

Humanitarian crises, emergency preparedness and response: the role of business and the private sector

Jordan case study

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Acronyms

CSR	corporate social responsibility	NFI	non-food item
FTS	Financial Tracking Service (OCHA)	NGO	non-governmental organisation
GCLN	Global Compact Local Network	OCHA	Office for the Coordination of Humanitarian Affairs
GDP	gross domestic product	ODA	Official Development Assistance
GNI	gross national income	UNDP	United Nations Development Programme
IT/ICT	Information Technology/ Information and Communications Technology	UNHCR	United Nations High Commissioner for Refugees
JHCO	Jordan Hashemite Charitable Organization	UNICEF	United Nations Children’s Fund
MoH	Ministry of Health	WASH	Water, Sanitation and Hygiene
MoIT	Ministry of Industry and Trade	WFP	World Food Programme
MoPIC	Ministry of Planning and International Cooperation	WHO	World Health Organisation

Executive summary

This paper addresses the role of the private sector in contributing to humanitarian action in Jordan. It examines the on-going Syrian refugee crisis, which has created opportunities as well as constraints for humanitarian–private sector collaboration over the course of the past two years. The paper outlines the models of humanitarian–private sector engagement that have emerged in Jordan, identifies good practice and lessons learnt, explores the factors likely to drive or impede engagement or collaboration between humanitarian actors and the business community and sets out some of the opportunities for strengthening humanitarian action by pursuing specific forms of humanitarian–private sector engagement. In analysing these issues, the authors began by considering the existing literature available from academia, think tanks, international organisations and others followed by two and a half weeks of field research in Jordan.

Forms of humanitarian–private sector engagement

Collaboration between the humanitarian and private sectors in Jordan embodies a wide variety of relationships and interactions, some more common than others, and some operating to a larger extent than others. Private sector firms have acted as donors to humanitarian operations, though cash and in-kind contributions from businesses to humanitarian agencies are rare and generally small. International humanitarian agencies often find it difficult to absorb and utilise these contributions given institutional procedures (e.g. donor vetting, branding restrictions) and the costs associated with actually disbursing the assistance. The private sector has also supplied services and goods to aid agencies on both charitable (at no or reduced cost) and commercial (profit-generating) bases. These include routine services such as logistics, as well as partnerships with banks to transfer cash and food vouchers to refugee households and others. In a few instances, the business community has provided technical assistance to aid agencies to help improve the quality of their activities. Such contributions are generally free of charge, but may also be provided commercially (for a fee). Conversely, at least two aid agencies noted providing technical

support to businesses to enable them to become viable suppliers to international humanitarian organisations. Finally, the business community directly and indirectly helps refugees to meet their needs by selling them goods and services inside and outside of camps in Jordan. This form of engagement has, in particular, been bolstered by the small but growing use of cash transfer programmes and the rapid emergence of refugee-run businesses, particularly inside camps.

Barriers to engagement

As a middle-income country with a developed private sector, Jordan has excellent potential for engagement between the humanitarian and private sectors. Collaboration embodies a wide variety of relationships and interactions, including the direct provision of goods and services to humanitarian agencies, technical assistance to aid agencies to help them improve the quality of their activities and helping refugees to meet their needs by selling them goods and services. However, there are also a number of barriers to collaboration. Humanitarian and private sector figures know little about one another's capabilities and needs – or about the wide range of collaborations which are possible. Aid actors tend to view the private sector as solely profit-minded, while business leaders feel that international humanitarian agencies are wasteful and ineffective; as such, neither has significant interest in working with the other. Humanitarian principles factored into these discussions, but they were not seen as particularly important given that the private sector is, in all cases, supporting humanitarian operations led by aid agencies rather than undertaking independent efforts. That is, they are service providers and partners rather than autonomous actors independently identifying beneficiaries or determining levels of assistance.

There are also institutional and procedural barriers. Humanitarian agencies do not appear to be ready to engage with the business community: businesses attempting to collaborate with aid agencies note that decisions are postponed and that decision-making authority is unclear. In many cases businesses have found it difficult to know whom to approach and how to identify appropriate focal points in aid agencies. One

firm noted being approached by three UN agencies separately about a similar form of collaboration. UN agencies and international NGOs spoke of losing track of private sector offers and collaborations when senior managers left Jordan for new postings. As partnerships tend to be negotiated between corporate public relations staff and non-technical humanitarian personnel, such as fundraisers and country representatives, technical experts are typically absent from these meetings. Discussions commonly revolved around cash or in-kind contributions, rather than more innovative collaborations that take advantage of businesses' technical expertise.

Engagement is also undermined by a lack of supporting incentive structures, particularly within the private sector. Businesses in Jordan benefit politically from contributing to local NGOs, particularly those associated with senior Jordanian officials and members of the royal family, but the incentives are less clear when collaborating with international humanitarian agencies. Given growing frustration with the Syrian refugee population, businesses also fear that they could suffer commercial repercussions if they are seen as involved with the international humanitarian response.

Opportunities and options

As well as identifying barriers to closer collaboration, the study also identifies a number of ways in which engagement between the humanitarian sector and private business could be deepened. The humanitarian sector should explore options for making itself and its operations more accessible and transparent to potential non-traditional partners, including the private sector, and raise awareness about the full range of potential forms of collaboration. Innovative partnerships have been established between humanitarian and private sector actors around the world. Yet many in the humanitarian system and, in particular, the business community are only aware of a minute subset of these possibilities. To overcome this, information materials – in print and online – should be generated in order to raise awareness about the forms of engagement which could be pursued, and a joint platform should be established to facilitate introductions for potential collaboration. Such a platform could be accompanied by a sub-regional humanitarian convention or expo once a year, bringing together humanitarian, development, governmental and private sector actors responding to the Syrian crisis. Lastly, humanitarian actors should make their procurement plans easier for local suppliers

to access, and make their procurement processes more transparent and efficient. This would strengthen local sourcing and ensure that the Jordanian economy benefits from aid operations to the fullest extent possible.

To some degree the recommendations outlined above are generally applicable to interactions between businesses and the humanitarian sector. Options more specific to Jordan revolve around two key themes: promoting the use of cash and markets in humanitarian (and development) assistance; and leveraging private service providers to simultaneously contribute to the Jordanian economy and reduce the burden on public schools, hospitals and clinics. Wherever feasible, refugees should be enabled to meet their needs on local markets (bolstered by cash programming), and aid agencies should avoid providing goods and services which could be offered by local enterprises, whether Jordanian businesses or those run by Syrians in camps. Restrictions on where refugees can use e-vouchers and other cash instruments should be removed, making cash transfers more efficient and increasing the benefits of transfers to Jordanian businesses. Lastly, cash programming should be rationalised. While currently still a small part of the overall aid effort, cash transfers for food, rent, non-food items, winterisation, education and other needs are set to grow rapidly in the coming months, and it is crucial that policies, processes and distribution methods are brought into line.

In terms of the second theme, there is scope to examine the potential for providing basic social services on a fee-for-service basis. Jordan is home to capable private health and education services while public hospitals, clinics and schools are overburdened. While some international and Jordanian governmental actors oppose involving private service providers in addressing refugee needs, private services – which can be moulded according to quality standards and price ceilings – should not be written off on principle, particularly when they are strong, as they are in Jordan, and given the scale and impact of the Syrian crisis.

The strategies and options outlined above would help to promote humanitarian–private sector engagement, though they are only a beginning. This study has found a number of procedural and cultural factors that impede engagement, and these will require time and effort to overcome. Nonetheless, Jordan presents an excellent context for partnerships and collaboration, which should be prioritised by humanitarian actors, businesses and the Jordanian government.

1 Introduction

This paper addresses the role of the private sector in humanitarian action in Jordan, with a particular focus on the Syrian refugee crisis. The economic impacts of the refugee influx, such as rising housing prices and declining wages, have been widely noted (see Oxford Business Group, 2013). However, relatively little is known about the ways in which the private sector has contributed to the humanitarian response, either on a commercial or charitable basis as donors, suppliers, service providers, technical advisors and active collaborators. This case study explores the models of humanitarian–private sector engagement that have emerged, the factors likely to drive or impede engagement and collaboration between humanitarian actors and the business community and the opportunities for strengthening humanitarian action through private sector engagement.

In pursuing these objectives the authors began by considering the existing literature available from academia, think tanks, international organisations and others. Two and a half weeks of field research were conducted in Jordan, involving interviews with nearly 70 people from international organisations, including UN agencies (18) and international NGOs (17); Jordanian NGOs and civil society organisations, including some affiliated with private businesses (9); embassies and bilateral donor agencies (3); Jordanian government institutions (3); and private enterprises and business coordination bodies, such as chambers of commerce and industry associations (15). While the research was focused on the capital, Amman, the authors also met representatives of humanitarian agencies and the private sector, in addition to refugees themselves, in Za’atari camp in northern Jordan. A full list of interviewees is in Annex 1, and further discussion of the methodology is in Annex 2.

This paper is part of a broader project on ‘Humanitarian Crises, Emergency Preparedness & Response: The Roles of Business and the Private Sector’, financed by the UK Department for International Development (DFID) with the close involvement of the United Nations Office for the

Coordination of Humanitarian Affairs (OCHA). The project is jointly implemented by the Humanitarian Policy Group (HPG) at the Overseas Development Institute, the Humanitarian Futures Programme (HFP) at King’s College London and Vantage Partners, a global consulting firm headquartered in the United States. It is overseen by Dr Sara Pantuliano (HPG) and Dr Randolph Kent (HFP). The project addresses issues such as how humanitarian assistance and private sector business activity affect each other, where potential opportunities and synergies can be achieved and negative interactions avoided and how relevant actors can learn from past experience to develop or enhance frameworks and mechanisms that governmental, multilateral and private sector actors can jointly subscribe to and implement in order to better respond to crises and reduce crisis-affected populations’ vulnerability.

Building upon country studies in Jordan, Kenya and Indonesia – plus a strategy and options analysis of Haiti – the overarching analysis considers what the private sector could potentially contribute to humanitarian action, including its role as an actor in its own right, and through collaboration with humanitarian actors.

1.1 Outline of the paper

This paper begins with a contextual overview of refugees, the economy and humanitarian assistance in Jordan. It then outlines the diverse forms of engagement which have emerged in this area, and the potential for existing models to be replicated or expanded. Having noted relatively little collaboration between aid agencies and businesses – beyond traditional supply and service delivery arrangements – the paper considers various barriers to greater collaboration and engagement. Lastly, the authors explain how these constraints may be overcome in order to take advantage of opportunities for improving humanitarian action by more fully considering the potential role of the private sector – while mitigating associated risks and drawbacks.

2 Contextual overview: refugees, the economy and humanitarian assistance

Although politically stable itself, Jordan has routinely experienced the effects of conflict and insecurity in neighbouring countries, particularly in the form of refugees. It is home to more than two million Palestinian refugees – many of whom have Jordanian citizenship and arrived as far back as 1948, 1967 and 1970 (Al Abed, 2004) – in addition to tens of thousands of Iraqi refugees, many of whom arrived in 2006 and 2007, and a rapidly growing number of Syrian refugees (see Box 1). As of late October 2013, there were more than 540,000 registered Syrian refugees in the country, though the true number (including those

not registered with the UN High Commissioner for Refugees (UNHCR)) could be closer to one million. This represents a significant portion of the population of Jordan, estimated at 6.3 million.

While a significant number of Syrian refugees are housed in camps, particularly Za'atari in northern Mafraq governorate, around 80% are residing outside of camps, many in Amman and in cities across northern Jordan. As Figure 2 shows, many refugees have settled in northern governorates which, before this latest crisis, had the greatest levels of poverty. The refugee influx has had a

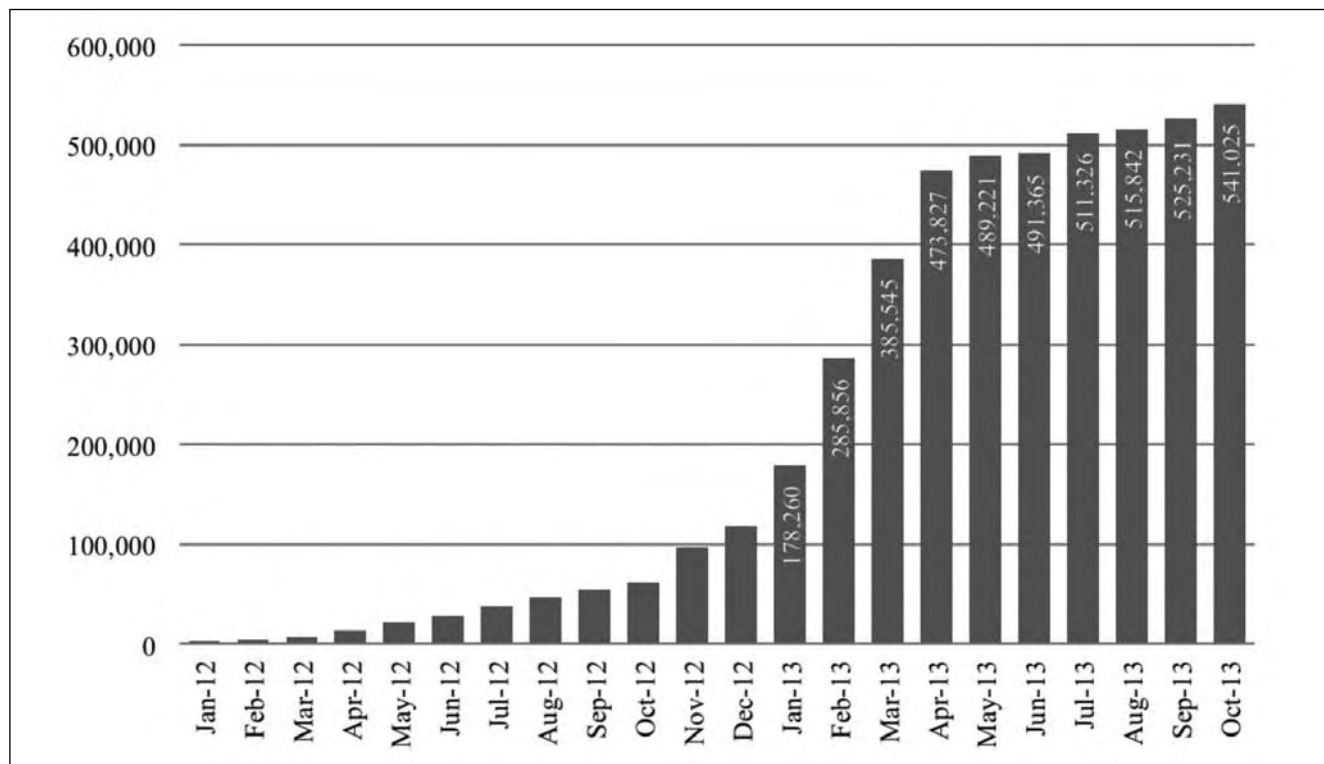
Box 1: Previous refugee crises in Jordan

Jordan is host, not only to hundreds of thousands of Syrian refugees, but also more than two million Palestinian refugees and tens of thousands of Iraqi refugees and migrants. Jordan currently hosts nearly two million Palestine refugees registered with the UN Relief and Works Agency for Palestinian Refugees in the Near East (UNRWA); they arrived in several waves, most notably in 1948, 1967 and 1970. While 17.5% of Palestinian refugees in Jordan reside in camps, the vast majority do not, and many have been granted Jordanian citizenship. The Jordanian government provides basic education to most Palestinian refugee children and covers 80% of hospital-related expenses for Palestinians with Jordanian citizenship. Refugees are also accorded a range of other rights and services by the Jordanian government. A further 136,000 registered Palestinian refugees (and another 150,000 unregistered ones) fled the Gaza Strip more recently and do not receive the same rights as Palestinian refugees who are Jordanian citizens.

Jordan received further refugees as a result of the conflict in Iraq which began in 2003. An initial wave

of mostly well-off Iraqis created or continued businesses and were seen as a boon to the Jordanian economy. From 2006 to 2009, as factional and sectarian conflict in Iraq intensified, a further half a million or more poorer Iraqis fled to Jordan. (The number of Iraqi refugees in Jordan was a constant source of contention, with estimates ranging from 450,000 to more than one million.) Fearful that, like Palestinians, these refugees would remain in Jordan, the Jordanian authorities tolerated the country's Iraqi 'guests', but did not necessarily grant them the same rights as Palestinian refugees (Seeley, 2010). As one researcher noted: 'Jordanian officials were initially inclined to see the Iraqis as a security or economic issue rather than a humanitarian one. They feared the crisis narrative would lead to Iraqis becoming like the millions of Palestinian refugees to whom Jordan already plays host' (*ibid.*). While Jordanian authorities estimate that more than 450,000 Iraqis remain in Jordan, UNHCR has only around 30,000 formally registered in the country; however, 200 to 300 are arriving in Jordan each month as fighting in Iraq continues (IRIN, 2013).

Figure 1: Syrian refugees in Jordan, January 2012–October 2013



Source: UNHCR.

major economic impact, driving up housing costs, forcing down wages and increasing unemployment among Jordanians as businesses illegally hire Syrian refugees below the market rate.¹ Analysts have highlighted that, particularly in cities in northern Jordan and Amman, they have driven up rental prices. These factors – and concerns that refugees are exacerbating Jordan’s pre-existing water shortage – have raised tensions between host communities and Syrian refugees. In a survey in late August 2013, 65% of Jordanians said that they wanted the country’s borders closed to more Syrian refugees, and 80% felt that Syrians should be confined to refugee camps. Such sentiments are exacerbated by what many Jordanians perceive as the international aid community’s generosity towards Syrian refugees, and relative lack of concern for host communities.

While several interviewees emphasised the negative economic consequences of the Syrian refugee crises, many from both the humanitarian and business sectors felt that, for some businesses, the influx has been a boon. As one business owner stated, ‘some are getting rich from this crisis and others are getting nothing’. Businesses providing services in Za’atari camp, leasing

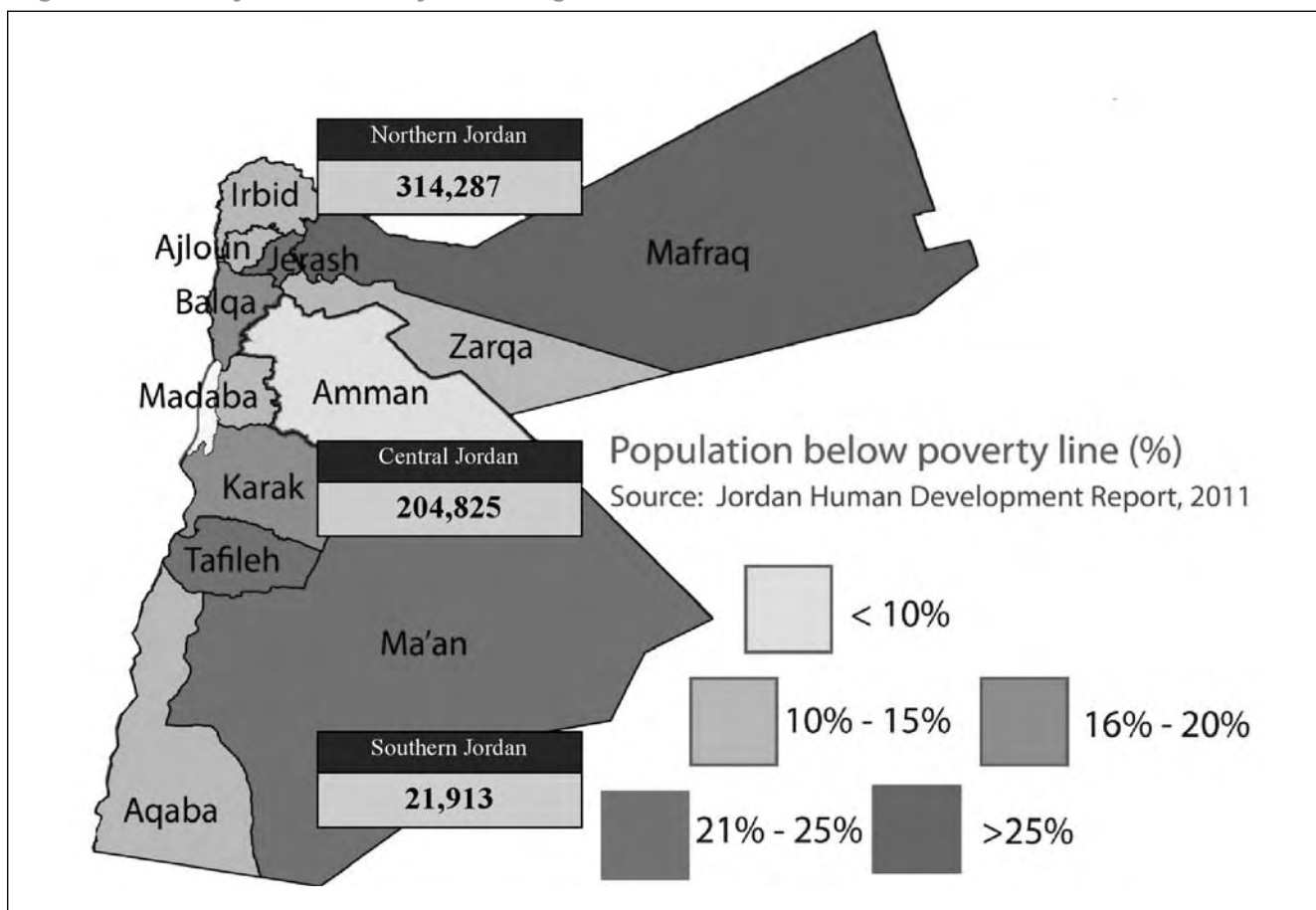
water rights, renting offices and accommodation and selling food, pharmaceuticals, medical supplies, temporary shelters (tents and caravans) and construction materials to aid agencies were seen to have particularly benefited. However, Jordanian interviewees from both humanitarian agencies and businesses felt that these benefits had not reached the vast majority of Jordanians, including residents of impoverished northern governorates, nor the vast majority of micro and small businesses in the country (which comprise 98% of all enterprises) (Rad, 2011).

Several business owners – and aid agency representatives – noted that the rapid rise in international assistance had caught them off guard. Without a recent history of large-scale aid programmes, businesses had not customarily looked to international humanitarian agencies as potential partners, customers or clients.² Official Development Assistance (ODA) to Jordan, which generally (but not always) includes humanitarian aid, remained relatively consistent – between \$573m and \$740m – during the peak years of the Iraqi refugee crisis (2006–2009). While a significant amount, much of this aid was reportedly channelled to or through Jordanian government institutions rather than through

1 This impact is difficult to quantify as no analysis of the social and economic effects of the Syrian crisis has been conducted in Jordan (such an assessment has been done in Lebanon: see World Bank (2013)).

2 While the Iraqi refugee situation in Jordan drew a significant international response, it was not on nearly the same scale as the on-going Syrian refugee crisis.

Figure 2: Poverty rates and Syrian refugees in Jordan



Source: Poverty data from UNDP, Jordan Human Development Report 2011; refugee figures from UNHCR, Syria Regional Refugee Response: Inter-agency Information Sharing Portal, as of 2 November 2013. The refugee figures have been calculated by the authors based on governorate-level UNHCR data; references to Northern, Central and Southern Jordan do not represent official government or UN categories or classifications.³

UN agencies and NGOs. The Financial Tracking Service (FTS) operated by OCHA indicates that Jordan received only \$22.7m in humanitarian assistance in 2009, and roughly \$50m in 2010 and 2011.

The Syrian refugee crisis changed this situation dramatically, with the FTS reporting humanitarian commitments of \$230.8m in 2012. For 2013, the Regional Response Plan for the Syrian refugee crisis requested \$976.6m for Jordan (or \$1.36 billion if Jordanian government requests are factored in); 63% of this, or \$668.8m, had been committed by donors as of early November 2013.⁴ This expansion of

resources has been accompanied by a growth in the number and size of international NGOs and aid agencies in Jordan. As one NGO representative stated: 'In 2010 there were maybe six or seven major international NGOs based here in Amman, now everyone is here'. The Regional Response Plan for Jordan for 2013 (more commonly known as RRP5) included financial allocations for 59 international organisations and NGOs. The Ministry of Social Development lists 49 international NGOs on its website.⁵ With this rapid expansion in humanitarian aid for Jordan – in addition to development assistance – international agencies and the private sector have both had to adapt. At the same time, this influx of money has also created new opportunities for humanitarian-private sector engagement.

³ Northern Jordan refers to Ma'raq, Irbid, Ajloun and Jerash governorates; Central Jordan refers to Amman, Madaba, Zarqa and Balqa; and Southern Jordan refers to Karak, Tafleeh, Aqaba and Ma'an.

⁴ See [http://fts.unocha.org/reports/daily/ocha_R3prov_A1010__2_November_2013_\(03_01\).pdf](http://fts.unocha.org/reports/daily/ocha_R3prov_A1010__2_November_2013_(03_01).pdf).

⁵ See <http://www.mosd.gov.jo/images/files/organization.pdf>.

3 Forms of humanitarian–private sector engagement in Jordan

Humanitarian agencies have tended to see the private sector as either providers of goods and services or would-be donors. While these two roles (supplier and donor) are important, they do not encompass the full range of humanitarian–private sector engagement in Jordan. Corporate social responsibility (CSR) dominates thinking around the role of business in humanitarian emergencies. CSR is formally defined as ‘how companies manage their economic, social, and environmental impacts’ (Harvard Kennedy School, 2008), though in practice it is generally associated with short-term, highly visible social and economic development projects intended to help a firm garner positive media attention. Consideration of more comprehensive forms of collaboration (e.g. developing innovative approaches based on corporate expertise) is only just beginning to emerge. This section examines the forms of engagement which were observed during the course of the study, and the potential for further engagement in the context of the Syrian refugee crisis. The barriers restricting engagement are discussed in the next section.

Box 2: The Global Compact Local Network

Thinking about new ways to engage with the humanitarian sector is evident in the re-emergence of The Global Compact Local Network (GCLN) in Jordan. The Global Compact, established by the United Nations in 2000, asks businesses to adhere to ten principles related to human rights, labour, the environment and corruption, and contribute to the achievement of the Millennium Development Goals. Established in 2007, the Local Network in Jordan was relatively inactive; the only GCLN annual report for Jordan, for 2009, indicated that the Local Network had reported no events or activities (Global Compact Network Jordan, 2010). The United Nations reports that the GCLN in Jordan may now have 24 member companies or more, and at least two members of the newly active GCLN were interviewed in the course of this project.⁶

3.1 The private sector as donors to humanitarian operations

Some humanitarian agencies view the private sector as a potential donor in Jordan. However, relatively

few aid agencies have systematically or strategically approached businesses regarding contributions, and business and humanitarian actors reported almost no instances of private sector donations directly to humanitarian organisations involved in supporting

Table 1: Forms of humanitarian–private sector engagement in Jordan

Type		Present extent	Perceived further potential
Private sector as donors to humanitarian operations	Cash	Low	Low
	In-kind	Low	Medium
Private sector as suppliers and service providers to aid agencies	Traditional	High	Medium
	Innovative	Low	High
Technical advisors and/or capacity-building	Private sector to humanitarian	Low	High
	Humanitarian to private sector	Low	Medium
Direct private sector engagement with vulnerable populations	As customer	Medium	High
	As business partner	Medium (in camps) Low (outside camps)	High

⁶ These individuals noted that they were discussing the future form and agenda for the GCLN in Jordan.

Syrian refugees. Some cited limited support from Jordan-based branches of multinational enterprises, but these were viewed as very small relative to the overall scale of most international agencies' operations. Some UN agencies and large international organisations reported having approached private enterprises in Jordan for cash donations, but these initiatives seem to have faltered at the planning stage or had not progressed beyond initial approaches to private companies.

Some Jordanian organisations noted greater success in engaging the private sector, though more often through in-kind donations than via direct funding. For many this came in the form of individual or ad hoc partnerships for specific operations, such as the donation of school supplies for children or clothing for winterisation programmes. Some Jordanian organisations have had notable success with more structured and sustained engagement with Jordanian and multinational enterprises (see Box 3), stemming from their contextual understanding, willingness to cultivate relationships and pragmatic approach to such partnerships (e.g. providing businesses extensive visibility in exchange for contributions).

In some instances humanitarian agencies noted that private sector donations came on the back of the purchase of goods or services. For instance, a business might donate a percentage of an NGO contract for goods or services back to that NGO as an unofficial rebate (often with tax advantages for the supplier/contractor). In one instance a Jordanian construction firm provided a service (the design of a water system) at no cost for an NGO after declining to bid for the project because it believed it to be too small to be profitable.

3.2 Private sector as suppliers and service providers to aid agencies

The majority of humanitarian–private sector engagement in Jordan comes through the procurement of goods and services by humanitarian agencies. The comparatively developed and capable market structures in Jordan and much of the region allow agencies to source most of the goods they require through existing suppliers. Some organisations felt that cumbersome and opaque government regulations, particularly those pertaining to customs and

Box 3: The Jordan Hashemite Charity Organisation and the private sector

The Jordan Hashemite Charity Organisation (JHCO) is one of the largest and most prominent charitable organisations in Jordan, and has engaged with the private sector as a key partner for its work in Jordan and abroad. JHCO has received support from many corners of the Jordanian and international private sector, from pharmaceutical donations for Gaza to support for the transportation and medical care of Libyan war wounded and ICT support, vehicles, food and winter clothing in Jordan. Overall, JHCO estimates that roughly two-thirds of its resources come through various forms of partnerships with the private sector. JHCO has been able to attract support due to its reputation and its ability to garner media coverage of its work. Support from private media outlets, whether in the form of media coverage or advertising support, is thus critical to further private sector collaboration. Visibility is important to publicise the work of its partners, as well as the needs and vulnerabilities of the people JHCO assists, and can serve as an important platform for public advocacy.

importation, allowed the Jordanian government to indirectly encourage local procurement.

Although there were complaints, from both humanitarian agencies and the private sector, about costly and inefficient international procurement in the early stages of the crisis, there appeared to be a general sense amongst humanitarian agencies that local procurement had become the default option. Many did however cite problems with local suppliers, often to do with the availability and quality of goods as well as delays. Some of these problems undoubtedly stem from the demands of a humanitarian response of such scale (with the attendant sudden and massive increase in demand for certain goods, such as heaters and other household items) and the challenges of coping with an evolving and volatile crisis, often with short-term and unpredictable funding.

Many noted the growth of certain industries as result of the crisis, with caravan manufacturing and the

Box 4: WFP food vouchers and e-vouchers

Food vouchers are central to WFP's response to the Syrian crisis: the agency aimed to assist over 95% of planned beneficiaries through vouchers by the end of 2013. All UNHCR-registered Syrian refugees in Jordan are eligible for food assistance from WFP. As of early November 2013, WFP's voucher programme had distributed over \$80m directly to beneficiaries for use in local shops. Vouchers are distributed to households each month through WFP's cooperating partners (Islamic Relief, Human Relief Foundation and Save the Children) and can be redeemed at a growing number of designated retailers within camps. WFP is also working with private firms to establish supermarkets in Za'atari, the profits from which would be used to support charitable activities outside the camps. Vouchers are also widely accepted at non-designated retailers, either for goods or for conversion to Jordanian Dinars. It was reported that some beneficiaries at times lost up to 50% of the value of the voucher in exchanging it for cash, though the rates most often quoted in early November 2013 provided approximately 70% of a voucher's value in exchange for cash or non-approved items. Retailers in Za'atari camp reported that vouchers were redeemed with Jordanian businesses outside the camp for approximately 75% of their value. Vouchers are collected by WFP's partner agencies and redeemed with WFP.

In late 2013 WFP began piloting an e-voucher (pre-paid debit card) system already in use in

Turkey and Lebanon, which was developed in partnership with MasterCard. E-vouchers can be automatically topped up, removing the need for regular distributions, are more secure, allow greater flexibility for beneficiaries (for whom food storage can be a significant issue) and should offer a greater sense of normality and dignity as a more discrete form of assistance. Like paper vouchers, any unused value expires monthly, and e-vouchers cannot be used at ATMs. Ahli Bank, one of the biggest banks in Jordan, will be a key implementing partner, responsible for providing, monitoring and reporting on the pre-paid cards, as well as providing bank accounts and installing point-of-sale machines for retailers.

While the increased sales potential for local retailers participating in the WFP voucher programme is obvious, for all the firms involved such partnerships may also open up further business opportunities with aid agencies and other institutions with similar programmes and aims, such as government agencies, as well as familiarising private firms with the practices and standards of non-profit organisations. Financing is a critical and possibly underexplored facet of such programmes, given that retailers are effectively selling goods to beneficiaries on credit, while partner banks are usually paid in advance, with funds distributed to beneficiaries only as food is purchased.

provision of winterisation goods amongst the most cited examples. Some felt that this was a logical and efficient private sector response to the needs of humanitarian agencies, while others felt that some businesses were verging on profiteering, taking advantage of the pressures faced by humanitarian agencies and the shortcomings of their procurement systems, and using their political leverage to gain undue advantage over potential competitors. It was not possible, however, to assess such claims in the course of this study.

For more specialised goods, particularly pharmaceuticals and medical supplies, procurement was also conducted locally. Some healthcare agencies felt that, while the quality and availability of

certain drugs and materials met their expectations, there remained key areas (e.g. particular drugs or quantities) where they were not met. One representative of a humanitarian medical agency noted that its work with local pharmaceutical suppliers and manufacturers had helped to raise quality standards, potentially opening up new business opportunities and markets for these suppliers, a perhaps unintended and unexpected benefit for the suppliers and manufacturers involved.

Cash transfer programming is gaining increasing prominence within the overall refugee response, particularly through the World Food Programme (WFP)'s voucher system (see Box 4) and the provision of rental assistance to refugees living outside of camps.

Such programmes represent an important and growing example of humanitarian–private sector partnership. Banks and other financial service providers are a part of such programmes. However, according to interviews with aid agency and private sector representatives, banks still see such endeavours in primarily commercial rather than humanitarian terms. Nor was it clear whether they see these initiatives as an opportunity to recruit large numbers of potential future clients.

A number of humanitarian organisations, including large international agencies and local, regional and Syrian-led agencies, are providing medical services to refugees through primarily commercial partnerships with private medical facilities. In some instances agencies are simply renting space in existing and often underutilised medical facilities, in which they then run their own programmes using their own staff and materials. The range of partnerships then stretches though the further rental of equipment and use of support staff, to arrangements where agencies are effectively procuring private care for patients, sometimes with their own staff doctors overseeing care (which can be complicated by restrictions on foreign doctors practicing in Jordan). The examples noted in this study mostly related to the provision of hospital-level healthcare, where standards are considered high (people from throughout the Middle East, as well as Europe, are major customers for Jordanian hospitals). However, at the primary healthcare level, particularly outside Amman, there are significant concerns about the quality of care available and the viability of partnerships with private providers.

3.3 Technical advisors and capacity-building

As noted above, technical skills and capacity can often flow in multiple directions through various forms of humanitarian–private sector engagement, as an objective or as an unintended but welcome by-product. As aid agencies can be involved in a wide range of activities, from water and sanitation to education and construction, not to mention their own internal process and planning activities, it would seem that there is considerable scope for external technical support and advice. However, few examples were noted of humanitarian agencies tapping into the expertise of the private sector in Jordan.

One major international agency noted that an international consulting firm had provided technical capacity free of charge to support its efforts to turn a project concept into a fully-formed project plan, based on a global relationship between the two organisations. Resulting from another global partnership, another aid agency had received advice on the design of a water system from an engineering firm, after plans for more hands-on engagement were complicated by the regulations and insurance requirements involved in working in Jordan.

It is clear that there are many areas where the technical capacity of the private sector in Jordan is not being exploited by the humanitarian community. This is despite the view from some within the private sector that the provision of technical assistance or the donation of core services in-kind would be their preferred avenue for engagement with aid actors. Such participation in support of aid operations was seen as more interesting to firms and their staff, and perhaps more accountable than strictly financial support. Conversely, there are also many areas where the private sector in Jordan has not recognised or taken advantage of the opportunities presented by the presence of international humanitarian agencies to bolster their own capacity. Some examples were noted, such as through the application of more rigorous standards in the pharmaceutical industry or improvements in the manufacture of clothing. But, almost exclusively, these were cited by humanitarians, not the private sector, and there was little evidence of private sector awareness of such secondary benefits of engagement with the humanitarian community.

3.4 Direct private sector engagement with vulnerable populations

Perhaps the most common, though often subtle, form of private sector engagement with the Syrian refugee crisis in Jordan is in the direct relationship with affected populations as customers or business partners. Such engagement can take many forms, with greatly varying roles for humanitarian agencies, and has the potential to fundamentally alter, if not nearly subsume, the traditional role of aid agencies in the provision of aid.

In some respects, Syrian refugees are treated by elements of the private sector just like any other

potential customer group. From the sale of basic household goods to transportation and the provision of private healthcare, many Syrians meet at least some of their needs according to their own priorities and through their own means (e.g. purchasing them on local markets), though humanitarian cash transfer programmes play an important role in enabling such choices. While, as noted earlier, the overall economic impact of the arrival of hundreds of thousands of refugees is difficult to gauge, such an influx does present a large potential market for segments of the private sector. However, few clear examples of private enterprises directly targeting Syrians in Jordan were observed. Mobile phone providers were amongst the most-cited examples of large-scale private enterprises moving to make their services available to refugee populations, through increased network capacity and, in some instances, the provision of free or discounted SIM cards and call time to refugees.

There are also instances where humanitarian agencies act as brokers – as well as financiers – between refugees and private businesses. Numerous international agencies are involved in helping refugee families to find private rental accommodation, largely through the provision of cash transfers (i.e. rental assistance or subsidies). One international agency expanded its role in order to help bring more rental properties onto the market by making agreements with owners of unfinished homes and contractors to provide funding for the work necessary to bring homes up to a liveable standard, in exchange for renting the properties to refugee families.

There is a widespread perception amongst interviewees that Syrians are particularly enterprising and entrepreneurial and, in the eyes of many, more business-savvy than Jordanians, for a range of cultural and recent historical reasons. In the eyes of many this was viewed as an important factor in reducing the vulnerability of many Syrians, and it is critical to any forthcoming shift to a longer-term and more economically sustainable approach to supporting Syrian refugees in Jordan. However, it was also noted by many that Syrian entrepreneurship is viewed as a threat by some Jordanians, who are concerned that Syrians could come to comprise a major source of economic competition. That said, the threat of economic competition from Syrian business in Jordan is mitigated by the constraints under which Syrians may work and do business. Even within camps, Syrian businesses still require a Jordanian citizen to represent them in order

to trade with suppliers in Jordan (though many are still also heavily involved in trade to and from Syria).

The remarkable pace and scope of Syrian-led commerce within Za’atari camp is the most obvious example of Syrian entrepreneurship and the role refugee-operated businesses can play in providing goods and services to fellow refugees (on a commercial basis). Commercial avenues within Za’atari offer a range of goods and services, from grocery stores and restaurants to clothing, household appliances and videogame parlours.

The WFP voucher system provides what in effect serves as a freely traded and fully convertible currency throughout the camp, and along with other in-kind and cash-based aid programmes underwrites much of this trade. While successful with the camp, this may not be easily replicated outside camp settings. A number of respondents noted that doing business in Za’atari camp was particularly profitable as water and electricity are provided free of charge and the customer base has relatively limited options, though this may be offset by the cost of transportation to and from the camp and the imbalanced relationships with Jordanian suppliers outside the camp.

Box 5: UNHCR, IrisGuard and Cairo-Amman Bank

Building on a partnership that began during the Iraqi refugee crisis, UNHCR is working with Cairo-Amman Bank (CAB) to provide cash-based assistance to some 75,000 Syrians living outside camps. UNHCR collects biometric information, including iris scans, as refugees are registered, using technology developed by a Jordan-based firm, IrisGuard. Cash assistance is distributed using specialised ATMs which require only an iris scan rather than a bank card and pin code, which CAB has installed in over 100 locations across Jordan. The system not only prevents fraud and multiple registration, but also avoids problems around the loss of cards and pin codes, helps to ensure that funds are withdrawn by the people for whom they are intended and allows UNHCR greater programming flexibility. The technology could also offer innovative ways for monitoring the distribution, movement and needs of vulnerable populations.

The examples given above provide only an illustrative snapshot of humanitarian–private sector engagement in Jordan, and are intended to demonstrate the diverse forms such engagement may take. The value of such engagement can come in many forms, from efficiency gains and cost-effectiveness to the opening up of new programming possibilities. These more innovative partnerships, as well as their unintended or indirect benefits for both sides, often emerging from more traditional forms of engagement, can serve not only to enable ongoing operations, but also help to build mutual understanding and identify potential opportunities.

3.5 Barriers to engagement

As noted earlier in this section, there are many forms and examples of interaction between humanitarian and private sector actors. However, most interviewees felt that the business community primarily served as a supplier and service provider to humanitarian agencies, and that more extensive forms of collaboration and greater innovation had not developed despite the severity of the humanitarian situation, the amount of international and governmental resources involved in the refugee response and the capacity of the business community in Jordan. This section addresses the factors that appear to have impeded greater humanitarian–private sector engagement. Some are overarching, including lack of time, lack of experience in working in a middle-income country like Jordan and a lack of opportunities for aid agencies and businesses to interact and identify opportunities. Others are related to knowledge, awareness and perceptions, cultures and principles, institutions and procedures and income and incentive structures. While the barriers are addressed in a narrative format which captures the links among the various barriers in each category for the humanitarian and business sectors, they are disaggregated into a series of discrete barriers in Table 2.

3.5.1 Overarching factors

Some barriers were seen as fundamentally undermining humanitarian–private sector engagement and appear to merit attention first and foremost. Firstly, aid workers simply lacked the time to engage with the private sector during the height of the crisis between January and June 2013; time constraints emerged again in August and September 2013 as aid agencies in Jordan became concerned that attacks against the Assad regime – following a chemical weapons attack in Damascus on 21 August – could result in a new influx

of refugees. Interviewees largely agreed, however, that lack of time had been less of an obstacle earlier in the crisis. Instead, they highlighted a second barrier – aid workers’ lack of experience of operating in stable, middle-income contexts with comparatively developed private sectors. Many of the personnel interviewed as part of this project had previous experience in Yemen, the Democratic Republic of Congo and Haiti, locations where the relatively small-scale or war-hobbled nature of the private sector had inhibited extensive humanitarian–private sector collaboration. Hence, many agencies simply overlooked the potential of the private sector to contribute to their work. Likewise, businesses on the whole had limited experience with aid agencies; a small number of firms noted that they had worked with international or Iraqi firms during the Iraqi refugee crisis, but they had not worked with aid agencies or on purely humanitarian issues.

Lastly, aid agency and business representatives overwhelmingly agreed that they did not have standing forums or other ready opportunities through which to connect, share information about one another’s work or identify opportunities for collaboration. Whether in the form of a monthly or quarterly meeting, an annual conference or simply a website, no forum existed. Nor was there a significant consensus about the appropriate host or convenor for such a forum – or the need for a single host. Many in the UN system proposed an OCHA-coordinated meeting, while members of industry associations and chambers of commerce generally felt that they would be best suited to host such meetings. Individual business representatives, meanwhile, typically felt that the government – most likely the Ministry of Planning and International Cooperation (MoPIC) or the Ministry of Industry and Trade (MoIT) – should take on the function given its legal role in overseeing foreign aid and the private sector.

3.5.2 Knowledge, awareness and perceptions

Aid actors’ awareness and perceptions of the private sector also complicate engagement. Indeed, many humanitarians did not feel that businesses had a role in their work, even though they rely on businesses for the vast majority of their supplies, offices, logistics and support services. This blind spot – the invisibility of the business community in the eyes of many aid workers – is a fundamental barrier.

As noted above, the lack of forums for engagement between humanitarian agencies and businesses meant that managers were not necessarily aware of the

Table 2: Barriers to humanitarian and private sector engagement, by type

Overarching		
<ul style="list-style-type: none"> • Time constraints, most notably among humanitarian agencies • Aid workers' limited experience of operating in middle-income countries • Lack of opportunities for aid agencies and businesses to interact and identify opportunities 		
Type	Humanitarian sector	Business sector
Knowledge, awareness and perceptions	<ul style="list-style-type: none"> • Limited awareness of potential private sector contributions • Unfavourable perceptions of private sector • Presumption that the private sector can easily identify opportunities without guidance 	<ul style="list-style-type: none"> • Limited understanding of business opportunities • Limited awareness of humanitarian sector and potential forms of collaboration • Unfavourable perceptions of the efficiency of much of the humanitarian community • Sense that the Syrian refugee crisis is far beyond their capabilities and is the responsibility of the international community
Cultures and principles	<ul style="list-style-type: none"> • Concern about private sector motives and principles • 'Procure first' mentality 	<ul style="list-style-type: none"> • Charity seen as individual responsibility (often tied to religion), not business priority • Preference for dire emergencies (Gaza or Haiti) or longer-term development
Institutions and procedures	<ul style="list-style-type: none"> • Organisational complexity within the aid community (and associated delays in establishing partnerships) • Assignment of private sector engagement to fundraising personnel • HQ-level agreements not communicated within agencies • Extensive procedures for engagement with business partners • Personalised nature of engagement with the private sector 	<ul style="list-style-type: none"> • 80–90% of businesses in Jordan are SMEs • Focus of humanitarian engagement in dedicated CSR or Public Relations departments • Limited policies and procedures surrounding partnerships
Income and incentive structures	<ul style="list-style-type: none"> • Funding shortfalls lead to emphasis on potential for private sector as a donor • Organisation-specific funding imperatives (aversion to extensive outsourcing) 	<ul style="list-style-type: none"> • Limited tax benefits of contributions • Commercial (and political) risk of engaging with Syrian refugees, in particular • Formal and informal encouragement from authorities to support local charities and Jordanians

diversity and capabilities of private firms in Jordan. Where they noted the country's well-developed private sector, many aid staff did not appear aware of the full range of potential interactions and collaborations which might exist; instead, they tended to see the private sector only as a potential donor or as a commercial provider of goods and support services.

Furthermore, aid workers tended to express a degree of instinctive opposition to private businesses. Several stated that businesses only care about profits and accused them of being predatory and engaging in price-gouging; four separate agencies identified a

single example – all concerning the same company – where they felt costs had been unjustly inflated. This concern about the private sector was seen as inhibiting engagement and ensuring that interactions with businesses begin with an absence of trust.

Despite often having concerns about the private sector, the majority of interviewees from aid agencies felt that businesses were highly capable of identifying opportunities for collaboration, and that there was no need for agencies to approach them with ideas. As one international NGO representative noted 'the private sector doesn't need our help in identifying

opportunities'. Such a perception decreased aid actors' recognition of the need to proactively reach out to the business community about their work, their priorities and their needs with regards to funding, materials or technical capacities.

The inverse holds true regarding the private sector's awareness and perceptions of the humanitarian community. Businesses, for instance, indicated that they were aware of the UN's role in responding to the refugee crisis, but were not necessarily familiar with international NGOs or others involved in the response. With one exception, representatives of businesses and business associations were not familiar with UNHCR's Syria Regional Response website or other online portals utilised by many aid agencies. There was also limited awareness of the varied sorts of activities which humanitarian agencies were undertaking – and the associated business opportunities. For instance, several firms involved in the service sector felt that aid agencies were exclusively supplying food, water and other items to refugees and felt that there were no opportunities for them. Indeed, the private sector's overall awareness of the refugee situation was, with notable exceptions, limited. Several private sector figures stated that nearly all of the refugees were located in Za'atari camp and that they were almost exclusively destitute and had no cash – of their own or from aid agencies – with which to purchase goods and services. Given such perceptions, which may be common within the business community, businesses may be slow to identify opportunities for engaging either with refugees or with aid agencies.

Engagement was also impeded by business figures' generally unfavourable perceptions of international organisations and NGOs, which they saw as being disorganised, wasteful and unaccountable. Several felt that aid agencies employed too many costly international staff, spent an unjustifiable amount of money on offices and vehicles and gave a large amount of their resources to headquarters as part of institutional overheads; headquarters-related overheads were generally perceived as being far greater (estimated by business figures at 20% to 50%) than the sorts of profit margins businesses might make on commercial contracts (estimated at 3% to 6%).

3.5.3 Cultures and principles

Many aid staff felt that private firms were purely self-interested and profit oriented, and that a focus on profit might prevent businesses from adopting a more

principled approach. However, humanitarian principles of humanity, impartiality, neutrality and independence were overtly noted by only three respondents from NGOs and international organisations (out of more than 40 humanitarian figures who were interviewed in the course of this study). Those stakeholders felt that, if given full responsibility for designing aid programmes and selecting beneficiaries, private businesses might be inclined to overlook rather than target the most vulnerable. However, such concerns applied almost exclusively to instances in which all control over humanitarian activities was ceded to the private sector, and did not necessarily apply in those instances where the private sector was supporting aid agencies with technical help or services (e.g. supporting cash transfers).

Several aid agencies admitted to having what one individual described as a 'procure-first mentality', in which staff members immediately think of buying their way out of problems rather than considering how partnerships, including with the private sector, could help to overcome a particular challenge. One interviewee gave the following example:

When an organisation requires a new IT system, their first instinct is to hire a new staff member for the IT department. They would not even consider that it might be feasible to hire a private firm to help install the new system at a lower cost with a greater degree of technical know-how. They would be even less likely to reach out to Microsoft or a local IT firm about donating all or some of the necessary hardware and support services. Instead they would hire a new staff member and employ them for several years at a far greater net cost.

Aid agency institutions were seen to facilitate this 'procure-first' approach given that processes for hiring staff and purchasing materials are clear, while authority and responsibility for contracting private firms is often far less so (as discussed in the next subsection).

Cultural factors were seen as particularly important in the private sector's decision to largely refrain from supporting humanitarian responses implemented by international agencies. Jordan's charitable culture is, according to nearly every Jordanian contacted in the course of this study, tied to religion and focused around particular religious holidays such as Ramadan.

In addition, the Islamic pillar of *zakat* (charity) is seen as an individual rather than an institutional obligation; hence, business leaders might prefer to give money as an individual (e.g. from the owner or top executives) rather than on behalf of the firm. Others in business, as well as representatives of Jordanian NGOs, suggested that conventional understandings of *zakat* prioritise the act of giving cash, food, clothing or other basic goods and, thus, lead many Jordanian philanthropists to view less ‘direct’ forms of assistance – such as advising aid agencies on management arrangements or creating computer systems to improve aid coordination or effectiveness – as distinct from charity or humanitarianism.

Many Jordanians, particularly those working for corporate-funded charities, noted that businesses prefer to focus on either socioeconomic development or on urgent humanitarian situations characterised by intense, short-term suffering. Two exceptionally prominent and influential Jordanian charities studied in the course of this research, both of which are largely funded by businesses (including business figures and companies themselves), are fundamentally developmental. In addition to development, firms also expressed their desire to support situations such as the Gaza Strip in late 2008 and early 2009 during and following the Israeli attack, or the 2010 earthquake in Haiti. Several firms and business-supported charities noted that they had responded to crises in Gaza and Haiti, but saw the Syrian refugee crisis as fundamentally different and less purely humanitarian because, while refugees may be poor and vulnerable, they are not necessarily at immediate risk of death or severe trauma. Such a perception in part speaks to the protracted nature of the refugee crisis, which has necessitated longer-term forms of aid that are not purely life-saving or life-sustaining, and to the business community’s limited awareness of the full situation facing Syrian refugees.

3.5.4 Institutions and procedures

Institutional barriers to humanitarian–private sector engagement were among the most commonly noted. On the humanitarian side, many of the challenges are well known and long-recognised. Numerous intergovernmental organisations and NGOs are involved in responding to a particular crisis; coordination is often weak, and the division of responsibilities is often unclear. Within an individual organisation, decision-making authority may not be fully clear and may involve formal and informal

Box 6: Understanding the culture of Jordanian corporate philanthropy

According to interviewees from Jordanian businesses and business-supported charities, larger Jordanian and Jordan-based businesses are rethinking their approaches to philanthropy and corporate social responsibility. Firstly, businesses are placing far greater emphasis on cultivating individuals with strong potential as future social leaders and entrepreneurs. Organisations such as INJAZ and Ruwwad Micro-Ventures attempt to identify such individuals through rigorous competitions, and carefully cultivate them. No similar arrangements exist for building the capacity of emerging humanitarian leaders, though some felt that such a possibility exists. Secondly, businesses often like to focus their assistance on particular areas, which they essentially use as laboratories for promoting social and economic change. Such an approach has been adopted by Ruwwad in Jordan and elsewhere in the region, and was noted by numerous Jordanian figures involved in businesses and local NGOs.

hierarchies. All of this complexity led some within the private sector to express confusion as to how to begin engaging with humanitarian agencies. Should they engage at the national, regional or headquarters level? Should they approach a donor, a particular UN agency or one of several international NGOs implementing projects on behalf of that UN agency?

This degree of institutional complexity led to a series of negative experiences. One company representative talked of being passed around several offices within a particular international organisation after offering a relatively straightforward in-kind contribution. Another spoke of being approached by three different UN agencies in a short period about arranging strikingly similar – but unrelated – initiatives that each was hoping to pursue. Still another reported waiting months to hear back from a humanitarian organisation after offering technical support with a particular project.

Organisational complexity also reportedly prevents many agencies’ country offices from making use of headquarters-level agreements with multinational firms

and their associated foundations. Many humanitarian interviewees said that they ‘had heard something’ about a global agreement that their organisations had with businesses, though none had a clear understanding of what that agreement entailed or how they might be able to ‘activate’ it or explore how it could be put into play at the national level. Communication and procedures for making the most of agreements with the private sector appeared to be sorely lacking. This led to inaction given that businesspeople and CSR officers felt that it was up to their humanitarian partners to inform them of their needs.

Businesspeople also expressed some concern that neither their firms nor their humanitarian counterparts had the right people in place to facilitate humanitarian–private sector engagement. For instance, one business figure noted that aid agencies often sent fundraising staff to companies who did not have an appreciation of their organisations’ non-fiduciary needs or the technical help that businesses might be able to offer. Likewise, several aid workers noted that businesses tended to see collaboration in the form of CSR and public relations – and that their technical experts, such as engineers, computer programmers and logisticians, were rarely part of the discussion. Hence, with fundraisers on one side and public relations officers on the other, aid workers and business figures both noted that it was hardly surprising that discussions ultimately focused on the most rudimentary option at hand: a financial or in-kind contribution.

3.5.5 Income and incentive structures

Humanitarian–private sector engagement is also undermined by a lack of supporting incentive structures, particularly in the private sector. Put another way, private firms do not have or perceive significant incentives for partnering with humanitarian aid agencies in Jordan. Firstly, while the content of the tax code – and the extent to which it is or is not applied – was not reviewed by this study, businesses generally noted that Jordan’s tax system does not provide adequate deductions to motivate a significant amount of charitable giving to humanitarian aid agencies (though one tax expert confirmed that deductions are permitted). This factor was, according to NGOs and some CSR figures, partly to blame for the relatively small value of corporate donations to charities and humanitarian agencies.

Secondly, international humanitarian agencies are generally unwilling to provide a significant degree of

Box 7: The personalised nature of humanitarian–private sector collaboration

Two humanitarian agencies noted that offers of support from private businesses had been received in recent months but that, due to personal connections between aid workers and company representatives, the opportunities had simply been lost or forgotten when personnel left. For one agency, three separate offers had been misplaced when senior individuals, who had been in touch with business leaders, departed for other postings. These included offers of in-kind materials from Jordanian enterprises, as well as a proposal from a multinational company related to environmentally-friendly technologies for refugee camps. In another instance an offer of non-food items from a Jordanian firm had apparently been forgotten not due to personnel changes but simply because of time constraints and the numerous issues which the organisations’ key managers were attempting to juggle simultaneously. Both of the agencies noted that they required better systems and, potentially, dedicated staff members to follow up private sector offers, which hitherto had been managed directly by country directors/representatives. While there was general agreement, across numerous aid agencies, that dedicated personnel would allow them to better handle offers from businesses, they also agreed that only a small number of organisations would receive enough private contributions (in cash or in-kind) to offset the costs involved in hiring and paying a private sector focal point.

attention (i.e. branding or visibility) to private sector contributions, particularly where they concern cash and in-kind contributions which are relatively small in relation to an organisation’s overall budget (e.g. \$100,000 out of a budget of \$100m-plus for many UN agencies). Smaller NGOs which have fewer policies regarding branding and independence, and which may be dependent on business contributions, are generally able to offer a far greater level of visibility for a corporate donation or partnership.

Thirdly, given that many Jordanian NGOs are associated with powerful figures, including members of

the royal family, businesses see far greater incentives for supporting relatively small local initiatives rather than international humanitarian activities. Several Jordanian interviewees working with businesses and NGOs noted that the government was fearful that many local charities would be starved of resources if the private sector began supporting international rather than local organisations; one international NGO representative stated that foreign NGOs were, under an unwritten law, forbidden from engaging in fundraising in Jordan and that aid groups had been taken to court after receiving donations from Jordanian businesses.

Lastly, there are a series of commercial factors which further complicate private sector contributions to humanitarian agencies involved with the Syrian refugee crisis in Jordan. Given the growing unpopularity of Syrian refugees, some suggested that Jordanian businesses might face a commercial risk if they were seen to be supporting Syrian refugees in any way. That is, supporting refugees could draw media attention, open a company up to accusations that it was prioritising Syrian refugees over vulnerable Jordanians and, thus, create difficulties with Jordanian clients and customers.

4 Opportunities and options

The findings outlined in the preceding sections suggest that there is potential for enhancing engagement between the aid and business sectors – and for taking advantage of opportunities while sidestepping potential constraints and disadvantages. Many of the barriers noted in the preceding section could equally be viewed as opportunities for humanitarian agencies and the private sector to overcome. The following are a number of potential strategies and options that would benefit from consideration by relevant actors in Jordan. These reflect the fact that, while barriers and misperceptions exist, there is also considerable appetite among both the private sector and humanitarian agencies for further engagement. Indeed, given the fact that the Syrian refugee crisis may become protracted, the international community is exploring further and potentially innovative forms of engagement that would enable refugees' needs to be met while also promoting economic growth in host countries (and host communities) in a sustainable manner.

4.1 Overarching recommendations

Below are a number of overarching recommendations for creating an enabling environment for greater humanitarian–private sector interaction. While many of them are broad and may apply to many crisis-affected contexts, the research in Jordan shows that – with a limited degree of engagement between businesses and the aid community – these sorts of foundational actions are crucial and may serve as a basis for more comprehensive forms of engagement in the future.

Help the private sector (and others) understand the international humanitarian system

The humanitarian sector should explore options for making itself and its operations more accessible and transparent to potential partners, including the private sector. This could involve developing basic communications materials that outline the structure of the United Nations and the relationships between the UN and NGOs, embassies/bilateral donor agencies and others. Such materials, which ought to be produced in Arabic and English, could also address key issues related to procurement, strategic planning, fundraising

and so on – while also explaining the divide which periodically exists between humanitarian and development actors. To be useful, such material should be kept concise and translated into easy-to-access formats, such as online videos and presentations.

Do not pursue financial or in-kind contributions at the expense of innovative partnerships

The pursuit of financial contributions can put businesses off; several business leaders interviewed for this study disliked the perception that they were a 'piggy bank'. Hence, it will be crucial not to allow fundraising efforts to dominate discussions with businesses, particularly in sectors such as ICT, banking, logistics, food and medicine/pharmaceuticals, which are critically important to aid efforts. As such, the pursuit of private sector cash or in-kind contributions should generally be a last resort except in the case of businesses which are large and not particularly relevant to humanitarian action.

Raise awareness about the full range of potential forms of collaboration

Innovative partnerships have been established between humanitarian and private sector actors around the world. These may be commercial or charitable and may involve technical advice, materials and services. Yet many in the humanitarian system and, in particular, in business are only aware of a minute subset of the available possibilities. To overcome this, information materials – in print and online – should be generated in order to raise awareness about the forms of engagement which could be pursued. Key international stakeholders (e.g. OCHA) and business associations or chambers of commerce should be tasked with disseminating these materials and monitoring changes in understandings of humanitarian–private sector engagement. In particular, it will be important to determine whether such materials are capable of overcoming the instinctive discomfort with the private sector exhibited by a number of aid agency representatives.

Create a humanitarian–private sector platform

Both the humanitarian and private sectors should explore options for platforms for information-sharing,

both in person and online, to facilitate introductions for potential collaboration. The format and terms of reference for such a platform or forum should be decided by key humanitarian and private sector actors with inputs from government representatives. Development agencies should also be fully involved in such a platform, rather than establishing parallel humanitarian and development bodies aimed at collaboration with the private sector.

Raise awareness regarding one another's capabilities and needs through short-term personnel exchanges

While meetings and forums bringing together leaders from the aid and business sectors are important, it may also be useful to consider staff exchanges involving key businesses and humanitarian agencies during periods when crises are not particularly acute. These would allow humanitarians and business figures to more fully understand 'the other side' and to identify concrete and previously unrecognised opportunities for collaboration.

Organise a sub-regional humanitarian affairs forum to feature private sector capabilities and offerings

Private firms and private sector coordination platforms should identify ways to make the goods and services they offer more visible to humanitarian agencies and to see humanitarian agencies as potential longer-term partners and avenues to explore further opportunities. These should begin with regular in-country meetings. These could perhaps focus on a particular sector or industry at each meeting, but should also include a regional (or sub-regional) forum – modelled after the Dubai International Humanitarian Aid and Development Conference and Exhibition (DIHAD) – for countries grappling with the Syrian refugee crisis.

Engage local suppliers by making procurement plans, current and future, easier to access

Humanitarian organisations should endeavour to formulate more transparent and efficient procurement processes, which would allow businesses to understand what aid agencies need now and in the future. This could include a single straightforward portal where humanitarian and development organisations in Jordan could post procurement notices. These systems should be accompanied by accessible materials which help Jordanian suppliers to understand what sorts of needs aid agencies are likely to have in the coming three to six months, where known. For instance, aid agencies noted that their sudden demand for tens of thousands of heaters

in 2013 – as part of winterisation programmes – had caught suppliers off guard despite the fact that aid agencies were aware of the sector-wide need for winterisation-related materials several months in advance. Notifying businesses ahead of this general need would have allowed local enterprises to stockpile materials – and would have increased competition among suppliers, thus driving down prices.

Review and rationalise procedures, within the UN or among IASC members, to enable better relations with the business community

Many UN agencies pointed to policies which require corporate donors to contribute cash overheads on top of in-kind goods and services. Others described complex procedures concerning private sector engagement which mean that virtually every UN agency (and NGO) would need a separate focal point versed in a separate set of policies and procedures. Rationalising these systems and requirements would make it far easier for businesses to engage with the UN and support cross-agency efforts without unnecessary transaction costs in terms of time and attention.

4.2 Specific, strategic recommendations

Beyond the overarching recommendations above, there are a number of key areas where humanitarian agencies and the private sector can come together in the coming months in order to better serve Syrian refugees and promote development within Jordan. These apply, first and foremost, to the use of local markets by refugees themselves within the scope of internationally supported cash transfer programming. Namely, aid agencies must adopt scalable and interoperable approaches to cash transfers, and they must remove the conditions on where refugees are permitted to spend cash transfers.

Allow refugees to meet their needs on local markets where feasible

As a matter of principle, to benefit both the dignity of refugees and the Jordanian business community, refugees should be allowed to meet their needs on local markets (bolstered by cash programming) where feasible. That is, aid agencies should avoid providing goods and services which could be offered by local enterprises, whether Jordanian businesses or those run by Syrians in camps.

Scale back restrictions on where refugees can use e-vouchers and other cash instruments

A small number of UN agencies and NGOs said that they were establishing stores – or approving small numbers of stores – to accept e-vouchers or debit cards for food and NFIs. This is understandable given aid agencies’ desire to ensure that their efforts initially target the strongest and best-run shops – and ones equipped to use the new technologies involved in a transparent and accountable manner. However, these models tended to limit competition for refugees’ business, establishing a monopoly on voucher spending and creating clear ‘winners’ within the private sector. Instead, Jordanian businesses should be encouraged to vigorously compete for refugee spending, driving down prices and increasing choice in the process. As this study has shown, failure to do so is likely to lead to the expansion of the illicit market in UN-provided vouchers. A system where refugees regularly trade a 6 JD (\$9) food voucher for 4 JD (\$6) or 4.50 JD (\$6.75)-worth of un-approved goods (phone credit, clothing, non-authorised food items) is clearly not meeting refugees’ needs. Allowing more companies into this system by simplifying and clarifying the requirements for voucher-accepting businesses could increase the efficiency of cash transfers, and Jordanian businesses will benefit more fully. While standards and safeguards will continue to be necessary, they should not limit competition or the ability of refugees to purchase what they deem necessary for themselves and their families.

More broadly, rationalise cash programming to stem the fragmentation of models

Cash transfers for food, rent, non-food items, winterisation, education and other needs are set to grow rapidly in the coming months and years; hence, it is crucial to ensure that this model – which relies heavily on private sector engagement – does not continue to fragment. Several banks are involved in cash transfers; some require extensive documentation from cash recipients, while others receive none in deference to aid agencies’ protection/confidentiality concerns. Some cash cards are one-off (e.g. for winterisation or the start of the school year), while others can be topped up. Some involve cards and PIN codes, while others are based on retinal scans. Some can be used to take out cash while others can only be used in particular shops. This situation is understandable, and a homogenised approach could stifle innovation, at least to some extent; however, it also inhibits consolidated systems which are easy for refugees to use and which can accommodate

transfers from multiple donors, humanitarian agencies and government bodies. The diversity of systems, which may increase as more aid agencies begin cash programming, will create confusion among refugees, who may not be able to keep track of multiple different cash cards, PIN codes and electronic vouchers, while also creating greater opportunities for abuse. The Jordanian government, already uncomfortable with the diversity of cash transfer approaches and lack of documentation, may step in to restrict cash transfer programming if it is not made more coherent and consistent. Rationalising cash transfer programming and making sure that the most effective and easy-to-use methods are replicated will also yield tremendous benefits for Jordanian businesses, enabling them to see refugees as a valuable market over which to compete. Of course, the relative effectiveness of various cash models in Jordan must be studied rapidly and independently given banks’ and aid agencies’ investments in particular approaches and technologies.

Lastly, there are several ways in which the private sector may be able to engage more effectively with basic service provision among Syrian refugees and host communities in Jordan. For instance, education-related organisations noted that approximately 50% of Syrian refugee children are out of school, and only one-third attend class on a regular basis given competing demands on their time (e.g. to earn money). Likewise, humanitarian actors note that more could be done to meet refugees’ and host communities’ health needs. Yet Jordan has a strong private medical industry and a mostly well-regarded private school system. Rather than establishing large-scale parallel systems for health and education that will not prove sustainable, the international community could work directly with and through these private service providers – while building their capacity to provide lower-cost offerings to refugees either directly or through aid agencies.

Engage private schools in providing education services to Syrian refugees

Several interviewees noted that, as a result of a declining economy, tens of thousands of Jordanians had pulled their children out of private schools in recent years. This has compounded the impact of Syrian refugee children on Jordan’s public school system. However, rather than tolerating the presence of approximately 100,000 out-of-school Syrian children, consideration should be given to how the private sector can help fill this gap. This might not involve costly options but rather using private schools’

existing facilities and current (or laid-off) teaching staff, or working with private schools to establish new facilities in parts of the north which have long been overlooked by private schools (which are concentrated in Amman). Likewise, there is potential to engage more with Jordan's budding ICT industry in developing e-learning platforms which students could access via phones or computers in refugee-laden areas. While some international actors oppose engagement with private education providers, such principled positions work counter to children's interests and ignore the capacity within the Jordanian private education system.

Expand fee-for-service healthcare as a de facto public-private partnership

The private healthcare sector is considered stronger than its education counterpart, and is also considered more mainstream – providing more than half of all health care in the country – rather than strictly for the elite. Hence, it will be important for international and Jordanian government actors to continue operating with and through private hospitals and clinics where they exist. Such a model should focus on a fee-for-service arrangement whereby healthcare providers – regardless of whether they are public or private – receive a set level of compensation for a particular set of procedures. However, these arrangements can be difficult to access; private medical facilities are under-utilised and public hospitals and clinics continue to grapple with an unmanageable caseload.

Given that humanitarian engagement with the private sector is a developing area, further research may be needed to refine the findings and recommendations in this paper. Businesses must be actively engaged from the beginning in assessing potential forms of collaboration and in identifying processes and incentive structures that could impede collaboration. Furthermore, initiatives, where they are ultimately attempted, will be well served by integrated monitoring, evaluation and research components. Such a process should involve external experts who can provide independent insights into existing and potential future collaborations between aid agencies and the private sector.

4.3 Conclusion

Despite many of the challenges noted above and some of the evident risks involved in humanitarian-private sector collaboration, there is significant scope in Jordan for involving businesses in supporting aid agency efforts in a number of ways. With a comparatively developed private sector, strong infrastructure, capable medical, ICT and banking sectors, a high degree of stability and a predominantly urban refugee population, Jordan could be seen as an optimal location for developing and testing collaborations among businesses and aid agencies. There is significant potential to take advantage of opportunities to pilot, monitor and study various forms of humanitarian-private sector engagement with a view to scaling them up in Jordan, Lebanon and elsewhere. Humanitarian and development actors alike felt that there is a crucial opportunity to attempt innovative models in Jordan in order to identify what works and what does not, so that international stakeholders have a useful blueprint from which to operate regionally and, potentially, in future humanitarian, recovery and development operations in neighbouring Syria.

This report has attempted to identify what level of humanitarian-private sector engagement exists in Jordan and to assess how existing engagements appear to be performing and why more progress has not been made in this area. Despite being rooted in interviews and discussions with approximately 70 individuals from a wide range of institutions in Jordan, this study cannot account for every nuance within and among sectors as large and diverse as aid and business. Further research is needed into a number of issues, including local sourcing and procurement, private sector service provision related to health and education, the political economy of aid-related sectors (e.g. camp services, medical supplies) and the clarity and functioning of government frameworks related to charitable tax deductions. The role of micro and small enterprises is another rich area for further in-depth, field-based research building upon the findings presented here. This report should ideally comprise the beginning rather than the end of research into humanitarian-private sector engagement in Jordan.

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Annex 1

Interviewees

The following list reflects many of the individuals with whom the authors spoke and consulted in the course of this project. A number, particularly from the Jordanian business sector, preferred not to be identified in the report due to commercial or institutional factors. This list also does not include individuals from the United

Nations who provided insights and feedback to the research team during a debriefing session organised by the UN Resident Coordinator's Office in late October 2013. It also excludes 12 Syrian refugee business operators whom the authors spoke with in Za'atari camp in November 2013.

Naser A. Al-Adham	Primary Health Directorate, Ministry of Health
Zaid Al Bitar	Managing Director and Co-Founder, CSR Watch Jordan
Bilal Alhariri	Qatar Red Crescent
Zena Ahmed Ali	Country Director, UNDP Jordan
Mohammad H. Al-Jawamees	Programs and Social Services Director, Tkiyet Um Ali
Kareem M. Alkhas	Assistant Director General, Tkiyet Um Ali
Saba Al Mobaslat	Country Director, Save the Children International, Jordan
Osama Al Mohammad	Director for Jordan and Syria, International Catholic Migration Committee
Mohammed M. Asfour	Former Minister and Chairman, International Chamber of Commerce, Jordan
Ahmed Ali Attiga	Regional Manager & Head of Mission, International Finance Corporation
Zaki M. Ayoubi	Vice Chairman, International Chamber of Commerce, Jordan
Samer Balkar	Director General, Tkiyet Um Ali
Nesreen Barakat	Founding Partner, To Excel Consulting Associates, Amman
Carlos Batallas	Deputy Head of Delegation, International Committee of the Red Cross
Robert Beer	Program Director, Norwegian Refugee Council, Jordan
Iris Blom	Acting Camp Manager, Za'atari Refugee Camp, UNHCR Jordan
Marilena Chatziantoniou	Head of Office – Syria, EU Directorate General for Humanitarian Aid and Civil Protection (ECHO)
Rozanne Chorlton	Representative a.i., UNICEF Jordan Country Office
Samar Dudin	Regional Director and Head of Programs, Ruwwad Association
Phil Eanes	Senior Regional Program Coordinator, IOM
Akram Eltom	Representative and Head of Mission, WHO Jordan
Costanza Farina	UN Resident Coordinator and UNDP Resident Representative, Jordan
Ahmed Faroniya	Senior Procurement Officer, Norwegian Refugee Council, Jordan
Gloria Fernandez	Information Manager, Amman Regional Support Office, EU Directorate General for Humanitarian Aid and Civil Protection (ECHO)
Paul Foreman	Head of Mission, Médecins Sans Frontières Holland
Carlos Geha	Team Leader, OCHA Jordan
Richard Guerra	Humanitarian Advisor, UK Department for International Development
Tariq Hammouri	Managing Partner, Hammouri & Partners
Andrew Harper	Representative, UNHCR Jordan, and Humanitarian Coordinator a.i.
Jack Hijazin	PRM, US Embassy in Jordan
Fuad Hudali	Information Management Officer, OCHA Jordan

Dorte Jessen	Head of Programme, Emergency Operation Syria – Jordan Section, World Food Programme
Sima W. Kannan	Lead Social Development Specialist, Middle East and North Africa Region, World Bank
Baraah Keilani	Information Management Assistant, OCHA Jordan
Rani Khoury	General Manager, To Excel Consulting Associates, Amman
Mohammed Nasser Kilani	Jordan Hashemite Charity Organization
Hamed I. Kreishan	Head of Branches and Sales, Cairo Amman Bank
Ibrahim Majali	Fund Manager, Ruwwad Micro-Venture Fund
Peter Manfield	Deputy Head of Office, OCHA Syria
Simona Marinescu	Director, UNDP Istanbul International Centre for Private Sector in Development
Jake Meeks	Operations Advisor, Mercy Corps
Laila Christine Milad	Donor Relations Specialist, UNICEF Jordan Country Office
Samar Muhareb	Director, Arab Renaissance for Democracy and Development-Legal Aid
Issa H. Murad	First Vice Chairman, Jordan Chamber of Commerce
Dima S. Nassar	Account Executive, Key Accounts Department, Cairo Amman Bank
Omar Nuseir	Senior Coordinator, Humanitarian Aid Coordination Unit, Ministry of Planning and International Cooperation
Dirk-Jan Omtzigt	Humanitarian Affairs Officer, OCHA
Byron Pakula	Country Director, ACTED MENA Regional Office – Jordan
Testa Pierluigi	Médecins Sans Frontières Spain, Jordan
Nicholas Prince	Health Coordinator, International Federation of Red Cross and Red Crescent Societies
Paul Reglinski	Head of Programme Development, ACTED Jordan
Surendra Regmi	Operations Manager, International Federation of Red Cross and Red Crescent Societies, Jordan
Amber Savage	Deputy Syrian Emergency Programme Manager, CARE International UK, Jordan
Ghada I. Sawalha	Corporate Social Responsibility Manager, Zain Jordan
Hanan Sboul	Secretary General, Jordanian Association of Pharmaceutical Manufacturers & Medical Appliances
Marc Schakal	Head of Mission, Médecins Sans Frontières France, Jordan
Michele Servadei	Deputy Representative, UNICEF Jordan Country Office
Abed Shamlaw	Chief Executive Officer, ICT Association of Jordan
Lara Shawa	Project Manager, Youth Programme, Ruwwad Micro-Venture Fund
Iesha Singh	Humanitarian Advisor, UK Department for International Development
Biljana Stankovic	Deputy Director of Programs, International Rescue Committee Jordan
Paul Stromberg	Assistant Representative (Operations), UNHCR Jordan
Mary Sweidan	National Technical Officer, Displaced Population Program, WHO
Mohammed Walid Tawil	Member of the Board, International Chamber of Commerce, Jordan
Stephanie Vilain	Country Pharmacist, Médecins Sans Frontières France, Jordan
Kate Washington	Syrian Emergency Programme Manager, CARE International UK, Jordan
Guillaume Zerr	Head of Mission, Handicap International
Anonymous	Corporate Manager, Large Multi-National Corporation

Annex 2

Methodological discussion

The Jordan country study replicated the overall issues being tackled within the global study on ‘Humanitarian Crises, Emergency Preparedness & Response: The Roles of Business and the Private Sector’. That broader study seeks to:

- Identify more precisely the private sector’s current and potential roles and added value in emergency response.
- Investigate how the humanitarian community currently perceives, engages with and accounts for the potential contributions of the private sector.
- Identify measures and approaches that have been used by the private sector to support people affected by crises, and to analyse the role of the private sector within them and the perceived benefits and/or negative impacts that were produced (or which could have been produced) for affected populations.
- Highlight the frameworks, structures and mechanisms in which such measures were developed.
- Determine ways to improve emergency preparedness and response by accounting for the strengths, weaknesses, opportunities and threats posed by the private sector.

This country study began with an in-depth literature review concerning crises, humanitarianism and the private sector both globally and specifically in Jordan. The review included materials from UN agencies, governmental entities, NGOs, research centres and think tanks, academia, private firms and the news media. While relatively little information specifically focused on Jordan was found as part of this literature review, selected, small-scale examples of humanitarian–private sector engagement were identified.

Next, during two weeks of fieldwork in Jordan, the authors consulted – in individual interviews and small groups – more than 70 individuals. They included representatives of the Jordanian government, the United Nations and other international organisations, international NGOs, Jordanian NGOs and civil society organisations (CSO)s, embassies and bilateral donor agencies and the private sector and business

coordination bodies, such as chambers of commerce and industry associations.

Interviews and discussions generally focused on informants’ experience with either the humanitarian or private sector. It sought to identify models of collaboration and to understand their origins, content, incentive structures and perceived benefits or drawbacks. In addition, the research team sought to identify barriers to greater engagement, as well as the drawbacks and constraints in involving the private sector more fully in responding to the Syrian refugee crisis. Interviews were held on the basis of non-attribution, and respondents were informed that their names would be included in the report but that sources of individual pieces of information would not be identified except in particular instances (e.g. major instances of humanitarian–private sector collaboration).

The study also used an online questionnaire, which was circulated to key individuals towards the end of the in-country data collection process. This survey, which was designed to be anonymous, was intended to gather input from a broader range of actors than the authors could reasonably meet during the fieldwork. Representatives of key humanitarian and private sector organisations were asked to circulate the link to the online questionnaire among their staff and/or members in hopes of obtaining additional responses. Questions included in the questionnaire were both open and closed; they included a number of multiple-choice questions as well as essay questions where respondents could provide examples of humanitarian–private sector engagements and recommendations for better linking aid agencies and businesses. The questionnaire, though not the results, can be accessed at www.odi.org.uk/humanitarian-private-sector-survey.

Limitations

While capturing a large amount of information regarding humanitarian–private sector collaboration, there are also weaknesses in the methodology. Firstly, the humanitarian sector was over-sampled relative to the private sector given the ease in contacting the former and the difficulty

in identifying appropriate focal points within the latter. Secondly, given the sheer size of the private sector in Jordan it is difficult to claim that the firms contacted for this study – primarily large international and Jordanian firms – are necessarily representative. Thirdly, the research took place primarily in Amman, with a short visit to the Za’atari refugee camp in Mafraq governorate;

hence perspectives from actors in other parts of the country were not necessarily captured. Nonetheless, the research team was able to consult a wide range of individuals and actors. A number of key businesses with reputations for humanitarian and charitable engagement – and active collaborations with aid agencies – were included in the sample.

Annex 3

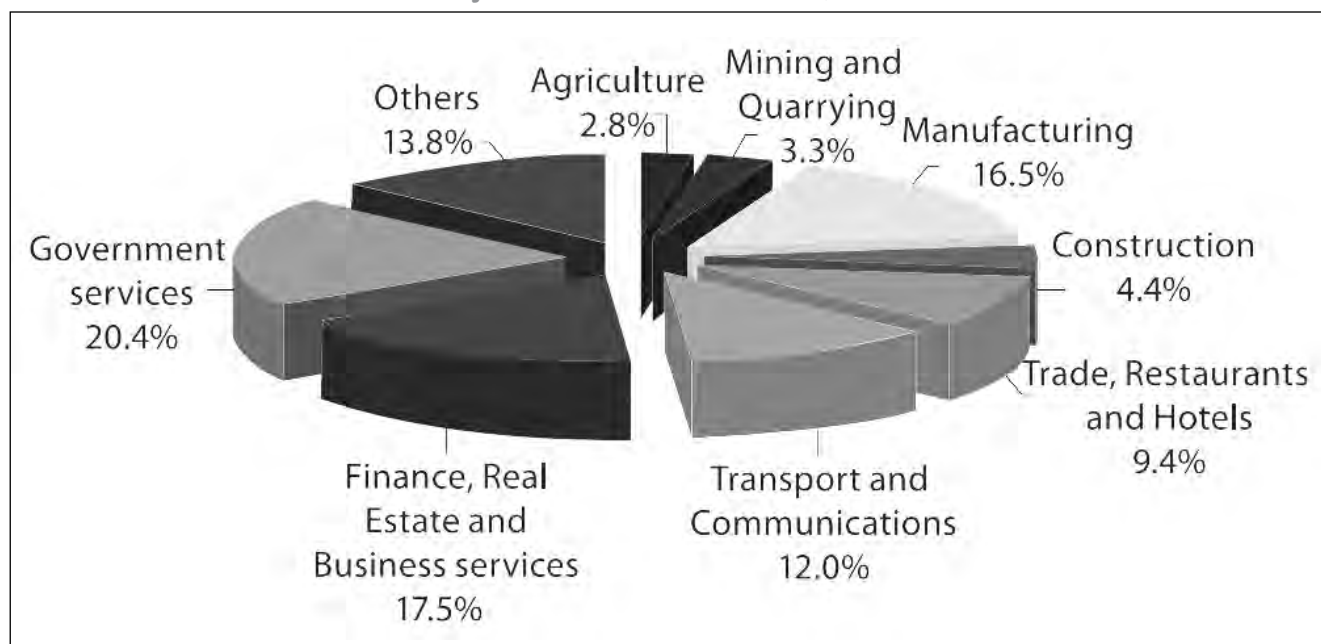
Brief economic profile of Jordan

Jordan's economy has gone through a series of shocks and growth spurts in recent years. Structural adjustment in the late 1980s and 1990s, combined with the first Gulf War in Iraq, led to economic decline and mounting public sector debt. However, the 2000s brought high levels of growth as oil-rich Gulf States increasingly invested in the country, and a number of wealthy Iraqi refugees settled there. Annual GDP rates topped 8% in some years. This growth did not necessarily translate into jobs, which primarily accrued to migrant workers from the broader region (particularly Egypt) and beyond (Rad, 2011).

Jordan's economy is increasingly reliant on services, which comprise two-thirds of GDP and nearly three-

quarters of all employment. The country is known for its relatively well-developed banking, ICT and hospitality and tourism sectors. The government is also a major employer, despite an ongoing hiring freeze, and accounts for more than 20% of GDP. The bulk of the remainder of the economy is rooted in manufacturing rather than agriculture, which contributed relatively little (2.7% in 2012) to the economy and employment (while nonetheless being a culturally valued sector). Micro and small enterprises – with one to four and five to 19 employees, respectively – account for 98% of all private firms (Rad, 2011). Large multinational firms generally have offices in Jordan, though many are perceived as being relatively small representation offices rather than regional headquarters.

Sectors of the Jordanian economy and contribution to GDP, 2012



Source: Bank Audi Sal (2013) Jordan Economic Report. Amman: Bank Audi Sal, 30 April.

Indicator	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Foreign direct investment, net inflows (% of GDP)	5.36	8.21	15.76	23.54	15.32	12.87	10.13	6.25	5.09	–
GDP per capita, PPP (current international \$)	3,643	3,969	4,334	4,728	5,146	5,519	5,745	5,827	5,971	6,147
GNI per capita, Atlas method (current US\$)	2,000	2,280	2,490	2,720	3,030	3,530	3,900	4,140	4,380	4,720
Imports of goods and services (% of GDP)	68.32	82.43	94.21	87.87	91.76	87.51	69.08	69.03	73.86	73.35
GINI index (inequality)	38.87	–	–	37.72	–	33.82	–	35.43	–	–
Income share 10%	30.78	–	–	30.77	–	27.40	–	28.70	–	–
Income share held by lowest 10%	2.87	–	–	3.15	–	3.54	–	3.36	–	–
Poverty gap at \$1.25 a day (PPP) (%)	0.16	–	–	0.10	–	0.01	–	0.03	–	–
Poverty gap at \$2 a day (PPP) (%)	2.12	–	–	0.62	–	0.25	–	0.24	–	–
Poverty gap at national poverty line (%)	–	–	–	2.80	–	2.60	–	–	–	–

Source: World Bank, World Development Indicators; blanks indicate that new data is not available for those years.

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Cover photo: A market stall on the 'Champs Elysees', in the Zaatari refugee camp, Jordan, August 2013

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