



“Stabilizing A Troubled Region – The Jordanian Refugee Transition Hub”

A Proposed Solution to The Middle East’s Refugee Problem

Briefing & Business Plan
By
The Jordanian Opposition Coalition (JOC)

EXECUTIVE SUMMARY

The **Jordanian Opposition Coalition (JOC)** is proud to present this revenue neutral refugee plan to the international community. Entitled the **Refugee Transit Hub (RTH)**, it is implementable in measured stages, and is designed to solve the Middle East’s refugee migration crisis by implementing programs that will create specific reasons for them to stay in the region (generally) or Jordan (specifically).

As many have seen, the refugee migration crisis is affecting western governments and their taxpayers in a variety of ways. To offset the migration’s impact on host countries, we suggest that the United States and Western allies turn Jordan into an **RTH**, and then work together to create programs that specifically cater to the needs of Syrian and Palestinian refugees, as well as anyone else escaping “conflict” in the Middle East. The programs created should be designed to empower them no matter where they live, with the focus being staying in the region.

This project provides a variety of benefits. The three largest are:

- As projected, by eliminating graft and theft by the King and his associates, and then tweaking current expenditure formulas, the **RTH** will provide a higher standard of care, for more refugees, and do so by being revenue neutral;
- It is easy to implement, making it cost effective;
- The increased standard of care will make immigration to Jordan a safer and more viable option, dissuading them from immigrating to western countries.

The proposal’s goals include, but are not limited to:

- 1) Saving lives;
- 2) Halting the uncontrolled refugee flood from the Middle East to Europe;
- 3) Halting the spread of terrorism;
- 4) Saving taxpayer money;
- 5) Redefining the term refugee while modernizing entitlements.

With all parties working together, the **RTH** concept will accomplish the following specific tasks: It will

- Change Jordan’s role from “just a refugee country’ into an orientation and training center;
- Create reasons for refugees to stay in the region;
- Be administered as a revenue neutral program (eliminating duplication);

- Save money from theft and graft by the King and his staff; and
- Provide the new government with access to funds and programs that can be used to revive the Jordanian economy, providing consumers with products and services; and

The following enumerated plan provides the reader with the following:

- 1) An Executive Summary
- 2) Section 1: Supporting “Arguments” that help establish the need;
- 3) Section 2: Redefining the term Refugee;
- 4) Section 3: Entitlements;
- 5) Section 4: Expenses and Revenue Neutrality;
- 6) Section 5: Oversight
- 7) Section 6: MISC. Specifics;
- 8) Section 7: Programs
 - a. Education
 - b. Low interest business loans for graduates
 - c. Small business loans
 - d. Healthcare
 - e. Transportation
 - f. Relocation(s)
 - g. Investment Programs
- 9) Section 8: Operational Philosophy

Thank you very much for your time. We look forward to working with you on the details.

SECTION 1: Supporting Arguments that help establish the Program's need

Locating the revenue neutral **Refugee Transit Hub (RTH)** in Jordan will:

- Help refugees move from dangerous areas to safe, designated areas;
- Create reasons for Refugees to stay in the region, including a developing economy;
- Provide an atmosphere of trust that refugees can relate to culturally. As a Muslim country, most refugees in the regional will be able to relate to the culture. Additionally, they know that they will be afforded protection by the USA;
- Receive food, shelter and vital services due to proper funding, eliminate duplicative operations and enhanced supply lines;
- Stem the uncontrolled and systematic flow of refugees out of the Middle East to Europe and North America because incentives will be created for them to stay where they are – with food, shelter and education being the main attractions;
- Eliminates graft by sidestepping the king and his staff (we will stop money skimming). This alone will provide more services, food and goods to those in need without it costing America's taxpayers one penny more;
- Provide more services to refugees.

Additional Considerations

- **Best Location:** Besides their home country, Jordan is the best centrally located Muslim country in which to provide refugees with **RTH** services;
- **Safe & Orderly:** The **RTH** will create a safe and orderly haven that refugees from all corners of the Middle East or Arab/Muslim world can reside in before they immigrate to their next location;
- **Market:** The **RTH** targets refugees from Syria, Lebanon, Iraq, and Yemen, as well as Palestinians;
- **Expansion:** The **RTH** is designed to expand based on need, with a suggestion that it include countries on the proposed travel ban list;
- **Transparency:** The **RTH** will eliminate theft and graft through the use of transparency;
- **Enhanced Access:** All refugees will have enhanced access to humanitarian goods and services thanks to centralization and more effective utilization;
- **Education:** Everyone - citizen or refugee - will be guaranteed an education and integration services for either staying in Jordan or a possible move to another continent;
- **Expansion of Refugees:** This project removes Jordan's non-admittance of Palestinians policy, as well as halt all Palestinian deportations;
- **Penalties for noncompliance:** Hold countries to the letter of international and national law by creating non-compliance penalties. Suggested penalties include economic sanctions or equating violations refugee rights to war crimes violations;
- **Non-Interference:** This proposal will not affect or limit the role of any international relief or aid agency.

SECTION 2: Redefining the term Refugee

The term refugee has both an international as well as a national definition and consists of two parts. The first part is the actual definition, while the second part includes "entitlements".

The **JOC** proposes the following two definitions of the term 'refugee':

- **The Proposed International Refugee Definition should be:**
 - A refugee is a person who left their country in order to escape:
 - War;

- Persecution (political or religious);
 - A natural or manmade disaster.
- **The Proposed The United States Definition should be:**
 - A refugee is someone who has left their country of citizenship because they:
 - Have well-founded grounds for fear of persecution because of their race, religion, nationality, membership of a particular social group or political opinion; and
 - Is unable to obtain sanctuary from their home country because of such fear; and
 - Is unwilling to avail themselves of the protection of that country, or in the case of not having a nationality and being outside their country of former habitual residence as a result of such event, is unable or, owing to such fear, is unwilling to return to their country of former habitual residence; and
 - Is born with certain inalienable rights that manifest themselves as Entitlements.

SECTION 3: ENTITLEMENTS

Arab Gulf States, as well as Western Nations have been very generous with their support for refugee protection and programming. Unfortunately, a large percentage of their donation disappears, and somehow winds up in the pockets of top Jordanian Regime officials - especially the king's. If all that money was in a transparent fund and accounted for, those extra funds could be used for a variety of things – from increasing program purchasing power to making living conditions better.

In an effort to overcome theft and graft, the international community should adopt not just an updated list of specific entitlements, but also implement the concept of protecting donations through transparency. If the international community fails to accept either of these business sense concepts, the United States should adopt its own list, and then prioritize and fund them. To be effective and help with purchasing, the entitlements should come with minimum and maximum standards.

The following entitlements will help keep those who meet the above refugee definitions in the region:

- Safety, food and shelter;
- An education, with a focus on job training for both sexes and all ages;
- The issuance of identity papers, drivers licenses and legal documents, including marriage and birth certificates;
- Access to medical and health services;
- The ability to earn a living in a field they are qualified to work in, including assistance in starting small businesses;
- The ability to move freely within the country in an effort to live and find employment;
- The ability to settle or reside anywhere in the country that is economically afford;
- The right to “purchase and own” real property.

SECTION 4: EXPENSES & REVENUE NEUTRALITY

The **RTH** will operate on current income outlays, making it revenue neutral. Over time, these outlays will diminish, providing the United States and others with cost savings. The **RTH** will pay for itself in the following ways:

- Eliminating graft and theft of money and products by instituting transparency concepts;
- Redirecting or renaming existing American and ally expenditures;
- Eliminating duplicative overhead;
- Halting the spread of terrorism;
- Creating incentives that will help construct and expand the Jordanian economy;
- Expanding Jordan's economy will create jobs and family and personal wealth while enhancing consumer purchasing power and sales tax revenue that can be used to fund vital programs;

- Require countries that have refugees flowing from it to care for their citizenry and pay into a contributory fund. The level of support should equal 1/100th of 1% of the donor country's Gross National Product. To ensure payment, we can leverage the World Bank to help collateralize and pay the country's contribution;
- Training people for both immersion into society and employment before they leave Jordan will provide the country of immigration with substantial savings, allowing for faster and easier refugee integration;
- Requiring business that want product or service contracts (especially educational training programs), to pay a minor 'directory registration fee'. Suggestion: the fee should be 5% of the total program they wish to run;
- Requiring products and services provided under the **RTH** to go through a bidding process;
- Creating programs that will help secure Jordanian banks from fiscal calamities, and then work with them to spur consumer savings and investment accounts;
- Creating cost effective retirement and savings accounts and programs;
- Directing a 1-time expenditure – **the amount to be determined** – to help bring the Jordanian investment community – including their stock market - up to S.E.C. standards. This will allow western investors to purchase Jordanian stocks and bonds;
- Reaping investment returns from small business loans as outlined below.

SECTION 5: OVERSIGHT

To ensure proper operations and transparency, a board should be created that will oversee **RTH** operations. The board might consist of those who make substantial financial contributions. If the world fails to agree on this, then the United States should appoint her own agent to oversee **RTH** operations.

SECTION 6: MISC. SPECIFICS

- 1) The United States, should unilaterally declare Jordan the home for all Middle East refugees;
- 2) It should be American policy that all refugees from the middle east region must travel to Jordan, where they will undergo interviews, training and an application process to ensure that they can immigrate in an orderly fashion;
- 3) To ensure product and service quality, standards will be announced, especially for contractual services;
- 4) Announce the creation of a fund, and its initial, first year capitalization. The suggested amount is equal to the amount currently spent on all programs in Jordan. For example, the USA provides about \$1.5 billion to Jordan in direct foreign aid. It is estimated that the USA also spends about \$1 billion each on refugee aid, military aid and fighting terrorism. Combined, this might equate to about \$4.5 billion, most of which could be placed into a transparent fund (and not the King's pocket). Over time, contributions to this fund will diminish, especially as the economy revs up and people start working;
- 5) Ensure transparency thanks to the administration of the funds by a neutral third party or designated representative;
- 6) Do not allow funds to be co-mingled with Jordan's budget;
- 7) Allow/encourage international corporations to donate products and services;
- 8) Run the Fund on a firm budget of \$XYZ billion, with a 2.5% inflation float;
- 9) Establish two year operational budgets.

SECTION 7: PROGRAMS

Refugees are an unknown quantity and offer tremendous potential. Once provided with papers, they can undertake a variety of tasks – from farming to construction. Examples include the following infrastructure developments:

- a. Roads and transportation;
- b. Laying Pipelines for water to potential housing and business tracts;

- c. Telecommunications – every part of Jordan should have phone and internet access;
- d. Farming;
- e. Housing and Construction.

Additionally, a variety of programs need to be created. Here is a potential list of programs that will help economically charge Jordan.

- 1) **Small Business & Personal Loans:** create small business promotional programs and loans that are acceptable under both Islamic and Western law. Program examples include, but are not limited to:
 - f. Businesses that hires refugees will receive ‘grants’ to pay their salary. For example, the business could receive \$4,800 over two years, payable quarterly upon verification;
 - g. Create a small business and personal lending program for the creation of:
 - Small businesses and the purchase of equipment, goods and services; and
 - **Real Property:** The purchase of real property (This will create jobs, enhance the economy and empower refugees. Additionally, if someone buys a home, it appears that they are making an investment in their future and thus are going to stay). To ensure payback, the lending authority should hold the mortgage and receive some type of interest to ensure that the money provides an investment return. Use all investment returns to expand the program. Establish loan programs for the following business sectors to jump-start the economy.
 - **Housing:** Allow refugees and outside interests to invest in real property, including the construction of homes and retail space for purchase or rent;
 - **Agriculture:** Produce enough food to feed everyone. Establish programs that teach and finance farming, as well as the purchase of seed and equipment;
 - **Import and Export Goods:** In an effort to foster economic growth, the RTH can supply small business with secured loans that can help them expand the importation and exportation of consumer goods and services, especially with her neighbors;
 - **Electronics:** Promote the use of electronic equipment, especially computers and phones. This can be done through an incentive program;
 - **Economic Zones:** Rezone the country for economic competition. Zones should include, but not be limited to Manufacturing, Farming, Technology, Trade and Housing.
- 2) **Healthcare:** International relief agencies will continue to provide all persons, citizen or not, with healthcare. Funds for this will be made available by them.
- 3) **Education:** Goal(s): First, create public or private educational programs and opportunities that will allow students of any age to earn degrees. The second is to establish work skills that general laborers can use to either work in Jordan or that will be needed once they return to their home country (to rebuild). The third is to provide incentives for graduation. These incentives are small business loans. As envisioned, there will be 2 educational levels – public and private. The Public will include degree skills ranging from medical to law, while the private will focus on trade related skills – from transportation and heavy machinery use to welding.

Everyone, no matter age or sex, will receive an education. The education types will fall into two clear categories – traditional schooling and job skills training. Those who wish to use educational concepts for jobs and loans will follow these basic concepts:

- a. Education is open to both male and female students of all ages, refugee or naturalized citizen;
- b. Financial Education and training will be provided by the Institution;
- c. The Jordanian unified high school “Tawjeehi” examination system will be ended;

- d. Jordan's university infrastructure will be expanded by constructing accepting more students and building facilities for them to use, with a focus being the fields of education, medicine and law (including public safety);
 - e. Ending the "exclusive clubs" that have been created by the King's office where help is only provided to privileged or favored;
 - f. Establishing the American University in Amman, complete with western educational faculty members, as a regional hub for undergraduate and graduate studies in the region;
 - g. Establishing educational agreements with other countries that foster cultural and student exchange:
 - i. Establishing Student loan plans for all educational levels (stay in school, and we'll loan you money)
 - ii. Establishing special tax rates for graduates at all levels (the higher you graduate, the less you pay)
 - iii. Establishing special tax rates for employers who hire educated workers
 - iv. Establishing programs that get and keep people in school – like free internet for students
 - v. Establishing small business loans programs based on level of education
 - vi. Establishing guaranteed home loans based on education level
 - vii. Allow refugees from any country, to attend school, graduate and receive a degree or trade license
- 4) Low Interest Business loans for graduates:**
- a. Anyone graduating from High School will receive a loan of \$1,500
 - b. Anyone graduating from 2 year college graduate will receive a loan of \$3,500
 - c. Anyone graduating from 4 year college graduate will receive a loan of \$10,000
 - d. Anyone graduating with a MA degree will receive a loan of \$20,000
 - e. Anyone graduating with a Doctorate will receive a loan of \$35,000
- 5) Taxation: Incentives** - As mentioned above, create small business incentives that will encourage the hiring of refugees.
- 6) Transportation:** Provide camp residents with ways to travel within the country in an effort to find employment.
- 7) Relocation(s):** Move the refugees from the war side of the country to the other side of the country where there is plenty of land, peace and areas where they can start farming. Additionally, refugees can be moved into economic zones, making it easier for them to work.
- 8) Investment Programs:** Create savings and retirement programs in the country and then educate the population about what it means to invest, how to invest, and what investing will do for you, as well as what types of investments are there, and how to construct a retirement package.

SECTION 8: OPERATIONAL PHILOSOPHY

The **Jordanian Opposition Coalition (JOC)** adopted this proposed plan after discussion and creative thought. The Philosophy is as follows:

- 1) Once governmental graft from the king is ended, more refugees can be serviced
- 2) This project should be run like a business, and as such be as revenue neutral (and profitable) as possible
- 3) If funds are properly used, more services can be provided and that will be a reason for refugees to stay and not immigrate
- 4) Redefining terms like Refugee bring suggested actions up to date with realities.
- 5) The **RTH** will comply with all internationally recognized treaties, charters, covenants, documents, laws and rules;

- 6) Provide all refugees with the tools they need to undertake the naturalization and reunification processes in Jordan;
- 7) Ensure education and job training – no matter where wind up, they need to be trained.