



FIVE YEARS INTO EXILE

The challenges faced by Syrian refugees outside camps in Jordan and how they and their host communities are coping



CARE INTERNATIONAL IN JORDAN AMMAN, JUNE 30, 2015

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List of Acronyms

| | |
|-------|--|
| CARE | Cooperative for Assistance and Relief Everywhere |
| CBO | Community-based organization |
| FGD | Focus group discussion |
| FHH | Female-headed household |
| GoJ | Government of Jordan |
| HH | Household |
| INGO | International non-governmental organization |
| IPV | Intimate Partner Violence |
| JRP | Jordan Response Plan |
| ITS | Informal tented settlements |
| JHAS | Jordan Health Aid Society |
| JOD | Jordanian Dinar |
| MHH | Male-headed household |
| MOI | Ministry of Interior |
| MOL | Ministry of Labor |
| NFI | Non-food item |
| NGO | Non-governmental organization |
| NCD | Non-Communicable Disease |
| RSD | Refugee Status Determination |
| SRAD | Syrian Refugee Affairs Directorate |
| SRMH | Sexual Reproductive and Maternal Health |
| UAE | United Arab Emirates |
| USD | United States Dollar |
| UNHCR | United Nations High Commissioner for Refugees |
| WFP | World Food Programme |

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EXECUTIVE SUMMARY

While the numbers of Syria refugees entering Jordan annually have dramatically decreased in the fourth year of the conflict, the approximately 628,000¹ refugees currently in Jordan continue to face immense challenges, leading to high need, vulnerability, and protection concerns. These challenges result from protracted displacement, reduced levels of assistance and access to services, continued lack of access to sustainable livelihoods, and complicated registration procedures.

These concerns are detailed in this report, which analyzes conditions for Syrian refugees living in five urban areas in Jordan: Amman, Azraq (town), Irbid, Mufraq, and Zarqa. Its objective is to provide a comprehensive overview of current needs, vulnerabilities and coping strategies, to identify trends through comparison with data from previous CARE urban assessments, to highlight the specific situation of women, men, girls, and boys, and to assess relations with host communities. It is based on data collected during December 2014 and March 2015 through interviews with 1,300 families, as well as focus group discussions and individual interviews with Syrian and Jordanian women, men, and male and female youth, and other stakeholders (CARE team members and representatives of local authorities and response actors).

Since CARE's 2014 Urban Assessment, a series of policy and regulatory changes were introduced that negatively affected the lives of Syrian refugees living among host communities in Jordan:

- In July 2014, the conditions for "bailout" of Syrians wanting to leave the camps were changed. The bailout process, whereby a Jordanian citizen acts as a "sponsor," had been in place since the opening of Zaatari camp in 2012, but in July 2014, regulations were tightened to require that sponsor to be a close relative. In addition, those who did not receive official bailout documentation could no longer register with the United Nations High Commissioner for Refugees (UNHCR) in urban areas, thus preventing their access to services. From January 2015, the bailout process from all camps was temporarily suspended.
- From October 2014 onwards, the World Food Programme (WFP) introduced repeated cuts in food voucher support, both limiting its outreach and reducing the value of the vouchers.
- At the end of November 2014, Jordanian authorities introduced fees for Syrian refugees accessing public health centers. The fees are equal to those paid by non-insured Jordanians, al-

¹ 628,160 Syria refugees were registered with the United Nations Refugee Agency (UNHCR) in Jordan as of May 28, 2015. See <http://data.unhcr.org/syrianrefugees/country.php?id=107>, last accessed June 10, 2015.

though vulnerable families continue to have access to free services at UNHCR/JHAS clinics.

- Finally, in February 2015, the Ministry of Interior (MOI) and the Syrian Refugee Affairs Directorate (SRAD) in cooperation with UNHCR launched a verification process that requires all Syrians residing outside the camps to re-register with the Jordanian authorities. The process, which requires certain documentation, has caused some to lose their registration status and accompanying benefits.

As such, while improvements were observed in conditions for refugees since the assessment conducted in 2014, especially in regards to housing, (lower reported rental prices, and slightly increased housing security), an **increasing share of Syrian families report food needs**, in particular following WFP food voucher cuts.

Access to health is also severely curtailed, with **one in three families reporting not being able to access medical services when needed**. The cost of services, medication and transport was reported as the main barrier to accessing health services, reflecting the effects of the recent health policy change. It is worth noting, financial constraints did not surface as major access barriers to health during CARE's 2014 Urban Assessment. Some families now also cannot access public health services because they do not have appropriate documentation. More than half of the families also reported not accessing pre- or post-natal care.

Access to education has only improved somewhat since 2014, according to data from that annual assessment, and it is of great concern that one-third of school-age children remain out of school, with boys more affected than girls.

The recent policy changes have introduced new hurdles for Syrian refugees to register with the Jordanian authorities and UNHCR, resulting in **an increasing number of refugees not being able to enjoy legal protection and access to services and assistance**. **Child protection concerns remain high** around child labor, and child, early, and forced marriage.

Syrian refugees experience numerous stressors, including cramped housing conditions, worries about family and friends in Syria, and uncertainty about the future. Many also struggle to find ways to deal with the impact of their experiences in Syria and in transit. Respondents emphasized the lack of opportunities and spaces to deal with stress by engaging in recreational activities and through meeting peers, as well as a lack of specialized psychological support.

Access to a steady income and formal employment continues to be a major challenge for Syrian refugees. While survey data indicates that one-third to one-half of the adult men in families surveyed are working—a considerably higher share than in CARE's 2014 Urban Assessment, where only 14% of adult men said they were

An increasing share of Syrian families report unmet food needs

working²— at least **69% of Syrian refugee families live below the national poverty line**. This is because the income generated usually does not cover monthly expenses and Syrian families continue to face an average monthly shortfall of 56 JD. Since many families have had to deal with continued income-expenditure gaps for years, they have often depleted all assets and savings. From 2014 to 2015, Syrian families have reduced their expenditures to cope with continuous shortfalls, with the main cut-backs in what is spent on rent. In addition, **they employ a combination of coping strategies, some with very negative consequences, such as removing children from school and relying on child labor**. Syrian refugees—in particular men—who work in most cases do not have the required permit and thus live in constant fear of being arrested and returned to Azraq camp or even to Syria. Because of their precarious status, they are also at increased risk of different forms of exploitation in the workplace.

CARE’s research highlights important differences in the impact of war and displacement on refugees, according to their gender and age. Many have had to take on new roles, with an increasing number of women and sometimes children having to contribute to the family’s income. Men and older people sometimes suffer from a parallel loss of status. Many parents are particularly concerned about their girls’ safety and “honor,” resulting in girls being confined to the house and sometimes married off early. Women and adolescent girls continue to be at increased risk of different forms of gender-based violence (GBV) in both public and private spaces. Street harassment is a common experience for them, but is also reported by some young men. Intimate-partner violence is relatively prevalent and CARE research indicates high levels of acceptance of that abuse.

Female-headed households, which comprise about 28% of the households surveyed, continue to face specific challenges. They are slightly more likely to be below the poverty line than male-headed families. They also share accommodations more frequently than male-headed households, and are also more affected than male-headed households by lack of tenure security. They also face additional barriers in accessing sustainable livelihoods. Women, most of whom did not work in Syria, have to find employment or start other income-generating activities while also fulfilling tasks within their traditional roles as caretakers of the household and children.

Overall, CARE’s 2015 assessment shows that, while some improvements are apparent in Syrian refugees’ lives, their needs, vulnerabilities, and protection concerns remain high and put considerable strain on their lives and wellbeing. Vulnerable members of the host community often share refugees’ concerns, especially in terms of securing sustainable livelihoods and the quality and capacity of

² The share of women reported working is still quite low at 1-2% during 2014/2015.

schools. While many examples of host community support for refugees were recounted by respondents, along with no clear indications of an increase in tensions between the two communities, feelings of competition over access to resources, services and assistance as well as over livelihood opportunities continue to be strong, and could negatively affect and potentially jeopardize inter-community relations, if not addressed.

Originally from Homs, Syria, Mohammad (name changed), 13, sells snacks from a street cart to help earn income for his family. (Credit: Mary Kate MacIsaac/CARE)



PREFACE

The uprising that shook Syria in 2011 has escalated into a full-fledged civil war with no political solution in sight. Four years into the conflict, close to 12 million people have been forced to flee their homes, with at least four million crossing borders into neighboring countries including Iraq, Lebanon, Turkey, and Jordan.

In Jordan, the arrival of more than 600,000 (registered) refugees from Syria over the past four years amounts to a 10% increase in the resident population. The fleeing refugees and the receiving host communities are both experiencing drastic changes and challenges. For Syrians, this includes dire living conditions, increased vulnerabilities, and changes in gender roles, as this report will show.

Several policy changes have recently been implemented in Jordan—reduction of access to health services (November 2014), launch of a verification process of Syrians living in non-camp settings (February 2015), reinforcement of informal tented settlements (ITS) clearings (from August 2014), tighter border management (throughout the reporting period), etc. At the same time, funding shortages have forced assistance providers to reduce the support available to Syrians, with corresponding impact on their lives and livelihoods. In particular, the reduction in WFP food support has increased refugees' unmet food needs. The challenges of funding such a large-scale response, however, do not just affect one agency: as of May 21, 2015, the 2015 response plan for Jordan is only 17% funded.³ This situation calls for quality information and reports that highlight the different needs and capacities of non-camp refugees to ensure that—given shrinking resources—the response reaches those most in need and at the same time advocates for an enabling environment for Syrians to maintain and engage in non-harmful livelihood coping mechanisms.

As the crisis in Syria and the region enters its fifth year, Syrian refugees, hosting communities, and response actors, including the Jordanian authorities, have recognized that the displacement is not of short-term nature, and that activities supporting refugees need to move from emergency response to resilience programming. Such programming will have to include continued support to host communities and the public sector to be able to maintain social cohesion and access to quality public services. The Jordan Response Plan 2015 (JRP),⁴ the framework for all related programs, was developed with the aim of ensuring that the refugee response is integrated into

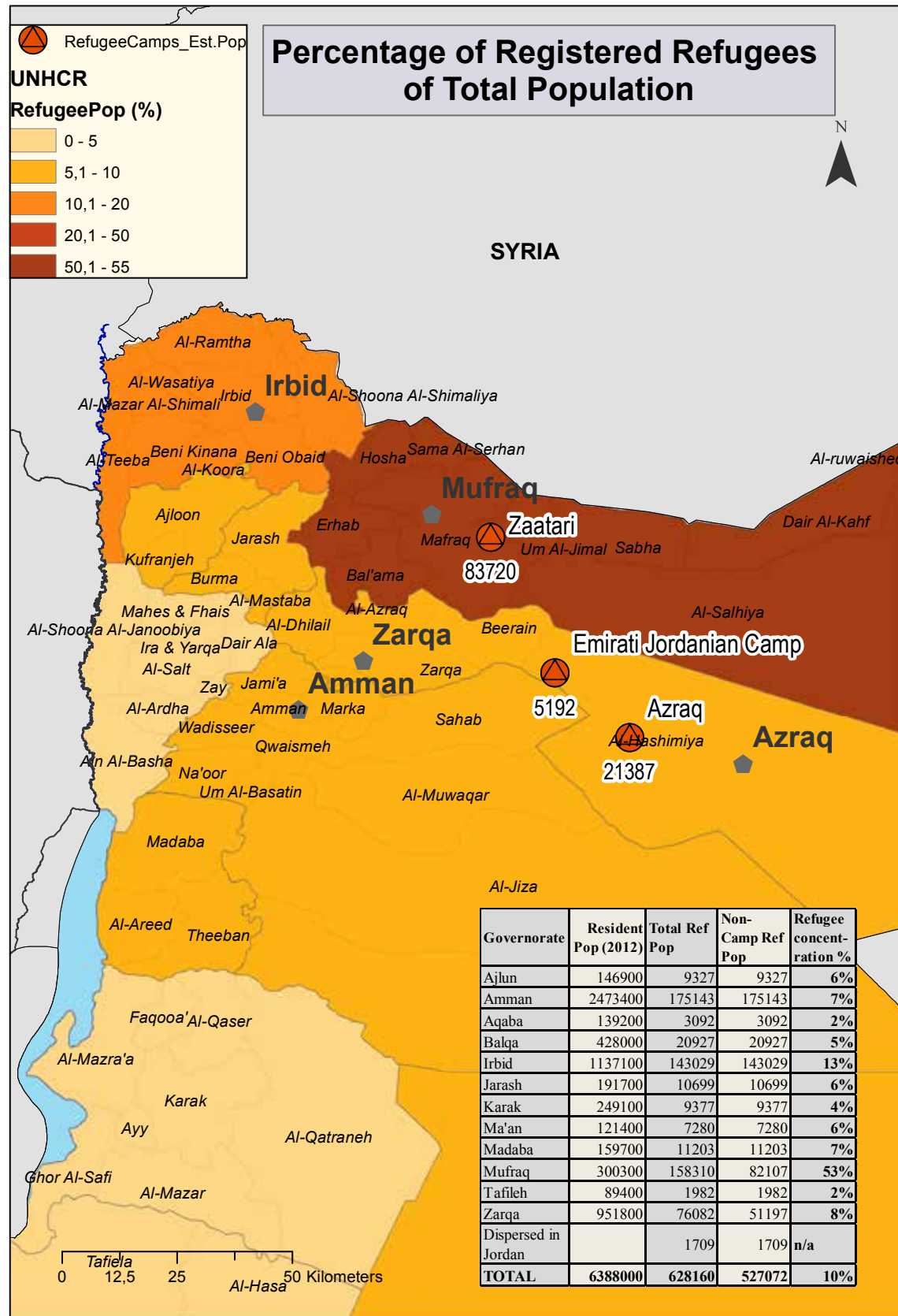
³ UNHCR, "Syria Regional Refugee Response: Inter-agency Information Sharing Portal," Accessed on June 1, 2015. <http://data.unhcr.org/syrianrefugees/country.php?id=107>

⁴ Hashemite Kingdom of Jordan—Ministry of Planning and International Cooperation (MOPIC), "Jordan Response Plan for the Syria Crisis 2015," http://www.un.org/jo/sites/default/files/JRP_Full%2BDocument_WEB.pdf . Accessed on May 6, 2015.

national development plans rather than seen as a separate program. There is also an urgent need for increased international sharing of the responsibility to respond to the Syria crisis, including through a real commitment to resettlement by third countries.

In line with CARE's Gender in Emergency approach, this report highlights that the experience of war and displacement is impacting men, women, boys, and girls differently—it has changed their vulnerabilities, and has forced them to adapt new roles and to develop a variety of coping strategies, some of these with negative consequences for their lives and well-being. In our research and in our response, CARE is committed to addressing these different needs, capacities and changing roles to ensure that all people affected—adult and elderly women and men and girls and boys from refugee and host communities—receive the specific support they need.





BACKGROUND

Syrian Refugees in Jordan

During the last year, the number of Syrian refugees registered by UNHCR in Jordan has stabilized: as of May 28, 2015, approximately 628,000⁵ Syrians are registered with UNHCR as refugees, amounting to a net increase over the previous 12 months of less than 30,000 people. While fighting and lack of basic goods and services continue to trigger displacement inside Syria, the relatively low influx of Syrians to Jordan, especially during the last quarter of 2014, must be attributed to tighter border management measures, returns, and cases of onward migration to third countries.⁶ The Jordan Response Plan⁷ estimates the total number of Syrians in the country at 1.4 million; this includes Syrians that were living in Jordan before the crisis and are not considered refugees in the proper sense of the word, despite that it is difficult or impossible for them to return.⁸

Most of these refugees, 101,088 as of May 2015, live in the two major refugee camps —Zaatari and Azraq camp. The remaining 527,072 registered refugees or 81% of the refugee population live in non-camp⁹ locations (urban, peri-urban and rural), often among host communities that are vulnerable themselves. Of the non-camp refugee population, the majority (175,143 or 33%) lives in Amman governorate, with 143,029 or 27% in Irbid governorate. MufrAQ governorate hosts about 16% of the registered refugee population (82,107, excluding Zaatari camp), and Zarqa governorate hosts 10% of the non-camp refugee population (51,197).¹⁰

The concentration of refugees is by far the highest in MufrAQ governorate, both when including (53%) and excluding (21%) Zaatari camp. It is followed by Irbid governorate, where 13% of the resident population is refugee. In the central governorates of Amman

⁵ 628,160 Syria refugees were registered with the United Nations Refugee Agency (UNHCR) in Jordan as of May 28, 2015. See <http://data.unhcr.org/syrianrefugees/country.php?id=107>, last accessed June 10, 2015.

⁶ SNAP, Regional Analysis Syria, Part B—Host Countries, Q4 2014, 1 OCTOBER—31 DECEMBER 2014, p. 16

⁷ available online at http://www.un.org/jo/sites/default/files/JRP_Full%2BDocument_WEB.pdf, last accessed June 23, 2015

⁸ Jordan Response Plan 2015, p. 34.

⁹ In previous reports, and in program descriptions, CARE has been predominantly using the term “urban” rather than “non-camp” refugees / settings. However, the analysis of data from CARE’s registration database indicates that a considerable part of CARE’s case load is located in peri-urban and rural areas. This is important to highlight as locations far away from service and assistance providers that are often located in the urban centers has a considerable impact on refugees’ access to services and assistance as transportation costs are often high. Therefore, this report will give preference to the term “non-camp”.

¹⁰ UNHCR Syria Response Portal, “Jordan,” <http://data.unhcr.org/syrian-refugees/country.php?id=107>, March 15, 2015.

and Madaba, 7% of the population is refugee, in central Zarqa 8% is refugee, and in the South (Jarash, Ajlun and Ma'an), 6% of the population is registered refugees. Overall, this data indicates that while Syrian refugees continue to be concentrated in the northern governorates of Mufraq and Irbid, closer to the border with Syria, the refugee population is increasingly dispersed across the country.

The refugee population has the following age/sex-composition: there are slightly more adult women than adult men (24% vs. 21%) and slightly more boys than girls under the age of 18 (27% vs. 25%). In addition, nearly 4% of registered refugees are older people ages 60 and above (2.1% women and 1.5% men).¹¹

It is important to highlight that as a result of violence and displacement, family compositions have been fundamentally changed: according to UNHCR data, 35% of Syrian families are now female-headed, and some are headed by older people or children.¹² In some cases, older people also take care of minors without the support of other adults.

Legal and Policy Regime

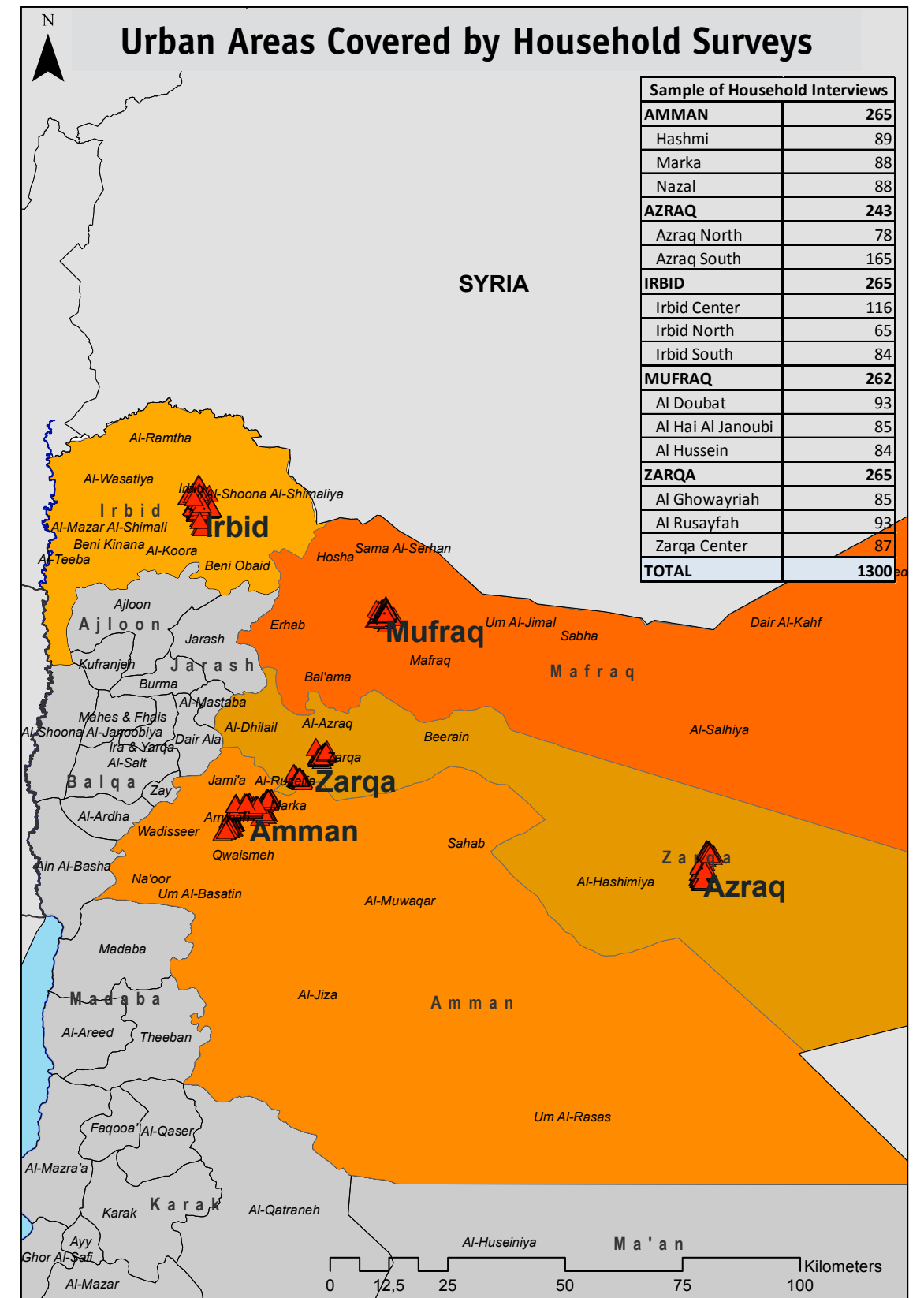
Jordan is not a signatory to the 1951 Refugee Convention and its 1967 Protocol—despite its history of taking in refugees from neighboring conflicts (Palestinians make up a large proportion of the Jordanian population, as well as more newly-arrived Iraqis and refugees from Sudan, Somalia and elsewhere). The 1992 Declaration on the Protection of Refugees and Displaced Persons in the Arab World, and the 1994 Arab Convention on Regulating the Status of Refugees in the Arab Countries, although non-binding, provide important points of reference for the protection of refugees in the region. Jordanian law also includes important prohibitions on *refoulement* in accordance with customary international law, found in Article 21 of the 1952 Constitution (limited to political refugees). Jordan is also party to a number of International Conventions that specify the principle of *non-refoulement*, notably the Convention against Torture and Other Forms of Cruel, Inhumane or Degrading Treatment or Punishment.¹³

The only refugee specific directive in Jordan is a 1998 Memorandum of Understanding (MOU) between UNHCR and Jordan, which gives UNHCR the right to conduct refugee status determination in Jordan. Originally designed to cope with Iraqis fleeing to and transiting through Jordan, the MOU was renewed in 2003 and in 2014. This MOU includes the refugee conventions' definition of "refugee" and accepts the principle of *non-refoulement*. The MOU also mentions the need to find durable solutions for refugees whether voluntary repa-

¹¹ UNHCR Syria Response Portal, "Jordan," <http://data.unhcr.org/syrian-refugees/country.php?id=107>, March 15, 2015.

¹² 35% according to data from the UNHCR 2015 Home Visit report and 28% according to CARE survey data.

¹³ UN General Assembly: Convention Against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment, 10 December 1984. <http://www.refworld.org/docid/3ae6b3a94.html>, accessed May 15, 2015



triation or third country resettlement. Local integration, however, is not mentioned among the durable solutions.

In February 2015, the Ministry of Interior (MOI) and the Syrian Refugee Affairs Directorate (SRAD), in cooperation with UNHCR, launched a verification process that requires all Syrians living outside the camps to renew their registration with the Jordanian authorities.¹⁴

CARE International in Jordan

CARE International has been operating throughout the Middle East since 1949 with significant experience in conflict zones, including Iraq and the Occupied Palestinian Territory. CARE's strategy for the region embraces both emergency relief and development. CARE has adopted a rights-based approach in its program framework and strives to address the underlying causes of poverty. For this purpose, CARE engages with a wide range of governmental and non-governmental actors, including from the private sector.

CARE has been present in Jordan since 1949, initially to support Palestinian refugees. Since 2003, CARE has also worked with Iraqi refugees, providing essential information, case management, and psychosocial services as well as material and cash assistance. In response to the Syrian crisis and the corresponding arrival of refugees in Jordan, CARE has extended services through its centers to cater to the needs of vulnerable Syrian families in Amman, Irbid, Zarqa, Mufraq governorates, and, more recently, in Azraq town, where CARE works through two community-based organizations (CBOs). In the framework of the Urban Refugee Protection Program, CARE offers a comprehensive package of case management, information provision, referral, psychosocial support, and cash assistance at four Urban Refugee Centers. In parallel, CARE has continued to support vulnerable Jordanian host communities through its development activities, particularly aiming for the economic empowerment of women.

When Azraq camp was opened in April 2014, CARE started providing services to camp-based refugees. As of May 28, 2015, approximately 19,000 refugees were accommodated in the two villages of Azraq camp¹⁵ and it is expected that Azraq camp will host around 23,000 refugees by the end of the year as refugees keep arriving on a daily basis from non-camp areas and, to a smaller degree, from Syria. CARE currently operates two community centers that provide information about all services available in the camp, identify the needs of refugees and refer them to the most suitable service providers, coordinate mass information, provide avenues to raise complaints or problems, and offer a variety of recreational and psychosocial activities.

¹⁴ Only Syrians holding a Laissez Passer of the United Nations, Syrians holding a diplomatic passport or Syrian females married to Jordanian males, who obtained Jordanian citizenship are exempted from the urban re-registration/verification.

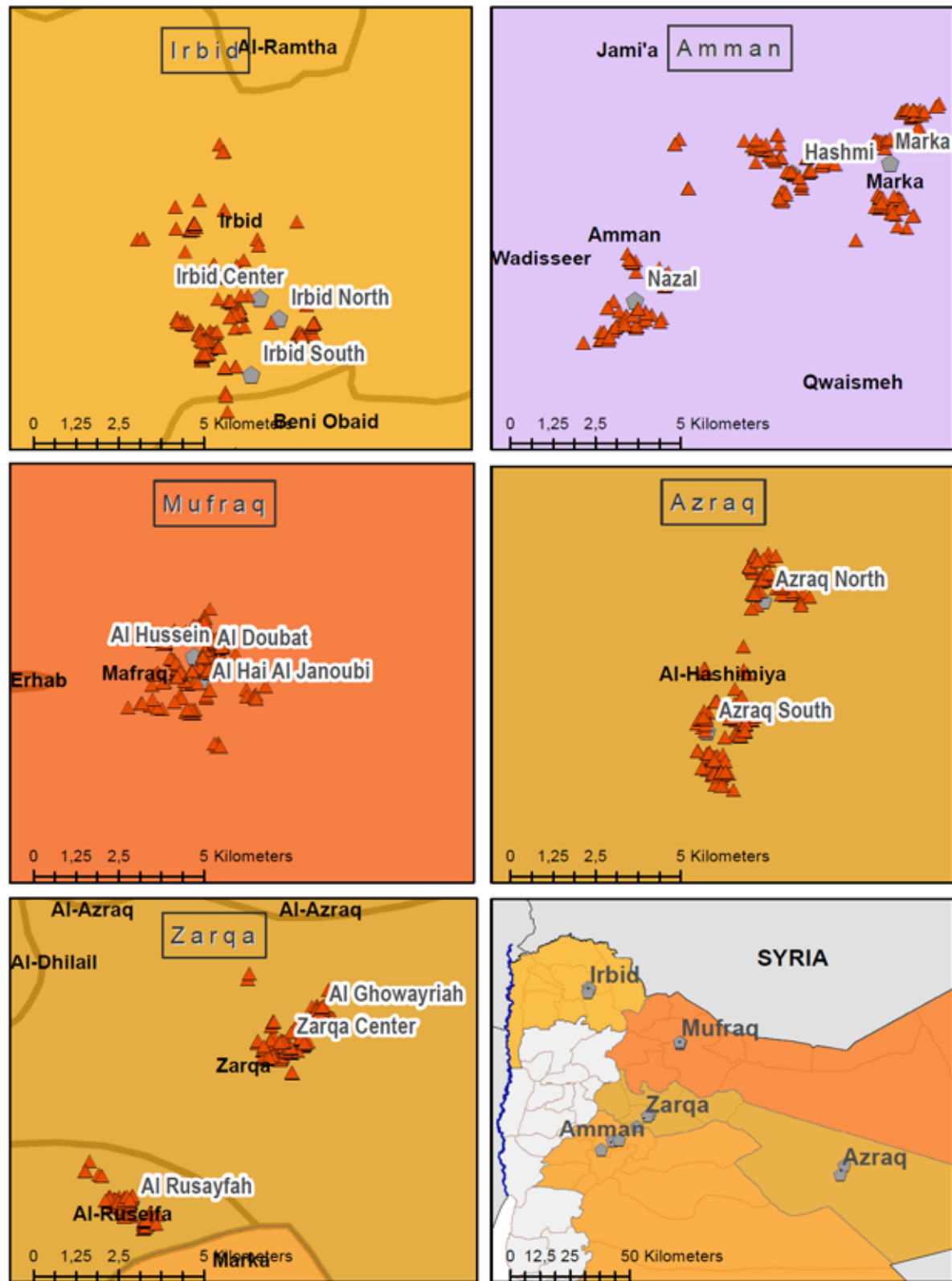
¹⁵ UNHCR Syria Response Portal, Jordan/Zarqa governorate/Azraq camp: <http://data.unhcr.org/syrianrefugees/settlement.php?id=251&country=107®ion=73>, May 5, 2015.

As of April 2015, CARE Jordan's Syria response has reached more than 388,000 refugees in non-camp settings and 41,000 host community members with information services, case management, cash assistance, non-food items (NFIs), and psychosocial support.

Aisha, 5, is one of nine children living with their parents in a crowded one room space. (Credit: Mary Kate MacIsaac/CARE)



Urban Areas and Neighborhoods Surveyed



METHODOLOGY

CARE's 2015 needs assessment was designed to achieve the following goals:

- To identify needs, individual capacities and contextual factors related to daily life and livelihoods, education and health, protection and psychosocial requirements.
- To identify trends and changes over time by comparing the current data with previous CARE studies, among them:

Baseline Assessment of Community Identified Vulnerabilities among Syrian Refugees living in Amman (2012);

Syrian Refugees in Urban Jordan: Baseline Assessment of Community-Identified Vulnerabilities among Syrian Refugees Living in Irbid, Madaba, Mufraq, and Zarqa (2013);

Lives Unseen: Urban Syrian Refugees and Jordanian Host Communities. Three Years into the Syria Crisis (covering Amman, Zarqa, Mufraq, and Irbid).

- To analyze the specific needs of women and girls across communities and changes in gender roles during displacement.
- To assess inter-community relations and the ability of the host community to maintain acceptance and support for refugees; potential issues in community relations and the potential to mitigate these.
- To identify gaps in needs, capacities, and available services/forms of assistance, and to provide recommendations for future programming.

Five years into the displacement crisis, numerous actors have produced a considerable amount of data and analysis on the situation of non-camp refugees in Jordan. In 2014 alone, over 30 studies on the situation of non-camp refugees were published and provide a rich source of information. Taking into account the available data, information and analysis (which is often concentrated on one sectorial or geographical area), the aim of the current study is to provide a comprehensive and timely picture of the situation, challenges, and capacities of non-camp refugees using representative data and information collected through a combination of quantitative and qualitative tools. In line with the previous CARE urban assessments, this research approach aims at a) highlighting community needs, perspectives, and voices, b) analyzing the different needs, capacities and roles of various sex/age-groups, and c) integrating a view on relations between refugee and host communities.

By commissioning the current report, CARE responds to a concern voiced by various actors involved in the response over the one-off nature of assessments. CARE aims to offer a series of publications

that on a regular basis provide comprehensive information about needs, vulnerabilities and coping mechanisms, as well as trends and changes over time by comparing current data with results and analysis from previous reports. The literature review conducted prior to the survey revealed the absence of a comprehensive gender-analysis of the Syrian refugee situation in Jordan, and CARE aimed to fill this gap by commissioning this research.

A mixed methodology and participatory approach was adopted to collect data and information for this report. The tools developed were built on those developed for previous studies and CARE's case-registration and assessment system, and incorporated elements of the UNHCR Household Assessment tool, where relevant.

To collect quantitative information, the enumerator teams (male and female Syrian and Jordanian volunteers) conducted household interviews using a structured questionnaire.¹⁶ In total, 1,300 Syrian families were interviewed in Amman, Zarqa, Mufraq, Irbid, and Azraq town between January 27 and March 1, 2015. The enumerators interviewed one person in each household, usually in the presence of other family members. To best understand the interpretation of the data, it must be taken into account that, in 85% of the families the questionnaire was answered by the head of the household and about three quarters of these respondents were adult males. Most data was collected at the household level, while basic demographic data and data about health status, education and work was also collected for each family member individually.

To ensure that the data is representative of a wide variety of refugee communities, the research team selected three neighborhoods with high refugee concentration in each of the urban areas where CARE works. The neighborhoods were selected based on analysis of data from CARE's registration database and input from the center teams. In Azraq town, the survey team covered both the north and the south. Within the selected areas, a snowball sampling methodology was adopted with teams starting from a random point within the selected location. It must be noted that the sampling approach used is considerably different from the one adopted during the 2014 CARE Urban Assessment, where the team only interviewed Syrian refugees registered with CARE. This slightly reduces the degree of comparability of data between the two iterations of the report, although there is also a considerable degree of overlap between the two populations, as most of the 2015 survey participants are also registered with CARE. Between December and March 2015, the research team also conducted group discussions, participatory activities and individual interviews with the aim of gathering information to triangulate and complement quantitative data on general priorities, needs, vulnerabilities, coping strategies and attitudes, and to obtain a better understanding of the specific impact of Syrian displacement on

¹⁶ The survey team used ODK software installed on tablets for the data collection. Data was collated on ona.com.

the gender roles and responsibilities of women, men, boys and girls. Focus group discussions and participatory activities with a total of 322 participants were held across the five regions, with Jordanian and Syrian (young, adult and older) men and women.¹⁷ In-depth interviews were conducted with Syrians and these focused on their experience as refugees using narrative/story telling interview techniques. In addition, key informant interviews were conducted with CARE staff, and representatives of CBO partners, local authorities, and other implementing agencies.

To protect the privacy and safety of all research participants, names were changed or omitted where quoted.

Limitations

The household survey conducted for this assessment did not collect data from Jordanian households. For the 2014 Urban Assessment, CARE conducted interviews with Jordanian families referred to CARE by the Ministry of Social Development/National Aid Fund. This group showed particularly high levels of vulnerabilities. To avoid this sampling bias and due to difficulties in defining an appropriate random sample for Jordanian host communities, it was decided that interviews would not be conducted with Jordanian households for this new iteration of the study. To compensate, a series of focus group discussions were held with Jordanian men and women living in areas with high refugee concentration.

Due to the sensitive nature of some of the discussion topics, there may have been a level of social desirability response bias from the participants. Data has been triangulated with results from interviews, secondary literature and focus group discussion to try to limit this bias. In addition, because many sessions were within groups, there may have been a level of groupthink, potentially inhibiting dissenting opinion within the group or influencing ideas. Facilitators reassured the participants there were no right or wrong answers and that divergent opinions are all acceptable.



¹⁷ Some respondents who attended the sessions or interviews were as young as 14 and as old as 72, giving CARE a wide spectrum of respondents.

More than half of the population surveyed was below age 18

CHAPTER 1: POPULATION PROFILE AND FLIGHT BIOGRAPHY¹⁸

Individual and Family Profile

The survey teams collected data from 1,300 Syrian families,¹⁹ comprised of 6,557 family members in 14 different neighborhoods. On average, the families surveyed had five family members, with a slightly larger household size in Zarqa (5.3) and Azraq (5.2).²⁰ Thirty-eight percent of the interviewed families had six or more family members, with slightly higher percentages in Zarqa and Azraq (42%). Larger families might find it easier to settle in these two locations due to lower rental prices. Twenty-five respondents were living alone, 20 of which were women.²¹

More than half of the population surveyed was below age 18. One in five was a child below age six and over one-third were school-age children. Three percent were older men and women of age 60 and above. Among the adult population, there were more women than men, reflecting the fact that some fathers and husbands stay behind in Syria or return after having taken their wives and children to safety in Jordan.

| Survey Population | Age 0-5 | Age 6-18 | Age 19-59 | Age 60+ | Total |
|-------------------|---------|----------|-----------|---------|-------|
| Female | 9% | 16% | 24% | 2% | 51% |
| Male | 9% | 18% | 19% | 1% | 49% |
| Grand Total | 18% | 35% | 44% | 3% | 100% |

¹⁸ CARE age categories are used for disaggregation: 0-5, 6-18, 19-59, 60+.

¹⁹ Due to the fact that no exact data on the refugee population in the urban areas (as opposed to the governorates) was available, a fixed sample size was determined. The sample size provides a confidence level of 95% and confidence interval of approximately 6% for each urban area.

²⁰ The average family size in the sample is considerably higher than the average UNHCR case size, because the survey tool allowed respondents to define themselves who was included in their family, and only when respondents had difficulties defining their household did interviewers apply a definition that was focused on the head of household (one household for each head of household that can be identified). A family, as surveyed for the current assessment, could therefore look very different from a UNHCR case. For instance, a girl who got married and has a child but lives with her parents could have a separate UNHCR registration number, while her family of origin will most probably still consider her part of the household.

²¹ This is in contrast to data from the 2015 UNHCR Home Visit report, where 74% of the respondents living alone were found to be men. See UNHCR, "2015 Home Visit report," p. 22.

While many families are still composed of the more typical nuclear family members—a father, mother and children—many others are now atypically-composed as men have been killed, arrested, disappeared or left behind, making women, adolescents or older people heads of household. This is reflected in the relatively high proportion of female-headed households. Across the surveyed families, 28% were headed by a woman, a slightly higher share than during CARE's 2014 urban assessment, where 25% of families were female-headed. The survey found a slightly higher representation of female-headed households in Irbid and Mufraq, indicating a lower number of men crossing the border and settling in the areas closest to Syria. At the same time, many women have also been killed, arrested or disappeared leaving children, men or older people responsible for tasks typically reserved for mothers in the home. These demographic shifts need to be taken into consideration for a deeper understanding of the shift in gender roles and vulnerabilities that will be highlighted throughout this report and specifically in Chapter 4.

Flight Biography: Past, Present & Future

AREA OF ORIGIN

| Area of origin vs. current residence | Aleppo | Damascus | Dar'a | Deir-ez-Zor | Hama | Homs | Idleb | Quneitra | Rural Damascus | Total |
|--------------------------------------|--------|----------|-------|-------------|------|------|-------|----------|----------------|-------|
| Amman | 15% | 18% | 11% | 0% | 4% | 40% | 2% | 1% | 8% | 100% |
| Azraq | 2% | 4% | 17% | 3% | 3% | 51% | 7% | 1% | 11% | 100% |
| Irbid | 5% | 9% | 71% | 0% | 1% | 12% | 0% | 0% | 1% | 100% |
| Mufraq | 5% | 6% | 10% | 0% | 0% | 62% | 0% | 9% | 8% | 100% |
| Zarqa | 25% | 6% | 19% | 0% | 4% | 32% | 1% | 1% | 13% | 100% |
| Total | 11% | 9% | 26% | 1% | 3% | 39% | 2% | 2% | 8% | 100% |

While families from Homs continue to make-up the largest group among the refugee respondents, their representation has been steadily decreasing from 85% in CARE's 2012 assessment (Amman only) to 39% in 2015 (40% Amman only). One quarter of the survey population was from Dar'a. About 10% reported originating from Aleppo, Damascus or rural Damascus, respectively. Comparison with data from CARE's previous assessment indicates increasing arrivals from Aleppo: the percentage of families from Aleppo increased from 6% to 11% between 2014 and 2015.

Irbid continues to host a high concentration of refugees from Dar'a, just across the border. In Amman, one in five families is from Damascus (the city) and one in six from Aleppo, indicating that Syrians

“My mother is sick; she has heart problems. I tried to bring her to the hospital in Mufraq, but they refused to admit her, so we went back to Syria to get treatment for her.”

Focus group discussion, Syrian women, Mufraq

“I was working in Abu Dhabi. When we first arrived in Jordan, we had 10,000 JOD, but recently we finished all of it, and now I have to start asking for assistance for the first time. We do not have any money left, and I am thinking about going back to Syria.”

Focus group discussion, Syrian men, Mufraq

“We need to have the opportunity to go out to other countries and come back with the skills to rebuild Syria.”

Rasem, Mufraq

from urban areas tend to settle in the capital. CARE data also indicates that families from Homs over the years have been moving from Irbid to Amman.

Overall, only 165 of the 1,300 families interviewed (12.7%) had arrived since January 2014, and of these, only 32 (2.7%) during the second half of 2014 or in early 2015. This data reflects the overall low rate of new registrations during 2014. Of the families that arrived since January 2014, 70 were from Homs, 30 from Aleppo, and 24 from Dar’a, indicating a continuation of the trend of increasing arrivals from Aleppo.

Almost all families interviewed said they fled as a result of high levels of violence, and about half mentioned destruction of their homes. Half also reported fear for the safety of women and children, and 50% reported fear of arrest. Lack of access to basic services, lack of water, and lack of food were mentioned by about 20% of the families, respectively. During previous CARE urban assessments, lack of access to water and food did not figure prominently as a trigger for displacement, highlighting the severe effect of the destruction of infrastructure, disruption of markets, and interruption of livelihoods on basic needs across Syria.

Settlement in Jordan, internal migration, and return to Syria

The majority of families interviewed transited through one of Jordan’s camps: 62% first stayed in Zaatari and 3% in Azraq camp. This is in contrast to CARE’s 2014 Urban Assessment data, where two in three families reported having arrived directly to urban areas. This potentially reflects a stronger enforcement of the established encampment policy that foresees that refugees arriving at the borders are first transferred to the camps. Interviewees often reported that they left the camp after only a couple of hours or days, sometimes after having contacted relatives already living in the urban areas in Jordan. Syrian refugees wanting to leave the camp have to apply for a “bailout,” whereby a Jordanian citizen acts as a guarantor.

Families interviewed had changed their residency on average two times, mostly looking for better housing conditions (85%) or moving closer to/in with relatives (20%). Some families also mentioned looking for a job, more safety, and proximity to public services or that they had been evicted. However, a comparison between the location of first arrival and the current residency shows that families usually move within the same governorate, rather than between governorates. The relatively low degree of mobility between governorates was also observed in CARE’s 2014 urban assessment.

Sixty-two families reported that one or several of their family members had returned temporarily or permanently to Syria, often to retrieve documents or bring family members to Jordan, to visit or stay closer to family, or because the situation in Jordan was getting too difficult and they did not have the right documentation to ensure

their stay and protection in Jordan. Four respondents also reported that someone from their family had been returned to Syria.

Options for the future

When asked about the actions that they would take if the situation in the urban areas became unbearable, almost 40% of the families interviewed said they would return to Syria. One-third of respondents would try to move to another country/apply for resettlement; in Amman, over half of the respondents said they want to resettle. One quarter of the respondents would relocate within Jordan, and only 14% would consider moving to the camps.

The relatively high percentage of families that consider resettlement indicates an increasing perception among the refugee community that they will not be able to return to Syria in the near future and will not be able to settle permanently in Jordan—a trend that was not observed during CARE’s 2014 Urban Assessment, where Syrians predominantly said that they would want to stay in the region to be able to return to Syria as soon as possible. The desire of refugees to emigrate contrasts with constantly low resettlement quotas: as of March 2015, UNHCR reports having received pledges from third countries (primarily the US, Canada, and Germany) for resettlement and other forms of admission for 85,000 Syrians from across the region (2% of registered refugees).²² However, by end of April 2015, UNHCR had submitted resettlement requests for only 8,556 individuals,²³ and only 373 Syrians were actually resettled from Jordan to third countries during the first half of 2014.²⁴ The low number of resettlements is a push factor for some Syrians to opt for risky migration routes to reach European and other third countries. Since April 2011, 217,724 Syrians have migrated to European countries and filed asylum applications (134,585 in 2014 only).²⁵ Some of them, it must be assumed, reaching Europe through different unofficial entry points, with all the associated risks for their lives and protection.

1/3 of respondents would try to move to another country/ apply for resettlement



²² UNHCR Fact Sheet, “Resettlement and Other Forms of Admission for Syrian Refugees,” March 12, 2015. <http://www.unhcr.org/52b2febafc5.html>

²³ UNHCR RRP Reporting: 2013: 578 individuals submitted, 2014: 6,086 individuals submitted, 2015: 1,892 individuals submitted as of end April 2015.

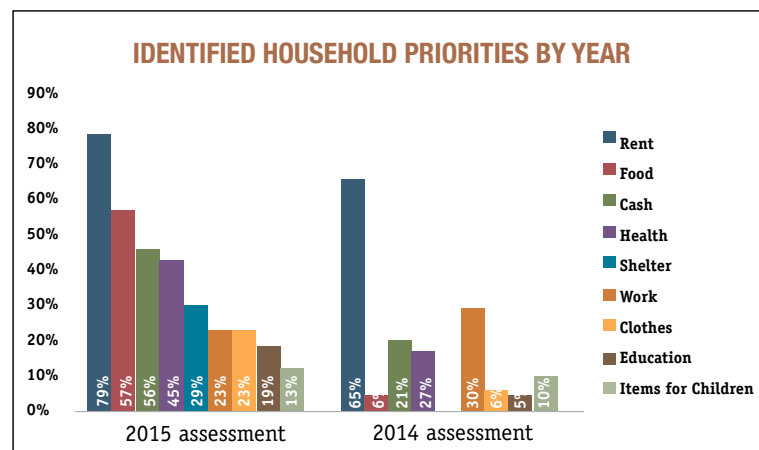
²⁴ UNHCR Statistical On-line Database, “Preliminary mid-year data for 2014,” <http://www.unhcr.org/pages/4a013eb06.html>. Accessed on May 11, 2015.

²⁵ Interagency information sharing portal for Syrian regional response <http://data.unhcr.org/syrianrefugees/regional.php> accessed middle of February 2015.

CHAPTER 2: PRIORITY NEEDS AND VULNERABILITIES

Identified Priorities

To obtain a general indication of the needs that families are prioritizing, also disaggregated by age and sex, respondents were asked during the household survey what their families, and what men, women, boys, and girls in their community needed most. This was then discussed in more detail with focus group discussion participants and in individual interviews. These priorities are discussed below in order of their importance.



* In 2014, shelter-related needs were recorded under one broad category (“Shelter”). To better understand shelter- and cash-related needs, the 2015 survey differentiated between “rent” and “other shelter-related needs”. Due to the fact that rent is indeed the main shelter-related need, it seems appropriate to compare 2014 “shelter” data with 2015 “rent” data (rather than with 2015 ‘shelter’ data). Psychological and psychosocial needs were not included as a separate response category in the survey tool, but could have been reported under ‘other needs’. This was not the case, indicating that related needs are not easily identified and often not considered needs in the classical sense. However, in focus group discussions and individual interviews, questions about needs of different groups often triggered responses that point to considerable psychological and psychosocial needs.

According to the data and information gathered through these tools, **being able to pay rent**, usually a household’s largest expense, continues to be Syrian families’ main concern: 79% of all families interviewed said that they are worried about their ability to pay rent.

Food was identified as the second most important priority: more than half of the survey respondents identified food needs as a pri-

mary concern for their family. While food has been identified as a need by Syrian families in previous CARE urban assessments, the very high prioritization of food is a new development in 2015 that reflects recent cuts in food voucher support that previously ensured basic food security of almost all Syrians registered as refugees. High food needs emerged in particular in Azraq town, where close to 80% of the survey respondents identified food as a main area of concern.

Close to half of survey respondents reported concerns about their general **ability to cover the cost of living** in Jordan, reflected in **a need for cash**. This is not surprising when looking at the income and expenditure data: while more families than in previous CARE urban assessments report having obtained an income from work and while families have reduced their monthly expenditure compared to the previous year, families continue to face a monthly shortfall between income and expenditure, resulting in depletion of savings and assets and accumulation of debt as displacement is prolonged.

Access to health surfaced as the fourth most prominent priority, reflecting both a high rate of illness, injury and disability (some previously existent, some related to war and displacement) and a recent change in policy that requires Syrians to pay health care fees on par with non-insured Jordanians in public health facilities. UNHCR/JHAS clinics continue to provide free medical services, but only to those refugees that are considered most vulnerable (families selected for/recipients of UNHCR cash assistance). Families often struggle to cover the expenses for medical services, medication, and transport to and from health centers.

One quarter of survey respondents expressed worries about their abilities to find **employment**. Access to work permits and employment opportunities was also a prominent topic in focus group discussions, especially with Syrian men.

One in five families worries about education. Concerns about **access to and quality of education** continued to surface in group discussions and interviews as important priorities. School attendance rates have increased only slightly since CARE’s 2014 urban assessment, and about one-third of school-age Syrian children are not attending school.

Many research participants also expressed **psychological and psychosocial needs**, and in particular indicated high stress levels.²⁶ Due to cramped housing conditions—a stressor itself—they often do not find the physical and emotional space to deal with accumulated stress resulting from uncertainty about the future, worries about the safety and wellbeing of family and friends in Syria, fear of being returned to the camps or to Syria, etc. Outside the house, there are

²⁶ Psychosocial and psychological needs are not easily identified in a household survey set-up and tool, and, unsurprisingly, did not emerge as a quantifiable need during the household survey. However, in focus group discussions and individual interviews, research participants often described different needs and worries that can be classified within the wide spectrum of psychosocial and psychological concerns.

“All Syrians have the same need; they all struggle to cover the rent of the house.”

Focus group discussion, Syrian women, Azraq town

“Sometimes we do not eat; just one tablespoon. This is possible, but it is not possible to forget about the rent. We have to pay that; we need to live somewhere.”

Focus group discussion, Syrian women, Azraq town

79% of families said that they are worried about their ability to pay rent

usually no places considered safe for children and adolescents to play, learn, and do sports nor adequate areas for men and women to escape crowded living conditions and engage in activities that would help them talk about and deal with accumulated stress. Some research participants also reported more specific problems such as bed-wetting or loss of speech in children, and withdrawal, increased levels of anger/aggression or loss of hope and sense of purpose in adults. High levels of psychological need has been identified through CARE's urban assessments since 2012.

Accommodations

As during previous CARE assessments, housing-related concerns surfaced as the primary need of Syrian families. Rent continues to be many families' main worry—as rent typically accounts for the largest part of their monthly expenses. It is thus not surprising that 79% of the families interviewed mention cash for rent as their primary need. Quality of housing was also frequently mentioned in group discussions, and while the overwhelming majority of families interviewed had a rental contract (with the exception of respondents in Azraq town), the threat of eviction continues to be high for some families, especially if they have not been able to pay the rent for several months.

RENT

The vast majority (98%) of the households interviewed live in rented accommodations. Compared to data from CARE's 2014 assessment, average rental prices reported for Amman, Irbid, Mufraq and Zarqa have decreased by 16-17% over the last 12 months. Secondary data, although accessible at the national level only, indicates that during the same period, housing prices in Jordan have increased by four percentage points, and currently stand at 125% of the 2010 baseline.²⁷ This suggests that the relative decline in rent paid and reported by Syrian families is either specific to the surveyed location or to the Syrian refugee group.²⁸ It is likely that Syrian refugees by now are better informed about the rental market and thus are able to negotiate a better price. It is also possible that Syrian families have moved to cheaper, lower-quality housing or are employing other coping strategies, such as sharing accommodations to reduce costs. Further data collection and analysis would be necessary to better understand the dynamics that are leading to a decrease in rent paid by Syrians in urban areas, in particular, but not limited to, monitoring of rental prices paid by Syrians.

²⁷ Department of Statistics—"Consumer Price Index," http://www.dos.gov.jo/dos_home_e/main/economic/price_num/index.htm, accessed on May 5, 2015.

²⁸ During CARE's 2014 Urban Assessment, Jordanian families reported considerably lower monthly rental expenses than Syrian families.

| Reported expenditure on rent and change compared to 2014, in JOD | 2012 | 2013 | 2014 | 2015 | Change compared to 2014 |
|--|------|------|------|------|-------------------------|
| Amman | 135 | | 202 | 168 | -17% |
| Azraq | | | | 140 | n/a |
| Irbid | | 175 | 199 | 172 | -17% |
| Mufraq | | 150 | 216 | 181 | -16% |
| Zarqa | | 125 | 149 | 125 | -16% |
| | | | 193 | 161 | -16% |

It must be highlighted, however, that even if rent paid by Syrians seems to be declining, rent continues to account for more than half of families' monthly expenditures. As data included in the table below shows, the share of rent in the household budget sharply increased in 2014 as compared to 2013, and has declined somewhat since then. On average, Syrian families now spend 61% of their household budget on rent.²⁹

| Share of rent as part of total expenditure | 2012 | 2013 | 2014 | 2015 |
|--|------|------|------|------|
| Amman | 55% | | 66% | 55% |
| Azraq | | | | 58% |
| Irbid | | 46% | 55% | 68% |
| Mufraq | | 47% | 85% | 61% |
| Zarqa | | 54% | 56% | 54% |
| | | 49% | 65% | 61% |

Given high expenditure for rent, about one in six families opts to share accommodations and the related cost. It must be highlighted that sharing accommodations is primarily a financial coping mechanism, often adopted by new arrivals. Female-headed households continue to be slightly more likely to share accommodations with other (often, but not necessarily, related) families. However, in individual interviews, female heads of households emphasized that sharing accommodation often adds to their psychosocial stress, and that they preferred to move to a separate accommodation whenever their situation allowed.

Another shelter-related coping strategy that some Syrian families adopt is delaying rent payment. While some research participants

²⁹ This is considerably above the general standard applied for affordable housing of 30% of the total household expenditure.

highlighted the generosity and flexibility of their landlords when it comes to delaying rent, prolonged periods without rental payments puts families at risk of being evicted or exploited by their landlord. A 2014 report by the Women’s Refugee Commission indicates that female-headed households appear to be particularly vulnerable to the whims of landlords and subject to physical and sexual exploitation.³⁰

Housing security

As mentioned above, almost all the families surveyed live in rented accommodation. The overwhelming majority (86%) of these also had a written rental contract (92% when excluding Azraq).³¹ Comparison with data from CARE’s 2014 Urban Assessment indicates a certain positive trend with regards to formalization of tenure.

In Azraq town, tenure was found to be considerably more insecure: of the families that rented accommodation, 43% had only a verbal agreement with their landlords. It must, however, be noted that a written rental contract only provides limited legal protection; in case of dispute, a rental contract will not be accepted by a court unless it is registered with the local municipality, and shelter actors interviewed have highlighted that the standard rental contract favors the landlord over the tenant and does not necessarily provide the tenant with protection from eviction.

Half of the survey respondents indicated that they could stay in their present accommodations for six months or longer; when excluding Azraq town, the share of families with relatively stable housing arrangements even increases to 59%. However, it is of concern that 40% of the families interviewed (30% excluding Azraq) did not know how long they could stay in their accommodations. In Azraq town, a staggering 86% of the families interviewed did not know how long they could continue to live in their current house.

Evictions have been a common experience among Syrian families: one quarter of the survey respondents reported that their family had been evicted before, on average 2.6 times. Survey data highlights that evictions are a problem in particular for Syrian families living in Amman: 57% of them were evicted in the past, and 5% reported being under immediate threat of eviction. However, it must be noted that the reported risk of evictions has decreased since CARE’s 2014 Urban Assessment, where 7% of the families interviewed reported

³⁰ Unpacking Gender: The Humanitarian Response to the Syrian Refugee Crisis in Jordan, Women’s Refugee Commission, March 2014.

³¹ The UNHCR 2014 Home Visit report, p. 52, found that one in five families did not have a rental contract. It must be noted that the UNCHR report is based on data from families living in both urban and rural areas. A comparison between CARE’s data from the (relatively smaller) town of Azraq with data from the other urban areas indicates that lack of rental contract potentially affects families in smaller towns / rural areas more than those living in urban areas: in Azraq, only 57% of families that rented had a written contract as opposed to 92% in the other urban areas surveyed.

immediate threat of eviction, as opposed to 2% in the 2015 household survey.

Survey data indicates that female-headed households are more affected than male-headed households by unstable housing: 43% report not knowing how long they could stay in their accommodation, and only 46% had a housing arrangement that allowed them to stay for six months or longer. Among female-headed households, the proportion of those with a written rental contract was also slightly lower than among male-headed households. However, female-headed households were slightly less at risk of eviction than male-headed households. At the same time, a higher percentage of female- than male-headed households have received assistance to cover their rents (25% vs. 19%).

As part of the on-going re-registration/verification process, all Syrians living in Jordan are required to produce a written rental contract and a copy of the landlord’s identification document to renew their MOI registration. While this process might have a positive effect on formalization of rental contracts, it potentially prevents families that are not able to obtain a rental contract, such as families living in temporary or transitional shelters, from re-registration and thus from accessing public services, registration with UNHCR, and—consequently—any protection, including from forced return. Also, group discussion participants indicated that they were concerned about the cost of registration of the rental contract with the Jordanian authorities, although this is required to submit the contract as a legal document before a Jordanian court.

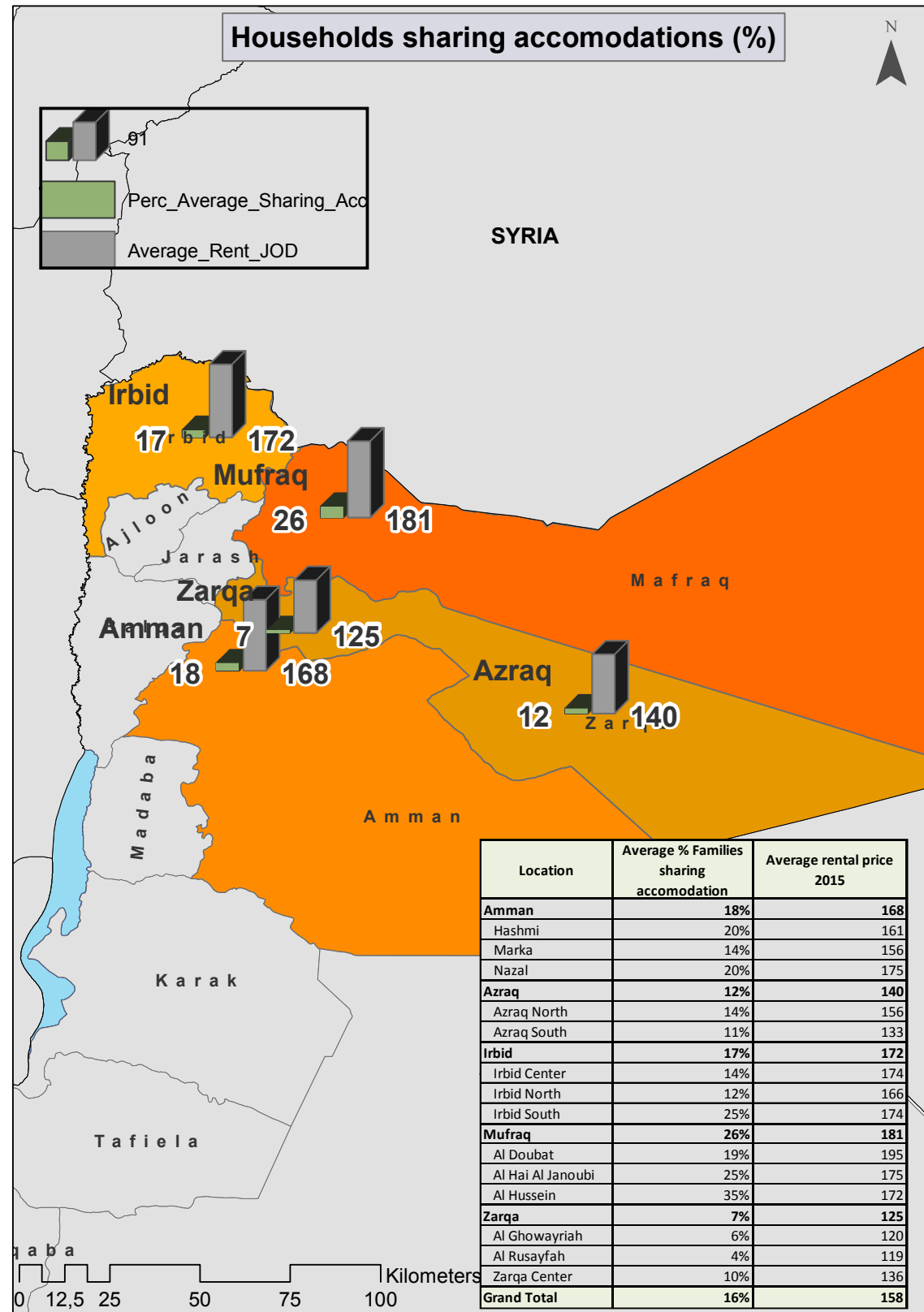
Housing quality and equipment

Data collected on housing conditions indicates that there continues to be a high need in terms of shelter repair and improvement. Twenty-eight of the families interviewed were living in either temporary or transitional shelters, often tents or makeshift shelter made of tin or wood.

Enumerators recorded unhygienic conditions or a lack of privacy in about one-quarter of all shelters visited, respectively. They also frequently observed leaking roofs (21%), broken doors (14%) and broken windows (12%). About one in ten families was living in an accommodation with damp walls and another 10% in shelters infected by pests.

Survey teams in Azraq highlighted particularly dire housing conditions: one-third of the families visited had broken doors, another 28% were living under a leaking roof, and one-quarter of accommodations visited had broken windows.

“How do we manage here? We have not paid the rent for eight months, basically since we arrived. It is 150 JOD a month, including utilities. The landlord keeps threatening to call the police if we cannot pay the rent.”
Mohanned, father of eleven, Azraq town



Heating was identified as the most pressing shelter-related need:³² across the areas surveyed, eight in ten families reported not having sufficient heating sources to warm up their accommodation during the winter. Seventeen percent of the families interviewed reported not having any source of heating at all. In Zarqa and Azraq, more than a quarter of all families did not have any heating source.

Other housing-related needs frequently reported were a lack of separate kitchens and/or bathrooms (some families reported having to wash themselves in the kitchen), bathrooms/toilets shared with other families and thus lacking privacy, and no/broken bathroom/toilet doors or sanitation facilities outside of the house.

In terms of winterization needs, cash for fuel was identified as a pressing need by 80% of all survey respondents, while two in three families said they would need (additional) heaters, and 40% reported being in need of blankets and mattresses.

| Winterization needs | Heaters | Cash for fuel | Mattresses and blankets | Clothes | New accommodation | House repair |
|---------------------|------------|---------------|-------------------------|------------|-------------------|--------------|
| Amman | 59% | 87% | 32% | 18% | 8% | 15% |
| Azraq | 84% | 81% | 74% | 54% | 11% | 20% |
| Irbid | 59% | 53% | 39% | 29% | 5% | 3% |
| Mufraq | 49% | 87% | 21% | 18% | 5% | 6% |
| Zarqa | 65% | 86% | 36% | 27% | 5% | 8% |
| Grand Total | 63% | 79% | 40% | 29% | 7% | 10% |

Food

Overall, the assessment data indicates that unmet food needs have increased for a considerable proportion of the refugee population, compared to data from previous years. Six in ten families interviewed said they were concerned about satisfying their food needs. This is in contrast to results from previous CARE assessments, where almost all survey participants were covered by WFP food assistance and were thus less concerned about meeting their food needs.

Starting in October 2014, WFP has responded to funding shortfalls by introducing several cuts in its food support program to non-camp refugees in Jordan, with the overall aim of ensuring that food needs of the most vulnerable households are covered with the decreasing financial resources available. Initially, 6% of the non-camp refugee population (37,000 Syrians) were deselected from the food assistance program as they were considered food-secure. From January

³² It must be noted that the household survey was conducted between end of January and end of February, when it is still quite cold in central and northern Jordan and, especially during the current year, the locations surveyed were repeatedly affected by snow.

“I get food vouchers, but the 13 JOD [they provide] are not enough. I need soap to wash myself and to clean my clothes. With the food vouchers, I buy sugar, rice, sometimes one chicken, but it only lasts for one week. The neighbors sometimes give me food. Sometimes I don’t eat for 15 hours, but this is bad, because I have diabetes.”

Abdullah, 65, Mufraq. He shares one room with another older man from Iraq

“I use the food vouchers to buy potatoes, oil, chicken, cucumber, garlic, rice, flour. I buy five chickens for the whole month and then I split them up in very small portions so they last longer. At the end of the month, there is usually one week when we do not have food. We survive with the help from neighbors.”

Nervine, Female head of household, Zarqa

“The food vouchers are not enough at all. Some days, the children go to bed without dinner.”

Male focus group participant, Mufraq

2015 onwards, WFP food voucher assistance to all non-camp refugees was reduced from 24 JOD to 13 JOD per month and person.³³ In March 2015, WFP announced that families considered severely food insecure would receive 20 JOD (the standard amount across the region), families in the “mildly food insecure” category would receive 10 JOD, and food voucher support would be discontinued for families considered food-secure.³⁴

While all families were affected by the temporary reduction of food voucher support at the time of the assessment, a higher share of families not receiving such support were found to be concerned about meeting their food needs than among those receiving WFP food voucher support: among the families not receiving WFP food voucher support, 69% said they had unmet food needs as opposed to 56% of those receiving such support.

FOOD QUANTITY

Research participants emphasized the difficulty they had in covering their food needs during the entire month after WFP food voucher cuts. One in ten families stated that they did not receive food vouchers (19% in Azraq town), either because they were deselected from the food voucher program, were waiting to receive the e-vouchers (mainly in Azraq), or because they were new arrivals or left the camp without a ‘bailout’ and thus could not register with UNHCR. Of the families not receiving WFP food voucher support, only 18% (23 families) had received some support from other organizations to cover their food needs, and indeed CARE Urban Refugee Protection Center teams and CBO partners have reported an increasing number of families approaching them to ask for support to cover their food needs.

Qualitative information indicates that the reduced food support (13 JOD at the time of the survey) would only allow families to cover their basic food needs for two, maximum three, weeks and sometimes only for one week. This is also confirmed by survey data on expenditure on food where families not receiving food vouchers reported spending an average of 9 JOD per month and per person more on food than families who did receive food vouchers—very close to the amount of the food voucher reduction of 11 JOD. Research participants, especially female heads of households and older people interviewed reported that they would often depend on donations from neighbors to cover their food needs after having used up their food vouchers.

³³ ACAPS/SNAP: Regional Analysis Syria. Part B: Host Countries. Q4 2014, p. 19.

³⁴ World Food Program, “WFP Prioritizes Most Needy Syrian Refugees For Food Assistance In Jordanian Communities,” <https://www.wfp.org/news/news-release/wfp-prioritizes-most-needy-syrian-refugees-food-assistance-jordanian-communities>, 19 March 2015.

DIETARY DIVERSITY

The household survey did not collect data on dietary diversity as this was considered beyond the scope of this multi-sector assessment and the testing of the tool indicated that questions on food consumption were considered highly sensitive by responding households. However, in group discussions and individual interviews, refugees indicated that they consumed very little meat, vegetables and fruit because items from these food groups were often unaffordable. Many raised concerns that children, older people, and people with specific health conditions, for instance chronic diseases that could be better managed with a balanced diet, did not have access to these items. A WFP food security monitoring exercise from July 2014 indicates that the number of days refugee households consumed vegetables and meat was comparable with the number of days host communities consumed vegetables and meat, while fruit consumption was very poor even before the cut in food voucher support.³⁵

COPING STRATEGIES RELATED TO FOOD

To deal with difficulties covering food needs, families primarily reported buying less preferred or less expensive food on three to four days a week, reducing the number of meals eaten during the day (on two to three days), or reducing portion size (on two days). Most (62%) of the families interviewed reported coping by buying food on credit. Other coping mechanisms were to reduce food expenditures (53%), spend savings on food (38%) and sell household items (34%). A considerable share of the families also said they could not use these strategies anymore, because they had already exhausted them: notably, 14% had spent all their savings, 11% did not have any household items left to sell, and 8% had sold all their assets.

Overall, assessment data indicates that unmet food needs are increasing both in terms of quantity and in the type of food affordable for refugee households. This is also confirmed by information from CARE’s Urban Refugee Protection Centers and some CBO partners that report an increasing number of refugees approaching centers to ask for in-kind or cash food support after the recent cuts in support.

Health

Access to affordable medical services surfaced as the fourth priority, reflecting high health needs among the refugee population (both previously existing and war-related conditions), the overstretched capacities of the Jordanian public health system, and a recent change in policy that requires Syrian refugees to pay fees for medical services on par with uninsured Jordanians.

The JRP highlights key challenges for the Jordanian public health sector in providing sufficient and quality medical services to both

³⁵ WFP/REACH, “Comprehensive Food Security Monitoring Exercise,” July 2014, p. 48.

the local and the refugee population, with facilities and teams struggling to accommodate an increased demand for services and medication. The JRP concludes that these service gaps “[pose] risks to the population’s health status and to social stability.”³⁶

Until November 2014, Syrian refugees had free access to public health services in Jordan. To reduce the cost and impact on the public health sector, the Government of Jordan changed this policy, and now Syrian refugees are required to pay fees on par with non-insured Jordanians. At the time of writing, UNHCR/JHAS clinics were continuing to provide free medical services (primary and some secondary services) to the most vulnerable refugees (those receiving or selected for UNHCR cash assistance). However, it must be noted that—partly as a result of the policy change—a considerable share of Syrian families reported a lack of access to health services: 31% of the families interviewed said they could not access health care when needed during the last six months, and financial reasons surfaced as the main constraint both in the household survey and in group discussions. Research participants often indicated that they were not able to afford medical services (and transportation to them) and would thus rather just access pharmacies to get the medication that they (thought was) required to treat their condition.

PREVALENCE OF MEDICAL CONDITIONS

Data on health shows high need for different kinds of medical services and medication, especially among older people. Three-quarters of the older population (age 60 and above) were reported to suffer from chronic diseases (78% of women and 70% of men). Eight percent of men (age 19 and above) had been injured. Five percent of older people and 3% of adults between the age of 19 and 59 were living with a disability (higher percentages for men than women across both age groups).

Among youth, 2.4% of children up to age five and 3.3% of school-aged children (up to age 18) suffered from a chronic disease (with a higher prevalence among boys than girls for both age groups). Fifty-nine minors were living with a disability and 37 had been injured.

It must be noted that a variety of contextual factors, including unhealthy housing conditions (dampness, lack of heating and ventilation, etc.), inadequate diet (low consumption of vegetables, fruit, meat, dairy products), and psychosocial stressors (cramped housing conditions, worries about covering basic expenses and in general about the future, verbal and physical harassment, lack of safe play and sports areas outside of the house, etc.) make treatment and management of existing conditions more difficult and provoke the surge of new conditions, including both communicable and non-communicable diseases. These concerns were reported in CARE’s 2014 Urban Assessment and must be considered a persistent characteristic of the

³⁶ JRP, p. 47.

displacement experience, with all the associated negative impacts for the affected population’s health.

ACCESS TO HEALTH SERVICES AND MEDICATION

As noted above, three in ten Syrian households interviewed reported that they could not access health services when needed during the previous six months. This indicates a significant deterioration of the situation compared to that at the beginning of 2014, when CARE’s urban assessment found survey respondents had almost complete access for their health needs.

Of those families that did report the ability to access health services, 52% across all locations reported accessing public health facilities, one quarter reported using private facilities, and 13% accessed services provided by NGOs. Comparison with CARE data from 2014 indicates a shift from public services to NGO services: while the families accessing public services has decreased by 22% over the past year, utilization of NGO services has increased during the same period.

| | Financial constraints | No documents | Service not available | Access denied | Lack of knowledge |
|-------------|-----------------------|--------------|-----------------------|---------------|-------------------|
| Amman | 57% | 24% | 7% | 4% | 30% |
| Azraq | 68% | 42% | 6% | 4% | 14% |
| Irbid | 93% | 27% | 3% | 2% | 2% |
| Mufraq | 91% | 6% | 6% | 0% | 3% |
| Zarqa | 63% | 16% | 13% | 0% | 17% |
| Grand Total | 80% | 23% | 6% | 2% | 10% |

Financial constraints surfaced as the main barrier to accessing health services. Lack of appropriate documentation was reported as a secondary concern. It must be noted that this is a reversal of the situation found in CARE’s 2014 Urban Assessment and an International Medical Corps (IMC) assessment of health access published in early 2014,³⁷ where lack of appropriate documentation surfaced as the primary barrier to access health services, while financial constraints were reported as secondary obstacle.

Across the locations surveyed, 80% of Syrian families reported that high costs prevented them from accessing health services. In Irbid and Mufraq, nine out of ten families without access said that they were facing financial access constraints. Access to affordable health care has been significantly curtailed since CARE’s 2014 Urban Assessment due to a recent change in policy: since November 2014, Syrian refugees have to pay fees in Jordanian public health facilities on par with Jordanians that do not have medical insurance. According

³⁷ International Medical Corps, *Population-Based Health Access Assessment for Syrian Refugees in Non-Camp Settings Throughout Jordan*. p. 17.

3 in 10 Syrian households reported that they could not access health services when needed during the previous 6 months

to the government, this step had to be taken as the provision of free health services to Syrian refugees was becoming an unbearable expense. While the rates that Syrians now pay are still highly subsidized and thus relatively low for simple consultations/treatments, they can put a considerable burden on a family's budget if several family members suffer from an acute or chronic condition at one time or if costly examinations (such as radiological examinations, biopsies) are required. The need to secure cash to cover medical treatment puts vulnerable families at additional risk of resorting to negative coping strategies (e.g., begging or accepting offers of support in return for sexual favors were reported).

A lack of appropriate documentation surfaced as the second most important barrier to access health services, reported by one in four families. In Azraq, 42% of all families said they could not access health services when needed because they did not have the required documentation. Syrian refugees need both an MOI card and a valid UNHCR registration to access public health services. It must be noted that the MOI card has to be issued for the current place of residency to provide access to health services there. However, it is often difficult for families to (re-)register with the Jordanian authorities in the place where they currently live, because they cannot find a sponsor in the location.

In absence of affordable/free access to medical services, and lack of financial resources to cover transportation to health facilities, many families resort to buying medication that they (believe they) need at nearby pharmacies. Some research participants also indicated that the required medication is sometimes not available at public health centers or insufficient. The lack of availability of certain types of medication was also recorded in a 2014 IMC health assessment. With regards to health access barriers and NCD management, the report highlights that "a healthcare situation in which finances determine a chronic patient's ability to effectively manage his/her condition is unsustainable, especially for those who will require long-term and/or expensive medications."³⁸

It must be noted that there continues to be an enormous gap with regards to tertiary services required for treatment, e.g. of cancer, multiple sclerosis, thalassemia or kidney insufficiency. In such cases, the cost of services and treatment can amount to several hundreds if not thousands of Jordanian Dinars—amounts that are generally far beyond the financial capacities of Syrian households. UNHCR provides cash assistance to a very limited number of these cases or recommends them for resettlement. The majority of refugees with severe medical conditions, however, continue to receive only palliative care.

38 International Medical Corps: p. 28.



SEXUAL, REPRODUCTIVE AND MATERNAL HEALTH (SRMH)

There is little secondary information available on SRMH needs and access to services among the Syrian refugee community in Jordan. The assessment survey tool focused on maternal health aspects as this was considered the most relevant area to be included in a multi-sector assessment while at the same time the least sensitive. Therefore, the following discussion will focus primarily on aspects of maternal health.

CARE household survey data indicates high unmet ante- and post-natal health care needs. Ten percent (or 125) of the families interviewed included pregnant women, and 18% of households (or 236) included lactating women. Half of the families with pregnant women reported no access to ante-natal health care (44% when excluding Azraq) and 58% of families with lactating women said they did not access post-natal health services (55% when excluding Azraq). Information gathered through focus group discussions with women indicates that financial constraints are currently the main barriers for women in accessing pre- and post-natal care.

In group discussions and individual interviews, the cost of delivery often surfaced as a specific concern, in particular if a caesarean section was required. While the costs of emergency C-sections are currently covered through JHAS/UNHCR support, planned (i.e. med-

Children playing in the one room house that their family is renting in Amman. The family collects bread scraps for resale, earning 10 cents for every kilogram of scraps. (Credit: Mary Kate MacIsaac/CARE)

ically indicated) C-sections are only covered for women considered vulnerable according to UNHCR cash assistance criteria. Women who need a C-section but are not considered vulnerable according to UNHCR criteria have to pay for the operations themselves. Cash actors such as CARE currently cover this gap until more sustainable solutions become available.

Previous CARE assessments as well as a report by the Women’s Refugee Commission³⁹ have highlighted the fact that many gynecologists and reproductive health practitioners are male, and that this also limits Syrian women’s access to gynecological services, including pre- and ante-natal care, as the use of gynecological services provided by male health personal is considered inappropriate by many. The Women’s Refugee Commission’s report also notes that “the rural Syrian population is not necessarily accustomed to routine gynecological exams and such visits are almost unheard of for unmarried women.”

The limited survey data available indicates high maternal health needs, and a need for more comprehensive assessments of SRMH needs and access to services.

“I have a daughter who is 15. She refuses to go to school, because she knows I don’t have money. She decided not to go to school anymore.”

Male focus group participant, Mufraq

Education

| Girls and boys out of school (age 7-18) | |
|---|------------|
| Girls | 33% |
| Amman | 29% |
| Azraq | 53% |
| Irbid | 23% |
| Mufraq | 32% |
| Zarqa | 27% |
| Boys | 38% |
| Amman | 32% |
| Azraq | 56% |
| Irbid | 31% |
| Mufraq | 36% |
| Zarqa | 37% |
| Grand Total | 36% |

Research participants noted that in Syria prior to the conflict, both girls and boys were able to receive an education up to the secondary level, and that young men and women were also attending univer-

39 Women’s Refugee Commission, *Unpacking Gender: The Humanitarian Response to the Syrian Refugee Crisis in Jordan*. March 2014, p. 18.

I TRAVELED FROM RAMTHA, TO AJLUN, IRBID, TAWFILEH, AQABA, SHOBAK—UNTIL I FOUND A SCHOOL IN AZRAQ THAT WOULD ACCEPT MY CHILDREN

“When we first arrived, we stayed in Zaatari camp, but then we moved away from there. I was looking for a place where I could register my children in school. We moved to Ajlun for a week, and during this time, I went to many places to find a school that would accept my children: I travelled from Ramtha, to Ajlun, and Irbid, then to the south to Tawfileh, Aqaba, Shobak, until I found a school in Azraq that would accept them. [...]

It was ok for us, but others have difficulties registering their children. In Azraq, they say that they do not want to register any Syrians, but I want to educate my children. [...]

Some people also do not want to register their children, because they need to work; some children also leave the school themselves so they can work. [...]

A friend of mine did not want to send his girls to school, because he thought the way to school was not safe. They stayed at home and cried, because they wanted to go to school. We gathered a couple of friends and together we interfered, and now he lets them go to school. [...]

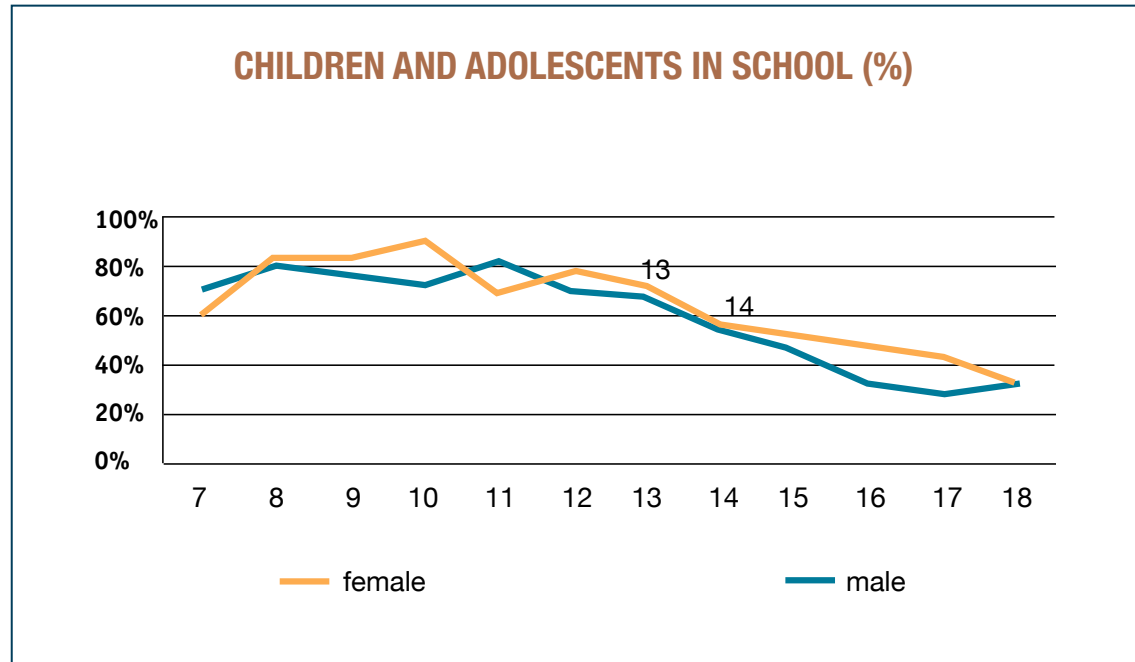
I also walked to school with my daughters to see if the way is safe; my oldest daughter wants to go to university, but she can’t.

Mohanned, father of 11 children, Azraq town

sity, if they wanted. In Jordan, however, university schooling is expensive and thus not accessible for most refugees.⁴⁰

School attendance rates among refugees remain insufficient and have in fact not substantially increased since CARE’s 2014 Urban Assessment—despite intensive efforts by national and international actors and a low number of new arrivals during 2014. Overall, the school-at-

40 A 2013 study by the University of California at Davis indicates that high tuition fees is the main challenge for Syrian refugees in Jordan in both private and public universities, where they pay foreigners’ rates. In addition, lack of education certificates and differences in the academic systems between Syria (French system) and Jordan (American system) were mentioned as barriers for young Syrians to access tertiary education in Jordan. See UC Davis, *Uncounted and Unacknowledged: Syria’s Refugee University Students and Academics in Jordan*, May 2013, p. 13.

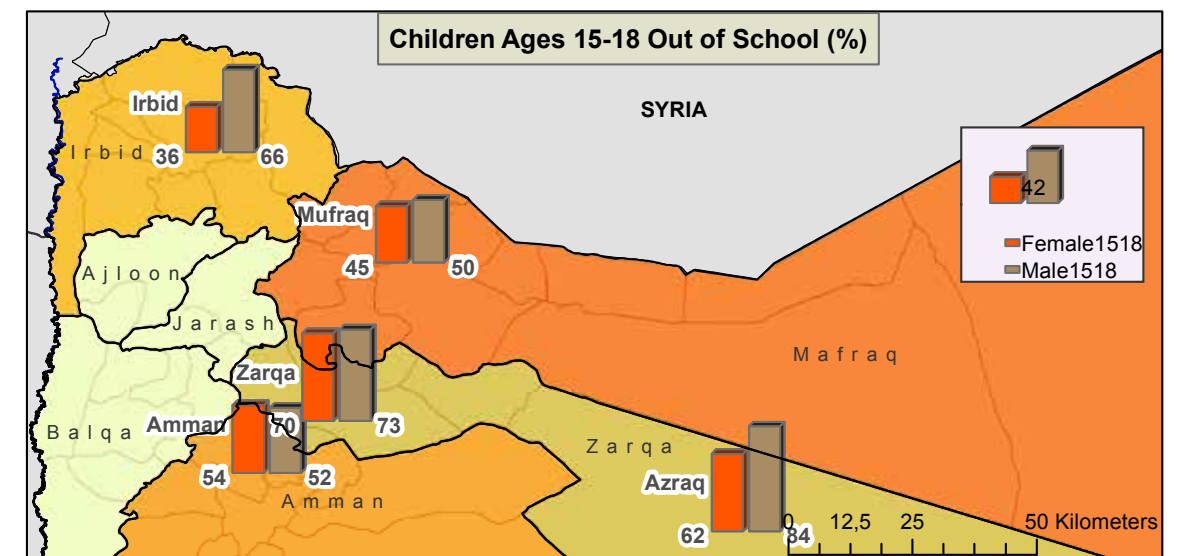
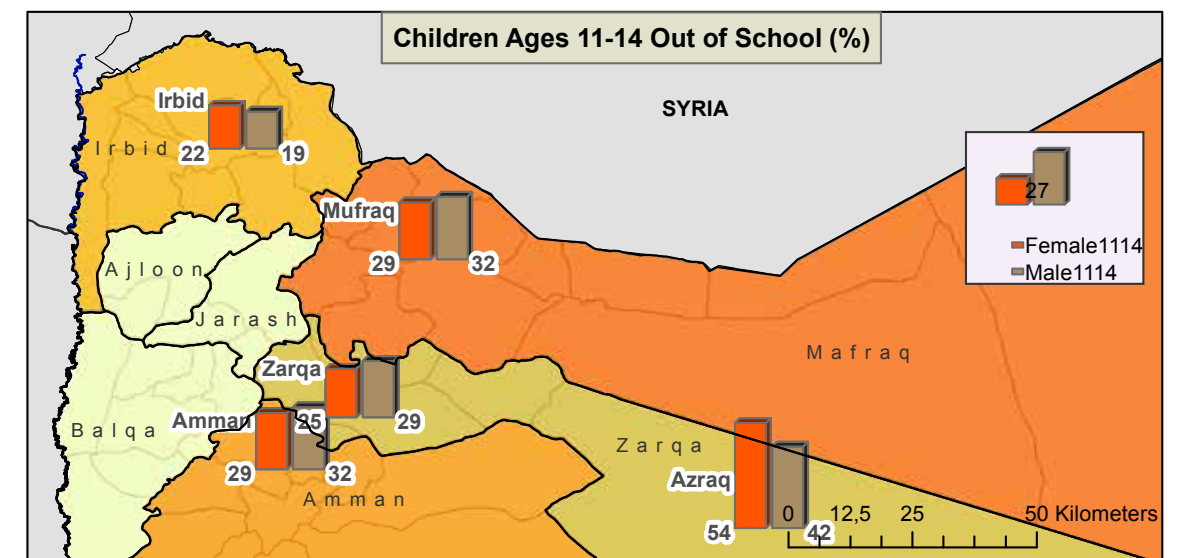
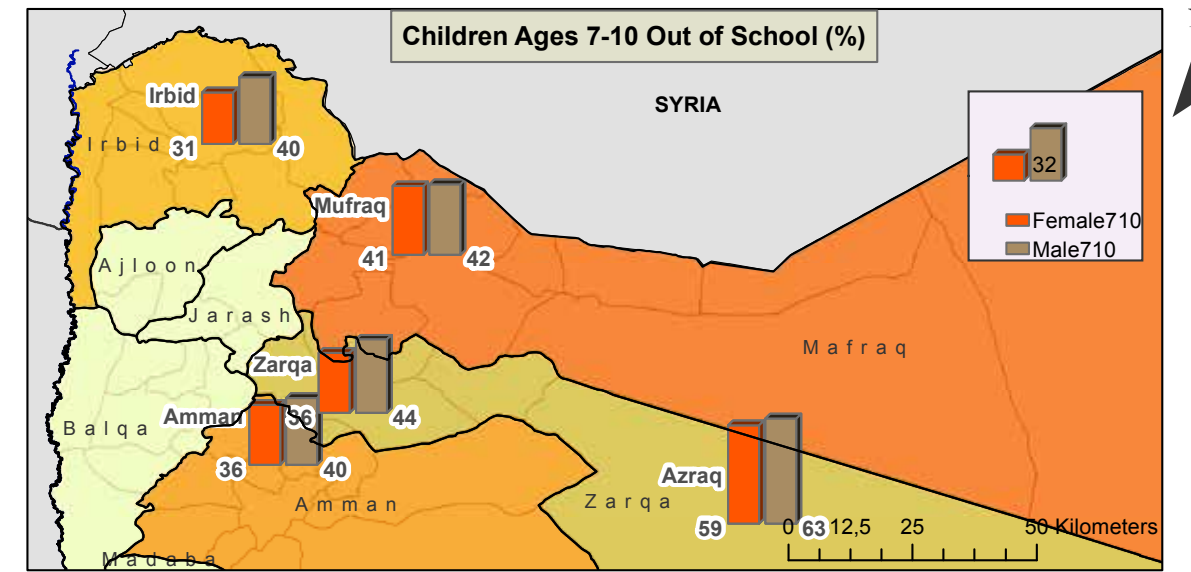


tendance rate has increased by only 12% compared to 2014, and now stands at 69% (excluding Azraq town). It must be highlighted that in Mufraq, the rate of children out of school dropped from 65% to 34% between 2014 and 2015, indicating significant success in integrating children, in particular from newly-arrived families, into the education system. However overall, more than one-third of school-age children and adolescents in the households surveyed (including Azraq town) are not attending school.⁴¹

As during CARE's 2014 assessment, a higher percentage of boys (38%) than girls (33%) were out of school. An analysis by age group indicates that school attendance rates are fairly stable for both boys and girls until age 13/14, when they drop to 59% (64% for male and 54% for female adolescents). Survey data indicates that adolescent boys continue to be the group most at risk of missing education. Focus group discussion participants explained that adolescent boys often quit school to work.

There are numerous reasons for children and adolescents not to attend school, and they are different for boys and girls. For 39% of the children and adolescents out-of-school, the reason was financial. While primary and secondary education continues to be free, costs associated with education (transportation, uniforms, books, stationary etc.) were often mentioned as major barriers to school attendance. Research participants also highlighted concerns related to distance between school and home (e.g., in case a closer school did not accept any more registrations) that made parents worry about their children's safety in the street in terms of traf-

⁴¹ Data analysis indicates that a high percentage of six-year-old children were out of school because they had not yet become school-age. Due to the difficulties in distinguishing these from children of the same age that were not attending school for other reasons, this age group was excluded from the analysis, and age groups were set-up as follows: 7-10, 11-14, 15-18.



fic and harassment, in particular of girls.⁴² Other reasons included missed education in Syria that prevented children and adolescents from continuing in the grade that would correspond to their age and thus making them uncomfortable among younger classmates; if they missed more than three years of education, enrollment would not be possible at all. Boy and girl children also experience bullying in schools, with increased risks of sexual violence. Difficulties adapting to the curriculum or to life in Jordan in general, the psychological consequences of war and displacement, disability and concerns over quality of education were other factors limiting school attendance. Nineteen percent of adolescent boys (age 15-18) had dropped out of school to work. Research participants indicated that child labor was previously quite common in Syria, but that displacement further contributed to its prevalence, and the priority was now often to earn an income, with schooling taking on less importance. Twelve girls aged 14 to 18 among those surveyed had dropped out of school when they got engaged.

Some families also mentioned a lack of required documentation (MOI card, UNHCR registration) although anecdotal information indicates that some families managed to register their children even without having obtained the MOI card.

Protection

DOCUMENTATION AND REGISTRATION

Until mid-2014, all Syrians that left the camps to settle in urban areas—with or without going through the official bailout procedure—could register with UNHCR in their new place of residence. In mid-2014, the GoJ and UNHCR agreed on a change of policy that requires refugees to show their “bailout” documentation in order to register with UNHCR.⁴³ Both the UNHCR registration and an MOI card are required for refugees to access public services and most assistance provided by humanitarian actors. This is particular true for public health services, while anecdotal information indicates that registration of children in schools is sometimes possible without these documents. The change in policy is applicable to all Syrians that requested an appointment with UNHCR after July 14, and potentially affects up to 200,000 refugees who left the camps unofficially.⁴⁴

In addition, during 2014, the bailout procedure—which allows refugees to leave the camp if they can provide a Jordanian sponsor/guarantor—was changed; under the new regulations, the sponsor had to be a close family member. While this new condition had the potential to reduce cases of fraud whereby Jordanian sponsors would

⁴² This is a concern shared by Jordanian parents, and some schools in Jordan would not even let girls (of any age) walk home unaccompanied from school unless the parents gave their explicit permission.

⁴³ Strategic Needs Assessment Project (SNAP): Regional Analysis Syria. Quarter 3 2014, October 2014. Part B: Host Countries. October, p. 77.

⁴⁴ Ibid.

charge considerable amounts of money merely to provide their signature on the bailout document, it has also prevented a considerable number of Syrians without close family members from leaving the camps through official channels. From January 2015, bailout from all camps was temporary suspended.

In combination, these policies potentially increase the percentage of unregistered refugees in non-camp settings as it has become more difficult for refugees to leave the camp via the official procedure and those who leave unofficially are unable to obtain an Asylum Seeker Certificate once having left the camp. SNAP already highlighted in October 2014 that this “leads to an increase in very vulnerable refugee groups who are subject to exploitation, arrest, and/or possible refoulement and are pushed into further poverty.”⁴⁵

CARE household survey data provides an indication of the effects of these policy changes. The overall percentage of families interviewed that did not have proper documentation had increased in 12 months, standing at 3% for those who lack UNHCR registration and 5% who do not have the MOI card. The issue of an increasing lack of documentation becomes more pronounced when disaggregating the data by date of arrival. Twenty-six percent of the families that arrived between January and June 2014, and 21% of those that arrived after July 2014 do not have a (valid) MOI card. Eight percent of the households that arrived during the first half of 2014 and 18% of those arriving since then report not being registered with UNHCR.⁴⁶

Half of the families without an MOI card and 43% of those without UNHCR registration reported not having access to health services, considerably above the overall average of 31%. Also, 61% of the school-age children in families without the MOI card, and 74% of those in families not registered with UNHCR did not attend school, as compared to 36% among the general refugee population.

In February 2015, the MOI and the SRAD, in cooperation with the UNHCR, launched a re-registration/verification process of all Syrians residing outside the camps in Jordan.⁴⁷

Through this process, all Syrian nationals residing in Jordan outside refugee camps need to renew their registration with the Jordanian authorities and will be issued a new MOI service document. The re-registration itself is free of charge, but a free-of-disease certificate for all family members of age 12 and above is required. This doc-

⁴⁵ Ibid, p.75

⁴⁶ It must be noted that this data is based on self-reporting; for protection reason and to allow families to report more openly on their general situation, including on sensitive topics, the survey teams were instructed to not check or review any documentation. The survey tool was also not designed to collect data that would allow differentiation between households that have never obtained valid MOI and/or UNHCR registration and those who did, but whose registration was expired or from a different location than that where they currently live.

⁴⁷ Only Syrians holding a Laissez Passer of the United Nations, Syrians holding a diplomatic passport, or Syrian females married to Jordanian males who obtained Jordanian citizenship are exempted from the urban re-registration/verification.

“It is okay for the Government of Jordan to require a sponsor. I want to stay safe and respect the Government of Jordan. But they [the sponsors] charge us about 200 JOD per person.”

Male focus group participant, Mufraq

“I want to legalize my status.”

Male focus group participant, Mufraq

“A Syrian man told me to give him 150 JOD and he will get me a sponsor for the MOI card in a legal way. But when I went to do the iris scan, it didn’t work.”

Male focus group participant, Mufraq

“I have a baby who isn’t registered yet. I don’t have a sponsor, so I haven’t been able to register the baby yet. I went to Rab As-Sahan, and asked them to give us back our [Syrian] documents, but they didn’t.”

Female focus group participant, Mufraq

ument costs around 30 JOD per person, in addition to transportation fees that can add up to a substantial amount. In addition, a rental contract has to be produced for re-registration. These pre-conditions potentially have a negative impact on refugees with a health condition and/or who are not able to obtain a rental contract (for instance, those living in ITS). CARE's Urban Refugee Protection Center teams report that the re-registration process has created a general sense of uncertainty and fear (of return to the camps or to Syria) among the refugee community, and these concerns were also repeatedly mentioned by research participants. During CARE's assessment,

IT SEEMS THAT EVERYTHING, OUR WHOLE LIFE, DEPENDS ON THE MOI CARD AND UNHCR REGISTRATION

Khaled, in his 30s, from rural Damascus

“I used to work as a blacksmith outside of Damascus. When the local truce in our area was broken, we had to leave for Dar'a. I tried to find work there, then in Lebanon, but was not successful. Eventually, we decided to come to Jordan.

I left Syria with my wife and our three children. We arrived in Jordan at the end of December 2013, and were brought to Zaatari camp. It was raining and cold. This was not a place where we could stay. We only stayed for a day.

I know a person in Mufraq who wanted to sign for me as a sponsor, but just me, not my wife and my children, so I refused. One of my cousins was already living in Irbid, and he rented a house for us here. We arrived here, but could not find a sponsor. I went to UNHCR, but I could not register without the MOI card.

I know of five or six people who were caught without the MOI card. The Jordanian authorities told them they would sent back to Azraq camp, so they decided they would rather return to Syria. Without MOI and UNHCR registration, all aspects of our life have become very difficult. For instance, getting medical services. We go to private doctors. That costs 40 JOD: 15 JOD for the doctor, 20 JOD for the medication, and 5 JOD for transportation. When we need a lab test, we can't afford it, because it costs 20 or 25 JOD. When our youngest son (now a year and a half old) needed a vaccination, we could get it during a vaccination campaign, but only one time. They did not ask for any documentation.

We can't get any support. No food vouchers. No CBOs or other organizations can help us.

I don't go out; I stay in Irbid only and even here I try to hide from the police. When I see policemen on the street, I cross so they don't stop me. Sometimes I work at night, in restaurants, or carrying furniture—anything that comes up. I tried to register my daughter at the school. I gave them a copy of my documents from Syria—I don't have the originals—but they also asked for the UNHCR card, so I couldn't register her. I then went to the Department of Education and they put her on the waiting list.

It seems that everything, our whole life, depends on the MOI card and UNHCR registration. I want to register, and I could find the money for the health certificate somewhere—borrow it maybe, but the procedures are very complicated. They should be simpler. Registration with UNHCR should be simpler.

four cases of forced return to Syria were reported, and anecdotal information also points to cases of relocation to Azraq camp.

The MOI cards currently in use lose validity once the new MOI cards have been issued, and only Syrians with newly issued MOI cards will continue to have legal residency and access to public services such as health and education. As part of the urban re-registration/verification process, refugees who entered through informal border crossings and had to hand-in their Syrian documents to the Jordanian authorities will receive their documents back. This process should facilitate civil registration processes in Jordan, for instance birth registrations and registration of marriages.

Overall, however, the re-registration process can be expected to have negative implications on the lives, livelihoods and protection of men and women who cannot register and are forced into even more clandestine workplaces (e.g. working in the night), where they are more at risk of exploitation and other forms of violence. Refugees without MOI registration also often limit their movement in public spaces for fear of being stopped by the police. They thus spend a lot of time in the house, with negative implications for their access to services and assistance as well as their psychological and psychosocial wellbeing and intra-household relations.

In connection with issues around documentation, it must also be highlighted that some Syrians have—knowingly or unknowingly—obtained forged documentation, and are thus now also at risk of not being able to formalize their status, and possibly of deportation.⁴⁸

During the research for this report it also became clear that frequent changes in bailout and registration policies, and complicated and sometimes inconsistent procedures have resulted in a certain degree of confusion and uncertainty among the refugee community.

SEXUAL AND GENDER-BASED VIOLENCE (SGBV)

The prevalence of SGBV, in its multiple forms, is extremely difficult to assess due to the stigma, shame and acceptance surrounding incidents. However, secondary data indicates that SGBV reporting rates among Syrian refugee communities seem to be relatively high, at least for some forms of SGBV such as domestic violence.

Rape, Sexual Assault and Sexual Harassment

CARE's research did not focus on rape, sexual assault and sexual harassment. However, some respondents did talk about harassment (unwanted physical and verbal attention) in schools, streets and at work. There are also individual reports of transactional sex offered to

⁴⁸ Strategic Needs Assessment Project (SNAP): Regional Analysis Syria. Quarter 4 2014, January 2015. Part B: Host Countries. October, p. 14. The problem of forged documents has been extensively documented by ARDD-Legal Aid in their report, Syrians, Fraud and Forgery in Jordan, 2013-2014.

CARE's research reveals that the problem of child, early and forced marriage is growing

women in exchange for work, protection, assistance or formalization of documents.

There are a large number of secondary resources available regarding sexual violence, especially inside Syria. Women, men, boys, and girls are all reported to have been the survivors of sexual violence. There were also reports of family members being forced to watch sexual violence against women in their families, often perpetrated by multiple armed actors during raids. It should be noted that refugee women, men, boys and girls in Jordan may be the survivors of this form of GBV and may require support to come forward and disclose this in order to receive multi-sectorial response services.

Physical Assault and other forms of Intimate Partner Violence (IPV)

CARE's research indicates a high level of acceptability of IPV by both men and women and sometimes by their children. This is linked to the pervasive attitude that the final decision is the male head of household's, that women should not insult men, and that if they do, men can beat them.

While CARE's research shows a certain degree of acceptability of wife-beating, many male respondents said that if a woman cheated on her husband, they would not bother beating her. Cheating on him would result in outright divorce. Disaggregated results show a higher degree of acceptance among men than women and further, a higher acceptability among fathers and mothers than among single men and women. Disaggregated results for boys and girls also show a level of acceptance amongst adolescents.

It should be noted that, according to information provided in 2014 by the SGBV working group in Jordan, "[d]omestic violence is the most commonly reported form of SGBV both inside and outside the camps. Social workers, psychologists, and lawyers estimate that over 50% of the survivors seeking support services are survivors of domestic violence."

Considering the sensitivity surrounding the reporting of this form of incident, the fact that 50% of survivors are seeking response services in connection to domestic violence indicates that in reality this form of incident has a much higher prevalence and it is most likely that the more severe incidents are being reported, rather than incidents which cause a lesser amount of emotional, psychological and/or physical harm. It may also indicate that this form of SGBV is identified as the most acceptable form of SGBV to report (as opposed to the more taboo forms of SGBV, such as rape and sexual assault and transactional sex—and the more normalized forms of SGBV, such as child, forced and early marriage, and denial of resources, opportunities and services). This, however, does not mean that this is the only type of SGBV that occurs. Further research is therefore urgently needed on

the knowledge, attitudes, skills and behaviors surrounding all forms of SGBV within the Syrian refugee community in Jordan.

Other barriers that prevent reporting of SGBV are: the risk of retaliation, the risk of "dishonoring" the family, and the limitations on women and girls from going too far from home without a male companion (a form of SGBV in itself as it restricts women and girls from equitably accessing resources, opportunities and services). Accessing basic and specialized services is the biggest challenge for Syrian refugee women and children (particularly girls) due to a limited ability to leave the home without a male family member.⁴⁹

Child, early and forced marriage⁵⁰

Results from CARE's research reveal that the problem of child, early and forced marriage is growing and that the longer Syrian refugee families face economic hardship and overwhelming issues of protection, the higher the risk of child marriage and forced marriage.

Household survey data indicates that early marriage is not a new phenomenon in the Syria context. Among the adult population surveyed, 40% of (married, divorced or widowed) women, and 4% of men had married before age 18. In group sessions, girls said that in rural areas in Syria girls can get married as early as age 13, while in cities they can marry as early as 15 or 16. The girls felt that marriage is acceptable after the girl finishes high school. There seemed to be consensus, however, that 18 is the ideal age to get married.

CARE's data indicates a higher incidence of child marriage for girls than boys, consistent with assessments of other agencies. During the household survey, 14 adolescents were reported as married, 13 of them girls. Ten of the minors reported as married were originally from Homs governorate.

Information gathered through focus group discussions and interviews showed that many girls did not want to get married so early and many others said some marriages are "too early." Many mothers also said that, although they themselves got married early, they do not necessarily want their daughters to get married that early.

During group sessions, there was an initial rejection of child marriage as a form of raising money (through a bride price), but when participants were asked about early marriage as a form of "protection" for daughters, there was a high degree of acceptance. There seems to be shame in discussing early marriage, especially in the context of

⁴⁹ *Shattered Lives: Challenges and Priorities for Syrian Children and Women in Jordan*, UNICEF, 2014, p. 2.

⁵⁰ It should be noted that, in accordance with the GBV Information Management System classifications, child marriage is a form of forced marriage. Children are not able to provide informed consent and therefore any marriage under the age of 18, whether the child "consents" or not, cannot be classified as anything other than forced. The reason that we have highlighted the term "child marriage" and "early marriage" here is to highlight the scope of the problem in the Syrian refugee community.

EVEN IF IT IS DIFFICULT, I PREFER TO LIVE ALONE WITH MY CHILDREN

Fairouz, 27, rural Homs

“We left when our houses were bombed, in April 2012. It was me, my husband, my children and my father-in-law; we stayed in Zaatari camp only for one day, and were then bailed-out by Jordanian relatives. My husband went back to Syria to attend a funeral, and now he can't enter Jordan anymore, because he didn't get the necessary permit before leaving.

I have five children, aged two to thirteen. Only one of them goes to school. My boy (12) is registered, but he does not want to go. He wants to sell tissues in the street. I also have a girl aged 13. She doesn't go to school either; sometimes she helps me clean houses.

When we first arrived, we stayed with relatives. There were 30 people in two rooms. We stayed with them for four months, but then moved out. It was very stressful and the children constantly got into fights. We then tried to stay with different families. But even if it is difficult, I prefer to live alone with my children. We now rent our own house; it is in very bad condition and expensive. I pay 120 JOD, about 200 JOD with utilities, and we have just one room; the bathroom and kitchen are outside.

Last year, I didn't manage to register my children at school, but this year, I was able. The older ones still don't want to go and only the eight-year-old attends.

I can't work on a regular basis because I have to take care of the children. Sometimes I find work cleaning other people's houses. I earn 10 JOD in one day, but sometimes it is only half a day, and then I get just 5 JOD. My son buys tissues from the market for half a JOD (on credit). He then sells them for 1 JOD. On a good day, he can make 10 JOD, but sometimes he earns as little as two JOD in two weeks. He sells the tissues mainly to Saudi men; they are very kind and the area is close to the border. I put it aside for the rent. When his income is not enough and we can't pay the rent, the landlord is very kind with us.

I cover my family's expenses from whatever my children and I earn during the month. I get food coupons, but the amount isn't enough. I need another 100 JOD to cover our food expenses. Before the cut, the food vouchers were enough to cover our food expense, just not vegetables.

Our neighbors are very kind; they take care of my children. They are Jordanians, and I certainly don't want to move out of this house, because they treat me very well.

Alfal, 5, lives with her mother and four siblings. She wants to go to school, but her mother, Fairouz (name changed) says it is too expensive. (Credit: Mary Kate MacIsaac/CARE)



12% of boys and 2% of girls age 8 to 18 are working

bride price. For some, such marriages are truly not about immediate compensation but rather the economic and social benefits of having one less person to provide food, shelter, clothing and ‘protection’.

Jordan has a dual legal system of civil and Shari’a laws. For the Muslim majority, the Personal Status Law governs marriages. The legal age of marriage under this law has been set at 18. However, this can be lowered where there is a “general interest” if the girl is over 15 years old. This general interest is open to interpretation by Shari’a judges. It should be noted that some Syrian refugee marriages in Jordan go unregistered; anecdotal evidence suggests this is a significant number within the Syrian community. This would also allow for girls under 15 to be customarily married. This practice is likely to trigger additional protection concerns or negative outcomes in terms of access to services and assistance. While there are moves to support Jordanian girls affected by child, early, and forced marriage, Syrian girls have received less support of this kind, despite a large amount of public interest.

Globally, it is known that the younger a girl marries, the higher the incidence and severity of IPV. Social isolation and lack of independent resources make it difficult for girls to access services and encourage acceptance of abuse.⁵¹ Girls also have less ability to make decisions about contraception,⁵² and have less access to education as they usually drop out of school when they get engaged, as CARE’s data shows.

CHILD LABOR

In a situation where a large number of families continue to experience prolonged periods of economic vulnerabilities and constant income-expenditure gaps, and where work opportunities remain limited for adults and are often connected with severe consequences without the necessary permits, child labor will continue to be a coping strategy. During CARE’s household survey, 10% of the families interviewed said they relied on child labor as a livelihood coping strategy.

Due to underreporting, it is difficult to establish trends on the prevalence of child labor. During CARE’s household survey, a number of minors were reported as working, and some research participants reported the need for—and sometimes also the desire of—adolescents to contribute to the household income. During the household survey, 83 minors were reported as working, 72 of them boys and 11 girls.⁵³

⁵¹ Ward, Jeanne, *From Invisible to Indivisible, Promoting and Protecting the Right of the Girls Child to be Free from Violence*, 2008.

⁵² Save the Children & UNFPA, *Adolescent Sexual and Reproductive Health Toolkit for Humanitarian Settings*, 2009.

⁵³ In Mufraq, a comparatively low number of minors—seven, six of them boys—were reported as working. Since no other factors that would reduce the prevalence of child labor in Mufraq can be identified, underreporting must be assumed. This provides another indicator that in Mufraq, the Syrian refugee community is more aware of the sensitivities around work, including

This indicates that 12% of boys and 2% of girls age 8 to 18 are working. Among adolescent boys aged 14 to 18, 15% were reported as working. Most children were reported to be working in shops, selling handicrafts, in restaurants or on farms. It is of particular concern that the youngest children reported working—three boys in Irbid and Amman aged 8 and 9—were peddling in the street, where they are exposed to high protection risks, including harassment and (sexual) exploitation. Four boys and one girl were also reported as working in construction.

Only eleven minors in the survey sample had worked in Syria. This clearly indicates that the displacement situation is increasing the risk of child labor even if research participants indicated that during the war child labor had already become quite common in Syria (cleaning stores, learning an occupation, hairdressing, etc.).

About half of the children reported as working were not attending school. This data confirms that child labor is a factor contributing to low school attendance rates.

Due to a social desirability bias, a certain degree of underreporting of child labor must be assumed. Secondary information suggests that child labor is a problem affecting significant numbers of boys and girls, in particular among most vulnerable groups and in remote areas.⁵⁴

Psychosocial Well-Being

Throughout CARE’s urban assessments, participants have reported difficulties in dealing with experiences they lived through in Syria, during transit, and in Jordan. Cramped and unhealthy housing conditions; constant concerns about the family’s capacity to cover basic needs; worries about the fate of family and friends in Syria; difficulties coping with the experience of violence and deprivation of basic needs in Syria, in transit and during displacement; fear of arrest and transfer to the camp or to Syria; and general uncertainty about and feeling of lack of control of the future are stressors that negatively impact the psychosocial wellbeing of a large share of the Syrian refugee population. While trends are difficult to establish, the fact that half of the families said their overall situation had deteriorated during the previous year points to the fact that a high percentage of Syrian families continue to find it difficult to cope with their situation in Jordan, and the associated stressors.

Participants in group discussions highlighted in particular the lack of opportunities and spaces for boys and girls, but also adults, to

child labor, and presumably more exposed to repression of economic activities by the local authorities.

⁵⁴ ILO, “Rapid Assessment (RA) on Child Labor. Agricultural Sector in Jordan / Mafraq & Jordan Valley (Ghor). Jordanian and Syrian children working,” February 2014. ILO Jordan. The report indicates that half of the Syrian and 18% of the Jordanian children in the families interviewed were working, and among adolescents of both nationalities (aged 12 to 17), more than 80% were found to be working. However, it must be noted that the report was based on a purposive sampling methodology that, in part, was aimed at identifying households with working children.

“There is no place to go if you have problems with your husband. We just close the door and cry.”

Female focus group participant, Zarqa

“We men are like a pressure cooker. There is a lot of pressure inside. We have a lot of energy. And if we cannot do anything, if we cannot work, we will explode.”

Male focus group participant, Mufraq

“I live with relatives (a couple). I pay them 50 JOD every month, the money I receive from UNHCR as monthly cash assistance. The wife cooks for me and washes my clothes and the husband shaves and bathes me every week. They treat me well, and in any case, where should I go? I don’t know anyone else. I go to the pharmacy and to the CARE centre. I don’t go anywhere else.”

Mahmoud, 81, Zarqa

escape cramped housing conditions, and to deal with accumulated stress. This concern is backed up in the survey data, where half of the families interviewed said there were no safe spaces for children (up to age 12) available, and 63% said there were no play or sports areas available for adolescents aged 13 to 17, in particular for girls. Parents were often particularly concerned about the safety and “protection” of girls. Single adolescent girls and women repeatedly said they experience street harassment, and do not feel safe on the streets, yet they do not report this to their families for fear that they would be restricted from leaving the house.

A lack of activities and spaces for adults, especially men and older people, to deal with accumulated stress was also often discussed. Some men mentioned that they needed an outlet for accumulated stress. Women said they did not have anywhere to turn to when facing problems with their husbands. Many research participants report feeling trapped inside their homes because of this, as well as the expense of going out—for transport, grocery shopping, seeing family or friends—and highlighted that the fact that family members spent a lot of time inside sometimes leads to increased levels of conflict within the family, within the accommodations (especially when shared with other families), or in the neighborhood.

Some research participants also reported specific problems, including loss of speech, bed-wetting, and sleeplessness, withdrawal, increased levels of anger or loss of sense of purpose. Focused psychosocial, psychological and mental health support to help individuals cope with the difficult experiences lived in Syria, in transit and during displacement was also said to be insufficient or unavailable.

Older women and men sometimes have difficulties adapting to changing roles, in particular to adapt to the loss of status that they have experienced. Some older interviewees also identified feelings of isolation.



CHAPTER 3: LIVELIHOOD NEEDS AND COPING STRATEGIES

Syrian families continue to face a monthly gap between income and expenditure. While this is on average lower than during CARE’s previous assessments, many families have by now depleted any savings and assets that they brought from or still owned in Syria, and thus face increasing economic vulnerability. As a result, some employ negative coping strategies. While a relatively high percentage of the households interviewed reported some economic activity, this often was not enough to provide a stable income and itself entails risks such as exploitation, fear of being caught working without a permit, and fear of being returned to Azraq camp or even to Syria. Some groups, in particular households headed by women, older people, people with specific needs, or children continue to have additional difficulties securing an income.

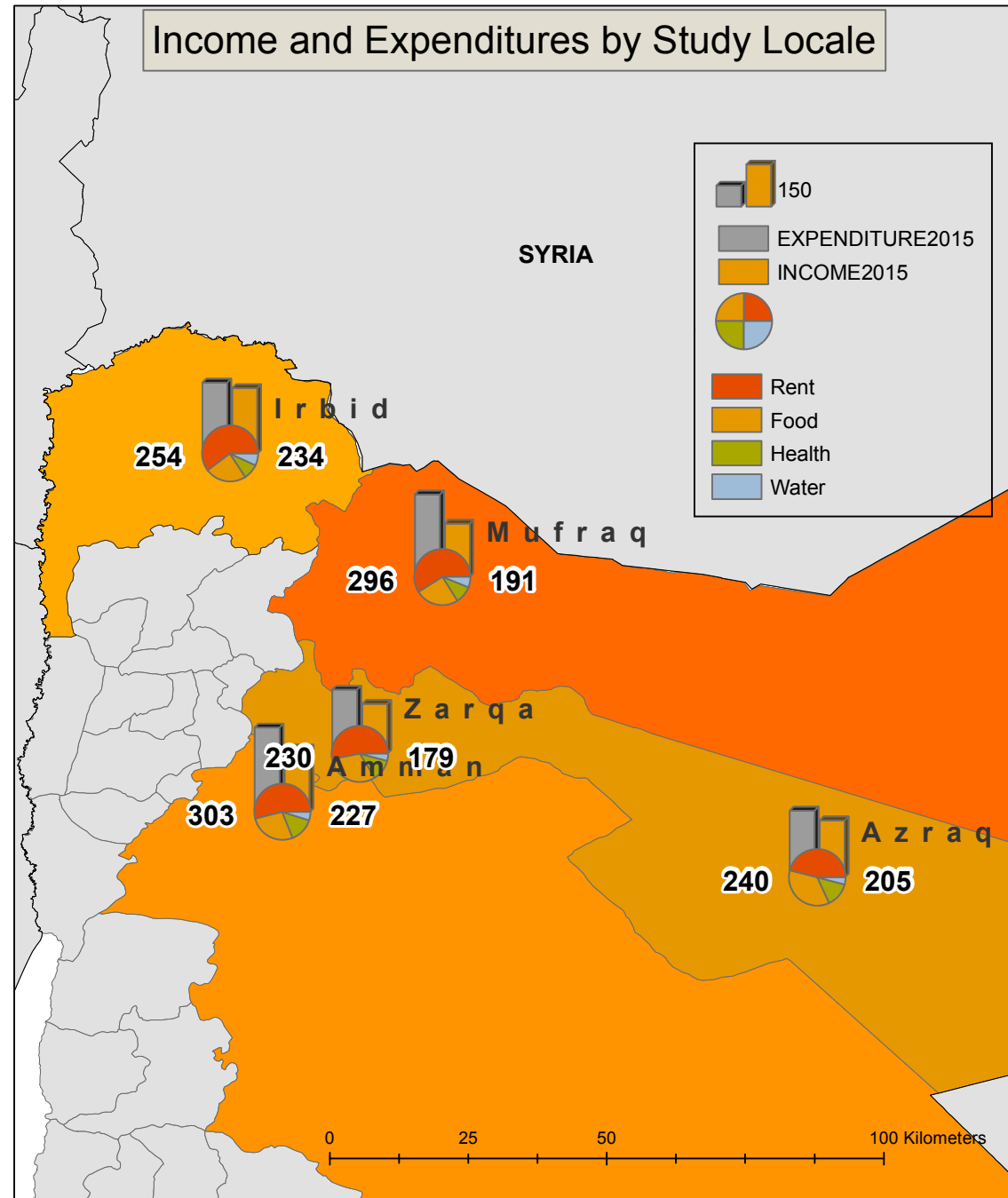
Overall, according to income and expenditure data, 69-85% of Syrian refugee families live below the national poverty line, when not taking into account cash and voucher support provided.

Income

An increasing number (74%) of the households surveyed reported gaining an income from work (income reported above zero),⁵⁵ compared to 69% in CARE’s 2014 Urban Assessment. Although the reliability of this data must be seen against the backdrop of a certain reporting bias, the comparison indicates a slight increase in the economic participation of Syrians during 2014. For Syrian families who reported income from work,⁵⁶ the average monthly income was

⁵⁵ During CARE’s 2015 assessment, 97% of the households interviewed (1,263 families) answered the question on income from work. Of these, 74% (938 families) reported an income above 0. During CARE’s 2014 Urban Assessment, 172 of the 263 Syrian households interviewed (65%) answered the question, and of these, 69% (119) reported income from work. In combination, the considerable increase in the response rate and the slight increase in families reporting income from work above 0 indicates that families now feel slightly more comfortable reporting income from work than they did in 2014. It must be noted that in Mufraq, only 58% of the families reported income from work above 0, while the response rate was 97%, equal to the response rate across the sample. This indicates that in Mufraq, conditions are harsher for Syrian families, with less families earning an income from work and/or more families afraid to report that they are working indicating stronger enforcement of the prohibition against working without a permit.

⁵⁶ It must be noted that while respondents were asked to state the income they could earn from work during the previous month, some respondents might have counted on support from UNHCR or other humanitarian actors. It must also be understood that there is possibly a certain bias that affects the reporting on livelihoods in general and income in particular due to the fact that survey teams clearly identified as representing CARE and it must be assumed that most respondents know CARE as an organization providing cash assistance. Therefore, the related data must be read as indicative



| Location | 2012 | | 2013 | | 2014 | | 2015 | |
|----------|--------|-------------|--------|-------------|--------|-------------|--------|-------------|
| | Income | Expenditure | Income | Expenditure | Income | Expenditure | Income | Expenditure |
| Amman | 155 | 245 | | | 199 | 380 | 227 | 303 |
| Azraq | | | | | | | 205 | 240 |
| Irbid | | | 125 | 380 | 179 | 363 | 234 | 254 |
| Mufraq | | | 140 | 320 | 196 | 253 | 191 | 296 |
| Zarqa | | | 140 | 230 | 168 | 234 | 179 | 230 |
| AVERAGE | | | | | | | 207 | 265 |

209 JOD (210 JOD when excluding Azraq town), constituting an increase in the average income compared to 2014 by about 25 JOD. However, it must be highlighted that one quarter of all households interviewed reported zero income from work, and those must be considered among the most vulnerable. Of the female-headed households interviewed, 28% report no income from work, indicating that female-headed households have more difficulties than male-headed households accessing livelihood opportunities.

| | 2012 | 2013 | 2014 | 2015 |
|---------|------|------|------|-------------------------------|
| Amman | 155 | | 199 | 227 |
| Azraq | | | | 205 |
| Irbid | | 125 | 179 | 234 |
| Mufraq | | 140 | 196 | 191 |
| Zarqa | | 140 | 168 | 179 |
| Average | | | 185 | 209 (210 excl. Azraq town) |

For 85% of the families surveyed, the income generated is not sufficient to cover their most basic needs. According to the national poverty definition, half of the families reported an income below the abject poverty line of 28 JOD per person per month, and 37% reported income between the abject poverty line and the poverty line set at 68 JOD. Female-headed households are slightly more likely to be below the poverty line than male-headed families. The UNHCR Home Visit report notes that it is important to look also at expenditure when analyzing poverty rates as this indicates to what degree families have to limit their expenses.⁵⁷ This will be done in the next section.

Expenditures

Overall, average expenditures across all survey locations was reported as 265 JOD per family per month (267 JOD excluding Azraq town), indicating a 30 JOD drop in average family expenditures compared to data from CARE's 2014 assessment. However, it must be noted that data indicates very different developments between the different locations surveyed, with expenditure decreasing in Irbid and Amman, stabilizing in Zarqa, and increasing in Mufraq.

only. However, the tool used was designed based on the questionnaire used during CARE's 2014 assessment and therefore the data is at least comparable.

⁵⁷ UNHCR, "2014 Home Visit report," p. 29.

| | 2012 | 2013 | 2014 | 2015 | Total reported expenditure on rent, food, health, and water 2015 |
|---------|------|------|-----------------------------|------|--|
| Amman | 245 | | 380 | 303 | 311 |
| Azraq | | | | 240 | 305 |
| Irbid | | 380 | 363 | 254 | 284 |
| Mufraq | | 320 | 253 | 296 | 306 |
| Zarqa | | 230 | 234 | 230 | 235 |
| Average | | 297 | 265 267 excl. Azraq town | | 288 |

In terms of expenditures, 13% of the families interviewed reported monthly expenditures below the abject poverty line and more than half of the respondents said they spend between 28 JOD and 68 JOD per person per month, and—in terms of expenditures—live between the abject and the poverty line. Overall, seven in ten families therefore have expenditures that put them below the national poverty line,⁵⁸ and it must be assumed that they have reduced their expenditures to a degree that would not actually allow them to cover their basic needs.

| Average income-expenditure gap | 2012 | 2013 | 2014 | 2015 |
|--------------------------------|------|------|------|-------|
| Amman | 90 | | 124 | 76 |
| Azraq | | | | 35 |
| Irbid | | 255 | 184 | 20 |
| Mufraq | | 180 | 57 | (105) |
| Zarqa | | 90 | 78 | 51 |
| Grand Total | | | 112 | 56 |

These findings are largely in line with the results presented in the UNHCR Home Visit report 2014.⁵⁹ Importantly, the same reports notes that:

⁵⁸ It is worth noting that the 2015 Vulnerability Assessment Framework (VAF) Baseline Survey found that 86% of Syrian refugee households live under the poverty line, based on predicted expenditure. The difference between VAF and CARE results can be attributed to a) methodology and b) geographic coverage. The VAF analysis is based on predicted expenditure while the CARE analysis is based on reported expenditure, with the later presumably being underestimated by households as a comparison between the reported monthly expenditure and the sum of reported expenditure for housing, food, health, and water shows. In terms of geographic area, it must be highlighted that the VAF covers both rural and urban areas, and the CARE Urban Assessment covers urban areas only. VAF data and a comparison between Azraq town and other areas surveyed by CARE indicate higher poverty levels in rural than in urban areas.

⁵⁹ UNHCR, “2014 Home Visit report,” p. 29.

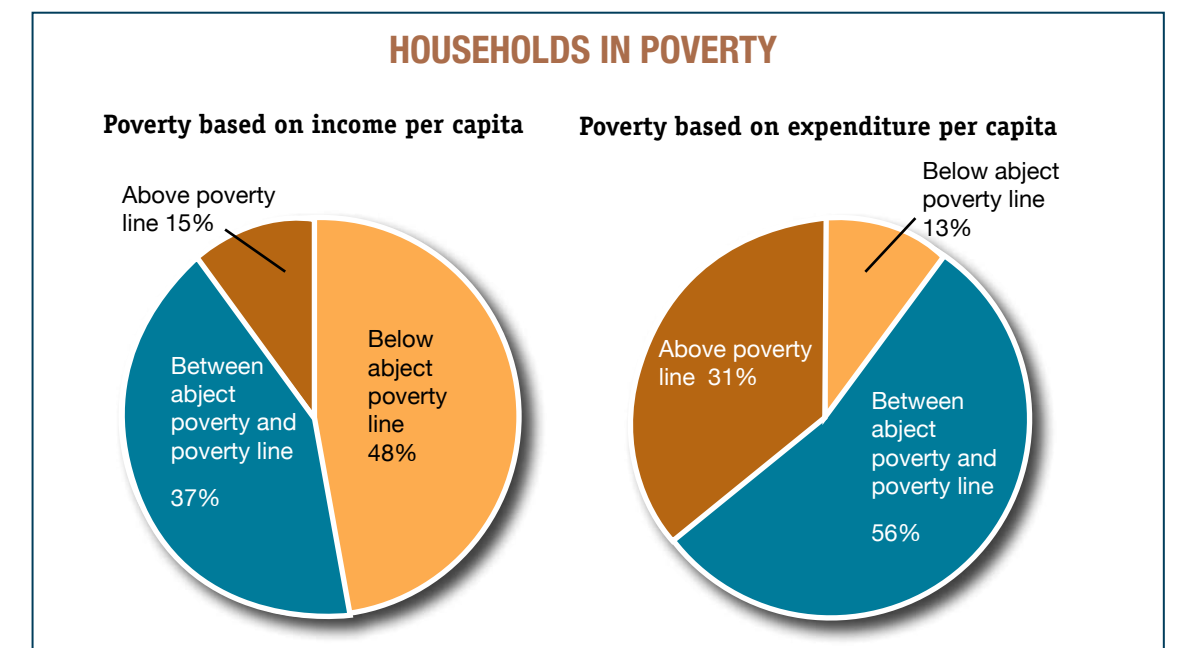
“these poverty lines were calculated on the basis of what is required to meet basic needs for Jordanian households. Due to their more limited access to livelihood opportunities, assets as well as national social protection and social insurance schemes, the real poverty line for Syrian refugees is likely to be higher than the Jordanian national standard.”⁶⁰

Therefore, the share of Syrian families under the poverty line can be considered a good estimate, even when taking into account that the income and expenditure data does not consider cash and voucher support some receive (including WFP food vouchers, and cash assistance from UNCHR and other actors).

It must also be emphasized that it is often difficult for families to estimate their total monthly expenditures and when adding the amounts reportedly spent on rent, food, health and water, the average monthly household expenditures increase to 288 JOD. Transportation, education, communication and other costs have to be added to this. Therefore, the real total monthly expenditure per family must be considered to be substantially above the reported average.

Income-Expenditure Gap

A comparison between income and expenditure data shows that Syrian households across all geographical areas surveyed continue to face an important income-expenditure gap of 56 JD. While this data indicates a reduction of the average monthly shortfall compared to 2014, which can be attributed to both slightly higher average income and lower expenditure, it must be said that many families have been facing an income-expenditure gap for several years now and many have used up their savings and have sold assets, thereby exhausting coping strategies with only a mildly negative impact.



⁶⁰ Ibid, p. 30.

Also, it must be reiterated that for most households, expenditures put them below the national poverty line, meaning that they can only survive because they are very frugal and do not even cover their basic needs. As will be discussed below, the continuous shortfall that Syrian families face in their household budgets has increased the debt amount and forces a high percentage of families to reduce expenditures to cover essential needs such as food or health care, and forces some to adopt negative coping strategies.

| Accumulated debt in JD | 2012 | 2013 | 2014 | 2015 |
|------------------------|------|------|------------|------------------------------------|
| Amman | 225 | | 641 | 872 |
| Azraq | | | | 492 |
| Irbid | | 600 | 540 | 570 |
| Mufraq | | 430 | 530 | 516 |
| Zarqa | | 575 | 558 | 526 |
| Grand total | | | 573 | 595 621 excl. Azraq town |

When analyzed according to geographic location, it must be assumed that for Mufraq, income from work is underreported and expenditures potentially over-reported, leading to an income-expenditure gap considerably above the average of 56 JOD. In this regard, it must also be noted that only 58% of the households in Mufraq reported income from work (versus 74% in the overall sample) and 3% of men were reported as working. This appears to indicate that the prohibition against work without a permit is enforced more rigorously in Mufraq than in other locations, potentially resulting in lower reporting levels of economic activity.

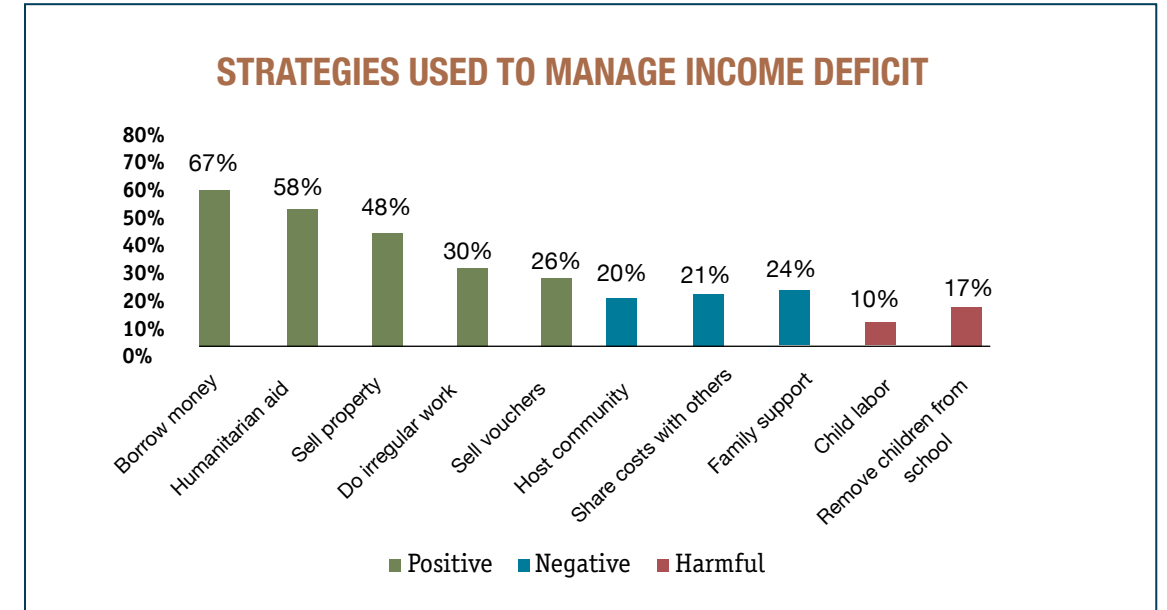
Livelihood Coping Strategies

Survey data, information obtained through focus group discussions, and individual interviews confirmed that families often depend on a combination of different livelihood coping strategies.

The table below shows livelihood coping strategies that families interviewed employed during the six months prior to the survey or could not employ anymore because they had already exhausted them.

On the positive side, some families have been able to activate non-harmful livelihood coping strategies, in particular those related to mobilization of community resources: one in four families is receiving family support (from abroad or from within Jordan), one in five families shares costs with others, and 20% report having received support from the host community.

Two in three families report borrowing money to cover income-expenditure shortfalls. Also, 84% of the families were in debt (including not paying rent), predominantly with relatives (60%), but also



with neighbors, shopkeepers or landlords. While borrowing money or delaying payments might not have immediately negative consequences, it increases protection risks such as different forms of exploitation or risk of eviction, especially for female- or child-headed households or families where the primary responsible is an older person. The average amount of debt reported by families surveyed was 621 JOD (595 JOD when including Azraq town), indicating a steady increase of the amount of debt reported in CARE's assessments since 2012, and an increase since the previous assessment by 48 JD. Notably, families in Amman report much higher average debt than families in other urban areas, and some families report debt of several thousand Jordanian Dinars, sometimes required to pay for costly (tertiary) medical services.⁶¹

More than half of the population surveyed also depends on humanitarian assistance as a source of income. While depending on humanitarian assistance is a necessary strategy in the general absence of sustainable—and legal—livelihood options, high dependence on external support makes recipient families very vulnerable to the effects of changes in the assistance level provided and the longer large parts of the refugee population rely on assistance, the higher the risk that aid dependency is generated. During group discussions with Syrian men, (isolated) voices said that some Syrians might be reluctant to apply for a work permit, because if they had a work permit, they would have to give up their status as refugees and all associated rights and benefits.

Half of the survey respondents said they had sold assets during the previous half year or did not have any more assets to sell. Again, while this strategy might bring alleviation in the short term, and does not have immediate negative consequences, it reduces a house-

⁶¹ Reported debt amounts above 5,000 JOD was excluded from the average as outliers.

“I cannot find a job, because I worked for 20 years before. No one hires me because I have too much experience.”

Male focus group participant, Mufraq

“I am a nurse. I can work. I just need to get a job.”

Male focus group participant, Mufraq

“I don't know what women could work. I never thought I would have to work. In Syria, I did not have to work or have to worry about anything. We had everything.”

Fida, Amman



A mirror and comb hang on the wall of a refugee home. (Credit: Mary Kate MacIsaac/CARE)

hold's capacities to cope in the future. The same applies for using savings, a strategy that was applied by one-third of the refugee households.

It is important to highlight that a considerable proportion of the households interviewed resorted to livelihood coping strategies that have immediate negative effects: one in six families said they had to take their children out of school because they could not afford the associated costs any more. This resonates with the fact that financial constraints were reported as the primary reason for children not attending school. Ten percent of the families also relied on child labor.

One-third of the families said they relied in part on irregular work. Economic participation and associated challenges will be further discussed in the next section.

Economic Participation and Skill Sets

Data on livelihoods, particularly on economic participation, must be read as indicative only since different reporting biases can be assumed to affect the data—for instance, respondents were likely aware that CARE is a cash actor, and might be reluctant to report employment due to the fact that they hope to receive cash assistance from CARE. Respondents might also be under-reporting working because of the general sensitivity of the matter. The assumption of a considerable reporting bias that affects data on economic participation is also supported by the fact that the reported rates of

Syrians working are much lower for Mufraq and to a lesser degree for Irbid, the two urban areas that have received more attention by the response community, where many assessments have been conducted and where, due to high concentration of refugees, Syrians working probably receive more attention from the local community and authorities, with related consequences for the space they have to work without a permit.

The tool used in the household survey therefore included a number of different questions to produce data that, when read together, can provide an indication of the economic participation of Syrian women, men, girls, and boys. This, however, should not be read as hard data on Syrians' participation in the Jordanian labor market. A recent FAFO/ILO report provides additional data on Syrian refugees' economic participation in Jordan, and is used for triangulation of CARE data.⁶²

Three in four families across all geographical areas reported having gained some income from work during the previous month. Of the families that reported an income from work, 83% said that (part of) this income was generated by men, one in six said that women earned an income, and 6% of the families had to (also) rely on the work of boys to cover basic expenses. Only one family reported income earned by girls. Among female-headed households, 30% said women contributed to their income, and 7% said that boys worked.

With the enormous difficulties that Syrian families face in covering their basic needs, it is not surprising that access to work opportunities was a prominent topic in group discussions and individual interviews. Men, in particular, are concerned about their inability to provide an income for their families, but also an increasing number of women said they would have to or want to contribute to the household's income.

When asked directly whether or not they worked, 34% or 314 adult men in the families surveyed were reported as working. However, due to the fact that more than 90% of Syrians work without the required work permit and as a consequence of continued crackdown on illegal work, it must be assumed that work is significantly under-reported when surveyed directly. Triangulation with data collected at the household level about income from work generated by men indicates a considerably higher economic participation of Syrian men: 694 of the families surveyed interviewed said that some of their income was generated by men. If it is assumed that only one man was working in each of these families, it can be estimated that 54% of the total number of 1,282 adult men in the survey are working. This is in line with the results from a recent FAFO/ILO study, which found that in non-camp settings in Amman, Irbid and Mufraq, 51% of the adult Syrian men were working.⁶³

⁶² ILO/FAFO, *Impact of Syrians on the Jordanian Labour Market*, April 2015.

⁶³ *Ibid*, p. 5.

| Adult men and women (18-59) working per location | Amman | | Azraq | | Irbid | | Mufraq | | Zarqa | |
|---|-------|-------|-------|-------|-------|-------|--------|-------|-------|-------|
| Q: In total, how much money did your family earn through work during the last month? | Men | Women | Men | Women | Men | Women | Men | Women | Men | Women |
| # of HH reporting income from work above 0 | 209 | 209 | 210 | 210 | 197 | 197 | 149 | 149 | 173 | 173 |
| # of HH reporting income generated by | 169 | 27 | 169 | 22 | 152 | 19 | 79 | 43 | 125 | 21 |
| % of HH reporting income generated by men / women | 81% | 13% | 80% | 10% | 77% | 10% | 53% | 29% | 72% | 12% |
| Q: Are you working? | | | | | | | | | | |
| total # of individuals | 285 | 327 | 245 | 309 | 278 | 333 | 220 | 313 | 256 | 339 |
| # of individuals answering question | 281 | 321 | 146 | 171 | 155 | 185 | 126 | 159 | 227 | 287 |
| # of individuals reported working | 148 | 17 | 55 | 2 | 31 | 0 | 4 | 2 | 76 | 5 |
| % of individuals reported working | 53% | 5% | 38% | 1% | 20% | 0% | 3% | 1% | 33% | 2% |
| HH reporting income generated by men/women / total number of individuals (estimated % of men/women working) | 59% | 8% | 69% | 7% | 55% | 6% | 36% | 14% | 55% | 6% |

Most men said they worked as daily workers; only 6% said they had a monthly job. Most men surveyed by CARE were working in construction (38%), retail (31%) or in crafts (15%—as electricians, mechanics, bakers), while others reported working in restaurants, as drivers or teachers, or collecting and selling waste materials. One-quarter of the adult men not working were looking for a job, and of these, 42% said they are looking for employment in shops. Another 40% were looking for jobs in the construction sector. One in six was looking for a job as a craftsman, while others were looking for jobs in sectors closer to their original occupation, such as teaching, medical professions, (taxi) driving or just looking for “any work that provides an income”. Only 1% said they would need vocational training to perform the work they are looking for.

Seventy percent of adult men indicated that they had been working in Syria before being displaced, in a wide range of sectors and occupations that reflect the full diversity of Syrian society and economy before the crisis: one-fourth report having worked in construction, and one-quarter in shops. Another 17% worked as craftsmen, and 6% owned their own businesses. Others were farmers or drivers, factory workers, civil servants or office clerks, army officers or policemen, accountants, medical doctors, teachers or engineers. This diversity is also reflected in their educational backgrounds: 60% of male adults have completed primary schooling, and one-quarter secondary education. One in ten was illiterate and 8% had completed university education.

For various reasons, Syrian women’s economic participation continues to be considerably lower than men’s. When asked directly, 2% of the adult women in CARE’s sample were reported as working.⁶⁴ Again, data from the household level indicates underreporting and significantly higher economic participation of women than reported at the individual level: 132 families said that some of their income was generated by women. If it is assumed that only one woman is working in each of these households, it can be estimated that 8% of the 1,622 adult women in the survey population are working. This is also in line with the results produced by the ILO/FAFO study that indicate that 7% of Syrian refugee women in Amman, Irbid and Mufraq are currently working.⁶⁵ It must be noted that economic participation of women has been relatively low in the Syria context even before the crisis. Importantly, qualitative data collected by CARE indicates that the displacement situation has increased women’s access to income-generating activities in the informal sector and that they are less at risk of consequences when caught working without a permit.

According to CARE data, Syrian women work mainly in shops, as domestic helpers/cleaners, on farms, as private teachers or doing some sort of (handi)craft, for instance sewing. It must be highlighted, however, that in individual interviews, some women explained that

⁶⁴ According to the ILO/FAFO study, 7% of Syrian women in Irbid, Mufraq, and Amman worked. See Ibid.

⁶⁵ Ibid.

work was really very irregular: sometimes women cook or clean for other families, but they do not really get an agreed-upon payment, but just receive one or two JOD for these services, depending merely on the generosity of whoever they provide these services to. This might also lead to a certain degree of underreporting, as this kind of activity might not always be perceived as “gainful work,” especially by adult men, who account for the majority of survey respondents.

Women also often said that it was difficult for them to find childcare while working or even when participating in vocational training, and thus they had either missed opportunities or had to leave children unattended at home or transfer responsibilities to children or older people who were not always fully capable of assuming them. Some women also mentioned that they would have to find gainful work, but simply did not know what kind of work women could do because it was never part of their role to engage in work outside of the house.

Seven percent of the adult women in the survey population said they had been working in Syria, and again the range of occupations and sectors mentioned reflect the full diversity of pre-war Syria: women mentioned having worked on farms or in factories, as teachers, nurses, civil servants, in different types of crafts as well as shops, as drivers and in construction. It should be noted that some women who used to work as teachers, accountants or doctors are now unable to work in Jordan due to limitations of foreigners entering these professions in Jordan.

More than half of the adult women in the survey sample had completed primary education and another quarter had received secondary education. In addition, 13% were illiterate and 7% (almost the same percentage as for men) had obtained a university degree.

Analysis of data on economic activity per geographic location indicates considerable variance in the degree to which Syrian refugees feel comfortable reporting on work. As the table above shows, it must be assumed that work of men and women is considerably underreported for Mufraq, and, to a lesser degree, in Irbid, while families in Amman and Azraq seem to be less anxious about the risks of reporting economic activity. While some variation in the actual percentage of Syrian refugees working can be assumed between different locations, the very low share of men reported working in Mufraq indicates a high degree of concern about prosecution by local authorities in Mufraq, in particular of men working. This limits the reliability of data from Mufraq not only on economic activity, but also on income and expenditures, as noted above.

Legal Context for Work

Although the MOU between UNHCR and the GoJ acknowledges the right to work “for [refugees’] own account, whenever the laws and

regulations permit”⁶⁶ as well as the exercise of liberal professions, there are many barriers to legal employment for refugees.

Syrian refugees are treated equally with other aliens and must obtain a work permit. Obtaining such a permit remains difficult for Syrians, partly because of high associated costs, partly because of long administrative procedures. During a recent ILO/FAFO study, less than 10% of Syrian refugee workers report having obtained a work permit, and other sources estimate the number of Syrian workers in Jordan with a permit at around 6,000.⁶⁷ The Jordanian Ministry of Labor (MOL) has published a list of professions and industries in which only Jordanian citizens are allowed to work. This list is comprehensive and includes a wide range of professions, including highly skilled tertiary roles, such as medicine and engineering, as well as positions involving manual labor, such as construction work. A passport is required to apply for a work permit and many Syrians do not have any personal documentation, either because they had to leave abruptly and did not manage to bring their documentation, it was destroyed or got lost or it was retained by the Jordanian authorities at the border. At the same time, the requirements for registration with the Jordanian MOI described above impose further barriers for Syrian refugees to apply for work permits. Finally, work permit applications are also subject to a security check by the MOI.⁶⁸ Therefore, Syrians either do not apply for work permits or are denied. However, a recent ILO report indicates that businesses established by Syrian investors received permission to employ a share of 30-60% of Syrians in their workforces, depending on the physical location of the business. Syrians have invested more than 50 million JOD since the beginning of the crisis in Jordan, creating job opportunities for Jordanians as well as non-Jordanians.⁶⁹

Overall, however, at the moment the complex legal environment governing Syrians’ access to the labor market and the associated costly processes are—according to the ILO—“at best [...] convoluted,”⁷⁰ forcing Syrian refugees to work illegally and exposing them to exploitation and insecurity.

⁶⁶ Memorandum of Understanding between the Government of Jordan and UNHCR, April 5, 1998, <http://www.unhcr.org/refworld/docid/3ae6b31920.html>, accessed 8 July 2008.

⁶⁷ ILO/FAFO, 2015, p. 63; and al-Jazeera, “Jordan’s illegal labor puzzle: Let Syrians work or just survive?” March 2, 2015, <http://america.aljazeera.com/articles/2015/3/2/jordans-illegal-labor-conundrum-let-syrians-work.html>, accessed on 31 May 2015.

⁶⁸ International Labour Organization (ILO), “Access to work for Syrian refugees in Jordan: A discussion paper on labor and refugee law and policies,” May 2015.

⁶⁹ “Syrians’ Investments in Jordan Exceeded 70 Million Dollars Dispersed Across 385 Facilities,” Syrian Economic Forum, 24 April 2014, <http://www.syrianef.org/En/?p=3376>, accessed on May 17, 2015.

⁷⁰ “Access to work for Syrian refugees in Jordan: A discussion paper on labor and refugee law and policies,” p. 15.

More than
1/4
of families
are now
female-
headed

CHAPTER 4: GENDER AND AGE

Syrian women, men, girls and boys living outside of camps among host communities in Jordan have experienced drastic and sudden changes in their gender roles due to the experience of conflict and displacement, including the reconfiguring of family structures and added or modified responsibilities. What were entrenched and almost unquestioned gender roles prior to the conflict in Syria have now been challenged, including a loss of the traditional breadwinner and protective roles of men, who are now often forced to stay at home, leading to an erosion of their sense of worth or dignity and feelings of helplessness in resolving the conflict in Syria from which they fled. For women, there is a loss of traditional “feminine” roles of staying in the house, childrearing and housekeeping.

Research participants highlighted that their lifestyle in Jordan is very different. There is very limited freedom of movement, few opportunities to work, a lack of opportunities or ability to go to school, and loss of traditional social structures. Respondents acknowledged that both men and women have been affected by displacement, experiencing financial difficulties, mental and physical stress, and insults and verbal abuse from host community members in public. They believed that negative perceptions about Syrian refugees prevail in Jordan.

Changes and Challenges Affecting Women

Among the adult survey population (aged 19-59), there were more women than men—55% of all adults were women. The slightly higher proportion of women is not surprising given that some men have stayed behind in Syria to fight or look after property and other family members, while others have died. More than one quarter of families are now female-headed and in these families in particular, the roles and responsibilities for Syrian women have been changing fundamentally and rapidly. In households where men are absent or unable to work, women must find a source of income—either working from the home or finding a job outside the home. When there is injury or illness in the family, everyone shares chores, although women are still seen as primarily responsible for home management.

During CARE’s household survey, 15% of the families interviewed said that women generated some of their income. Respondents said that some opportunities have opened up for women to work in the informal economy such as work in clothing or accessory shops. Some research participants also stated that women are less at risk of being arrested for working without a permit than men. Women can also engage in income generation activities for handicrafts from home (sew, knit, cook food to sell, make dairy products like yoghurt and cheese etc.), in other families’ homes (do house cleaning, become nannies), or volunteer with INGOs.

I FELT THAT I HAD TO BE THE MOTHER TO EVERYONE—TO MYSELF, MY CHILDREN, AND MY HUSBAND

Farrah, 32, from Rural Damascus

“I never thought about coming to Jordan. When the bombing and clashes started to increase, when we heard more airplanes, we had to move to different areas. We moved from one abandoned house to another. For two years, we moved about every ten days. It was very difficult to find food; there was no bread, no flour.

My son was able to distinguish the planes just by hearing their sound; he thought it was all a game. I used to spend all my time inside. I never went out. Everyone stayed at home, men and women, because of the fear. We were afraid of being raped, and of being arrested. When my husband or my son went out to search for food, I was never sure if they would ever come back. I became pregnant again, but the place where the midwife worked was difficult to reach. She worked for people on both sides of the frontline. Eventually, she got caught and arrested. When I had my baby, there was no one there to help me. There was no mother or sisters or anyone to help me. I felt as if I had to be the mother for everyone, for myself, for my children, for my husband.

During the next six months, the situation got even worse. There was no food and we basically ate everything we found. Everything was very expensive. Sometimes we just drank water mixed with spices, so we had something in our stomachs. We were hoping to find a bird or really anything to eat. And sometimes my children ate the worms from the ground. We suffered a lot of hunger. I was very thin then, so I did not have enough milk. I was trying to drink a lot of water, but it was still not enough. Because of this, my child is sick and weak now. He just broke an arm, because his bones are fragile.

The area where we lived was under siege. When the army decided to open one exit road, women and girls were taken out. The men were taken away. About 500 families left that day. My husband stayed in Syria. I left with my four children, and my mother.

We then arrived to Dar’a and from there we were brought to Jordan by a smuggler. We paid 40,000 Syrian Pounds (approximately 200 JOD). We were 200 people in the truck. We had to stay silent for two days while we were on the road. We had to pass the Iraqi border. In total, it took us five days to come to Jordan.

My sister helped us get out of Zaatari camp. We used a neighbor’s UNHCR card. I left everything behind in the camp, the blankets and everything that we had been given. I registered the family with UNHCR, but we cannot register with the MOI here. We have to pay 30 JOD for the blood test. I also need to find a sponsor. I found some relatives who can sign for us, but the police refused them as sponsors. Maybe if I paid them a bit more, they would accept them as sponsors. Once, a policeman promised to get me official bailout papers from Zaatari. He wanted me to sleep with him in return. I refused.

We were deselected from the food voucher program because I have a college degree. Before I could sometimes sell some items that I bought with the food vouchers. I had to move to a smaller house, because I don’t receive the vouchers any more. Now we do not get anything. Sometimes the neighbors give me food. I am also in debt to my landlord.

At the same time, household survey data indicates that, overall the economic participation of Syrian women continues to be considerably lower than for Syrian men, and only 2-8% of adult women were reported working (7% in Mufraq, Irbid, and Amman, according to FAFO/ILO). While a certain underreporting must be assumed—women’s work is often very irregular and the type of activities they perform might not always be perceived as “gainful work” (cleaning, cooking for neighbors, etc.), especially by predominantly male survey respondents—the data indicates that the share of Syrian women in the labor force continues to be relatively low. This must also be seen against the backdrop of the Syrian context, where women’s economic participation was historically low: of the women surveyed by CARE, 7% said they had been working in Syria, and the Committee against All Forms of Discrimination against Women (CEDAW) estimated the pre-crisis labor force participation of women at 12%.⁷¹

CARE’s research found that some women who now need to work sometimes feel resentful of having to be the breadwinner and of the pressures of earning a living, usually an addition to their other roles. Only a few women have actually reported feeling more independence in Jordan as they are now able to start a “new” life, and can help earn income for the family. Predominantly, however, the shift in gender roles for women has been too sudden and accompanied by the stress, distress and (in the most severe cases), trauma caused by war and displacement. As a result, women struggle to cope with multiple and often conflicting roles and responsibilities.

Women—and adolescent girls—often also experience street harassment, and an increase in all forms of SGBV in private and in public. Single adolescent girls and women repeatedly said they do not feel safe on the streets, yet they are loath to complain to their families for fear that their activities outside the home would be curtailed as a result. The feeling of vulnerability is heightened because many feel that the law and police are not on their side. Many reported hesitation to go for help in the streets because they were almost sure that the police would not believe them. In the home, there are a number of vulnerabilities as well, especially when housing is shared with multiple or extended families. Women are at increased risk of domestic violence, including IPV, which CARE’s research shows is highly accepted in the Syrian community.

Changes and Challenges Affecting Men

In Jordan, men and adolescent boys are at greater risk of arrest than women and girls. As mentioned above, refugees are not allowed to work without a work permit, yet refugees need to work to earn an income to support their family. CARE’s household survey found that more than one-third to half of adult Syrian refugee men in Jordan are currently working. Men fear arrest and transfer to the camp or to

⁷¹ CEDAW, “Concluding observations on the second periodic report of Syria,” CEDAW/C/SYR/CO/2, July 18, 2014 [even Syria when caught working without a permit. Men may be targeted by police at work sites where they can be questioned and checked for work permits. Those who do find a form of employment report a sense that they have to work more for less pay. Overall, men and adolescent boys experience limited opportunities to work and provide an income for themselves and their families—who may rely on them for this. Fundamentally, male respondents during group activities have said they *want* to work, they would like to have the chance to support their families by earning an income, and they also *do not like* to be so dependent on humanitarian aid.⁷² At the same time, men have said it is sometimes difficult to find work that matches their skills. For instance, some men who used to work in farms are not able to work as farm hands or manage their own farms anymore.](http://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/SYR/CO/2&Lang=En, p. 13, accessed on June 1, 2015.</p>
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Younger men can also be harassed on the street. Many respondents said that men also experience quite a bit of isolation, as they are unable to go out as much as they did due to fear of questioning on the streets, and the loss of social and family networks or opportunities to socialize.

Several people have said that the added stress of restricted movement, the psychological impact of war and displacement, and the loss of traditional gender roles are driving male violence and abuse of their wives and children in the home. Additionally, as many men are no longer employed and away from the home, they are a lot more involved in children’s lives, and prescriptive about what boys and girls do, wear, and where they go. Respondents said that in Syria, by contrast, the father would work long hours and leave the child rearing to the mother.

Data from CARE’s household survey also shows that men, in particular those of working age, are more often affected by injury and disability, with consequences for their access to services, assistance and livelihoods. Among the total population, 5% were injured, 8% of adult men, and 10% of adult men aged between 30 and 50 were injured. In this regard, a Handicap International report highlights that

the particular pattern of injury among age and gender groups clearly illustrates that working-age males are bearing the brunt of exposure to conflict-related injury risk. This is because of their roles as combatants and as the family member most responsible for providing support to families

⁷² It must be noted that group activities, including focus group discussions, took place during the day, between 10 a.m. and 4 p.m., so it must be assumed that a higher percentage of the participants than among the general population are out-of-work as they would not have been able to participate in the sessions otherwise. Some participants may have been working irregularly or during the night. However, overall, it must be assumed that the research set-up to a certain degree resulted in a sampling bias.

War and displacement has also triggered changes in gender roles among children

such as fetching food and water (with the attendant risks associated with these activities).⁷³

Single unaccompanied men and boys also face specific challenges to find adequate housing due to “cultural limitations on having unrelated men in the household.”⁷⁴

During focus group discussions and individual interviews, men, in particular single men, also often said that they feel excluded from assistance provision, which they think often prioritizes women and female-headed households.

Changes and Challenges Affecting Girls and Boys

More than half of the population surveyed were children and adolescents below age 18 (27% boys and 25% girls). Almost one in five was a child below age 6 (9% boys and girls, respectively), and over one-third of the children were of school age (18% boys and 16% girls).

The experience of war and displacement has also triggered changes in the gender roles among children. As mentioned above, in Syria, most boys and girls could attend schools but in Jordan many face constraints and difficulties related to education. Adolescent girls and boys were also able to go to university in Syria (reflected in the fact that 7% of adult women and 8% of adult men surveyed had a university degree), but in Jordan, tertiary education is expensive and thus usually beyond the reach of refugee households.

Research participants talked about chain reactions triggered by shifting gender roles: when a mother who has traditionally not worked now has to go to work or if a father is injured, killed, or not present, a chain reaction can be seen in the family. The mother now needs to go to work, so children, especially daughters have to take on the role of the mother in unpaid work at home. The mothers or adolescent sons have taken on the fathers’ role and the father has lost his traditional place in the family. Some have said that if the father (head of family) is still in Syria, has died, or is injured, sometimes the young son/brother takes on the role of the father even if he is still an adolescent and even if his sisters are older. This has put an extraordinary load on young boys, some of whom, parents say, now have behavioral problems caused by this extra strain. Parents have said that it is harder to “discipline” their children after displacement as all traditional roles are being questioned and social networks disrupted.

Adolescent boys and girls (and even younger children) are also at risk of child labor and of the worst forms of child labor which put them at risk of exploitation and hazards through the work place—including commercial sex work and trafficking. Indications from respondents point towards a higher number of boys having to drop

⁷³ *Hidden Victims of the Syrian Crisis: Disabled, Injured and Older Refugees*, Handicap International, 2014, p. 23.

⁷⁴ Women’s Refugee Commission, March 2014, p. 11.

out of school to help the family. They then also become the ones responsible for spending in the house. Respondents said that during the war, child labor became quite common (cleaning stores, learning an occupation, hairdressing), although survey data indicates that displacement has increased the prevalence of child labor even more. Some research participants have also reported that the priority now is to earn an income making getting a job more important than schooling. Many boys and girls also said that in Syria they could plan their future with their parents, whereas in Jordan there is almost no future to plan and it is difficult to see what lies ahead.

Additionally, CARE’s research highlights that both boys and girls suffer from a lack of spaces and opportunities outside their often crowded houses to meet peers, play and do sports or engage in other spare-time activities and course. Girls reported being able to socialize with friends and family during weekends in Syria when they gathered as extended families, but they are unable to do that now due to displacement and disruption of family and social ties. Due to concerns over girls’ safety and “honor,” boys or male members of the family accompany girls whenever they go out or girls remain isolated at home for fear of street harassment. Boys fear for the safety of their sisters when they walk to and from school. CARE’s household survey data indicates that distance from school is a factor that can lead adolescent girls to drop out of school.

The lane outside Rahab’s house. (Credit: Mary Kate MacIsaac/CARE)



Challenges and Changes Affecting Older Men and Women

Three percent of the individuals surveyed in CARE's household assessment were older people, aged 60 and above (2% women, 1% men).

Older men and women have experienced—and often suffer from—tremendous changes in their roles, responsibilities, and vulnerabilities. Research participants said that in Syria, families would gather during weekends around places where their older relatives lived. Older relatives were considered the “glue” that bound the family together. As a result of the displacement, older people are now often seen as a burden to the family due to their health concerns and with limited opportunities to contribute to household income. In addition, because many extended families are now torn apart, there is limited opportunity for the family to gather.

Respondents said that older people used to have their own homes in Syria, and now they often need to live with their sons or daughters. In Syria, sometimes the family depended on them for advice, finances or support, but now in Jordan, older people depend on their children. Some older people interviewed also indicated that they suffer from isolation and loss of social networks, and a Handicap International report indicates that 65 percent of older people present signs of psychological distress.⁷⁵ Because of their age and related specific needs, older people also have additional difficulties securing an income and accessing services and assistance, especially when living alone or when they are heads of household. Only four older men, aged 60-70, were reported as working (two of them in shops and one in construction).

Older people with specific needs—e.g. those suffering from chronic diseases (74% of the older population surveyed)—often have difficulty obtaining appropriate services and assistance and covering associated costs, for instance medication for chronic diseases. One-third of the families interviewed also took care of an older person who is housebound. CARE household survey data indicates that families with older people on average spend 45 JOD a month on health care, 11 JOD more than the average family.

In terms of coping with the challenges of adapting in displacement, it must also be noted that half of the older people in the survey population were illiterate. Among older women, 66% were illiterate. Illiterate men and women have additional challenges accessing services and assistance.

Non-traditional Family Composition

Due to injury, illness, death, and family separation, families are torn apart and many households do not conform to the traditional husband-wife-children configuration. For these families, the gender

⁷⁵ *Hidden victims of the Syrian Crisis: Disabled, Injured and Older Refugees*, Handicap International, 2014, p. 6.

ALL CBOS THAT I WENT TO TOLD ME THEY CAN'T GIVE ME ANYTHING

“I used to own a lot of land, I was the mukhtar of three villages, and I had 40 people working for me.

Since the war started, three of my sons got arrested. I could not stand the sound of the airplanes and bombings. I was scared, because I can't run any more, I can't escape. This is why I wanted to go to Jordan. My family stayed behind.

I arrived to Jordan one year and four months ago. I didn't know anyone here, so I stayed at a Mosque, and the caretaker let me stay for some time in return for some help. However, after some time, he told me I had to leave, so I was looking for another Mosque where I could stay. I then met an Iraqi man who was also looking for a place to stay, and we found this room where we now live. We only have one room and the bathroom is outside. We don't have any heating. The cold is very bad for the kidneys.

My wife and two sons stayed in Syria. Three of my sons were arrested, and I haven't had any news from them since three years. Sometimes I can't sleep at all. I spend the whole night crying and worrying, thinking about where they are sleeping, what they are eating.

All CBOs that I went to told me they can't give me anything, because I'm a single man. So I just get the 13 JOD food vouchers. From the food vouchers I buy sugar, rice, sometimes one chicken, but it only last for one week. The neighbours sometimes give me food. Sometimes I don't eat for 15 hours, but this is bad, because I have diabetes.

I also have hypertension, a heart condition and problems with the kidneys. The medication I get is not enough, and sometimes I have to buy more, but I do not have the money to afford it. The landlord is nice with us, sometimes we do not pay, and he allows us to pay when we can.

I have a Jordanian neighbors who are very good with me. Sometimes they give me food, and they let me sleep outside of their house. They even offered that I stay with them, but I can't. The women in the house are like daughters to me, but it would still not be appropriate that I stayed with them.

I registered with UNHCR only four months ago. I didn't know that I should register. I didn't know anyone, and I didn't know anything. About 20 days ago I applied to UNHCR for cash assistance.”

Abdullah, 65, from Hama

roles may be complex and multi-dimensional, possibly increasing vulnerability. For instance, female heads of households have reported having to work at the same time as taking care of the family, older sons need to take on the role of protector if the father is not there, grandparents in charge of grandchildren who have been orphaned have to take on the upbringing of grandchildren while encouraging them to study or find work.

It must be highlighted that a considerable share of the families in the sample—28%—were female headed. These families often face additional challenges to secure an income. While some opportunities seem to be opening up for Syrian women to work in the informal sector, overall, economic participation of women remains low. While in general, it must be assumed that women’s economic participation is underreported, CARE data clearly shows that in female-headed households women (and, to a lesser degree, boys) are increasingly taking on responsibilities for earning an income: 30% of respondents in female-headed households said (part of their) income was generated by women, and 7% said they (also) depended on the work of boys. However, during CARE’s research many female heads of household highlighted that they indeed struggle to engage in livelihoods activities as they need to take care of their children and child-care support is either unavailable or expensive. This puts additional challenges for female heads of households to work or even to participate in vocational training. Consequently, female-headed families struggle more to cover their basic needs, and are slightly more likely to be poor than male-headed families. Although research indicates that some women manage to find informal work or start income-generating activities from home, these are often very irregular and do not provide a reliable source of income to cover even the most basic needs.

CARE household data also indicates that female-headed households are more likely than male-headed households to share accommodation and are more affected by housing insecurity. They also appear to be particularly vulnerable to the whims of landlords and subject to physical and sexual exploitation.⁷⁶

Households where older people taking care of minors—without the support of younger adults—must be considered particularly vulnerable as they often do not have any income at all. CARE’s household survey found eleven families of this type.

⁷⁶ *Unpacking Gender: The Humanitarian Response to the Syrian Refugee Crisis in Jordan*, Women’s Refugee Commission, March 2014.

CHAPTER 5: COMMUNITY RELATIONS

CARE’s research produced mixed results about relations between refugee and host communities. Research results indicate that while relations between neighbors are often neutral or distant and sometimes friendly and supportive, there continues to be a considerable amount of prejudice from parts of the Jordanian society, and incidents of (verbal and physical) harassment on the streets, in public transport, and in schools are frequent. However, it seems very difficult to generalize the state and development of community relations across large geographical areas and different spheres of life. It must also be noted that while the researchers aimed at creating an atmosphere where participants could express their opinion freely, topics around community relations are particularly sensitive and a certain social desirability bias must therefore be expected. The following section thus aims at discussing the results obtained through different tools, without necessarily aiming to produce a final conclusion. It should be read as indicative of community relations and possible trends in their development only. It will also make reference to and build on results from a recent series of studies produced by the REACH project that analyzed community relations—and tensions—around different spheres of the refugee/refugee hosting experience such as housing, education and external aid. Overall, there is a clear need for further research that focuses more on specific (geographical or community relation) areas and monitoring of community relations as part of conflict prevention programming.

Attitudes and Perceptions by Syrians

Data and information gathered through the different tools employed in the research for this report indicates that Syrian refugees at best have mixed relations with host communities, and that for many, the hurtful experience seem to outnumber positive ones. Others stated that they simply do not have much interaction with their neighbors or actively avoid it to prevent the risk of frictions or conflict.

In the public space, prejudice is still rife and harassment is a common experience for Syrian men and women, and girls and boys of all ages. CARE’s research indicates that relations between Syrians and Jordanians prior to the conflict were congenial, with a regular flow of tourism, labor migration and visits between the two countries. Syrian participants said they had always felt welcomed in Jordan, but now feel that after the conflict they are only seen as refugees, without dignity, a drain to the resources, stealing Jordanians’ jobs, increasing cost of living, and receiving more humanitarian aid than they deserve. Respondents also talked about hurtful experiences

“The landlord helped me with the sponsorship; he is a good person. Three days ago, I packed my bags and I wanted to go back to Syria, but he stopped me, and told us not to go back to Syria.”

Focus group discussion, Syrian men, Mufraq

“I have Jordanian neighbours who live in a tent. They are poorer than us, but they are very good. One of the women in the family said: “I wish I had money so I could help you.”

Focus group discussion, Syrian women, Female FGD participant, Mufraq

“The Jordanians say: we hope you are getting better, and can return to Syria, and rest.”

Focus group discussion, Syrian women, Mufraq

“It feels as if the Jordanian Government does not want us to stay. We understand that the situation is difficult for Jordan as well. The country does not have a lot of resources, we are aware of that, but we do not have anywhere else to go.

Focus group discussion, Syrian men, Mufraq

“We want them to know that they have to be patient with us. We want them to know that when we receive assistance, we can eat. Many Jordanians think they are better than Syrians but they are better because they have money and a home and that does not mean they are better people and Syrian people are lesser people.”

“The way Jordanians see Syrians—as if we are nothing. Before the conflict, the relations were fine and we were seen as Syrians, but now we are only seen as refugees. Before we were persons, now we are refugees.”

Research participants

such as bullying on the streets and schools, getting evicted from their apartments, etc.

At the same time, relations among neighbors (irrespective of the community of origin) were often reported as positive or neutral. Two of three families said their relationships with neighbors were “mostly positive” and one-third of respondents indicated neutral relationships. Unsurprisingly, more respondents living among Syrians (71%) than respondents living among Jordanians, Palestinians or people from other communities (56%) reported mostly positive relationships. Comparison with data from CARE’s 2014 survey indicates a certain positive trend, with an increase in the proportion of Syrian families reporting “positive” relations and a decrease in the share of Syrian families reporting “neutral” relationships with Jordanian neighbors.

One in five families reported receiving support from neighbors, often food or other in-kind donations (furniture, carpets, blankets, used clothes etc.), but also cash gifts/donations or loans. In individual interviews, some women (in particular, heads of households) and older people also reported having received support from their (Jordanian) neighbors. In particular, when they did not have enough food, neighbors would share their supplies. Other participants explained that they did not receive any support from Jordanian neighbors who were just as poor or even poorer than they themselves.

Overall, only ten families (less than one percent) reported “mostly negative” relations with neighbors, with problems mainly related to housing.

When asked about relationships between members of different communities in their neighborhood during the past year, half of the survey respondents said they had stayed the same, while one-quarter said they had deteriorated and one-fifth reported improved community relations.⁷⁷ It is important to note that a deterioration of community relations was reported by a higher percentage of those living among Syrians or Palestinians (31% of both groups) than by those living mostly among Jordanians (20%). This indicates that relations at the neighborhood level do not necessarily depend on the community composition of the neighborhood.

Some Syrian research participants said that relations had improved after their Jordanian neighbors had come to know them better and visited them at home, feeling that when Jordanians know more about the living conditions of Syrians, they were more understanding and supportive.

Syrian research participants said there is a need to change broad perceptions that all Syrians are beggars and bad, and to increase awareness about the mental and psychological stress that they are going through.

⁷⁷ During CARE’s Gender Analysis, when asked if Syrians see the situation as changing, there was a consensus that it is and that tensions are increasing.

Attitudes and Perceptions by Jordanians

To collect data about Jordanians’ primary concerns, attitudes and perceptions, the research team conducted a number of focus group discussions with Jordanian men and women in each of the five geographical areas.

Again, data collected provides a mixed picture and makes generalization difficult. While some participants reported neutral relationships with Syrian neighbors or expressed understanding of their situation, others reported verbal harassment from Syrians towards them, and a certain sense of lack of trust and feeling of insecurity since Syrians had moved into their neighborhood. In one group, participants explained that they were concerned about the fact that they did not know their Syrian neighbors and—since the community did not know them either—they could not verify with other community members whether or not the new Syrian neighbors were trustworthy. Therefore, they would prefer to keep their children, especially girls, inside, and to keep interaction with Syrian neighbors to the minimum. However, some research participants also indicated that relations between all neighbors in the urban areas are more distant than they used to be in the past and than they are in rural areas—not only those between Syrians and Jordanians.

A main concern and cause for community tension that surfaced during discussions with Jordanian participants was a perceived unfair and disproportionately high allocation of external aid to Syrians, especially when the refugee response was scaled up. This concern was highlighted, in particular, by participants in Irbid and Mufraq, where both the concentration of refugees and of assistance providers is higher than in the other locations surveyed. Jordanian participants indicated that there was more community support for Syrians before external assistance became available, and that community relations are now improving again since humanitarian actors are taking into account Jordanians’ needs as well. This is corroborated by a recent REACH report on Social Cohesion and Resilience, which found that “67% of respondents who reported that the community was receiving international support also perceived that this support was not distributed evenly between Jordanians and Syrians. [Seventy-eight percent] of the sampled Jordanian population and 58% of Syrian respondents held this view.”

The same report highlights that “fostering social cohesion and building community resilience in communities that are divided by how international support is currently being distributed emerges as a major challenge.”

Competition over employment opportunities was also identified as a major factor driving negative attitudes of Jordanians towards Syrians, and thus potential community tensions. Some Jordanian research participants, in particular men, expressed the opinion that Syrians are taking job opportunities from Jordanians, especially in

“I feel sad for the Syrians. If the police catch them, how can they go back to Syria [especially] if their mothers are here in Jordan?”

Focus group discussion, Jordanian men, Amman

“Syrians accept lower wages, and when they do, I hate them.”

Focus group discussion, Jordanian men, Amman

“I know a family who evicted their own son from their building because they wanted to rent the place out to Syrians—assuming that they would be able to pay a higher rent because they receive support from organizations.”

Focus group discussion, Jordanian women, Irbid

“There are lots of Jordanian poor people as well, but especially in the beginning, they did not receive anything. Now the situation is getting better.”

Focus group discussion, Jordanian men, Irbid

“I often went to organizations to get assistance, but they always say it is just for Syrians, not for Jordanians.”

Focus group discussion, Jordanian women, Mufraq

Jordanians continue to hold the influx of Syrians responsible for what are perceived as high and increasing rental prices

low-pay sectors that also require few skills, such as agriculture. However, when this assumption was probed, there was often no consensus among the groups if these jobs had been actually performed by Jordanians previously or rather by (other) migrant workers, in particular Egyptians.

Jordanian group discussion participants also sometimes mentioned that Syrians were the obvious choice when looking for workers with specific skills, for instance in the food industry (bakeries, sweet shops, restaurants etc.) or as painters, because they are known to be highly skilled in these occupations. However, many raised concerns that Syrians accept salaries below the amounts that Jordanians could or would accept, thereby causing a downward trend in salaries. It was highlighted that this could lead to a situation where Jordanians must find a second job, or more than one family member must work in order to make ends meet.

Secondary data does not provide a clear picture with regards to the effect of the presence of a large number of Syrians in the Jordanian labor market. While the general tenor is that Syrians are pushing Jordanians out of employment, and salaries down, a recent ILO study highlights that while

the influx of Syrian refugees has come at a critical time for Jordan and has undeniably affected the labor market and livelihood opportunities of Jordanians [...] initial analysis [...] suggests that the extent to which Syrians have displaced Jordanian workers has been limited, especially as unemployment has not increased in the governorates that host most of the Syrian refugees. Also, given that the Jordanian economy is characterized by small informal enterprises, the expectation is that Syrian refugees will, over time, develop more contacts and relationships with Jordanian employers in host communities, and progressively encroach on the informal employment sector. It is expected that enterprising and resourceful Syrian refugees, driven by their difficult livelihood conditions, will inexorably be pulled into the orbit of the Jordanian economy.⁷⁸

Further research and continuous monitoring seems to be necessary to ensure that members of all communities have access to sustainable livelihood options, and to avoid competition in the labor market acting as a driver of community tensions and a possible spark for inter-community conflict.

In terms of actual community friction, discussions with both Jordanian and Syrian groups indicate that most arise in or around schools

⁷⁸ ILO, *The Impact of the Syrian Refugee Crisis on the Labour Market in Jordan: Preliminary Analysis*, 2014, p. 6.

and between children and adolescents. Schools and the way to school are spaces where most of the reported incidents of verbal (and sometimes physical) harassment and bullying occurs, and research participants have therefore highlighted the need to facilitate more activities where Syrian and Jordanian children, parents, and teachers can meet and where awareness can be raised about the needs and situations of members of the various communities. Jordanian (and Syrian) parents also continue to be very much concerned about the lack of capacity in many local schools and the resulting overcrowding of classrooms (up to 40 or 50 students), the quality of education, and the shortening of lessons to accommodate double shifts.

Another area that causes community frictions continues to be competition over affordable, quality housing. Jordanians continue to hold the influx of Syrians responsible for what are perceived as high and increasing rental prices.⁷⁹ However, it is important to note that research participants did not necessarily blame refugees themselves for this trend, but rather landlords that have taken advantage of high demand and external assistance that many believe covers rental costs for Syrians, causing landlords to increase prices. REACH research indicates that more than half of Jordanian (and even slightly more Syrian) community members perceive shelter as a driver of tension in their community.⁸⁰ As during previous research, issues around the division of costs between neighbors when they shared a meter were again occasionally raised.

Conflict Mitigation Strategies

When asked about actions necessary to improve community relations and prevent the rise of actual tensions and conflict, discussion participants often said that relations between members from different communities generally improved and even evolved into mutual support once each group knew more about the other's living conditions and challenges.

Participants from both communities thus mentioned the need for awareness-raising activities through group sessions (for different age/sex groups) and the use of mass communication to provide more balanced information about the situation of Syrians and the impact of the crisis on Jordanians. The importance of organizing joint activities for children from different communities was also highlighted; this was thought to increase children's understanding of the other's situation while preventing any feelings of jealousy that might arise when activities are organized for children from only one community. Other discussion participants indicated that it was equally important to organize parallel sessions for adults, in particular parents, to

⁷⁹ It must be highlighted, as mentioned under "Accommodation" in Chapter 1, that rental prices seem to have actually stabilized or even gone down slightly in some areas, albeit they continue to be at a relatively high level.

⁸⁰ *Understanding Social Cohesion and Resilience in Jordanian Host Communities*, p. 22.

ensure that perceptions and attitudes of the whole family could be captured and possibly influenced.

Another important aspect identified as contributing to (or jeopardizing) community cohesion was the degree to which aid distribution was considered fair, and therefore, discussion participants highlighted the need for assistance providers to continue efforts to open up all services and activities to members of different communities, based on clear vulnerability criteria. While this was not mentioned in discussions, there is an implicit call underway for increased accountability and transparency by assistance providers at all levels, including CBOs, national NGOs and international actors, including provision of enhanced information about criteria for assistance provision. The REACH report highlights that “[w]hether it is true or not that international support is not targeting those most in need is difficult to say, but the perception that the most vulnerable in the community are not receiving assistance challenges social cohesion and the Do No Harm principles of many organizations.”

Expansion of health and education services was also mentioned as a necessary measure for decreasing community tensions and in one group, Jordanian participants indicated that they felt a certain sense of relief and justice due to the recent change in policy that requires Syrian refugees to pay fees for medical services.

Access to work opportunities that provide a sustainable livelihood were also sometimes discussed in terms of community relations, and Jordanian participants indicated that they felt that increasingly it was necessary for individuals to get a second job or for families to have two income providers to cover basic expenses due to a downward trend in salaries. Thus, an increase of work opportunities offering a decent salary and the raising of the national poverty line definition and minimum salary seem essential to safeguarding social peace and stability in host community settings.

Some research participants also raised concerns about perceived “changes in culture” related to and caused by the large presence of Syrians in their communities. Depending on the context of the conversation, this referred to a variety of phenomena, ranging from parents’ fears that children and adolescents are changing their behavior and newly involved in bullying, fighting, smoking and drug abuse, to a perceived increase in street harassment, a change of marriage patterns with men being more interested in Syrian women, and a fear that Jordanian girls might want to copy Syrian girls and start getting married earlier at the expense of their education, to (often only implied) fears of spreading illicit and criminal activities as well as transactional sex.

Host Community Needs and Priorities

In group discussions with both Jordanian men and women, access to suitable work opportunities that provided sufficient income for families to cover their basic needs was mentioned as an important priority. Given rising consumer prices, many respondents indicated that families increasingly struggle to cover their basic expenses with one income only, and for most vulnerable households this would mean having to employ negative coping mechanisms.

For men, this often meant searching for a second job that they could do after their main working hours. One group also mentioned that government employees were not allowed to have a second job. Groups with male participants highlighted the need for increased investment in industrial sectors to create work opportunities for the unemployed, while others mentioned the need for support, mainly in the form of credit, to establish small business, for instance in tourism or restoration/catering.

In women’s groups, the need for job opportunities was also a prominent topic. Women highlighted the need for suitable work opportunities—i.e. jobs/income-generating opportunities that they could combine with other household and child-rearing chores and that would not cause gossip or conflict with their husbands, some of whom do not want their wives to work outside the house. For some women, home-based activities would therefore be most appropriate. Others said that they would want to work outside of the house, but would need work environments suitable given cultural terms, for instance, shops owned by women and where (most of) the employees were women, as well. Working hours that allow women to combine employment with care-taking were also mentioned. For instance, women in Azraq town said they would be interested in and available to work in the camp, but long working hours prevented them from doing so, because they had to be home when children return from school. Some women said they had the skills, but not the tools or resources, to start home-based activities or feared that they would struggle to market their products.

For both young men and young women, the need for quality education, including university schooling, was highlighted along with support in entering the labor market. Women were particularly concerned about the education of their daughters, emphasizing that a good education (often meaning a university degree) was a precondition for a (better) life, a job, a good marriage, resources to provide for their families, but also to access leisure and entertainment for the women themselves. Women in particular also highlighted the need for classes (so they can develop their skills, but also for personal enjoyment), including computer classes for themselves and their daughters (computer skills, English classes etc.). Difficulties faced by young men and women in entering the labor market after graduation were also mentioned, as most employers require experience that

fresh graduates did not have. Therefore, the need for job-insertion programs, internships, etc. was identified.

For children and youth, apart from better quality education, spaces outside the house to play, to do sports and to build their skills—both in educational terms, but also in terms of personal development—were identified. The need for safe spaces like sports fields, playgrounds and community centers was identified in group discussions in all geographical areas covered, but particularly in Zarqa, Azraq and Mufraq where children and youth, mainly boys, are currently often in the streets. Parents worried that they might smoke, take drugs, or get involved in fights. As within the Syrian community, Jordanian girls also are often made to stay at home due to the absence of spaces that parents consider safe for them.

With regards to the situation of older men and women, group participants highlighted the need for support for families living with and taking care of older family members, for instance (mobile) caretakers able to support these families or paramedics who can help manage chronic diseases (regularly measure blood sugar, blood pressure, etc.). Discussion participants also mentioned the need for older men and women to receive support that helps them cope with their new life situation and the changes it implies. Some research participants also suggested providing cash or in-kind support (e.g. food) to older family members. This would help them contribute to their families' livelihoods and, in a way, provide an "incentive" for families to take (better) care of them.



CONCLUSIONS

Overall, CARE's research indicates that the needs and vulnerabilities of Syrian refugees living in non-camp settings in Jordan remain high given prolonged displacement, lack of access to sustainable sources of income, and reductions in availability of assistance and access to services. It is of particular concern that, compared to previous years, unmet food needs have increased, reflecting the effect of recent changes in the reach and quantity of WFP food voucher support that has provided a basic safety net for Syrian refugees living outside the camps in Jordan. At the same time, the introduction of fees for Syrians at public health centers has resulted in a reduction in access to health services for families and the skipping of important healthcare such as pre- and post-natal care.

Debt levels have slightly increased in most locations, but not in all. We are, however, seeing small increases in income levels and in the number of families that have access to income through work. However small, these increases are indications of a growing ability to raise money through (albeit largely illegal) work. A positive sign is also the reduction in rental costs, which appears to be an indication of rental markets' adjustment and stabilization to the influx of Syrian refugees.

The aftereffects of experiences lived during war and displacement, worries about family and friends in Syria, uncertainty about the future, cramped housing conditions, and changing gender roles all impact the psychosocial and psychological wellbeing of Syrian men, women, boys and girls of all ages. All experience the situation differently—women sometimes are resentful of now being responsible for all family matters including providing an income, men and older people have to cope with a loss of status, girls suffer from reduced mobility due to parents' increased concerns about their safety and "honor," and boys sometimes have to take on new responsibilities as head of households, guardian of their sisters or as contributors to the family's income. All are affected by the lack of opportunities and spaces to deal with accumulated stress, and the lack of specific support for coping with more serious issues. This leads to increased risk of conflict in already crowded accommodations, and sometimes even to the increased prevalence of domestic violence.

During the period covered by this report, the protection space for Syrian refugees in Jordan has been shrinking. Complex and constantly changing registration requirements make it difficult for Syrians to keep their registration with the Jordanian authorities and UNHCR up-to-date. As a consequence, an increasing number of families are unregistered, do not have access to services and assistance, and live in constant fear of being returned to the camp or even to

The protection space for Syrian refugees in Jordan has been shrinking

Syria—a widespread concern even if the Jordanian authorities have committed to respecting the principle of *non-refoulement*.

Although not foreseen as a durable solution in the official policy of the Government of Jordan and the MOU with UNHCR, CARE data indicates that local integration trends have started to take effect, with an increasing number of Syrians, in particular men, finding work in the informal sector. However, work is often performed without a permit and is irregular, low-income, and unreliable. Even if the average income has slightly increased compared to 2014, and although refugee households are adopting strategies to reduce their expenses to the bare minimum, families continue to face a steady monthly shortfall. At least 69% of refugee families live below the national poverty line when not taking into account cash and voucher support provided, and many employ a combination of strategies for coping with continuous income-expenditure gaps. Some have to resort to very negative coping strategies such as child labor, pulling children out of school, and accepting exploitative situations.

As the conflict in Syria continues, and many areas continue to be unsafe or are completely destroyed, return is not a realistic option for most Syrians in Jordan for the foreseeable future. Spaces pledged by third countries would allow resettlement for about 2% of refugees from the region, but the actual number of Syrians resettled is very low. While it is important that third countries follow up on and increase resettlement pledges with a real commitment to sharing the burden with countries in the region, local integration must be understood as a reality already materializing in the Jordanian context. It is therefore important that the Jordanian authorities and host communities receive enhanced support from all relevant international actors to be able to continue to provide a receptive environment for Syrian refugees, in particular through protection from *non-refoulement*, a continuation of the policy to welcome Syrian investment, and a gradual increase in the number of work permits, in accordance with the absorption capacities of local markets. As emphasized throughout the Jordan Response Plan 2015, all related measures need to be placed within the wider national development plan to mitigate the negative impact of the sudden influx of a large number of refugees on public service provision and markets, as well as any related potential for conflict.

As long as access to legal income-generating opportunities is severely restricted, the response community will have to provide assistance in the form of cash, vouchers, and in-kind support and services to ensure that vulnerable refugees—at least 69% of the population, possibly more in rural areas—can meet their basic needs. This will continue to require enormous amounts of support from the donor community. At the same time, the Jordanian public sector will continue to need support for expanding health and educational services and building an enabling environment for expanding the economy as

a sustainable basis for the hosting of large number of refugees until more durable solutions become available.

The response community, in close coordination with the Jordanian authorities, will also have to prepare to support the most vulnerable refugees living outside the camps—in particular those who would not be able to work even if allowed to do so (some female-headed households, older people, unaccompanied minors/minors who are heads of households, and some people with injuries or disabilities)—in the medium term until community support networks are rebuilt and other durable solutions are found.

Overall, CARE's assessment indicates that—due to the protracted nature of the displacement with no immediate end in sight—needs remain high among Syrian families living outside the camps in Jordan. However, four years into the displacement crisis, humanitarian assistance alone has become an insufficient, inappropriate and unsustainable response to these needs, and there is a demand for resilience planning that openly addresses local integration trends but is carried out within a formal framework that benefits both refugee and host communities, and does not increase the risk of inter-community tension.

CARE is committed to supporting these joint efforts, and aims at contributing to the discussion through the recommendations made below.



RECOMMENDATIONS

TO THE GOVERNMENT OF JORDAN

1. To consider applying flexible policies allowing people to earn a legal living. In specific:

- Waive or significantly reduce fees for work permits for Syrian refugees;
- Simplify and ease the application process for work permits and automatically approve all permit requests for refugees in non-protected sectors;
- Address the challenges of refugee access to legal documentation, especially the required Ministry of Interior Card, and the cost of obtaining health certificates.
- Increase information provision to employers about work permit processes, working with the chambers of commerce and other key stakeholders; and
- Consult with the private sector on which protected sectors still demand protection, and which sectors could benefit economically from more Syrian labor through the easing of protections.

2. In line with the Jordan Response Plan, ensure the transition from immediate humanitarian assistance to longer-term, resilience-based initiatives, which benefit the refugees and host communities alike, and improve the community relations.

TO DONORS & THE INTERNATIONAL COMMUNITY

1. Prioritize shelter and shelter programming in host communities, as the report highlighted that housing-related concerns surfaced as the primary need of Syrian families.

2. Continue in the short term immediate funding to food assistance programs, while the transition to more sustainable livelihoods policies is underway.

3. Invest in high priority sectors, particularly in livelihoods and employment, to address the impact of the crisis and ensure access to dignified income-generating activities for refugees and host communities.

4. Expand funding for support to host community services and economies in order to improve social cohesion and mitigate the long-term negative impacts of the influx of Syrian refugees.

5. Continue and expand support to health and education sectors that have been significantly burdened by the Syrian crisis. Provide addi-

tional resources for youth access to education at the secondary and tertiary levels.

6. Make good on promised resettlement offers, and expand resettlement to demonstrate that donor nations are willing to share the burden fairly.

7. Provide continued funding for refugee protection, in particular for prevention of and responses to sexual and gender-based violence and child protection.

TO NATIONAL & INTERNATIONAL HUMANITARIAN ACTORS

1. Expand support to women and men for prevention of gender-based violence, in particular early marriage and intimate partner violence. Involving men in the process is critical and means supporting them in finding ways to cope with the stress of displacement and idleness because of the inability to work (legally). Much more intensive work with communities is needed to prevent early marriage, which has become hugely problematic due to the challenging economic and living conditions of families, which is exacerbating the perceived need to protect girls "honor."

2. Increase support for the prevention of child labor, and in particular support youth ages 12 to 18 in completing their secondary education.

3. Women refugees are often highly isolated in their homes; it is critical to increase opportunities for refugee women to connect with each other, get out of the house, access psychosocial activities, and obtain work when possible.



KEY INDICATORS

| | Amman | | Azraq | | Irbid | | Mufraq | | Zarqa | | Overall | |
|--|---------|---------|-------------|---------|---------|---------|-----------------|---------|----------------------|---------|---------|-------------------|
| | 2012 | 2014 | 2015 | 2015 | 2013 | 2014 | 2015 | 2013 | 2014 | 2013 | 2014 | 2015 |
| Total survey population | 327 | 483 | 1,330 | 1,263 | 422 | 377 | 1,292 | 364 | 290 | 308 | 387 | 1,414 |
| Nb. of HH | | 81 | 265 | 243 | | 60 | 265 | | 60 | | 62 | 265 |
| HH Size | 5.5 | 6.0 | 5.0 | 5.2 | 7.1 | 6.3 | 4.9 | 5.1 | 4.8 | 6.1 | 6.2 | 5.3 |
| % of FHH | 10% | 26% | 20% | 26% | 13% | 27% | 33% | 32% | 37% | 18% | 11% | 26% |
| % children (0-18) | 49% | 50% | 51% | 54% | 51% | 54% | 50% | 52% | 64% | 49% | 53% | 55% |
| % of school aged children out of school (boys / girls) | 64% | 39% | (32% / 29%) | 54% | 73% | 44% | 28% (31% / 23%) | 69% | 65% | 37% | 31% | 33% / (37% / 27%) |
| # of children working (of which boys) | 6 | 1 | 19 (18) | 19 (14) | 12 | 5 | 22 (19) | 19 | 2 | 6 | 2 | 16 (15) |
| # of minors married (of which girls) | | | 3 (3) | 5 (5) | | | 2 (1) | | | | | 3 (3) |
| % of adult men working | 65% | 13% | 53-59% | 38-69% | 35% | 9% | 20-55% | 41% | 7% | 54% | 17% | 33-55% |
| % of adult women working | | 1% | 5-8% | 1-7% | | 2% | 0-6% | | 0% | | 0% | 2-6% |
| Monthly income (of those who stated income above 0) | 155 JOD | 180 JOD | 227 JOD | 205 JOD | 125 JOD | 179 JOD | 234 JOD | 140 JOD | 196 JOD ¹ | 140 JOD | 186 JOD | 179 JOD |
| Monthly expenditure | 245 JOD | 304 JOD | 303 JOD | 240 JOD | 380 JOD | 363 JOD | 254 JOD | 320 JOD | 253 JOD | 230 JOD | 264 JOD | 230 JOD |
| *Monthly expenditure rent-health-food | | 370 JOD | 295 JOD | 293 JOD | 284 JOD | 359 JOD | 265 JOD | | 337 JOD | | 258 JOD | 225 JOD |
| Average shortfall | 90 JOD | 124 JOD | 76 JOD | 35 JOD | 255 JOD | 184 JOD | 20 JOD | 180 JOD | 57 JOD ³ | 90 JOD | 78 JOD | 51 JOD |
| Average debt (excluding debt of 5,000 JOD or above) | 225 JOD | 641 JOD | 872 JOD | 492 JOD | 600 JOD | 540 JOD | 570 JOD | 430 JOD | 530 JOD | 575 JOD | 558 JOD | 526 JOD |
| Average rent | 135 JOD | 202 JOD | 168 JOD | 140 JOD | 175 JOD | 199 JOD | 172 JOD | 150 JOD | 216 JOD | 125 JOD | 149 JOD | 125 JOD |
| Average food | | 92 JOD | 83 JOD | 110 JOD | | 92 JOD | 67 JOD | | 106 JOD | | 67 JOD | 73 JOD |
| Average health | | 76 JOD | 44 JOD | 42 JOD | | 68 JOD | 26 JOD | | 15 JOD | | 42 JOD | 27 JOD |
| | | | | | | | | | 15 JOD | | | 31 JOD |
| | | | | | | | | | | | | 49 JOD |
| | | | | | | | | | | | | 27 JOD |
| | | | | | | | | | | | | 49 JOD |
| | | | | | | | | | | | | 49 JOD |

1 Corrected from 2014 report.

2 Corrected from 2014 report.

3

Corrected from 2014 report.