Leveraging comparative advantages to advance solutions for refugees in Jordan

UNHCR's catalytic role in a context of scarce humanitarian funding

In recent years, UNHCR Jordan has moved beyond its traditional role as humanitarian responder and service provider focusing on protecting and assisting refugees, to becoming a catalyst in protecting and fostering sustainable solutions for refugees, while mobilizing support for Jordan more broadly - without entering into transactional partnerships and without implementing at cost ('value for money' and 'low-value-high-impact' role).

UNHCR drives progress by enabling and accelerating joint efforts with a wide range of partners – including non-traditional actors – while continuing to provide humanitarian assistance and ensuring the protection of the rights of refugees.

UNHCR plays a catalytic role through multiple streams. UNHCR in Jordan:

- **Coordinates the refugee response** along with the Government of Jordan and brings together actors to the benefit of refugees and host communities to safeguard and strengthen refugee rights (including access to documentation, justice, child protection, gender equality).
- Helps **mobilize sustained financial and technical support** to safeguard refugee access to national systems for basic service delivery, social protection, and economic opportunities.
- Supports relevant **national development programs to achieve their targets on refugee inclusion**, through context analysis, refugee community outreach, and data sharing.
- Engages with **local and international private sector actors** to unlock economic opportunities for refugees.
- Generates **data and evidence** to inform policy dialogue and programme design.

UNHCR's approach is centered on refugee access to national systems, in coordination with the authorities and with the support of development actors, civil society, and the private sector, in the spirit of the Global Compact on Refugees (GCR).

UNHCR acts as **a bridge between humanitarian efforts and the development of Jordan** and advancement towards the Sustainable Development Goals 'without leaving anyone behind,' in line with Jordan's Economic Modernization Vision.

Inclusion in National Systems

Access to Basic Services: UNHCR supports refugee access to national health and education systems through active engagement in the technical discussions of key multi-donor financing mechanisms, notably the "Jordan Health Fund for Refugees" and the "Education Multi-Donor Account". UNHCR provides data and analysis to inform funding priorities, advocates for the systematic inclusion of refugees in national sector strategies and reforms and ensures that refugee needs and perspectives are reflected in policy dialogue and funding decisions. Through sustained engagement with government counterparts, donors, and partners, UNHCR contributes to mobilizing predictable and coordinated financing that strengthens national systems while promoting equitable access to health and education services for refugees.

Data Integration: UNHCR provides technical support to include refugee student data into the national Education Management Information System (EMIS) for basic and secondary education, and the Electronic Communication System with Higher Education Institutions, which helps improve access, planning and monitoring for quality education for all. Similarly, UNHCR has been working with the Ministry of Health (MoH) since 2023 to enable the disaggregation of data by refugee status in the national health record management system (Hakeem). When completed, it will enable evidence-based planning for the MoH and its partners. Upcoming enrollment of refugees into the **SANAD** e-government service platform (supported by the World Bank), enabled through technical collaboration on registration data with the Government of Jordan, will grant refugees with a digital ID, facilitating access to multiple personal documents and services, even if they have left, and ensure refugees are not left behind from the benefits of e-governmental services.

Access to Contributory Social Security: UNHCR partners with the Social Security Corporation, the Ministry of Labour and the International Labour Organization (ILO) to foster access of refugees to contributory social security for workers, to help identify the best mechanisms and tools (including through Estidama++), and to jointly conduct mass campaigns to raise refugee interest in and understanding of the benefits linked to employment formalization.

Financial Inclusion: UNHCR works with the Central Bank of Jordan and key stakeholders to increase refugee access to financial services and has led the successful transition of basic needs assistance beneficiaries from ATM card to mobile wallets, enhancing financial inclusion.

Partnerships with Development Actors

UNHCR partners with **International Financial Institutions** and **development actors** to best leverage large-scale financing for national development projects, so that Jordan's role in hosting refugees is supported. As a result, refugees can also benefit alongside Jordanians from relevant development projects, and their dependency on unsustainable emergency humanitarian aid is reduced over time.

On a case-by-case basis, UNHCR secures specific funds earmarked for refugee support from development agencies to improve living conditions of refugees (for example a USD 6.6 million contribution from KOICA to shelter assistance in camps for 2024-2026). UNHCR actively supports the design and implementation of multiple World Bank-financed projects mobilizing the Global Concessional Financing Facility (GCFF) through data and context analysis, and outreach to refugees and private sector actors (see annex for details).

Since 2016, over USD 600 million in grants were provided by GCFF to the Government of Jordan, leveraging over USD 4 billion through 16

projects, enabling inclusion of refugees and host communities into key national development projects.

Through the PROSPECTS Partnership, UNHCR leverages its core protection capacity to realize key protection outcomes (e.g., registration, documentation, etc.) that also enable inclusion in national systems and in livelihood and self-reliance programs of development partners within the partnership and beyond.

UNHCR regularly provides targeted information on the refugee situation in Jordan to the International Monetary Fund (IMF) to ensure the refugee situation in Jordan is accurately included in the macroeconomic outlooks and program discussion for solutions.

UNHCR also regularly facilitates field visits, briefings, as well as bilateral deep dives, to identify entry points for donors, development actors, philanthropic actors, and the private sector, to support the refugee response.

Enhancing self-reliance through private sector engagement in Jordan and beyond

UNHCR increasingly partners with the **private sector actors in Jordan**, through:

Internship and job opportunities (including in Syria): Examples include a partnership with Bayt.com (a leading online recruiting platform) to advertise job opportunities in Syria for refugees contemplating return, partnerships with Deloitte Jordan and Noor al Hussein Foundation on project management training, and with Hikma on an innovation camp and internship scheme pilot. UNHCR collaborates with the Syrian International Business Association (SIBA) and connects them to other partners, including the Government of Jordan, which furthers economic growth, opens up opportunities in Syria, and indirectly enables access to the labour market for refugees and Jordanians in Jordan.

Market accelerators: UNHCR links refugees' home-based businesses to markets to help integration into value chains, including through partnerships with local and international market accelerators (e.g. Nadia Dajani, Made51, Jordan Handcraft Producers Association).

ECORAMA hub: Established by UNHCR in Irbid, ECORAMA is the entry point for community-level activities for market-based skills development and trainings supporting employment and entrepreneurship by private sector and civil society for refugees and Jordanians in the governorate.

International Finance Corporation (IFC): UNHCR is working with the IFC in Jordan, through PROSPECTS and the IFC-UNHCR Joint Initiative, to identify solutions through private sector engagement with a focus on employment of refugees, including for the purpose of sustainable return to Syria and to enhance refugee outreach of IFC initiatives (e.g. Flat6lab's StartMashreq).

UNHCR Jordan leads the way in **creating openings for labour mobility in third countries for refugees**, expanding durable solutions for refugees hosted in Jordan beyond humanitarian resettlement opportunities.

Since 2020, UNHCR has supported nearly 2,500 refugees to depart Jordan through labour and education pathways. UNHCR acts as a convener through refugee outreach, data-driven profiling, and creating linkages with private sector actors, governments, education institutions, refugee community, and civil society, with the aim of creating a sustainable flow of refugees matched to labour market needs in third countries.

In 2025, UNHCR facilitated train-to-hire pilot initiatives in the goldsmith and pharmacy sectors in Italy and Canada respectively, enabling 25 skilled refugees to receive sector-specific training with international employers and, upon successful completion, relocate to these countries.

Key Achievements in 2025

- **25 new scholarships** co-funded by Arab-Amman University and Syrian International Business Association (SIBA)
- **Partnership with Bayt.com** to support return of skilled refugees enabling sustainable return with 500 free of charge vacancies posting to be offered to the private sector employing returnees in Syria
- Over **100 refugee artisans supported through market accelerators** like MADE 51, Nadia Dajani shops, and Jordan Handicraft Producers Association
- A **national GRF stocktaking event** by the Jordan Whole of Society Network for Displacement and UNHCR to inform the 2025 Global Refugee Forum Progress Review, with over 100 attendees and new pledges announced by local civil society
- Two **mass live online outreach sessions** to refugees jointly with the government on 'preparing for return: social security contributions and cancelling of work permits'; 'freelancing concept and YTJ's opportunities'
- **Deep dive with IFC** across industries, leading to exploration of concrete opportunities to benefit refugees

Supporting a Whole-of-Society Approach for Refugee Protection and Resilience

UNHCR supports local civil society actors to take a leading role in the refugee response at the grassroots level and develop stronger local partnerships, in line with UNHCR's commitment to localization and the Global Compact on Refugees. Since 2012, UNHCR has partnered with, helped build capacity of, and provided funding to 19 national partners, and several are since co-leading interagency coordination groups. In 2025, UNHCR worked directly with six national NGOs in the areas of health, gender-based violence, child protection, legal assistance, community-based protection, and livelihoods.

UNHCR has promoted **two landmark initiatives** enhancing access of refugees to higher education opportunities in Jordan and fostering Jordan's welcoming tradition. These are:

- **Higher Education Alliance:** a network of 17 stakeholders, launched in 2023, aimed at improving access to higher education, vocational training, and other learning opportunities for refugees and vulnerable Jordanians (2023 Global Refugee Forum pledge and 2025 "Giving Back" campaign).
- **Jordan Whole of Society Network for Displacement (JWSND):** a platform of 21 local civil society, academia, private sector, and cultural actors established in 2017 to strengthen local leadership to advance refugee protection and resilience in Jordan.

UNHCR also **facilitates and coordinates missions of expert medical personnel** from other countries who come to Jordan to perform non-urgent specialized surgical procedures for refugee and other (Jordanian, Palestinian) patients to reduce waiting lists and costly referrals. In 2024 and 2025 alone, UNHCR facilitated over 2,200 organ/function saving essential surgical procedures across multiple specialties, including cardiovascular, orthopedic, reconstructive, reproductive health, pediatric and haemodialysis. This coordination includes partnerships with a wide range of actors, including hospitals in Jordan, and philanthropic organizations abroad, as well as health partners in Jordan for the referral and preparation of patients.

Leveraging UNHCR Data and Joint Analytics

Data analytics is possible by the presence of extensive, state-of-the-art datasets collected and managed by UNHCR Jordan and key partners, including the Vulnerability Assessment Framework (VAF), a regular comprehensive representative socio-economic refugee household survey which also assesses needs related to the protection of rights. This strong scientific evidence base informs the policy dialogue with the Government of Jordan and the international community and shapes the operational planning of humanitarian and development programs according to needs.

Research activities span multiple thematic areas, from employment and poverty to access to health services, mental health, food security, and, in the case of Syrian refugees, intentions regarding return. The important partnership with the World Bank Global Poverty Team has generated key pieces of research and unlocked funding to maintain high standards of data collection.

Research collaboration with the World Food Programme (WFP) on skills and employment (garment, agriculture, construction, ICT, non-Syrians, higher education), and with the ILO on private sector needs, builds on each UN agency's respective comparative advantages to generate evidence for policy makers.

World Bank/UNHCR Analytics – Key Achievements in 2025

- Collaboration on targeting for **refugee basic needs assistance and poverty** calculations, including financial contribution by the World Bank to the VAF data collection in 2025
- World Bank/UNHCR rapid household survey focused on **poverty, debt, and school dropouts**
- Joint World Bank Series Working Paper investigating **determinants of return** of Syrian refugees in Jordan
- World Bank-UNHCR Joint Data Center funded research project to enhance targeting and assistance for refugees on **mental health**

Supporting National Coordination of the Refugee Response

UNHCR supports the Government of Jordan (including through the PROSPECTS partnership) in **strategizing its refugee response in light of the changing context in the region**, while maintaining its joint leadership and overseeing the inter-sector activities in line with the Regional Refugee & Resilience Plan (3RP). Close engagement with the Ministry of Planning and Cooperation (MoPIC), UN Agencies, NGOs, and civil society organizations ensures that the response and coordination structures remain aligned to national priorities and responsive to evolving needs of the refugee and host communities.

At the strategic level, UNHCR chairs the Jordan Strategic Humanitarian Committee (JoSH) that provides oversight, steers priorities, and aligns humanitarian, development, and government-led processes. Operationally, the Inter-Sector Working Group and sector groups coordinate implementation of the refugee response across more than 50 partners, offering technical guidance and harmonizing approaches, while ensuring synergies between the humanitarian and development coordination mechanisms.

To underpin coordination with evidence, UNHCR manages the **Refugee Response Hub**, a centralized platform hosting plans, analyses, assessments, dashboards, and the **Financial Tracker**, which ensures transparent funding tracking for partners other than the Government, identifies gaps, and supports informed prioritization. These tools collectively enable evidence-based planning and alignment with government-led processes.

Annex: UNHCR's support to GCFF funded projects

Projects	UNHCR's role	Key (expected) outcomes
Jordan People-Centric Digital Government Program-for-Results	Works with the authorities to make available data for refugees to be used by the Ministry of Digital Economy and Entrepreneurship (MoDEE) in the SANAD platform. Enrollment of refugees into SANAD will be supported through outreach to refugees and at UNHCR's registration centers.	Registered refugees to obtain digital ID and access to e-government services
Jordan Youth, Technology, and Jobs (YTJ) Project	Conducts outreach, organizes awareness sessions with MoDEE, and connects refugees to training and employment opportunities.	Refugee youth to receive trainings with linkages to employment
Agriculture Resilience, Value Chain Development, and Innovation (ARDI) Program	Supported additional financing project design by sharing sector analytics. Will support outreach to both refugees and cooperatives/firms to facilitate the linkage between trainings and employment under the program.	Upskilling of refugees in the agricultural sectors with linkages to employment
Jordan Education Reform Support Program-for-Results & Modernizing Education, Skills, and Administrative Reforms (MASAR) Operation	Facilitated field visits during the preparation of the new phase of MASAR, including to camps. UNHCR and World Bank jointly conducted a rapid household survey with a module focused on dropouts to inform programmatic measures.	Provides analytics relevant to the refugee population, refugee access to services and level of debt to hospitals for the design of the project.
Jordan Health Sector Reform Program (upcoming)	Provides analytics relevant to the refugee population, refugee access to services and level of debt to hospitals for the design of the project.	(In preparation)