

ERF Policy Brief

Shocks and Constrained Coping in Jordan

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About the authors

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In a nutshell

- Shocks are widespread in Jordan, with Syrian households facing dramatically higher exposure. One-third of Jordanian households reportedly experienced at least one shock in the last 12 months, compared to 55% of Syrian households. Camp-based Syrian refugees experience the highest vulnerability with 60% experiencing shocks.
- Nationality emerges as the strongest predictor of vulnerability, with Syrian households 20 percentage points more likely to experience shocks even after controlling for employment, education, and demographic factors.
- Shocks are accompanied by high levels of food insecurity: 12% of Jordanian households experienced some form of food insecurity in 2025. The figure is tripled for Syrian households (37%) and rises to 48% for camp-based Syrians.
- When confronted with shocks, households across Jordan predominantly employ negative coping strategies—eating less, cutting health and education spending, and relying on informal borrowing—likely reflecting constrained access to savings, credit, and employment opportunities.
- Assistance systems are highly segmented by nationality: 88% of camp-based Syrian households receive support almost entirely from UN agencies, while 28% of Jordanian households receive assistance primarily from government programs. Less than 1% of Syrian households receive assistance from the government.
- Clear socioeconomic disparities remain between Jordanian and Syrian households, in terms of their distribution across wealth quintiles, employment rates, and education levels.

This policy brief is part of the ERF research project on the Jordan Labor Market Panel Survey 2025 (JLMPS 2025).

We acknowledge the financial support of the European Union; the International Labour Organization (ILO) through the EU-Madad funded project 'Towards an inclusive national social protection system and accelerating decent job opportunities for Syrians and vulnerable Jordanians'; the World Bank; UNICEF; UN Women; and the International Growth Centre (IGC) for the Jordan Labor Market Panel Survey 2025, on which this policy brief is based. The findings, interpretations, and conclusions expressed in this work are those of the author(s) and do not necessarily reflect the views of the World Bank, its Board of Executive Directors, or the governments they represent.

1. Persistent vulnerability more than a decade into displacement

Jordan faces persistent structural challenges – a decade of high unemployment, low growth, limited female labor force participation, and recurring exposure to economic, environmental, and health shocks (Krafft et al., 2026; Krafft and Tamim, 2026; Gulmezoglu and Winton, 2026; Assaad et al., 2021; Assaad, Krafft, & Keo, 2019). These challenges affect households across the country but fall disproportionately on Syrian refugee populations (Krafft and Tamim, 2026; Gulmezoglu and Winton, 2026). Indeed, more than a decade after the Syrian civil war drove hundreds of thousands of refugees to Jordan, Syrian households continue to face profound structural vulnerabilities that constrain their capacity to withstand and recover from adverse events (UNHCR Jordan, 2024).

This brief uses data from the 2016 and 2025 waves of the Jordan Labor Market Panel Survey (JLMPS) to examine household vulnerability, shock exposure, and coping strategies among Jordanian nationals and Syrian refugees in Jordan (Krafft and Assaad 2021; Krafft, Assaad, and Ragab 2026; OAMDI 2018a, 2026, Gulmezoglu and Winton, 2026). The 2025 wave includes a new module on household exposure to shocks and coping strategies, capturing the incidence of economic, health, and environmental shocks experienced by households and the prevalence and severity of food insecurity in the past 12 months. This brief examines which household characteristics are most strongly associated with shock exposure, what coping mechanisms households employ in response to shocks, and how assistance is distributed across different populations. All analyses are conducted at the household level and use household sampling weights to ensure results are representative of the Jordanian and Syrian populations in Jordan.

2. Socioeconomic disparities across Jordanians and Syrians are improving but remain

There are clear nationality disparities across socioeconomic indicators such as wealth distribution, education, and employment. However, we observe an improving trend. Jordanian households are relatively evenly distributed across wealth quintiles, while Syrian households are heavily concentrated in the poorest quintiles. Indeed, 77% of Syrian households fall in the poorest two wealth quintiles, compared to 30% of Jordanians. This concentration is even more extreme for camp-based populations, where virtually all households

(99.7%) are in the poorest quintile—a distribution that has remained stable over the survey rounds in 2016 and 2025. On the other hand, focusing on Syrians, including those out of camps, the percent households in the poorest wealth quintile fell from 50% to 41%, reducing disparities from 2016 to 2025.

Disparities between Jordanians and Syrians in household head employment rates persist, with rising disparities emerging between the in-camp and out-of-camp Syrian populations. Among out of camp households, Syrian household heads' employment rates rose from 38% to 50% from 2016 to 2025. Comparatively, the employment rate among in-camp Syrian household heads fell from 27% to 19%.

Similarly, Jordanian household heads are substantially more likely to have completed higher levels of education, though educational attainment has been rising modestly for Syrian households outside camps. However, illiteracy rates remain high and have even increased slightly among Syrian household heads (from 23% to 29% between 2016 and 2025). Camp-based Syrian households show little change in heads' educational distributions over time.

3. Shocks and food insecurity are prevalent and have a strong nationality gradient

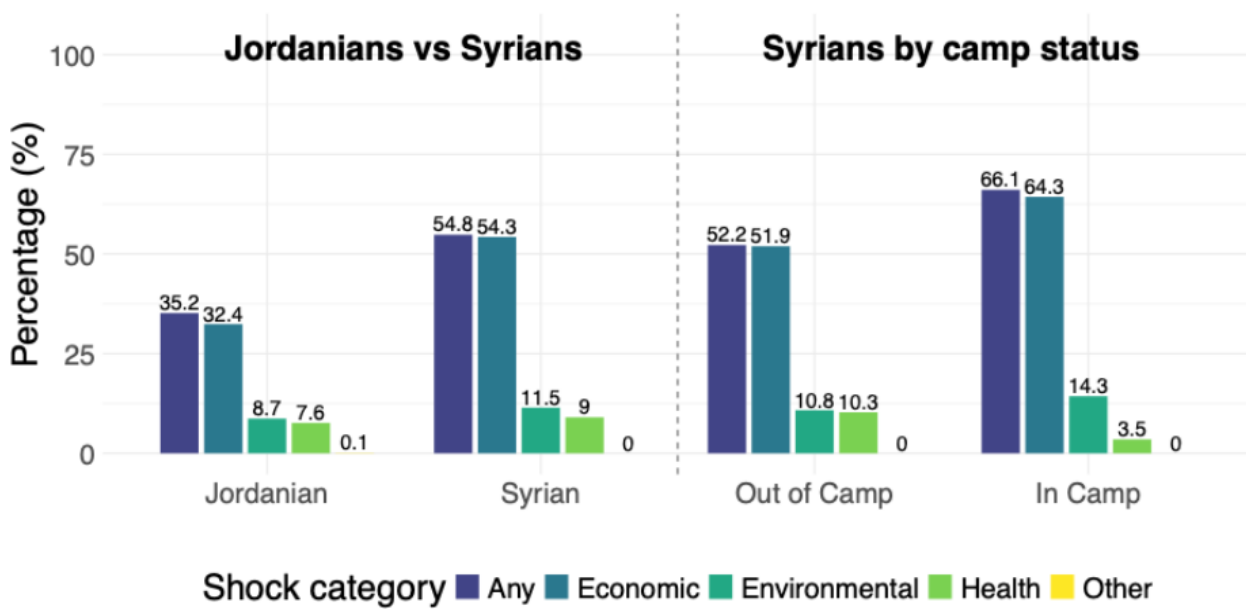
Shocks are widespread throughout Jordan. Overall, 36% of households experienced at least one shock in the past year (see Figure 1). However, stark disparities emerge by nationality and residence. Syrian households report substantially higher exposure to shocks at 53%, compared to 33% of Jordanian households. Among camp-based Syrian households, exposure reaches 60%—the highest vulnerability of any group.

Economic shocks dominate across all groups, underscoring widespread economic fragility in Jordan. Price increases for food and other necessities emerge as the single most common shock, affecting large shares of both Jordanian and Syrian households. Income loss and employment loss follow as the next most prevalent economic shocks. Environmental shocks, particularly drought and water shortage, affect households more uniformly across nationalities, as expected for aggregate environmental conditions. Health shocks, including serious illness or death of household members, affect approximately 8-9% of households.

Regression analysis reveals that nationality is by far the strongest predictor of shock exposure. Syrian households are approximately 20 percentage points



Figure 1. Percentage of households experiencing shocks, by nationality and camp status, 2025



Source: Authors' calculations based on JLMPS 2025.

Note: Sample includes Jordanian and Syrian households from JLMPS 2025 with non-missing shock data. Figure shows broad shock categories (economic, environmental, health, other).

more likely to experience shocks than Jordanian households with similar observable characteristics—a massive differential that remains stable across specifications controlling for employment, education, household composition, and demographics.

As shown in Figure 2, high levels of exposure to shocks are accompanied by high levels of food insecurity.¹ Indeed, 12% of Jordanian households report to have experienced at least one form of food insecurity—a substantial share that highlights vulnerability even among host communities. However, the problem is dramatically worse for Syrian households, where 37% report experiencing food insecurity—more than three times the rate for Jordanians. The disparity is even more pronounced for camp-based Syrian populations, where 48% experienced food insecurity in the last 12 months at the time of the survey.

These are not mild deprivations. Substantial shares of food-insecure households report moderate to severe forms of food insecurity, including skipping meals,

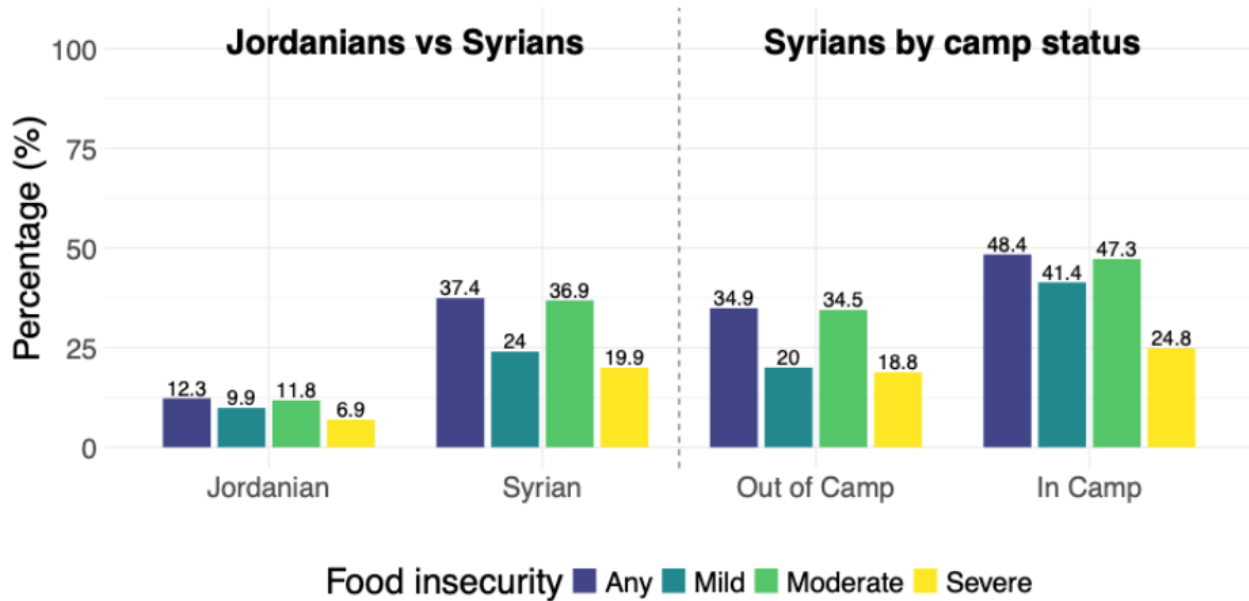
running out of food entirely, going hungry, and even going entire days without eating. Syrian households are substantially more likely than Jordanians to report these more severe forms of deprivation.

Stratifying food insecurity by exposure to shocks reveals a strong correlation that holds across all groups. Among households that experienced shocks, food insecurity rates are substantially elevated compared to those that did not experience shocks: for Jordanian households the percent of households experiencing food security rises ten-fold (from 3% for those not experiencing shocks to 29% for those who did experience shocks). The gradient is similarly striking for Syrian households living out of camps (12% to 56%), but less severe for Syrians in camps, who face high levels of food insecurity regardless of shocks (40% to 53%). Overall, this is suggestive evidence that shocks might be pushing households into food insecurity; on the other hand, vulnerable households may simultaneously face both shocks and food insecurity.

¹ Different degrees of food insecurity are determined following the classification guidelines of the FAO's Food Insecurity Experience Scale (FIES).



Figure 2. Percentage of households experiencing food insecurity by exposure to shocks, nationality, and residence, 2025



Source: Authors' calculations based on JLMPS 2025.

Note: Sample includes Jordanian and Syrian households from JLMPS 2025 with non-missing shock and food insecurity data. Households are classified as having experienced a shock if they reported any shock in the past 12 months. Syrian households are further disaggregated into out-of-camp and in-camp populations.

4. Constrained coping strategies reflect limited options

When faced with shocks, households across Jordan commonly employ negative coping strategies that undermine long-term wellbeing. Among shock-affected households, large shares report consumption adjustments (42%), namely reducing food consumption, health spending, and education spending—responses that sacrifice immediate consumption and long-term human capital investment. These patterns hold across both Jordanian and Syrian households, but are exacerbated for Syrian households, indicating widespread constraints on coping capacity throughout Jordan. Large shares of Syrians also report cutting health spending (23%) and/or education spending (13%), reflecting difficult tradeoffs between immediate needs and longer-term investments in wellbeing and human capital.

Figure 3 shows household reliance on different coping mechanisms, illustrating the limited set of alternatives available to households. The most common response for Syrian households experiencing shocks is to eat less—reported by approximately 60% of affected households. Borrowing from relatives and friends is also widespread, indicating heavy reliance on informal support networks. In contrast, use of formal credit is virtually nonexistent

for Syrian households, with borrowing from banks or moneylenders negligible. Asset liquidation is also uncommon across all groups, suggesting households have few assets to sell. Labor market responses, such as taking on additional income-generating activities or migration, are employed by relatively small shares. Jordanian households show somewhat different patterns. The most common response reported in the survey is “did nothing,” which could reflect either greater resilience, use of coping strategies not captured by the survey, or exhaustion of available options prior to the shock. Substantial shares of Jordanians also report negative coping strategies, particularly consumption reduction and informal borrowing.

Overall, the prevalence of negative coping strategies—particularly consumption reduction and cuts to health and education—reflects severely constrained coping capacity. These responses sacrifice both immediate wellbeing and long-term human capital, potentially perpetuating vulnerability across generations.

5. Assistance is common but segmented

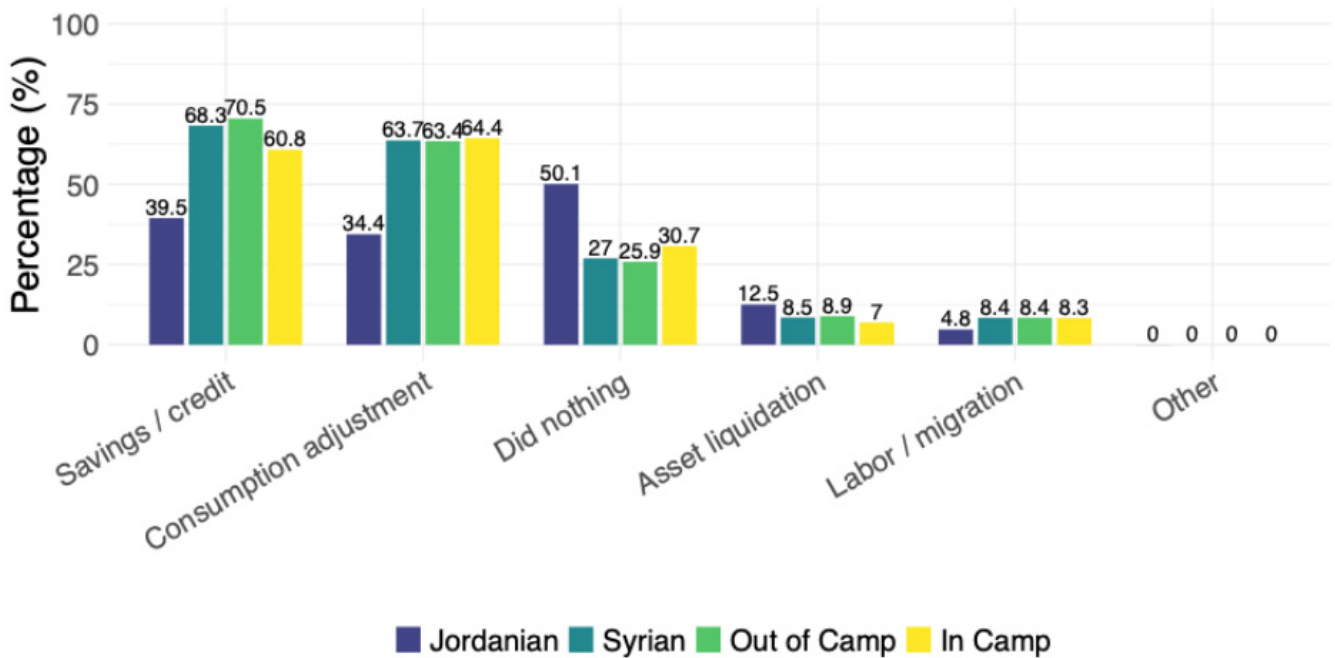
While assistance is relatively common in Jordan, its distribution is highly segmented by nationality, creating concerning gaps in coverage. Among Syrian households,



assistance is widespread but comes almost entirely from international providers. Half (51%) of Syrian households overall receive assistance, compared to 28% of Jordanians. Figure 4 illustrates several descriptive

facts. First, most Syrians living in camps (88%) received some form of assistance. Second, nearly all this assistance was provided by UN and UN-affiliated organizations. Third, 28% of Jordanian households received some

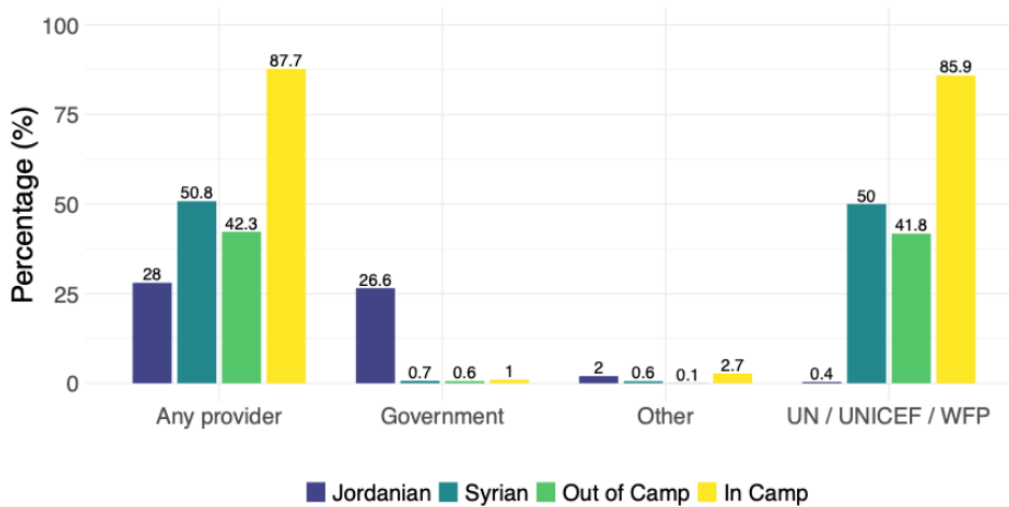
Figure 3. Percentage of households using coping strategies, by nationality and residence, households that experienced shocks, 2025



Source: Authors’ calculations based on JLMPS 2025.

Note: Sample restricted to households that experienced at least one shock in the past 12 months. The figure shows coping strategies grouped into broad categories: consumption adjustment (eating less, reducing health/education spending), savings/credit (spending savings, borrowing, purchasing on credit, receiving assistance), asset liquidation (selling durable goods, livestock, jewelry), and labor/migration (additional income activities, household migration). Categories are not mutually exclusive. Syrian households are further disaggregated into out-of-camp and in-camp populations.

Figure 4. Percentage of households receiving assistance, by provider, nationality, and residence, 2025



Source: Authors’ calculations based on JLMPS 2025.

Note: “Any provider” indicates receipt of assistance from any source. Provider categories include: Government (NAF cash, MoF cash, old age pension, survivor pension, and other government programs); UN/UNICEF/WFP (UNHCR cash, UNHCR winterization, UNICEF programs, WFP food and school feeding); and other (zakat fund, income from rent/investments, and other sources). Syrian households are further disaggregated into out-of-camp and in-camp populations.



form of assistance, and lastly, in contrast to Syrian households, almost all this assistance was provided by the government. In contrast, less than 1% of Syrian households received assistance from the Jordanian government.

6. Persistent vulnerability and the need for evidence-based policy

More than a decade into displacement, the data make clear that Syrian refugees' vulnerability in Jordan is not temporary. The patterns documented here—structural disadvantage, constrained coping capacity, and segmented assistance—reflect substantial inequalities.

Shocks are widespread throughout Jordan, affecting over one-third of households. However, Syrian households—particularly those in camps—face dramatically higher exposure, reaching 60% among camp-based populations. The consequences are severe: food insecurity affects 12% of Jordanian households and 37% of Syrian households, with rates reaching 48% among camp populations. These deprivations include not just mild food insecurity but substantial shares reporting severe forms including hunger and going entire days without eating. Nationality emerges as the dominant determinant of vulnerability, associated with 20 percentage points higher shock exposure even after controlling for employment, education, demographics, and residence.

When confronted with shocks, households across Jordan employ predominantly negative coping strategies that sacrifice immediate wellbeing and long-term human capital. Syrian households rely especially heavily on eating less, cutting health and education spending, and informal borrowing—reflecting severely constrained access to savings, credit, and employment opportunities. The virtual absence of formal credit among Syrian households and the declining employment rates among camp household heads indicate deepening rather than improving constraints.

These findings, taken together with the existing evidence base on refugee policy in the region, point to several policy priorities.

Addressing food insecurity through expanded, sustained, and shock-responsive cash assistance.

Food insecurity is among the most pressing challenges documented in our data, affecting nearly half of camp-based Syrian households and rising sharply among households that experience shocks — from 3% to 29%

among Jordanians and from 12% to 56% among out-of-camp Syrians. Yet even among camp-based Syrian households, where 88% already receive UN assistance, food insecurity remains at 48%, raising urgent questions not only about coverage but about transfer adequacy and reliability. Previous evidence from Jordan and Lebanon demonstrates that cash assistance is highly effective in reducing poverty, food insecurity, and negative coping strategies (The Boston Consulting Group, 2017; Salti et al., 2022), and studies find that cash assistance improves education outcomes while reducing poverty and negative coping (Verme et al., 2016; The Boston Consulting Group, 2017; Salti et al., 2022; UNICEF Office of Research—Innocenti, 2021). WFP assistance outside camps has accordingly shifted toward unrestricted cash rather than food-restricted vouchers (World Food Programme, 2020), and estimates suggest that universally applied UNHCR cash assistance combined with WFP food vouchers could reduce poverty among Syrian refugees to below 10% (Verme et al., 2016). Critically, long-term reliable receipt of cash transfers is key for lasting impacts (Salti et al., 2022; Altindag and O'Connell, 2021): short-term or unpredictable transfers do not build the household resilience that sustained programming can. Our data further show that when shocks hit, households across Jordan, and Syrian households in particular, respond predominantly by eating less and cutting health and education spending, sacrificing long-term human capital in the absence of better options. Ensuring reliable, multi-year funding for cash assistance at adequate transfer levels — in line with the Global Compact on Refugees — should therefore be a priority for donors and implementing agencies, with particular attention to designing programming that can scale up in response to shocks rather than operating only as a steady-state floor.

Expanding access to employment and livelihoods, with particular attention to structural barriers.

Our analysis shows that employment of the household head is associated with lower shock exposure and lower assistance receipt, and the gap in shock prevalence between employed and non-employed households is especially substantial for camp-based Syrians — a population where the household head employment rate has fallen from 27% to 19% between 2016 and 2025. Yet despite the introduction of work permits under the 2016 Jordan Compact, Syrian refugees remain largely informally employed and economic self-reliance has proven difficult to achieve (Krafft and Tamim, 2026; Krafft et al., 2019b; Stave et al., 2021). Jordan's weak labor market — characterized by high unemployment, low returns to education, and limited female labor force participation (Krafft et al., 2026; Krafft and Tamim,



2026; Assaad et al., 2021; Krafft, Branson, & Flak, 2019) — further constrains opportunities for all workers. Reducing barriers to legal employment, including revisiting the costly social security contributions tied to work permits introduced in 2022–2023 (Fawaz et al., 2024), and further expanding permitted sectors of work could meaningfully improve livelihoods for refugees. The absence of formal credit access compounds these constraints: our data show that informal borrowing from relatives and friends is the dominant financial coping strategy among Syrian households, while use of banks or formal credit institutions is virtually nonexistent. This reflects a severe gap in financial inclusion that livelihoods programming should address alongside employment barriers. Importantly, the evidence from Jordan indicates that including Syrian refugees in the labor market has not harmed Jordanian workers' employment outcomes (Fallah et al., 2019), nor has integrating Syrian refugees into Jordanian schools worsened education outcomes for Jordanian students (Assaad et al., 2023) — evidence that directly counters the most common political objections to expanded inclusion.

Bridging the gap between parallel and national social protection systems.

In line with earlier studies (Tiltnes et al., 2019), our analysis reveals a stark segmentation in assistance: Syrian households depend almost entirely on UN-funded international aid, while Jordanian households receive support primarily from the government. Less than 1% of Syrian households access government programs. Jordan's approach under the Jordan Response Plan (JRP) has emphasized helping both Syrians and host communities, with a 'resilience' pillar that covers programming in host communities and infrastructure investments, and an explicit focus on shifting from emergency humanitarian aid to a longer-term development approach centering on national systems (Salemi et al., 2018; Jordan Response Platform for the Syria Crisis, 2016). Yet full integration of refugees into national social protection systems has not been achieved. Exploring pathways to gradually incorporate refugees into national programs—or at minimum ensure better coordination between parallel systems—could improve coverage and sustainability. However, targeted transfers require accurate targeting mechanisms, which may be difficult to achieve (Coady, Grosh, & Hoddinott, 2004), and there are political tradeoffs between more targeted transfers and broader coverage (Krafft & Hannafi, 2022). Given Jordan's fiscal constraints—where providing universal basic income even at the poverty level would be fiscally infeasible (Krafft & Hannafi, 2022)—well-targeted transfers that

close the gap between what households have and what they need remain the more viable policy option.

Expanded data collection.

Continued data collection efforts—particularly panel surveys of households, capturing the incidence of household shocks, the use of coping strategies, and the trajectories of recovery over time—are essential for developing evidence-based policies that can strengthen resilience among vulnerable populations in Jordan (Krafft, Malaeb, & Al Zoubi, 2022). Until such longitudinal evidence on shocks and coping becomes available, policymakers should prioritize expanding coverage of existing social protection systems to better insulate vulnerable populations from shocks, while carefully monitoring outcomes to understand which approaches most effectively support household resilience.

To conclude, Jordan's experience over the past decade offers a sobering lesson: displacement vulnerability does not resolve itself with time. More than ten years after the Syrian crisis drove hundreds of thousands of refugees into Jordan, the patterns documented in this brief show that Syrian households, particularly those in camps, remain structurally disadvantaged across every dimension measured, with shock exposure, food insecurity, and constrained coping capacity. These are not temporary conditions awaiting a political solution; they represent entrenched inequalities that compound across generations as households cut education spending, fall deeper into informal debt, and watch illiteracy rates rise rather than fall. At the same time, the data make clear that Jordanian host communities are themselves under significant strain, with over one-third of households experiencing shocks and a national social protection system that is not adequately responsive when those shocks hit.

The policy priorities identified in this brief, such as shock-responsive cash assistance, reduced barriers to formal employment, and better coordination between parallel assistance systems, are not new ideas. What is new is the evidence base now available to act on them with greater precision. The 2025 JLMPS data provide policymakers, donors, and implementing agencies with a clearer picture than has previously existed of who is vulnerable, why, and what constrained coping looks like in practice. However, the cross-sectional nature of the 2025 shocks and coping data limits our ability to establish causal relationships or trace how households' circumstances evolve over time in response to shocks, an important caveat that underscores the urgency of investing in longitudinal data collection going forward. Ultimately, to address persistent vulnerability of households in Jordan requires sustained



coordination between the Jordanian government, UN agencies, and international donors, whose currently parallel systems leave too many households without an adequate safety net when shocks hit.

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