants up at night was not how they could make a payment more conveniently in a cashless way, but rather how they could get the resources they needed to pay bills, repay mounting debts, smooth consumption of food and basic necessities, better prepare for the next health shock, and improve income in the future.

The desired outcomes and ultimately financial health need a range of non-financial inputs. If we set our sights on building refugee financial health, could we then look at what inputs and pathways help us get there? We see that in most cases, financial services are not the most important one. Most important are those foundational rights, particularly the right to work, to move, to set-up businesses, access IDs and have a predictable path to a long-term solution. Our research also pointed out other key drivers: social networks and mutual support groups, legal empowerment, mental health, and language. We also saw the need to further support vulnerable segments of non-Syrian refugees and women by removing structural discrimination and addressing gender-based norms. While several programmes provide skill-building and educational opportunities, refugees find it difficult to transition to jobs or set up businesses.

In sum, we found that this broader lens could help practitioners imagine interventions that build the foundations for financial health, looking beyond just financial services, where we know the payoffs are likely to be limited without the other building blocks for livelihoods.

7 Recommendations and Conclusions

We will center our recommendations around the objective of improving refugees' financial health. Considering that, first, there are two overarching recommendations for international and national actors to address the broader issues of exclusion. More detailed recommendations are laid out separately for Syrians and non-Syrians. For the latter, when possible, we point to specific recommendations based on our understanding of the unique challenges faced by each nationality. We structure these the policy and programmatic recommendations based on concerned stakeholders including host governments, donors, international humanitarian organizations, NGOs and community driven organizations, financial regulators and service providers, and researchers.

7.1 Overall recommendations

Push for a rights-based approach to address exclusion at the foundational level

Above all, it is crucial to put refugee rights back on the national and global agenda and remain steadfast to the rights-based approach. This entails that refugees be considered as right holders rather than beneficiaries of aid or programmes. Such an approach calls for the removal of any barriers blocking refugees' access to their rights such as right to food, health, education, information, participation, and building capacity of the government to provide these rights. It also calls for holistic programmes that address a wider range of intersectoral issues including political, social, economic, and legal barriers that limit refugees' capacity to build livelihoods and achieve self-reliance in protracted displacement.

Adopt the Financial Health Framework to evaluate impact of financial interventions

For the financial sector regulators and practitioners, we recommend broadening the parameters used to evaluate success of new financial services using the Financial Health Framework. This framework shifts the inquiry from usage to the broader question of whether financial services support people in achieving their desired outcomes. For instance, while evaluating the impact of micro-credit for refugee women, the success could be evaluated not just by repayment rates, but rather by the improvement in those women's ability to meet basic needs, raise lump-sums, overcome financial setbacks, comfortably manage debt, and invest in the future.

Regarding these five financial health indicators, there is more work to be done by humanitarian and development practitioners as well as scholars. As the framework is relatively new, our indicators are subject to interpretation. For example: what is a desirable lump-sum? Or, what

is “comfortably” manageable debt? In the US, after years of study, financial health outcomes have become benchmarked. A lump sum is defined as 5 percent of the per capita GDP. And a debt-to-income ratio should be no higher than 33 percent. Such specific benchmarks will help practitioners and researchers measure and respond to financial health outcomes in different displacement contexts.

In the US, the Financial Health Network has been able to refine its indicators as it expands its partnerships. Major banks have taken on the challenge of focusing on financial health for both employees and customers. In Jordan, UNHCR and other humanitarian organizations that conduct regular vulnerability assessments (using the Vulnerability Assessment Framework) or financial inclusion focused databases such as Findex could include financial health indicators and help set such benchmarks.

7.2 Policy and programmatic recommendations: Syrian refugees

Despite several reforms and programmes, Syrian refugees in Jordan are far from achieving financial self-reliance. We discussed how systemic and legal barriers limit their access to economic opportunities, decent work, and entrepreneurship. Without foundational building blocks, demand for financial services (except for cash assistance and remittances) flatlines. Unable to earn adequate wages or operate sustainable growing businesses, Syrian refugees are not able to use credit, savings, payments, or insurance services. We recommend that practitioners must first understand the financial priorities and challenges of refugees. Only then they will be able to identify relevant financial and complementary non-financial services that support refugee financial health.

Government of Jordan, UNHCR, and international donors

- a) Address foundational barriers to access economic opportunities, remove bureaucratic inefficiencies, and improve economic protection
 - Open-up additional sectors of work for refugees, especially for highly skilled and educated refugees to allow them to contribute to Jordanian economy and build skills during displacement.
 - Reduce barriers and costs to procure documentation, particularly documents related to identity and various permits and licenses required to secure shelter and a decent livelihood (identity documents, work permits, and business and driver’s licenses).
 - Ease registration of small businesses and increase protection of refugee-owned businesses against Jordanian partners.
- b) Increase transparency in humanitarian and bureaucratic processes
 - Improve communication on distribution of humanitarian aid by cataloguing services and offering referral pathways for vulnerable refugees.
 - Improve transparency in the process of resettlement and ease access to information on the status of the application e.g., through digital tracking of the application along the detailed timeline.

- c) Provide a clear path towards long-term solutions
 - Explore avenues for Syrian refugees to seek long-term solutions in Jordan such as permanent residency and ownership of property.
 - Explore partnerships for legal skill-based migration for skilled refugees to third countries. This will be based on the skill sets available among Syrian refugees and the skill gaps identified in the receiving countries. This will require further support to build transferrable skills through training and professional work experience.
- d) Strengthen refugee led and community-based initiatives
 - Remove legal barriers for initiatives that are led by refugees or by host community, including through local faith communities (e.g., church or mosque run centres).
 - Build their capacities through training of staff on skills such as fund raising and proposal writing, or by supplying trained volunteers.
 - Build their capacities to offer a wider range of services with observable delivery gaps in the humanitarian system. This could include certified language training, paralegal services, psychological counselling, networking with host community, and helping refugees navigate the humanitarian system by cataloguing services of different organizations or suggesting referral pathways to vulnerable cases.
 - Route humanitarian funding through such initiatives which directly support refugees, through small flexible grants that they can use on their discretion.

International and local NGOs, and donors

- a) Support refugees, especially women, to expand their social networks for information, jobs, business, and finance
 - Provide more immersive opportunities such as work placements, attachment to Jordanian entrepreneurs, skills training and apprenticeships, and mentorship initiatives.
 - Facilitate mixed group interactions between refugees from different nationalities and Jordanians through skill swaps (e.g., women teaching traditional cooking, handicrafts, embroidery of their own country).
 - Promote collective action groups of refugees and host community members by providing enabling legal environment and capacity building. Such groups could be organised based on an economic activity, e.g., Jordanian and Syrian small business owners organising into a group to share information, best practices, policy advocacy, collective marketing; or mixed nationality groups to learn skills or to take care of children when they work. An umbrella organization promoted by an NGO or host government could support these community-based groups.
- b) Support refugee women's economic participation by offering prolonged livelihood support, strengthening women's networks, and involving men in changing gender norms
 - To overcome challenges faced by refugee led small businesses, vocational or business trainings offered must be longer and provide end to end support e.g., not just transfer a skill, but help in finding a job, setting up a business, making a marketing plan, and connecting to markets through social media or e-commerce.

- Provide new avenues for women to build solidarity and support networks.
 - Lastly, there is a need to involve men in the process of changing women's roles and addressing discriminatory gender norms. To protect women and support them, it is important to support men's livelihoods and psychological wellbeing.
- c) Support livelihoods through prolonged and more holistic interventions
- Support refugee led small businesses to understand and market as per customer demand, in addition to vocational trainings, micro-credit, or start-up grant. This could be achieved through mentorship programmes attaching refugees with Jordanian entrepreneurs.
 - Explore and pilot holistic approaches such as the Graduation Approach which provides sequenced and time-bound interventions to help people living in extreme poverty engage in sustainable livelihoods. Yet again, removing foundational barriers is key to achieve long-term impact.
- d) Offer psychological health support to complement livelihood interventions
- Include clinical psychological counselling (for critical cases) and activity-based support groups (for emotional relief) to improve mental health for refugees so that they feel able to leverage economic opportunities.
 - Adopt a gender segregated approach to support emotional stressors related to role changes, such as women struggling with the double burden of care-giving and financial responsibilities in absence of male head of household; and men struggling to fulfil their role as a 'breadwinner' given limited work opportunities and financial hardships.
 - At the same time, remember that without addressing foundational barriers, psychological support alone will offer only limited relief.
- e) Awareness about legal rights to ensure refugees feel empowered to use their rights to seek justice to their problems
- Create awareness about refugees' legal rights (e.g., harassment or non-payment of salaries for services rendered), not only among refugees, but also among host community, police and local authorities, employers, and NGOs supporting refugees.
- f) Further explore and strengthen the role of community-based humanitarian actors such as corner shops and local faith communities
- Conduct research to understand the challenges faced and support required by corner shops (neighbourhood grocery or pharmacy stores) that are critical to food security of refugees, migrants, and low-income Jordanians in times of crisis.
 - Support local-faith communities (church and mosque run centres) to secure funding and build capacities to support refugees through arrival and protracted displacement.

Financial regulator and government

- a) Access to mainstream financial services popular among host population

- Remove financial hierarchies where access for refugees is different from the host population, resulting in use of informal services and obscure ownership (e.g., by borrowing IDs if documentation is not available for the user).
 - Allow refugees to access basic bank accounts that have lower KYC requirements with refugee IDs. For fully functional bank accounts, ensure clear KYC guidelines and sensitization for banks to ensure non-discriminatory experience for refugee clients.
- b) Ease access to micro-credit for income generating activities, but as part of holistic livelihood interventions
- Offer micro-credit along with non-financial inputs that are critical to strengthen livelihoods such as mentorship for small businesses, market linkages, job-matching and networking support.
 - Remove KYC related barriers where refugees are required to submit valid passports (required for credit bureau checks) to qualify for micro-credit.
 - Research micro-credit needs of refugees and offer appropriate products. For instance, if they need credit for urgent medical expenses such as surgeries, then offer a loan with a moratorium at the start, since the health event is likely to affect the household's income in the short term.

Financial service providers

- a) Implement measures to improve trust in mobile wallets through awareness, stronger cash out network, improved customer protection measures, and prompt grievance redressal
- Increase awareness about mobile wallets through trusted channels such as community-based organisations and community members.
 - Expand cash-out networks through ATMs and ensuring liquidity at mobile money agents
 - Introduce customer protection measures to ensure privacy, handle frauds and customer service issues, and resolve customer complaints.¹³⁷
- b) Expand use cases for mobile wallets to make them relevant to refugees' ability to generate income and improve resilience
- Promote the use of m-wallets for initiatives that support refugees' participation in e-commerce, gig economy platforms, and other online marketplaces. Instead of financial service providers pushing for cashless payments, they could encourage uptake with more focus on promoting ecosystems that support livelihoods for refugees and low-income Jordanians. A few such initiatives are being piloted in Jordan.¹³⁸

137 OECD (2020), *Financial Consumer Protection Policy Approaches in the Digital Age: Protecting consumers' assets, data and privacy*. www.oecd.org/finance/Financial-Consumer-Protection-Policy-Approaches-in-the-Digital-Age.pdf

138 Gig economy has its own challenges, most importantly the lack of social protection. Mercy Corps. (2020, February). *Support for Job Matching and On-Demand Platforms: Learnings from Jordan and Kenya*. https://www.mercycorps.org/sites/default/files/2020-12/Support-for-Job-Matching-and-On-demand-Platforms-Report_FINAL.pdf; Youth Impact Labs. (n.d.). *Mercy Corps*. Retrieved June 15, 2021, from <https://europe.mercycorps.org/en-gb/youth-impact-labs>

- Promote use cases based on interpersonal domestic uses such as through digital fundraising. Earlier studies with Syrian refugees have also found many examples of kinship finance where Syrian families scattered hither and yon, borrowed from, or lent to help each other out, sometimes in complicated transactions that could be eased with a fintech solution that tackles KYC issues.¹³⁹ An m-wallet could ease these fundraising transactions and even help refugees to reach out to a broader network. Similar platforms implemented in East Africa are also instructive.¹⁴⁰
 - Support transfer to digital humanitarian transfers through mobile wallets that give greater agency to refugees to use their funds. This warrants service providers and humanitarian organisations to first establish robust processes to avoid any delays in the transition, stronger customer protection measures (e.g., to avoid overcharging or liquidity issues at agent level), and grievance redressal mechanisms in case anything goes wrong.
 - Offer a digital savings product that supports small savings (see next recommendation).
- c) Develop financial products to support savings cycle making sure that the savings are safe, private, and flexible to withdrawn and replenish as per need. Some ideas for product design could be as follows:
- Capture saving moments e.g., when they receive assistance, cash assistance, summer months when income is higher (to save for winter months).
 - Automate savings i.e., deduct savings on a regular basis, but offer tailored automation giving flexibility to change the amount of contribution when income is low and allow to liquidate anytime when a need arises.
 - Offer savings groups using digital wallets where groups are mobilized with support from a reputed international or local NGO to inspire trust.¹⁴¹
 - Lower fees or remove fees altogether wherever possible e.g., on deposits and withdrawals for savings.¹⁴²
 - Offer incentives for saving, either on the amount or the regularity of saving e.g., credit rating or matching funds as an interest free or low interest revolving credit.

139 Wilson, K., & Krystalli, R. (2017, September). *The Financial Journey of Refugees: Evidence from Greece, Jordan, and Turkey* (Series 2, Number 1). Henry J. Leir Institute at the Fletcher School, Tufts University. <https://sites.tufts.edu/journeysproject/files/2019/05/Financial-Journeys-of-Refugees-1.pdf>, page 57

140 In Kenya, domestic digital fund-raising platforms show that it is more cost-effective for such services to be offered by existing trusted payment platforms, rather than third party providers. Also, such services could be successful after network effects have set in. Digital fund-raising will not be able to get contributors to start using the platform; Vidal, M. F., Ravichandar, N., & Kiwara, L. (2018, August 10). *What Can Traditional Giving Teach Digital Fundraising Platforms?* CGAP. <https://www.cgap.org/blog/what-can-traditional-giving-teach-digital-fundraising-platforms>

141 SEEP. (2019). *Savings Groups for Refugees: 10 tips for development and humanitarian actors*. https://seepnetwork.org/files/galleries/SEEP_SGs-for-Refugees_FINAL,20200326.pdf

142 Zademach, H.-M., & Rodrien, P. (2013). Finanzdienstleistungen und Mobile Money in Uganda: Instrumente für ein armuts-minderndes Wachstum? *Geographische Rundschau*, 10, 12–19.

- Offer a labelled mobile wallet (sub-account based on saving goal or purpose) to provide for mental accounting combining behavioural prompts such as saving goal setting and reminders on progress. Such account should be offered without withdrawal restrictions.¹⁴³

7.3 Policy and programmatic recommendations: Iraqi, Yemeni, Sudanese and Somali refugees

In recent years, much progress has been made in advocating the rights for non-Syrian refugees. There is now an increasing body of research and data on their situation and a better understanding of the challenges they face. There is also attention of international donors and NGOs on the needs this population. However, a long road lies ahead to secure durable solutions, and we cannot imagine any improvement without addressing challenges in the legal pathways for non-Syrian refugees. While the number of non-Syrian refugees would always remain small in comparison to Syrians, their needs are significant and unmet. Continued efforts are required to collect more evidence on their needs and to advocate for a “One Refugee Approach,” allowing equal rights and access to services irrespective of the nationality of a refugee.

Government of Jordan, UNHCR, and international donors

- a) Address foundational barriers to access economic opportunities and identity documents, and improve economic protection
 - Expand the scope of Jordan Response Plan and Jordan Compact to include refugees from other nationalities as part of the One Refugee Approach—to ensure that non-Syrian refugees are treated equal to Syrian refugees in terms of access to legal work, essential services, and refugee support programmes.
 - Issue Ministry of Interior cards for non-Syrian refugees to ease access to different services and work permits.
 - Lift the registration ban of January 2019 which has left newly arrived non-Syrian refugees without necessary identification documents and access to basic services.
 - Address documentation challenges for Somali and Sudanese refugees who have different nationality on their passport and UNHCR registration.
 - Waive visa overstay fines which restrict their ability to obtain work permits or move out of Jordan.
 - Improve transparency on the right to access legal work in Jordan (see next recommendation).

143 A field experiment in Kenya with a labelled M-Pesa account without withdrawal restrictions led to a positive impact on savings; Dizon, F., Gong, E., & Jones, K. (2015, October). *Mental Accounting and Mobile Banking: Can labeling an M-PESA account increase savings?* Stanford. https://kingcenter.stanford.edu/sites/default/files/Erick_Gong_Mental%20Accounting.pdf

- b) Increase transparency in humanitarian and bureaucratic processes, to reduce uncertainty about future
- Ministry of Interior to provide clear written policy to communicate to all refugees and asylum seekers on the process and eligibility for refugee recognition and work permits.
 - UNHCR to develop more transparent communication channels with refugee populations on what is lawful and what is not, e.g., through legal awareness sessions on refugee rights if they choose to have work permits.
 - Improve communication on distribution of humanitarian aid by cataloguing services and offering referral pathways for vulnerable refugees.
 - Improve transparency in the process of resettlement and ease access to information on the status of the application e.g., through digital tracking of the application providing a clear idea of the process and timeline.
 - Provide counselling for rejected refugee and resettlement applicants on alternative options available—return to home country or migration to another country.
 - Address the pending refugee status determination process of Yemeni asylum seekers, providing them clear answer of their chances of being recognized in Jordan.
- c) Explore complementary pathways such as partnerships for legal skill-based migration for non-Syrian refugees and continue to build transferrable skills to support livelihoods
- Explore feasibility of skill-based migration to third countries such as Canada, Germany, and Australia who have existing programmes, or neighbouring countries in the middle east region.¹⁴⁴ This will require mapping of skill sets available among non-Syrian refugees and the skill gaps identified in the receiving countries.
 - Provide trainings to build transferrable skills which they can use back home or in third countries where they resettle or migrate, and during their time in Jordan. For instance, professional training and internationally recognised certification could be provided in social work, counselling, paralegal services and language instruction and interpretation.
 - Allow skilled non-Syrian refugees to build professional experience through work placements or apprenticeships in Jordan which are necessary to be eligible for skill-based migration opportunities.
- d) Strengthen refugee led and community-based initiatives to increase their participation in advocacy and service delivery
- Remove legal barriers for initiatives that are led by refugees or by host community members, including through community driven organisations and local faith communities (e.g., church or mosque run centres) that offer critical support to non-Syrian refugees.

144 Such programmes have been successfully promoted outside of the refugee contexts. Center for Global Development, *Regulating Labor Migration for Mutual Benefit: Explaining the Global Skills Partnership Model*, Brochure (Center for Global Development, 2020), accessed June 30, 2021, <https://www.carma.org/sites/default/files/Global-Skills-Partnership-Brochure-web.pdf>.

- Build their capacities through training of staff on skills such as fund raising and proposal writing, or by supplying trained volunteers.
 - Build their capacities to offer a wider range of services with observable delivery gaps in the humanitarian system. This could include certified language training, paralegal services, psychological counselling, networking with host community, and helping refugees navigate the humanitarian system by cataloguing services of different organizations or suggesting referral pathways to vulnerable cases.
 - Route humanitarian funding through such initiatives which directly support refugees, through small flexible grants that they can use on their discretion.
- e) Fund more research on the needs of non-Syrian refugees and improve exchange of existing knowledge
- Conduct more research and assessment of the needs of non-Syrian refugees to support advocacy programmes.
 - Proactively share data, analysis, and updates on policies affecting non-Syrian refugees with a wider range of stakeholders (INGOs and local NGOs) interested in supporting this population.

International and local NGOs, and donors

- a) Support refugees to expand their social networks, especially with Jordanian host community, to improve access to information, jobs, business, and finance
- Promote cross-cultural exchange between non-Syrian refugees and Jordanians such as through community spaces, community gardening, and sports to increase awareness about refugees from different nationalities.
 - Increase awareness about non-Syrian communities among Jordanians host community, government and police officials, and local authorities to reduce discrimination and increase trust.
 - Promote exchange within the Yemeni community (refugees and migrants) living in different neighbourhoods of Amman and other parts of the country.
 - Provide Arabic language trainings for Somali refugees, especially women who are more isolated, to improve their interactions within the community and with organisations. These trainings need to be longer than what is currently offered to help refugees gain better language skills.
 - Provide immersive opportunities through work placements, skills training and apprenticeships, and mentorship initiatives for men and women.
 - Facilitate mixed group interactions between refugees from different nationalities and Jordanians through skill swaps (e.g., women teaching traditional cooking, hand-crafts, embroidery of their own country).
 - Promote collective action and solidarity groups among women to run a small business, to learn a skill, or take care of children when they work.

- b) Offer vocational skills training and support to find appropriate jobs or self-employment opportunities
 - Increase access to and length of English language training programmes to build good language skills. This will help them access information and find jobs in Jordan or when they move to another country.
 - Offer more and relevant opportunities for vocational trainings to build marketable skills. This will require donors to allocate more funding for non-Syrian refugees.
 - Increase length of such trainings and provide end-to-end support such as to find a job or apprenticeship or start a small business.
- c) Offer psychological health support to complement livelihood interventions
 - Include clinical psychological counselling (for critical cases) and activity-based support groups (for emotional relief) such as through sports for men and cooking for women to improve mental health for refugees so that they feel able to leverage economic opportunities.
 - Adopt a gender segregated approach to support emotional stressors related to role changes, such as women struggling with the double burden of care-giving and financial responsibilities in absence of male head of household; and men struggling to fulfil their role as a 'breadwinner' given limited work opportunities and financial hardships. Single Sudanese and Somali men face even greater mental health issues due to their living conditions.
 - But at the same time remember that without addressing foundational barriers, psychological support alone will offer only limited relief.
- d) Awareness about legal rights to ensure refugees feel empowered to use their rights to seek justice to their problems
 - Create awareness about refugees' legal rights (e.g., harassment or non-payment of salaries for services rendered), not only among refugees, but also among host community, police and local authorities, employers, and NGOs supporting refugees.
- e) Further explore and strengthen the role of community-based humanitarian actors such as corner shops and local faith communities
 - Conduct research to understand the challenges faced and support required by corner shops (neighbourhood grocery or pharmacy stores) that are critical to food security of refugees, migrants, and low-income Jordanians in times of crisis.
 - Support local-faith communities (church and mosque run centres) to secure funding and build capacities to support refugees through arrival and protracted displacement.

Financial regulators and government

- a) Permit access to financial services using UNHCR refugee ID; or ensure all non-Syrian refugees receive MOI ID cards, in particular to:

- Ensure access to international remittances through exchange shops which remains a critical source of funds during crisis.
- Ensure access to mobile wallets which are being increasingly used for digital humanitarian transfers.

7.4 Conclusion

In this study, we set forth to explore the possible role of financial services in facilitating economic integration of refugees in Jordan. To answer this question, we started by first deepening our understanding of the financial lives of refugees, the challenges they face, the strategies they use, and the financial outcomes they desire. Using a grounded theory approach, we adopted the conceptual framework of “financial health” to analyse the role of financial services in refugees’ financial health.

We found that financial services are only one the many contributing factors to financial health. We found that other factors were equally or even more important which included the robustness of social networks, quality of friendships, skill building and educational opportunities, psychological support, language skills, and awareness about and confidence to use legal rights. Most important are the foundational rights to access legal work and permits, register businesses, and obtain necessary identity documents. Only when these rights are secured and there is clarity on long-term prospects (integration in Jordan, resettlement or migration to third country, or return to home country), will refugees be encouraged to invest in building skills and assets to improve self-reliance and reduce dependence on charity. Without these fundamentals, all their energies are focused on survival in the short-term or on the hope of resettlement which is a highly unlikely prospect for most.

In conclusion, our findings show that financial services alone cannot improve financial health of refugees, which is the ultimate outcome organisations supporting refugees seek to achieve. A combination of factors, including inclusive legal frameworks and social norms, must come together to make financial services useful and powerful.

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