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Refugees and hosting country economy: integration models and cooperation policy options

Directed by: Marco Zupi and Alberto Mazzali
(CeSPI, Rome, Italy)

With Contributions by:

Hanan Malkawi, Royal Scientific Society, Amman, Jordan
Jihan Haddad, Royal Scientific Society, Amman, Jordan
Njoud Al Bataineh, Royal Scientific Society, Amman, Jordan
Omar Kharabsheh, Royal Scientific Society, Amman, Jordan
Abeer Arafat, Royal Scientific Society, Amman, Jordan
Elham Ereiqat, Royal Scientific Society, Amman, Jordan
Georgina Rizq Royal Scientific Society, Amman, Jordan
Amjad Al Khazaaleh, Royal Scientific Society, Amman, Jordan

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Refugees and hosting country economy: integration models and cooperation policy options

By Marco Zupi and Alberto Mazzali
(CeSPI, Rome, Italy)

In collaboration with

Hanan Malkawi, Jihan Haddad, Njoud Al Bataineh, Omar Kharabsheh, Abeer Arafat, Elham Ereiqat, Georgina Rizq and Amjad Al Khazaaleh
(Royal Scientific Society, Amman, Jordan)

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This report draws on the contributions prepared by the project's research team.
The introduction was written by Marco Zupi (the team leader) and Alberto Mazzali, CeSPI.

Section 2 was written by the Royal Scientific Society study team: Hanan Malkawi, Jihan Haddad, Njoud Al Bataineh, Omar Kharabsheh, Abeer Arafat, Elham Ereiqat, with the support of Georgina Rizq and Amjad Al Khazaaleh.

Section 3 was written by Alberto Mazzali, CeSPI.

Concluding remarks were written by Marco Zupi (the team leader) and Alberto Mazzali, CeSPI, integrating RSS final observations.

Refugees and hosting country economy: integration models and cooperation policy options

EXECUTIVE SUMMARY

Economic exclusion, as the lack of participation to the production and consumption processes as well as of income distribution processes, is a central component of multidimensional social exclusion, the complex combination of processes depriving individuals and groups of access to a proper life style affecting their relation capacities. Economic inclusion has become one of the main topics of the international debate on strategies addressing refugee crisis, often confusing inclusion with integration. The implicit assumption of inclusion paradigm is that the refugees represent a weaker group of the population. Nonetheless, the approach to address their needs should not be restricted to the integration, as a crucial dimension of citizenship is diversity and autonomy, whenever refugees, with their individuality and their particular competences and restrictions are accepted as diversity and an enhancement to society. The approach proposed by Alexandre Betts and Paul Colliers, aimed at considering the possible integration of refugees in host economies as an alternative to humanitarian assistance, has further stimulated both scholars discussions and pivotal donor policies such as the Jordan Compact, approved during the London conference on Syrian refugees of 2016. Economic integration indicators are complex and interconnecting and comprehend capacity to enter the labour market, scaling up the discrimination constraints in wages and career opportunities, setting up and legalisation of self-employment and entrepreneurship opportunities. Financial integration is together a further indicator and a stronger accelerator of economic integration (and inclusion) processes. Socio-economic integration (and inclusion) steps can be schematically associated with different financial needs and capacities and more and more efficient strategies. Similarities and differences can be envisaged in the cases of refugees and other migrants who have been leaving their home countries because of environmental disasters, lack of resources but also of job opportunities.

From a policy perspective, the stages correspond to different strategic frameworks and different roles that institutions can play in strengthening and supporting integration (or inclusion) processes. Knowing and recognizing the profiles of migrants assumes a decisive relevance for the identification and adoption of effective policies and strategies to support their economic and social inclusion. In the case of the Syrian crisis, the challenge appears to be particularly difficult, both for the proportion of the migratory phenomenon and for the impact that the mass of refugees produces on the economic and social systems of the neighbouring countries that share the small demographic and economic dimension and diversified conditions of fragility. The study intends to add a piece to the mosaic of knowledge necessary to face this challenge. The report examines, on the one hand, the theme of economic integration of migrants (and inclusion, in case it is important, such as the economic internationalization process) based on the observation of the Italian case and, on the other, the dynamics highlighted by the case of Syrians in Jordan. The study of the Italian case is based on the analysis of the data obtained from a recent investigation conducted on a large sample of migrants that has deepened the themes of economic integration and inclusion. The analysis of the Jordanian case is based both on the review of the existing inherent literature and on a qualitative surveys centred on interviews with experts and key observers.

The distinction between forced and voluntary migration is much fuzzier than people think. IOM and UNHCR adopted the term “mixed migration” to describe new complex population movements, including both refugees and asylum seekers (forced migrants) as well as economic migrants (voluntary migrants). The Jordanian and Italian migratory events have macroscopic differences that the Syrian crisis has greatly increased. However, the raising of the share of refugees among the whole immigrant community is an element that brings the Jordanian context closer to the European and Italian one, in particular where the influx of asylum seekers represents an increasing portion of the inflows. On the other side, Italy is an example of a country in which integration policies are mostly concentrated on economic integration, whereas social and cultural policies remain marginal, with the basic idea of functional integration of immigrants rather than inclusion of their diversity. The model of integration experienced in Italy addressing some selected categories of substitutes for low skilled native workers and low-paid jobs provides some insights on the functioning of financial integration (or inclusion) system that are of interest to countries hosting many refugees for a long-term, as in the case of Jordan.

In the Jordanian case, the share of refugees is one of the central determinants that draw the type of impact on the economic system and the integration patterns of the new arrivals. Syrians account for almost half of all foreigners in the country and over 13% of the entire population. Moreover, the speed of growth of their presence has strongly influenced the level of integration. Despite the efforts of the national institutions and the remarkable attitude to the reception and acceptance of migrants shown by the Jordanian society, the risk of marginalization of Syrian refugees is very high. The absorption capacity of the Jordanian economy is limited, with a high unemployment rate of up to 15% among Jordanians themselves. The capacity of refugees to generate income is reduced and there has been a consistent trend towards increasing household debt that lowers their resilience and contributes to raising the share of households in poverty.

The economic difficulties in the country produce growing concern in the population, especially in consideration of the low occupation levels. In addition to competition on the labour market and the housing market, it is the pressure on resources and availability of the public services that above all worries the population. In this framework and considering the current lack of realistic prospects for repatriation in a short time, the issue of exploring differentiated paths for the integration of Syrian refugees is increasingly crucial. Integration into the economic system is evidently not the only solution, but it surely need to become one of the strategic pillars of a holistic and multidimensional approach considering that the spreading of poverty among the Syrians in Jordan is manifestly a central component of the growing suffering and marginalization of refugees. This process further inhibit their potentials and ability to become an active part of the hosting society that could in turn generate opportunities for employment and for the productive exploitation and renewal of the resources. The same is true if we focus on the recognition of difference as an enriching ingredient for a transformative society and on the specific agency of each and every person and group rather than on normalizing it though integration.

The analysis of data related to the characteristics of the economic integration of migrants in Italy brings out some evidences that, in consideration of the obvious and necessary macroscopic differences in the context, provide interesting general indications on possible adoptable strategies. The level of integration, approximated by the stabilization of the housing situation, the ability to purchase real estate, the stabilization of the work situation and the average income level, indicates, beyond the expectable differences between nationalities, a greater difficulty for female migrants. There is also a clear correlation with the length of permanence, which is the number of years in Italy with regularized documentation, and with the level of education. Furthermore, there is a strong link - even if there are no indications of the direction of the causal nexus - between the level of economic integration and the indicators of financial integration/inclusion such as the type of bank and financial services used by migrants and their access to credit. Entrepreneurship and the venture capacity indicated by the self-employment choice are tied to the integration level. However, the propensity to take a business risk is widespread among all educational levels and even among the female migrant population. Considering differences in the integration performance of migrants of different nationalities, versatility in the working sector seems to be one of the main factors favouring a better capacity for economic integration. A strong influence can also be ascribed to the territorial context where migrants are located.

Some of the cues emerging from this picture combine with the conclusions drawn from the survey in Jordan. In particular, some central points are corroborated. The importance of the continuity of the educational process and of the valorisation of promising young people suggest the adoption of policies for overcoming obstacles for the integration of refugee students within the school system, the fight against school drop-out and investment in the quality and dissemination of opportunities for access to higher education. The role of vocational training is central and must be developed by involving the entire range of stakeholders and by coordinating, in particular, input and resources from the business world, emerging vocations and skills among young refugees and excellences and potentials of the national training system.

The participation of the refugee community in economic development is far below the possibilities: forcibly inactive human capital represents a resource that could deploy its potential by acting on various fronts, including the regularization of businesses and informal activities, access to credit and to formal financial services for refugees and the increase in the opportunities and channels for interchange and economic interrelation between foreign communities and the local economy. The intervention on financial inclusion tackles a twofold need: on the one hand, it is a central tool for supporting the development of migrant entrepreneurship, widening the possibilities for financing activities and formalizing the access to credit, on the other hand, it is an important component of the integration process. Access to credit plays, in turn, a dual role: in addition to being a fundamental factor for the promotion of private initiative among migrant communities, the possibility of indebtedness is an important element to provide the resources necessary to carry out the process of integration especially in the case of refugees, who cannot count on support networks at home or within the national community in the host country. The decrease in barriers includes the following: a better information, awareness raising and financial education, while on the supply side the improvement of accessibility and the development of products and services tailored to the needs and characteristics of migrants.

The commitment to enhance the role of women must be enhanced at all levels, from the schooling system, to the job market, to the public and financial services, also in order to favour female entrepreneurship, currently highly below its potential. The opportunity to widen the experience of granting access to the labour market for all Syrian refugees must be seized by keeping a close watch on possible ill-feelings and conflicts with the hosting communities in the case newcomers are perceived as potential competitors on the job market worsening the conditions of the Jordanian weaker groups.

The exploration of formulas to increase access to professions and for the valorisation of know-how and skills available within the Syrian community in Jordan should be implemented aiming benefiting the entire national economy and to favour the stabilization of institutionalized access to services for the whole migrant population and particularly for the refugees.

The participation of migrants in the economic life of the host country puts the link between migration and development at the centre, which, above all in the crises related to displacement of refugees, ends up in the background. The policies to promote the economic integration (or inclusion) of migrants must have among the objectives the development of the migrant business community and the virtuous circuits that these developments can trigger in the two territories, origin and destination countries, that migrant contribute to connect. Even only the upgrading and expansion of remittance instruments leads to the development of the savings and credit management system in the countries of origin, giving liquidity to the system and triggering processes of differentiation of products, financial leverage, productive and non-productive investments, that, above all in rural areas, can represent a significant change in the local economic system and favour the interrelationship with the migrant hosting country economy.

In both European and Jordan perspectives, it is crucial to prepare instruments able to capture the ongoing changes and to identify the relevant targets, as well as to monitor the rapidly growing segment of the migrants that has been integrating into the local economic fabric. Italian policy oriented research will soon be facing the need of exploring a new context where a greater share of migrant population will be made up with refugees with a smaller resource assets both in terms of funding sources, social and family networks and safety nets. In this perspective, the mutual contamination of research and political experimentation in distant contexts, 9l1which in many respects start sharing similar concerns, must be cultivated and strengthened. The experience launched in Jordan that addresses the issue of economic integration of refugees is an important basis for the development of specific policies. The small contribution represented by the present study can, in this perspective, provide insights and trace some paths for a desirable deepening of the research.

Réfugiés et économie du pays d'accueil: modèles d'intégration et options de politique de coopération

EXECUTIVE SUMMARY

L'exclusion économique, entendue comme le manque de participation aux processus de production et de consommation ainsi qu'aux processus de distribution des revenus, est une composante centrale de l'exclusion sociale multidimensionnelle, la complexe combinaison de processus privant les individus et les groupes d'accès à un style de vie approprié affectant leurs capacités de relation. L'inclusion économique est devenue l'un des principaux sujets du débat international sur les stratégies visant à résoudre la crise des réfugiés, en confondant souvent inclusion et intégration. L'hypothèse implicite du paradigme d'inclusion est que les réfugiés représentent un groupe plus faible de la population. Toutefois, l'approche pour répondre à leurs besoins ne devrait pas se limiter à l'intégration, car une dimension cruciale de la citoyenneté est la diversité et l'autonomie chaque fois que les réfugiés, avec leur individualité et leurs compétences et restrictions particulières sont acceptées comme diversité et enrichissement de la société. L'approche proposée par Alexandre Betts et Paul Colliers, visant à considérer l'intégration des réfugiés dans les économies d'accueil comme alternative à l'aide humanitaire, a stimulé davantage les discussions des chercheurs et les politiques pivots des donateurs, telles que le Jordan Compact, approuvé lors de la conférence de Londres sur les réfugiés syriens. Les indicateurs d'intégration économique sont complexes et interconnectés et comprennent la capacité à entrer sur le marché du travail, surmonter les discrimination dans les salaires et les opportunités de carrière, mettre en place et légaliser des opportunités de travail indépendant et d'entrepreneuriat. L'intégration financière constituent ensemble un indicateur supplémentaire et un plus important accélérateur des processus d'intégration économique (et d'inclusion). Les étapes de l'intégration socio-économique (et de l'inclusion) peuvent être associées de manière schématique à des besoins et capacités financiers différents et à des stratégies de plus en plus efficaces. Des similitudes et des différences peuvent être envisagées dans le cas des réfugiés et autres migrants qui ont quitté leur pays d'origine à cause de catastrophes environnementales, d'un manque de ressources, mais aussi de possibilités d'emploi.

D'un point de vue de l'élaboration de politiques, les étapes correspondent à différents cadres stratégiques et différents rôles que les institutions peuvent jouer pour renforcer et soutenir les processus d'intégration (ou d'inclusion). Connaître et reconnaître les profils des migrants revêt une importance décisive pour l'identification et l'adoption de politiques et de stratégies efficaces pour soutenir leur inclusion économique et sociale. Dans le cas de la crise syrienne, le défi semble particulièrement difficile, tant pour la proportion du phénomène migratoire que pour l'impact que la masse des réfugiés produit sur les systèmes économiques et sociaux des pays voisins qui partagent la petite dimension économique et conditions de fragilité diversifiées. L'étude vise à ajouter une pièce à la mosaïque de connaissances nécessaires pour relever ce défi. Le rapport examine, d'une part, le thème de l'intégration économique des migrants (et de l'inclusion, dans le cas où il est important, comme le processus d'internationalisation économique) basé sur l'observation du cas italien et, d'autre part, la dynamique soulignée par le cas des Syriens en Jordanie. L'étude du cas italien repose sur l'analyse des données issues d'une enquête récente, menée auprès d'un large échantillon de migrants, qui a approfondi les thèmes de l'intégration et de

l'inclusion économique. L'analyse du cas jordanien repose à la fois sur l'examen de la littérature existante et sur des enquêtes qualitatives centrées sur des entretiens avec des experts et des observateurs clés.

La distinction entre migration forcée et volontaire est beaucoup plus floue que ce que les gens pensent. L'OIM et le HCR ont adopté le terme «migration mixte» pour décrire les nouveaux mouvements de population complexes, y compris les réfugiés et les demandeurs d'asile (migrants forcés) ainsi que les migrants économiques (migrants volontaires). Les événements migratoires jordaniens et italiens ont des différences macroscopiques que la crise syrienne a considérablement augmenté. Cependant, l'augmentation de la part des réfugiés parmi l'ensemble de la communauté immigrée est un élément qui rapproche le contexte jordanien de celui de l'Europe et de l'Italie, en particulier lorsque l'afflux de demandeurs d'asile représente une part croissante des flux. D'un autre côté, l'Italie est un exemple de pays où les politiques d'intégration sont essentiellement axées sur l'intégration économique, tandis que les politiques sociales et culturelles restent marginales, avec l'idée fondamentale d'intégration fonctionnelle des immigrés plutôt que d'inclusion de leur diversité. Le modèle d'intégration appliqué en Italie, adressé à certaines catégories de substituts de travailleurs indigènes peu qualifiés et à des emplois faiblement rémunérés, donne un aperçu du fonctionnement du système d'intégration (ou d'inclusion) financière, qui sont intéressant pour les pays accueillant de nombreux réfugiés depuis longtemps, comme dans le cas de la Jordanie.

Dans le cas jordanien, la proportion de réfugiés est l'un des déterminants centraux de l'impact sur le système économique et les schémas d'intégration des nouveaux arrivants. Les Syriens représentent près de la moitié des étrangers dans le pays et plus de 13% de la population totale. De plus, la vitesse de croissance de leur présence a fortement influencé le niveau d'intégration. Malgré les efforts des institutions nationales et l'attitude remarquable à l'égard de l'accueil et de l'acceptation des migrants manifestée par la société jordanienne, le risque de marginalisation des réfugiés syriens est très élevé. La capacité d'absorption de l'économie jordanienne est limitée, avec un taux de chômage élevé, pouvant atteindre 15% chez les Jordaniens eux-mêmes. La capacité des réfugiés à générer des revenus est réduite et il existe une tendance constante à l'augmentation de l'endettement des ménages qui réduit leur résilience et contribue à augmenter la pourcentage des ménages dans la pauvreté.

Les difficultés économiques du pays suscitent de plus en plus d'inquiétude dans la population, en particulier en raison des faibles niveaux d'occupation. Au-delà de la concurrence sur le marché du travail et sur le marché du logement, c'est la pression sur les ressources et la disponibilité des services publics qui surtout préoccupe la population. Dans ce contexte et considérant le manque actuel de perspectives réalistes de rapatriement dans un délai court, la question de l'exploration de voies différenciées pour l'intégration des réfugiés syriens est de plus en plus cruciale. L'intégration dans le système économique n'est évidemment pas la seule solution, mais elle doit sûrement devenir l'un des piliers stratégiques d'une approche holistique et multidimensionnelle en considérant que la propagation de la pauvreté parmi les Syriens en Jordanie est manifestement une composante centrale de la souffrance croissante et de la marginalisation des réfugiés. Ce processus entrave davantage leur potentiel et leur capacité à devenir une partie active de la société d'accueil, ce qui pourrait, à son tour, générer des opportunités pour l'emploi et pour l'exploitation productive et le renouvellement des ressources. Il en est de même si nous nous concentrons sur la reconnaissance de la différence comme un ingrédient enrichissant pour une société transformatrice et sur l'*agency* spécifique de chaque personne et groupe plutôt que sur sa normalisation par l'intégration.

L'analyse des données relatives aux caractéristiques de l'intégration économique des migrants en Italie met en évidence des éléments qui, compte tenu des différences macroscopiques évidentes et nécessaires dans le contexte, fournissent des indications générales intéressantes sur les possibles stratégies adoptables. Le niveau d'intégration, approché par la stabilisation de la situation du logement, la capacité d'achat immobilier, la stabilisation de la situation de travail et le niveau de revenu moyen, indique, au-delà des différences attendues entre nationalités, une plus grande difficulté pour les migrantes. Il existe également une corrélation évidente avec la durée de la permanence, qui est le nombre d'années en Italie avec une documentation régularisée, et avec le niveau d'éducation. En outre, il existe un lien fort - même s'il n'y a aucune indication de la direction du lien causal - entre le niveau d'intégration économique et les indicateurs d'intégration / inclusion financière tels que le type de services bancaires et financiers utilisés par les migrants et leurs accès au crédit. L'esprit et la capacité d'entreprise, indiquée par le choix du travail indépendant, sont liés au niveau d'intégration. Cependant, la propension à prendre des risques commerciaux est répandue dans tous les niveaux d'éducation et même parmi les migrantes. Compte tenu des différences dans les performances d'intégration des migrants de nationalités différentes, la polyvalence dans le secteur du travail semble être l'un des principaux facteurs favorisant une meilleure capacité d'intégration économique. Une forte influence peut même être attribuée au contexte territorial dans lequel se trouvent les migrants.

Certains des indices qui émergent de cette image se combinent avec les conclusions tirées de l'enquête en Jordanie. En particulier, certains points centraux sont corroborés. L'importance de la continuité du processus éducatif et de la valorisation des jeunes prometteurs suggère l'adoption de politiques pour surmonter les obstacles à l'intégration dans le système scolaire des étudiants réfugiés, la lutte contre l'abandon scolaire et l'investissement dans la qualité et la diffusion des opportunités d'accès à l'enseignement supérieur. Le rôle de la formation professionnelle est central et doit être développé en impliquant l'ensemble des *stakeholders* et en coordonnant notamment les apports et ressources du monde des affaires, les vocations et les compétences émergentes chez les jeunes réfugiés et les excellences et potentialités du système national de formation.

La participation de la communauté des réfugiés au développement économique est en dessous des possibilités: capital humain forcement inactif est une ressource qui pourrait être activé en agissant sur plusieurs fronts, y compris la régularisation des entreprises et des activités informelles, l'accès au crédit et aux services financiers formels pour les réfugiés et l'augmentation des opportunités et des canaux pour l'échange et l'interrelation économique entre les communautés étrangères et l'économie locale. L'intervention sur l'inclusion financière répond à ce double besoin: d'une part, c'est un outil central pour soutenir le développement de l'entrepreneuriat des migrants, en agrandissant les possibilités de financement des activités et en formalisant l'accès au crédit, d'autre part, c'est un composante du processus d'intégration. L'accès au crédit joue à son tour un double rôle: en plus d'être un facteur fondamental pour la promotion de l'initiative privée parmi les communautés de migrants, la possibilité d'endettement est un élément important pour fournir les ressources nécessaires pour mener à bien le processus d'intégration dans le cas des réfugiés, qui ne peuvent pas compter sur des réseaux de soutien dans le pays d’origine ou dans la communauté nationale du pays hôte. La diminution des obstacles comprends: une meilleure information, sensibilisation et éducation financière, tandis que du côté de l'offre, l’amélioration de l'accessibilité et le développement de produits et de services adaptés aux besoins et aux caractéristiques des migrants.

L'engagement à renforcer le rôle des femmes doit être renforcé à tous les niveaux, du système scolaire au marché du travail, en passant par le secteur public et les services financiers, afin de favoriser l'entrepreneuriat féminin, actuellement très inférieur à son potentiel. L'occasion d'élargir l'expérience d'accès au marché du travail pour tous les réfugiés syriens doit être saisie en surveillant de près les possibles de diffusion de mauvais sentiments et de conflits avec les communautés d'accueil dans le cas où les nouveaux arrivants sont perçus comme des concurrents potentiels sur le marché du travail, qui pourrions empirer les conditions des groupes jordaniens les plus faibles. L'exploration de formules pour augmenter l'accès aux professions et pour valoriser les savoir-faire et les compétences disponibles au sein de la communauté syrienne en Jordanie devrait être mise en œuvre visant à bénéficier à l'ensemble de l'économie nationale et à favoriser la stabilisation de l'accès institutionnalisé aux services pour l'ensemble de la population migrante et en particulier pour les réfugiés.

La participation des migrants à la vie économique du pays d'accueil remet au centre le lien entre migration et développement qui, surtout dans les crises liées au déplacement des réfugiés, se retrouve à l'arrière-plan. Les politiques de promotion de l'intégration économique (ou inclusion) des migrants doivent avoir parmi les objectifs le développement des communautés d'affaires des migrants et des circuits vertueux que ces développements peuvent déclencher dans les deux territoires, origine et destination, que les migrants contribuent à connecter. La seule modernisation et expansion des instruments de transfert des remises conduisent au développement du système de gestion de l'épargne et du crédit dans les pays d'origine, apportant de la liquidité au système et déclenchant des processus de différenciation des produits, de levier financier, d'investissements productifs et non productifs, qui, surtout dans les zones rurales, peuvent représenter un changement important dans le système économique local et favoriser la relation avec l'économie du pays d'accueil des migrants.

Du point de vue européen et jordanien, il est essentiel de préparer des instruments capables de saisir les changements en cours et d'identifier les objectifs pertinents, ainsi que de suivre le segment en croissance rapide des migrants qui s'intègre dans le tissu économique local. La recherche *policy-oriented* italienne sera bientôt confrontée à la nécessité d'explorer un nouveau contexte où une plus grande part de la population migrante sera composée de réfugiés avec des ressources plus réduites en termes de sources de financement, de réseaux sociaux et familiaux et de filets de sécurité. Dans cette perspective, la contamination mutuelle de la recherche et de l'expérimentation politique dans des contextes lointains, qui à de nombreux égards commencent à partager des préoccupations similaires, doit être cultivée et renforcée. L'expérience lancée en Jordanie sur la question de l'intégration économique des réfugiés constitue une base importante pour le développement de politiques spécifiques. La petite contribution représentée par la présente étude peut, dans cette perspective, fournir des aperçus et tracer des chemins pour un approfondissement souhaitable de la recherche.

Summary

1. Introduction

Economic exclusion, resulting from the lack of participation to the production and consumption processes, as well as of income distribution mechanisms,[1] is a central component of multidimensional social exclusion,[2] defined as the complex combination of processes depriving individuals and groups of access to a proper lifestyle affecting their relation capacities.

Economic inclusion has become one of the main topics of the international debate on strategies addressing the refugee crisis, often confusing inclusion and integration. According to the integration paradigm, society is conceived as a whole, crystallized identity, where weaker members not fitting the norm should be welcomed and integrated; inclusion within the normal society should normalise the living circumstances of those "different" and weaker people. On the other hand, the implicit assumption of the inclusion paradigm is that the refugees represent a weaker group of the population, but the approach to address their needs should not be limited to their integration, as diversity and autonomy represent a crucial dimension of citizenship. Society should not be conceived as a dichotomous hierarchy with the normal class (those who belong to the society) and the rest (those who must be integrated), but as a dynamic, transforming and heterogeneous social fabric. Societies are always bearers of multiple identities, demanding for more participation, self-consciousness and the recognition of the basic idea that diversity is an enhancement, as it enriches societies in cultural, economic, political and social terms. Therefore, we can interpret the inclusion concept as the foundation of a shift in the social paradigm, paving the way to welcome people from other countries in recognition of the values of diversity.

The UN Convention on the Rights of Persons with Disabilities, adopted on 13 December 2006 at the UN Headquarters in New York and entered into force on 3 May 2008, encompasses the ideals of the open society, with emphasis on non-discrimination, equal opportunities, full participation to social life, accessibility in a manner consistent with the inclusion paradigm.

However, after the economic crisis, and in the context of the revamping of national identities in contemporary society, the integration approach seems to be more in tune with an idea of national sovereignty implying an absolute control over a country's borders and the underlying notion that foreigners are to be admitted only when they serve national interests.

The approach proposed by Alexandre Betts and Paul Colliers[3] aimed at considering the possible integration of refugees in host economies as an alternative to humanitarian assistance. It further stimulated both scholarship discussions[4] and pivotal donor policies, such as the Jordan Compact, approved during the London conference on Syrian refugees of 2016. The Betts-Colliers approach is grounded on the observation of "refugee economies" encompassing the "entire resource allocation system relating to a refugee community".[5]

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[1] Peace R. (2001), *Social Exclusion: a Concept in Need of Definition?,* Social Policy Journal of New Zealand, Issue 16; Barry B. (1998), *Social Exclusion, Social Isolation and the Distribution of Income*, CASE/12, Centre for Analysis of Social Exclusion, London School of Economics,London.

[2] De Haan, A. (1999), *Social Exclusion: Towards an Holistic Understanding of Deprivation*. London: DFID; Sen A. (1998), *Social Exclusion: Concept, Application, and Scrutiny*, Social Development Papers No. 1, Office of Environment and Social Development Asian Development Bank.

[3] Betts A., Collier P. (2017), *Refuge: Transforming a Broken Refugee System*, Penguin Random House.

[4] Pascucci E.(2017), Refuge: transforming a broken refugee system, Fennia International Journal of Geography, 195: 2, pp. 197–201.

[5] Betts A., Bloom L., Kaplan J., Omata N. (2014), *Refugee Economies. Rethinking Popular Assumptions*, Humanitarian Innovation Project, Refugee Studies Centre, Oxford Department of International Development, University of Oxford.

Main assumptions are that refugees are highly differentiated by education level, capacities and vocational qualifications; moreover, they rely on economic networks both within settlements and with the productive and trade structure of the hosting territory. Because of the forced separation from their families and social networks, refugees spend on internet more time than the general population, make an extensive use of mobile phones and frequently adjust their own technologies, as necessary. Their range of livelihood activities often goes beyond dependency from humanitarian assistance and includes other social relationships and successful enterprises.

The indicators of economic integration (and inclusion, whenever refugees, with their individualities, particular competences and restrictions, are regarded as an element of diversity and an enhancement to society) are complex and interconnected. They include the capacity to enter the labour market, scaling up discrimination and constraints in wages and career opportunities, setting up and legalising the opportunities for self-employment and entrepreneurship. Financial integration (and inclusion) is a further indicator and a stronger accelerator of economic integration (and inclusion) processes. From this point of view, the migrant appears as a subject characterized by a significant degree of vulnerability. Deprived of credit, without a financial history or assets to be used as collaterals, affected by huge levels of insecurity about work, accommodation, recognition and valorisation of competencies, as well as by language and cultural difficulties linked to the condition of migrant, he/she is exposed to risks of marginalisation in the access to financial services and opportunities.

The main steps of socio-economic integration (and inclusion) can be schematically associated with different financial needs and capacities, and increasingly efficient strategies. Similarities and differences can be envisaged in the cases of refugees and other migrants who left their home countries due to environmental disasters, lack of resources or job opportunities.

The arrival stage is characterized by the necessity to meet basic needs and by the search for document regularization, shelter and livelihood. Language and cultural gaps represent a relevant constraint, while the community of the nationals and the family are – more often than institutions – the main reference points providing means of information, directions to initiate the search for a job and financial support. At this stage, which is characterized by high fragility and vulnerability, migrants are mainly relegated to informal circuits that expose individuals to greater risks and costs. Relationships with formal economic systems are limited, as the need for increased integration and access to formal services comes normally after the accomplishments of other basic integration steps, such as the achievement of a minimum grade of income stability and, above all, the regularisation of their status as legal immigrants. On this basis, migrants start looking for access to the payment system and for a place wherein to start accumulating small savings. The need to send money back home is only partially contributing to this process. In many cases, migrant communities keep using internal informal systems for money remittances or rely on money transfer services that normally operate only within migrant communities; therefore, these steps are not leading to the development of a relationship with the host country’s financial services and economic system.

A second stage, that can be identified as the settlement stage, is mainly triggered by the achievement of job stability and marks the beginning of the process of integration (or inclusion) and economic citizenship. In this phase, the relationship with public and economic institutions becomes crucial for social integration and inclusion, as well as for access to social, health and education services, and for economic inclusion, characterized by the development of credit and savings needs related to individual motivation and planning. The evolution of economic citizenship also includes an upgrade of the economic relationship with their home countries, characterized by frequent and regular remittances, which often assume a new value after the first phase of repayment of migration costs. These transfers are linked to the moral duty to support the family of origin and contribute to the improvement of its life conditions.

The third integration (or inclusion) stage include a more in-depth social integration (or inclusion) with family and housing stabilisation, full integration of children in the school system and participation in decision-making and politics at local level. Economic integration (or inclusion) is mainly linked to the achievement of wealth levels that allow a wide range of medium and long-term investments, both in durable goods and real estates, as well as in business activities.

The point of arrival should be a successful integration (refugees are “normalized”) or inclusion (diversity is recognised as a contribution to enhance a society).

Table 1: Social and economic integration steps

Migration process phase	Integration process main issues	Economic integration and financial needs
Arrival	Job search Legalisation Language and cultural gaps Social and economic relationships limited to the national community	Access to payment system Saving protection Transferring money to the home country (migration cost repayment)
Settlement	Job stability Housing stability First social integration in the closest local community	Saving management Access to credit Transferring money to the home country (supporting family)
Integration	Definitive settlement decision Family reunion Wedding and children in the host country Participation in local social life and decision making	Differentiation of credit services (business credit, consumer credit, mortgage, etc.) Differentiation of saving and risk management services (insurance, retirement funds, investment funds, etc.) Transferring money to the home country (supporting family and investment)

From a policy perspective, the stages correspond to different strategic frameworks and different roles that institutions can play in strengthening and supporting integration (or inclusion) processes. Knowing and recognizing the profiles of migrants assumes a decisive relevance for the identification and adoption of effective policies and strategies to support their economic and social inclusion.

The strategic approach, inspired among others by the work of Betts and Colliers, considers economic integration a possible path to be explored also in search of solutions to humanitarian crises related to forced displacements of the population. In the case of the Syrian crisis, the challenge appears to be particularly difficult, both for the proportion of the migratory phenomenon and for the impact that the mass of refugees produces on the economic and social systems of the neighbouring countries that share small demographic and economic dimensions and diversified conditions of fragility.

The following study intends to add a piece to the mosaic of knowledge necessary to face this challenge. The report examines, on the one hand, the theme of economic integration (and inclusion, in case it is important, such as the economic internationalization process) of migrants, grounded on the observation of the Italian case and, on the other, the dynamics highlighted in the case of Syrians in Jordan. The study of the Italian case is based on the analysis of the data obtained from a recent investigation conducted on a large sample of migrants that has deepened the themes of economic integration and inclusion. The analysis of the Jordanian case is based both on the review of the existing relevant literature on the specific theme and on qualitative surveys centred on interviews with experts and key observers.

The presentation of the results is divided into two sections that outline the main evidences emerging from the two analyses, followed by a final synthesis that summarizes in a schematic form the main points derived from the comparison of the results. The section on the Jordanian case is structured into a brief overview of the evolution of the Syrian refugee crisis in Jordan, followed by an analysis of available data. The following section presents the most interesting elements derived from the analysis of Italian sample data, which contains useful indications to sketch the main lines of the process of economic integration and inclusion of migrants. The selection of most interesting results include a stylisation of the migrant profile, and the distribution of some indicators of social and economic integration.

According to the mainstream view, the comparison between the integration of economic migrants (Italy) and of refugees (Jordan) is not appropriate. Moreover, the persistence of a conceptual dichotomy between economic migrants and asylum seekers, no matters whether they are given residence permits on grounds of refugee status[6], subsidiary protection[7] or humanitarian protection[8], is not called into question, even after the emergence of mixed migration. Mixed migration is a relatively new term, adopted by IOM and UNHCR to describe new complex population movements, including both refugees and asylum seekers (forced migrants) and economic migrants (voluntary migrants). However, the situation changes if we extend the concept of mixed migration a little bit beyond the prevailing one, and accept the fact that within each migrant the two components of voluntary and forced migration may co-exist. The decision to leave is usually taken under very strong pressure by circumstances (unemployment, family pressure and expectations, environmental degradation, lack of democracy, situations of violence and uncertainty) beyond the control of the migrant her/himself.

If the distinction between forced and voluntary migration is much fuzzier than people think, there are two additional points to consider.

First, the Italian model of immigration policies encourages migration only for selected categories of substitutes, particularly for low-skilled native workers and low-paid jobs: labourers (in agriculture, construction, mechanical industry, hotels, catering and food retailing services), domestic workers, and child and elderly caregivers. Therefore, the assumption that there are differences between refugees and economic migrants in terms of education, knowledge and skills is questionable. At the same time, the widespread presence of informal economy in Italy, that involves a significant presence of economic immigrants, implies that they are prepared to accept survival jobs, paid less than minimum wages, which is a situation normally accepted by refugees. Furthermore, the application process for Italian citizenship, perceived as the successful completion of the integration process in the host country, is complicated and costly; this makes their situation similar to that of those refugees who live situations of lasting limbos, waiting for a decision on their future status, in the host country or back to home.

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[6] Persons fleeing from persecution on grounds of race, religion, nationality, social group or political beliefs.

[7] Persons who are not eligible to the status of refugee, but there are reasons to believe that, if the applicant returns to the country he fled, he would be exposed to risk of serious harm.

[8] Persons who are not fit neither for asylum nor subsidiary protection, but are entitled to protection for objective and serious personal situations, such as age or health, victims of grave political instability, episodes of violence, insufficient respect for human rights, famine, environmental disasters.

Second, despite the general assumption about emergencies and the unpredictable nature of refugee crises, in reality the majority of forced displacement every year worldwide, including in Jordan, are caused by the same conflicts: Palestine, Iraq and Syria represent the countries of origin of the majority of refugees hosted in Jordan. Globally, this implies a structural and long-term profile of these refugees, resulting in a changing predictability of the time required to shape their expectations and decisions on investments. Therefore, while refugees are characterized by specific vulnerabilities and traumas that distinguish them from other migrants, they also show similarities with economic migrants, particularly those with low skills, who work in the informal economy and face labour market disadvantages in comparison to natives.

Italy is a big country, with a total area of 301,340 square kilometres and a population of around 62 million people; Jordan is a much smaller country, being 89,318 square kilometres large and with a population of around 10 million people. International migration flows and immigrants-to-population ratios play out very differently across those two countries, but the impact of immigration is always mainly local, it is place-based and some comparative points can be found.

The sample used for the analysis of the processes of integration and economic inclusion in Italy takes into consideration only regular migrants belonging to the top ten nationalities present in the country. This allows us to formulate an articulated hypothesis framework on the dynamics of the inclusion processes, taking into account the differences among nationalities, genders, geographical distribution, educational levels, and other characteristics of migrants, including the length of stay in Italy. On the contrary, other aspects relating to the share of the immigrant population represented by refugees and asylum seekers - that constitute a marginal share of total migrants in Italy[9]- have not been examined here. Refugees and asylum seekers usually stay in Italy for a short time and are often assisted by reception programs; therefore, they are not very indicative for the purposes of a comprehensive analysis of the integration processes in the economic system.

For all of the above reasons, we think that the analysis of the Italian and the Jordanian cases, despite their differences, will provide valuable information on refugees and migrants. Useful considerations can be made on both cases and, as difficult as it is to draw general conclusions from two specific case studies, they can constitute food for thought to broaden the discussion beyond Italy and Jordan. It is all too clear that integration and/or inclusion of migrants is at the forefront of policy concerns in many countries and policies can play a key role in determining migrants’ integration and inclusion trajectories.

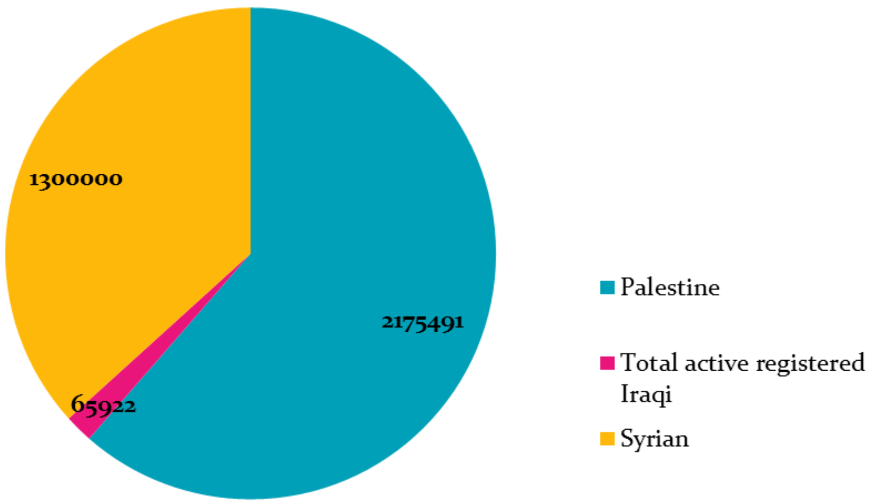
[9] According to UNHCR, in 2017, refugees in Italy were 167.300, while asylum seekers were 186.600 making together ales than 6% of total migrants and about 0.6% of total population; https://migrationdataportal.org.

2. The economic integration of Syrian refugees in Jordan (RSS)

2.1 The Syrian refugee crisis in Jordan

Since the establishment of the Kingdom in 1921, Jordan has witnessed waves of displacement and refugees (Figure 1). After 1948 and 1967, Jordan received Palestinian refugees. International figures show that the largest community of Palestinian refugees and displaced reside in Jordan. Following the outbreak of the Iraq war at the end of the 1970s and at the beginning of the 1990s, a large number of Jordanians and Palestinians living in Kuwait were displaced, particularly after the Iraqi invasion of Kuwait in 1990.

Figure 1: Registered refugees in Jordan, as of 31 December 2017



Source: UNHCR, Registered refugees in Jordan, 31 December 2017

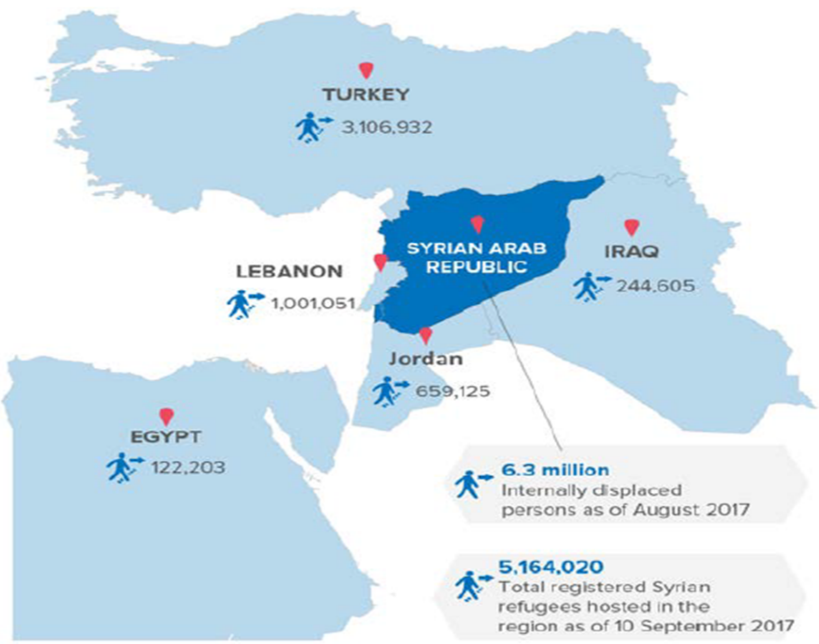
The developments in the Iraqi crisis led to successive waves of refugees, which put pressure on all sectors of the national economy and resulted in a significant increase in population.

Since the beginning of 2011, the Kingdom has been facing the consequences of the Syrian crisis directly and large waves of refugees crossed the border to access its territory, with or without an official registration.

As of September 2017, there were 5.2 million Syrian refugees displaced out of their country, of which Turkey hosted ~3.1 Million, Lebanon ~1 Million, Jordan ~650,000, Iraq ~245,000 and Egypt ~122,000, with an upwards registration trend. Lebanon and Jordan host the largest number of registered Syrian refugees relative to their respective populations (Figure 2). In Lebanon, one in five people is a refugee, and in Jordan one in 15 is a refugee, while Turkey hosts the largest number of refugees[10].

[10] UNHCR: Durable Solutions for Syrian Refugees, 8 October 2017.

Figure 2: Syrian displacements across countries



Source: UNHCR: Durable Solutions for Syrian Refugees, 8 October 2017.

Every year of the conflict has seen an exponential growth in the number of refugees. In July 2012, there were 100,000 refugees in the region. One year later, there were 1.5 million and that figure tripled by the end of 2015, with 5,598,685 million Syrians scattered throughout the area now.

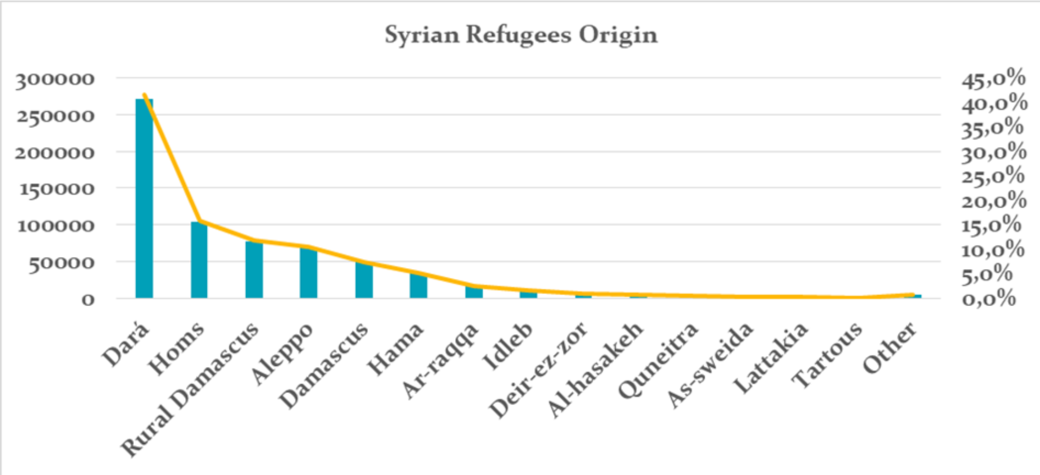
As the conflict in Syria enters its seventh year, the Hashemite Kingdom of Jordan again stands at the forefront of meeting the challenges the war has brought on its neighbours. The people of Jordan have welcomed refugees, despite the strain their presence has placed upon them, with the situation becoming increasingly challenging over time. In long-term exile, refugee families and their children are living in ever more precarious situations, with any savings depleted, their means to survive diminishing, and adverse coping mechanisms being adopted in response to growing financial stress – which is having direct impact on children. The challenges are particularly acute for the around 80 per cent of Syrian refugees living in urban areas in Jordan, primarily among the country’s most disadvantaged communities. Struggling to make ends meet while bearing the trauma of displacement, the majority live below the Jordanian poverty line. For the most vulnerable among them, receiving cash assistance is a literal lifeline.[11]

[11] The State of the World’s Children 2016 report, UNICEF.

Into the seventh year of conflict, conditions in Syria remain unstable and marked by continuing and intense armed violence and limited humanitarian access. Amid this unconscionable bloodshed and destruction, civilians who became refugees remain particularly vulnerable and affected by the conflict. Syrian refugees came to Jordan mostly from cities with geographical proximity to Jordan such as Daraá & Homs[12].

The Syrian refugees places of Origin in Jordan are aligned in *Figure* 3 below.

Figure 3: Syrian refugees, by origin



Source: UNHCR.Data.org-registered Syrian in Jordan, september30,2017

Due to Jordan’s proximity to conflict areas inside Syria, people have fled into it and the timeline below tells their story (Table 2).

Since 2013, the Government of Jordan has taken a proactive role in seeking to respond to the impact of the Syria crisis within a resilience framework, by preparing the National Resilience Plan (NRP) 2014, which focused mainly on host communities. As of September 2014, the Jordan Response Platform for the Syria Crisis (JRPSC) was established to coordinate, guide and provide oversight to the preparation, implementation and monitoring of the JRP 2015 and the JRP 2016, which represented a paradigm shift by bridging the divide between short-term refugees and longer-term developmental response within a resilience-based comprehensive framework. According to some researchers, the JRP is the most sophisticated response to the Syrian refugee crisis among all the major neighbouring host countries.

The JRP 2017–19 is a three-year plan that seeks to address the needs and vulnerabilities of Syrian refugees and Jordanian people, communities and institutions affected by the crisis. It incorporates refugee and resilience responses into one comprehensive vulnerability assessment and one single plan for each sector, thereby placing the resilience of the people in need and of the national systems at the core of the response. The JRP 2017-19 fully integrates the most recent policy decisions taken by the Government of Jordan on livelihood and education issues, thereby becoming the only comprehensive Plan for the Syria crisis in Jordan[13].

[12] UNHCR data.org – registered Syrians in Jordan as of September 30, 2017
[13] Jordan Response Plan 2017-2019, Government of Jordan

Table 2: Timeline of the Syria refugees crisis in Jordan

MARCH, 2011	Anti-Regime protests started in Syria with escalating violence that spiralled into Civil War.
DECEMBER, 2011	2,600 Syrians arrived in Jordan.
JUNE, 2012	The UN officially declared the Syrian Conflict a "Civil War"
JULY, 2012	The UNHCR opens the Zaa'tari Refugee Camp 10 km to the east of Mafraq City.
DECEMBER, 2012	A regional response plan of USD 1 bn is launched in order to support refugees fleeing to Jordan, Lebanon, Turkey, Iraq & Egypt.
JANUARY, 2013	119,000 refugees in Jordan
APRIL, 2013	Emirati Jordanian Camp (Mrejeib Al Fohood) was officially opened.
DECEMBER, 2013	Nearly 10% of Jordan's Population is made up of Syrian refugees, with an increase to 585,300 refugees.
APRIL,2014	Azraq Camp was opened to host refugees in Jordan.
SEPTEMBER, 2014	The Jordan Response Platform for the Syria Crisis (JRPSC) was established.
FEBRUARY, 2016	London conference raised approximately USD 12bn in pledges, USD 6bn for 2016 and USD 6.1bn for 2017-20, to enable partners to plan ahead.
FEBRUARY4, 2016	Issuance of Jordan Compact providing a new holistic approach to deal with the Syrian refugee Crisis in Jordan.
2016 – 2017	Follow-up on the Jordan Response Plan & Jordan Compact pillars & activities.
2017-2019	Follow-up on the Jordan Response Plan & Jordan Compact pillars & activities.
2018-2020	Follow-up on the Jordan Response Plan & Jordan Compact pillars & activities.

Source: Jordan Response Plan 2017-2019, Government of Jordan, "2015 Jordan Population and Housing Census", February 2016 .

Today, Jordan hosts around 1.3 million Syrians, constituting nearly 20% of the Jordanian population and placing considerable strain on our socioeconomic foundations. The influx of refugees has become the foremost challenge facing the Kingdom, undermining decades of hard-earned developmental gains and exhausting what little resources are available to its people.[14] Jordan is hosting Syrians whom have registered with the UN refugee agency (UNHCR) as refugees. In addition, a good bulk of unregistered Syrians are living in the country since the Syrian Civil War broke out seven years ago, and many are even welcomed by host communities whose family ties straddle the Syrian-Jordanian border. These hundreds of thousands of unregistered Syrian refugees in Jordan have lost their rights to humanitarian aid and risk deportation because they either left official refugee camps (after 2014) or failed to register with the UN refugee agency or the Jordanian authorities[15].

[14] Jordan Response Plan 2017-2019, Government of Jordan, "2015 Jordan Population and Housing Census", February 2016

[15] Forced Back to Syria? Jordan's unregistered refugees fear deportation. Reuters, Feb,2017.

If caught without documentation, unregistered Syrian refugees face either being returned to camps or deported back to Syria. Deportations tracked since 2014 took place for a variety of reasons, including security concerns, refugees working illegally or suspicion of having committed a crime[16].

His Majesty King Abdullah II of Jordan has warned the international community that Jordan is at 'boiling point' because of the number of Syrian refugees and urged the West to help before the 'dam bursts'[17].

Jordan now has currently **three** official Syrian refugee camps and **two** temporary Syrian refugee camps (Figure 4 and Table 3)

Figure 4: Location of Refugee Camps in Jordan

Table 3: Population of Syrian refugee camps in Jordan

Camp Name	Type	Population
Zaatari Refugee Camp	Official	79,791[18]
Azraq Refugee Camp	Official	53,184[19]
Mreijeib El Fhood (Emirati Jordanian Camp)	Official	7,219[20]
Rukban Camp	Temporary	~70,000[21]
Hadallat Camp	Temporary	1,800[22]

SOURCE: UNHCR data.org – registered Syrians in Jordan as of September 30, 2017.

[16] Adam Coogle, Jordan researcher for Human Rights Watch, said he had been tracking deportations since 2014.
[17] A migrant city the size of Bath: Refugee camp in the middle of the Jordanian desert opened with 100 families but is now home to 80,000 Syrian refugees. Reuters, Feb, 2017.
18 UNHCR data.org – registered Syrians in Jordan as of September 30, 2017.
19 UNHCR data.org – registered Syrians in Jordan as of September 30, 2017.
20 UNHCR data.org – registered Syrians in Jordan as of September 30, 2017.
21 ”Jordan: New Satellite Images of Syrians stranded at Border” Human Rights watch (Sep,2016).
22 Shelters at Hadalat Border Crossing, Jordan-Syria Border, (May,2016)

Temporary camps are built to facilitate the registration of refugees and reallocation to formal camps as they are more remotely located and closer to the borders. Camps are located mainly in northern Jordan due to geographical proximity (*Figure 4*).

The registration trend of Syrian refugees with the Ministry of Interior, and UNHCR has been at its peak in 2013, declining to low levels in 2017 (*Table 4*).

Table 4: Registration trend of Syrian refugees in Jordan (2011-2018)

Year	**Number of Registered Refugees**	**% out of Total**
2011	2,361	0.2%
2012	129,336	12.4%
2013	665,106	63.9%
2014	121,368	11.7%
2015	41,031	3.9%
2016	53,618	5.1%
2017	28,671	2.8%
2018	4,420	0.4%

Source: UNHCR data.org – registered Syrians in Jordan as of February 28, 2018

Zaatari camp is gradually evolving into a permanent settlement. UNHCR remains responsible for the Syrian refugees and the camp is managed by the Jordanian Hashemite Charity Organization - JHCO.

The camp features market-like structures along the main street where goods like vegetables, basic household equipment and clothes can be purchased. The camp is huge and stretches over miles and miles of the Jordanian Desert (*Figure 5*).

Figure 5: Picture taken from a helicopter flying over the Al Zaatari camp

SOURCE: Zaatri Refugee Camp- WIKIPEDIA

2.2 Demographic characteristics of Jordan population

In developing a socio-economic study, one of the key steps is to identify the demographic characteristics of the population and country of concern. The demographic characteristics of Jordanians population and Syrian refugees whether residing in or outside the refugee camps are shown in the following sections.

The Hashemite Kingdom of Jordan is a constitutional monarchy, relatively small, semi-arid, with a population of about 9.7 million people.

Jordan is an emerging knowledge economy. The main obstacles faced by the Jordan's economy are the scarcity of water supplies, its complete reliance on oil imports for energy and the regional instability. Just over 10% of its land is arable, with limited water supply. Rainfall is low and highly variable, and much of Jordan's available ground water is not renewable. Jordan's main economic resources are phosphates, potash and their derivatives (fertilizers), tourism, overseas remittances and foreign aid. These are its principal sources of hard currency earnings. Due to the lack of coal reserves, hydroelectric power, large tracts of forest or commercially viable oil deposits, Jordan relies on natural gas for 10% of its domestic energy needs[23].

The Jordanian economy, one of the smallest economies in the region, is attractive to foreign investors based upon a skilled workforce. The country is a major tourist destination also attracting medical tourism due to its well-developed health sector. Nonetheless, a lack of natural resources, large flow of refugees and regional turmoil have hampered economic growth.

Jordan is strategically located at the crossroads of Asia, Africa and Europe. The capital, Amman, is Jordan's most populous city as well as the country's economic, political and cultural centre.

The official language is Arabic. English is used widely in commerce and government. About 90% of Jordan's population is urban[24]; less than 6% of the rural population is nomadic or semi-nomadic.

The below table[25] (*Table 5*) illustrates the demographic features of the population of Jordan and some of the most important statistical indicators:

Table 5: Basic Demographic Indicators-Jordan

Indicator	Description
Area	89,318 Km^2
Total Population	9,798,000
Population Density	109 per Km2 (283 people per mi2).
Population Growth Rates 2004 – 2015	5.3%
Population Annual Growth Rate	2.2%
Governorates	12
Crude Birth Rate	25.3 births/thousand
Crude Death Rate	3.8 deaths/thousand
Life Expectancy (both sexes)	74.5 years
Total Fertility Rate	3.2 children/woman
Net Reproduction Rate	1.5 surviving daughters/woman
Infant Mortality Rate	14.9 deaths/1,000 live births
Under Five Mortality	17.3 deaths/thousand

23 Economy of Jordan, Wikipedia.
24 Urban" includes localities of (5000) population or more as were defined in the 2015 census, Department of Statistics, Statistical Year Book of Jordan 2016.
25 Department of Statistics – Statistical Year Book of Jordan 2016, http://www.worldometers.info/

Mean Age at Childbearing	29.8 years
Death Before 40 Probability (Total)	4.1%
Death Before 60 Probability (Total)	12.6%
Median Age (Total)	22.3 years
Crude Marriage Rate	8.3/thousand
Crude Divorce Rate	2.2/thousand
Total Number of Households	2,032,800
Average Size of Household	4.8 individuals

Source: Department of Statistics – Statistical Year Book of Jordan 2016, http://www.worldometers.info/

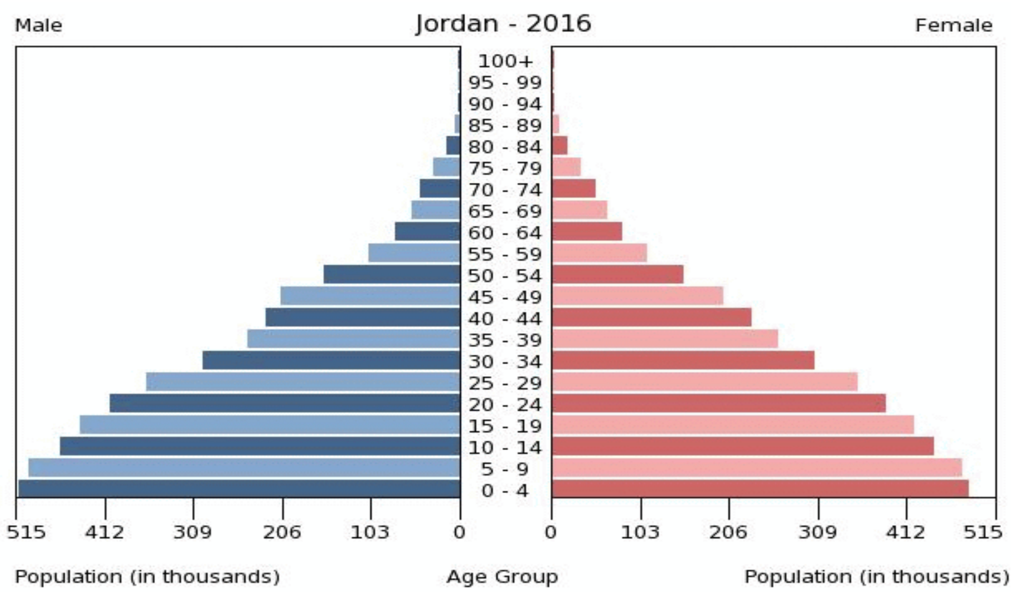
Focusing on Jordanian’s age and gender distribution is a key to ensure an understanding of the community as a whole, as the population age structure affects every nation’s key socioeconomic issues. It is a tool to serve the people better and it helps in predicting potential political issues[26].

The Jordanian age structure is indicated below:

0-14 years: 35.04% (male 1,470,865/female 1,397,057)
15-24 years: 20.12% (male 842,202/female 804,557)
25-54 years: 36.44% (male 1,491,855/female 1,491,302)
55-64 years: 4.46% (male 177,720/female 187,181)
65 years and over: 3.94% (male 151,071/female 171,574) (2016 est.)

The Jordanian population pyramid illustrating the age and sex structure of Jordan is indicated in (*Figure* 6), where the population is distributed along the horizontal axis, with males shown on the left and females on the right. The male and female populations are broken down into 5-year age groups represented as horizontal bars along the vertical axis, with the youngest age groups at the bottom and the oldest at the top. The shape of the population pyramid gradually evolves over time based on fertility, mortality, and international migration trends[27].

Figure 6: Jordan's population pyramid



Source: Jordan Age Structure, July 2017, Index Mundi.

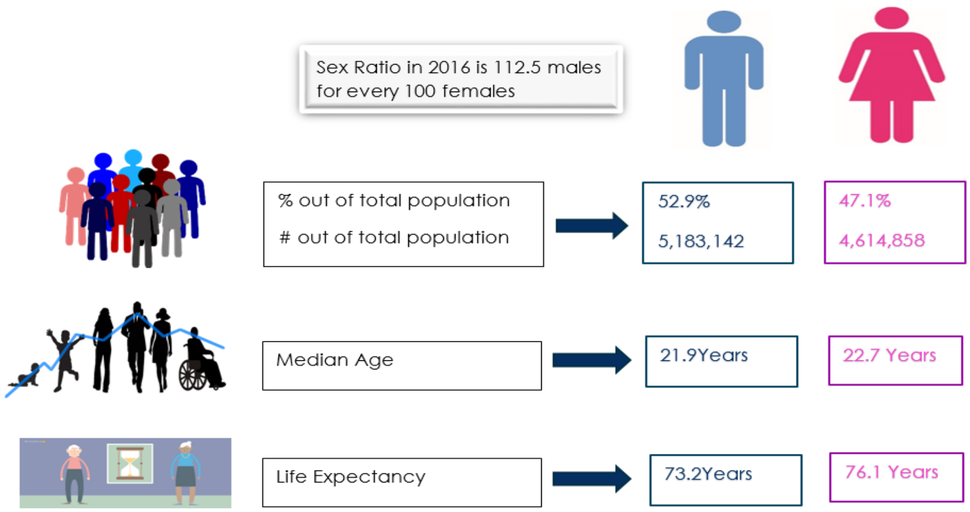
26 Jordan Demographics Profile 2017, CIA Factbook.
27 Jordan Age Structure, July 2017, Index Mundi.

In the human species, the ratio between males and females at birth is slightly biased towards the male sex. The natural “sex ratio at birth” is often considered to be around 105, meaning that at birth on average, there are 105 males every 100 females.[28] In Jordan, the male to female sex ratio is higher than the global range (*Figure* 7).

Nature provides that the number of newborn males slightly outnumber newborn females because, as they grow up, men are at a higher risk of dying than women, not only due to sex differentials in natural death rates, but also due to higher risk from external causes (accidents, injuries, violence, war casualties). Thus, the sex ratio of total population is expected to equalize over time. In some cases, such as Jordan, a country’s population sex ratio does not equalize or rather exceeds the 105-threshold.

Because women account for one-half of a country’s potential, a balanced sex ratio is desirable. Besides, gender imbalances have been known in human history to cause serious negative consequences for the society in the long run. In Jordan, It is fair to expect that there will be an excess of young men. These men will remain single and will be unable to have families, in societies where marriage is regarded as virtually universal and social status and acceptance depend, in large part, on being married and creating a new family. As for the Jordanian’s median age and life expectancy, Jordanians fall more or less within the global range (*Figure* 7).

Figure 7: Structure, sex ratio and life expectancy of Jordanian population



Source: Health situation and trend assessment, WHO.

According to the most recent Jordan statistical yearbook, the age pattern has shown a dynamic trend during the period 2014 – 2016; the percentage of marriages of females aged 15-18 declined from 20% in 2014 to 13% in 2016. Out of total registered marriages, 83% of the women were never married before and 15% were divorced (*Table 6*).

28 Health situation and trend assessment, WHO.

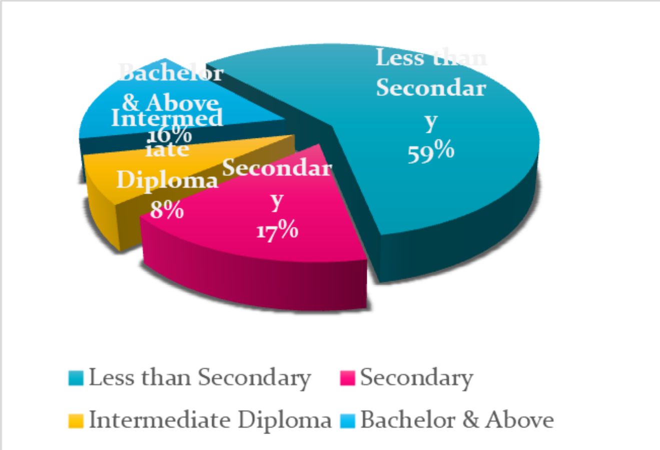
Table 6: Registered marriages by selected characteristics 2014 – 2016

Jordan Statistical Yearbook 2016			
Selected Characteristics	**2014**	**2015**	**2016**
Total	81,209	81,373	81,343
Sex & Previous Marital Status			
Male			
Never Married	62,251	61,790	62,077
Married	6,329	6,417	2,660
Divorced	11,386	11,849	11,982
Widower	1,243	1,317	1,064
Female			
Never Married	67,395	67,743	67,613
Divorced	13,053	12,657	12,353
Widower	761	973	1,377
Sex & Age			
Male			
15-18	977	995	334
19-29	53,271	52,876	53,933
30-49	24,303	24,594	24,145
50+	2,658	2,908	2,931
Female			
15-18	16,219	16,019	10,907
19-29	54,801	54,850	59,825
30-49	9,796	10,030	10,155
50+	393	474	474
Sex & Educational Status			
Male			
Literate	81,051	81,240	80,866
Illiterate	158	133	477
Female			
Literate	80,997	81,201	80,833
Illiterate	212	172	510

Source: Department of Statistics (2016).Statistical Year Book of jordan 2016.Amman,Jordan.

It is clear from the above table that the youth age group 19-29 is the broadest category in Jordanian society. We also note a low level of illiteracy between males and females. The structure of the educational system in Jordan consists of a two-year cycle of pre-school education, ten years of compulsory basic education, and two years of secondary academic or vocational education after which the students sit for a General Certificate of Secondary Education Exam (Tawjihi). Enrolment for higher education accounts for around 16% out of the whole population, a percentage comparable to the advanced countries in the world (*Figure* 8).

Figure 8: Educational level of Jordanian citizens



Source: The State of the World’s Children 2016 report, UNICEF

As reported by the Ministry of Education and UNICEF, Jordan has achieved universal primary education, with the latest literacy rate at 99 per cent for girls and boys. In addition, more than 85 per cent are enrolled in primary and secondary schools for both girls and boys[29] (*Table 7*). The Jordanian Ministry of Education is now making it mandatory for students to be computer literate and able to apply their studies in computers to their regular studies, most especially the scientific and mathematical courses. Its educational system is of international standards and its secondary education program is accepted in world-class universities.

Table 7: Enrolment rates in Jordanian schools

Youth (15-24 Years) literacy rate %		Pre-Primary School Participation		Primary School Participation		Secondary School Participation	
		Gross Enrolment Ratio%		Net Enrolment Ratio%		Net Enrolment Ratio%	
2009-2014		2010 – 2014		2010 – 2014		2010 – 2014	
male	female	male	Female	male	Female	male	Female
99	99	33	31	88	87	83	88

Source: The State of the World’s Children 2016 report, UNICEF.

2.3 Characteristics of the Syrian refugee population in Jordan

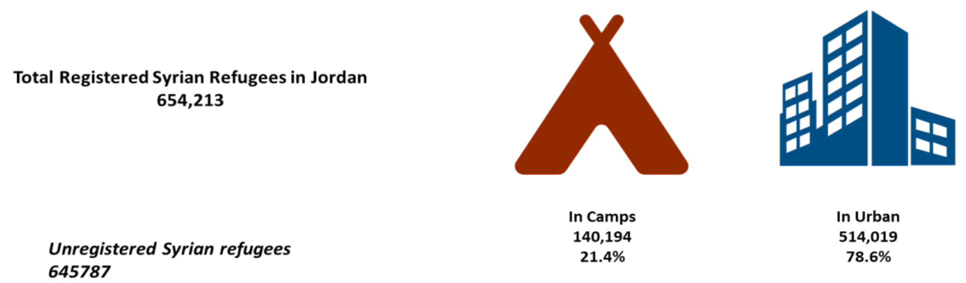
According to a study conducted by CARE Jordan in 2017 to identify the needs of Syrian refugees families (men, women, boys, and girls), education was the primary need according to both boys and girls, availability of cash and work were the primary needs according to men, while in women’s opinion vocational training was their primary concern.

Details and further characteristics of the Syrian refugees in Jordan are describe in the coming lines reflecting their demographic, social and economic characteristics.

29The State of the World’s Children 2016 report, UNICEF.

Over the last three years, the average number of registered Syrian refugees in Jordan has been fairly constant, amounting now to 654,213 Syrian refugees registered with the UNHCR as of September 30, 2017. Over two thirds (78.6%) of these refugees are living outside of camps (*Figure* 9), primarily in Jordan’s northern governorates. Considering that, in addition to Syrian refugees, Jordan hosts multiple other refugee populations, including Palestinians, Iraqis, Sudanese, Somalis and Yemenis, this influx represents a significant strain on Jordan’s public resources, which are already stretched thin in providing services for the Kingdom’s approximately nine million citizens.

Figure 9: Distribution of refugees in Jordan



Source: UNHCR data.org – registered Syrians in Jordan as of September 30, 2017.

The distribution of Syrian refugees inside and outside camps (urban) is shown in *Figure* 10 and *Figure* 11. Their high existence in the different governorates is building too much strain on the infrastructures, as well as on education and healthcare services.

Figure 10: In-camp Syrian refugees

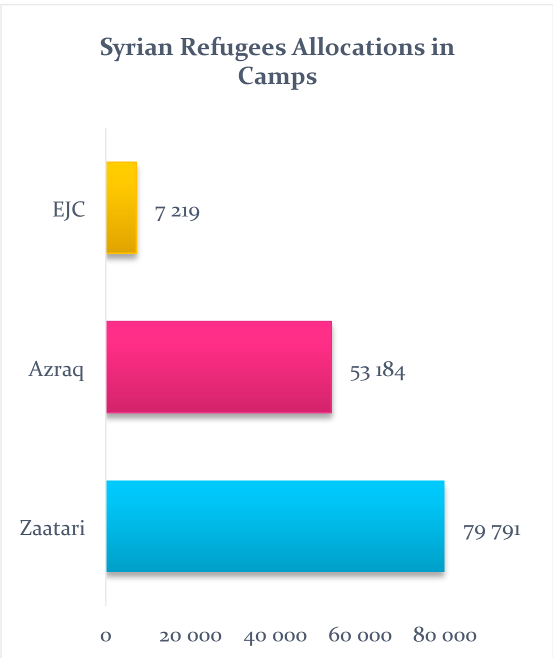
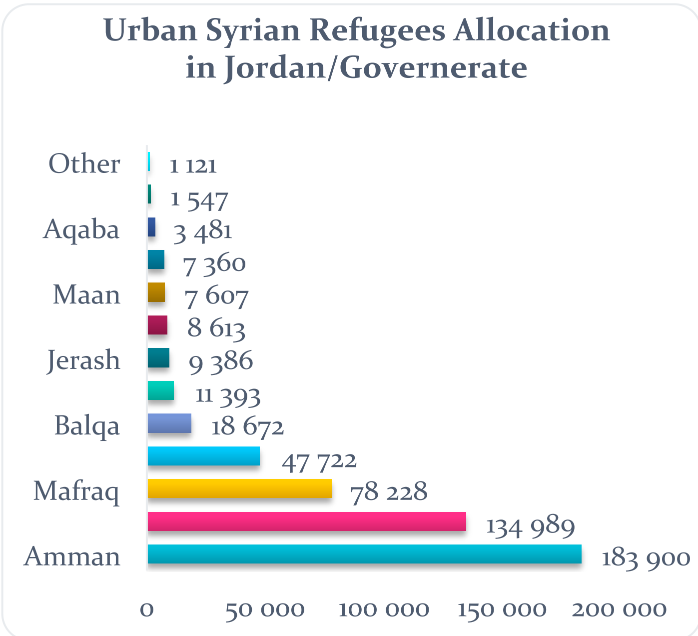


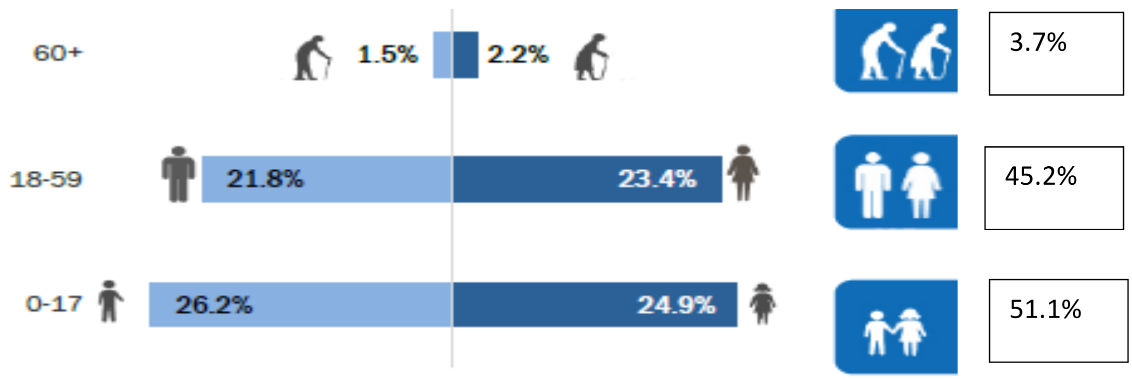
Figure 11: Urban Syrian refugees



Source: UNHCR data.org – registered Syrians in Jordan as of September 30, 2017

As far as age and gender distribution goes, most of the Syrian refugees are children and junior adults (*Figure* 12), which is the main reason why the Jordanian education sector is particularly suffering.

Figure 12: Age and gender distribution of Syrian refugees[30]



Source: UNHCR data.org – registered Syrians in Jordan as of September 30, 2017.

Distribution by gender and age is shown in the table below (*Table 8*).

Table 8: Age & gender distribution of registered Syrian refugees

Age	Female	Male	Total	Total%
0-17	162,899	171,404	334,303	51.1%
18-59	153,086	142,618	295,704	45.2%
60+	14,393	9,813	24,206	3.7%
Total	330,378	323,835	654,213	100%
Total %	50.5%	49.5%	100%	

Source: UNHCR data.org – registered Syrians in Jordan as of September 30, 2017.

i. Educational status among Syrian refugees in Jordan[31]

Jordan has made considerable steps in ensuring access to, and gender parity in, education. Common barriers to education include poverty, distance to school (safety for girls and younger children), violence in the classroom, unfriendly school environment, poor learning achievements and poor employment prospects upon completing basic education. Families from marginalized socioeconomic backgrounds are not always able to prioritize education with competing financial priorities. Indirect school costs place additional pressures on families, including transportation, stationery and food. Public schools have no transportation option, such as busing.

The government has now further committed to providing a quality education for every child in Jordan. This will require closing the gaps faced by out-of-school children, including refugee children, children with disabilities and children from poor socioeconomic backgrounds.

In September 2016, the Government of Jordan launched a Human Resource Development (HRD) Strategy focusing on national and international efforts aimed at improving: access to education, quality of outcomes and accountability for results, innovations (i.e. making the learning system learn) and the promotion of national mindset and values. There was a particular focus on increasing access to early

30 UNHCR data.org – registered Syrians in Jordan as of September 30, 2017
31 UNICEF Jordan, Education Report, January 2017.

childhood education, curriculum development, teacher recruitment and strengthening higher education and vocational training (*Figure* 13 and 14).

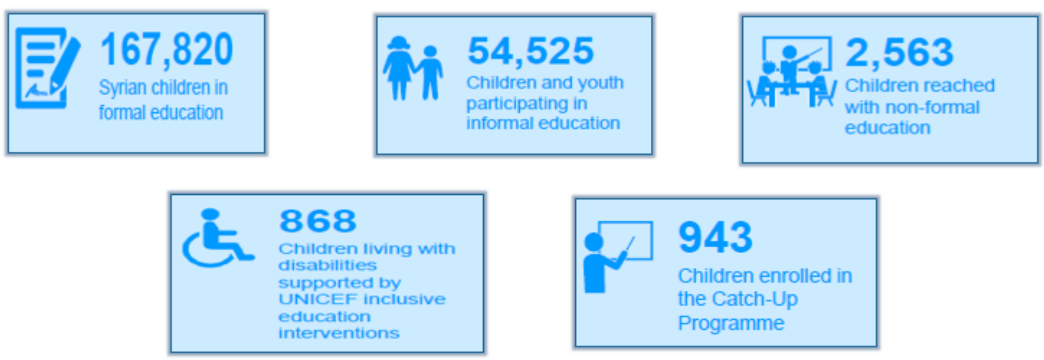
Figure 13: Childhood education

Source: UNICEF Jordan, Education Report, January 2017.

Despite all challenges faced in Jordan, 2016 was a successful year, with the following results:

167,820 Syrian Children enrolled in formal education,
54,525 Children and Youth participating in informal education,
2,563 Children reached with non-formal education,
868 Children living with disabilities supported by UNICEF inclusive education interventions,
943 Children enrolled in the “Catch-Up” Program.

Figure 14: 2016 Education strategy results



Source: UNICEF Jordan, Education Report, January 2017.

In 2017, the Ministry of Education (MoE) and UNICEF Jordan jointly worked to roll out the HRD Strategy and further expand the capacity of the formal education system to reach the Accelerated Plan target of 50,000 additional Syrian children in formal education (22,352 reached as of Jan 2017). MoE and UNICEF Jordan operationalized the Learning Support Services in Makani centres, improved the Catch-Up program for 25,000 out-of-school children aged 9-12, and scaled up Non Formal Education (NFE) Drop-Out and other programs addressed to out-of-school young people above 13. Particular efforts were made to integrate into the classroom children from marginalized minorities, such as the Dom, and those with disabilities. Integrated early childhood education and development, including universal access to kindergarten level 2, will also be a priority.

Formal Education:

In collaboration with the MoE and international partners, UNICEF supported the increased enrolment of Syrian refugee children from 145,458 in 2015/16 to 167,820 in 2016/17. This growth was a result of a nationwide social mobilization and outreach campaign, and the increase of double-shifted schools from 98 to 200. With 231,748 Syrian refugees of school age, around 72% of registered Syrian refugee children were enrolled in formal school, with others involved in Non-formal and Informal Education.

Non-Formal Education:

For those who had already dropped out of school, the MoE-certified Drop- Out Program reached 1,318 adolescents (39 % females) newly enrolled in 2016, including 326 youths in camps. These young people have learned in interactive learning environments through the support of 244 facilitators who had been trained on Participatory Learning Methodology. They also benefitted from extra-curricular activities which enhanced social cohesion amongst students and between students and teachers, with 56% of students in the program being Syrians. Due to increased demand, MoE was supported to expand the Drop-Out program in host communities and camps to reach 25,000 enrolments over the next three years.

Catch-Up Program:

In 2016, the MOE developed a new Catch-Up Program catering to out-of-school children aged 9-12 who have missed school for over three years. Nearly 950 children are enrolled in 47 Catch-Up classes, with an ongoing awareness-raising campaign to increase enrolment.

Informal Education:

Informal education support reached 54,525 children (50% girls) in 2016. To further enhance the quality of education in Makani, partners were trained on the Standard Operating Procedures (SOPs) for Learning Support Services (LSS) introduced in 2017. Under these SOPs, all children, regardless of their enrolment status, will have an opportunity to receive additional learning support in Makani centres. This will help those enrolled in school to perform better academically, while children not eligible for formal education will have an opportunity to learn basic literacy and numeracy.

Quality of Education:

To improve the quality of education, MoE and UNICEF Jordan supported pre-service and in-service training for 2,686 MoE personnel (55% female). A total of 705 newly-appointed teachers received induction training focused on planning, classroom management and teaching methods. Another 870 teachers benefitted from training on new curricula. To sustain the impact of these trainings, UNICEF Jordan supported Quality Supervision training for 30 school supervisors. Teachers received improved supervision and guidance to be more effective in their roles. One challenge has been the lack of tools to measure the impact of these trainings, which MoE and UNICEF Jordan will improve in 2018.

In 2017, they continued to improve quality of formal education through the training of MoE staff in pedagogy and inclusive education, campaigns to reduce violence in schools and promotion of social cohesion in schools.

ii. Syrian refugee household characteristics

According to recent studies, the average Syrian household has 4.7 family members, including an average of three children.[32] Research has also confirmed that the vast majority of refugee households are living below the Jordanian poverty line. On a monthly basis, median household expenditure exceeds median household income by 20 Jordanian Dinar (JOD) (285 vs 265 JOD). It was also found that expenditures are rising over time.

UNHCR offers cash assistance in six forms:

- UNHCR cash assistance, UNICEF CCG, plus full-value WFP vouchers;
- UNHCR cash assistance, UNICEF CCG, plus half-value WFP vouchers;
- UNHCR cash assistance plus full-value WFP vouchers;
- UNHCR cash assistance plus half-value WFP vouchers;
- WFP full-value vouchers and no cash assistance;
- WFP half-value vouchers and no cash assistance.

Refugee households remain highly vulnerable. Most have expenditures that exceed their reported incomes – in some cases quite dramatically – and are living in overcrowded conditions that exacerbate health risks. Many children, especially older adolescents, remain out of school, and good nutrition is impossible for the majority. Refugees' psychosocial wellbeing is poor and their opportunities for socialization and participation limited, especially for women[33].

The proportion of registered marriages among Syrian refugees including girls aged 15-17 years increased almost threefold, from 12% in 2011 to nearly 32% in the first quarter of 2014. In several qualitative studies, the practice of child marriage was perceived by Syrian refugees to be commonplace; nearly half of focus group participants in one study identified the normal age of marriage for girls between 15 and 17 years, while a few of them identified 12 to 14 years as the average in their community.

While early marriage has long been an accepted practice in Syria, the status of Syrian refugees in Jordan has exacerbated existing pressures for early marriage due to poverty, perceived lack of safety for girls, and other factors. The absence of the Syrian's traditional social structures and lower financial and social status has also increased the danger that early-married girls may end up facing abusive or exploitative situations[34].

Syrian urban refugees are increasingly living in more mixed neighbourhoods with Jordanian citizen neighbours, similarly to other minority refugees. Both sets of refugees primarily characterize relationships with their neighbours as positive, and report that they do not suffer any issues with their Jordanian counterparts. Additionally, the worsening economic situation was noted to affect vulnerable Jordanians and Syrian refugees to the same extent, causing competition for jobs in both the formal and informal sectors, and a general reduction in sympathy for the Syrian refugees. Though Jordanian citizens were similarly likely to rate their relationships with their neighbours as positive, more than two-thirds (75.3%)

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32 Seven years into Exile: how urban Syrian refugees, vulnerable Jordanians and other refugees in Jordan are being impacted by the Syria crisis. Care International, June 2017

33 A promise of tomorrow. The effects of UNHCR and UNICEF cash assistance on Syrian refugees in Jordan Report, October 2017

34 Jordan Communication, Advocacy and Policy Activity (JCAP) survey Knowledge, Attitudes and Practices toward Family Planning and Reproductive Health among Married Women of Reproductive Age in Selected Districts in Jordan

reported that the presence of Syrian refugees had impacted their lives, primarily negatively. Vulnerable Jordanians felt the impact of Syrian refugees in finding and maintaining accommodation, finding or maintaining gainful employment, and accessing healthcare services. Jordanians cited that there was no need for conflict mitigation strategies, as the host and refugee communities were largely separate and that conflict primarily occurred within the refugee community itself rather than between refugees and Jordanian citizens.

The Jordan Compact, a new partnership between the international community and Government of Jordan that provides a pathway to economic opportunity for both refugees and Jordanians, was crafted. However, progress towards converting on the economic opportunities provided by the Compact has been slow. A vital labour force is an asset, but when its proportion is too high relative to the rest of the population, low wages and unemployment become a risk; and this has been highly related to Jordan’s current situation.

2.4 Economic and labour integration

Jordan has a rapidly growing population that reached around 10 million in 2017 – a figure that includes a significant number of Syrian refugees and migrant workers. The economy of Jordan is bifurcated in large- and small-sized firms, creating a “hollow” economy that has generated few jobs in mid-sized firms. Unemployment rates hover around 15% for Jordanians, according to (*Table 9*) noted that the unemployment rate is in increasing

Table 9: Unemployment rate in the Jordanian labour force (2010-2016)

Year	Unemployment rate
2010	12.5
2011	12.9
2012	12.2
2013	12.6
2014	11.9
2015	13
2016	15.3

Source: UNICEF Jordan, Education Report, January 2017.

In 2016, the highest unemployment rates in Jordan were those in Ma'an Governorate, followed by Irbid, Ajloun and Mafraq governorates. The main economic activities in which Jordanians work (*Table 10*) are Public Administration and Defense, Compulsory Social Security, Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycle, Education and Manufacturing.

Table 10: Percentage distribution of employed Jordanians aged 15+ years, by main current economic activity, 2016

Economic Activity	2016
Agriculture, Forestry & Fishing	1.9
Mining & Quarrying	0.8
Manufacturing	9.7
Electricity, Gas, Steam & Air Conditioning	0.7
Water Supply, Sewerage, Waste Management and Remediation Activities	0.3
Construction	6.1
Wholesale & Retail Trade, Repair of Motor Vehicles and Motorcycl	15.4
Transport and Storage	7.6

Accommodation and Food Service Activities	2.9
Information and Communications	1.3
Financial and Insurance Activities	1.9
Real Estate Activities	0.4
Professional, Scientific and Technical Activities	2.8
Administrative and Support Service Activities	1.3
Public Administration and Defense, Compulsory Social Security	26.1
Education	11.5
Human Health and Social Work Activities	5.1
Arts, Entertainment and Recreation Activities	0.4
Other Service Activities	2.5
Activities of Households as Employers, Undifferentiated Goods and Services Producing Activities of Households for Own Use	0.7
Activities of Extraterritorial Organizations & bodies	0.6
Total	**100**

Source: Department of Statistics, Jordan in figures 2016.

The results of the relative distribution of Jordanian females aged 15 years and over, according to the Jordanian Statistics Department 2016 (Women's Statistics), showed that the most important economic activities are Education, Human health and social service activities, General Administration and Compulsory Social Security.

There are three distinct groups of workers in the Kingdom: Jordanians, migrant workers and Syrian refugees. It is estimated that around 1.4 million Jordanians are currently working in Jordan, with another 210,000 being unemployed. Although precise numbers are not available, recent estimates suggest that there may be as many non-Jordanians working in the Kingdom as there are Jordanians. Jordan recently committed itself to incorporating 200,000 Syrians into work in return for improved access to the European market, increased investment and soft loans. Nevertheless, the entry of Syrians has exacerbated an already challenging situation. Because all three groups are present in significant numbers, it is inevitable that the groups influence each other. For this reason, the challenges of any group – including Jordanians – must be addressed within the context of the labour market as a whole[35].

i. Regulations to Access Work

In February 2016, at the Supporting Syria and the Region Conference in London, the international community and Government of Jordan announced the Jordan Compact, a holistic approach to address the refugee crisis. The Compact provides preferential access to the European market through simplified rules of origin for firms located in Special Economic Zones who recruit 15% to 25% refugee labour, as well as access to concessional financing in exchange for the provision of 200,000 work permits for refugees and the removal of restrictions on Syrian refugee business formalization and economic activity in refugee camps. In a broader sense, the Jordan Compact is a test case for a new way of crafting durable solutions for protracted crises: by mixing and frontloading aid and trade that will benefit both Jordanians and refugees, this strategy seeks to improve the Jordanian economy while addressing the refugee crisis.

The Compact ultimately provides financial incentives for firms to recruit refugees in order to export to the European market with preferential tariffs, demonstrating a pathway to jobs for refugees and broader

35 A challenging market becomes more challenging, ILO June 2017

economic benefits for Jordan. To date, however, progress has been slow. Less than 20% of the target work permits for refugees have been issued and only nine companies have filed the requisite paperwork to export to the European market. Further, the timing-to-impact of the Jordan Compact is out of step with the urgent needs of refugees.

Both demand- and supply-side challenges exist in converting on the opportunities generated through the Compact. Given rising political tensions, understanding barriers and delivering on jobs is crucial to capturing the benefits of the Jordan Compact, as well as to creating a stable, economically sound Jordan[36]. According to government figures, the number of Syrian refugees with work permits grew from 4,000 to around 40,000 between December 2015 and December 2016, to an additional around 35,000 work permits issued in 2017 up until October[37]. In 2017, accumulated data by the Syrian refugee unit in the Ministry of labour stated that work permits issued for the first time accounted for the major share, followed by renewals and other reasons.

Table 11: Issuance of work permits for Syrian refugees by type/reason

Work Permit Issuances by Type/ Reason	Number of Permits
First-Time Issuance	19,672
Renewal	12,379
Change of Workplace	2,176
Social Security Purposes (renewed work permits for purposes of collecting the social security entitlements).	286
Recruitment (involves hiring non-Jordanian workers while they are still in their country of origin and bringing them to Jordan for work. This normally applies to workers in the garment and domestic services sectors. As no Syrians are being recruited from Syria, this number remains – and will most likely remain for the near future – zero or close to zero).	1
Temporary Permits (Based on new instructions and a circular related to employment for cash-for-work projects, short-term work permits were introduced for cash workers for a period of six months or less, or for labour intensive projects conducted by NGOs)	122

Source: Syrian Refugee unit work permit progress report October 2017, MoL.

Although the government has taken several steps to increase the number of Syrian refugees holding work permits to reach the goal of 200,000 set in the Jordan Compact, still there are some difficulties in obtaining the necessary documentation to access work permits.

The required documents in order to obtain a work permit by the Ministry of Labour (MoL) and Ministry of Interior (MoI) are categorized into two sets:

- Required documents from the Syrian worker, including:
  - *Valid MoI service card.*
  - *Certificate of Good Health – only required if the MoI service card is older than one year at the date of application*
  - *2 personal photos*

36 Solving the Refugee Employment Problem in Jordan: A Survey of Syrian Refugees, IRC, 2017
37 Syrian Refugee unit work permit progress report October 2017, MoL.

- Required documents from the employer, including:
  - *Certificate of Incorporation/Commercial Registry Certificate.*
  - *Occupational Licensure Certificate.*
  - *A statement from Social Security confirming registration.*
  - *Work contract.*
  - *Identity card of the employer or an authorization of the applicant to apply for the work permit signed by the employer.*
  - *For work permits in agriculture applications: a letter from Agriculture Directorate stating the details of the land, type of ownership and the irrigation method.*
  - *If the employer was an Agricultural Union/Agricultural Association: a certificate of incorporation.*

Jordan has taken a number of steps to facilitate issuance of work permits by Syrian refugees, to mention a few:

- Allowing refugees to use their MoI cards, instead of passports, to apply for work permits.
- Employers are not required to show evidence of social security coverage for their employees. However, employers are required to register their employees with social security when they obtain a work permit. The only problem is the lack of clarity on the allocation of responsibilities for the payment of social security contributions. According to Jordanian labour law, social security should be paid by both the employer and employee through a monthly contribution. Currently, the cost amounts to 21.75% of employees' salaries, out of which employers are responsible for paying 14.25% and employees the remaining 7.5%. However, it seems that many refugees are unaware of this stipulation[38].
- Huge reduction, from 190-360 JOD to 10 JOD only, in work permit and documentation verification fees paid by the employer.
- Waiver of medical examination requirements for Syrian workers. Instead of paying for an additional medical examination as certified proof of good health from the Ministry of Health, the Ministry of Labour permitted Syrians to use the medical examination they had already undergone to obtain their Ministry of Interior service card.
- Regular updating and meetings with the NGOs to discuss labour market barriers to Syrian refugees.

Unfortunately, female contribution to the workforce is very low, representing 4% only out of the total work permits issued since between the beginning of 2016 and the end of October 2017 (*Table 12*).

Table 12: Issuance of work permits for Syrian refugees, by gender, Jan. to Oct. 2016-2017

Work Permit Issuances by Gender and Period	Male	Female	Total
January 1, 2016 to October 31, 2017	68,248 (96%)	3,178 (4%)	71,426
January 1, 2017 to October 31, 2017	32,572 (94%)	2,064 (6%)	34,636

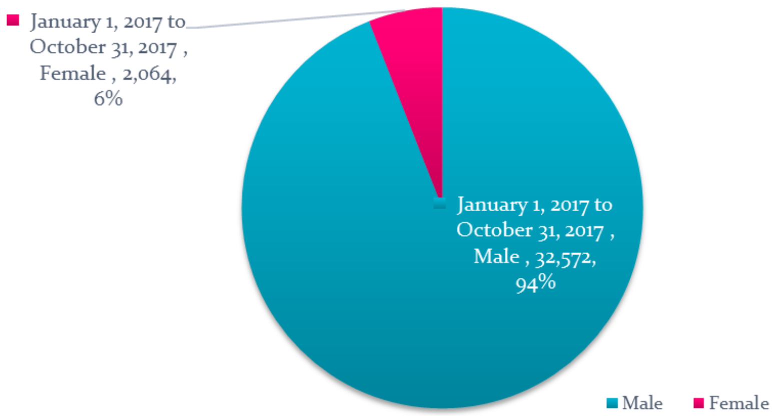
Source: Women Working: Jordanian and Syrian refugee women Labour force participation and attitudes towards employment, UN Women/REACH, 2016.

Although the number of work permits issued to Syrian women has doubled in 2017 as compared to 2016, with percentages of 6% and 3%, respectively (*Figure* 15), their overall contribution is still minimal. The majority of Syrian refugee women perceive childcare (62%) and household responsibilities (59 %) as

38 Examining barriers to refugees work in Jordan, ILO, July 2017.

obstacles to women's employment, and 94% percent of them are out of the labour force — trends which are largely consistent with findings among poor Jordanian women[39].

Figure 15: Issuance of work permits for Syrian refugees, by gender (YTD, 2017)



Source: Women Working: Jordanian and Syrian refugee women Labour force participation and attitudes towards employment, UN Women/REACH, 2016

ii. Syrians Employment characteristics

The expatriate labour force constitutes a large percentage of the Jordanian labour market and consists of Arab and non-Arab nationalities. The Egyptian nationality is the most represented, as shown in (*Table 13*), which details the number of work permits granted to expatriate workers between 2012 and 2016, according to nationality.

Table 13: Number of work permits granted to expatriate workers in Jordan (2012-2016)

Nationality –Year	2012	2013	2014	2015	2016
Egypt	212105	215080	221962	200412	196450
Syria	2428	4429	6026	5552	36790
Other Arab countries	698	6190	602	654	1020
Iraq	1152	1153	1107	979	988
Yemen	1283	2385	3030	3052	3436
Sudan	435	462	449	415	380
Pakistan	3075	3310	3662	3680	3422
India	9343	8714	10371	11693	12773
Philippine	17215	15291	16954	18096	18631
Srilanka	24557	20525	17915	15189	12789
Indonesia	7770	3523	2297	1414	778
Bangladesh	24062	35745	43919	50988	5186
Turkey	455	380	148	119	117
Other Asian countries (No Arab)	6161	5801	5763	6488	7666
Europe Countries	1240	1142	1425	1317	1163
Morocco	317	243	233	202	157
U.S.A	331	318	350	3844	357

39 Women Working: Jordanian and Syrian refugee women Labour force participation and attitudes towards employment, UN Women/REACH, 2016.

African Countries	455	1047	3961	5344	4363
Other countries	149	159	140	157	188
Total	313231	320126	340314	325865	353344

Source: Ministry of labour 2017.

To-date, 1.266 million Syrians live in the Kingdom, constituting 46 % of non-Jordanians and 13.2 % of the overall population[40].

According to the Ministry of Labour, that is the responsible authority for the issuance of work permits for non-Jordanians, 71,426 permits were granted to Syrian workers between the beginning of 2016 and 9 August 2017, representing a significant percentage (about 12%) of the total number of work permits issued during the same period.

The permits tie workers to a single employer. Many are worried that they will lose access to aid or receive lower wages.

Many host countries have a system that restricts foreigners’ access to certain job sectors. Many Syrian refugees prefer to stay in the informal sector, as many jobs in the formal sector are not open to refugees and are considered as closed professions (*Table 14*).

Table 14: Closed professions (Source: Ministry of Labour)

Closed Professions	
1	Administrative & accounting professions
2	Clerical work including typing & secretarial work
3	Switchboards, telephones & connections works
4	Warehouses works
5	Sales works, including all groups
6	Decoration works
7	Fuel selling in main cities
8	Electricity professions
9	Mechanical and car repair professions
10	Drivers
11	Guards & servants
12	Medical professions
13	Engineering professions
14	Haircutting works (coiffeur)
15	Teaching professions, including all specialties except for the rates ones where there is no Jordanian is available
16	Loading & unloading workers in the fruits and vegetables market (except Central fruit & vegetables market)
17	Loading & unloading workers in malls & supermarkets
18	Cleaning workers in private schools & hotels
19	Regional offices for foreign companies but there are some exceptions.

Source: MoL, Syrian Refugee Unit Monthly Progress Report, Nov. 2, 2017.

According to Article 12 of Jordanian labour law, non-Jordanians can be employed in closed sectors only if they possess qualifications that are not available among Jordanians, or if there are not enough Jordanian

40 Jordan Response Plan 2017-2019.

workers to meet employers’ labour demand. Employers who violate this law by hiring foreign workers in closed professions are sanctioned with the payment of substantial fines.

Work permits issued by the Ministry of Labour fall mainly in the agricultural sector, followed by manufacturing and wholesale & retail trade (*Table 15*)[41].

Table 15: Work permits issuance for Syrian refugees, by economic activity

Economic Activity / Field	January to October 2016	Share of Work Permit Issuance	January to October 2017	Share of Work Permit Issuance
Agriculture, forestry, & fishing	9739	30.56%	16108	46.51%
Manufacturing	6044	18.97%	5182	14.96%
Wholesale & retail trade; repair of motor vehicles	4897	15.37%	3969	11.46%
Hospitality & food service activities	4192	13.16%	3738	10.79%
Construction	2870	9.01%	3234	9.34%
Administrative & support service activities	867	2.72%	560	1.62%
Public administration & defense; compulsory social	244	0.77%	388	1.12%
Water supply, sewage, waste management activities	232	0.73%	340	0.98%
Other service activities	1248	3.92%	332	0.96%
Transportation & storage	674	2.12%	247	0.71%
Activities of households as employers; undifferentiated goods and services-producing activities of households for own use	441	1.38%	143	0.41%
Education	131	0.41%	136	0.39%
Professional scientific & technical activities	72	0.23%	135	0.39%
Human health & social work activities	58	0.18%	35	0.10%
Arts, entertainment & recreation	36	0.11%	24	0.07%
Information & communication	33	0.10%	23	0.07%
Mining and quarrying	31	0.10%	22	0.06%
Real estate activities	31	0.10%	9	0.03%
Activities of extraterritorial organizations & bodies	11	0.03%	6	0.02%
Financial & insurance activities	5	0.02%	3	0.01%
Electricity, gas, steam and air conditioning	9	0.03%	2	0.01%
Total	**31865**	**100.00%**	**34636**	**100.00%**

Source: MoL, Syrian Refugee Unit Monthly Progress Report, Nov. 2, 2017.

In agriculture, workers are permitted to move between employers on a seasonal basis, although they are generally employed under yearlong work permits. The construction sector has very different characteristics compared to the service and the agricultural sectors, since job positions are available according to the project’s duration.

According to ILO’s estimates, more than 85,000 Syrian workers are currently employed without a work permit. In order to increase the work permit uptake in most sectors, there is a need to continue to expand sector-specific, cost-effective interventions that take into account decent work principles – including social security. Estimates in certain sectors are as shown in the below table (*Table 16*)

41 MoL, Syrian Refugee Unit Monthly Progress Report, Nov. 2, 2017

Table 16: Estimated number of refugees without work permits

Sector	Estimated number of refugees without work permits
Construction	30,000
Wholesale & trade	19,320
Manufacturing	3,022
Food and other services	1,506
Total	**53,848**

Source: Jordan’s first job centre for Syrian refugees opens in Zaatari camp, ILO, August 2017.

Following the London Conference on the Syria crisis in early 2016**,** the Government of Jordan (GoJ) waived the fees required to obtain a work permit for Syrian refugees in a number of occupations open to foreign workers and simplified the documentation requirements. These measures have encouraged employers to regularize their workers, resulting in a good number of work permits being issued and renewed to Syrian refugees in Jordan to date.

As part of the efforts by the ILO and UNHCR to enhance further the livelihoods of Syrian refugees, in August 2017 they both inaugurated the first employment office inside the Zaatari refugee camp – “the Zaatari Office for Employment”. Set up in coordination with the GoJ, it will facilitate access to formal work opportunities across Jordan for refugees living in the camp.

Earlier in 2017, the GoJ announced that Syrian refugees living in camps were entitled to obtain work permits and be employed in urban areas.

A specific data base programmed by UNHCR will record the work permits and facilitate the movement of the workers in and out of the camp, helping them make the most of their new jobs. The facility will also allow refugees to receive employment advice, counseling and information from ILO officials located in the office on a daily basis. The centre will host job fairs and provide job-matching services to bring employers and refugees together. A second office is now under construction in Azraq camp to bring job opportunities closer to its residents[42].

Table 17: Work permits Issuance for Syrian refugees in camps (from 01/02/2017 to 30/11/2017)

	Camp	Work Permits Issued from February to November 2017
1	Azraq Camp	6976
2	Zaatari Camp	4184
3	Mreijeb Camp	468
4	Unknown or Old Record	24
5	Cyber Camp	18
	Total	**11,670**

Source: Jordan’s first job centre for Syrian refugees opens in Zaatari camp, ILO, August 2017.

Zaatari Camp is extremely large. It is currently sheltering tens of thousands of people who have been forced to flee the conflict in Syria and, while it’s not a typical city, in many ways it operates like one.

42 Jordan’s first job centre for Syrian refugees opens in Zaatari camp, ILO, August 2017

Syrian refugees at Zaatari just want to return home; however, until then their life goes on, with many refugees establishing new livelihoods in the camp - as shop owners[43].

As camps become established, economies begin to develop organically over time. Refugees not only lose their homes, families and communities, they also lose their jobs and sense of purpose. While many are unable to find jobs inside refugee camps, a few of them with an entrepreneurial spirit and savings from home manage to start businesses. Many come to the camps with special skill sets and, once in the camps, they start applying them or developing new ones to meet the needs of their new communities[44].

According to the MoL's data on the monthly progress of work permits issuance, sharp increases were noticed after the following waivers were offered:

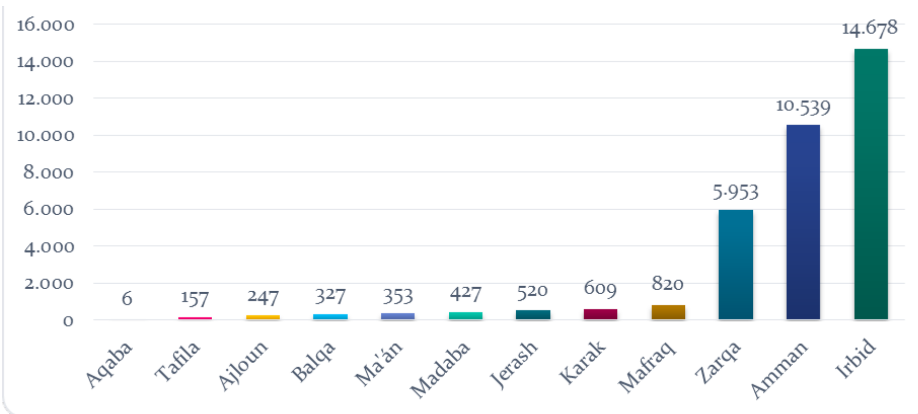
April 2016: a huge monthly increase occurred immediately after work permit fees were waived.

June 2016: another sharp increase occurred following the decision to waive the requirement for employers to submit proof of social security coverage for their workers at the time of submitting work permit applications. This has been the largest spike to date.

September 2016: the latest spike occurred following the decision to waive medical examination requirements for Syrian workers. Instead of paying for an additional medical examination as certified proof of good health from the Ministry of Health, the Ministry of Labour permitted Syrians to use the medical examination they had already undergone to obtain their Ministry of Interior service card.

Until the beginning of November 2017, the largest number of work permits was issued in the governorate of Irbid, followed by Amman and Zarqa'. This was expected, as these three governorates have witnessed the greatest influx and existence of Syrian refugees. In addition, these are the most urbanized areas in Jordan, where people are most likely to find a job. Accordingly, almost 90% of all the work permits for Syrian refugees were issued in those three governorates, while the other nine governorates accounted for the remaining 10%, as they host a much lower number of Syrian refugee workers (*Figure* 16). In general, work permit is perceived to primarily give Syrians a sense of security and stability regardless of their employment situation. It works as a tool to legitimize their presence in Jordan and potentially protect them against deportation.

Figure 16: Work permits for Syrian refugees issuance by Governorate from Jan 1, 2017 to Oct. 31, 2017



Source: MoL (2017). Syrian Refugee unit work permits progress report. Amman, October.

There are two sides to everything; Syrian workers generally reported more benefits than liabilities regarding their work permits. Among the concerns that are usually expressed to the NGOs and to the

43 Champs Elysees – in Jordan's Zaatari Refugee Camp, Dec 2016, abc.net

44 Welcome to the Champs-Elysee, Zaatari refugee Camp, Emirates women, 2016

MoL, one that stands out is the fear of being exploited by the employer. In addition, it is believed that the work permit might give workers limited flexibility and mobility. However, the majority of Syrians believe that there are no liabilities in holding work permits, especially considering that UNHCR’s qualitative evidence suggests that work permits provide more general protection in terms of mobility, and reduced fear of being deported or sent to a camp.

Syrian refugee workers revealed that they were employed on verbal agreement basis and without contracts more frequently than their Jordanian counterparts[45]. With the continuous updating and enforcement of regulations, written contracts became an obligatory requirement to issue a work permit[46]. Among Syrian workers without permits, only 6% reported having a written contract[47].

In 2015 and 2017, the ILO and FAFO conducted an impact assessment concerning the work conditions for Syrian refugees. The findings concluded that their work conditions had slightly improved during that period (*Table 18*).

Table 18: Working hours for Syrian refugees with working permits

Syrians with work permits working hours	2015	2017
40 - 59 hours /week	36%	44%
60 - 79 hours /week	30%	35%
80 or more hours /week	18%	5%

Source: Impact Assessment for Syrian Refugees, ILO-FAFO, 2015.

Workers without work permits have reported almost similar working hours compared to workers holding work permits (*Table 18*).

Table 19: Working hours for Syrian refugees without working permits

Syrians without work permits working hours	2017
40 - 59 hours /week	40%
60 - 79 hours /week	30%
80 or more hours /week	4%

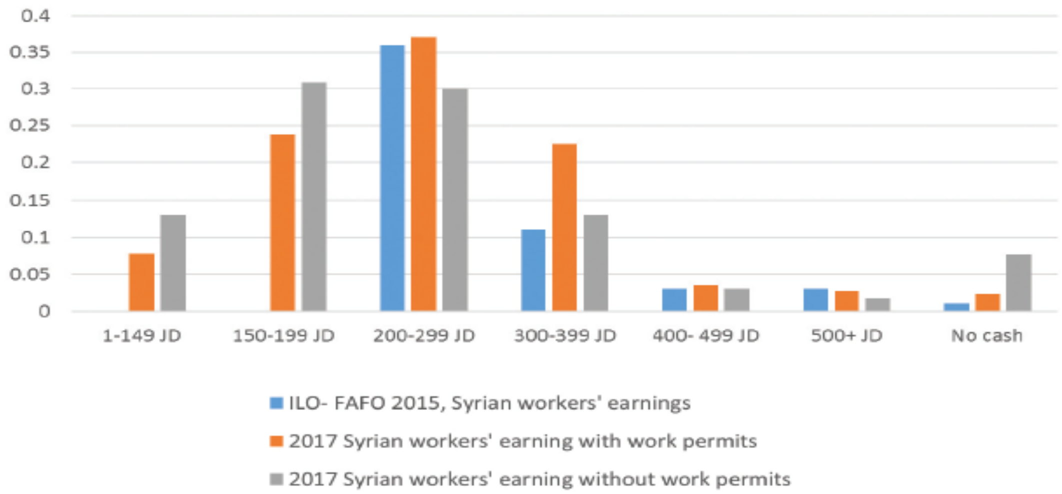
Source: Impact Assessment for Syrian Refugees, ILO-FAFO, 2015.

As the tables above shows, those with permits work more hours. This could be related to the fact that they are more likely to be paid, although 10% only reported receiving overtime pay.

As established by the Ministry of Labour, the minimum monthly wage for foreign workers is 150 JOD. The difference in wages of Syrians with or without a work permit is more likely to stem from a relatively positive attitude of the employers rather than the impact of the work permits themselves. Further evidence is shown in *Figure* 17 below, which compares the findings from the 2015 ILO/FAFO impact assessment with those from a two-sample assessment conducted in 2017. Due to differences in data reporting, comparison with the groups earning below 199 JOD/month is not possible, although the 2015 ILO/FAFO impact assessment reported that less than 44 per cent of Syrian workers were earning less than 200 JOD/month.[48]

45 Impact Assessment for Syrian Refugees, ILO/FAFO, 2015.
46 MoL, 2017.
47 Work permits regulations and employment outcomes of Syrian refugees in Jordan, ILO, 2017
48 Figure 17Work permits regulations and employment outcomes of Syrian refugees in Jordan, ILO, 2017

Figure 17: Syrian workers' earnings (2015 vs 2017)



Source: Work permits regulations and employment outcomes of Syrian refugees in Jordan, ILO, 2017.

While refugee populations largely reside in urban centres throughout Jordan, many of the job opportunities, particularly - but not restricted to - those in Special Economic Zones, are distant from their homes. For those considering low-wage jobs, many said that the daily costs of transport could change the financial equation and ultimately deter them from taking a job.

Yet, set refugees noted that the issue of proximity was not solely about the costs of transport; rather, they explained that long transit times were a deterrent to taking jobs because of their inability to immediately address any home emergencies, such as a health concern or potential eviction. Others were hesitant to consider jobs that were too far away. Distinguishing between the financial dimensions and security concerns over transport was key to addressing this barrier. That being said, it is also important to note that many refugees were willing to travel moderately far distances: men, on average, were willing to commute 46 minutes to an employment opportunity, compared to 30 minutes for women. If living inside the same governorate where the obtained job is located, travelling distances would be in the range of 15 to 40 minutes, thus falling within the acceptable travel range for refugees, although traffic jams are becoming a real restraining problem in Jordan recently.

Both the type and extent of these barriers vary by gender: compared to the female refugees, men preferred financial support for transport, whereas females underscored the need for supporting childcare. Addressing these material barriers is key to helping refugees’ access to employment opportunities[49].

If living in the camp and working in one of the governorates though, distances and time spent are higher, and costs may be higher as well (*Table 20*[50]).

49 Syrian Refugee Employment, IRC 2017.
50 Google maps

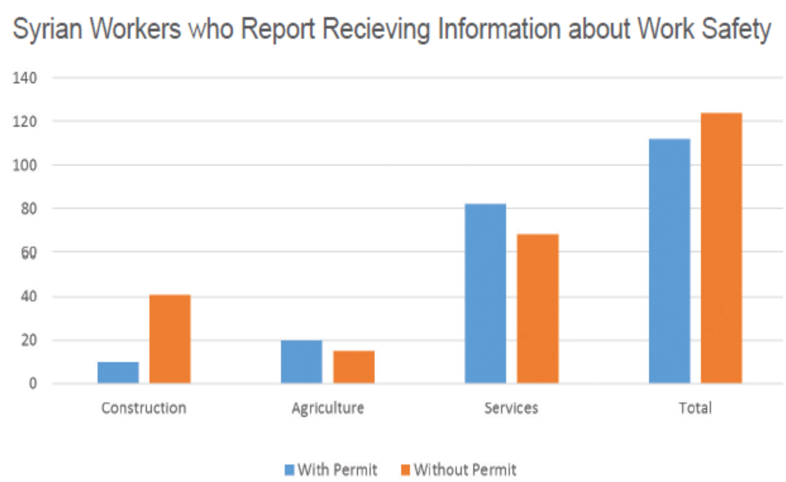
Table 20: Working hours for Syrian refugees without working permits

Point 1	Point 2	Distance (Kilometers) – shortest route	Distance (Time) – fastest route
Zaatari Camp	Irbid	68 km	1 hr, 12 min
	Amman	74 km	1 hr, 35 min
	Zarqa	56 km	54 min
	Mafraq	26 km	30 min
Azraq Camp	Irbid	133 km	2 hr, 5 min
	Amman	91 km	1 hr, 45 min
	Zarqa	68 km	1 hr, 4 min
	Mafraq	86 km	1 hr, 17 min
Emirati Jordanian Camp	Irbid	108 km	1 hr, 42 min
	Amman	66 km	1 hr, 22 min
	Zarqa	43 km	40 min
	Mafraq	61 km	54 min

Source: Google maps.

As shown in *Figure* 18, approximately 30% of Syrian workers are informed by their employer about work related hazards and necessary safety precautions. According to the ILO/FAFO impact assessment, it is evident that in 2017 more Syrian workers had access to information about work safety compared to 2015, but the increase is most notable in service sector, which is more visible to the public – including government officials and labour inspectors. However, a great percentage of workers amounting to 64% reported that they were adequately provided with safety equipment. On the other hand, 63% reported that they would not wear safety equipment even if it were provided. It is worth mentioning that the majority of Syrian workers that reported they would wear safety equipment if it was provided were employed in the service sector, while the majority of those who reported they would not were in the construction sector[51]. Looking at the construction sector in specific, and due to the lack of enforcement mechanisms and sanctions for violating safety procedures, almost all of the construction workers, irrespective of their nationality, do not wear safety equipment or use protection gear.

Figure 18: Syrian workers who report receiving information about work safety



Source: Work permits regulations and employment outcomes of Syrian refugees in Jordan, ILO, 2017.

51 Work permits regulations and employment outcomes of Syrian refugees in Jordan, ILO, 2017

iii. Vulnerable population and the labour market

Children

Child labourers are defined as children who are engaged in work unsuitable for their capacities as children or in work that may jeopardize their health, education or moral development.

Jordan is one of the first countries to approve the international conventions on the protection of children from economic exploitation: the Convention on the Rights of the Child and its two protocols and the conventions of the International Labour Organization (Minimum Age Convention No. 138 and the Worst Forms of Child Labour Convention 182). The work of children is in full conformity with international conventions.

Child labour among Syrian refugees was identified as an issue of concern following the very first joint UN/Government needs assessment of Syrian refugees entering Jordan. Syrian children can be found working in a variety of occupations both inside and outside the refugee camps.

Some Syrian refugees forgo work because they continue to fear internment or deportation if they were caught. Before the Compact, it was not uncommon for refugees who were caught working without a permit to be sent to one of the official refugee camps. While this practice appears to have ended, its effects continue to reverberate in Syrian communities, not only keeping adults from seeking employment but also pushing children into child labour as children are perceived to be less likely sent to the camp. Syrians have the highest child labour rate in the country, at 3.22%. Most child labourers receive JOD 3-5 a day (approximately USD 4-7), and most of them said they were not working before arriving in Jordan[52]. Three out of four reported work-related health problems and around 20% reported experiencing physical abuse. Only 26% of economically active children attended school[53].

Working refugee children living in host communities are found in a variety of sectors: cleaning work, selling in shops or in the streets, work in restaurants, collecting trash in the street, work on construction sites, loading/carrying materials, as well as work as a mechanic or carpenter are all found both inside and outside the camps.

Women

In the Arab states, women’s challenges in the labour market tend to have high commonalities and similarities. Although female educational attainment made noticeable progress, women’s participation in the workforce has not improved.

In Jordan, the hard economic situation and high unemployment rates have resulted in low rates of job creation. In addition, due to deep-rooted social values households determine that men be the first to take on a job opportunity, irrespective of women’s potential in the labour market.

UNHCR data shows that female Syrian refugees in Jordan have lower levels of education than women in the larger region and face significant additional barriers to entry, such as family separation and trauma endured during displacement. Many refugee women claim that the main barrier is cultural, prohibiting women from working in certain roles or in public spaces with men driving them out of the labour market.

52 national child labour survey 2016 of Jordan, Centre for Strategic Studies
53 UNICEF and Save The Children, 2015

Work permits issued to women account for only 6% of the total, even though several initiatives targeting women were implemented by numerous NGOs, as well as UNHCR and the Ministry of Labour. In October 2016, an awareness campaign promoted by the ILO in collaboration with agricultural cooperatives in Irbid and Mafraq proved to be particularly successful: following this initiative, 1577 Syrian women applied for work permits in the agricultural sector[54].

There is a great need to increase the participation of Syrian women to the labour force through the creation of jobs they are likely to find attractive (flexible schedule/home-based work), and through targeted measures that take their needs into consideration (access to day care and transport, as well as focus induction training).

Syrian refugee women face greater obstacles to obtaining legal protection for safe work. In order to meet their work needs, many refugee and Jordanian women asked for increased vocational training or assistance to create a home-based business[55].

Disabled

In addition to what has been mentioned in the early sections concerning the difficulties faced by men and women despite of their age, a number of other challenges is faced by women, youth and people with disabilities in Jordan, whether Jordanian citizens or Syrian refugees. Of course, being a refugee draws more challenges, but commonalities are a lot.

According to the World Health Organization (WHO), the word “disabilities” is an umbrella term, covering impairments, activity limitations, and participation restrictions. An impairment is a problem in body function or structure; an activity limitation is a difficulty encountered by an individual in executing a task or action; a participation restriction is a problem experienced by an individual in involvement in life situations. Disability is thus not just a health problem, it is a complex phenomenon, reflecting the interaction between features of a person’s body and features of the society in which he or she lives. Overcoming the difficulties faced by people with disabilities requires interventions to remove environmental and social barriers.

People with disabilities have the same health needs as non-disabled people – for immunization, cancer screening etc. They also may experience a narrower margin of health, both because of poverty and social exclusion and because of their possible vulnerability to secondary conditions, such as pressure sores or urinary tract infections. Evidence suggests that people with disabilities face barriers in accessing the health and rehabilitation services they need in many settings.[56]

Quality data on persons with disabilities in Jordan is very limited due to a number of factors, including the use of outdated data collection tools by humanitarian agencies and lack of consolidation of disability-related data between national actors. Tools that frame disability strictly as a health issue ignore its multi-faceted nature and do not allow for accurate identification of persons with disabilities.

The Higher Council of Affairs of Persons with Disabilities estimates that 13% of the population in Jordan have a disability, not counting refugees. Only 2.36% of refugees registered with UNHCR are identified as having a disability.

54 UNHCR,Child labour Report 2016,Terre des Hommes-Child labour Among Refugees of the Syrian Conflict.
55 7 Years into Exile
56 WHO, Health Topics, Disabilities, www.who.int

Based on survey findings, Handicap International and HelpAge International deem that 1 in 15 Syrian refugees has been injured because of the conflict.

The Higher Council for Affairs of Persons with Disabilities (HCD) continues to call for drawing up plans in every ministry to address this category of people needs, in addition to amendments of laws related to disabilities.

The majority of people with disabilities face discrimination everywhere, due to the lack of accessibility to public places, schools, universities and streets. However, Jordan’s attention to the rights and the issues of the people with disabilities is strong: Jordan was one of the few Arab countries to ratify human rights treaties and international agreements for people with disabilities. In 2008, the Kingdom ratified the Convention on the Rights of Persons with Disabilities “in record time”.

In addition, in 2015, the Ministry of Planning and International Cooperation (MoPIC) funded 63 rehabilitation projects, at a cost of JOD 2.4 million, for people with disabilities; they are now entitled also to exemptions reaching 90% of registration fees at universities, and that admission rules were amended for them.

In October 2016, the Central Bank had ensured access to banking and credit services for persons with disabilities, with complete independence and full respect for their privacy. Now, all banks are obliged to ensure that their facilities met the needs of persons with disabilities. The new law on persons with disabilities had adopted an up-to-date definition of disability, which reinforced supported decision-making and removed guardianship. Further, the new law compelled the legislature to consult with persons with disabilities and their organizations every time a social status law was amended, particularly with regard to provisions related to legal eligibility. A draft law had been proposed which defined disability as an aggravating factor in criminal acts.

Institutionalization was one of the main problems facing persons with disabilities, not only in Jordan but also throughout the world. In spite of limited financial resources and constraints, Jordan had made a political commitment at the highest level to deinstitutionalize persons with disabilities; the process would start in 2018 and would be completed by 2028. In Jordan, there was a strong social resistance to inclusive education, which required relentless efforts to address stereotypes, change attitudes and lay the foundation for inclusive education. Another important challenge was ensuring accessibility to infrastructure, services and information, as access was a key element in ensuring equality and non-discrimination for persons with disabilities[57].

iv. The transfer of remittances[41]

The remittances received by Syrian refugees in Jordan contribute to facilitating their livelihoods and are considered as an additional income resource inside and outside the camp.

Syrian refugees use remittances outside camps for:

- Payments;
- Food purchases;
- Health care expenses.

Syrian refugees use remittances inside camps for:

- Maintenance of housing;

57Committee on the Rights of Persons with Disabilities considers initial report of Jordan, relief web, March 2017.

- Food aid integration;
- Support to family finances (debt repayment and savings).

Flow of remittances to and from Jordan in 2015

Remittances sent from Jordan totalled USD 2,876,000,000, of which:
- USD 1,293,000,000 to Egypt;
- USD 1,074,000,000 to Palestine;
- USD 254,000,000 to Syria.

Remittances received in Jordan totalled USD 3,788,000,000, of which:
- USD 1,468,000,000 from The Kingdom of Saudi Arabia;
- USD 716,000,000 from United Arab Emirates;
- USD 376,000,000 from United States of America.

Remittances were mainly sent via:
- official methods, such as business services institutions or exchange companies;
- non-official methods, such as (money delivery by hand or informal intermediaries).

A recent survey conducted by IPSOS and funded by GIZ indicated a very low level of formal financial integration and inclusion for Syrian refugees in Jordan. Moreover, the levels of formal account ownership were close to zero, as was the use of formal credit; however, many Syrian refugees, especially those who live in camps and receive aid, rely on informal borrowing sources.[58]

2.5 Socio-Economic Impact of Syrian refugees in Jordan

Depending on their level of commitment to humanitarian issues and international obligations related to refugees, countries may experience many direct and indirect socio-economic effects. Jordan is one of these states faced with many social and economic challenges.

The influx of Syrian refugees into Jordan has led to rising public service costs and pressure on the local labour market. Unemployment is the most important challenge for the Jordanian labour market. Unemployment levels are on the rise and the relevant data from the Department of Statistics (*Table 21*) show the decline in refined activity rates for Jordanian population between 2012 and 2016.

Table 21: Refined Activity Rates among Jordanian Population Aged 15+

Year	Refined Activity Rates
2012	38.0
2013	37.1
2014	36.4
2015	36.7
2016	36.0

Source: Department of Statistics

58 Remittance Flows Worldwide in 2015, Pew Research Centre,2015.

The arrival of Syrian refugees, and the consequent competition with Jordanian workers on the local labour market, resulted in:

- A professional shift among the Jordanians previously employed in the manufacturing sector, as well as the wholesale and retail trade sector.
- A strong rivalry between Syrians and Jordanians in the construction and retail sector, especially due to the fact that Syrian refugees residing outside the camps are working in the informal economy. Consequently, the number of Jordanians employed in low skilled jobs has increased.
- A decline in employment opportunities for Jordanian workers in the construction sector and the wholesale and retail trade sector due to competition with the Syrian labour force.

The Syrian crisis had a great impact on Jordanian economy, people and institutions. It is evident especially when looking at the Gross Domestic Product (GDP) growth rates since 2015.

Figure 19: Jordan GDP Annual Growth Rate

Source: Trading economics.com Central Bank of Jordan.

The decline in the growth rates of the GDP is reflected in the levels of poverty and unemployment, inflation, trade deficit and the number of people living below the poverty line.

In an effort to face the challenges induced by the Syrian refugee crisis, the government launched the Jordan Response Plan (JRP) in order to organize and coordinate the different activities and projects needed to face and respond to the refugee crisis. Other than this important coordination role, the plan also acts as a fundraising instrument directed to the international community, aimed at obtaining financial assistance and other forms of support.

The Jordan Response Plan to the Syria Crisis (JRPSC) 2017 – 2019 represents a three-year programme of high priority interventions to enable the Kingdom of Jordan to respond to the effects of the Syria crisis without jeopardizing its development trajectory.

The Jordan Response Plan 2017-2019 is a call for collective action to better support Syrian refugees and Jordanian people, communities and institutions. It is based on a number of assumptions, which are regularly revised and adjusted whenever needed. Implementation of the Plan is guided by the JRPSC, under the leadership of the government of Jordan.

The plan consists of five chapters:

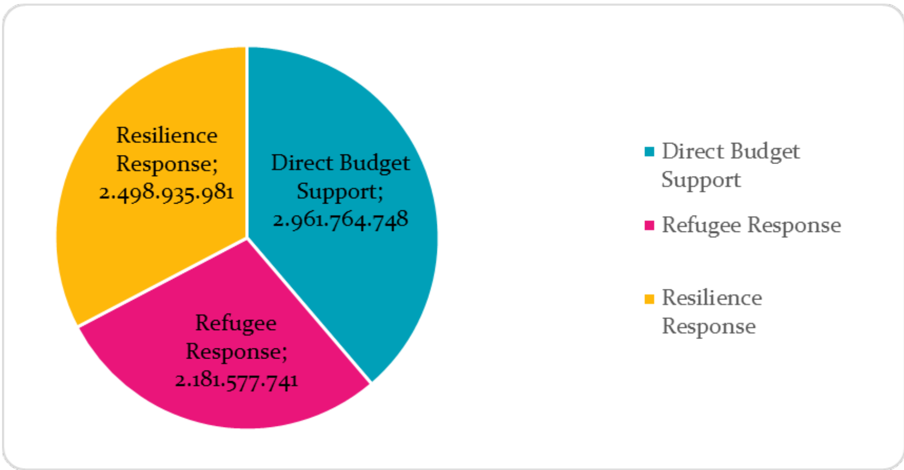
i. *Context and methodology.*

ii. *Comprehensive Vulnerability Assessment.*
iii. *Sector Response Plans.*
iv. *Impact of the Syria Crisis and Direct Budget Support Needs.*
v. *Management Arrangements.*

The JRP budget requirements[59] comes as a total from three dimensions (*Figure 20*):

1. Direct budget support – USD 2,961,764,748
2. Refugee related interventions – USD 2,181,577,741
3. Resilience strengthening (host communities)- USD 2,498,935,981

Figure 20: 2017-2019 JRP Budget Requirements



Source: Jordan Response Plan 2017-2019.

The government and the international community approved a budget of USD 7.6 billion, at an average of USD 2.5 billion/year for the JRPSC 2017-2019. Despite the total funding provided by the international community for the plan, half of its needs are not covered; therefore, it was decided to update the plan to be in line with the contract with Jordan. This was one of the most important outcomes of the London conference in 2016, which addressed sectors of primary importance (education, water, energy, food, health, etc.).

i. Education Sector

Out of 656,400 Syrian refugees residing in Jordan, 236,304 are school-aged children. 145,458 Syrian refugee children were enrolled in public schools in camps and host communities; therefore, 90,846 Syrian children registered with UNHCR remained out of formal education (JRP2017-2019).

61.6% of school-aged Syrian refugee children across Jordan were attending formal education, amounting to 63.5% of girls and 59.8% of boys in this age group, respectively. This phenomenon has increased the burden on the education sector in Jordan, thus contributing to the return of double-shift schedules in

59 Jordan Response Plan 2017-2019

public schools and to increased pressure on the size of classrooms, especially in the provinces of Amman, Irbid, Mafraq and Zarqa, overcrowded with Syrian refugees[60] .

The most important challenges for the education sector are:

- The distance and the double-shift system.
- The lack of sufficient staff and specialist to assist students with disabilities.
- The large number of Syrian students who are still without the official documents required for registration in public schools.
- The high density of students in the primary level, particularly in the areas where the Syrian refugees are concentrated, resulting in the offer of low-quality education.
- Reportedly, some Jordanians have found it difficult to find empty seats for their children in private schools, especially in areas overcrowded with Syrian refugees.
- The increase in the number of enrolments in schools negatively affected the students’ engagement and understanding of the subjects, to the detriment of their academic achievements. In addition, it also led to increased pressure on the school facilities, which are not adequately prepared to face this situation.
- The increase in the number of Syrian students begging. The statistics from the Ministry of Social Development of Jordan show an increased begging rate among Syrian children, estimated at 14.6% in 2016.

ii. Energy Sector

In any economy, the energy sector is considered one of the most strategic, as it affects the cost of most goods and services, albeit to varying degrees. Therefore, a country's access to affordable energy supplies is a crucial driver behind economic growth, which is the reason why many of the modern conflicts and wars were stimulated by disagreements over energy sharing and pricing.

Jordan is an energy insecure country that imports 96% of its requirements. The increase in population due to the high number of refugees has increased the need of energy, not only for domestic consumption, but also for sustaining services provision (*Table 21*).

As per the latest statistics, the total residential electricity consumption increased by 34% between 2011 and 2016, while the consumption of liquefied petroleum gas (LPG) increased by 17% from 370,000 tons in 2011 to 433,000 tons in 2016.

On the other hand, per capita energy consumption decreased by 18% between 2011 and 2016, while per capita consumption of electricity declined by 21% from 2166 kwh in 2011 to 1701 kwh in 2016, demonstrating that people could not afford the previous level of consumption.

However, in 2016 the demand for electric power increased by about 3%, with the household sector recording the highest growth rate, reaching 7%.

60 Access to education for Syrian refugee children and youth in Jordan host communities. Joint education needs assessment report,UNICEF 2015

Table 22: Electricity consumption in Jordan, by sector (2016)

Sector	%
Household	45
Industry	23
Water pumping	15
Commercial	15
Street lights	2%

Source: Ministry of energy and mineral resources, annual report 2016.

The Ministry of Energy and Mineral Resources (MEMR), in cooperation with the international community, implemented several projects using renewable energy resources. For instance, it has provided host communities in Irbid, Mafraq and Jerash governorates, as well as Za’atari camp, with energy-saving led lights and installed photovoltaic (PV) systems on school rooftops. In particular, 23 PV systems were set up in public schools hosting more than 5% Syrian refugees in Irbid and Jerash governorates, to cover part of the increased demand in energy due to overcrowding and double-shifting. Additional 160 Solar Watering Heating (SWH) systems were installed in Irbid, Jerash and Ajloun governorates, thereby benefiting shelters rented by refugees’ families, who were able to obtain an average 30% reduction in rent and 28% reduction in utility bills61.

Jordan is now home to the first refugee camp in the world powered by renewable energy. Azraq’s solar plant was inaugurated in May 2017. It provides clean energy to refugees and forms part of Jordan’s strategy to become a green economy by 2020.

iii. Water, Sanitation and Hygiene (WaSH)

Jordan is the second most water-scarce country in the world. Access to water resources in this volatile security context is an essential condition to peace and stability, and scarcity of quality and quantity is aggravating social tensions between refugees and host communities.

Water and sanitation vulnerabilities have been exacerbated by the refugee crisis and the increased demand. Water supplies have declined, prompting some homes to buy water and causing further deterioration of the of the networks, whose poor conditions are the result of extreme pumping pressure, particularly in Jordan’s Northern and Central governorates.

Annual water share dropped to below 100 m^3 per person; water demand increased by 40% in the northern governorates affected by the Syria crisis and by 21% elsewhere in Jordan. Most renewable surface water is being utilized, while groundwater is being unsustainably exploited and is gradually diminishing, leading to decreasing water levels and deteriorating water quality[62].

The Ministry of Water and Irrigation faces the challenge of ensuring that the plan to respond to the Syrian crisis requirementsis implemented at its full value. The direct cost of a refugee on the water sector is about 208 JOD/year, the indirect cost of about 220 JOD/year. The average water consumption of a Syrian refugee in the camp ranges from about 40 to 50 litres a day, 80% of which is wastewater. The WaSH response aims to:

61 JRP 2018-2020

62 Report of the Special Rapporteur on the human right to safe drinking water and sanitation, August 2014

- Rehabilitate water and sewage systems at some vulnerable host communities.
- Renew energy supply systems for pumping.
- Strengthen water networks and reduce water loss.
- Enhance safe water supply in host communities and camps.
- Monitor ground and surface water resources.
- Expand sewage networks and wastewater treatment plants.
- Provide safe sewage services.
- Improve water and sewage services at vulnerable schools, informal tented settlements or amongst nomadic communities.[63]

Several important projects are currently underway, among which:
1. The National Carrier Line project, worth USD 46 million.
2. The rehabilitation of the carrier line from the wells supplying the Za’atari reservoir, with a value of USD 15 million[64].

The Ministry of Water and Irrigation is continuing to implement projects to:

- Increase the amount of water supply.
- Reduce water losses; improve the efficiency of water and wastewater systems and energy efficiency.
- Expand sewerage coverage and enhance the capacity of wastewater treatment plants and quality of effluent water.
- Maximize utility performance to improve service delivery and cut down operational costs.

iv. Health

The Government of Jordan has granted access to public health services for Syrian refugees, at the same rates applied to the more than 2.2 million Jordanians who are without health insurance coverage. This is posing a significant problem for vulnerable refugees, considering that a recent survey has shown that 36% of adult refugees outside the camps were unable to access needed medicines or other healthcare services, primarily due to their inability to pay fees. This might have caused some refugees to move into the camps, thereby shifting the financial burden of their access to essential health services from the Government to humanitarian stakeholders[65].

The influx of Syrian refugees and the substantial change in population demographic have placed pressure on the national health system. A wide range of health programs has been implemented, targeting Syrian refugees in camps and in urban, peri-urban and rural areas. Health interventions included provision of primary and secondary healthcare and life-saving/emergency tertiary care.

The Ministry of Health (MoH) provides healthcare, preventive and awareness services, and any other service provided to the Jordanian citizen without discrimination. Some services continue to be provided free of charge to Syrian refugees, such as maternal and child health services, and to infected patients with thalassemia. The Ministry of Health has established 16 health centres; 21 centres are under construction and 16 health centres are located in various governorates. The influx of Syrian refugees considerably increased the work in government hospitals, resulting in higher pressure on medical services and serious

63 Alrai Newspaper, Syrian refugees and water crisis in Jordan. 10-10-2016
64 Alghad Newspaper. Ahuge European project Syrian refugees in Jordan and neighbouring countries. 2018
65 JRP 2018-2020

consequences on their life. Other ongoing interventions targeting areas with a high concentration of Syrian refugees are the following:

- Capacity building of human resources within MoH facilities;
- Provision of essential drugs, reproductive health, family planning commodities and critical equipment at public hospitals and health centres;
- Strengthening of the national Non-Communicable Disease (NCD) control system;
- Enhancing absorptive capacities at public facilities, including blood banks, warehouses, sera departments, hospitals and health centres.

According to the JRP 2018-2020, the total direct financial cost of healthcare for Syrian refugees is estimated to be around USD 115.5 million per year for the three-year period covered by the plan.. The indirect costs for the public health sector are calculated at around USD 16.5 million. These costs include the following negative spillover effects: (i) increased demand for health care services, (ii) rise in communicable diseases, (iii) overcrowding of Jordanians from public services, (iv) risks of increased infections as a result of lack of water and sanitation, (v) medication shortages and (vi) malnutrition.

v. Livelihood and Shelter

According to the latest Global Hunger Index (GHI), Jordan does not raise major concerns in terms of food access and availability. This information is substantiated by the latest data available at national level, which state that ‘only’ 6.2% of Jordanian households are to be considered food insecure or vulnerable to food insecurity.

Jordan's imports of wheat increased from 720 thousand tons in 2015 to about one million tons in 2016.

The increase in the volume and value of Jordan’s purchases of wheat is due to higher domestic consumption of bread since the country hosted more than 1.3 million Syrian refugees, in addition to large numbers of Arabs of different nationalities[66].

The agricultural sector is one of the sectors affected by the Syrian crisis, resulting in a direct impact on food security. This sector faces several challenges, such as the scarcity of land and water, high temperatures, insufficient rainfall, low productivity and ineffective marketing.

In 2016, WFP studies indicated that 72% of Syrian refugee households in host communities are food insecure.

The housing market in Jordan has been severely impacted by the Syria crisis. The increase in the population due to the influx of Syrian refugees, coupled with the stagnant housing market growth, have inevitably affected the availability and affordability of housing for both Jordanians and Syrian refugees. The inflation in rent rates doubled in the period of 2012-2016 in comparison with pre-crisis period of 2006-2011. Competition over access to housing has been consistently reported since the start of Syria crisis, hence becoming one of the main sources of social tension, particularly in urban areas. In particular, Syrian refugees are adversely affected and increasingly struggling to pay their rent while living in poor-quality housing[67].

According to Care Jordan study 2017, the primary resources of income for Syrian refugees were:

66 Ministry of Industry Trade and Supply
67 JPR 2018-2020

- Work.
- Assistance from local and international organizations.
- Own business/home-based activities.
- Assistance from family in Syria.
- Assistance from family abroad.
- Other sources.

At the individual level, social protection assistance is unable to keep pace with the growing needs of the concerned population. Additionally, cash and direct assistance alone is not a bridge to sustainable livelihoods and requires complementary support and opportunities to achieve satisfactory results.

vi. Business community

Micro and small businesses (MSEs) are the primary factor for job growth in Jordan outside of the public sector; however, the complex registration process may be a strong disincentive for many initiatives. A large percentage of Jordanian and Syrian businesses remain in the informal realm, which is preventing them from growing, accessing financial services and expanding to achieve broad-based economic growth for the country.

Despite the economic and social repercussions of the influx of Syrian refugees to Jordan, this challenge must be viewed at the same time as an opportunity that can contribute to strengthening the Jordanian economy and enriching cultural diversity in Jordan.

As a part of the Jordan Compact, and in line with reforms aimed at improving the business environment and encouraging investments, the government of Jordan provided Syrian refugees with a range of investment facilities. In this respect, the following facts should be noted:

- Many Syrians began investing in Jordan, where they contributed to providing job opportunities for many Syrians and Jordanians, especially in the food and catering industry, as well as in handicrafts and furniture industry.
- Economists confirmed the success of medium and small investments over large investments, because of their inability to compete in the Jordanian market in terms of high technology and the size of capital. In addition, since the Syrian migration to Jordan was to seek safety, no migration of capital occurred.
- The Jordanian government supported Syrian investors through selected setting-up mechanisms. In order to facilitate their entry, the ID card issued by the Investment Promotion Corporation (IPC) to Syrian investors located on Jordanian territories was adopted; moreover, the government allowed the recruitment of Syrian skilled workers at a rate ranging between 30% and 60% to the remote areas and factories in the industrial cities. Extended vehicle residence was also approved, as well as the temporary entry of Syrian investors and partners in companies registered with the Ministry of Industry, Trade & Supply.
- At least 4,100 Syrian companies had been registered with the Jordanian Companies Control Department (CCD) by the beginning of 2018. They covered several economic sectors, the most important of which were the industry, trade and real estate, with total capital exceeding JOD 220 million (or USD 310 million) at the beginning of 2018.

Syrian investments in Jordan improved the quality of the Jordanian factories without competing for the quality of their products, using their skills to develop products that meet the needs of Jordanian citizens.

The Syrian refugee crisis has also some positive macroeconomic outcomes.

Many studies and field reports have confirmed that the long-term Syrian presence can provide a positive economic contribution to Jordan, where refugees are increasing the consumer market, creating new marketing opportunities and bringing new skills, jobs and employment that otherwise may not be available in Jordan labour market.

The presence of Syrian refugees had a positive effect on the Jordanian real estate market, as they are more inclined to own the apartments than to buy land. The rent of shops also increased, especially restaurants, due to the registration of a large number of Syrian merchants in the Chamber of Industry, particularly in the governorates of Irbid and Mafraq.

Finally, the Syrian refugee crisis has led to growth in the manufacturing, construction, transport, communications and services sectors.

3. The economic integration of migrants in Italy: some evidences from the analyses of empirical data

3.1 The data set

The main source of data is the database of the Italian National Observatory for Financial Inclusion of Migrants. The Observatory was founded in 2011 by CeSPI, in cooperation with the Ministry of Internal Affairs and the Italian Banking Association (ABI) and with the participation of the financial branch the Italian Post authority (BancoPosta), the Italian National Association of Insurance Companies (ANIA), the Italian Association of Mortgage and Consumer Credit (ASSOFIN), CRIF, the Italian Union of Chambers of Commerce, Industry, Handicrafts, and Agriculture (Unioncamere) and the Ministries of Interior, Labour and Social Policies, Economy and Finance.[68] The long-term project, the first of its kind in Italy and in Europe, has the main goal of providing an integrated system of information (quantitative and qualitative) and a constant monitoring of the economic and financial integration processes of migrants in Italy. The broad range of participating stakeholders gives the opportunity to enlarge research activities to different study areas: offer, demand, entrepreneurship, European good practices and remittances; it is intended to encourage knowledge-sharing and cooperation and to help identify and define integrated strategies for strengthening and furthering the development of the financial inclusion concept.

In the framework of the Observatory's research activities in 2017, a survey was carried out on a sample of 1,422 migrants legally residing in Italy in the areas of Milan, Rome and Naples, in representation of the main urban contexts situated in northern, central and southern Italy. Survey participants were selected among the ten prevailing nationalities in the territories of Milan and Rome, and the five most represented

[68] The project is financed by the European Commission and the Italian Ministry of Interior (through the European Fund
for the Integration of Third-Country Nationals) and was awarded to CeSPI (the Centre of International Political Studies) following an open tender procedure.

nationalities in the region of Naples. The size of each national sub-sample was determined in proportion to the number of residents in each areas according to the following scheme:

Table 23: Italy survey 2017 - Sub-sample size, by location and nationality

	Romania	Ukraina	Morocco	Egypt	China	Philippines	Ecuador	Peru	Senegal	Bangladesh	Tot
Milan	40	52	49	80	55	74	70	80	70	40	**610**
Rome	68	52	49	66	51	74	65	60	65	60	**610**
Naples	40	40	40		40					40	**200**
Tot	**148**	**144**	**138**	**146**	**146**	**148**	**135**	**140**	**135**	**140**	**1420**

Source: Data base of the CeSPI National Observatory for the financial inclusion of migrants in Italy, 6th Edition, 2018.

Each national sub-sample was in turn disaggregated by gender, following the same proportional criterion. In general, the gender ratio was approximately 50/50 among Romanians, Moroccans, Chinese, Filipino, Ecuadorians and Peruvians; on the other hand, women and men represented respectively 30% and 70% of Senegalese, Bangladeshi and Egyptian participants, while an inverse ratio, i.e. 30% men and 70% women, was found among Ukrainian respondents.

The sampling methodology adopted the following approach: the selection of the centres pursued the objective of obtaining a sample representativeness as close as possible to that obtainable with the random sampling technique. The technique is grounded in the hypothesis that the centres were equally frequented by migrants, irrespective of their characteristics (religion, health, socio-relational preferences, education, job, wealth, etc.). Therefore, the selected centres were assumed to be: heterogeneous, fully representative of all migrants’ profiles, exhaustive, complete with any required information and homogeneous with respect to the type of centres selected in each area.[69]

The interviewers (35 in Rome, 30 in Milan and 15 in Naples) gave the questionnaire individually to each participant identified in the main meeting places of migrants of each nationality. Depending on the nationality, five different types of meeting centres were identified: (i) open places and public spaces; (ii) shops, restaurants and markets; (iii) associations, unions andpatronage centres; (iv) ASL and (v) other public offices (post offices etc.).

Each questionnaire contained 128 questions, integrated with some specific questions on informal finance, allowing the collection of 185,200 input data.

3.2 The migrant stylised profile

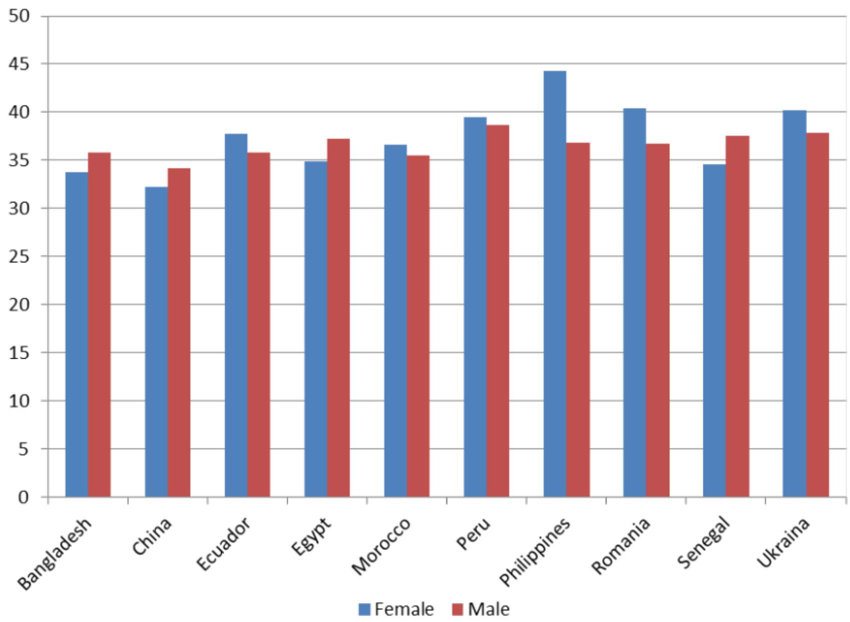
A first analysis of the sample data gives an overall picture of the profile of migrants. The average migrant is middle-aged, married or in partnership and has an upper secondary school certificate.

The average migrant is 37.4 years old, with males resulting younger (36.6 years) than females (38.2 years). The three sub-samples (Northern, Central and Southern Italy) and the national sub-samples are quite homogeneous, while there are substantial differences among nationalities. Filipinos are most-aged national community, mainly due to the higher average age of women, that is 44.2 years compared to 36.8

[69] Baio G., Blangiardo G.C., Blangiardo M. (2011), Centre Sampling Technique in Foreign Migration Surveys: A Methodological Note, Journal of Official Statistics, Vol. 27, No. 3, 2011, pp. 451–465; Blangiardo G. C. (1996), “Il campionamento per centri o ambienti di aggregazione nelle indagini sulla presenza straniera”, in Aa.Vv., Studi in onore di G. Landenna, Giuffrè, Milano.

years for men. The youngest community is the Chinese, with an average age of 32.2 years for women and 34.2 for men (*Figure 21*).

Figure 21: Average age in years, by nationality

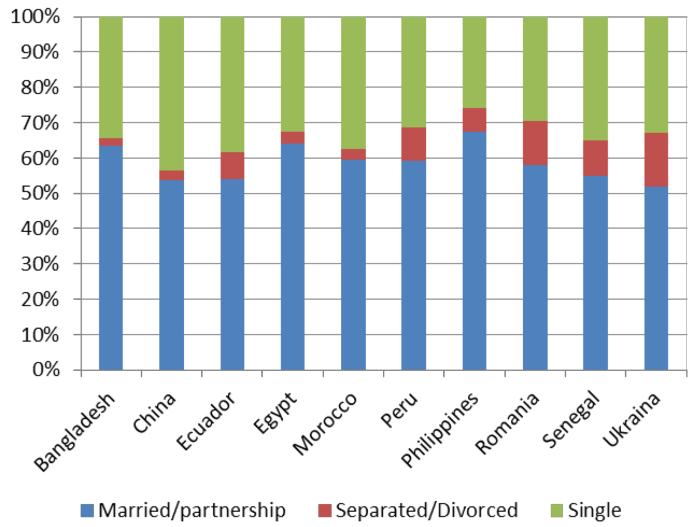


Source: Data base of the CeSPI National Observatory for the financial inclusion of migrants in Italy, 6th Edition, 2018.

Most migrants (58.7%) are married or in partnership, with a prevalence of women (62.3%). The percentage of divorced and separated is also larger among women: 10.9 % compared to 3.8% among men. Singles represent 41% of males and only 27% of females.

Family status is highly differentiated according to nationalities (*Figure 22*). A great part of Bangladeshi (90.3%) and Egyptian (81.1%) women are married, while percentages are much smaller among Ukrainian (52.7%) and Romanian (59%) female migrants. Only in the case of Chinese married women are less than half of the total females (48.2%), while the percentage of married men is much larger (60.9%), resulting the largest one together with the Filipinos (60.6%). The share of married men remains below 50% only among Ecuadorians and Ukrainians. However, the most interesting differences are related to the share of divorced and separated, which is remarkably larger for women. More specifically, among Ukrainians and Romanians the percentages are 17.9% and 19.3%, respectively, compared with 6.5% and 3.2% for men; other nationalities show the following breakdown: Filipinos (10.5% compared with 1.6%), Senegalese (18.2% compared with 5.8%) and Latin Americans (Peru: 12.0% compared with 6.2%; Ecuador: 9.2% compared with 5.3%).

Figure 22: Family status - Distribution (%) by nationality



Source: Data base of the CeSPI National Observatory for the financial inclusion of migrants in Italy, 6th Edition, 2018.

With regard to education, 46.0% of the participants have upper secondary school level, with no important differences between men and women. The level of female education is slightly higher: in more than a quarter of cases women have a degree, while only 18.0% of male migrants have completed education at university level. Also the small percentage of migrants with a post-graduate education is larger among women (4.0% compared with 1.9% of men). Only 9% have not completed the secondary school, with a larger percentage among men: 10.7% compared to 6.3% of women.

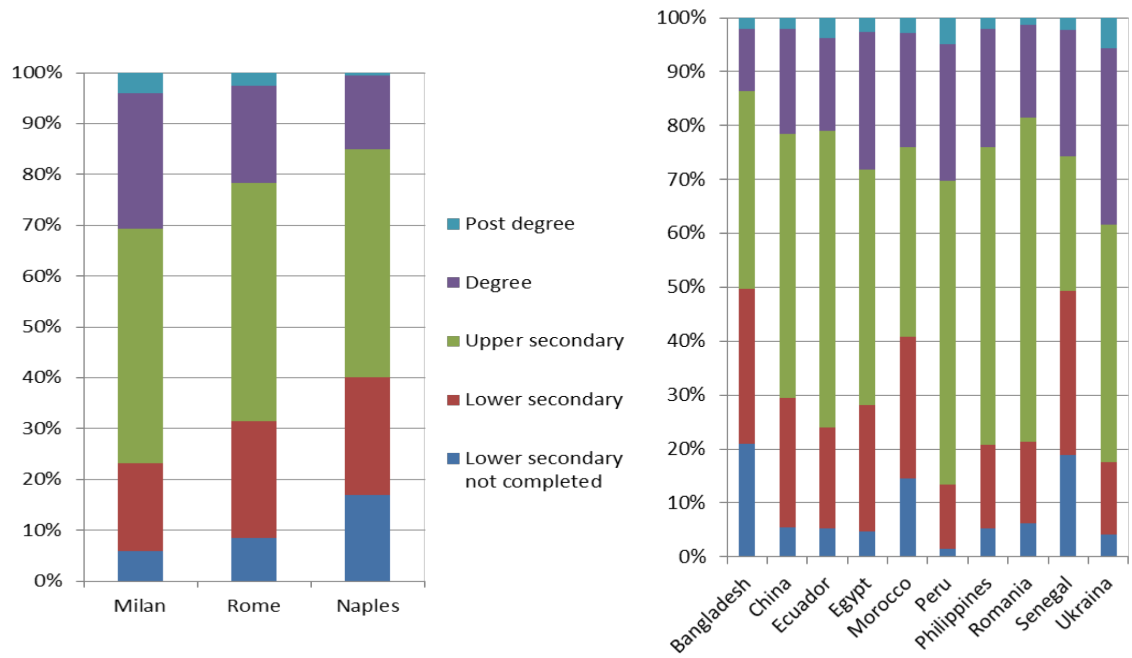
Some interesting differences emerge from the analysis of the three geographical subsamples, since the share of migrants with lower education levels gradually increases moving southwards (*Figure 23*). The percentage of migrants who did not complete the lower secondary school is 5.9% in Milan, 8.4% in Rome and 17.0% in Naples, where 20.6% of men have the lowest education level and only 10.8% have a degree, compared with 14.4% in Rome and 24.3% in Milan. Such a considerable discrepancy suggests a link between the pattern of migration and the characteristics of the destination in Italy, whereby qualified migrants eligible for quality jobs are preferably heading towards the most developed areas.

National communities are also very inhomogeneous in terms of education level distribution (*Figure 23*). Three main groups of nationals can be identified:

- The first group includes Bangladeshi, Senegalese and Moroccan nationals, with an high percentage of migrants who did not complete the lower secondary school (20.9%, 18.9% and 14.6%, respectively), as well as the lowest percentages of high school graduated (36.7%, 25.0% and 35.0%, respectively). Regarding the university level education, the three countries show different patterns, with Bangladeshi confirming the general prevalence of less educated migrants and the smallest percentage of migrants with a university degree (11.5%), while 23.5% of the Senegalese and 21.2% of the Moroccans are college graduates. The Bangladeshi community shows also the greatest gender education gap, with 31.3% of women who did not complete the lower secondary school and another 34.4% who only completed the secondary school.

- The second group includes the nationalities that are closer to the total sample average: Chinese, Ecuadorian and Romanian communities include participants with upper secondary education and less than 20% of migrants with a university degree.
- Finally, the third group includes the communities with the highest percentages of high school and university graduates: 24.0% for Filipinos, 30.3% for Peruvians, 28.2% for Egyptians and 38.5% for Ukrainians. The Ukrainian community also includes the highest percentage of respondents with post-graduate education (5.6%).

Figure 23: Education level, by location and nationality (%)



Source: Data base of the CeSPI National Observatory for the financial inclusion of migrants in Italy, 6th Edition, 2018.

3.3 Drafting a migrant economic integration pattern: main differentiations among migrants (descriptive analyses)

i. Legalisation

Legalisation is the first step of migrants’ integration processes. Considering that the sampling criteria excluded irregular migrants, the data gives indications about differences in the legalisation process. The time spent as an illegal migrant is an interesting, first-hand indication of the integration abilities and the differentiated obstacles encountered by migrants.

At the time of the investigation, migrants had been living in Italy for 13.4 years on average, of which 1.4 years illegally. Differences between men and women were only marginal: on average, women had been living in Italy for 13.5 years and men for 13,3 years, while the average period of illegal residency was 1.2 years and 1.5 years, respectively.

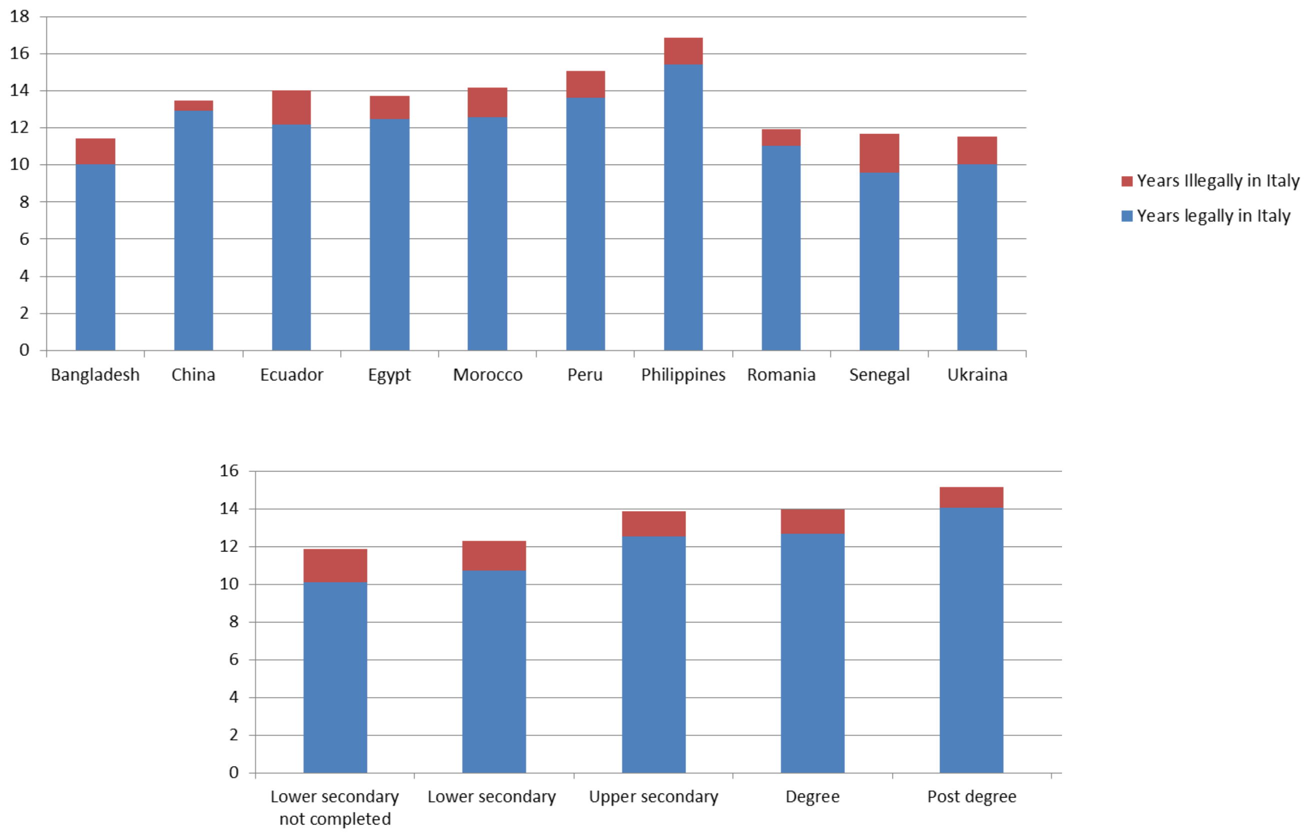
Instead, variability according to nationality is quite remarkable (*Figure 24*): migrants from the Philippines showed the highest average length of stay (16.9 years), while the shortest periods of residency were found among Bangladeshi, Ukrainian, Senegalese and Romanian nationals, who had been living in Italy between 11.4 and 11.8 years, on average.

Immigrants from Senegal had spent the longest average period with illegal status (2.1 years). More than half of them had been in Italy illegally for more than one year, and 14% for more than four years, followed by Ecuadorians, whose illegal stay in Italy averaged 1.8 years, with 36% of them living in Italy illegally for more than one year and 12% for more than four years.

Legalization of Chinese people appeared to be faced with fewer difficulties. The average length of illegal status for Chinese immigrants was only 6 months. Among them, 81% had entered Italy legally and only 9% had been illegally in Italy for more than one year. The gap between Chinese immigrants and those from other nationalities is noteworthy. In all other national groups more than 40% of migrants had entered Italy illegally, with the only exception of Romanians, who can freely enter the country as EU citizens since 2012; in their case, only 27% of migrants had entered Italy illegally in the preceding years.

The type of education may also influence the migration process (*Figure 24*). There is a direct correlation between the level of education and the length of stay, which on average is shorter for less qualified immigrants than for those with upper secondary school education or university degree. Moreover, less educated immigrants spend longer periods with illegal status, ranging from 1.7 years for those who did not complete the lower secondary school, down to one year for those who possess post-graduate qualifications.

Figure 24: Length of stay in Italy (in years), by nationality and education level



Source: Data base of the CeSPI National Observatory for the financial inclusion of migrants in Italy, 6th Edition, 2018.

ii. Employment

The sample detects a large percentage of employed migrants (61.5%). Registered entrepreneurs are 4.0% of total and 6.3% are registered as self-employed. On the other hand, 14.6% do not work: this includes a larger percentage of unemployed in search of a job (5.9%) and about 2.9% of unemployed, housewives and students. Employment patterns in Milan and Rome are largely similar, while in Naples the results suggest both more difficulties in finding a job, with higher percentages of unemployed, housewives and migrants in search of a job, and a larger portion of self-employed and registered entrepreneurs.

Sex differences are noteworthy (*Figure 25*): female are less active on the job market and, when working, they are relatively less likely to undertake business initiatives. Only 2.1% of men are unemployed and 7.1% are in search of a job, while 3.9% of female migrants are unemployed and only 4.6% are in search of job. On the other side, although in percentage terms employed women are slightly more than men (62.1% against 61.0%, respectively), 5.6% of them declared to be occupied as housewives; moreover, female students represent a larger share of total migrant women compared to males (3.7% against 2.2%, respectively). Amongst females, the percentage of registered independent workers is much smaller, with only 1.9% of entrepreneurs and 3.1% of registered as self-employed, while amongst males the percentages are 6.0% and 9.3%, respectively.

The degree of integration into the job market is also significantly different, depending on the nationality (*Figure 25*).

Those who are apparently better off in term of employment status are the Chinese, with remarkable percentage gaps compared to other nationals. Almost 15.0% of Chinese are registered as entrepreneurs, a much higher percentage than the second next nationality (Bangladeshi, with 4.3%), and among them 11.5% are registered as self-employed. The Chinese community also features the smallest percentage of people in search of a job (1.4%) and those only occasionally employed (8,8%), while students represent 9.5% of the sub-sample, that is by far the largest identified percentage, followed by a 3.8% registered in the Ecuadorian community. Chinese and Bangladeshi also show the highest portion of regularly employed members; more than 77.0% of respondents in these communities declare to be either registered as autonomous workers or employed on a regular basis.

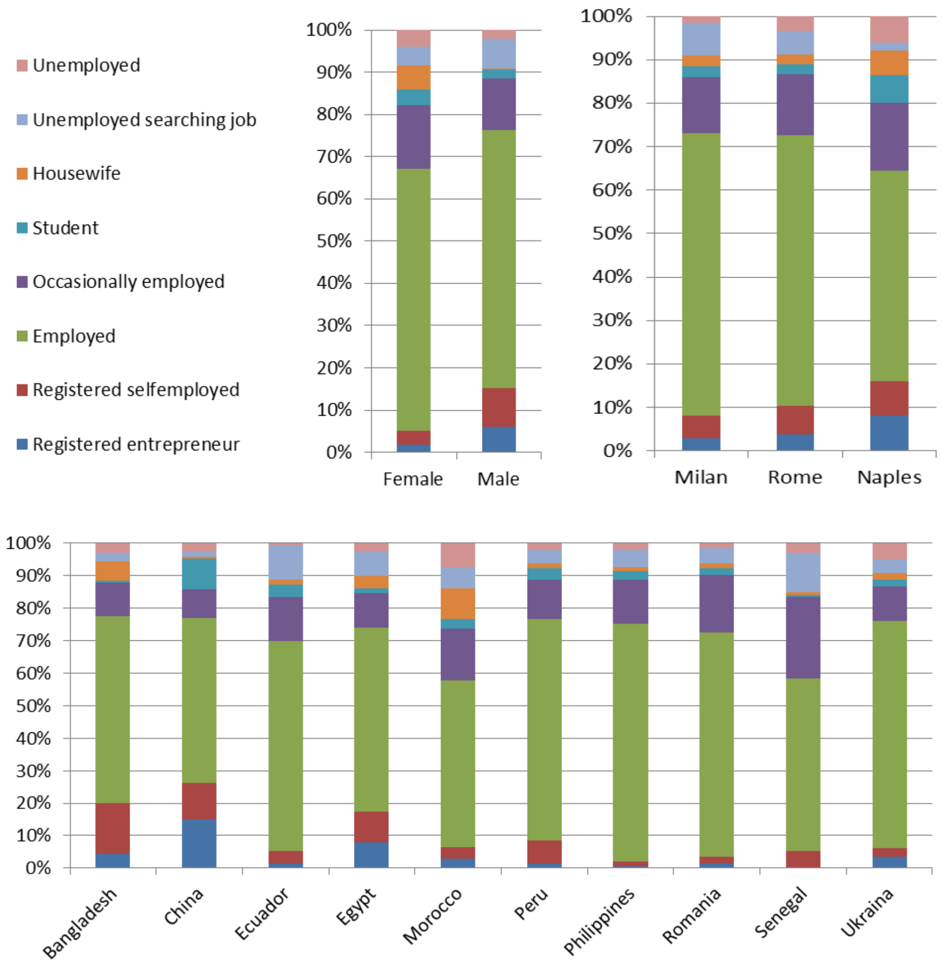
On the other side, Moroccans and Senegalese communities stand out because of maximum unemployment rates. While Senegalese show the highest percentage of unemployed in search of a job (12.1%) and the second smallest share of students and housewives (both pegged at 0.8%), Moroccans are characterised by the highest percentage of migrants who are not on the labour market, featuring 7.3% of unemployed and 9.5% of housewives. Moroccan women are faced with more difficulties to access the job market, resulting in a breakdown of 18.5% housewives and 9.2% unemployed. Only Bangladeshi women show a lower occupation rate, with a quarter of them being housewives and 9.8% unemployed. Senegalese are seemingly the nationals facing most difficulties on the job market, as evidenced by the largest portion of unemployed in search of a job or with an occasional job (25.0%). Remarkably, the sample detects no registered entrepreneurs amongst Senegalese.

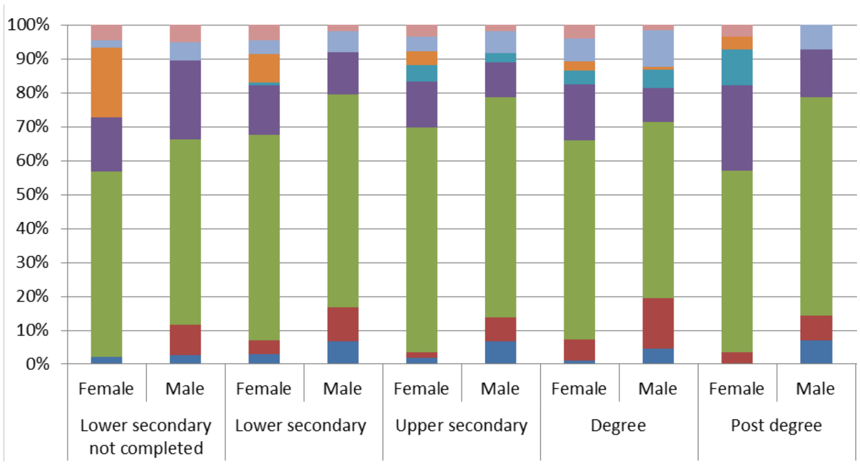
Recourse to self-employment is also varying according to nationality. Filipinos, Rumanians and Ukrainians show the smallest percentages of registered self-employed and entrepreneurs, while Bangladeshis, Chinese, and Egyptians have the highest propensity to work independently and create enterprises. A considerable difference is found in terms of gender gap, as almost one third of Bangladeshi and Chinese entrepreneurs are women, while there are no female Egyptians working as self-employed or entrepreneurs.

The education level influences the degree of integration into the job market, which proves to be clearly easer for migrants with higher education, although some gender-based differences can be traced (*Figure 25*). The percentage of unemployed is larger amongst men with lowest education level and decreases as the level increases. Similarly, more than one fifth of women with the lowest education are housewives and their percentage drastically decreases among the more educated ones.

On the contrary, the link between education and employment status is not obvious. The rates of employment, self-employment and occasional employment do not increase or decrease according to the education level, both amongst women and men. Similarly, entrepreneurship appears not to be influenced by education, as the highest percentage of registered entrepreneurs is found among males with a post-graduate degree, as well as those with lower and upper secondary education, while becomes smaller in the case of university degree. Similarly, in the case of women the highest percentage of entrepreneurs is found among those with lower education.

Figure 25: Distribution of migrants’ employment status (%) by gender, location, nationality and level of education





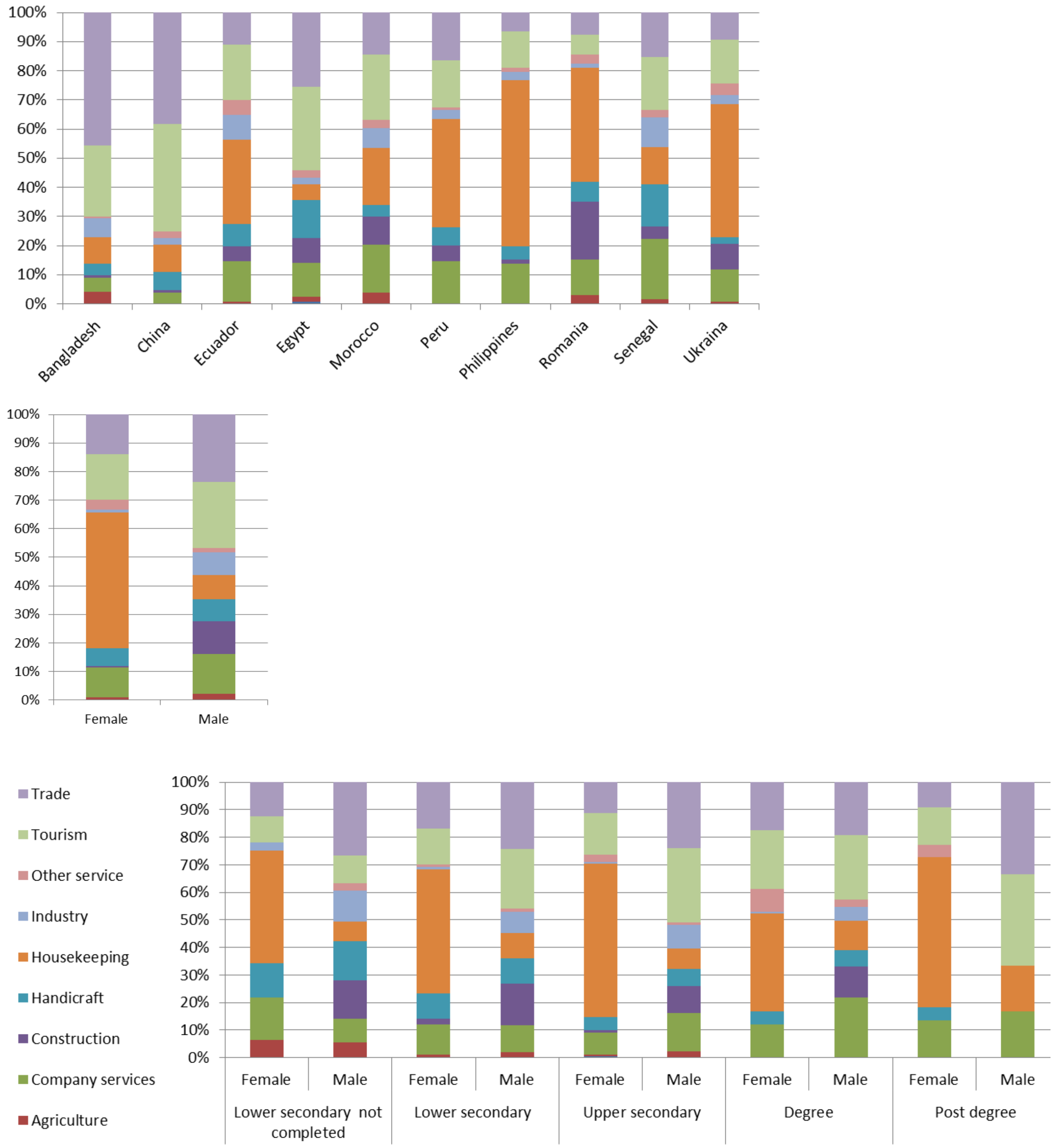
Source: Data base of the CeSPI National Observatory for the financial inclusion of migrants in Italy, 6th Edition, 2018.

The employment sector gives further hints sketching the pattern of integration of migrants in Italy (*Figure 26*). Housekeeping, that includes caretaking of elderly and sick, is still employing 27.0% of migrants and almost half of migrant women. Tourism and trade make up almost one fifth of total occupation each, with 23.3% and 23.6% of total male jobs, respectively, and 15.9% and 13.9% of female ones. Other company services, including cleaning and security services, have been indicated by 12.2% of respondents. A possible overestimation of the service sector at the expenses of the agriculture and the industry sectors should not be ruled out. Because of its focus on the largest urban areas in Italy, the investigation has excluded a large part of migrants working in agriculture and probably also many industry workers, in light of the specific structure of the Italian industrial fabric that is based on small- and medium-size enterprises and clusters, mainly located near small towns. It is worth mentioning that, although marginal for urban population, agriculture and constructions are the sectors with the largest percentage of unemployed in search of a job (5.3% and 3.3%) and occasionally employed (36.9% and 31.6%, respectively). On the other side, larger percentages of self-employed are found in trade (16.7%), handicraft (10.5%) and tourism (8%) sectors, while most registered entrepreneurs operate in trade (11.5% of migrants indicating trade as their main activity), handicraft (7.0%), tourism (6.1%) and other services (6.5%) sectors.

Specialisation by nationality is remarkable (*Figure 26*). Housekeeping employs more than two thirds of Filipino and Rumanian women, 57.0% of female Ukrainians and Peruvians and a large majority of Ecuadorians and Moroccan employed women. Housekeeping and caretaking is also the main activity for Filipino men and for a significant share of male Peruvians, while amongst Rumanians and Ukrainians housekeeping services are markedly reserved to women, while more than 40.0% of men works in the construction sector. Egyptians and, more distinctly, Bangladeshis and Chinese are more oriented to the tourism and trade sector. Senegalese are relatively more evenly distributed across sectors, with percentage prevalence of company services and industry.

The distribution of employed women by sector of activity also underlines the existence of a sex divide in accessing the job market. The education level does not influence the extent of this phenomenon, since most women are working - irrespective of their education - in housekeeping services, that is a typical sector reserved to unqualified worker. Only in the case of tourism, a link between education and the employment sector can be tracked, as the occupation rates are lower for less educated workers of both sexes (*Figure 26*).

Figure 26: Distribution of immigrants' sector of activity (%) by nationality, gender and level of education



Source: Data base of the CeSPI National Observatory for the financial inclusion of migrants in Italy, 6th Edition, 2018.

iii. Housing

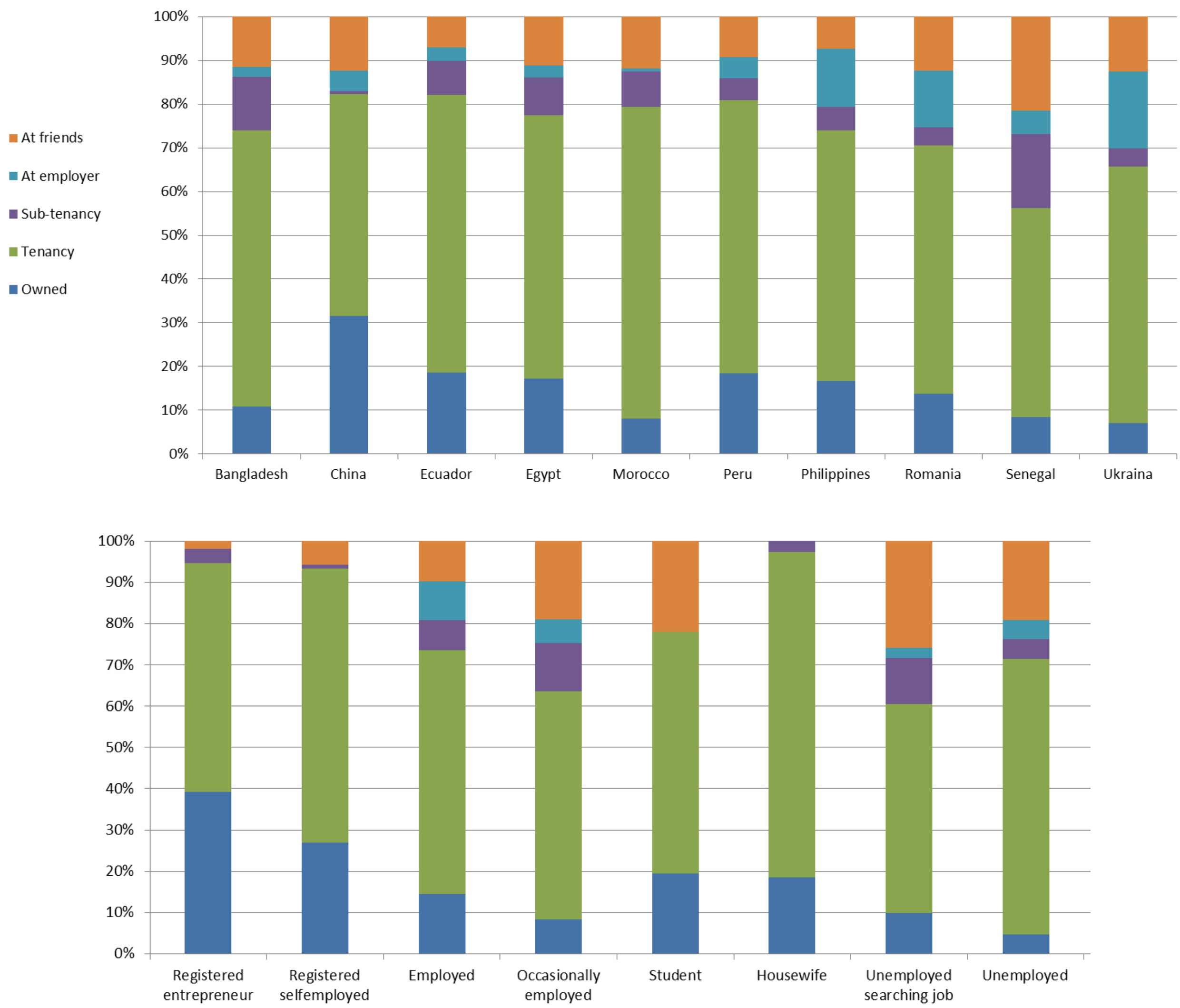
The quality and the stability of housing arrangements are valid indicators of socio-economic integration. Finding a house, together with employment and family reunification, are the basic steps for the migration stabilisation process. House property is, on the other side, a first substantial economic asset that, at same time, is proof of the achievement of a relatively safe condition and represents the potential basis for a complete economic integration, through access to credit and other financial services for which collaterals are required.

The sample highlighted a considerable number of migrants living in Italy with their own family. Two third of respondents declared to be staying in Italy either with their children or with their spouse. More than half of them live in Italy with both, spouse and children.

Most migrants (59.1%) pay a regular rent and 15.2% already own a house, while 25.7% live in more precarious housing conditions. Also in this respect, noteworthy differences can be identified across nationalities. Chinese show the greatest percentage of house owners (31.5%), whereas Ukrainians (7.0%), Moroccans (8.2%) and Senegalese (8.5%) are in the opposite situation. Senegalese also include the larger share of migrants hosted by friends (21.6%) or living in sub-tenancy (16.9%) (*Figure 27*).

Housing is correlated with the employment status (*Figure 27*). Entrepreneurs and self-employed are the categories with largest percentages of house owners, while unemployed and occasionally employed are those with the largest percentages of precarious housing. Moreover, almost all of the housewives report to be in a stable housing condition that can be related to a relatively better household welfare, linked to the income of the head of the family.

Figure 27: Housing conditions' distribution (%) by nationality and employment status



Source: Data base of the CeSPI National Observatory for the financial inclusion of migrants in Italy, 6th Edition, 2018.

iv. Income

Income level is not always and indicator of socio-economic integration. Other migrant characteristics, such as ethnicity, religion, level of education and language skills can hinder the integration process, even when the income level is relatively high. Nonetheless, income is the main basis on which many other components of the integration process can be grounded, such as the financing of investments in economic activities, education, training and family assets, such as the house and other durable goods.

The average income of respondents is EUR 12,549 per year, thus is far below the average income of more than EUR 20,000 a year, as declared by Italian taxpayers in 2017[70]. Entrepreneurs and self-employed are significantly better off, as their average income exceeds EUR 20,000 a year, i.e. almost double the average income of regularly employed migrants.

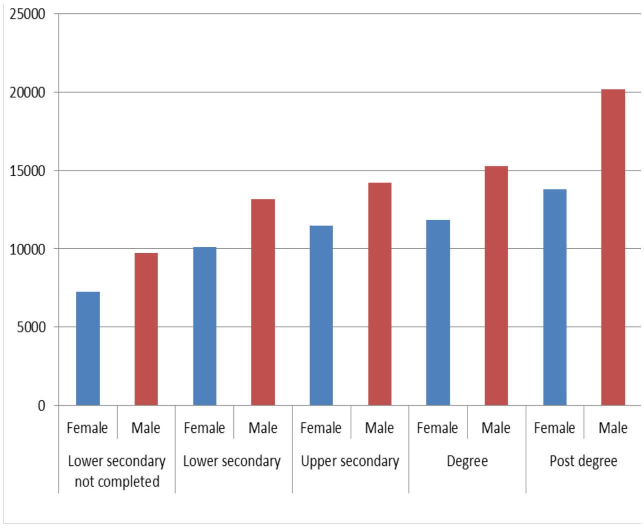
On average, Chinese, Peruvians and Egyptians earn a higher income, while Senegalese and Moroccans, who are among those who are faced with greater difficulties of integration, are found at the opposite end of the ranking. A lower average income is also found among those nationalities - such as Filipinos, Rumanians and Ukrainians - that normally have fewer difficulties in finding employment but are eventually placed on lower pay levels, mainly due to their sectoral positioning (*Figure 28*).

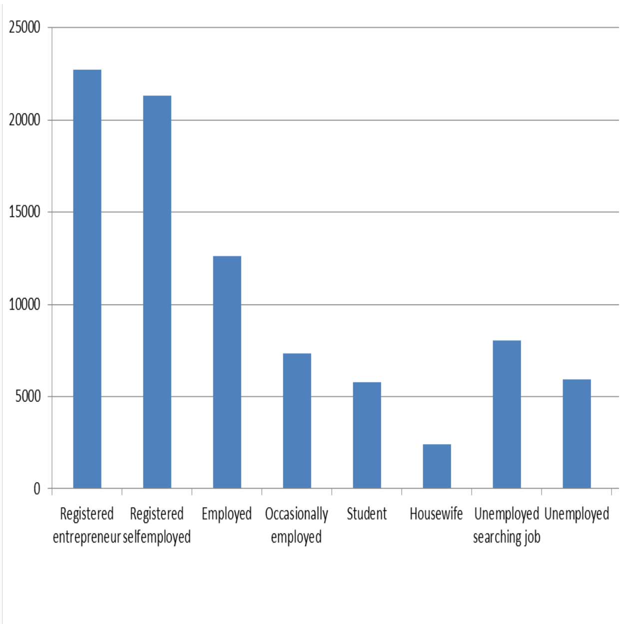
The education level has a clear influence on income levels (*Figure 28*): average annual earnings increase alongside the level of education, for men and women alike. The average gender gap is EUR 1,236 a year (9.0% of men’s average annual income). Sex bias is relevant to all education levels, particularly for the higher levels, as proof of the considerable disadvantage faced by migrant women on the labour market, and with the process of economic integration at large. Females with a degree have an average income of EUR 11.847 per year, while men with upper and lower secondary education earn EUR 14.217 and EUR 13.188 a year, respectively.

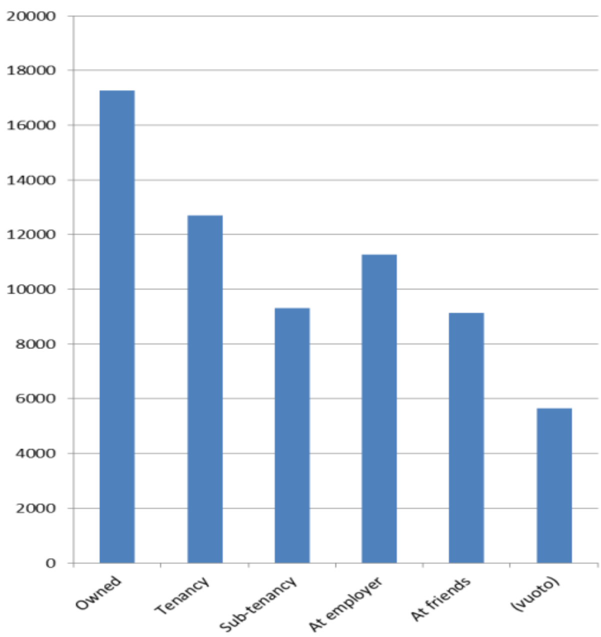
Housing conditions are quite closely linked to income levels, as predictable, while income appears to be positively correlated to the length of stay only for those migrants who entered Italy during the last two decades (*Figure 28*). The fewer cases of migrants who arrived before year 2000 show a less regular income pattern.

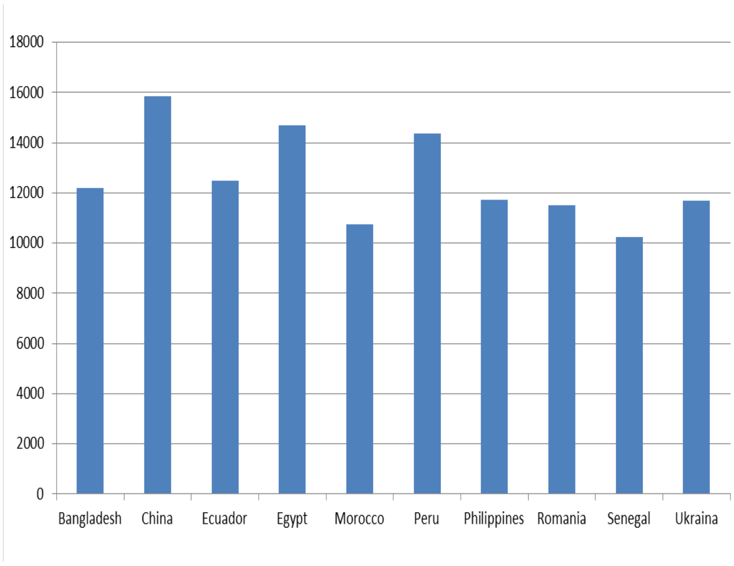
[70] Ministero dell’Economia e Finanze (2018), Comunicato Stampa N° 54 del 28/03/2018, http://www.mef.gov.it/ufficio-stampa/comunicati/2018/comunicato_0054.html.

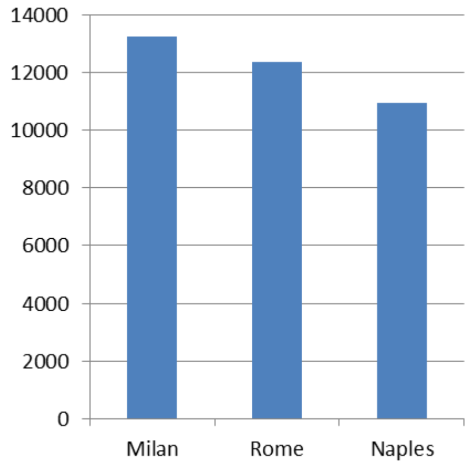
Figure 28: Migrants’ average income by level of education, employment status, nationality, location, housing conditions and length of stay in Italy (EUR/year)

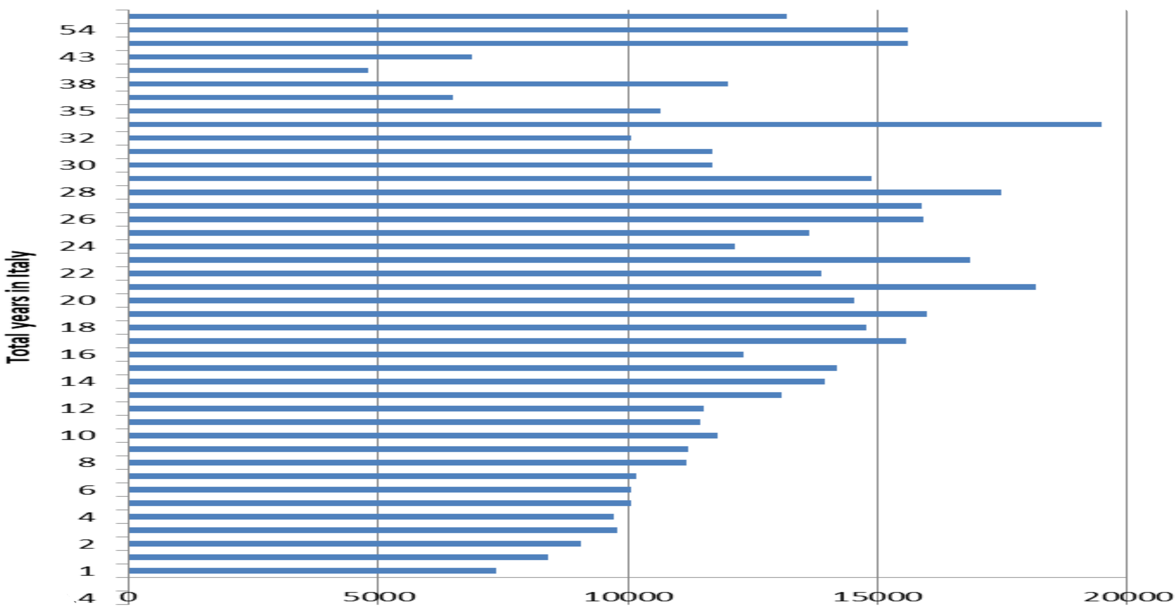












Source: Data base of the CeSPI National Observatory for the financial inclusion of migrants in Italy, 6th Edition, 2018.

v. Financial inclusion: banking

Beside stable housing conditions, employment status and income level, a further articulated set of economic integration indicators refers to financial inclusion, a term often used too widely, without a clear distinction between integration and inclusion[71]. A greater use of banking and financial instruments by turning to more evolved products and services is an important and reliable indication of economic integration and/or inclusion. Income level or the access to assets such real estate are a reflection of wealth conditions that can be achieved also without real socio-economic integration, as it is the case of affluent members of still marginalised ethnic and migrant communities. Financial inclusion processes give, instead, a clearer indication about the enlargement of economic relationships and networks in which

[71] See the introduction for clarification.

migrants operate, as well as the enhancement of their capacities to get in touch with more and more segments of the host societies, their economic fabric and institutions and, above all, to participate in their development processes. In developed countries, access to basic banking services has gradually turned into a pre-requisite for full participation in the economic and social life. Consequently, it is possible to refer to “economic citizenship”[72] when exclusion from bank services may hinder full access to goods and services, and even social welfare tools (social card, public benefits to support unemployment) and the job market.

The researches carried out in the framework of the Observatory on financial inclusion of migrants have highlighted a significant change in the migrant bankarization process that in recent years has turned into a more conscious instrument of integration. The relation to the bank system has become a central component of the financial inclusion that, in turn, is closely related to integration in the socio-economic fabric of the host country. In this respect, the analyses of the Observatory has identified three distinct profiles of immigrant financial citizenship that follow the scheme already mentioned. The first profile includes those who are financially excluded or are still in their early approach to banking services; the second profile concerns migrants who start using financial inclusion as an accelerator of the integration process; the third profile, which has been gaining increasing relevance over the years, encompasses migrants with an advanced approach to bank service features. Those in the latter group are progressively abandoning the perception of the bank primarily as a safe place to put savings and obtain credit, progressively using it as a financial backer for their increasingly complex financial needs.

The results of the 2017 survey show a widespread use of banking services with deep territorial differences. Considering the whole sample, more than 75% of the respondents declare holding an account, more than half of them with a banking institution, while about a quarter have only an account with Italian Post authority (BancoPosta).

As already noted with respect to other integration indicators, access to banking services is lower in the case of female immigrants. The share of women holding a current account with a bank is 10% lower compared to men’s population, while in the case of the postal account the gap is reduced to 5%.

A much more evident disparity emerges according to location (*Figure 29*). If in Milan less than 14% of the total does not hold any type of current account, the percentage rises to 28% in Rome and 48% in Naples. Also, the preference for banks is more pronounced in Milan, where 60% of the sample holds a bank account, while in Rome postal accounts are preferred by more than one third of respondents.

Moving on to differences among national groups, about 43% of the Bangladeshis do not hold a current account, while, on the contrary, more than 80% of Peruvians, Ecuadorians, Egyptians and Filipinos uses it (*Figure 29*).

The use of current account services is closely linked to the cultural level. More than half of migrants who have not completed lower secondary education do not have a current account. The percentage falls below 29% among those who completed the first cycle of studies and progressively declines with the increase of the educational level. The increase is completely accounted for by the higher share of migrants with a bank account, while the percentage of migrants who use the postal current account does not vary significantly depending on the educational level reached (*Figure 29*).

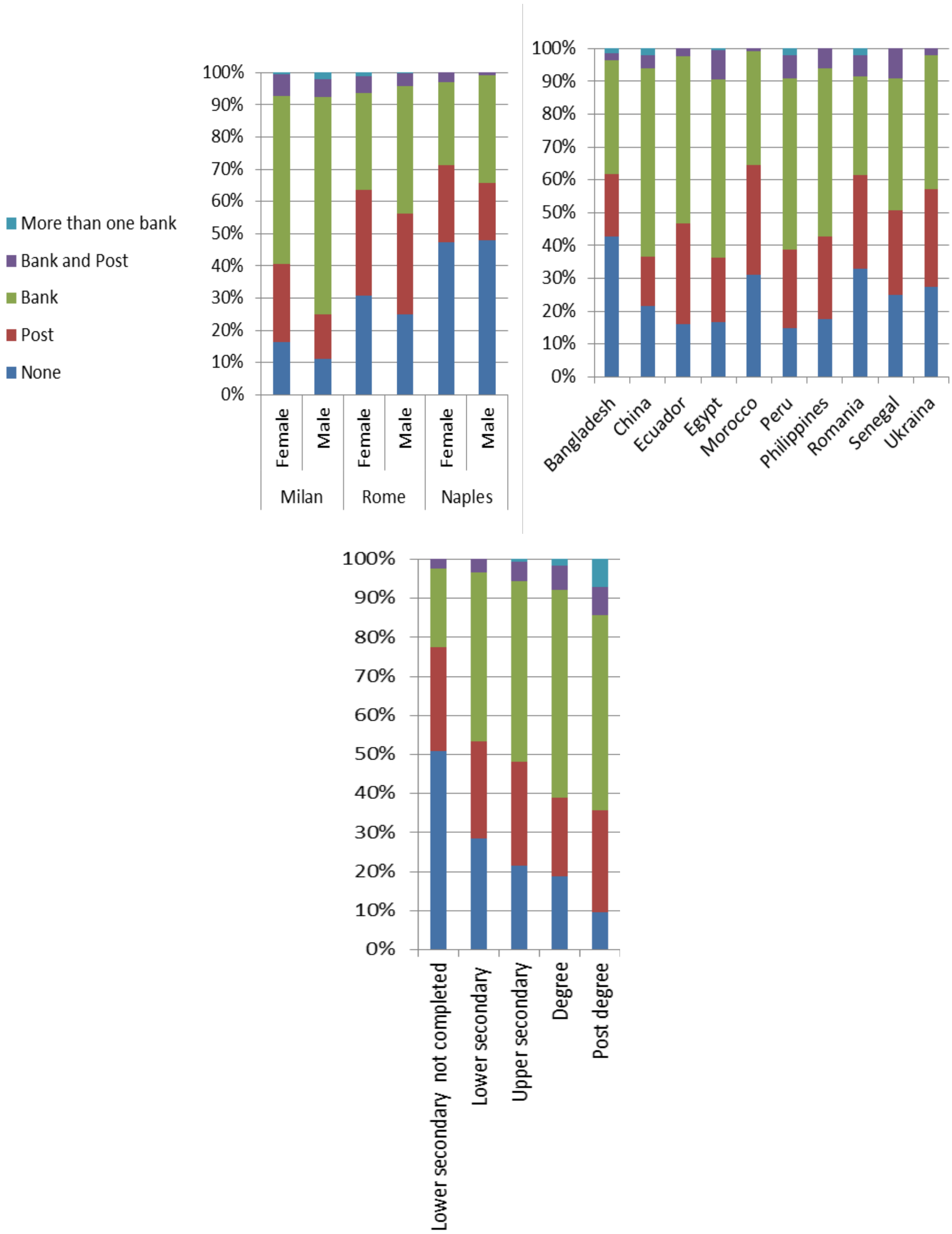
[72] Frigeri D. (ed.) (2014), Terzo Rapporto. Osservatorio Nazionale sull’Inclusione Finanziaria dei Migranti in Italia, CeSPI, Rome.

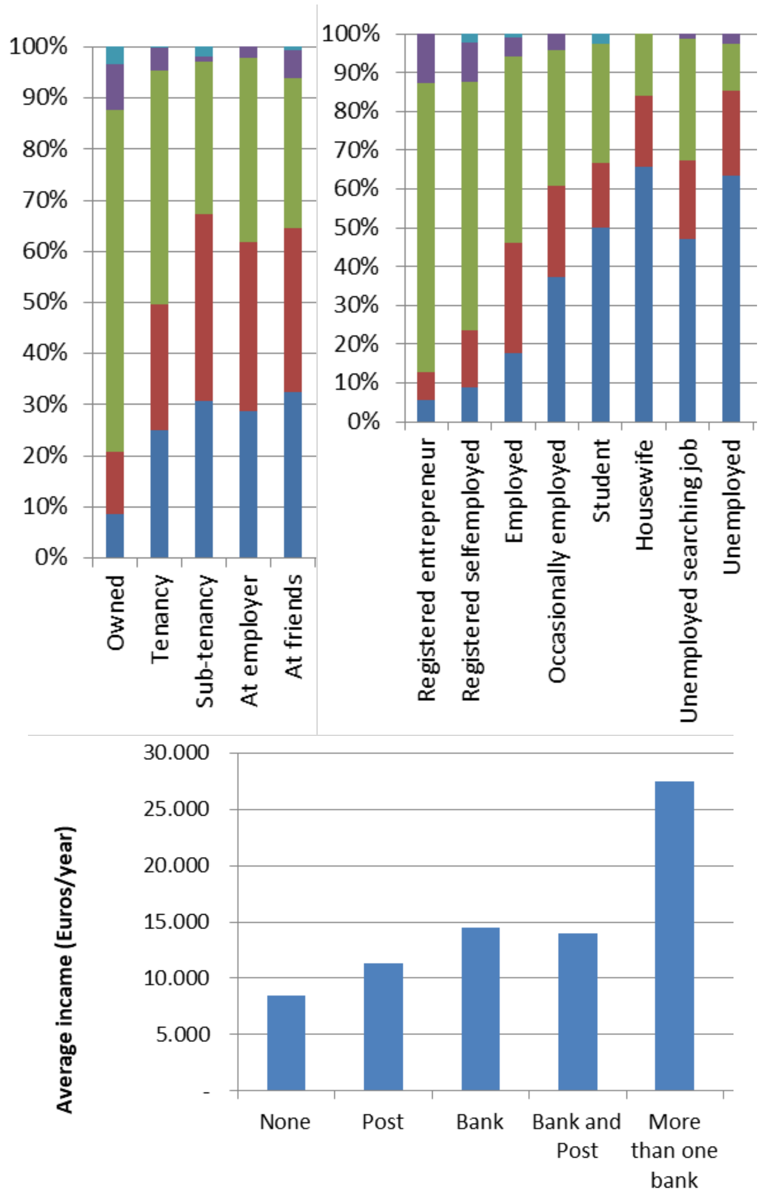
The use of banking services is also correlated with the stability of the housing and employment conditions, denoting a further link between different integration indicators. More than two thirds of migrants living in their own homes are bank account holders and almost all the migrants who reported holding more than one account are also concentrated in this group. On the contrary, the use of postal current accounts seems to be prevalent among migrants with more precarious housing conditions. The correlation between banking and working conditions is even clearer. Entrepreneurs and registered self-employed mostly have a bank account, while only 12% of the unemployed and 16% of housewives use this service (*Figure 29*).

The correlation between access to bank and wealth is further confirmed by income data (*Figure 29*) The average income of the migrants who do not use bank services is below EUR 8,500 a year, while the average income of those holding one bank account is more than EUR 14,500 a year; the amount doubles in the case of the ones holding more than one account. These results confirm the outcome of an investigation on a sample of migrant working illegally in 2014. The multivariate econometric methods were also helpful in obtaining information about the effects of illegal work on attitudes in the economic-financial field. According to the analyses results the probability of being bankarized and, even more, to be so at average or evolved levels, is lower when the migrant works illegally. As many as 44.4% of those declaring to work illegally were not bankarized, compared to a much lower proportions in the case of workers with permanent contracts (8.2%), fixed term contracts (9.1%) or registered as self-employed (6%).[73]

Figure 29: Migrants holding a current account - Distribution (%) by sex, origin, education level, housing situation, employment status and income

[73] Zupi M., Hassan S., Mazzali A., Squintani L. (2015), Il contributo economico dei migranti che lavorano “in nero”. Rassegna della letteratura e analisi empirica a Milano, Roma e Napoli, CeSPI, Roma.


More than one bank
Bank and Post
Bank
Post
None
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
Female
Male
Female
Male
Female
Male
Milan
Rome
Naples
Bangladesh
China
Ecuador
Egypt
Morocco
Peru
Philippines
Romania
Senegal
Ukraina
Lower secondary not completed
Lower secondary
Upper secondary
Degree
Post degree



Source: Data base of the CeSPI National Observatory for the financial inclusion of migrants in Italy, 6th Edition, 2018.

vi. Financial inclusion: credit

The average use of formal credit sources is relatively low. Only 14.6% of the respondents have been funded through banks (9.9%), post (2.4%) and financial companies (2.3%).

The use of formal sources is relatively greater in Milan and smaller in Naples, confirming a correlation between the average level of economic integration and geographical dislocation. Gender-driven differentiations, on the other hand, are not very evident (*Figure 30*).

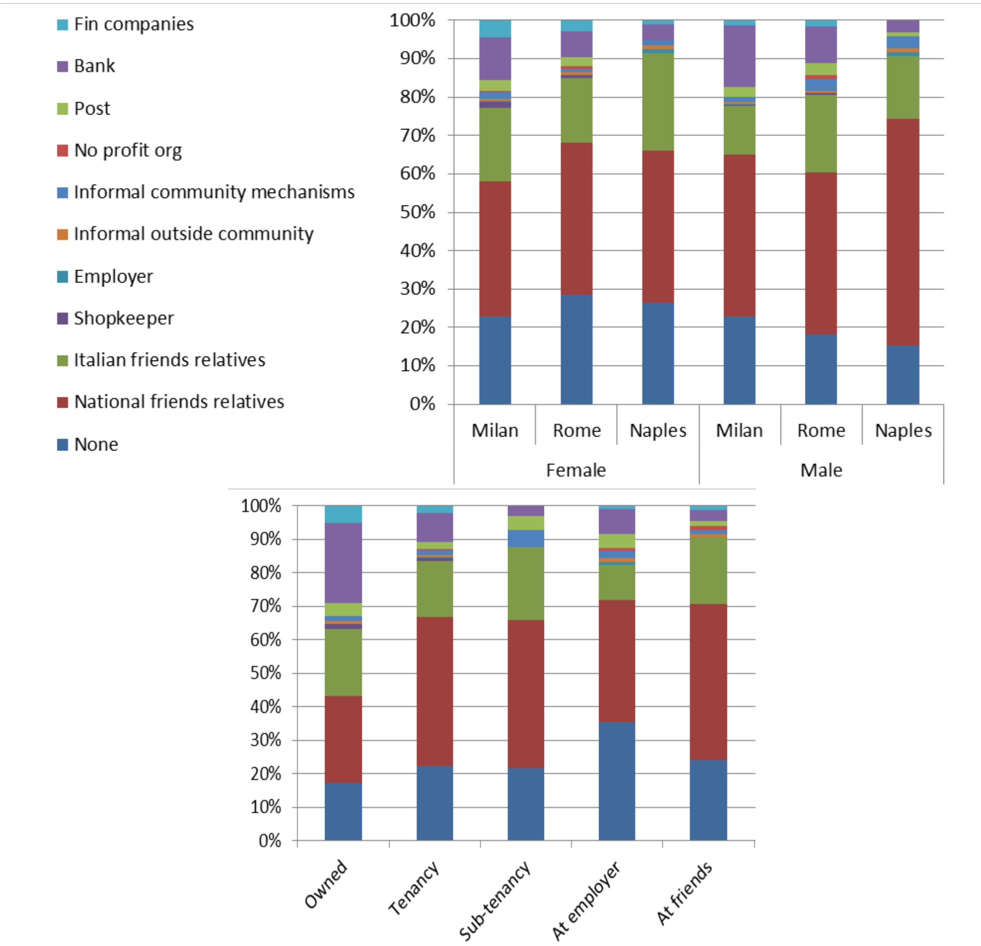
The majority of respondents rely on friends in their own community and relatives as the primary source of credit. In this respect, 41% of them turn to compatriots and a further 18% to Italians. In Naples, the share increases up to over 75% of the male subsample.

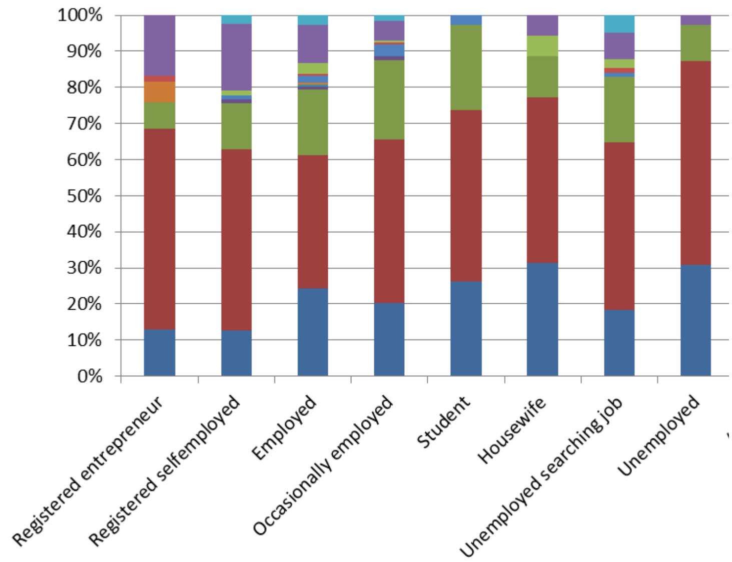
Recourse to credit is greater in the case of self-employed workers. They are also the most inclined to use bank credit, though the entrepreneurs and self-employed who use bank as primary source of financing are still a minority. Entrepreneurs and registered self-employed show the largest percentage of respondents who turn to friends and relatives as a main source of funding, while a small share referred to informal lenders outside their community as their main source (*Figure 30*).

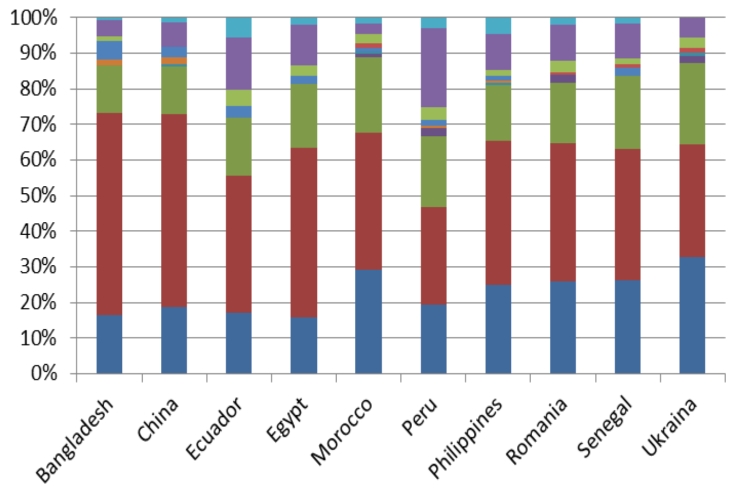
Although in a less evident form than in the case of the use of the current account, access to formal credit is linked to the level of income (*Figure 30*). The income of those who said they had not been financed or did not use informal sources is on average lower than that of those using formal channels. However, it is interesting to note how migrants with relatively higher average income use informal lenders outside their own community as a funding source, , signalling a permanence of difficulty in accessing formal channels, even among those with less economic difficulties. Even house owners, that can rely on collaterals and show - as expected - the largest percentage of respondents turning to bank as primary source, are still more likely to use informal credit sources.

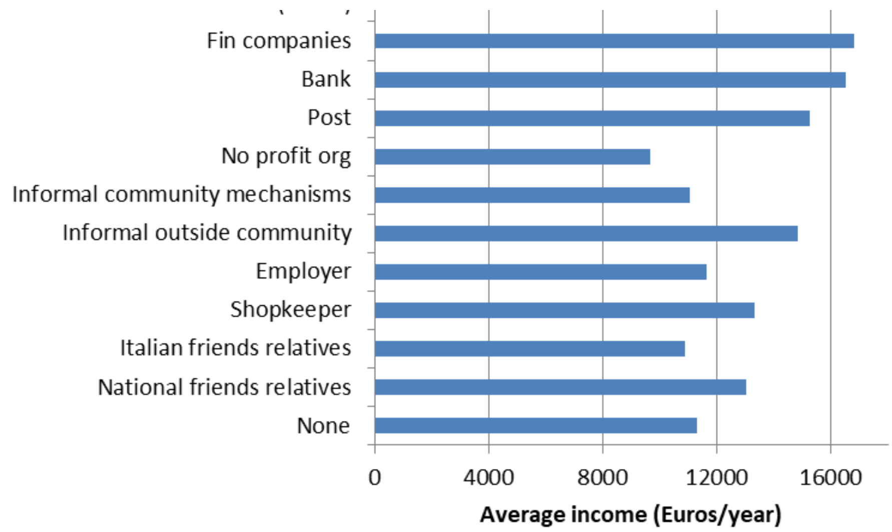
National differences are also significant and apparently not following the pattern evidenced by the links between access to formal sources, employment status and income level (*Figure 30*). Chinese nationals, who are those with the greatest percentage of entrepreneurs, are also among the communities that make minimal use of banks as their primary credit source, while the largest portion of respondents referred to friends and relatives (57%). South Americans emerge as the nationals who make the largest use of formal credit (29% of Peruvians and 25% of Ecuadorians).

Figure 30: Main credit sources - Distribution (%) by location and gender, housing conditions, employment status, nationality, occupation and income









Source: Data base of the CeSPI National Observatory for the financial inclusion of migrants in Italy, 6th Edition, 2018.

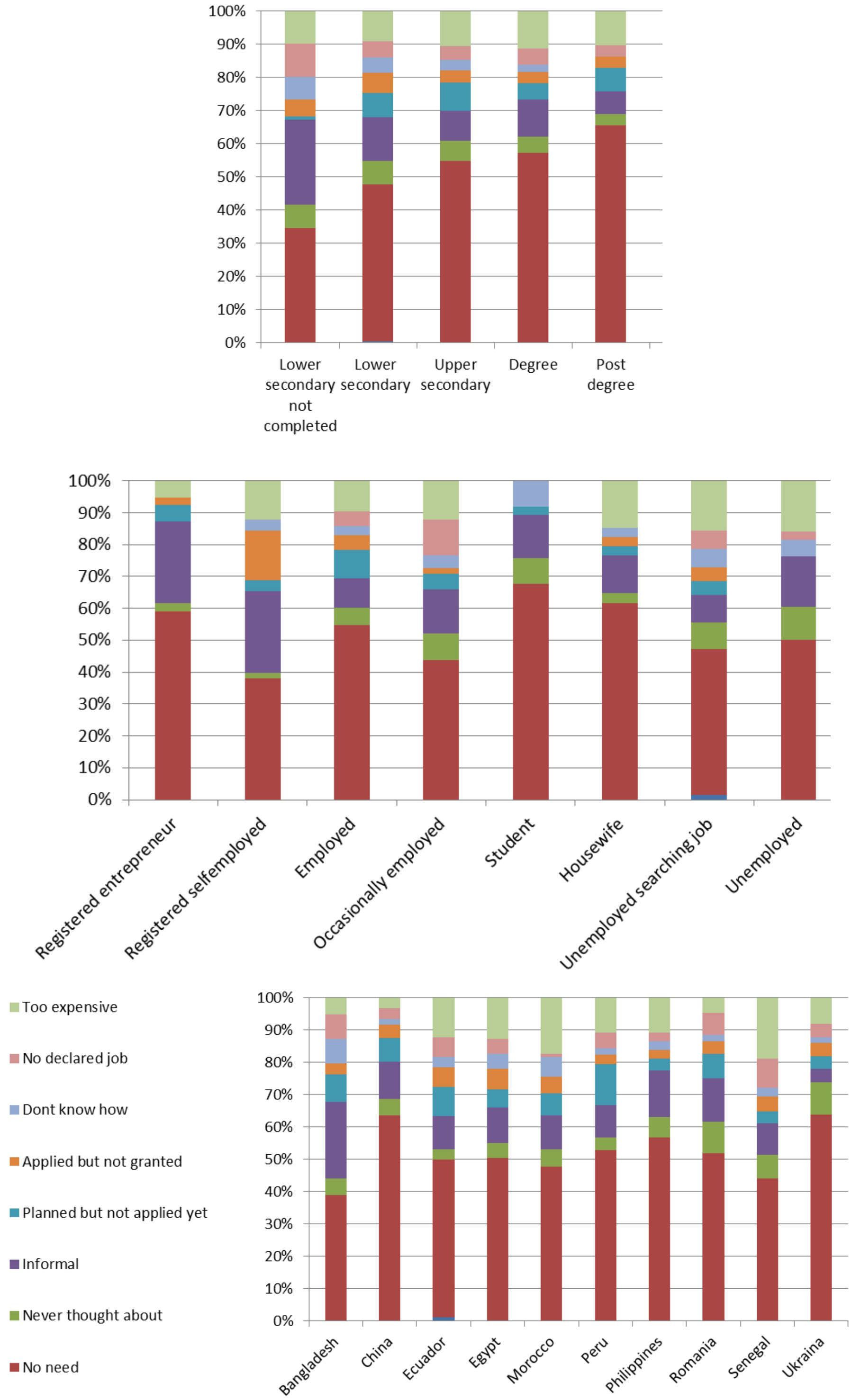
As mentioned, at the time of the survey the great majority of migrants (82.0%) had not resorted to external formal financing. More than half of them (52.2%) declared they did not need any funding or having ever thought about it (6.0%). A significant percentage had a potential need to access credit (41.8%), including those who had resorted to informal credit (11.9%) and those who had planned to request funding but had not applied yet (6.8%). The reasons for not using formal credit or for lack of access are various: 3.4% did not know how to apply, 4.3% reported having unsuccessfully applied, while 10.4% could not afford its costs and 5.0% could not apply because they were working without a regular contract.

Peruvians confirm to be the more inclined to resort to formal credit, with 12.8% of respondents declaring the intention to apply for it. Senegalese are, together with Bangladeshis, the nationals with the smaller percentage declaring they do not need credit. They are also the nationals with more difficulties in accessing formal credit because of its costs (18.9%) and the lack of a regular employment status (9%). Chinese and Ukrainians, on the other hand, show less need for access to credit (*Figure 31*).

The level of education and the access to formal credit sources are also correlated (*Figure 31*). The percentage of respondents who said that they did not need to resort to formal credit increases with the education level, thus indicating that frustrated potential needs are prevalent among who face greater difficulties in their relations with formal providers of financial services.

Cost-related reasons affect almost all categories of employment status. Self-employed, who have a relatively frequent problem with the refusal of applications, are the most affected by access constraints, probably due to a higher need to fund their activities. In fact, together with the entrepreneurs, they are the group that more frequently turns to informal credit as a primary source of financing (*Figure 31*).

Figure 31: Main reason for which formal credit is not used. - Distribution (%) by nationality, level of education and employment status.



Source: Data base of the CeSPI National Observatory for the financial inclusion of migrants in Italy, 6th Edition, 2018.

vii. Entrepreneurship

The analysis of the sample reveals a low percentage of regularly registered entrepreneurs among migrants, which however is not negligible, considering the already highlighted difficulties of economic integration, including obstacles to access to finance. The data published by the association of Chambers of Commerce (Unioncamere) indicate the growing importance of the phenomenon. In 2014, registered companies owned by foreigners were 524,674, or 8.7% of the total, representing an increase from previous year’s share of 8.2%. Foreign-owned companies recorded also a positive balance between closures and openings, in contrast with the Italian companies that, on the contrary, evidenced a negative balance. The figure confirms the greater dynamism and resilience to the crisis demonstrated also in previous years by immigrant entrepreneurship compared to the native one.[74]

A particularly interesting finding based on the Observatory data concerns the propensity to entrepreneurial risk. A hypothetical alternative was proposed to all the interviewees between the offer of an effortless work with a 5-year contract and a salary of EUR 800 per month, and the opportunity to open one's own company, with a profit of EUR 3000 per month, guaranteed only for the first three months. The percentage of migrants who would choose the entrepreneurial option is particularly relevant, with 16.5% that would certainly go for a business opportunity and a further 21.1% that would probably do so. The percentage of potential entrepreneurs is much higher than average among the Chinese, with over 60.0% of respondents who would choose to set up a business, and the Bangladeshis, with over 46.5%; on the other hand, it is considerably lower than average in the case of Filipino and Ukrainian migrants, both around 28.0% (*Figure 32*).

The lower average age of those who indicate a preference for entrepreneurial risk is a further indication of the interesting potentialities for the Italian economic system connected with the enhancement of the initiative of migrants. This potential is further confirmed by the substantial share of migrants who would choose the entrepreneurial option in all the sub-samples broken down by educational level, in the three territorial sub-samples and regardless of the number of years in Italy. The presence of substantial proportions of risk appetite also among the female population, where it reaches almost 31.0% of the total compared to 44.0% in the case of male migrants, is a third element of interest that broadens the strategic perspective of this data.

The propensity to business activity grows markedly with the growth of housing stability (*Figure 32*). Two first interpretations can be proposed for this evidence. On the one hand, it is conceivable that the availability of an asset can positively influence the propensity to undertake activities on the basis of greater access to credit and greater experience in investing. A second hypothesis is the possible correlation between social integration, that can be approximated by the housing condition, and the propensity to invest in own enterprises. Among house owners, 47.0% would prefer to invest in an enterprise rather than being hired with a permanent contract; the percentage diminishes among migrants living in a rented house and decreases further among those living in a sub-rented one. This is a hypothesis that needs further investigation, also considering the apparently contrasting evidence of an increasing percentage of potential entrepreneurs among the migrants living with friends. Also the income level, which has already been used as an indicator of economic integration, results to be linked to

[74] Frigeri D. (ed.) (2015), Osservatorio Nazionale sull’Inclusione dei Migranti in Italia. Quarto Rapporto 2015, CeSPI, Roma; Frigeri D. (ed.) (2014), Osservatorio Nazionale sull’Inclusione dei Migranti in Italia. Terzo Rapporto 2014, CeSPI, Roma.

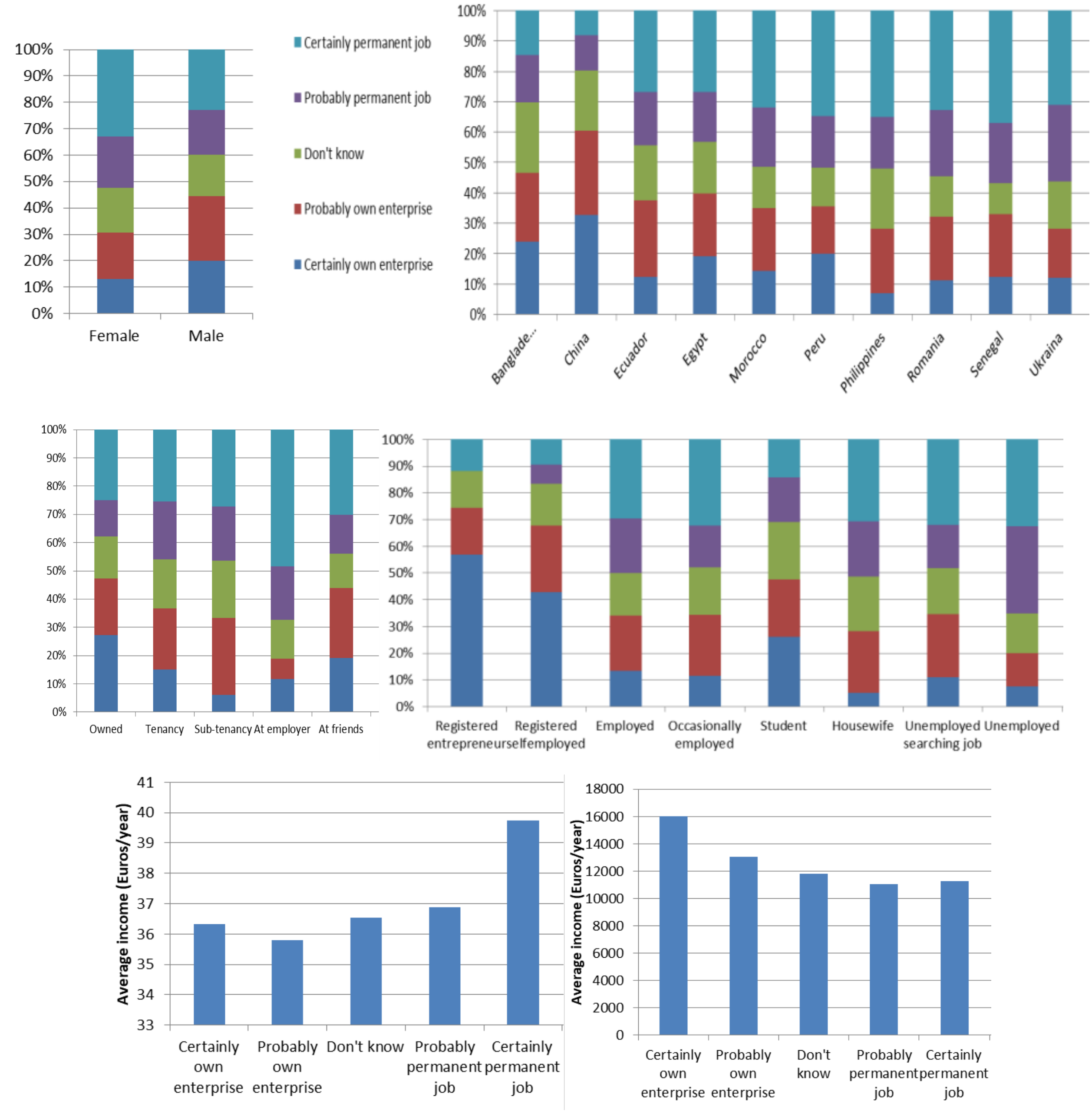
entrepreneurial propensity. Respondents that would prefer to invest in an own company are on average wealthier than the ones opting for the less risky low-salary temporary job.

The same correlation between the level of integration and entrepreneurial potential can be assumed if the level of integration is approximated by the employment status (*Figure 32*)

. Even in this case, the categories most integrated into the labour market - in addition to those who are already active as entrepreneurs and self-employed, as imaginable - are also those featuring the larger percentage of respondents preferring the entrepreneurial option. In this context, it is noteworthy also a non-negligible percentage of students who indicate a preference for the entrepreneurial option, confirming the potential role that youths can play and the importance of integration - higher among migrants who continue their studies in Italy - to increase the economic role of the migrants.

Finally, it is important to underline how the data collected by the Chambers of Commerce also signal a considerable fragility of the foreign-run business, with a company mortality rate of 10.4% in 2015. The framework outlined indicates two elements of interest from a strategic point of view. On the one hand, the high potential for development linked to migrant human capital is evident, reflecting some theories about the greater risk appetite inherent to immigrant communities due to the self-selection that occurs at the time of migration planning. On the other hand, it also evidences the already mentioned difficulties in succeeding and making a business project sustainable, that can certainly be connected to the general challenges related to the integration process and the access to services and markets, of which the aspects related to financial inclusion are an integral part.

Figure 32: Entrepreneurship propensity - Distribution (%) by gender, nationality, housing conditions, employment status, age and income



Source: Data base of the CeSPI National Observatory for the financial inclusion of migrants in Italy, 6th Edition, 2018.

With the aim of identifying other dimensions that may explain the integration (and inclusion) processes, providing at the same time useful indications to study policies and strategies to address migration, also by favouring the integration of migrants, the database is going to be further investigated. Multiple regression techniques will be applied in order to identify potentially latent variables and cluster existing proxies of the social and economic integration processes.

Examples of variables of interest that deserve further investigation include the following:

- Spare time activities,
- Employment status,

- Time spent to get legal residence permit,
- Saving propensity,
- Investment propensity,
- Investment projects,
- Economic relations with Italians,
- Entrepreneurship propensity,
- Determinants of access to formal credit,
- Determinants of the relationship with bank system/insurances/other formal financial services.

Just trying to trace further analyses, the use of rigorous inference techniques seems to be the most appropriate method to better identify dimensions that explain integration (and inclusion) and can give policy-oriented indications. In particular, latent variable analysis - a term encompassing specific methods as factor analysis, path analysis and structural equation modelling - appear as an appropriate technique, together with multiple regression analysis.

Further analyses should also address the characteristics of the institutional framework guiding the inclusion processes. With this aim, and considering the complexity of the integration processes especially when economic and market institutions are concerned, it is advisable to enlarge the perspective and consider Hodgson’s approach to institution, defined as a system of dominant rules and well-established social networks that organize the structure of social interrelations. In this view, an institution is constituted by a set of both legal rules and formal organizations, as well as conventions and informal rules, i.e. moral values, religious beliefs, the traditions and social norms that guide the behaviour of individuals. This formulation establishes a reciprocal relationship between individuals' ways of thinking about life and institutions that are rooted in their lives and in the lives of communities.

In the framework of the analyses of the interconnections between institutional developments and inclusion processes, it will be particularly interesting to consider the rapidly evolving attitude of the population towards migration. This is a particularly relevant analysis, especially after the surge of the asylum seekers crisis that have been hovering on the political debate and is leading major shifts in public opinion, shaping many of the dynamics that are modifying both formal and informal Italian and European institutions.

4. Concluding remarks: indications for integration and inclusion policies

The comparative analysis of the two case studies presented above allows us to identify some points of interest for strategic considerations about policy options for international cooperation.

The migratory events in Jordan and in Italy feature macroscopic differences, which the Syrian crisis has exacerbated following the increase in the share of migrants in the Middle Eastern country. However, the growth of the refugees’ share within the whole immigrant community is an element that brings the Jordanian context closer to the European and Italian cases, in particular where the inflow of asylum seekers represents an increasing portion of the entrances. On the other side, Italy is an example of a country where integration policies are mostly concentrated on economic integration, whereas social and cultural policies remain marginal, as the functional integration of immigrants is given priority over the inclusion of their diversity. The model of integration experienced in Italy, which is addressed to some selected categories of substitutes for low-skilled native workers and low-paid jobs, provides some insights on the functioning of the system of financial integration (or inclusion) that may be of interest to those countries hosting many long-term refugees, as in the case of Jordan.

In the Jordanian case, the share of refugees is one of the central determinants of the type of impact on the economic system and the integration patterns of the new arrivals. Syrians account for almost half of all foreigners in the country and more than 13% of the entire population. Moreover, the considerable growth rate of their presence has strongly influenced the level of integration.

The examination of available data, the recent literature on this subject and the primary information obtained through the interviews conducted for the present study highlighted several aspects of the complex economic dynamics that the Syrian crisis has triggered in the country.

Despite the efforts of the national institutions and the remarkable attitude to the reception and acceptance of migrants shown by the Jordanian society, the risk of marginalization of Syrian refugees is very high and the majority of households live below the poverty line. The absorption capacity of the Jordanian economy is limited, with a high unemployment rate of up to 15% among Jordanians themselves. The significant share of immigrants already present in the country before the Syrian crisis, which includes the large Palestinian community, represents a further element of weakness and pressure on the labour market. In this context, the capacity of refugees to generate income is reduced and there has been a consistent trend towards increasing household debt that lowers their resilience and contributes to raising the share of households in poverty.

The economic difficulties across the country produce growing concerns in the population, especially in consideration of the low occupation levels. Recent surveys related to the attitude of the Jordanians still reveal a very positive evaluation of their relationship with Syrian refugees, but also a negative perception of the impact of the latter on the quality of life. Above all, in addition to competition on the labour and the housing markets, the pressure on resources and the availability of the public services that worries the population. This is a widely held perception in another, very different situation, i.e. in the case of Italy, as evidenced by the very recent change in government and attitude towards immigration occurred in 2018. Among other factors, this negative perception depends on the initial conditions and concrete difficulties experienced by the vulnerable groups of the host communities, who are not fully included and require a transformed environment.

In this framework, it is increasingly crucial to explore alternative paths for the integration of Syrian refugees, also in consideration of the current lack of realistic prospects for their repatriation in a short time. Obviously, integration into the economic system is not the only solution, but it should become one of the strategic pillars of a holistic and multidimensional approach, considering that the spreading of poverty among the Syrians in Jordan is definitely a major component of the growing suffering and marginalization of refugees. Furthermore, the increasing suffering and marginalization of refugees further inhibit their potential and ability to become an active part of the hosting society, that could in turn generate opportunities for employment, productive exploitation and renewal of the resources. The same is true if we adopt a less mainstream perspective of inclusion, focussing on (i) the recognition of diversity as an enriching ingredient for an evolving society and, (ii) on the specific agency of each and every person and group, rather than on normalization though integration.

The analysis of data related to the characteristics of the economic integration of migrants in Italy brings out some evidences that, in consideration of the obvious and necessary macroscopic differences in the context, can provide interesting general indications on possible adoptable strategies.

The level of integration, approximated by the degree of stabilization of the housing situation, the ability to purchase real estate, the level of stability of the work situation and the average income level, indicates, beyond the expectable differences among nationalities, a greater degree of difficulty for female migrants. There is also a clear correlation with the length of permanence, which is the number of years spent in Italy with regularized documentation, and with the level of education. Furthermore, there is a strong link - even if there are no indications of the direction of the causal nexus - between the level of economic integration and the indicators of financial integration/inclusion, such as the type of bank and financial services used by migrants and their access to credit.

Entrepreneurship and the venture capacity, indicated by the self-employment choice, are tied to the integration level. However, it is very interesting to note that the propensity to take a business risk is widespread among all educational levels and to a high degree even among the female migrant population. This evidence recalls the theorization, well spread in the literature, of a self-selection effect produced by the migratory process itself, which would result in a greater level of risk appetite among immigrants. The hypothesis assumes a vision of the migratory process as an investment in human capital by the migrants themselves and their families. The monetary and human costs of emigration represent the risk capital that is invested, while the improvement of the living conditions of the migrants and their families receiving the remittances are the return of the investment. Moreover, the return of the investment is partly monetary (as expressed by the difference in income between the country of destination and the country of origin, normalized to the different costs of life) and partly non-monetary. The latter includes a wide range of improvements, such as personal safety, better quality of the environment, access to public services, educational and employment prospects for children, etc. The high risks associated with the investment in the migration process, which include the maximum risk of losing one's life, represent in this perspective an element of self-selection that produces an immigrant population with a greater propensity to invest and, therefore, a more dynamic potential related to the creation of productive activities and enterprises.

Considering the differences in the integration performance of migrants from different nationalities, versatility seems to be a driving factor on the labour market, resulting in better capacities for economic integration. Consequently, those nationalities characterized by higher sectoral specialization show lower indicators of integration and a reduced propensity for self-employment and business risk at the same time.

A strong influence can be ascribed to the territorial context where migrants are located. Considering the profound differences in the economic and social fabric of the three sampling areas, a greater capacity for integration has clearly emerged among migrants living and working in the Milan area, which is widely recognized as a more dynamic and more developed region at institutional level than the Roman and, more evidently, the Neapolitan areas. This latter is characterized by a lower economic development, higher levels of unemployment among the local population and a relatively greater incidence of the informal economy.

Some of the cues emerging from this picture are consistent with the conclusions drawn from the survey in Jordan. In particular, some central points are corroborated.

The importance of the continuity in the educational process and the valorisation of talented young people suggest the adoption of policies aimed at overcoming obstacles for the integration of refugee students within the school system, in order to fight against school drop-out and invest in the quality and dissemination of opportunities for access to higher education.

The role of vocational training is central and must be developed by involving the entire range of stakeholders and by coordinating, in particular: (i) input and resources from the business world, (ii) emerging vocations and skills among young refugees and (iii) excellences and potentials of the national training system.

The participation of the refugee community in economic development is far below the possibilities: forcibly inactive human capital represents a resource that could deploy its potential by acting on various fronts, including the regularization of businesses and informal activities. Access to credit and to formal financial services for refugees, an increase in the opportunities and channels for interchange, economic relationships between foreign communities and the local economy also represent potential areas for development.

In particular, the intervention on the front of financial inclusion tackles a twofold need: on the one hand, it is a central tool for supporting the development of migrant entrepreneurship, widening the possibilities for financing activities and formalizing the access to credit; on the other hand, it is an important component of the integration process. There is a strong positive correlation between socio-economic integration, a greater use of evolved banking instruments, as well as saving and credit products, that contribute to a change in the perception of risk, vulnerability and economic security.

Access to credit plays, in turn, a dual role: in addition to being a fundamental factor for the promotion of private initiative among migrant communities, the possibility of indebtedness is an important element to provide the resources necessary to carry out the process of integration. This is particularly true in the case of refugees, who cannot count on support networks at home or within the national community in the host country. The decrease in barriers includes the following: better information, awareness-raising and financial education, and - on the supply side - improved accessibility and development of products and services tailored to the specific needs of migrants.

The participation of migrants in the economic life of the host country puts the link between migration and development at the centre, which, above all in the crises related to displacement of refugees, ends up in the background. The policies to promote the economic integration (or inclusion) of migrants should promote and monitor the effects on development of the migrant business community and the virtuous circle that such developments can trigger, in both the origin and the destination countries that migrant business communities contribute to connect.

The migrant business communities, formed by the complex of companies and people belonging to the same national group and operating in a certain territorial area, follow different development models also as a function of the contest in which they evolve. Differences include the degree of economic dynamism, distribution and size of the community, market permeability, economic networks and access to information and to services for the promotion of the start-ups.

The development model of the business community is grounded on the specialisation in ethnic business, such as food, clothes and other goods meeting specific needs of the national community. A model encompassing further development opportunities is based on the identification of business segments left vacant by local entrepreneurs, in order to fit the supply chain and become part of the local economic fabric. Other development opportunities reside in the system of reciprocity and trust that keeps together the members of the community and supports the phases of self-financing and network development, in connection and collaboration with the local stakeholders and the business communities of the same nationality in third countries. In all cases, recognising and sustaining the development of business communities is a win-win strategy to better integrate or include migrants, leverage on their human capital and promote co-development.

This means that the needs of vulnerable groups among the native population should not be left out or regarded as separate area, as the impacts of migration is mainly local and the arrival of migrants exacerbate pre-existing challenges, as clearly demonstrated in the case of Jordan and Italy; therefore, co-development should be pursued and conceived in terms of mutual benefits. Economic reforms, full employment and social cohesion need to be reinforced through concrete measures for co-development, increasing the potential for creation of decent job opportunities for vulnerable native and migrants at the same time, both in the countries of origin and destination.

From the point of view of specific policies for financial inclusion, an attention to development opportunities linked to the evolution of migrant business communities entails a marked focus on the needs of migrants that are largely differentiated in the different phases of the integration process. The first steps of the integration process, immediately after the arrival, should facilitate the approach to the financial system by providing basic services to meet the needs of newcomers, also in terms of communication and language. The subsequent phases require further study of the relationship with the financial system, so to strengthen progresses in terms of integration and, more specifically, to develop credit and savings management tools that must be closely tailored to the migrant needs and attentive to cost containment. Microfinance can provide an adequate answer: to be effective, it would require a systemic action and precise access strategies by the operators, which should be supported by adequate public policies and joint public-private action.

From the point of view of the effects in terms of co-development, the achievement of a high level of financial inclusion in the destination country produces effects in the same field also in the country of origin. Even the simple upgrading and expansion of remittance instruments may lead to the development of the savings and credit management systems in the countries of origin, increasing liquidity and triggering processes of differentiation of products, financial leverage, productive and non-productive investments. These developments can represent a significant change in the local economic system and favour the interrelationship with the migrant hosting country economy, above all in rural areas. The impact of inclusive policies is directly linked to the capacity of analysing in detail the context in which they will be implemented. It is crucial to prepare instruments able to capture the ongoing changes and to identify the relevant targets, as well as to monitor the rapidly growing segment of the migrant population that has been integrating into the local economic fabric.

The participation of the female component in the formation of income is currently very limited and only a small percentage of the refugee women have found employment through the program granting work permits. The commitment to enhance the role of women by intervening at all levels, from the schooling system to the job market, up to the public and financial services, also in order to favour female entrepreneurship, currently is lagging far behind its potential.

The opportunity to increase access to the labour market for all Syrian refugees must be seized by keeping a close watch on possible ill feelings and conflicts with the hosting communities, should newcomers are perceived as potential competitors on the job market, to the detriment of the living conditions of the Jordanian weaker groups.

Potential formulas to increase access to professions and to valorise the know-how and skills available within the Syrian community in Jordan should be explored, aiming at benefiting the entire national economy and favouring the stabilization of an institutionalized access to services for the whole migrant population, in general, and for the refugees, in particular.

The development of possible paths to foster the process of economic integration of the Syrians in Jordan must necessarily maintain a close attention to the peculiarities of the context and of the migrant population involved. In particular, the observation of the relationship between migrants and the country of origin needs to be deepened. The evolution of the Syrian crisis is an element of primary importance for the migratory process and, consequently, decisively influences the choice among the adoptable policy options. The possibility of an evolution of the Syrian context that could lead to substantial return flows or, in any case, to a stabilization of the socio-economic framework in the country of origin, followed by a resumption of economic and commercial relations, should not be ruled out.

As already mentioned, the points outlined above are derived from the joint observation of Syrian integration patterns in Jordan and of a migrant population with other characteristics in a different economic and social context, as in the case of Italy. The great majority of the sample is made up of migrants residing in Italy for many years; more specifically, the length of the period of stay is a factor linked to the capacity of integration in the economic system and a key factor also for individual aspirations and motivations. In this sense, a first non-trivial indication is to always consider the time horizon as a central variable for the strategic elaboration of policies promoting the migrant’s role in the economy.

On the other hand, in consideration of the rapid changes observed in migratory processes in Europe, particularly in Italy, it is necessary to adapt the research and the development of policies for integration and inclusion to the new profile of the immigrant population, considering the dramatic increase in arrivals of asylum seekers within the new incoming flows. Policy research in Italy will soon be faced with the need of exploring a new context where a greater share of the migrant population will be made of refugees with smaller resource assets in terms of funding sources, as well as reduced social and family networks and safety nets.

In this perspective, the mutual contamination of research and political experience at distant contexts sharing similar concerns, as is the case of Italy and Jordan, must be cultivated and strengthened. The experience launched in Jordan that addresses the issue of economic integration of refugees is an important basis for the development of specific policies. The small contribution represented by the present study can, in this perspective, provide insights and trace some paths for a desirable deepening of the research.

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