

Development over marginalization
– a Minor Field Study of the perceived barriers for Syrian refugees to gain formal
employment in Jordan

By

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Abstract

Since the beginning of the conflict in Syria 2011, nearly 11 million people have been displaced from their homes and an estimated 1,4 million Syrian refugees have fled to Jordan. The host country has not only been obliged to meet humanitarian needs, but is now facing big integration challenges with this demographic boom. Efforts have been made to provide formal jobs to Syrian refugees in order to integrate them through work in the protracted migration-situation. However, Syrian refugees meet many barriers to gain formal employment and many are still unemployed or working in the widespread informal labour market. This study investigates the perceived barriers from a microeconomic perspective and focus on the deliberation process over formal and informal work. A mixed method approach is used to collect data during eight weeks in Jordan through both interviews and distribution of a questionnaire. The quantitative data is also used to identify personal differences in perceptions using a linear probability model. The result show that a combination of structural and cognitive barriers creates difficulties in gaining formal employment, with lack of mobility and closed sectors as the main identified obstacles. Age, level of education and length of stay in Jordan affects the perceived barriers while no significant effect on risk-aversion can be shown.

Keywords: Jordan, Syrian refugees, decision theory, labour market, mixed method study

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Any mistakes are my own.

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List of abbreviations

3RP – Regional Refugee & Resilience plan 2017-2018

FAFO - Fafu Institute for Applied International Studies

IRC – International Rescue Committee

JD – Jordanian Dinar¹

MENA – Middle East and North Africa

MoL – Ministry of Labour

SEZ/SDA – Special Economic Zones/Special Development Areas

UNDP – United Nations Development Program

UNHCR – United Nations High Commissioner of Refugees

¹ As of 15th January 2018, 1 Jordanian Dinar is approximately 11.3 SEK and 1.4 USD
(<http://www.xe.com/currencyconverter/convert/?Amount=1&From=JOD&To=USD>)

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1. Introduction

Since the beginning of the conflict in Syria 2011, nearly 11 million people have been displaced from their homes and more than 654,000 Syrian refugees have registered at UNHCR in Jordan (UNHCR, 2017). Neighbouring hosting countries like Lebanon, Turkey and Jordan not only have been obliged to meet humanitarian needs, but is now facing big integration challenges with this demographic boom - in a region already struggling with limited natural and economic resources. Due to the protracted crisis in Syria, providing jobs in Jordan is key in the effort to catch the benefits of the massive influx of refugees. Jobs are vital for the wellbeing of the refugees themselves but is also a necessary contribution to a host country with high rates of unemployment, strained economic and structural capital and an insufficient framework to address the implications with refugees in the country (ILO, 2015). This has also been recognized and emphasized in the regional response as no close end on the conflicts in Syria can be seen. During the Supporting Syria and the Region conference in London 2016, donors pledge US\$12 billion in financial support, US\$40 in new loans and a unique deal between EU and Jordan were made to stimulate trade from SEZ where at least 25% of employers had to be Syrians. In turn, King Abdullah II pledged the issuance of 200 000 work permits for Syrian refugees in order to formalize work and stimulate integration of refugees in the Jordanian labour market (Errighi & Griesse, 2016).

However, despite the efforts from the local government as well as the international community to promote economic growth and a sustainable situation in Jordan, the impact on job-availability and formal employment for Syrians has been weak with only 10 per cent of the work permit issued to this date (3RP, 2017). Refugees are facing many structural and cognitive barriers to apply for and obtain work permits as well as finding formal jobs that match their skills.

While much research has been made on the structural implications with the efforts of formalizing jobs for Syrians, refugees perspectives on barriers meeting them have just recently come into focus. This perspective, however, often takes a wide, social study approach and lack a practical economic framework to identify perceived barriers as well as the individual differences in them. This paper recognizes the individual deliberation process which incorporates perceived costs and benefits with gaining formal employment. Using decision theory, the main identified motivations and perceived barriers are put up as a deliberation process and investigated further with risk aversion theories. This provides an

economic framework that complements the analysis of the supply side of the efforts of formalizing work. It also provides an important comparative element where patterns of Syrians attitudes are tested on features like age, gender and level of education. The study will work out a comprehensive framework that identifies categories of the main barriers as well as investigating how the perceptions of barriers differ, asking two questions:

What are the main perceived barriers for Syrian refugees in Jordan to gain formal employment?

How does this perception differ amongst individuals in the sample?

Recognizing the economic setting refugees are in, will in turn enabling us to see similarities in decision making processes as well as distinguish patterns that are unique to the group. As Betts et. al (2016) argues, refugees are not economically different from anyone else – instead they're facing specific restrictions that affects their possibilities to participate in the economy and it make economic sense to break down those barriers. In the context of Jordan with the second highest number of Syrian immigrants per capita in the world after Lebanon (UNHCR, 2016), a very big informal labour market (Mryyan, 2014) and a relatively restricted policy environment on the formal labour market, this theoretical approach fits very well.

Looking at the individual deliberation process as a decision under risk enables hypothesis testing of microeconomic decision theories on that field and assessing differences among demographic groups in perceived attitudes through hypothesis testing is a powerful tool. This in turn is of great importance for moving the debate beyond an analysis of refugees as a homogenous group and to recognize them as individual economic actors.

I will limit my study to the perceived barriers of gaining formal employment through obtaining a work permit, thus equalizing work permits with formal work and vice versa.

The paper draws on data collected during a minor field study in Jordan of eight weeks. A mixed method approach is used to collect data through interviews and a questionnaire. It is then analysed in three steps to first identify the main perceived barriers and then investigate patterns in the sample. In the qualitative analysis, variables representing categories of barriers

are formed from the mean of indicating statements in the questionnaire. A linear probability model is then used to assess any individual difference among the respondents.

The paper proceeds as follows. The next section gives a brief background of the Jordanian context and the impacts of the Syrian immigration. The following third chapter reviews previous literature in the field. Chapter 4 provides theoretical background and formulates a model of identifying perceived barriers as well as differences in perceptions. The fifth chapter presents the method used in the field and in the analysis. Chapter 6 presents the findings in the interviews and chapter 7 reports the findings of the survey. Chapter 8 discusses the impact of the findings and concludes with policy recommendations.

2. The Jordanian Context

This section provides a contextual framework to the analysis in order to give the reader a better understanding of the impact of the demographic boom in Jordan and its following responses and challenges. It gives a brief historical background, an assessment of the structure in the labour market and outlines the economic and demographic situation in the country before and after 2011.

2.1 A history of migration

Jordan has a rich history of immigration which partly can be explained by its geographical position. The combination of differences in countries' economic and political development and regional turmoil have made movements across country borders a constant occurrence in Jordan. The presence of Palestinians after the exodus in 1948 as well as 1967 have played a key role in forming Jordan's political, economical and cultural structure where there today are more than 2 million registered Palestinian refugees living in country (UNWRA, 2017). The country has also been a safe haven for people fleeing other wars in other middle eastern countries where examples are the civil war in Lebanon 1975-1991 and Iraq in 1991 as well as 2003 (Lozi, 2013). This contributed to quadrupling Jordan's population in less than 50 years in between 1967-2010 (Mryyan, 2014, s. 39). This significant increase in population was before the outbreak of civil war in Syria 2011. Today, Jordan's population have reached 9,5

million (The World Bank, 2016) where Syrians make out an estimated 1,26 million (Kelberer V. , 2017)

Labour mobility in Jordan is also large and the estimated numbers of foreign workers in the Kingdom are 750 000 whereas 300 000 of them have work permits (Jordan Times, 2016). Before the Jordan compact in 2016, an estimated 120 00 to 160 000 registered Syrian refugees worked informally (Kelberer V. , 2017). Jordanians in turn have been moving in search for better paid work opportunities in the neighbouring Gulf-countries, where the predominant part of them were highly educated. This brain drain to the Gulf has been estimated to reflect one third of the total labour supply in Jordan (Mryyan, 2014, s. 39).

2.2 Economic challenges

The ability to successfully integrate Syrian refugees through formal labour and grasp the benefit of the demographic change, is dependant on the economic and political structure of the host country. While Jordan is consider one of the most open economies in the MENA region (Middle East and Northern Africa) and experienced a significant growth through trade in the early millennia (The World Bank, 2012), it faced many economic challenges even before the Syrian war. The country was hit hard by the global financial crises, resulting in a decrease in GDP growth from 5,5% in 2009 to 2,7% in 2012 (Dahi, 2014), and the regional turmoil with the conflict in Syria is put front as a key factor of 2016 modest economic growth figures on 2.0%, while the average in the MENA-region was 3.2% (The World Bank, 2017). Even in the best economic years, Jordan has been struggling with high rates of unemployment (especially among youth and high-educated), which partly is explained by a combination of the countries effort in providing education and the inability to compete with other high-skill jobs in the region (Assaad, 2014, s. 1). The unemployment rates also contain large inequalities where women and youth are overrepresented. Women constituted 22% of the formal labour force and only 11% of the informal one (UNDP, Jordan Economic and Social Council, AECID Spanish Agency for International Development Cooperation, 2010). With the influx of many low educated Syrian women, the declining labour force participation rates in Jordan are expected to further decline as the participation rate amongst Syrian women have been reported to be as low as 1,5 per cent (Stave & Hillesund, 2015).

The macroeconomic effects of the influx of Syrians show increasing unemployment rates and food prices (M.Lozi, 2014). Day-to-day impacts can also be seen with increased rents and health and education infrastructure that is stretched beyond its limits (Dahi, 2014). Even though some indicators show a crowding-out effect in specific sectors like the construction industry, this do not seem like a general implication of the influx of Syrians on the labour market. This partly due to the fact that many of the jobs, often low wage-jobs in an expanding informal sector, emerged during the arrival of Syrians (Stave & Hillesund, 2015, s. 14). With that said, Syrians tend to accept lower wages due to their desperate circumstances, thus putting a downward pressure on wages in low-paid sectors. Moreover, the increased competition in an already strained low-skilled-labour market, risk threaten the availability of jobs for both Jordanians and Syrians. This is a particular serious problem for the Jordanian youth, a group that already found itself with high unemployment numbers before 2011, but has seen an increase from 19 to 35 per cent as of 2015 (Stave & Hillesund, 2015, s. 14). Hence, the opportunity to increased employment in low skilled-intensely sectors is low – especially informal employment, which is another argument for the increased importance with the formalisation of work. Syrians displays a higher acceptance for poor working conditions, thus gives them a comparative advantage over Jordanians in the informal sector where wages are low and insecurity high. This is also reflected in the view of Jordanian workers, where 95 per cent believe that Syrians are taking jobs from them (Stave & Hillesund, 2015, s. 111).

2.3 Responses - promoting work

On the International Conference on supporting Syria and the Region in 2016, the Hashemite Kingdom of Jordan and EU reached an unprecedented deal where, beyond grants and loans of \$1.8billion (only 45% of it has thus far been dispersed), a relaxation of the rules of origin in trade with special economic zones (SEZ) in Jordan was decided (Kelberer & Sullivan, 2017). This would promote employment of Syrian as well as mitigate the costs of hosting refugees in the country and in return, Jordan pledge to issue 200 000 work permits for Syrian refugees. The intention was to create 50 000 work permits during 2016 and issue 200 000 over the next three years (The EU-Jordan Association Committee, 2016). Formal working contracts would ensure more safe work-opportunities for Syrians at the same time as contribute to development in Jordan through an increased tax base.

The focus on formalization of work has however shed light on underlying structural problems in Jordan. Informality saturates the Jordanian economy and informal employment in the country is estimated to 44% (Ministry of Planning and International Cooperation, 2012). This makes every effort of formalizing one factor in the Jordanian economy challenging. As of November 2017, 77 464 work permit had been issued (Ministry of Labour, 2017-12-03). However, many of them were renewals of old ones and only 20 199 unique work permits had been issued during 2017, representing 10 per cent of the overall target of 200 000 (3RP, 2017)

In the desperate situation faced by many refugees, work of any kind could be argued to be equally essential for economical survival as well as psychosocial wellbeing (ILO, 2015). Contrasting this to the cumbersome process on gaining formal employment might raise some doubts of the prioritization on issuing work permits. At the same time, a long term sustainable development with safe formal jobs, needs to incorporate work permits as the Jordanian labour law demands official work permits in order for groups like refugees or asylum seekers to earn legal protection from abusive practises (ILO, 2015).

Local integration in a protracted crises benefit both parts when refugees become self-sufficient and engage in the local economy. Assistant programs directed to local integration not only offers a cheaper way than the conventional camp-focused humanitarian assistance, it is also argued to boosts economic productivity in the region (Jacobsen, 2001).

From the host country's perspective, there are also several advantages with employing Syrians compared to other migrant workers. A report from ILO (Razzaz, 2017) indicates that Syrians are both considered to possess high entrepreneurial skills and work-moral, and as the majority of Syrians have their families in the country, their income will be spent in Jordan and not be sent back as remittances, which is the most common procedure amongst other migrant workers. Offering formal jobs for the large number of Syrians is also important for levelling the competition between Jordanian and non-Jordanian workers. The latter have during decades contributed to high-unemployment rates for Jordanians as non-Jordanians generally accept worse working conditions, unpaid overtime and all day accessibility (Razzaz, 2017). Hence, it is of great importance to use formalization of work to also harmonize working conditions between Jordanians and Non-Jordanians.

2.4 The work permit maze

Prior to the Jordan Compact, Syrians had a hard time working in the formal sector where they have to attain a migrant work permit that required passport, something most lack. After the agreement, the modest 3000 annually issued work permits, increased rapidly, partly because a relaxation of requirements in the application process (Kelberer V. , 2017). Still, the Ministry of Labour (MoL) restrict foreign labour, including Syrians, to work only in specific ‘closed sectors’ including technical professions (car repair, engineering etc.), education, accounting etc. The majority of open sectors are low-skilled work in agriculture and manufacturing (ILO, 2017). Moreover, Syrians are not allowed to have a drivers’ license which not only prohibit them from working with transportation, but is also a major deterrent for grasping job opportunities in industrial zones outside cities (Danish Refugee Council, 2017)

With the increasingly protracted nature of the crises, critique was directed against the cumbersome work permit application process and some regulations were relaxed. The Jordanian government recognize Syrians special situation and temporarily restricted the entry of migrant workers as well as lowering the fee for a work permit to 10JD (ILO, 2017). Some measures to increase mobility in between employers has been done where a pilot program allows a work permit holder to move between multiple employers in the agricultural sector. Syrians workers no longer need an additional health-inspection to obtain a work permit and requirements for employers to submit a social security card the workers were waived. These changes resulted in peaks of issued work permits in 2016 (ILO, 2017).

3. Previous research

In the wider context of research on refugee issues, the vast majority of studies has come from social and political sciences while economic literature on the subject is relatively underdeveloped (Fakih & Ibrahim, 2015). The economic take on it, has historically focused on either voluntary migration or on the impact that refugees has on their host society, which in turn have caused a long debate of whether or not refugees can be seen as an economic burden or benefit (Betts et al, 2016).

This has also been the case following the influx of Syrian refugees in Jordan, where the macroeconomic approach represents one of the main forms of research that has been done in

the field. One example of this is an assessment over effects on the Jordanian labour market, where Fakhri & Ibrahim (2015) conclude that no such impact can be shown. They explain the non existing impact as a possible consequence of legal restriction for formal employment, lack of mobility from camps to workplaces and refugee's low skills which doesn't match the employer-demand side. While these are macroeconomic explanations of a dysfunctional infrastructure that impede the labour market-integration of Syrians, this paper studies the resulting perceptions of them. Previously identified reported barriers from Syrians themselves, that to some extent mirrors the macroeconomic findings above, are presented below.

3.1 Identified barriers in the literature

Victoria Kelberer (2017) identifies obstacles to gain formal employment among Syrians in her evaluation of the work permit initiative in Jordan, using a combination of previous and new collected data. She points at the cumbersome application process for work permits becoming a barrier as it requires both documents (that many refugees lack), financial costs and the sponsorship of the employer. One of the main barriers is, however, is the quota system that only allows Syrians with work permits to work in specific, so called "open sectors", which comprises jobs such as agriculture, construction and manufacturing. These barriers in combination with the wide informality in Jordan's labour market, make her conclude that the goal of issuing of 200 000 work permits won't be possible to reach (Kelberer V. , 2017).

The unavailability of open formal jobs that match the skills of Syrian workers is lifted as a problem in virtually every paper that deals with the work-permit issue. According to the ILO-FAFO assessment in 2015 where 414 Syrians were interviewed, 18 per cent of Syrians applied for a work permit and only 40 per cent was granted one, which primarily shows strict application rules. In the replicated assessment in 2017 after waiving some regulations, the majority of applications had been granted, but 70 percent out of those rejected still reported closed sectors as the main reason for not being granted a work permit (ILO, 2017). A UNHCR assessment in 2016 also conclude that regulated sectors for Syrians are the main barrier to gain formal employment (ILO, 2017).

Findings in International Rescue Committee's (IRC) survey of 111 Syrians searching for jobs, emphasizes the problems with closed sectors when it comes to deal with people with a diverse

set of backgrounds and skills. The inability to work with a job that relates to previous experiences, makes the unavailability of matching jobs a deterrent for gaining formal employment (Gordon, 2017). The survey-findings also points out that the application process is still limiting many Syrians to grasp formal job opportunities, even if there has been a relaxing of some requirements (Gordon, 2017). The structural informality of the Jordanian labour market also poses problems in the case of required documents. Not only is it difficult to demand a work permit from employers whose business isn't officially registered. It also creates further problems when required proof-of-residency in the work permit application can't be issued as the landlord haven't registered the apartment in order to avoid taxes (Gordon, 2017).

The participants in IRC's survey also reported frustration over employer-anchored permits as this was unrealistic in sectors like construction where jobs were done for different employers on a daily or weekly bases. Neither did employer specific work permits relate to seasonal jobs such as jobs in the agriculture sector where flexibility is needed. Moreover, work permits were believed to decrease the employees bargaining power and risk exploitation on the job (Gordon, 2017). Many of the respondents in IRC's assessment over barriers, also said that transportation costs hindered them from considering low wage jobs that does exist outside of urban areas. Especially in the SEZ (Special Economic Zones) that much effort of employing Syrians has been directed towards. The anxiety of being far away from home and not being able to respond to emergency needs in the household, made long and costly transportations a deterrent for many to apply for a work permit (Gordon, 2017).

Lack of mobility is identified as a barrier for gaining formal employment by many former studies. The issue is investigated thoroughly in the Area-Based Livelihood-Assessment conducted by Danish refugee Council (DRC) in East Amman. They stress the importance of being able to move around with public and private transportation in both looking for, and gaining employment. In DRC's study, it is also mentioned that long transportation increased the risk of getting caught without a work permit, thus affecting the deliberation process over work for risk averse Syrians (DRC, 2017). Furthermore, the assessment on barriers by DRC find that the level of mobility is very much determined by individual circumstances such as family responsibilities, age and wage differences (DRC, 2017). This emphasize the importance of recognizing the heterogeneity in the group to understand how demographic features affect perception of barriers to gain employment.

Both IRC, DRC and ILO (Gordon, 2017) (Danish Refugee Council, 2017) (ILO, 2017) lift the importance of accessible childcare to increase mobility and thus enable employment opportunities. In IRC's study for example, the need for childcare support were expressed by nearly all women while no men stressed that need (Gordon, 2017).

Information is a factor that is consistently mentioned throughout the literature, but not pinned down as a main barrier. However, the trust in social networks over official channels risk becoming a catalyst for dissemination of incorrect information, which further risk information in every aspect of the chain to become a barrier. Previous research show example of when this becomes a problem. Syrians carries beliefs that work permits would decrease their chances of resettlement outside Jordan or that humanitarian benefits would be cut, without no legal information stating that (Gordon, 2017). Kelberer & Sullivan (2017) also mention that constant up-to-date information in the rapidly changing political landscape on work permits, result in policy confusion over both the initial application process and the renewal of it after one year.

It is important to recognize that due to the changing regulatory framework around work permits, reported barriers in the literature have changed slightly as a result, depending on when study's have been made. However, general attitudes around perceived barriers that meet refugees in the protracted situation in Jordan remains rather consistent. The most consistent reported and identified barriers in the literature are structural ones consisting of regulations of both work-permit process, closed sectors as well as mobility-issues (access to transportation, childcare etc.). The requirements for obtaining a work permit have indeed been eased in multiple steps with proven positive results (Kelberer V. , 2017). However, the regulations on what jobs Syrian can formally be employed in continues to be mentioned in the literature as a major problem for the effort of include refugees in the formal labour market.

Beyond structural barriers, cognitive aspects such as risk-averse perceptions, in both formal and informal settings, is found in all previous literature that includes Syrian's perspectives. A direct fear is connected to informal work, where insecure working conditions and expected retributions from authorities plays a big roll. These elements are in turn lifted as a primary motivation for pursuing formal employment. In the vulnerable situation of refugees, there is simultaneously an anxiety over becoming dependant to a single employer with a work permit,

and the literature gives examples of Syrians that take assumed restrictions with formal employment into account when deliberating over applying for work permits (Gordon, 2017).

The big gender inequalities in labour force participation and unemployment rates is also explained by cognitive aspects. For instance, Stave & Hillesund (2015) argues that both Jordanian and Syrian women are more selective in what jobs they will take based on personal and cultural perceptions. The latter group might also benefit from higher support from NGO than their male counterparts (often through projects directed specifically to female labour market participation), which also affects the deliberation of different work opportunities (Stave & Hillesund, 2015).

3.2 Requesting an economic framework

Looking at the the economic side of the studies of refugees, a development in the field can be seen where mainly two strong voices on the importance on putting the issue in an economic setting has been heard. Due to the protracted situation in Syria and region, Betts and Collier (2015) requested a Western shift of focus from the “floods of refugees that came to Europe” (4% of the total amount of Syrian refugees) to the core of the problem in the neighbouring host countries. They saw the international refugee policy, solely focusing on humanitarian response, as out-dated and based “on the same logic that has characterized refugee policy since the 1950” (Betts, Bloom , Kaplan, & Omata, 2016).

Betts et al (2016) develop this idea further in the paper *Refugee Economics*, where they request a new economic theory. They present the concept of ‘refugee economics’ which is to be looked at as a distinct sub-economy where the refugee’s legal status, through institutions, puts them in a unique relation with the state and market. Emphasize should be put on that there is indeed interactions between this sub-economy and other market and the analytical difference is due to the institutional context their in – not because refugees are distinguished from other economic actors. This institutional framework is argued to provide a holistic view on economic interactions as well as of the impact of market distortions on individual economic opportunities (Betts et al, 2016).

The impact of institutional settings is highly apparent in the Jordanian context, where the regulations in the labour market directly impact the prospects of refugees and thus their

economic pre-conditions for the trade off between formal and informal employment.

To summarize; the benefit of obtaining a work permit seems to outweigh the cost in the vast majority of literature. For instance, ILO's survey of 450 Syrian workers finds that the majority of the respondents would renew their working permits and 92 per cent of workers without a permit intended applying for one (ILO, 2017). Even though the many barriers that do exist, the legal protection that comes with formal employment is often emphasized as the main motivation for applying for a work permit (Gordon, 2017).

4. Theoretical background

In this study, I will use two theoretical frameworks to answer each question. For the first question, I will use a categorization-model in order to facilitate a discussion over identified barriers and the dynamics between them. In order to investigate how the perceived barriers differ among demographic features, I will set up a decision-making process where I can use decision theory to formulate a hypothesis.

4.1 Incorporating an economic framework

Earlier research on the inclusion of Syrian refugees on the Jordanian labour market, blame the shortcomings of the efforts on formalizing work, on the costs for Syrian refugees to leave their current situation. As previous studies have shown, the cost consists of structural and cognitive barriers of applying for a work permit as well as regulations around what Syrians can work with. Reports also show that informal work can mean increased flexibility (IRC, 2016) and better pay (Kelberer, 2016). While the trade off between cost and benefits can result in a disincentive to formalize, many studies find the benefit of a safe, formal work to outweigh the suggested barriers and thus motivate people to aspire formal employment. Still, there are also cases in which the obstacles make Syrians getting stuck in either informal work or unemployment against their will.

While many of the barriers are beyond individual influence, this deliberation process incorporates financial cost, structural and cognitive barriers as well as the expected utility with having a formal or informal employment. Consequently, this can be viewed as a decision process under risk which allow us to analyse it with the economic framework we sat out to use.

The trade-off between having a formal or informal employment can simply be drawn up as the expression below:

$$p * U_{formal} - C > (1 - p) * U_{informal} - R$$

where p is the probability of gaining formal employment and displays the element of uncertainty U_{formal} is the expected utility of formal employment including things like perceptions of increased legal and financial security and increased bargaining power. C represents the cost of gaining formal employment and contain both structural and cognitive barriers. $U_{informal}$ represent the expected utility of informal employment which can include perceptions of increased flexibility, higher wage as well as increased bargaining power. R represents the risk-elements of working informally such as unsecure payments and fear of getting caught without a permit.

As long as the left expression is bigger than the right one, an individual aspire to gain formal employment. However, the aim of the simple model is not to decide the outcome of the deliberation process but merely let the expression function communicate an overview of different factors, representing either utility or costs, that are taking into account.

4.2 Decision under uncertainty

Decision under uncertainty is a fundamental area in microeconomics where risk aversion has been studied in many different contexts. Even if the literature of gender-differences in decision under uncertainty has argued for that the risk aversion depends on the source of risk, most studies finds that women are more risk averse than men (Byrnes et al, 1999).

Beyond finding that women are significantly more risk averse than men, Halek & G.Eisenhower (2001) also see increased risk behaviour among unemployed individuals and migrants, while education increases risk aversion towards pure risk on the margin.

Risk averse behaviour is very present in both formal and informal settings of work. Based on the earlier findings above, I will investigate what roll gender, age, employment, education and

length of stay in Jordan plays in the motivation for gaining formal employment as well as in the perception of barriers. Through testing the theory of risk aversion on our sample, we gain a deeper understanding of how underlying demographic features affect one part of the deliberation process of gaining formal employment. The following hypothesis is formulated:

H₀: personal characteristics has no effect on the perceived risk

Recognizing the individual decision process as a decision under uncertainty, enables hypothesis to be formulated over how certain demographic groups will perceive different barriers and motivations. Hence, the second research question on how the perceived barriers differ amongst groups, can be answered through hypothesis-testing.

In this theoretical part of the paper, it is very important to acknowledge that the notion refugees constitute people with a diverse set of background, previous working-skills and experiences from war. Many carries physically and mental traumas making it impossible to work at all. As these personal experiences also will be told in this paper, the theoretical assessment will focus on the people facing barriers of the Jordanian labour market and who are deliberating over formal or informal job opportunities. With that said, many Syrian refugees are stuck in hosting communities and camps, often relying on inconsistent humanitarian assistance and where any form of employment is distant.

5. Empirical method

The field study used a mixed method approach to gather empirical data during eight weeks in Amman, Jordan. The two parts consists of data collection during interviews and a distribution of a self-administered questionnaire. Both parts are used to assess participant's motivations as well as their main perceived barriers for gaining formal employment. In order to identify differences of perceptions in the sample, groups are formed on the basis of personal characteristics and the responses for each statement are related to the the other groups. Moreover, a null-hypothesis is formulated based on gender, age, level of education and length of stay in Jordan and is then tested on each categories of barriers from the received survey-data. Using quantitative research in development studies, is according to Overton & van

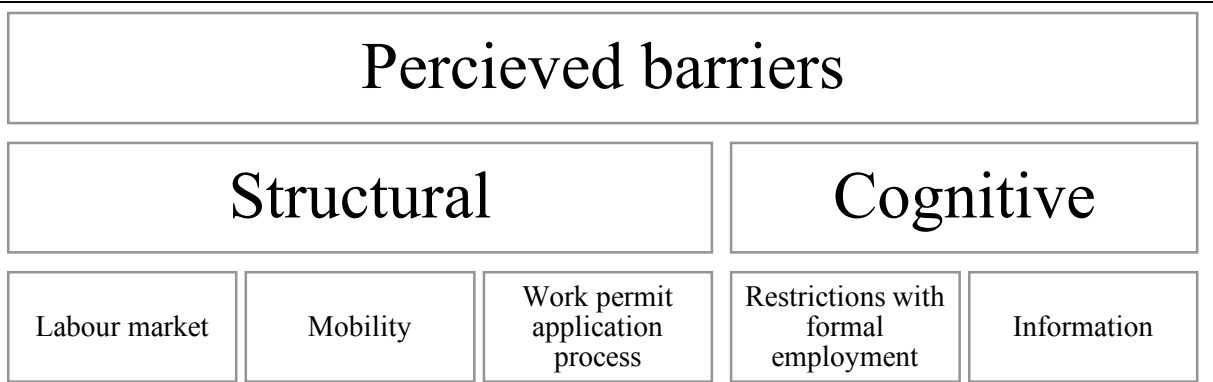
Diermen (2003), a powerful tool to explain ‘what’. In my case this ‘what’ is to identify differences in barriers while I use the interviews to better understand ‘why’.

5.1 Conceptualizing barriers

In the previous work of Ay et al (2016) the perceived barriers to access healthcare amongst Syrians in Jordan were identified using a so called Health Care Access Barrier-model (HCAB). This model is presented in “Defining and Targeting Health Care Access Barriers”, where Carillo et. al (2011) identifies three categories of barriers that “are reciprocally reinforcing and affect health care access individually or in concert”. This model provides a taxonomy and a practical framework for finding the root cause of poor health outcomes, thus enabling well-design interventions Carillo et al (2011).

Inspired by the HCAB-model, I conceptualize structural and cognitive perceived barriers along five underlying sub-categories. These sub-categories are based on the themes reported in previous literature and are presented in Figure 1 below.

Figure 1: Categorization of perceived barriers



Labour market issues concerns the existence of formal job opportunities and weather or not these match the previous skills of Syrian refugees. This category also aims at investigating the earlier discussed issue with closed sectors. The category of mobility includes barriers that affects mobility such as access to transportation or childcare. The third structural barrier is the work permit application process that includes financial costs, requirements of documents and support from the employer. Moving over to the more cognitive elements, restrictions with formal employment consist of things like decreased flexibility and change of bargaining

power, while the category information represents both the access to it as well as trust on it. All underlying categories are dynamically affecting each other and are to some extent overlapping.

The taxonomy in Figure 1 both facilitates the following discussion of identified barriers as well as recognizing the interconnectedness between different categories of barriers as previous literature indicated. For example, trust on social over official information may boost one's perception of cognitive elements and inaccessible transports may affect the perception of structural barriers. Furthermore, the categorization allows us to later assess how big of a role one sub-category plays in the total perception of the difficulties with gaining formal employment.

5.2 Sampling

The method of sampling was based on convenience and opportunity. The majority of participants was found through organisations working with Syrian refugees, where they possessed a role of either beneficiaries, volunteers or staff-members. This setting then enabled further snow-ball sampling where acquaintances of participants were included in the sample. Efforts were made to ensure a diverse, yet balanced sample with a spread of age, gender and work-status, in order to maximize heterogeneity. The groups of interest were Syrian refugees that had experience from either informal or formal work as well as unemployed Syrian refugees that experience barriers of gaining any kind of work.

The sampling strategy was to, with limited resources, harness the diverse population of refugees in Amman where half of non-Jordanians and 435 600 Syrians residing in the country are living (Jordan Times, 2016). The rigorous restrictions on conducting research in refugee-camps made it impossible to diversify the sample further with experiences from the labour market inside the camps. However, as much as 80 percent of the Syrian refugees lives outside refugee camps in urban host-communities (Kelberer V. , 2017), this geographical limitation did not have that big effect on demographic spread.

5.3 Interview method

Twelve semi-structured interviews on 20-35 minutes were conducted with Syrian refugees in the greater Amman. The individual in depth-interviews, which is seen as “best fitted for identification of individual decision processes” (Styśko-Kunkowska, 2014), were conducted in English with an Arabic translator. Every participant was getting a brief background of the study, anonymity was ensured and participants then signed an informed consent form where they agreed on being recorded. The initial questions were open in order for the respondents to tell their story and give spontaneous indications of barriers meeting them in the labour market. A topic guide was used to make sure to cover the outlined categories of motivations and barriers for later comparability with the quantitative approach. At the same time, flexibility was ensured through active listening where interviewees were given room for adding experiences and thoughts of their situation in Jordan. The interviewee was finally asked to identify the main perceived barrier to gain formal employment out of the previous discussed factors. The same set of basic information on age, length of stay in Jordan, education level and employment status was also covered. The interviews were recorded and later transcribed in English.

Beside individual interviews, one group discussion was held with twelve men in the ages of 18-52 years in Mafraq, covering the same set of questions as the individual interviews.

To gain further contextual background with a general perspective on barriers meeting Syrians in Jordan, six interviews were also held at organisations working with Syrian refugees. Researchers, staff-members and project managers at United Nations Development Program (UNDP), French Institute, Better Work and Danish Refugee Council (DRC) were asked open-form questions on what their experience with barriers for formal employment for their target group were.

Finally, I discussed the issue with four researchers that have worked in the field and written papers on the subject where they also deliberated on their own findings. This helped validate the prepared questions before starting the interviews.

The qualitative part of the method is motivated by its ability to explore the subject through the respondents answers to open questions. Open interviews let the researcher go beyond the

initial knowledge and capture the essential characteristics through a universal understanding of a complex phenomena (Styśko-Kunkowska, 2014). It also enables an increased understanding of barriers facing individuals with different backgrounds and experiences on a deeper level. Due to the sensitive subject of interviewing people that have fled from war and experience different levels of desperation in their new context, this becomes particularly important. To use interviews before distributing a questionnaire is also motivated “to avoid an additional source of error and false understanding of the phenomena in quantitative research” (Styśko-Kunkowska, 2014). Furthermore, barriers that comes up in the quantitative part can also better be understood with the qualitative background. Hence, the interviews function as both exploratory and explanatory, depending on when they are used in the analysis relatively to the quantitative approach. In this case, emphasise were put on the former function.

5.4 Constructing and distributing the questionnaire

A self-administered questionnaire was constructed with five batteries representing each sub-category of perceived barrier. Additionally, one battery was used to later formulate an indicator-variable of risk. A total of 17 statements relating to each battery of barriers were created and a five-point Likert-scale was used to indicate to what extent each respondent agreed with the statement². The questions and statements build upon identified barriers in the earlier studies and the previously conducted interviews. Seven additional yes and no-questions were asked reflecting attitudes towards humanitarian support and perceived importance of having a work permit. Respondents were also asked to state individual features like age, gender, level of education, nationality and length of stay in Jordan for comparative data-analysis. The succession of questions was carefully deliberated and statements were formed as unambiguously as possible in order to bypass any limiting elements, in line with Overton & van Diermen’s (2003) recommendations for survey-research.

The multiple-indicator measure of the conceptualized barriers is used to capture different dimensions of them. In previous findings of barriers to gain formal employment, many dimensions are raised and the categories of concepts should hence demonstrate that. A

² Named after Rensis Likert who developed the scale, the Likert-scale uses multiple indicators to measure intensity of feelings or attitudes – in this case about formal and informal work. The 1-5 scale ranges from “Strongly Disagree”, “Disagree”, “Don’t Know/Not Applicable”, “Agree” and “Strongly Agree”.

Cronbach’s Alpha test is used to estimate internal consistency of the survey questions where the result of 0.802 proves an acceptable low correlation between statements. The questionnaire was distributed to a total of 67 Syrian refugees in greater Amman through the following organisations: Jordanian Foundation of Human Development, Danish Refugee Council, CARE, Prince Basma Center and Youth Club Amman.

5.4.1 Data analysis method

The data was coded into Excel and transferred to Stata 12. Variables for each sub-category was created by the total mean of each statements indicating an attitude of the proposed barrier. The same was done with the variable measuring risk as motivator. The components of the variables are described in Table 1 below.

Table 1. Variables and their indicators

Variables	Indicators
Work permit application process	<ul style="list-style-type: none"> • Applying for a work permit takes too much time • Getting a work permit costs too much • My employer can’t provide the necessary documents for the application • My employer is not willing provide the necessary documents for the application • I lack required documents for applying for a work permit • Rules for applying a work permit are too strict
Labour market	<ul style="list-style-type: none"> • My work skills does not match formal job offers • I can’t find formal job opportunities
Mobility	<ul style="list-style-type: none"> • A driver’s licence would increase my chances to work formal • Lack of transportation restricts me to work formally • Household-work (including childcare) restrain me from formal work
Restrictions with WP	<ul style="list-style-type: none"> • A work permit ties me to a single employer • A work permit decreases my chances of travel abroad • I fear loosing humanitarian aid if I have a formal employment • Formal employment has a negative impact on the possibility of resettlement
Information	<ul style="list-style-type: none"> • I don’t trust information given from official agencies • I lack sufficient information about the requirements of applying for a work permit
Risk	<ul style="list-style-type: none"> • I’m afraid of getting caught working informally • Formal employment increases work conditions • A work permit increases my bargaining power towards my employer

For identifying the main barriers, the average number of responses for each category was counted and presented in diagrams. A further analysis of the components was also conducted through looking at the number of responses for the individual statements. While the first indicator of the risk variable is directly connected with fear of getting caught without a permit, the two other components indicates attitudes of avoiding risk through increased working conditions and bargaining power. Hence, this risk-variable indicates how much value a respondent is giving to the aggregate components of risk.

A linear probability model is used in a regression analysis where each dependant variable takes the value one if the response is strictly above 3 (representing either 4 (Agree) or 5(Strongly Agree)) on the Likert-scale. The explanatory variables are personal characteristics such as age, gender and education, which coefficients show how large effect they have on the probability to indicate the respectively barrier.

5.5 Ethical considerations

Participants in the interviews were informed that their participation in the study was voluntary and that they could withdraw from the study at any time. They did not need to state any name or identification. Questions were formulated with regard to refugees vulnerable financial and personal situation and sensitive personal questions were not asked. Before starting the interviews, it was stated that no compensation for participation was offered in order to avoid biases. All participants had to sign a informed consent based on the guidelines in “Ethical Issues” (Scheyvens, Nowak, & Scheyven, 2003). An informed consent form is also argued to achieve acceptance and trust from both participants and organisations through which the interviews were conducted (Styśko-Kunkowska, 2014).

5.6 Limitations to field method

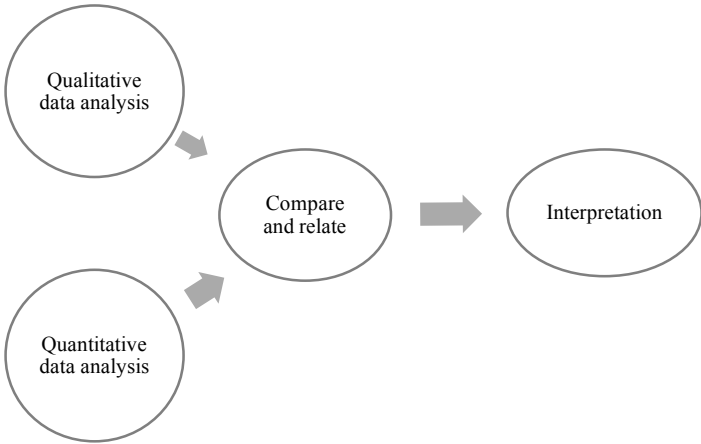
Data generated through a questionnaire have all sorts of biases, which any basic textbook of research methods will tell. In conceptualizing the categories of barriers, the risk of including too many factors or wrong ones can't be ruled out and some degree of subjectivity is always present. Nor does the statements guarantee to reflect all the dimensions of the perceived barriers. However, the result from Cronbach's Alpha test of 0.802 show a highly acceptable internal consistency. Translating the questionnaire from English to Arabic might have effect

on the perception of statements due to language-difference in formulating as well as answering questions. To limit this impact, the translation was double-checked and re-translated back to English by a second translator. Recognizing the inherent limitations with the field study, using a questionnaire offers a possibility for one student to collect enough data in order to extract patterns in the sample. In combination with interviews, it draws a small yet diverse picture of the perceived barriers of the sampled respondents.

5.7 Analysis method

I will use a convergent parallel design to first analyse the qualitative and quantitative part of the data, independently. After that I will discuss how the two parts relate to each other.

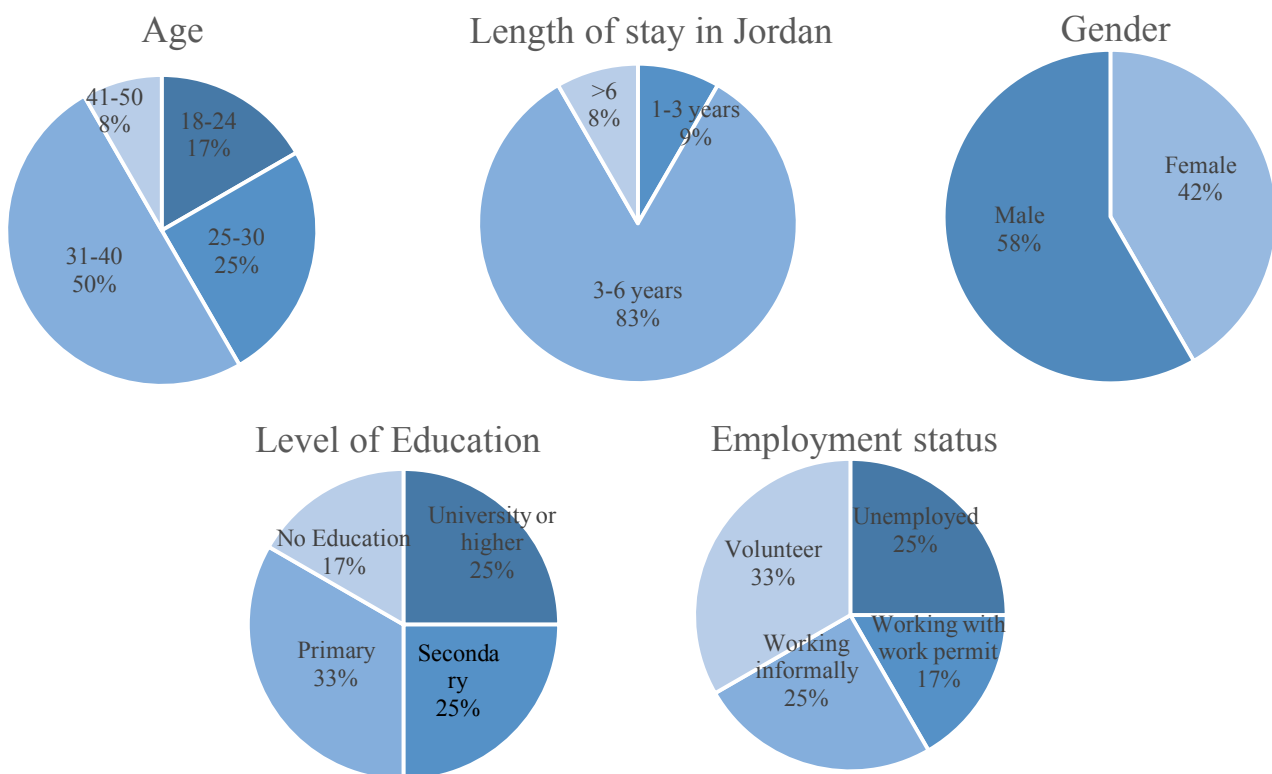
Figure 2. Convergent parallel analysis



6. Findings in interviews

Below are the findings from the twelve individual interviews as well as the group-interview conducted in Amman and Mafrqa. An overview of the sample is presented in Figure 3 and the subheadings represent the main themes that emerged.

Figure 3. Sample characteristics in interviews



6.1 Various forms of safety-considerations as main motivator

The motivation for obtaining a formal employment were rather consistent among the participants in Amman where increased safety in various forms emerged as a read thread. The elements of safety were reported as either direct fears surrounding working illegally or more long term, financial security. Fear of consequences with informal work was often based on reputation. A 32-year-old women in Amman expressed for instance:

“I’m minding my two children. I used to fear that my husband got caught working without a work permit as we’ve heard about a lot of people getting caught”

But direct encounters with authorities were also described in three cases. One man in his thirties in Mafraq, who had worked in a construction site, reported to have jumped out a window and escape during an inspection:

“If they’d catch me, I would have to go back to the Azraq or Zaatari camp. Then I’d rather go back to Syria”

Another 26-year-old man that now worked with a permit in Amman remembered the fear of what possible consequences of getting caught in his previous informal work:

“I was very scared because I’m registered for military-service in Syria, so If I would get caught working without a permit and sent back home, I would have to serve in the military”.

The majority of interviewees expressed that the fear of getting caught without a permit made them not work informally, which is in line with IRC’s finding of risk averse refugees that rather foregoing work than risk getting caught by the authorities (Gordon, 2017). Still, the majority of employed men had previous work in the informal sector. For every one of them, it had been a way of improving the situation for them and their family when the humanitarian support ran out. This points at that young men are over-representative in having informal work experience. Even if the general notion from the literature suggests that women are more risk avert than men (Halek & G. Eisenhauer, 2001), I suspect that the explanation in this case is more structure-based than a matter of individual risk perceptions. Taking the high unemployment and low economic activity rates for women into account, this was an expected finding. The Jordanian labour market is saturated with inequality, which often is explained by cultural expectations on both women and men (Mryyan, 2014), rather than gender-differences in risk aversion. Furthermore, a 39-year-old women gave a very relaxed attitude when promoting the benefits of working informally as women.

“Actually, you have more opportunities working informally as a woman. There’s no focus on inspecting women and there’s no legal consequences. Informal work is easy to find, gives better pay and the host community sympathizes with our situation”

Many participants also described other long term dimensions of increased security that comes with a formal employment, such as health care for them and their children and laws protecting

them from abuse on the job. For instance, a 29-year-old man working formally in a restaurant, told how important the work permit is as a document of identification in Jordan. He claimed that any police that would stop him and saw his work permit would let him go directly.

Another young man that had the rest of his family in Saudi Arabia also described how a work permit was necessary for him to be able to travel from Jordan to visit his family.

When asked about the financial considerations of formal and informal work, the answers differed slightly. Respondents that had gain a work permit said that the financial security with regular payments was a major contributing factor for trying to get formal employment. At the same time, informal workers expressed this to be important as well. One man that had just gained a formal employment also mentioned that the contract it self had a value for future work opportunities:

“Formal employment is valuable for my CV because if I work without a permit, I can’t show previous experiences”.

The financial motivators that was found in the interviews conducted in Amman was contrasted with the respondents in Mafraq, where all men and women were unemployed. All men believed that the available formal jobs in the agricultural sectors paid close to nothing (allegedly 5JD a day) and beyond the occasional informal construction work that four of them had tried, they now relied solely on humanitarian support. In this case, the finding of increasing risk avert behaviour among unemployed (Halek & G. Eisenhauer, 2001) was not represented. Rather, there was a present feeling of despair when they lacked enough support to even cover the monthly rent.

6.2 Closed sectors caused wide problems

A general perception of structural barriers came up in every interview where issues with regulated sectors had different implications for the respondents. In the interviews in Amman - where the sample was a spread of volunteers and workers with and without permits - all respondents reported the closed sectors as a barrier, and the vast majority identified it as the main obstacle for them to gain formal employment. A 32-year-old female with a bachelor degree in French and long teaching-experience in Syria, exemplified this through stating that

the most important barrier is to be a Syrian in it self. She reported that Syrian women were restricted to informal freelance work such as cooking or handcrafting, while no one could work with his or her degrees or certificates in Jordan. Another 32-year-old male with a university degree that also worked as a volunteer, gave support to that narrative of educated Syrians not being able to work with their previous works.

Men without higher education but previous work experience also reported to have problems with skills that didn't match the available jobs in open sectors. The available jobs in open sectors were in that case irrelevant to their previous work-experience and they could not gain formal employment in factories without previous experience of that particular job. One 48-year-old man recounted that he had tried various formal jobs in the industrial zones during a trial-period to gain a work permit, which had not succeeded because he lacked previous factory experience. He had been a cab driver all his life, but as Syrians are not allowed to have a driver's license, he could not do this in Jordan. He also lifted the fact that in a context where you have to develop new skills to get a job, age becomes a problem:

"I'm approaching 50 years old now and because of that, my opportunities to gain formal employment are fewer than younger men. After not getting paid for three months trial work in the factories, I don't believe in formal work anymore. Now, I just sell things to survive and that's enough for me"

This is also pointed out as a central obstacle in Kelberer's (2017) assessment of the work permit initiative where Syrians with previous experience of jobs in closed sectors are left out of work.

Offering a contrary narrative, one 29-year old restaurant worker in Amman, proved how easy it can be if the skills does indeed match available formal jobs in Jordan. With his previous experience of being a chef in Syria, he was able to gain formal employment easy, as he had all the required documents and got help with the application from his employer.

In the interviews conducted in Mafraq, where all participants were unemployed, the closed sectors were also perceived a major barrier. Two men between 30-45 years old had patched together a work portfolio of available informal job-opportunities in Syria and lacked any previous official work-experience. In Jordan, they now were inhibited to work with any

physical job due to war-injuries which also made them rely on information about job-opportunities from more mobile relatives. Even if both of them had the required documents to apply for a work permit, their physical condition in combination with the reported 5JD pay for a whole day's work in agriculture sectors, made formal employment distant. They reportedly relied on their insufficient humanitarian support – similar to all interviewees in Mafraq.

Two unemployed women with three children each, gave an abject narrative of their situation in Mafraq. Their husbands were unable to work due to injuries from the war and they had no access to childcare. While they were tied to their home to take care of both their husbands and children, one woman had been forced to take her eldest son out of school in order to try to find some kind of informal employment for the household. Moreover, they had just received a text message from UNHCR stating that their humanitarian support would be withdrawn the coming month – without any explanation. Both reported that their lack of any previous work-experience in Syria and Jordan made them tied to their house - even if there would have been formal job opportunities.

Among the younger male-participants in Mafraq, there was a big frustration over the non-existing job opportunities in the area. Many of them told that they had worked without permits in the construction sector, but now when it was winter, there was no construction jobs anymore. One man in his twenties without previous experience in construction work also stated that he couldn't get a permit in that sector because it was too expensive, allegedly costing around 600JD. The agriculture work permit was reported to be cheaper but didn't pay enough in comparison with construction jobs.

While there's much frustration on the closed sectors, three participants in Amman that were employed with a work permit or as volunteers, expressed understanding for the regulations. A 26-year-old man, working as volunteer, said for instance:

“I think the restrictions are reasonable as there are already too many doctors and engineers in Jordan. The government try to fill the empty sector as agricultural and manufactures first. It's not reasonable to open the doors for all people”

6.3 Lack of mobility a major deterrent

When the participants in Mafraq were asked about if access to well functioning transportation could make them consider looking for job elsewhere, the answer from every one was a resounding yes. Some of them had tried commuting but as a 30-year-old man expressed, he didn't want to leave his family for the long hours on a bus, even if he could access a job. Transportation issues were extra apparent in Mafraq where the few available job opportunities were far away, but perceived barriers of mobility were showcased in the interviews conducted in Amman as well. While men emphasized the importance of having access to car in order to cut long hours with public transport to distant jobs, women gave details of the effect on the possibility for them to look for jobs. Just as DRC study of mobility issues showed (Danish Refugee Council, 2017), this in turn was tightly connected to the unavailability of childcare, which all the women indicated would give them increased chances of gaining formal employment. One 39 year-old women described that she tried to run a beauty-clinic in her home, because there's no available childcare:

“I can't get out of my house to look for jobs as my children don't know their way around the house and someone needs to take care of them”

Two men with wives related to that narrative and supported that childcare would improve the chances for their partner to find a formal job. The DRC study of mobility contested the traditional assumption of that family commitments are primarily an obstacle for women's participation in the labour market and not for men (Danish Refugee Council, 2017). The interviews in this study points in the same direction. When asking questions on mobility issues in the interviews, all men with families pointed out that their unwillingness to be away from their family for a long time played a big roll in their decision on taking up work-opportunities that included long transportation time. This also got some support from the experiences of informal work, where young men without family commitments were over-represented. With that said, in the majority of cases where women were not working, they were the ones that stayed home in order for their men to find employment.

6.4 An easier-made application process seems to have paid off

In Amman, everyone except one interviewee whose passport had expired five years ago, had all the required documents for the work permit application process. The majority indicated that the process had been more cumbersome and expensive a year ago and clarified that there was no financial barrier to gain a work permit anymore. Only two (out of twelve) indicated that they lacked information about the work permit process, and only one responded that he did not trust information from official institutions. For those who had a work permit, the employer had paid the small fee while the volunteers were confident of getting the support from the employer in a future application process. However, in the few cases that people experienced difficulties with the process, they described reluctant employers that were unwilling to provide the necessary sponsorship as an obstacle.

While all the participants in Mafrag lacked a work permit, the application process in itself were not perceived as a major barrier to gain formal employment for most of them.

6.5 Restrictions with formal employment

All respondents without work permits except one expressed a willingness to gain formal employment. There were, however, descriptions of some restrictions with a formal employment that affected their deliberation process.

The majority of people that was employed did not feel tied to the employer and stressed that they just had to inform the employer one month before leaving their job for some reason. A couple participants also emphasized that a formal contract is a reciprocal deal that gain both the employer and the employee. At the same time, two volunteers admit that their formal employment limit their flexibility in some ways. For instance, a formal contract meant that they could not grasp better job opportunities elsewhere. An older, unemployed women deliberated over the pros and cons with a formal contract:

“Even if you have to accept the given wage in a contract, it’s more secure as your employer will help you when you face problems. For example, problems concerning your health which wouldn’t be possible without a work permit”

One young man that had five years of informal work-experience in restaurants and cafés in Amman felt much more flexible without a work permit and highlighted the restriction that comes with one. According to him, the employer could write what contract he'd like, limit the wage and control the payment, thus limiting the bargaining power for his employees. Without a contract, on the contrary, he could negotiate terms and conditions and demand a higher wage. He did not express any anxiety over getting caught, and told about the numerous times inspectors had visited the jobs he had worked on:

“The inspectors calls beforehand, so I just leave the job when they come or pretend to be a guest - it has been working for five years now”

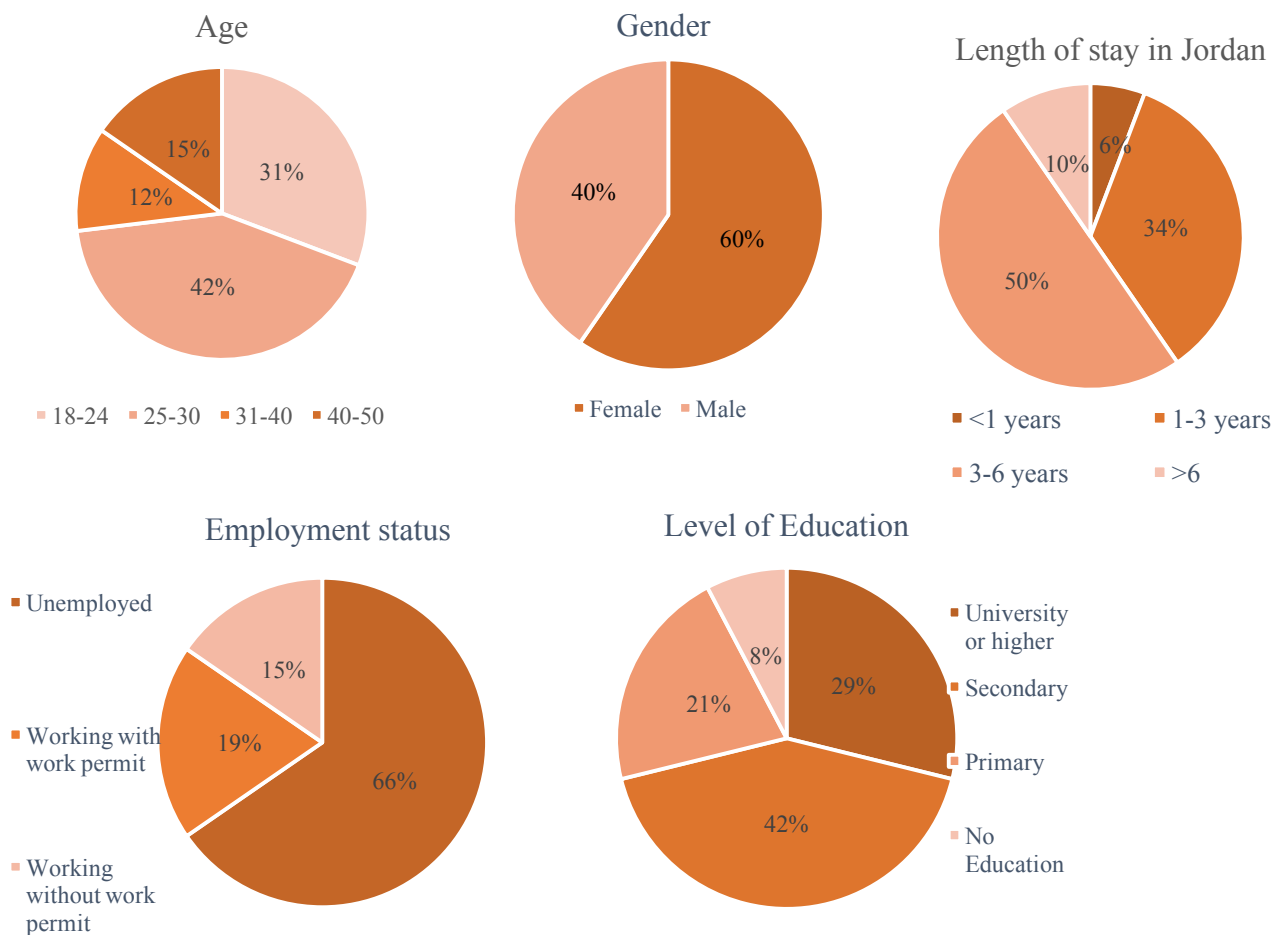
6.6 Differences in available information

The interviews expressed a demographical divide on the reported level of information about work permits as well as available job opportunities. In Mafraq, there were confusion over prices of work permits, wage levels and where to find available jobs. Many responses were based on information from someone in their social network and no one reported to have first hand information from official institutions. For instance, one of men in Mafraq had a cousin that went to organisations like UNHCR and asked for information that he later told the others. Even though many had clear perceptions on the prices of work permits and requirements for gaining one, these opinions were not consistent with official information. On the contrary, the majority of the interviewed participants in Amman stated that they had enough information and trusted information given from official institutions. Their perceptions of prices and requirements of obtaining a work permit were also more consistent with official information.

7. Survey results

Out of 67 distributed questionnaires, 52 complete responses were attained with the demographic spread displayed in Figure 4. Out of those, 31 (60%) participants believed they would stay in Jordan less than one year from now, 22 (42%) reported that they could not work with their previous profession and 22 also believed they could earn more working without a work permit than with one. 23 (44%) interviewees stated that their gender decreased their chance of gaining formal employment where 16 (70%) of them were women. Out of the 52 respondents, 23 (44%) reported that they received humanitarian support where only 6 (26%) of them thought it was enough. The average rated importance of having a work permit on a scale 1 to 5 was 3,92.

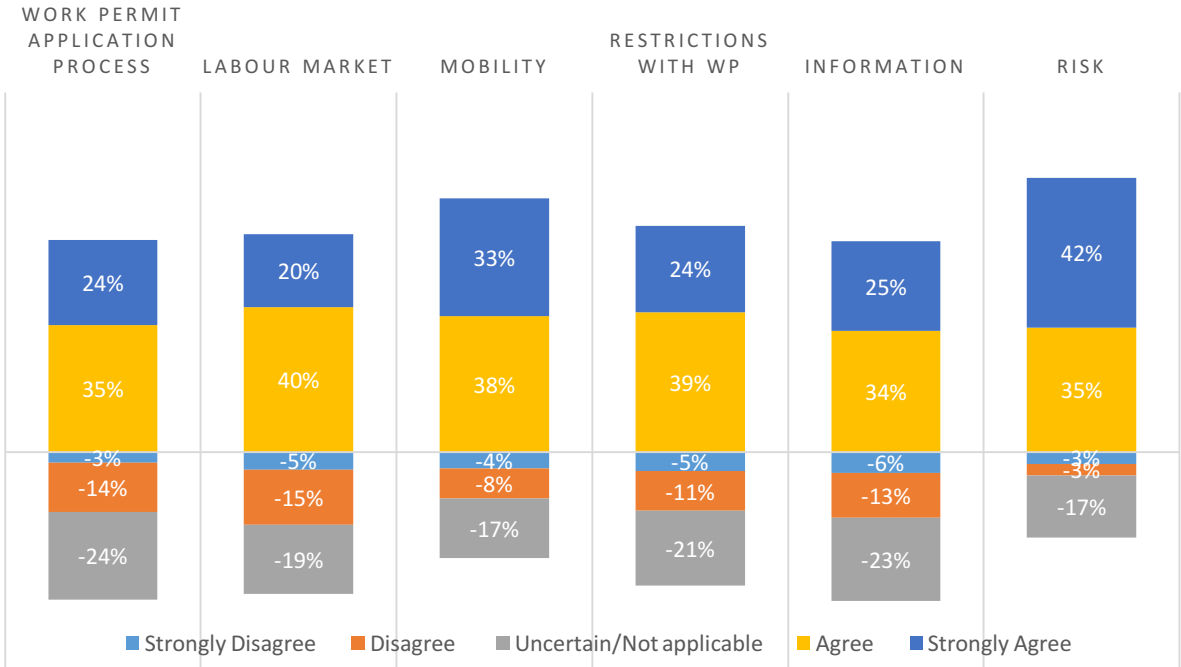
Figure 4. Sample characteristics of questionnaire



7.1 Perceived barriers

Figure 5 describes the average number of responses for each category and displays the percentage of each attitude of the Likert-scale responses. These categories are based on the underlying indicators presented in table 4 in the Method chapter. Positive numbers represent responses of ‘Agree’ an ‘Strongly Agree’, while negative numbers represent answers that don’t support the statements. As the diagram shows, the category of ‘Mobility’ is the most indicated perceived barrier with 71 per cent of respondents indicating lack of mobility. This is followed by ‘Restrictions with WP’ (63%) and ‘Labour Market’ (60%). The lowest mean is found in the category ‘Work permit application process’ and ‘Information’ where 59 per cent out of the 52 respondents indicating those categories as barriers. On average, 77 per cent supported statements of risk-decreasing factors as motivators.

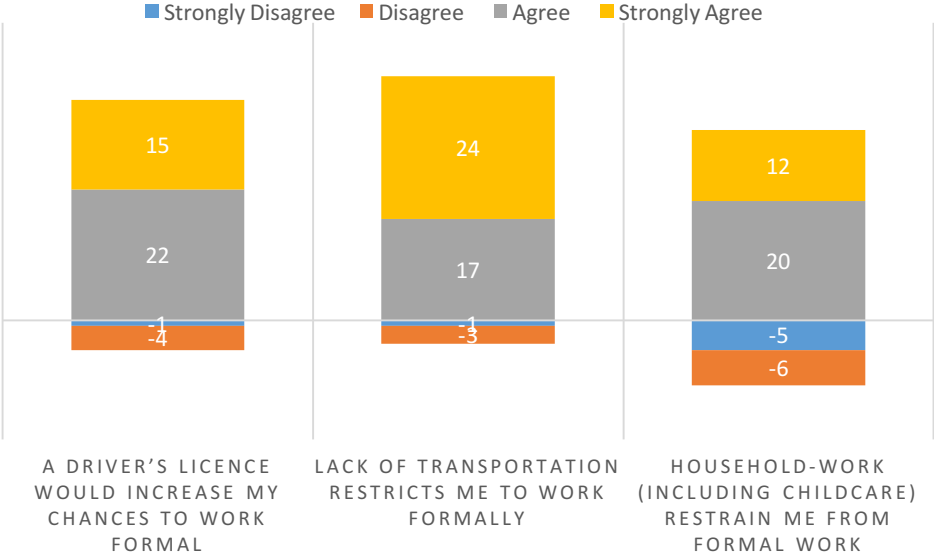
Figure 5. Number of respondents in each category of barrier



The frequency of the responses (1-5) for each category are presented below where the positive number represents the indicators representing the barriers. The negative numbers represent responses that do not support the statement, hence not indicating it as a barrier. The ‘Uncertain’-responses (3) has been removed to make the descriptive statistic easier to understand, which is the reason for the fluctuating total number of responses of each statement.

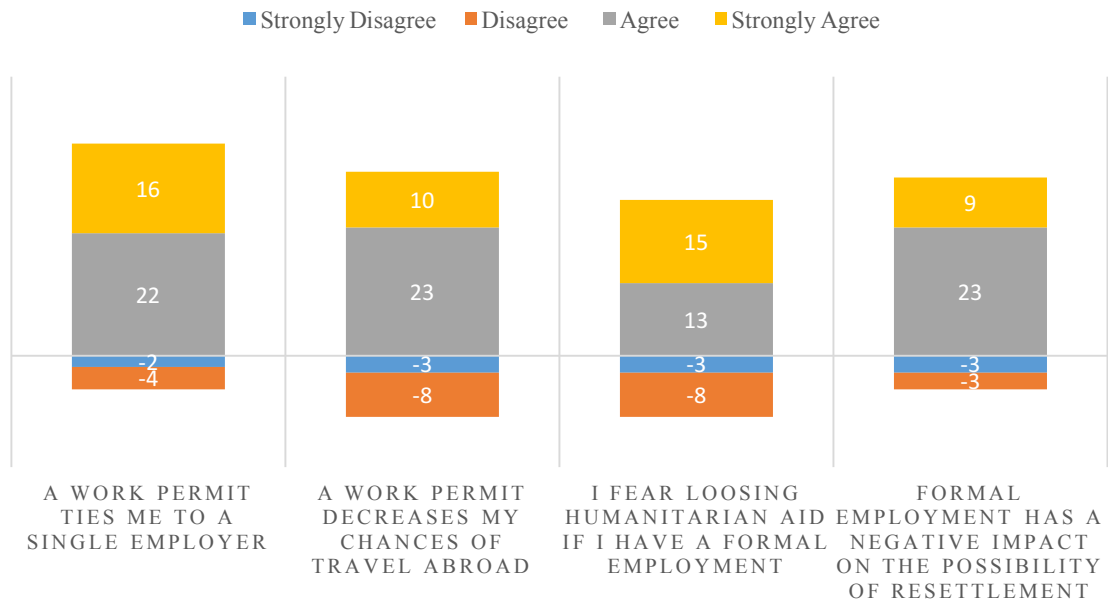
Lack of mobility

The category that most respondents indicated as a barrier was the mobility-category with 37 people perceiving lack of mobility. The largest contributor was the statement ‘lack of transportation restrict me from gaining formal work’, which 24 out of a total of 41 respondents answered ‘Strongly Agree’ on. 32 respondents did see household work as a barrier while 11 did not, indicated by the negative numbers in Figure 2.



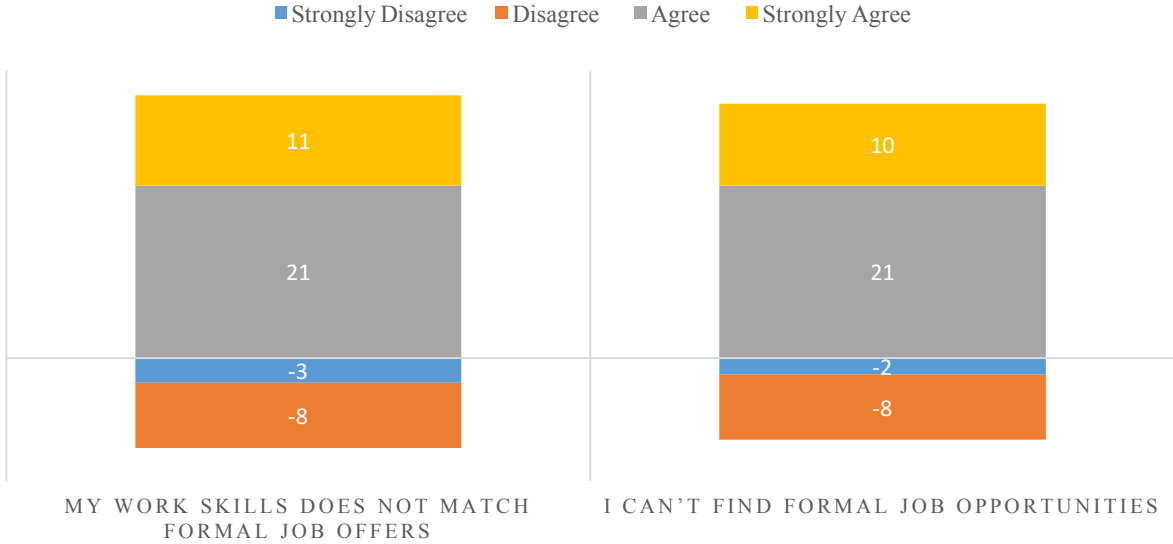
The importance of access to transportation to gain formal employment is representative of previous findings in the literature as well as the interviews in this study. The divide of responses concerning house-hold work further demonstrate the earlier mentioned differences in the perception of family responsibilities as a barrier. While it was found that family responsibilities largely affected men’s decision of work (and not only women that is traditionally assumed to be the case (Danish Refugee Council, 2017)), age showed a natural affect on this in the interviews. When looking at the means for responses of both gender and age, this view is supported. The average response indicating household work as a barrier, is 3.58 and 3.47 for women and men respectively which does not display any major difference. However, age showed a negative effect on responses that indicated household work as restricting, where the mean ranged from 3.18 for the youngest group (18-25) to 4.6 for the oldest group (>40). This supports the interview finding of the predominance of young men with previous informal work experience. Furthermore, it suggests that it can be explained by a lack of family responsibility, on which age has a bigger affect than gender.

Restrictions with formal employment



An average of 33 respondents perceived restrictions with formal employment. The most frequent indicated statement was that a ‘work permit ties me to a single employer’, followed by that a work permit would decrease the chance of travel abroad. However, 11 out of 44 did not indicate the latter as a barrier. As was narrated by a young man in the interview-section, a work permit was indeed his way to ensure that he could travel and visit the rest of his family in Saudi Arabia. The conflicting perceptions can be a result from different interpretation of the statement. Having a work-contract carries restriction in form of responsibilities that might limit the possibility to travels. At the same time, the work permit might also imply paid leave and increased financial safety, which increases the chances of travelling abroad. Moreover, as passports are required to travel abroad, one can suspect that work-permit holders indicate that it increases their possibility to do that as they already have a passport. Furthermore, the conflicting indications might display the split in access to good quality information as the work permit does not have a direct legal effect on the ability to travel abroad. The mean response on the Likert scale were the highest with 4,1 of 5 for the group with primary school as level of education and the lowest mean (3,3) was found in the group with university degrees. Looking at the traditional assumption of a positive relation between education level and how informed individuals are, this supports information’s effect on the believed consequences of formal employment.

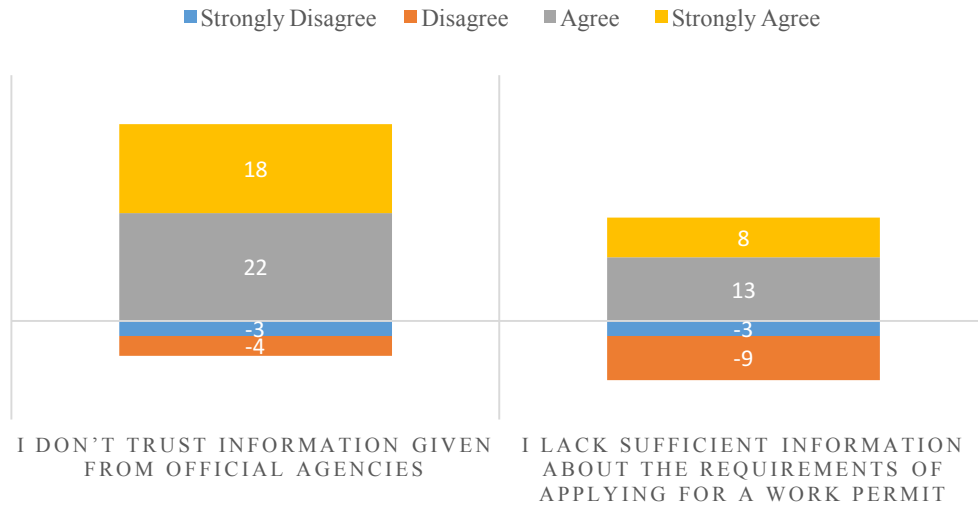
Labour market



Both indicators play a similarly large roll in explaining the perceived barriers in the category labour market, where the majority indicated that their skills didn't match formal job offers or that they couldn't find any formal job opportunities (32/43 and 31/41 respectively). The youngest group (18-25 years) have a response mean on 3,3 out of 5 while the respective number for the oldest group is 4,4. This is in line with the interview responses where age was lifted as having a negative effect on the possibility of gaining formal employment. The closed sectors are in previous studies identified as a central obstacle for Syrians to gain formal employment in Jordan. To my knowledge however, the age aspect of it has not been emphasized to that extent it deserves. This example of the synergic forces of demographic factors and labour market structures are symptomatic for the dynamics of barriers facing Syrian refugees.

Information

21 out of 33 (64%) responded that they lacked information about the requirements of applying for a work permit, while 40 out of 47(85%) reported that they didn't trust information given from official institutions.

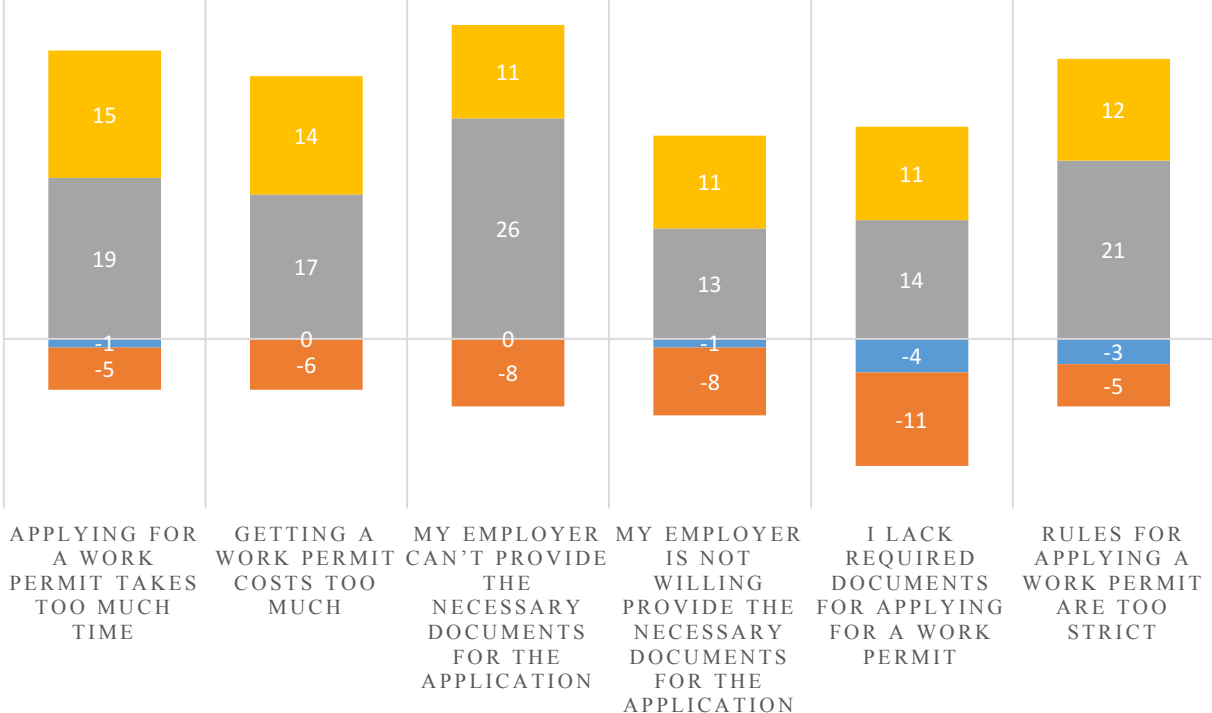


This high number of responses that indicates issues with information shines light on the importance of improving information proliferation to enable integration of Syrians refugees on the formal labour market. The literature mention information dissemination as a problem and describe different action taken against it (Danish Refugee Council, 2017) (Kelberer V. , 2017) (Gordon, 2017) but this result displays that it still poses a big problem. The perception of lacking information can be a cognitive barrier in it self while resulting misleading information also poses further barriers. The interview findings in this study also points out the importance and state that information is key in letting refugees know of work opportunities and requirements as well as consequences with working formally and informally. While the relatively low perception of lacking information is consistent with the low number of interviewees who indicated this as a problem, the low trust on information from official institutions departure from the narrative in the interviews, where the opposite was lifted.

Application process

The application process category is identified as a barrier by the lowest number of respondents (together with information), representing 59 per cent. With previous literature discussing an impact of the relaxation of requirements for obtaining a work permit, this was somewhat expected. My interviews support the general view that this is not the central thing keeping Syrians from gaining formal employment. Simultaneously, it does indeed still exist obstacles in the application process, which also IRC survey concluded (Gordon, 2017). I suspect that the conflicting survey and interview-result is mostly an affect of the difference in sample, where the survey demonstrated a wider spread of people. Hence, the survey is more in line with previous research while my interview sample is not.

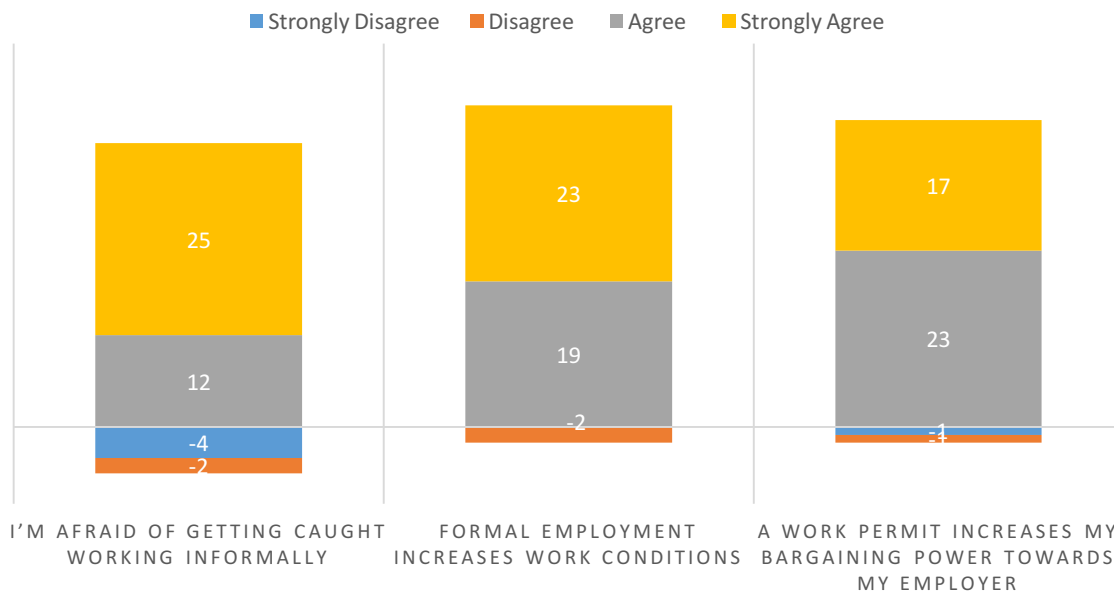
In the application process-category, the most contributing statement was ‘My employer *can’t* provide me with the necessary documents...’, where 37 indicated it as a barrier. At the same time, only 24 individuals indicated that the employer was *not willing* to provide required



documents it. One explanation for the different responses might be the earlier discussed wide-spread informality in the Jordanian labour market, where employer simply can’t provide documents as their businesses is not registered. 15 respondents answered that they had all the required documents and 25 stated that they didn’t, which departure from the narratives in the interviews where the majority had the required documents. 34 responded that the application process took too much time and 33 believed that the rules for applying for a work permit was too strict. 31 stated that a work permit cost too much. After the Government of Jordan waived the fee for work permits in open sectors, this should not be a financial problem even when Syrian refugees strained economic situation is taken into account. I suspect that it rather indicates insufficient information among the respondents which once again, shows the importance of information in the perception of barriers.

Risk

The risk-variable, where the below presented statements were included, showed the highest average number of respondents of all categories. With an average of 77 per cent of respondents believing that formal would mean increasing work condition and bargaining power as well as indicating fear of getting caught without a work permit, this was the most continuous variable throughout the sample.



42 were confident that a work permit would increase their work conditions and 40 thought that having one would increase their bargaining power. While the vast majority of respondents were afraid of getting caught working without a permit, six respondents were not. As previous literature has shown, Syrian refugees are consistently valuing safety-related factors in their deliberation process over work. The same consistency was clearly shown in this study, both in the interviews and in the survey responses. While the statements above might seem like presuppositions and resulting in obvious responses, it indicates an important feature of the trade-off between costs and benefits with formal and informal work. It let us get an idea of the magnitude of each side of the deliberation-expression in Chapter 4, thus indicating how many people that might choose informal employment depending on what level of barriers they meet.

7.2 Regression analysis of differences in perceived barriers

For further analysing the difference in responses, a linear probability model is used:

$$\text{Barrier} = \beta_1 + \beta_2 \text{gender} + \beta_3 \text{age} + \beta_4 \text{education} + \beta_5 \text{employment} + \beta_6 \text{Jordan} + \varepsilon_0$$

Each category of barrier (presented in Figure 5) is used as a dependent dummy-variable that can take the number 0 or 1. For responses that are strictly over 3 (representing ‘uncertain/not applicable’) on the Likert Scale, indicating it as a perceived barrier (4 or 5, representing “Agree” and “Strongly agree”), the dummy-variable takes the value 1. Personal characteristic including gender, age, education, employment and length of stay in Jordan are used as explanatory variables. Gender is coded as a dummy-variable where Female is given the value 1. Education and employment status are coded into groups 1-4, reflecting the sample-groups in Figure 4, while age and length of stay in Jordan are coded with the representative number of years. The regression result is presented in Table 2 below.

Table 2. Estimated coefficients of explanatory variables

VARIABLES	Application process	Labour Market	Lack of Mobility	Restrictions with formal employment	Information	Risk
Female (β_2)	-0.003 (0.136)	-0.217 (0.141)	-0.004 (0.115)	0.006 (0.134)	-0.092 (0.133)	-0.141 (0.108)
Age (β_3)	0.120* (0.062)	0.138** (0.064)	-0.007 (0.053)	-0.003 (0.061)	-0.048 (0.061)	0.015 (0.049)
Education (β_4)	-0.010 (0.074)	-0.043 (0.076)	-0.084 (0.063)	-0.127* (0.073)	-0.036 (0.072)	-0.008 (0.059)
Employment (β_5)	0.062 (0.088)	0.046 (0.091)	-0.029 (0.075)	-0.116 (0.087)	0.063 (0.086)	0.047 (0.070)
Length of stay in Jordan (β_6)	0.090 (0.087)	0.104 (0.091)	0.034 (0.074)	0.127 (0.086)	0.287*** (0.086)	-0.019 (0.070)
Constant (β_1)	0.218 (0.342)	0.506 (0.354)	1.087*** (0.290)	0.977*** (0.336)	0.235 (0.335)	1.054*** (0.272)
Observations	52	52	52	52	52	52
R-squared	0.139	0.200	0.057	0.166	0.217	0.049

Standard errors in parentheses *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

The reported coefficients ($\beta_2 - \beta_6$) explain how much effect the representative independent variable has on the probability of reporting the barrier. In the cases where the constant $\beta_1 > 1$ (Lack of Mobility and Risk), the personal characteristics don't have any additional explanatory power as the probability of indicating it as a barrier is over hundred per cent.

Interpreting the statistically significant coefficients in Table 2, we can see that age, having the coefficient 0.120($p < 0.1$), increases the probability to indicate application process as a barrier with 12 per cent. That is, the older you are, the more you perceive factors in the application process as obstacles. Age also increases the probability to indicate labour market implications as barriers with 14 per cent, which display that finding jobs that match your skills is perceived as more difficult the older the respondent is. This support the finding in the interview where a 50-year-old man emphasized that his age decreased the chances of gaining formal employment.

The result shows a negative coefficient of -0.127($p < 0.1$) for education on the dependent variable 'Restrictions with formal employment'. This means that the higher education level the respondent has, the less likely he or she is to perceive restrictions with formal employment. Furthermore, the perception of information-related issues is affected by a respondent's length of stay in Jordan. The positive coefficient value of 0.287($p < 0.01$) showcase that the longer a respondent has lived in Jordan, the more likely he or she is to either lack information or mistrust it. This result is somewhat unexpected as the perception of being informed would be expected to improve with time spent in a new context. However, this might also indicate that mistrust of information increases with time and not lack of it. Summarizing the means for each category of residency in Jordan investigates this further. The mean for responses that indicates lack of information ranges from 3,3 to 4,4 for groups 1-4, while the mean of responses indicating mistrust in information ranges from 2,0 to 4,0. Hence, length of stay in Jordan seems to affect lack of information to a wider extent than trusting it, which is somewhat contra intuitive.

Even if the interviews and certain statements in the survey indicates that it might exist a relation between risk and gender or age, the regression result don't show a statistically significant relation of any individual features and the risk variable. Hence, this prevents a rejection of the null-hypothesis. With the consistency in risk aversion theories of gender differences, some effect was expected to be found. However, there are several explanations

why the regression result does not live up to those expectations. The most important one is the creation of the risk variable. It consists of statements that takes into account many different indicators which might lack stringency in measuring pure risk-aversion. However, looking at the means of the responses for the separate statements constituting the risk variable, some themes can be identified. While there was rather low gender-differences in responses (with the bargaining power statement representing the largest difference of 4.09 and 3.95 for women and men respectively), age showed larger differences. For example, respondents aging 31-40 showed an average of 3,62 on the fear of getting caught working informally, while the respective number for the older age group (41-50) was 4,67. Moreover, age showed a clear positive relationship with indicating that bargaining power would increase with formal employment, with means ranging from 3,88 to 4,71. This clearly indicates some differences in perceived risk when looking at separate elements, while the aggregated risk-variable did not allow a rejection of the null-hypothesis.

8. Discussion and conclusion

This paper set out to incorporate an economic framework in the analysis of barriers meeting Syrian refugees on the Jordanian labour market. Categorising and quantifying the barriers have showed the potential of a quantitative micro-analysis. It has communicated an overview of what factors that are important in the complex deliberation-process over costs and benefits with formal and informal work for Syrian refugees in Jordan. Moreover does the assessment over differences in perceptions provide an important picture of the diverse set of people that are subjected to the policy measures. As mentioned earlier, the variety of experiences needs to be recognized in order for policy actions, directing to improve the situations for both Syrians and Jordanians in the host country, to be well-targeted and effective.

The most striking feature in the result is the consistency of some reported structural barriers throughout the interviews and surveys. The fact that Syrians can't work formally in all sectors is seen as the main barrier of the majority of the participants in the interviews which also is reflected in previous studies. While this issue meant that educated people could not work with their previous occupation, jobs in factories (which much efforts have been directed towards) was not attainable for people without no previous experience in that line of work. The survey result support that structural implications on the labour market does indeed represent a barrier.

The labour market category is top three relative to the other categories with an average of 32 respondents indicating it as an obstacle.

While the regression analysis could not find any statistically significant effect of personal characteristics on the risk-variable, some themes emerged when looking at the individual statements, where for instance, age played the largest roll.

It also becomes apparent how many different demographic dimensions' consociates in creating opportunities as well as barriers for gaining formal employment. This lifts the importance of having a holistic view when working for improving the chances for Syrian refugees to access formal employment. Simultaneously, the framework allows an identification of the effect of single elements, which in turn can enable a comprehensive improvement-strategy of one single barrier.

The result that together with the majority of papers identify the closed sectors as a central obstacle, suggest that opening up more sectors for Syrians would make it easier to reach the goal of issuing 200 000 work-permits, which was presented in the Jordan compact of 2016. However, it is important to also take the political environment of the pressured host society into account. Opening up for employing Syrians in all sectors, would increase competition on a labour market with high unemployment numbers among Jordanians and especially youth. This could in turn risk social cohesion in the country that have so far showed an impressive tolerance of the changing demographics.

Other less controversial measures should however be considered if the goal to integrate Syrians is to be met. As this study points out, mobility measures are perceived as a major barrier to gain formal employment, with Syrians being denied drivers licences as the major contributing factor. Lack of mobility is indeed the variable that most people in the survey indicated as a barrier and which importance is lifted in previous literature as well (Gordon, 2017) (Danish Refugee Council, 2017). As was mentioned in the interviews, seeing yourself as a refugee does in it self affect the possibility to successful integration. Being denied a basic every-day-tool like driving have large physical and cognitive impacts on the level of mobility. Hence, efforts of increasing access to transportation is desirable, while allowing Syrians to drive cars should be of priority to improve employment.

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