

JORDAN

COUNTRY BRIEF - SEPT 2025

RETURN TO SYRIA

As of 6 September 2025, 148,863 Syrian refugees registered with UNHCR have returned from Jordan to Syria since the fall of the Assad government.

To enable voluntary and sustainable return in Syria, while mitigating potential negative effects on Jordan's economy and preserving the positive gains made in previous years from the inclusion of refugees in education and the labor market, WBG/IFC and UNHCR have discussed the following topics.

1. Education, training and employment opportunities aligned with Syria's sectoral needs during reconstruction to improve livelihood opportunities in Syria.
2. Household debt management, particularly addressing debt to public institutions (social security payments, work permits, fines, hospital bills) potentially preventing Syrians from leaving Jordan or later defaulting on, and portability of financial credit history, and possibly mobile wallet usage, to facilitate access to financial services in Syria.

ECONOMIC CONTEXT

With successful macro-economic improvements and a contained inflation, Jordan's economy has demonstrated high level of resilience. Regional instability continues to impact the economy of the Kingdom although less than anticipated. Real GDP grew 2.6% in 2023, 2.5% in 2024, and is projected to grow by 2.7% in 2025, as tourism and domestic activity are recovering, and investment inflows have increased (IMF, April 2025). Jordan's biggest exports are textile and accessories, chemical fertilizers, and pharmaceuticals (Jordan Department of Statistics, April 2025). Inflation in 2025 is expected to remain low at just over 2%. The country still grapples with



11.7 million

Total National Population
estimated for in 2024

(Jordan Department of Statistics, 2025)

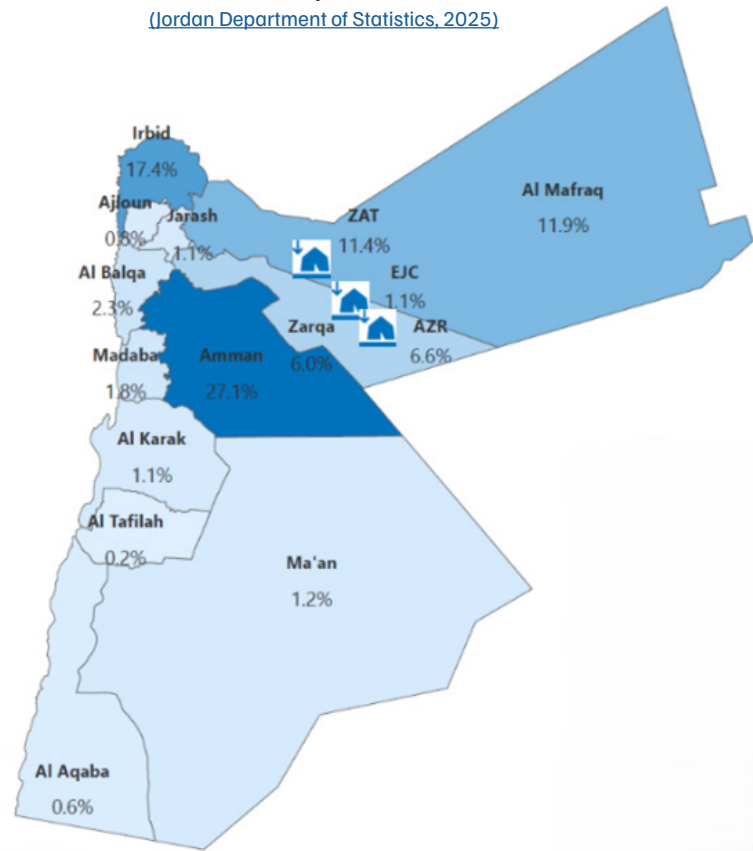


Figure 1: Refugee presence by Governorate in Jordan

* Total National Population in Jordan is 11,743,000 million estimated for 2024 (Jordan Department of Statistics, 2025)

unemployment (21.5% in Q3 2024, Jordan Department of Statistics, April 2025), particularly among youth and women, limited fiscal space straining resources and social services, and the need for the continuation of major structural reforms.

REFUGEE CONTEXT

Although Jordan is not a party to the 1951 Convention Relating to the Status of Refugees and its 1967 Protocol and there is no specific national legislation on asylum and refugee protection, the country has a long tradition of generously hosting refugees. Jordan effectively adheres to the principle of non-refoulement and enables refugees and asylum seekers to access fundamental rights. Despite economic challenges and limited fiscal space, Jordan maintains a favorable protection environment for refugees. Most of the refugees are from Syria and arrived between 2012 and 2014, at the onset of the conflict; the majority live within host communities. In 2019, UNHCR had to stop the registration of asylum seekers of all nationalities at the request of the Government of Jordan, affecting an estimated 6,000 people at least.

In 2016, the Jordan Compact was launched to support Jordan in its important role as a host country leading to improved economic inclusion of Syrian refugees. The Government of Jordan committed to enhance legal

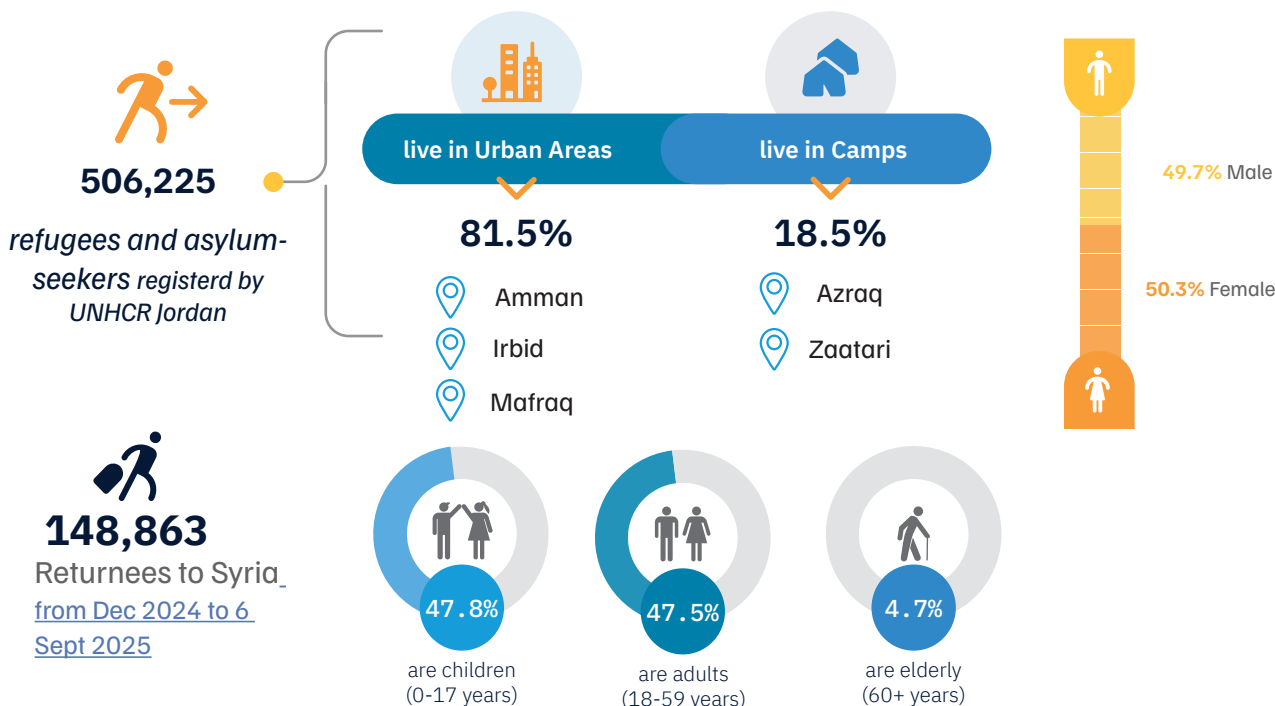
access to employment and education, in return for financial support in the form of grants, concessional loans and a [simplified rules of origin \(RoO\)](#) trade agreement with the EU (valid until 2030 and to be renegotiated in June 2025) with the intent to boost investment. As of 2025, around 1.500 Syrian refugees work in 23 firms benefiting from the RoO agreement. In addition, the [Jordan Response Plan](#) for the Syrian Crisis was established as a strategic coordination and planning platform led by the Government of Jordan.

Poverty rates among refugees registered with UNHCR was estimated at 67% in 2023. Average monthly household income in Q4 2024 is estimated at 222 JOD for Syrian refugees, and 208 JOD for non-Syrian refugees. The unemployment rate reached 36.1% for Syrians in Q4 2024 and 50.5% for non-Syrian refugees (for those 15 and above) in comparison to 16.9% for Jordanian (DoS, Q4 2024). Yet work remains the most important source of income for refugees, whether formal or informal (UNHCR, VAF).

EXISTING SOCIO-ECONOMIC DATA / ECONOMIC PROFILE OF REFUGEES

UNHCR conducts a comprehensive representative poverty and economic household survey ([Vulnerability Assessment Framework](#)) every two years, which

enables benchmarking key statistics to national data. In late 2023, WFP and UNHCR carried out a skills mapping census of the refugee adult population, providing crucial information on skills, work experience and aspirations for 242,000 adult refugees living in Jordan.



DEVELOPMENT INTERVENTIONS IN THE CONTEXT OF FORCED DISPLACEMENT (FDP):

GCFF projects: The Global Concessional Financing Facility (GCFF) was set up to support Lebanon and Jordan’s response to the influx of Syrian refugees. Jordan was actively involved in the design of the

facility alongside key stakeholders leading to its establishment. The first project mobilizing GCFF funding was approved in July 2016.

Development interventions in the context of forced displacement (FDP):

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ISA	Project Name	Total Commitment (USD million)	GCFF Financing (USD million)	Status/Project Closing Date
WB	Modernizing Education, Skills, and Administrative Reforms (MASAR) Operation	\$ 400 Million	\$ 7 Million	30-06-2029
WB	People-Centric Digital Government Program for Results	\$404.39 Million	\$29 Million	30-06-2028
EIB	Jordan Water Security and Climate Adaptation	\$ 489.29 million	\$ 54.36 million	active
EIB	Private Sector Guarantee Facility	\$ 187.5 million	\$ 30 million	active
WB	Jordan Water Sector Efficiency Project	\$250 million	\$50 million	31-05-2028
WB	Agriculture Resilience, Value Chain Development, and Innovation (ARDI) Program	\$125 million	\$23.9 million	30-05-2029
WB	Jordan Education Reform Support Program-for-Results	\$200 Million	\$52.3 Million	31-05-2025
WB	Jordan Education Reform Support Program-for-Results (Additional Financing)	\$100 Million	\$18.6 Million	31-05-2025
WB	Jordan Youth, Technology, and Jobs Project	\$200 million	\$36.90 million	31-12-2025
EBRD	Jordan West Irbid Wastewater Project	\$60.80 million	\$2.50 million	active
EBRD	Ain Ghazal Wastewater Project	\$47.18 million	\$1.95 million	active

Proposed pipeline includes possible mobilization of GCFF for Health, Transport and an additional financing for the ARDI project (agriculture).

PROSPECTS Projects

The PROSPECTS program supports UNHCR with registration, education, GBV prevention and response, and livelihood and economic inclusion of refugees. For registration, efforts focus on ensuring accurate and up-to-date records of refugees. In the realm of livelihoods, activities are centered around enhancing economic opportunities and self-reliance through vocational training, homebased business support and job placement services.

For education, PROSPECTS aims to improve access to quality education for refugee children and youth, including formal schooling and non-formal education programs. Lastly, in addressing gender-based violence, the program implements prevention and response

initiatives, providing support services and raising awareness to protect vulnerable populations.

Funded by the PROSPECTS program, IFC integrated forcibly displaced people (FDPs) into the private sector development agenda by engaging FDP-led startups through targeted outreach under the Startmashreq program. This initiative is in collaboration with Flat6Lab, which provides selective and tailored incubation and acceleration programs supporting entrepreneurs and startups. UNHCR and IFC collaborated to improve the community outreach to enhance the inclusiveness of the program and ensured participation of FDP in program activities.



Private Sector intervention in FDP Contexts

UNHCR collaborates with the Jordan Investors Association, East Amman Investors Association, and the Syrian International Business Association (SIBA) in Jordan, to promote refugee employment and formal access to the market, including in preparation for return to Syria.

On-the-job training: Companies, including Hikma & Deloitte, have introduced internships and job opportunities in their global branches for refugees. Orange Jordan has provided digital skills training and 1-month internships for refugees.

Education: Engagement through the Higher Education Alliance with public and private universities, as well as previous partnerships with Luminus (93 scholarships over three years) and Education for Employment.

Manufacturing/Garment: Referrals to garment companies (e.g. Classic Fashion, Jarash factory, Atlanta, AlZay, SamehAlHuara, AlMashira, AlSafi) and manufactures (e.g. AlSanabel, Al-Durra, Saif Techno, Khattab group, Rawshet Beirut, Sigma, Aqqad, Mas Safi Company, Khamel, Dwesat and Hendy, Elham Ziadat and partners, etc.)

Retail/food distribution: Expansion of partnerships to accelerate access to markets for refugee products (supermarket: AlDurra, artisanat: Design Space). Return: JettBus agreement for logistics support to return to Syria.



Financial Inclusion

Access to Refugee identity documents: UNHCR-issued documents are recognized by the Government of Jordan. Syrians have a right to a Ministry of Interior (MOI) Service Card which is their primary identity document and gives access to government services and some limited financial services (incl. mobile wallet ownership and SIM cards). Non-Syrian refugees are not entitled to the MOI Service Card and have greatly restricted access to these services. In 2018, the GoJ stopped issuing MOI Service Cards to new arrivals. The World Bank, in collaboration with UNHCR, is supporting the Ministry of Digital Economy and Entrepreneurship (MODEE) to include refugees into the [SANAD](#) platform (with GCFF funding), to extend digital IDs to registered refugees and asylum seekers and extend access to online government services.

Access to Financial Services: The Central Bank of Jordan (CBJ) has included refugees as a priority group in its [2023-2028 National Financial Inclusion Strategy](#). While nothing in the national legislation prohibits refugees and asylum-seekers from opening bank accounts, documentation and KYC compliance standards constitute major barriers. Less than 1% of refugees have a bank account, while only 7% of Syrians and 8% of non-Syrian families living out of camps have at least one member with access to a bank account or mobile wallet. Access to microfinance has been relatively limited, with only MicroFund for Women having served the refugee population at scale.

Cash-based Interventions (CBI): UNHCR implements four forms of CBI interventions: Basic Needs Cash Assistance (for refugees living in camp and out-of-camp locations), Cash for Education (university stipends for refugees), Cash for Protection (urgent cash assistance), and Seasonal Cash Assistance (Zakat, winter, etc. if resources are available).

Over the course of 2025, the number of refugee households receiving cash assistance will steadily decrease. By end of 2025, UNHCR will have reduced the number of households receiving Basic Needs Cash Assistance by about 30% compared to 2024. WFP is experiencing similar reductions in the cash assistance caseload this year, due to funding decreases. Cash assistance provided by WFP will also decrease in 2025.

UNHCR works with several financial service providers for CBI, including UWallet for mobile wallets for refugees. 93% of refugee households in camps and 59% of refugee households in host communities receiving cash assistance from UNHCR, do so via refugee-owned mobile wallets. Through mobile wallets, refugees can carry out financial transactions through mobile phones, including send and transfer money, pay against loans and bills, and deposit and save funds. Other CBI service providers are Cairo Amman Bank (iris-enabled ATM machines and ATM cards), and IrisGuard (biometric service provider services integrated into payment systems).



Employability / Access to Jobs

Access to right to work: Since 2016, the Government of Jordan has granted Syrian refugees the right to work in all occupations open to foreign workers, except for professions classified as 'closed professions' (mainly high skilled labor). Efforts were also continuously made to adapt work permit schemes to fit the needs with: (i) employer-sponsored work permits valid for 1 year, (ii) self-paid flexible work permits that enable refugees to switch employers and sectors valid for 1 year, and (iii) cash-for-work permits for short-term activities.

Until June 2024, Syrian refugees benefited from an exemption of the work permit fees applicable to foreign workers made possible through a World Bank project (mobilizing GCFF), enabling them to pay only a 10 JOD fee and taking the required medical test free – the waiver was discontinued thereafter. Since then, Syrian refugees are exempted from fees for cash-for-work permits and permits for workers in factories who are under the simplified RoO agreement. Fees of other types of work permits are not exempted and regular fees for foreign nationals apply (425 JOD for

the permit and 85 JOD for medical test yearly). This high cost (over twice the average monthly income of refugee households) has led to a significant decrease in work permit issuance.

Work permit issuance is automatically linked to opening of rights at the Social Security Corporation (coverage of work-related injuries, old age pension, disability insurance, debt insurance, paid maternity leave, unemployment insurance when applicable). In the manufacturing industries, formal employment of additional Syrian refugees is regulated by established quotas for non-Jordanian workers which vary per sector, per location (in/out of special zones) and are regularly updated (e.g. currently set at 40% for garment, 20% for chemicals, 20% for food industries etc.). Non-Syrian asylum seekers and refugees can only apply for a work permit if they withdrew their application for international protection with UNHCR or face a deportation order and risk detention.

Access to work for skilled non-Jordanian workers in closed sectors is regulated by the [1996 Labor Law no. 8](#), according to which non-Jordanian workers cannot be hired unless approval is obtained from the Minister of Labor, provided the position requires experience, the competences are not available locally or there is a shortage among Jordanians. Consequently, skilled refugees only have very limited opportunities.

Key sectors of Syrian refugee employment: Sectors open to foreign workers include sales and services (including hospitality), agriculture and fishing, trade (craftsmen), construction, and industry. Similarly to Jordanians, refugees are largely working in the informal sector. The majority of Syrian refugees and non-Syrian work, informally or formally, in the top six sectors of employment: construction (24% and 15%)

agriculture (16% and 4%), accommodation and food services (15% and 17%), manufacturing (12% and 7%), wholesale (10% and 18%), and transportation and storage (6% and 14%) (VAF, 2024). In 2024, only 7% of Syrian refugees had work permits, out of which 83% were employed (VAF, 2024). Most employed refugees are paid under the minimum wage (290 JOD minus employee contribution to the Social Security Corporation -7%).

Existing projects and partnerships: UNHCR has ongoing partnerships with the Jordan River Foundation (JRF) and Education for Employment (EFE-Jordan) focused both in- and out-of-camp settings, including supporting HBB and MSMES through registration, licensing, grants and seed funding, mentoring and coaching services, as well as formal employment, vocational trainings, English trainings and ILETS exams. The activities include seed funding, freelancing courses, and soft skills trainings. In addition, UNHCR established the Ecorama (Economic Empowerment Panorama Hub) in Irbid for job seekers from Syrian and host communities and is currently supporting the building of a mobile job matching application aimed at bridging the gap between Syrian refugees and market demands, including in Syria. UNHCR is promoting entrepreneurship through targeted accelerators that support refugees in developing, marketing, and scaling their products, helping them gain sustainable access to local and regional markets. UNHCR also works closely with the World Bank, IFC, and ILO on data collection and analytics on economic inclusion.

As part of the Jordan Response Plan (JRP), economic empowerment and livelihoods' activities of UNHCR support both Syrian refugees and Jordanians from the host community.



Micro, Small, and Medium Enterprises (MSMEs)

Right to set up businesses: Since 2018, Syrian refugees, both in camps and out-of-camp, can establish businesses and are allowed to operate Home-Based Businesses (HBBs) across various sectors. Those living out-of-camp must register and license their HBBs in 3 specific sectors: craft-making, tailoring, and food processing. In contrast, refugees residing in camps have the freedom to operate any

type of HBB without the need for registration or licensing. Still, financial and regulatory barriers, including the costs for registration and licensing, and specific clearances required mean many have not registered their business. For non-Syrian refugees, general regulations for foreign investors apply, including a valid passport and capital of a minimum of 50,000 JOD.

Existing projects and partnerships: UNHCR and other partners have been actively supporting refugee and Jordanian HBB and MSMEs, to help them establish and sustain their enterprises. The support to refugee businesses enhances their self-reliance and reduces their dependence on humanitarian aid. The support includes assistance with registration and licensing, vocational training tailored to their business

ideas, financial literacy, market access, e-marketing, and other relevant training. Additionally, grants and seed funds have been provided to empower refugees to grow their businesses. Mentoring and coaching during the initial phases are also crucial. UNHCR has analyzed a survey on HBB with data collected in October 2024 to identify drivers of success.



Education/ Vocational Training

Regulatory Framework: Jordan has included refugee children in its public education system, based on the Ministry of Education (MoE) Strategic Plan and the 10 Year Inclusive Education Strategy, with significant financing from the Joint Donor Account for Education. Refugee children of all nationalities have access to public primary and secondary schools and are exempt from tuition fees and the costs of books. Outside of camps, double-shift schools accommodate the largest numbers of Syrian students. The World Bank financed MASAR project plans to invest in vocational training in high school, with access for refugees.

In 2024, UNHCR launched [the Higher Education Alliance](#) in Jordan, a network of 17 higher and tertiary education stakeholders established to facilitate access to education for refugees and vulnerable Jordanians. Four private universities reduced fees for refugees to the tuition for Jordanians. Refugees have been financially supported to pursue higher education in the country (DAFI/EduSyria) and in third countries. In 2025, the Alliance will roll-out an advocacy campaign in support of the [15by30 Goal](#), which aims for 15% enrolment of refugee students at higher education institutions by 2030.

Jordan's TVET system operates under the Jordan National Qualifications Framework (JNQF) and is guided by the Economic Modernization Vision, the National Strategy for Human Resource Development, and Education Strategic Plan. Inclusive access to TVET opportunities for refugees and Jordanians and market alignment is essential to bridge the gap between education and livelihood and equip them with relevant skills to enter the labor market. UNHCR works with the government of Jordan to promote TVET opportunities for sectors with employment prospects (identified by the Sectorial Skills Council). The ILO, in collaboration with the Technical and

Vocational Skills Development Commission (TVSDC), has created a system for recognition of prior learning certificates of refugees with a 1500 target for 2025 in the construction and agriculture sector.

Access to education: 72.4% and 32.6% of Syrian refugees were enrolled in primary and secondary public schools respectively in 2023-2024. Data on non-Syrian refugees is not available. The Government of Jordan is investing in information systems for primary and secondary education, as well as for universities, which will enable tracking of refugee enrolment. Since 2010, DAFI has financed 1068 scholarships in universities across the country, with 100 refugee students currently enrolled.

Access to TVET: Data on refugee access to TVET courses is limited, yet WFP-UNHCR skills mapping data highlights that 9% of all 18–24-year-old refugees and 10% of all 25-34-year-old refugees respectively have followed vocational training course (with over a quarter trained in sewing).

Access to digital education: The World Bank finances the [Youth, Technology and Jobs](#) project (with GCF funding) to ensure an inclusive approach to digital education. 3,000 Syrian refugees will be trained in digital skills in collaboration with the private sector. In addition, 18,000 Syrian students in grades 7 to 12 will receive digital skills training in public schools. UNHCR, UN Women, UNICEF and other partners support Connected Learning Hubs, which are hybrid platforms for refugee and Jordanian students (3500 in 2023-2024) to access learning support materials. UNHCR works with the Higher Education Alliance and the Global Connected Learning Consortium to identify accessible digital learning opportunities for refugee and Jordanian youth. In addition, UNHCR implements, as part of PROSPECTS, training on digital freelancing.



Energy/Infrastructure

Regulatory Framework: Jordan is natural resources poor, making it particularly vulnerable to external shocks affecting water and energy. The Energy Sector Strategy (2020–2030) outlines the priorities, such as diversifying energy sources, increasing renewable energy capacity, and enhancing energy efficiency. The Renewable Energy and Energy Efficiency Law No. 13 and the General Electricity Law establish private sector participation and regulatory oversight. Mitigation of environmental impacts of hosting refugees is included in Jordan’s Economic Modernization Vision (2022), such as improving natural resources and waste management and access to sanitation.

Refugee energy sources: Zaatari and Azraq refugee camps were designed with basic infrastructure to meet urgent humanitarian needs. In Azraq, the first-ever solar plant established in a refugee camp, funded by the Saudi Fund for Development and IKEA Foundation, delivers energy through medium- and low-voltage networks. In Zaatari, a 12.9 MW solar power plant funded by KfW supplies electricity to shelters and offices. Both camps face pressure on the energy infrastructure, including intensive operation and maintenance and increasingly extreme weather conditions. Energy networks in both camps are operating at or near full capacity, raising the risk of system failures, power outages, and energy losses. The solar plants benefit the host communities as well through job creation for Jordanians and procurement of spare parts in the local market. Outside of the camps, Syrian refugees are not covered by any government electricity subsidy schemes, resulting in an average monthly electricity expenditure of 27 JOD (up from 20 JOD in 2021).

Existing partnerships: In 2025, UNHCR will roll out the first phase of the “Energy Dispensers” targeting 9000 shelters (35-40%) in the camps, in coordination

with electricity distribution companies (EDCO and IDECO), an energy management system that allocates fixed electricity bundles per shelter to reduce waste and ensure fair distribution.

RELEVANT ANALYTICAL WORK

Comprehensive refugee household multitopic survey: [Vulnerability Assessment Framework \(VAF\) 2024](#)

WFP-UNHCR Skills mapping infographics:

- [Higher education](#)
- [ICT](#)
- [Non-Syrian refugees](#)
- [Agriculture](#)
- [Construction](#)
- [Garment](#)

[UNHCR, 2024 Refugee Financial Inclusion & Financial Health Baseline Survey \(Jordan\), 2025.](#)

[UNHCR, Refugee Return Analysis Dashboard, 2025.](#)

[UNHCR, Refugee Skills & Return to Syria Dashboard, 2025.](#)

Pipeline:

- ILO-UNHCR-WB: Round 2 of enterprise data (focus on employment of Syrians and intention to invest in Syria)
- UNHCR-WB: Home-based businesses study, labor market survey, SWIFT poverty survey
- Vulnerability Assessment Framework 2025
- Jordan Labor Market Panel Survey (with a refugee sub sample)
- Refugee International Network/IFC, Investing in Mafraq: Leveraging RLI For Economic Growth in Jordan.

