



# Jordanian Expatriates in the Gulf

Who Remits, How Much, & Why?

July 2018



منتدى الاستراتيجيات الأردني  
JORDAN STRATEGY FORUM



## منتدى الاستراتيجيات الأردني JORDAN STRATEGY FORUM

The Jordan Strategy Forum (JSF) is a not-for-profit organization, which represents a group of Jordanian private sector companies that are active in corporate and social responsibility (CSR) and in promoting Jordan's economic growth. JSF's members are active private sector institutions, who demonstrate a genuine will to be part of a dialogue on economic and social issues that concern Jordanian citizens. The Jordan Strategy Forum promotes a strong Jordanian private sector that is profitable, employs Jordanians, pays taxes and supports comprehensive economic growth in Jordan.

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# Executive Summary

For so long, the economics of migration and the resultant workers' remittances have attracted a lot of attention by various stakeholders. This interest is due to several reasons including the fact that, for example, the inflow of remittances to low and middle-income countries has increased from \$31.2 billion (1990) to \$466 billion by the end of 2017 (World Bank, 2018).

Jordan is one of the countries with a large expatriate community abroad and, specifically, a large contingent of employees in the Gulf countries. Whilst there is no official government reported number, it is estimated that "in 2014, an estimated 786,000 Jordanian migrants were residing abroad, that is 10.5% of the country's total national population. As expected, most of these migrants reside in the Gulf States, especially Saudi Arabia" (Bel-Air, 2016). These migrants contribute to the Jordanian economy around 8.3% of GDP in remittances.

Within the context of the above-mentioned few observations, it is useful to note that in March 2018, the JSF published a paper, "**The Economics of Jordanian Remittances: Some Issues We Should Be Happy About and Enhance**", that examines the impact of Jordanian remittances on various economic issues. On average, the results are encouraging. Remittances positively impact real GDP growth rate, bank deposits, bank foreign exchange deposits, and bank credit to the private sector. However, the results also revealed that while remittances do not affect inflation, they tend to increase imports and widen the trade deficit.

Due to the importance of Jordanian remittances, and to better understand Jordanian migrant employees in the Gulf countries, the JSF developed a questionnaire about remittances, and signed a memorandum of understanding with the Ministry of Foreign Affairs and Expatriates to facilitate the

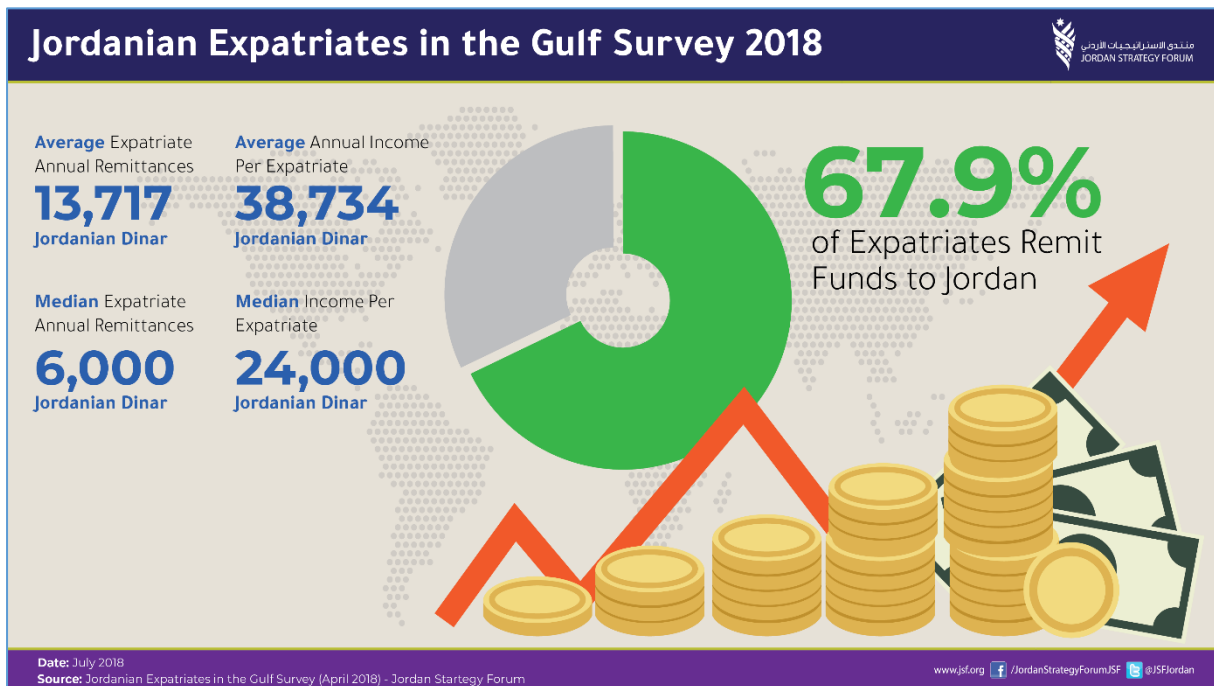
spreading of the survey instrument among Jordanian expatriates residing in the Gulf.

The primary objectives of the survey instrument include the examination of the socio-demographic characteristics of Jordanians working in the Gulf region, who remits, how much is remitted, and why, and other features of Jordanian emigration including reasons for emigration, working experience at home before migrating, intention to come back, and others.

During the period September 2017 – March 2018, a total of 1167 individuals have responded to the survey instrument. Below, we outline some of the main findings and recommendations.

- A. The overall mean annual income of Jordanians working in the Gulf is equal JD 38,734. The median **income** is equal to JD 24,000.
- B. The mean annual amount of remittances is equal to JD **13,717**. **The median amount of remitted funds is equal to JD 10,000**.
- C. On average, those who remit, remit about **35%** of their annual income (**JD 13,717 / JD 38,734**).
- D. Most of the Jordanians who work in the Gulf belong to the age group 31-40 year old (40.5%) and married (88.0%). Of those who are married, only 24.4% of their spouses also work in the Gulf.
- E. About 66% of the survey respondents hold an undergraduate degree. Even more encouraging is that 14.5% and 3.9% of the respondents hold a Master Degree and a Ph.D. Degree respectively.
- F. Most of the Jordanians who work in the Gulf come from Amman (58.1%), followed by Irbid (15.4%), and Zarqa (8.2%).

- G. “To improve one’s living standard” was cited by most respondents (68.5%) as the main reason behind migrating to the Gulf.
- H. The results show that 32.06% of the respondents do not remit funds to Jordan.
- I. About 27.1% do not rely on official channels in remitting their funds.
- J. Most of the respondents (64.6%) simply deposit their remittances in banks. Very little is channeled for investments.



Within the context of those who do not remit, and those who remit funds, **the JSF analysis reveals that age, previous working experience in Jordan, working in Saudi Arabia, income level, and working for the public sector increase the probability of remitting. However, the number of working years in Gulf decreases the probability of remitting.**

Within the context of what affects the amount of the remitted funds by individuals, **the JSF analysis reveals that working in Saudi Arabia, number of working years in the Gulf, income level, and working for the public sector increase the amount of the remitted funds.**

Within the context of what affects the income level of the respondents, **the JSF analysis reveals that age, education level, number of working years in the Gulf, and working for the private sector increase income. Working in Saudi Arabia and for the public sector reduce income.**

Based on the empirical findings, the JSF recommends the following:

**First**, the education level of the respondents is the largest factor that affects their income. Also, the fact that income level positively affects the probability of remitting, and the amount of remitted funds, all stakeholders must look at the quality of education, especially at the university level, as a top policy priority. One can only expect that Jordanians working in the Gulf will face increasingly greater levels of competition from local citizens, and Arab migrants for their labor services. Relevant stakeholders (i.e. ministry of labor) must maintain good analysis of the labor market in the Gulf countries. With such up-to-date information, individuals can better plan their future, stay longer in the Gulf, and hence, maximize the amounts of remittances.

**Second**, the income level of Jordanians who work in the public sector is lower than those who work for the private sector. However, the probability to remit of these employees

(public) is higher. In addition, Jordanian public employees in the Gulf remit more than others. As one might expect, the Jordanian who work for the public sector in the Gulf are largely composed of teachers, medical doctors, and military personnel. Assuming that these individuals are not a brain drain on the Jordanian economy, the government must always work on maintaining, if not increase, their numbers. This can be done by always

looking for government-to-government agreements in hosting this part of the Jordanian labor supply.

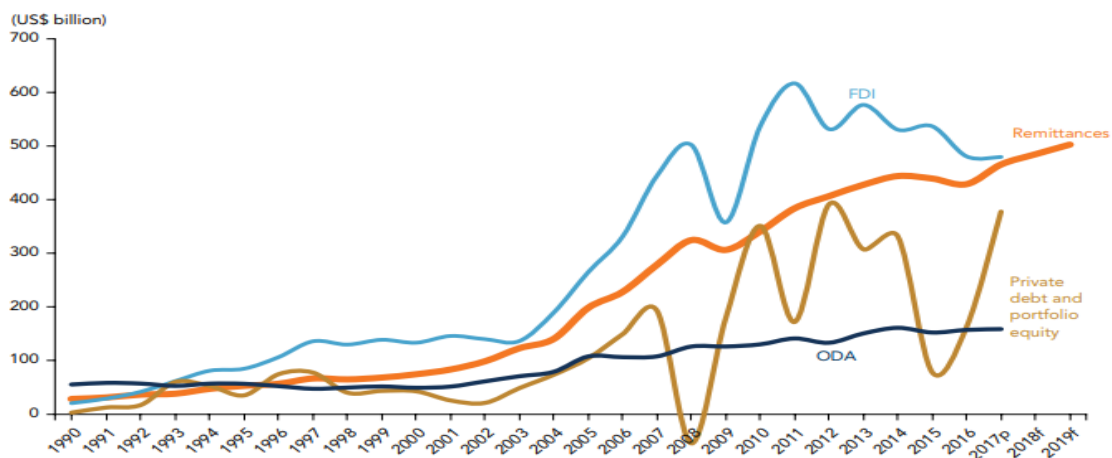
**Third,** Jordanian stakeholders must always give the Saudi labor market their priority. The JSF results, indicate that although the income level of Jordanians who work in Saudi Arabia is lower, their probability to remit is not only higher, but also they remit more.

# 1. Introduction

The sending of remittances by migrant workers is an issue that has been, for so long, attracting the attention by academic researchers, think tanks, international organizations, and policy-makers. This interest is due to several reasons.

**First**, inflows of workers' remittances to low and middle-income countries have increased from \$31.2 billion (1990) to \$466 (2017). "Remittances are now more than three times the size of official development assistance...Remittances are relatively more stable than cyclical private debt and equity flows. These figures reflect only officially recorded data; the true size of remittances, including flows through informal channels, is significantly larger" (World Bank, 2018).

**Figure 1: Remittance Flows to Low and Middle-Income Countries**



Source: Migration and Development Brief 29: The World Bank, April 2018.

**Second**, as expected, remittances can have a significant impact on individual and household income, and on the developing countries' foreign exchange reserves. Similarly, remittances bring a myriad of welfare benefits including better nutrition, housing, schooling, and health services. Finally, remittances might help national economies in achieving higher growth rates.

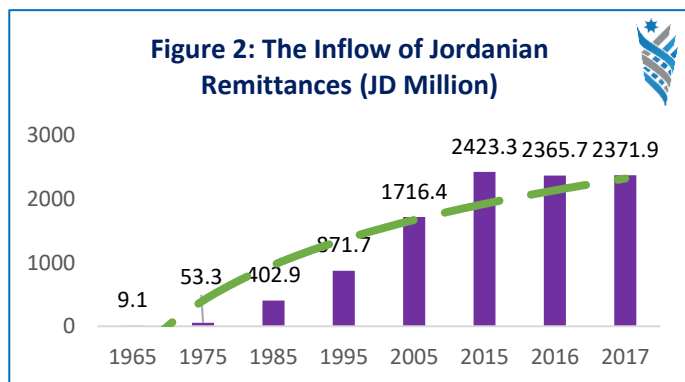
The research that involves "the economics of remittances" is devoted to four main issues.

1. How large are remittances? This question is important because some remittances are channeled through the informal sector and hence are not officially registered.
2. Why do some individuals remit while others do not? This line of research also considers what determines the size of remittances?
3. What is the development impact of remittances? This question has raised a number of research issues including the impact of remittances on poverty and inequality, quality of children's schooling, public spending, savings, and on real economic growth.
4. A number of other (miscellaneous) issues are examined including, the transfer mechanism used to remit funds, cost of remitting funds, whether or not remittance-recipient countries lose talented and highly-skilled labor (brain drain), and others.

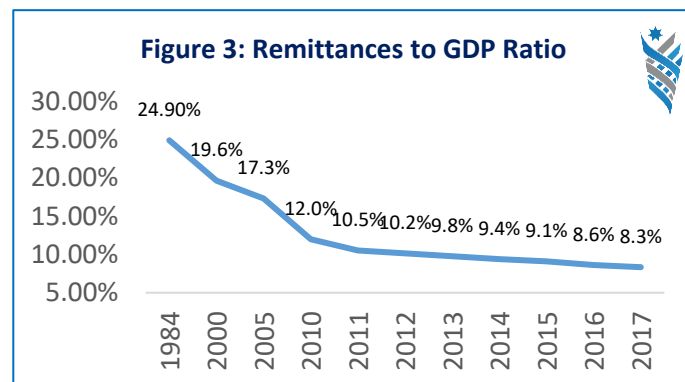
In addition to the above-mentioned research issues, one can also find in the literature the results of surveys of migrant workers. The main objective of these studies is to understand the socio-economic aspects of migrant workers and their experience in the host economies.

Within the context of the above-mentioned observations about remittances, no one should underestimate the socio-economic importance of the size of Jordanian remittances. This importance is based on a number of observations.

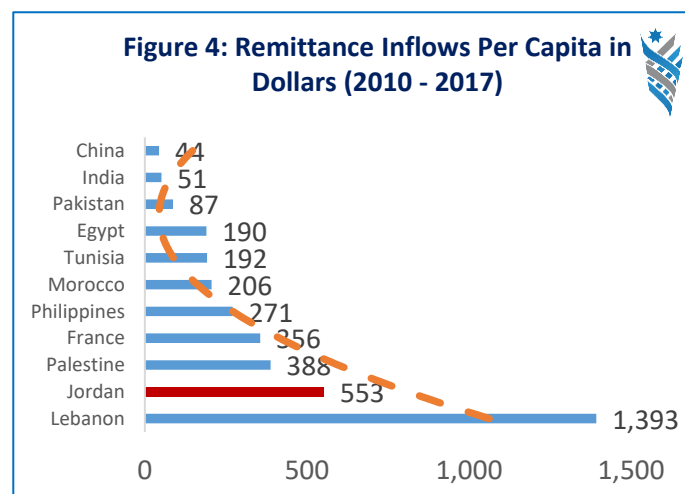
- A. For so long, the Jordanian economy has been receiving sizeable amounts of remittances. In nominal values, the inflow of remittances have increased from JD 9.1 million in 1965 to more than JD 2.3 billion in 2017 (Figure 2).
- B. Relative to the size of the national economy (GDP), the inflow of remittances fell from their highest value in 1984 (24.9%), to 8.3% by the end of 2017 (Figure 3). However, they remain a significant proportion of the national economy.
- C. In terms of per capita, Lebanon and Jordan are the top two remittance-receiving countries in the world (Figure 4). During the period 2010-2017, Jordan received a mean annual value of \$553 per person in remittances.
- D. In March 2018, the JSF published a paper, **“The Economics of Jordanian Remittances: Some Issues We Should Be Happy About and Enhance”**, that examines the impact of Jordanian remittances on real economic growth, inflation, imports and trade deficit, bank deposits, bank credit to the private sector, and on bank foreign exchange deposits. The results are generally encouraging. The analyses reveal that remittances positively impact real per capita GDP, real GDP growth rate, bank deposits, bank credit to the private sector, and bank foreign exchange deposits, and bank credit to the private sector. However, the results also revealed that while remittances do not affect inflation, they tend to increase imports and widen the trade deficit.



Source: Central Bank of Jordan



Source: Central Bank of Jordan



Source: World Bank Data



Jordanian remittances are too important not to be taken seriously by all stakeholders. As a result, **the JSF developed a questionnaire about remittances, and signed a memorandum of understanding with the Ministry of Foreign Affairs and Expatriates whose objective is to facilitate the spreading of the survey instrument among Jordanians working in the Gulf region.**

The primary objectives of the survey instrument are three-fold:

- 1.** To examine the socio-demographic characteristics of Jordanians working in the Gulf region including their age, marital status, education level, and others.
- 2.** To shed light on foreign currency remittances including the average income earned, how much is remitted, method of remitting, to who are the remitted funds are transferred, and the uses of the remitted funds.
- 3.** To understand some of the main features of Jordanian emigration to the gulf region including reasons form emigration, length of time period spent at work at home and abroad (Gulf), intention to come back, and others.

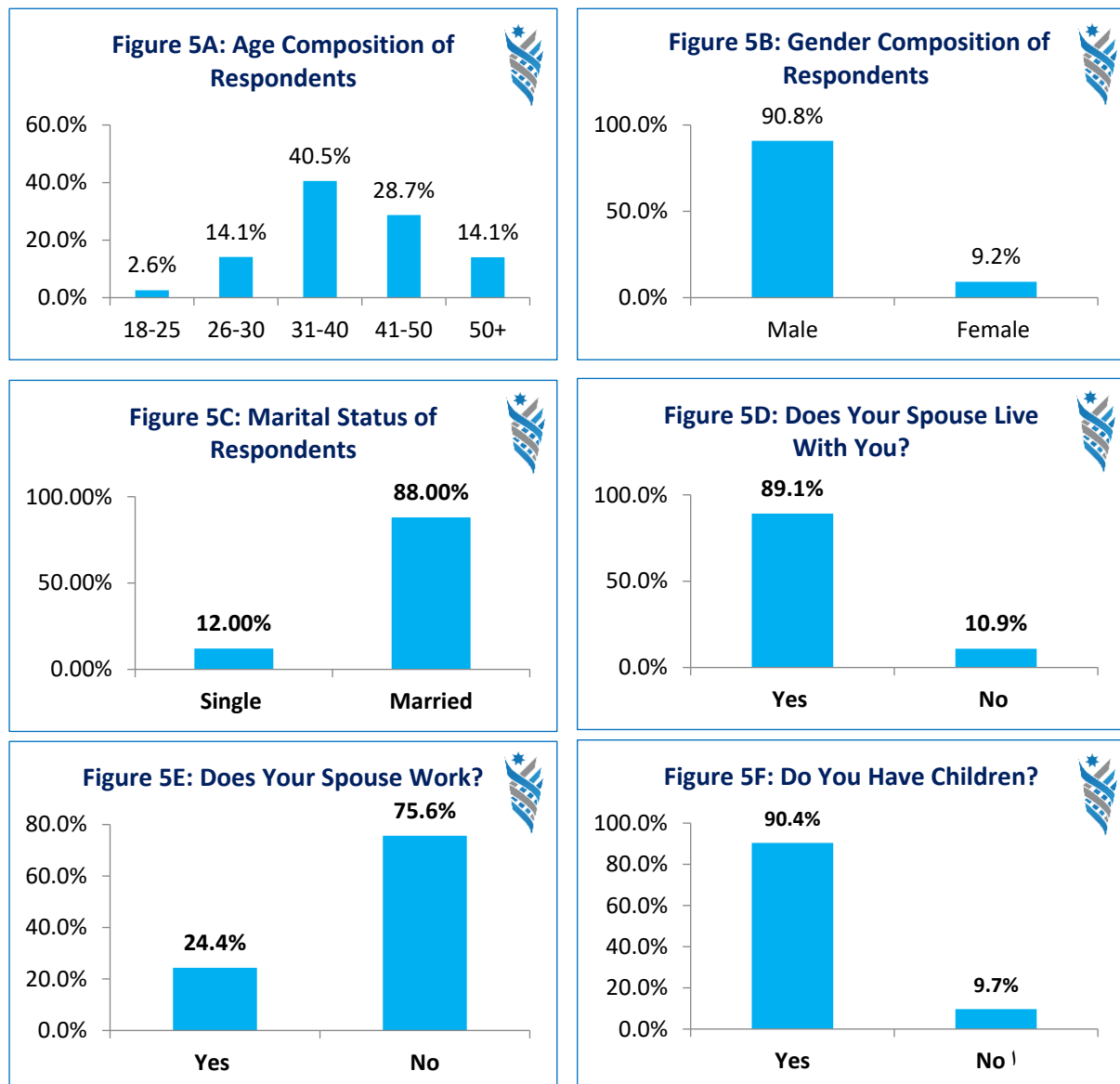
**In providing answers to these issues, policy recommendations, whose objective is to enhance the amounts of remitted funds and their developmental role, would be provided. The results would also encourage policy-makers and other stakeholders (i.e. research community) to become more interested in the economics of remittances in Jordan.**

## 2. Survey Results: Descriptive Results

To carry out the objectives of this effort, we developed a draft survey and distributed to a number of Jordanians whose work deals with, among others, the issues of migration and remittances. Following this step, we incorporated the received suggestions, and revised the survey.

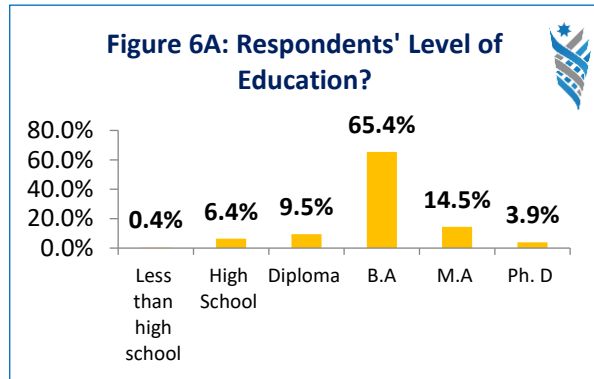
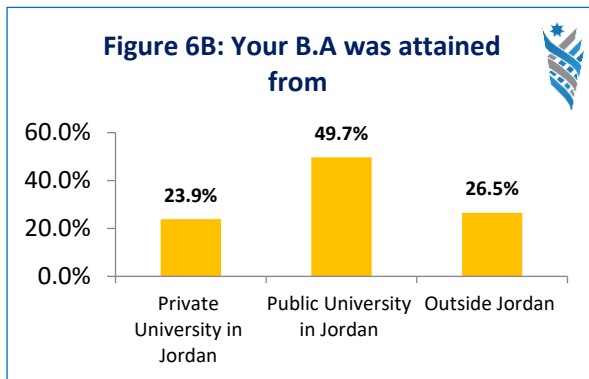
The JSF's developed survey was completed on-line by Jordanians working in the Gulf region during the period September 2017 – March 2018. Relative to the estimated number of Jordanian expatriates (558,846 individuals), and in order to have a sample size sufficiently representative we set the confidence level at 99% with a margin of error of 5%. Based on these conditions, the desired sample size would be 665 individuals. The fact that the total number of individuals who responded to the survey is equal to 1167, we can assume that our sample is representative of Jordanian expatriates in the Gulf. What follows is a presentation and discussion of the findings.

1. The age structure, gender and marital status of the respondents are reported in Figure 5A-5F. Clearly, most of the respondents belong to the age groups 31-40 years (40.5%) and 41- 50 years (28.7%), and 90.8% are males.

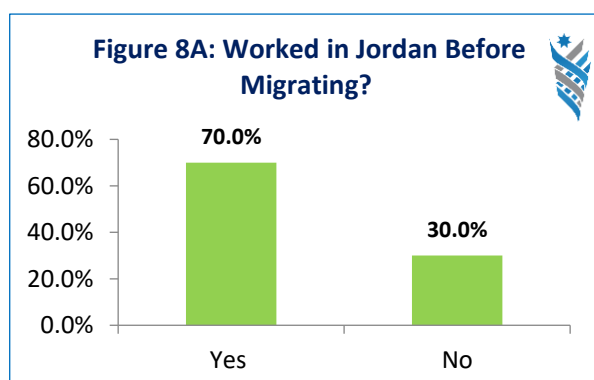
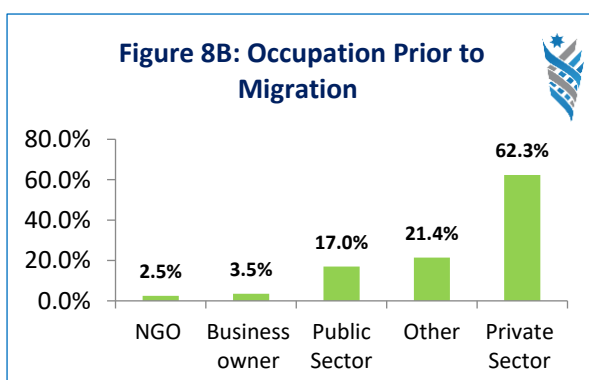
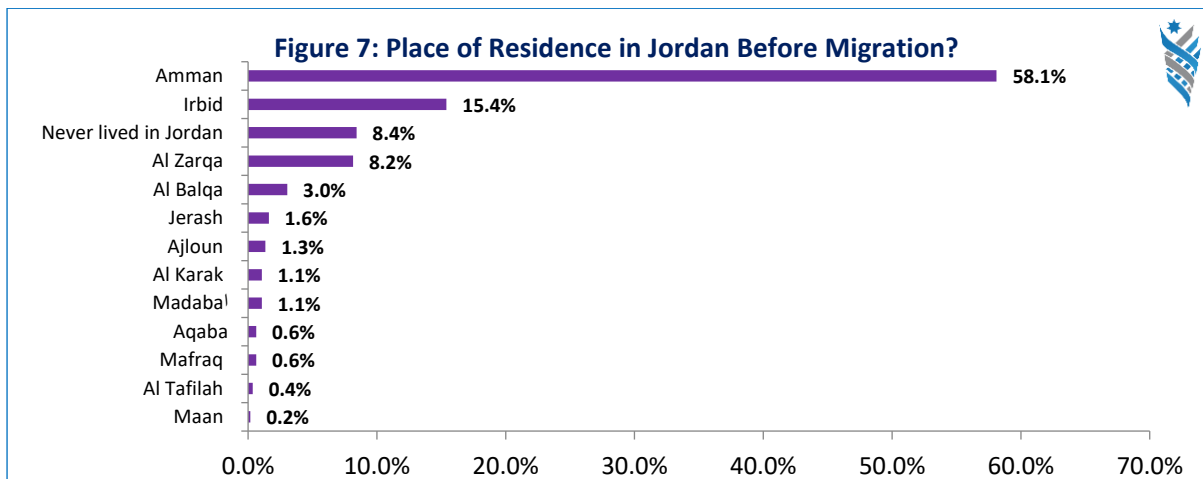


Of those who are married (88.0%), about 90% of them stated that their wives (husbands) live with them. In addition, it is interesting to note that only 24.4% of the respondents stated that their spouses also work. Finally, 90.4% of the respondents stated that they have children.

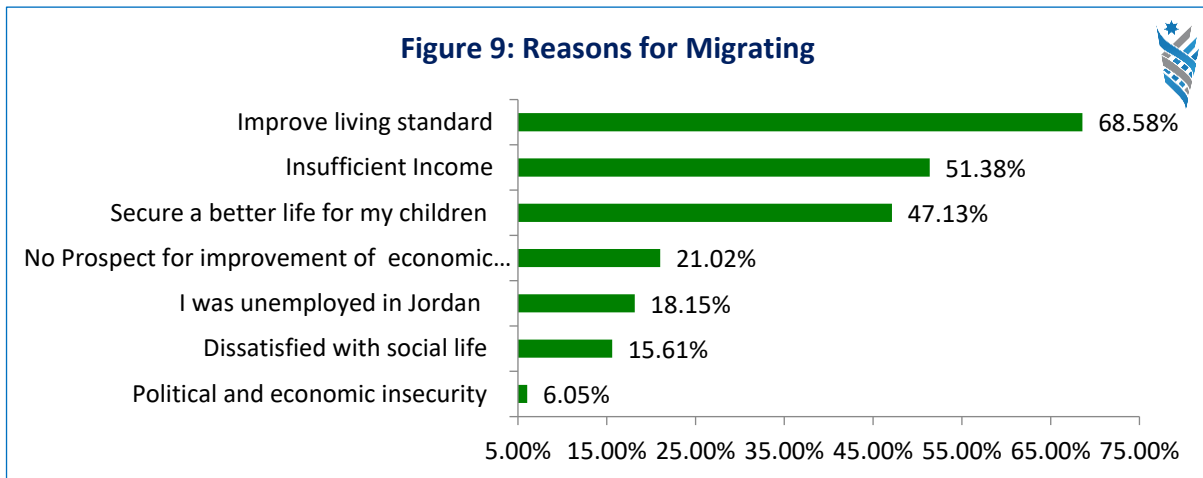
- As far as the education level of the respondents is concerned, it is encouraging to note that most of them (65.4%) have a least a Bachelor Degree. Even more encouraging, is the fact that 14.5% and 3.9% also hold a Master Degree and a Ph.D. Degree respectively. In other words, Jordanians who work in the Gulf are at the top of the ladder in the labor market! Within this context, it is interesting to note that about 50% of the respondents stated that undergraduate university degree was earned from a public Jordanian university.



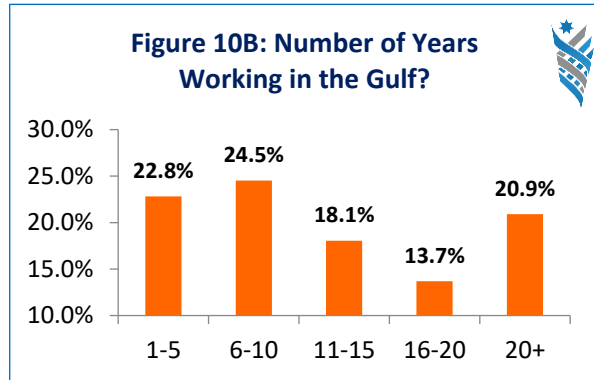
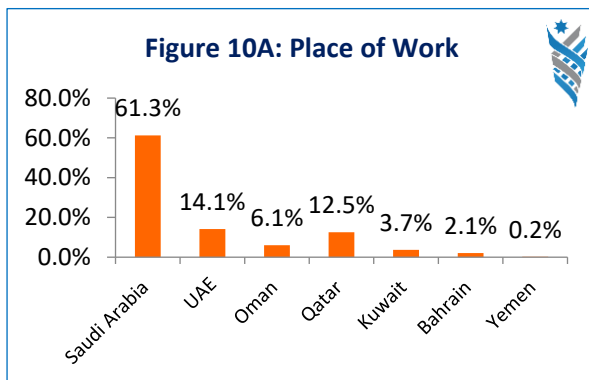
- On average, the regional distribution of the respondents reflect the population of Jordan. 58.1% and 15.4% of the respondents stated that they lived in Amman and Irbid before migrating respectively. Within this aspect, it is useful to note that 70% of the respondents worked in Jordan before migrating (Figure 8A), and most of them (62.3%) worked for the private sector (Figure 8B).



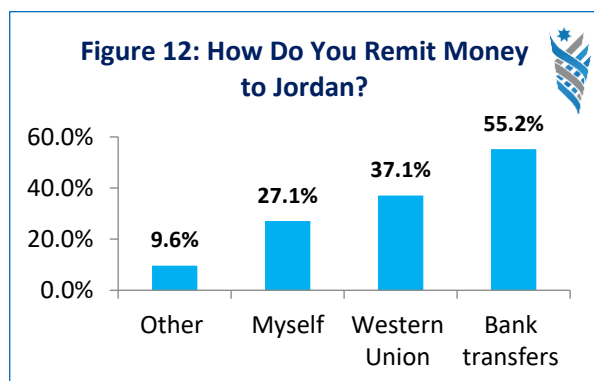
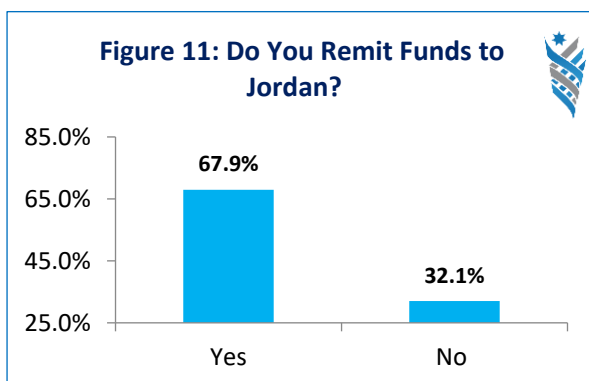
4. Respondents were asked to give the three most important reasons that drove them to expatriation. Most of the respondents (68.58%) stated “improving the living standard”. Similarly, 51.38% stated insufficient income as the reason behind migrating to the Gulf. Also, only 6.05% stated political and economic insecurity as the reason.



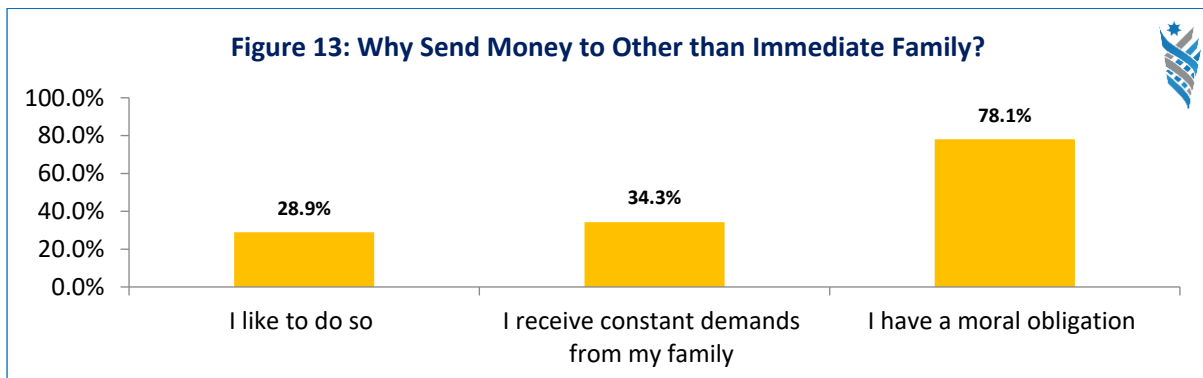
5. In Figure 10A, we report where the respondents work. As expected, most of them work in Saudi Arabia (61.3%), followed by the UAE (14.1%) and Qatar (12.5%). In addition, 22.8% of the respondents have been working in the Gulf for 1-5 years. On average, we can state that Jordanians working in the Gulf countries remain in the Gulf for a long time.



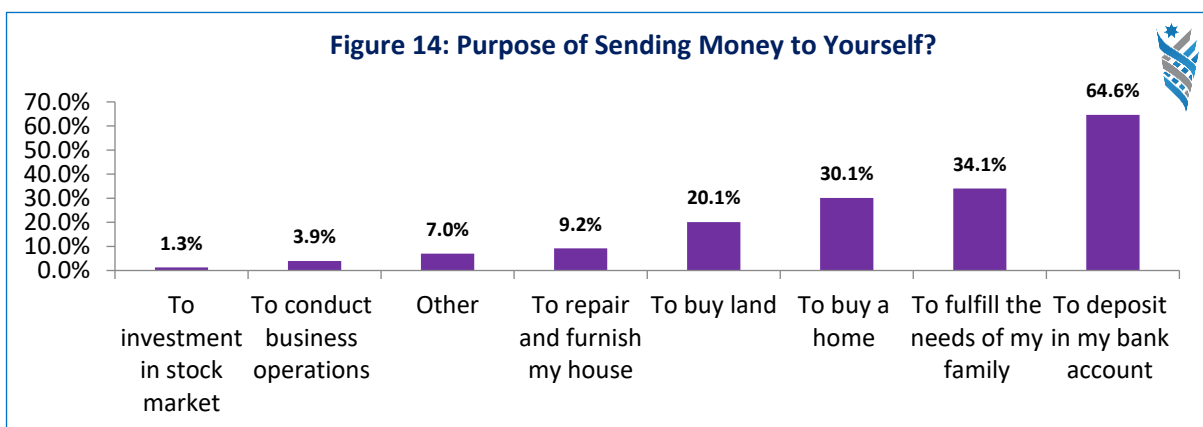
6. When asked about whether or not they remit cash to Jordan, 32.1% stated NO. Clearly, this is a high proportion and needs some examination. The next section deals with this issue. Within this context, it is also interesting to note that a large proportion of the respondents do not use official channels in remitting their funds (36.7%). This indicates that sizeable amounts of remittances to Jordan are not accounted for in official statistics.



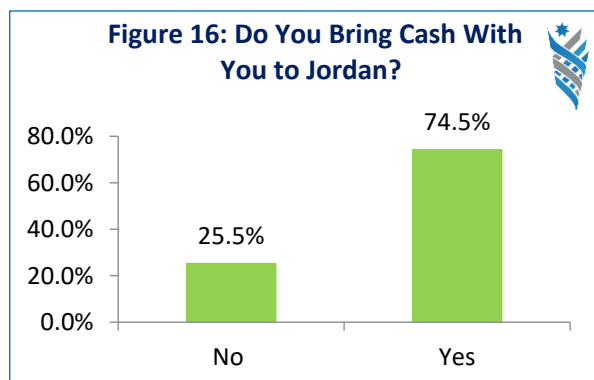
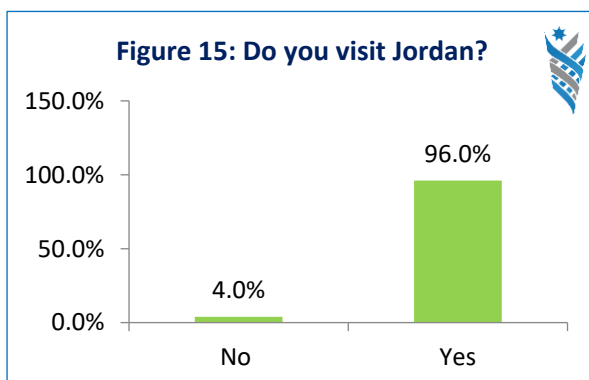
7. When asked about why send money to other than yourself or immediate family (wife and children), 78.1% of the respondents stated that they have “a moral obligation to do so”. This proportion is much higher than because “I receive constant demand from my family” (34.4%).



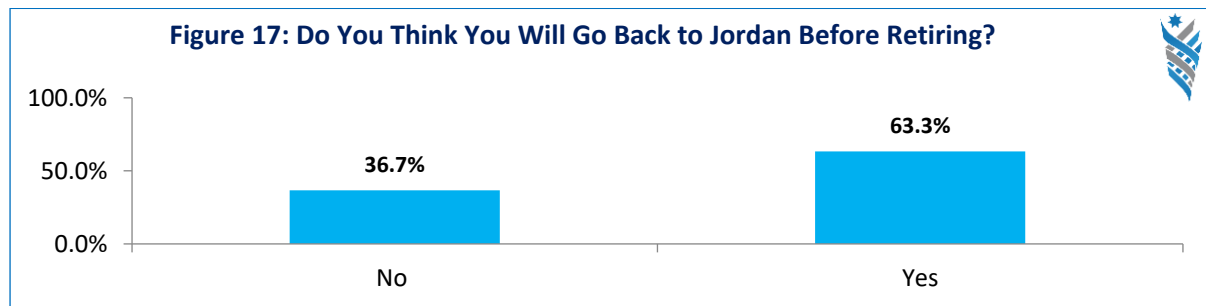
8. Most of the respondents (64.6%) stated that they deposit the remitted funds in their bank accounts (Figure 14). Much lower proportions (30% and 20%) stated that the purpose of the remitted funds is to buy a flat and land respectively. Even lower proportions stated to “conduct business” (3.9%) and to “invest in the stock market” (1.3%).



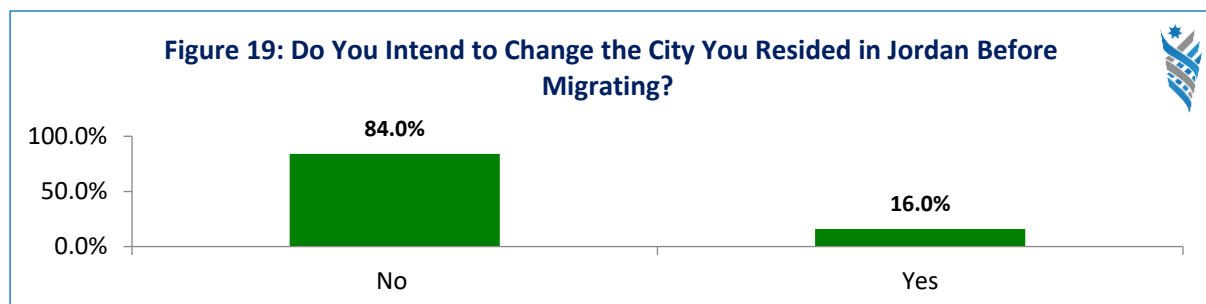
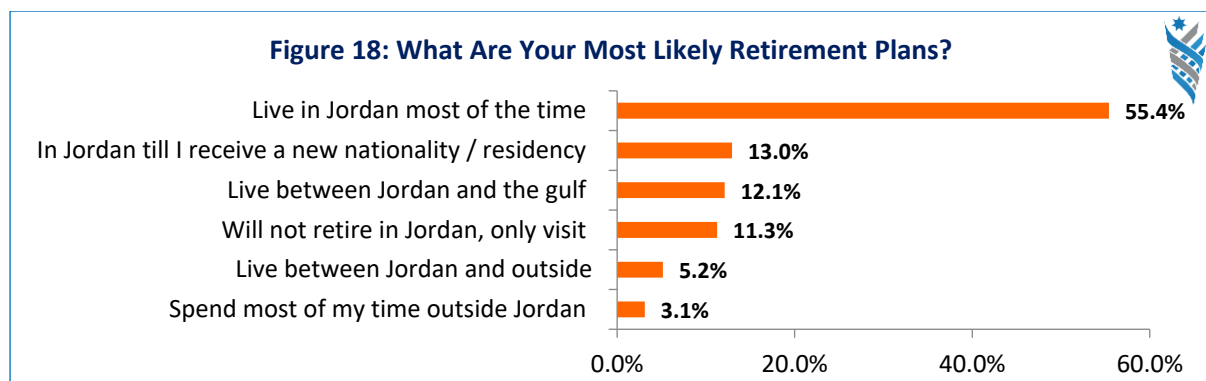
9. As expected, the overwhelming majority of the respondents do visit their homeland. However, 74.5% of them stated that they bring in cash with them. Again, this observation implies that sizeable amounts of remittances to Jordan are not accounted for (unofficial).



10. It is encouraging to note that a large proportion of the respondents (63.3%) stated that they plan to come back home before retiring. This indicates that the country gains a large chunk of migrants (skilled) and their capital, in the local labor market.



11. Equally encouraging is the observation that 55.4% of the respondents stated that they plan to retire in Jordan. This indicates that Jordan is not likely to lose a significant proportion of migrants and their capital to other countries. Within this context, it is also interesting to note that only 16% of the respondents stated that they are likely to change the Jordanian city (town) that they lived in before migrating. In other words, Jordanian migration and their resultant remittances are not likely to cause any significant “internal migration”.



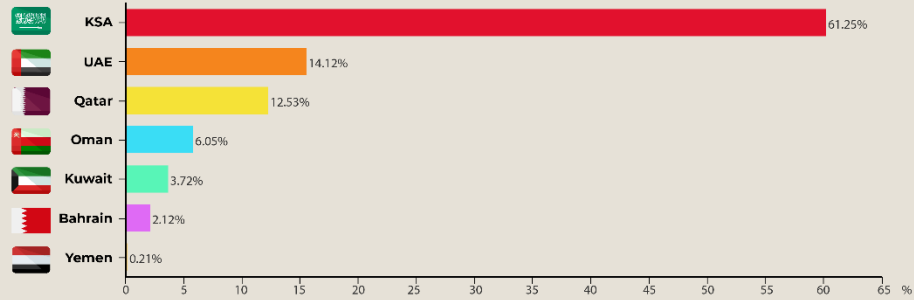
12. The overall mean yearly income of Jordanians working in the Gulf countries is equal to JD 38,734. Their median income is equal to JD 24,000.

13. The overall mean yearly amount of remitted funds is equal to JD 13,717. Their median value is equal to JD 10,000.

14. Jordanians working in the Gulf, on average, remit around 35% of their income.

## Jordanian Expatriates in the Gulf Survey 2018

### Percentage Distribution of Responding Expatriates



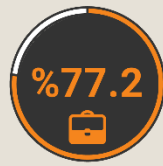
Attained their Bachelor Degree from Public Jordanian Universities



Lived in Amman



Attained Higher Education (Bachelor & Above)



Work in The GCC Private Sector



Between 30-50 Years Old

Date: July 2018  
Source: Jordanian Expatriates in the Gulf Survey (April 2018) - Jordan Strategy Forum

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### 3. Survey Results: Analysis Results

As stated in the introduction, the objective of this section is to examine (1) what affects the decision to remit funds to Jordan, (2) what affects the amounts of the remitted funds, and (3) what affects the income of Jordanians working in the Gulf.

To carry-out this objective, we examine how individual socio-economic characteristics like age, education and working experience affect the decision to remit, amount of remitted funds, and income.

Based on JSF statistical analysis, the main results are outlined below. For the technical reader, we outline in Appendix A the used methodologies.

#### The Decision to Remit:

1. Age increases the probability of remitting funds. Older people are more likely to remit than younger people.
2. Education has no impact on the probability of remitting funds. “The probability to remit” of the more educated individuals is not higher than those with less education.
3. Those who have had some working experience in Jordan before migrating are more likely to remit funds.
4. Working in Saudi Arabia increases the probability of remitting funds.
5. The number of working years in the Gulf decreases the probability to remit funds.
6. Income level increases the probability to remit funds. The higher the income, the greater the probability to remit funds.
7. Working for the public sector increases the probability to remit funds.

#### The Determinants of the Amount of Remitted Funds:

1. Age has no impact on the amount of the remitted funds.
2. With education, the amounts of the remitted funds increase. More educated people remit more than the less educated.
3. Those who have had some working experience in Jordan before migrating do not remit more funds than those who have had no experience.
4. Jordanians who work in Saudi Arabia remit more than those who work in other Gulf countries.
5. The number of working years in the Gulf increases the amount of the remitted funds.
6. Income level increases the amount of the remitted funds.
7. Working for the public sector increases the amount of remitted funds.

#### The Determinants of Income:

1. Age positively impacts income level. Older people tend to earn higher income than younger people.
2. With education, the income level increases. More educated people earn more than the less educated.
3. Those who have had some working experience in Jordan before migrating do not earn more than those who have had no experience.
4. Jordanians who work in Saudi Arabia earn less than those who work in the other countries.
5. The number of working years in the Gulf increases the income level.
6. Working for the public sector income level. The income level of those who work for the public sector is lower than those who work for the private sector.



## 4. Implications of the Survey

### Descriptive Results and Analyses

Based on the descriptive results and empirical analyses, a number of statements, conclusions, and implications can be made.

**First**, the education level of the respondents is the largest factor that affects their income. Also, the fact that income level positively affects the probability of remitting, and the amount of remitted funds, all stakeholders must look at the quality of education, especially at the university level, as a top policy priority. One can only expect that Jordanians working in the Gulf will face increasingly greater levels of competition from local citizens, and Arab migrants for their labor services. Relevant stakeholders (i.e. ministry of labor) must maintain good analysis of the labor market in the Gulf countries. With such up-to-date information, individuals can better plan their future, stay longer in the Gulf, and hence, maximize the amounts of remittances.

**Second**, the income level of Jordanians who work in the public sector is lower than those who work for the private sector. However, the probability to remit of these employees (public) is higher. In addition, Jordanian public employees in the Gulf remit more than others. As one might expect, the Jordanian who work for the public sector in the Gulf are largely composed of teachers, medical doctors, and military personnel. Assuming that these individuals are not a brain drain on the Jordanian economy, the government must always work on maintaining, if not increase, their numbers. This can be done by always looking for government-to-government

agreements in hosting this part of the Jordanian labor supply.

**Third**, Jordanian stakeholders must always give the Saudi labor market their priority. The JSF results, indicate that although the income level of Jordanians who work in Saudi Arabia is lower, their probability to remit is not only higher, but also they remit more.

**Finally**, the JSF argues that university education in terms of level and quality will remain significant factors in the probability to remit and the amounts of remitted funds. However, and within the context of the remitted funds, it is worth noting that in a previously published by the JSF, it was argued that the inflow of remitted funds widens the trade deficit through increasing Jordanian imports. This result is not surprising. When asked about why send money to other than yourself or immediate family (wife and children), 78.1% of the respondents stated that they have “a moral obligation to do so”. In addition, most of the respondents (64.6%) stated that they deposit the remitted funds in their bank accounts. Much lower proportions (30% and 20%) stated that the purpose of the remitted funds is to buy a flat and land respectively. Even lower proportions stated to “conduct business” (3.9%) and to “invest in the stock market” (1.3%). These findings imply that while “it is good to increase the amounts of remitted funds”, stakeholders need to examine why a large proportion of the remitted funds are not invested in the local economy.

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Central Bank of Jordan Database.

World Bank Database.

## APPENDIX A

To evaluate the impact of various socio-economic factors on the **probability of remitting**, we perform a logit estimation of the following model:

$$\text{Remit}_i = \alpha_0 + \beta_1 \text{Age}_i + \beta_2 \text{Education}_i + \beta_3 \text{Work Jordan}_i + \beta_4 \text{Saudi Arabia}_i + \beta_5 \text{Years Gulf}_i + \beta_6 \text{Income}_i + \beta_9 \text{Public}_i$$

Where Remit is the ordinal variable (zero for not remitting and +1 for remitting) and *i* represents one given individual.

Age is the group to which the individual belongs (zero for those individuals between 18 – 40 years old, and +1 for older than 40 years). Education is equal to +1 if the individual has an undergraduate degree, +2 if the individual has an MA or a PhD degree, and zero otherwise. Work Jordan is equal to +1 if the individual worked in Jordan before migrating, and zero otherwise. Saudi Arabia is equal to +1 if the individual works in Saudi Arabia, and zero otherwise. Years Gulf is the number of working years in the Gulf (1 to 5 years, 6 to 10 years, 11 to 15 years, 16 to 20 years, and more than 20 years are equal to zero, +1, +2, +3, and +4 respectively). Income is the natural logarithm of annual income. Finally, Public is equal to +1 if the individual works for the private sector, and zero otherwise (public).

The results are as follows:

Variable	Coefficient	Exp(B)
Age	+0.786	2.195*
Education	+0.216	1.240
Work Jordan	+1.039	2.826*
Saudi Arabia	+0.659	1.933*
Years Gulf	-0.139	0.871**
Income	+0.446	1.561*
Public	-0.609	0.544**

\*, and \*\* imply significance at the 99 and 95 percent confidence levels.

To evaluate the impact of various socio-economic factors on the amount of the remitted funds, we perform the following OLS model:

$$\text{Amount}_i = \alpha_0 + \beta_1 \text{Age}_i + \beta_2 \text{Education}_i + \beta_3 \text{Work Jordan}_i + \beta_4 \text{Saudi Arabia}_i + \beta_5 \text{Years Gulf}_i + \beta_6 \text{Income}_i + \beta_9 \text{Public}_i$$

Where Amount is the natural logarithm of the amount of annual remitted funds, and *i* represents one given individual. The rest of the variables are as defined below.

The results are as follows:

Variable	Coefficient	t-statistic
Age	+0.049	0.598
Education	+0.039	0.360
Work Jordan	0.099	1.038
Saudi Arabia	0.455	5.272*
Years Gulf	+0.053	5.272*
Income	+0.8787	16.397*
Public	-0.221	-2.222**

\*, and \*\* imply significance at the 99 and 95 percent confidence levels.

To evaluate the impact of various socio-economic factors on income, we perform the following OLS model:

$$\text{Income}_i = \alpha_0 + \beta_1 \text{Age}_i + \beta_2 \text{Education}_i + \beta_3 \text{Work Jordan}_i + \beta_4 \text{Saudi Arabia}_i + \beta_5 \text{Years Gulf}_i + \beta_6 \text{Income}_i + \beta_9 \text{Public}_i$$

Where Remit Amount is the natural logarithm of the amount of annual remitted funds, and  $i$  represents one given individual. The rest of the variables are as defined below.

The results are as follows:

Variable	Coefficient	t-statistic
Age	+0.321	5.728*
Education	+0.667	9.992*
Work Jordan	0.061	1.002
Saudi Arabia	-0.476	-8.669*
Years Gulf	+0.063	3.084*
Public	+0.361	5.275*

\*, and \*\* imply significance at the 99 and 95 percent confidence levels.



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