

# Livelihood Working Group

## Amman, Jordan

### 19.09.2019

Meeting Location	EMOPS Room UNHCR Khalda	Meeting Date	19.09.2019
Facilitator	Najwan Aldorham (UNHCR) Emily Lewis (DRC)	Meeting Time	9:00–11:00
Minutes Prepared by	Jueun Jung (UNHCR) Emily Lewis (DRC)		

#### Agenda:

1. Syrian Refugee Unit Work Permit Progress Report MoL / MoPIC
2. Frequently Asked Questions: Work permits for Syrian Refugees in Jordan –Update by ILO, MoL and UNHCR
3. Finance in Displacement (FIND) – Exploring and Strengthening Financial Lives of Refugees/ Project supported by German Federal Ministry of Economic Cooperation and Development (BMZ)
4. Presentation of the initial concept for REACH's upcoming HBB assessment –for LWG partners feedback
5. AOB

#### Updates on work permits figures:

The following data, from the Syrian Refugee Unit Work Permit Progress Report; August 2019:

	Total permits Jan 2016- August 31 2019	Total permits Jan 2019- August 31 2019
<b>Male</b>	146,473	22,936
<b>Female</b>	7,262	1,645
<b>Total</b>	153,535	24,581

Syrian Refugee Unit Work Permit Progress report, August 2019, [here](#).

**UNHCR:** Frequently Asked Questions: Work permits for Syrian Refugees in Jordan –Update by ILO, MoL and UNHCR

#### Two additions:

- The right to be enrolled into Social Security (except for those who are holding flexible work permits in the construction and agriculture sectors, knowing that employees who have regular work permits under the supervision of a specific employer/company/entity can be enrolled in social security as they are considered employees under the labour law).
- Work permits are free of charge. As a practice, the 10 JODs processing fee requested by Ministry of Labour may need to be paid by the employee. In the agricultural sector and the construction sector the worker needs to pay the 10JODs processing fee and additional not more than 3 JODs to the service providers. Syrians applying for a work permit in the construction sector will also need 45 JOD to cover the cost of mandatory insurance.

Frequently Asked Questions: Work permits for Syrian Refugees in Jordan [here](#).

**Finance in Displacement (FIND)** – Exploring and Strengthening Financial Lives of Refugees/ Project supported by German Federal Ministry of Economic Cooperation and Development (BMZ) – Presentation by Catholic University, Eichstaett-Ingolstadt

- The project explores the financial lives and challenges of refugees in Jordan. It seeks to address existing knowledge gaps in understanding the financial needs of refugees in protracted displacement, how those are met by existing financial services market, and where there is need for better support.

Finance in Displacement A Project to Explore and Strengthen Financial Lives of Refugees [here](#).

FIND project flyer [here](#).

<ul style="list-style-type: none"> <li>- Project has 3 components – 1) Qualitative research with 90 respondents over 3 rounds. The first round is underway and the next two will be conducted in 2020, 2) Continuous stakeholder engagement throughout the research phase to seek inputs for the research and share findings after each round, 3) Policy influence based on the evidence collected.</li> <li>- The team requests support from working group members to: <ul style="list-style-type: none"> <li>o Provide further inputs on <u>Slide 10</u> of the attached presentation – on existing knowledge gaps, stakeholders to engage with as key informants and policy influencers. For inputs please contact <a href="mailto:swati.dhawan@ku.de">swati.dhawan@ku.de</a>, who is leading the project in Jordan.</li> <li>o Information about relevant existing projects to support financial inclusion of refugees</li> <li>o Share any existing research or reports on the topic</li> <li>o Collaboration with working group members as ‘key informants’ during ‘ecosystem mapping’ in 2020</li> </ul> </li> </ul> <p><b>Attached also:</b></p> <ul style="list-style-type: none"> <li>- FIND project flyer</li> <li>- the material on the similar research done in Germany, <ul style="list-style-type: none"> <li>o presentation from the CGAP and WB Group workshop: The role of financial services to mitigate forced displacement: lessons from Lebanon to Jordan workshop in Beirut 20-21 Feb 2019</li> <li>o a working <a href="#">paper</a> that was published last year by the European Microfinance Network</li> </ul> </li> </ul>	<p>Financial Lives of Syrian Refugees in Germany <a href="#">here</a></p> <p>Financial Inclusion of Germany’s Refugees: Current Situation and Road Ahead <a href="#">here</a></p> <p>The working <a href="#">paper</a></p>
<p><b>REACH:</b> Presentation of the initial concept for REACH’s upcoming HBB assessment –for LWG partners feedback</p> <p>REACH will implement an Assessment of Existing Home-Based Businesses across East Amman, Karak and Maan, Mafraq, Irbid and Balqa (targeting beneficiaries of ACTED + DRC HBB programming) to better understand the challenges and opportunities HBB’s present for Syrian refugees and vulnerable Jordanians. The assessment will begin in late Oct/ early Nov, with all final outputs being available by in early 2020.</p> <p>REACH is actively seeking:</p> <ul style="list-style-type: none"> <li>• Any research you may have on the subject – please share this with <a href="mailto:eric.kramak@impact-initiatives.org">eric.kramak@impact-initiatives.org</a></li> <li>• Bi-lateral meetings with partners to help define research targets – these are being organized and will be held over the coming week</li> <li>• Collaboration with partners implementing HBB programming <ul style="list-style-type: none"> <li>o In-kind donation of staff/ logistics support to expand the scope of the assessment</li> <li>o Funding to expand the scope of the assessment</li> </ul> </li> <li>• TORs and tools will be shared in the coming weeks for partner review</li> </ul>	<p>Presentation of the initial concept for REACH’s upcoming HBB assessment –for LWG <a href="#">here</a></p>
<p><b>Announcements:</b></p> <ul style="list-style-type: none"> <li>- Changes in sector leadership</li> <li>- RDPP call for concept notes for new partnership</li> <li>- JICA: leaflets</li> </ul>	
<p><b>Next meeting date:</b> TBA</p> <p><b>Next Meeting Agenda:</b></p> <ul style="list-style-type: none"> <li>- 17<sup>th</sup> Oct 2019, to be confirmed</li> </ul>	

