

A Summary of the 2021 Annual Needs Assessment

January 2022





















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Cover photo: Thilal Alshamayleh, 29 years old and a Jordanian mother of two, trains students on robotics at her academy in Karak, Jordan. (Credit: CARE Jordan/ Ahmad Albakri)

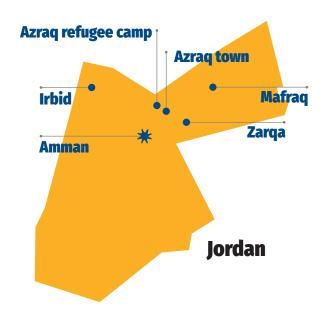




## Introduction

The CARE Jordan 2021 Annual Needs Assessment is the tenth installment of a research series begun in 2012. CARE International in Jordan uses the assessment to identify, analyze, and track the needs, vulnerabilities, and coping mechanisms of refugees and host communities in Jordan. It is targeted at addressing knowledge and information gaps related to a lack of comprehensive longitudinal data on the needs of vulnerable population groups in the country. The assessments have been carried out annually to support all key local, national and international actors in building a more holistic and targeted response to humanitarian and development challenges in Jordan.

For 2021, two frameworks have been introduced into the assessment to support the analysis; the first is the Department for International Development's (DFID)¹ Sustainable Livelihoods Framework, and the second is CARE's Gender Equality Framework (GEF). The findings are organized into four thematic chapters: social protection, sustainable livelihoods, education, and durable solutions. Gender and COVID-19 form cross-cutting themes across the chapters.



### **Communities Assessed**

- 2,674 households surveyed
- 12 key informants interviewed
- 40 focus groups held

CARE's annual needs assessments are inclusive of both the Jordanian host community and refugees of all nationalities. Subsequently, four groups were targeted in this year's research: Jordanians, Syrian refugees, Iraqi refugees, and refugees of other countries of origin, to reflect the diversity of Jordan's refugee community. Approximately 88.5% of registered refugees in the country are Syrian, 8.8% are Iraqi and the remaining proportion are refugees of other nationalities including Somalis and Yemenis.<sup>2</sup> Geographic diversity is also represented by targeting assessment participants across the following locations: Amman, Azraq town, Azraq Camp, Irbid, Mafraq and Zarqa. These areas were selected since they host a high concentration of refugees and therefore are CARE operational centers.

Mixed methods and a triangulation approach were used to collect evidence, with qualitative data gathered from 12 key informant interviews, 40 focus group discussions and six in-depth case studies. Quantitative data was collected using a survey of 2,674 households. This is a representative random sample of the population registered in CARE Jordan's database of over 600,000 records. Jordanian respondents correspond to established criteria for vulnerability, as determined by the Ministry of Social Development.

<sup>1</sup> In 2020, the Department for International Development (DFID) and the Foreign and Commonwealth Office became the Foreign, Commonwealth & Development Office (FCDO) of the UK Government. This, however, has not affected the title used for the DfID Sustainable Livelihoods Approach (SLA) concept and Framework.

<sup>2</sup> UNHCR, Refugee Fact Sheet, November 2021.





# **Findings**

The following sections thematically summarize key findings from the 2021 CARE Annual Needs Assessment.

### **Social Protection**

Social protection is provided to Jordanian vulnerable communities and Syrian refugees (via free governmental k-12 education and paid health services) by the Government of Jordan. In addition to state support, a substantial proportion of non-governmental organizations' (NGO) activities include Jordanian nationals in the project quotas. Refugees rely more on United Nations (UN) agencies, non-government actors, and community-based protection mechanisms.

The research clearly demonstrated that there are some negative perceptions of humanitarian organizations in Jordan. A lack of information and transparency has fostered a perception of unfairness and abandonment-particularly for non-Syrian refugees-in the absence of a one refugee approach and accompanying policies. During focus group discussions, participants expressed their belief that reductions in support are a strategy to persuade them to return to their countries of origin, that receiving assistance can sometimes be undignified and humiliating, and that not all NGOs are well-trained or competent. To compound matters further, the Jordan Response Plan for the Syria Crisis (JRP) continues to be underfunded and this is likely to continue going into the twelfth year of the crisis.

Assistance and services provided to refugees from non-state actors are often tied to refugee registration status. Data from the CARE Annual Needs Assessment suggests that the vast majority of refugees in Jordan are registered with the UN High Commissioner for Refugees

## **Survey Sample Profile**



41%
Surian refugees

Syrian refugees

23% Jordanians

18% Iraqi refugees

11% Yemeni refugees **5%**Sudanese refugees

1% Somali refugees

1% Other refugees

Syrians who enter Jordan receive an Asylum-Seeking Certificate and a government-issued Ministry of Interior card, which protects them from deportation and provides access to many services. People from Iraq, Sudan, Somali or Yemen often enter Jordan on short term visas. If they request protection, they are only provided with Asylum-Seeker Certificates.



hen I was pregnant, I had anemia and colon issues but couldn't afford transportation to go to the hospital to get checked. I would only go to a nearby small clinic that provided medical care, but the available doctors would often have specialties that didn't match the health issue I suffered from."

-Shadia, a 29-year-old Sudanese refugee, had a hard time getting medical care when she needed it. (Credit: CARE Jordan/ Amal Ma'ayeh)

(UNHCR). Findings indicate that 98.4% of Syrian refugees are registered, followed closely by 96.8% of Sudanese, 96.1% of Yemenis and 95.3% of Iraqis.

Cash is the widely preferred modality of assistance for refugees of all nationalities. Approximately half of all respondents indicated that their first choice is to receive cash. The second choice would be for food and non-food items (NFIs) at 32.7%, followed by medical and health assistance, including psychosocial support, at 21.2%. Qualitative findings from focus group discussions continue to demonstrate that unrestricted cash is preferred because it enables freedom of choice. The CARE Jordan 2020 Annual Assessment also identified cash and food or NFIs as the most preferred modalities of assistance. These trends were true for both female and male respondents, with little variation among modalities.

Beyond a strong preference for monetary support, access to health services was a concern for refugees in both urban areas and Azraq Camp, with COVID-19 exacerbating access issues and lack of available medicine. In focus group discussions, participants explained how they lacked medication, especially for chronic diseases such as diabetes and hypertension; medical devices such as glasses, hearing aids, and walking sticks; in addition to vitamins. Vulnerable refugees, particularly non-Syrians and people with disabilities, were most at risk from these gaps in medical provision.

Despite these shortcomings in healthcare provision, COVID-19 vaccination rates are relatively high; thanks to the comprehensive efforts of the Government of Jordan, vaccines are free to all. Nearly all (93.7%) of respondents indicated they did not face any challenges in accessing COVID-19 vaccinations, with little difference across gender and nationalities. Males were more likely to be vaccinated than females at 73.4%, compared to 61.3%. The locations with the lowest vaccine rates were Irbid (57.8%) and Mafraq (59%) compared to the highest in Azraq Camp (78.2%). Assessment findings indicate a persistent mistrust in the COVID-19 vaccine due to misinformation. Only 59.1%



of respondents believe that the COVID-19 vaccine is safe, with Somalis (45.5%) and Jordanians (52.3%) least likely to believe in the vaccine's safety.

Barriers to accessing electricity, transportation, and quality housing are also recurrent themes in the CARE Jordan 2021 Annual Needs Assessment, and are major contributors to poor wellbeing, education, and livelihood outcomes. In focus group discussions with urban refugees, housing and the high cost of rent were continually identified as challenges: participants explained that over half of their monthly expenses are allocated to housing costs, that their housing was too small to accommodate their families, and that they feared being evicted for rental arrears or having their water or electricity cut off. Respondents in Azraq Camp also cited limited access to electricity and water as a key concern.

Data from the CARE Jordan 2020 and 2021 Annual Needs Assessments demonstrates that although negative mental health continues to be a challenge, there have been improvements in reported mental health compared to last year. All groups considered by this assessment—Jordanians and refugees in urban areas and Azraq Camp—were less likely to report feeling angry, fearful, hopeless, apathetic or upset in 2021, compared to 2020. Older people were found to be more vulnerable to poor mental health as they are often marginalized and excluded from society. Only 36.1% of respondents view older people as being able to make a positive contribution to society.

Overall, a majority of respondents feel safe in the community, but feelings of community safety vary across different nationality groups. Jordanian respondents (6.9%) were least likely to report that their families feel unsafe in the community, compared to 10.2% of all Syrian respondents and 14.6% of Iraqi refugees. Most notably, 24.4% of refugees from other nationalities, including Somali and Sudanese, indicated their families feel unsafe in the community. The most common reason cited for not feeling safe in the community was verbal and emotional violence and abuse. Over half of those who do not feel safe in the community cite this type of concern. This figure has remained approximately constant between 2020 and 2021. Other reasons for not feeling safe in the community include fear of physical violence (46.7%), discrimination based on gender, nationality, race or religion (33.2%) and threats of sexual violence (31.6%).

Table: Reason that respondents said they do not feel safe, by gender of respondent

Reason for feeling unsafe	Total	Females	Males
Verbal and emotional violence	53.3%	53%	46.7%
Sexual violence	31.6%	83.9%	16.1%
Physical violence	46.7%	31%	69%
Discrimination based on sex, nationality, race or religion	33.2%	45.9%	54.1%

An increased prevalence of verbal and emotional violence was given as a reason that assessment participants do not feel safe in the home. It is likely that this reflects heightened household tensions as a result of the COVID-19 pandemic. Verbal and emotional violence as reasons for not feeling safe rose dramatically from 5.6% to 36.7%. Fears of evictions by the landlord remained the primary reason for feeling unsafe in the home and were cited by over half of survey participants. Physical violence (25.2%) and sexual and gender-based violence (SGBV) (18.7%) remain important contributors to respondent feelings that they were unsafe in the home.

As in the CARE Jordan 2020 Annual Needs Assessment, the most substantial stressors affecting respondents' safety and protection in 2021 by a large margin (80.2%) were the lack of income opportunities, followed by COVID-19, and then community conflict. This was not affected by nationality or gender.

Gender-based violence (GBV) continues to be a concern, with an increase in violence resulting from the pandemic and the pressure it has placed on families—particularly men as the primary income-generators in many households. Additionally, child, early and forced marriage (CEFM) is still viewed by many as the best option for addressing household financial difficulties, with male household members often acting as decision-makers. CEFM is more common in Azrag Camp, in part due to social norms in Syrian culture.

### Sustainable Livelihoods

According to estimates provided by the CARE Jordan 2021 Annual Assessment survey, only 22% of Syrians have a work permit. This is the lowest rate recorded in the last two years. Work permit access depends on refugee status and documentation. Refugees face barriers in issuing, renewing, or making use of a work permit. These include: limited sectors open to refugees; the high price of work permits for non-Syrian refugees; the perception that some forms of humanitarian assistance can cease after a work permit is issued; and employers prioritizing refugees without work permits. Residents of Azraq Camp face the additional challenge of obtaining government security clearance to leave the camp and obtain a work permit.

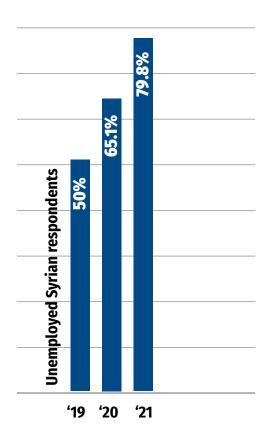
Gender norms and power dynamics in individual households and the wider society are also major barriers to sustainable livelihoods. In 2021, over one out of ten respondents (12.6%) believe it is "shameful for the family when the woman has to work." Data suggests that it is among Jordanian and Yemeni communities where the greatest gender disparity exists, with Jordanians from within this 12.6% group having the lowest likelihood of women earning money. Negative attitudes toward women working were frequently revealed in focus group discussions with

Asma Weshah, 43 years old (right, in black), surrounded by her family. Weshah is from Salt and produces various homemade foods, such as *kibbeh*, *fatayer* and other favorites, at the small factory she owns. (Credit: Care Jordan/ Ahmad AlBakri)





## **Increasing Unemployment**



male Syrian, Yemeni, and Iraqi participants. Further to this, only 2.4% of respondents agree that women who work have control over their earnings—instead there is a widespread belief that male decision-makers within the household still control the budget even when women have access to economic opportunities.

For many families, displacement and the subsequent financial struggles have already changed gender roles and responsibilities and the COVID-19 pandemic amplified this impact. Last year's survey showed that caring responsibilities increased for men and boys throughout the pandemic and nearly half of this year's respondents agree that these continue to increase with the easing of lock-downs. A total of 21.4% of respondents agreed somewhat or completely that women have increasingly become the income provider over the past year.

The extent that home-based business leads to female economic empowerment by overcoming these barriers is limited. This is because only 2% of all survey respondents reported owning their own business, of which Jordanians and Syrians make up the biggest proportion. COVID-19-related restrictions led many businesses to fail in Jordan. Focus group discussions revealed that entrepreneurs struggle to maintain businesses due to a lack of training, guidance, and market demand.

Another reason for low self-employment is access to credit and financial resources. Only 4.4% of survey respondents indicated that their families have access to micro-finance or a small business loan, including 8.7% of Jordanians and 4.2% of Syrians. Similarly, only 3.6% of respondents indicated they had a bank account, with no statistically significant difference between the genders.

Among all survey respondents in 2021, 59.2% were unemployed. Iraqi refugees are most at risk of being out of work, with 90.6% reporting being unemployed this year compared to 85.3% last year. Of those that are employed, the majority are employed without a written or oral employment contract. Female employment is especially low among Somali, Yemeni, and Iraqi communities, while Jordanians and Syrians show the highest proportion of female employment within their household.

While COVID-19 restrictions were the most frequently cited barrier to employment in last year's assessment, this year it is a lack of knowledge on where to find opportunities as the country re-opens its economy. Less cited, but still significant are barriers such as lack of child or elder care and—among non-Syrian refugees—not speaking Arabic, and some social discrimination and lack of acceptance against Africa origin refugees.

The proportion of employment in the informal sector decreased significantly since last year for all nationalities, reflecting the overall contraction of the Jordanian economy. People working in the informal sector suffer from extreme protection risks, including exploitation and long working hours, dangerous or unhealthy working conditions, and harassment. Refugees living in Azraq Camp face extra protection concerns when leaving the camp illegally to work informally, without a work permit and, along with non-Syrians, risk being detained when caught. Jordanian participants in focus group discussions mentioned how refugees are prioritized by some informal sector employers due to their lower salaries and lack of protection benefits. When refugees work without work permits, issues of exploitation,

harassment, and a disregard for workers' rights are therefore commonly reported. Only 9.2% of all respondents, of which most were Syrian, said they were aware of their worker's rights and only half of these respondents feel that their rights are being respected by employers.

Average expenditure levels remain lower than before the COVID-19 pandemic. Affordable housing has become one of the key concerns. Average spending on rent and utilities stands at 181.6 JOD per month, which constitutes the greatest cost for all communities. When these expenditures exceed income, debt accumulates. Indeed, 83.8% of female and male respondents have debt, with the highest rates among Sudanese (96.8%) and Somali (90.8%) respondents. While Jordanians continue to earn more than refugee communities, Jordanian households have, on average, more than doubled their debt over the course of last year, as is the case for other communities.

In addition to borrowing money, evidence from focus group discussions indicates that people fall back on a variety of coping strategies when they cannot cover their needs. These include selling family assets and food vouchers, withdrawing children from school to send them to work, and reducing food intake and not paying rent. According to the 2021 survey, Sudanese and Jordanians are less likely to fall back on such coping strategies.

Fewer than one in five (15.6%) of surveyed youth said they would prefer the academic path to gaining professional employment, while vocational training, apprenticeship or technical college/employment was cited only by 4.3% of respondents. Qualitative findings suggest that aspirations depend to a large extent on a person's socio-economic background as well as on the likelihood of finding employment in the preferred sector or country. Gender was not a statistically significant determinant of attitude towards vocational and technical training.

## **Education**

The majority of families that participated in this assessment strongly value education. However, male respondents were more likely to agree that "for a girl primary education is enough to have a good life" and that "having a primary

Jordanian Diana Alhajjaj, 41 years old, runs a daycare in Tafila. Lack of child and elder care is one of the main barriers to female employment. (Credit: Care Jordan/ Ahmad AlBakri)





education can qualify a girl for marriage." One quarter of them agreed with these statements, compared to one out of five female respondents. This indicates an increasing focus on the importance of overall education for girls but also that there is a substantial minority that do not place much value on a girl's secondary and tertiary education.

Boys are most at risk of dropping out of school to work. The level of school attendance for Yemeni boys is particularly low. There is a strong relationship between child labor, poverty, and protection risks, with financially insecure households more likely to send their children to work. Girls, on the other hand, are more likely than boys to attend catch up and remedial education programs.

Approximately one out of three children (of both genders) who participated in this research are out of school. For children with disabilities, this proportion rises to more than one out of two. A minority of refugee children were also more likely to be at risk of not attending school. Household finances, safety, and transport are the most important factors causing school non-attendance. Access to digital learning is also challenging for the groups considered by this assessment: parents lack both the infrastructure (electricity and devices), as well as the skills and time resources to supervise on-line learning at home.

Classroom overcrowding, low-quality infrastructure, and poor school and classroom environments in public schools (as opposed to private schools) are the main drivers of poorer quality education in Jordan for the most vulnerable. In the 2021 survey, 58% of parents identified sub-standard physical conditions as a factor that negatively impacts education quality for their children. Other important factors include the low availability of resources as well as bullying and harassment for some refugee children.

Nationality determines the likelihood that children in Jordan are kept behind at school. Iraqi children were the most likely to be behind with nearly one out of four Iraqi children sampled in this research being at least one grade behind their age, compared to one out of ten Jordanians. This trend continues from last year, when Iraqi children were more likely to be behind in school.

y neighbors only greet me with a 'Hello' or a 'Good morning' and that's it. The relationship is very shallow and almost non-existent. They don't care to visit or invite me over to really check up on me, which makes me feel lonely."

-Mohammed, a 67-year-old Syrian refugee in Mafraq, is one of the 60% of older respondents that said they feel lonely. (Credit: CARE Jordan/ Amal Ma'ayeh)





Problems and challenges related to the Darsak platform have reduced the quality of on-line learning in Jordan. Families continue to indicate that they prefer in-person learning as opposed to on-line or blended approaches, with a majority of respondents of all nationalities saying that COVID-19 has had a negative impact on educational performance in their household.

Access to vocational training in Jordan remains low and is shaped by nationality; one out of five of Jordanians said that their household had access to this training, compared to only 12.8% of Iraqi refugees. The provision of vocational training in Jordan was also affected by the pandemic, with courses suspended and restricted. Financial factors constrain refugee access to university education and scholarship opportunities for refugees in Jordan are scarce.

### **Durable Solutions**

Overall, most refugees in Jordan prefer to resettle in a third country, with 57% indicating that this is their first choice among durable solutions. Following this, 39.1% prefer to remain in Jordan, and only 3.3% prefer to return to their home country. This represents a substantial change from 2020 when the overwhelming preference was to remain in Jordan. This can be explained by refugees wanting better livelihood opportunities and improved access to health care and other services than they have in the country, as well as the lifting of COVID-19 travel restrictions and reopening of borders. Syrian refugees were most likely to indicate that they want to remain in Jordan, while other nationalities strongly prefer to relocate to third countries. This is largely attributed to the cultural and social affinity between Jordan and Syria.

Survey respondents were more likely to say that their overall situation had improved since arriving in Jordan, despite COVID-19 challenges, than to indicate it had deteriorated. This was most true for Syrian refugees, 45.6% of which said it had improved. Additionally, females were slightly more likely to report an improved situation than males.

Most respondents indicated that there have not been increased tensions between refugees and Jordanians in the last year, with only 19% saying they had increased. Qualitative data demonstrated that the extreme challenges related to the COVID-19 pandemic have actually improved this relationship, since Jordanians have expressed empathy for the struggles of refugees and supported them, when possible, via government services and social cohesion.

There is somewhat contradictory evidence suggesting, however, that increased economic pressures caused by COVID-19 are behind emerging community tensions between Jordanians and refugees. A majority of Jordanians indicated that they would prefer refugees to leave the country so as not to take their jobs (unemployment in Jordan stands at 24% currently), and that refugees have a negative impact on their economic wellbeing. Jordanians were also twice as likely to say that the situation between different communities in their area has deteriorated in the last year (37.9%) than they were to say it had improved (18.5%). Further to this, 41.5% of Jordanian respondents indicated that the presence of refugees in their community had impacted their family's daily life. Such responses were particularly prevalent in Mafraq (54%), Zarqa (49.5%), and Irbid (47.3%). Those in Amman were least likely to say that refugees had impacted their daily lives, hence indicating a marked increase in tensions between Jordanians and refugees in rural areas as opposed to the capital, reflecting the burden of economic disparities between the different cities and communities.

While most refugees desire to return to their home country, it is simply unfeasible for the majority. The most prevalent barriers according to refugees themselves include poor security or a tenuous political situation at home and the subsequent risk of violence or arrest. According to refugees, barriers to resettlement to a third country also exist, most notably, ineligibility or challenges faced during application, in addition to COVID-19 pandemic global travel and refugee-recipient country restrictions that have narrowed their ability to relocate.



# **Recommendations**

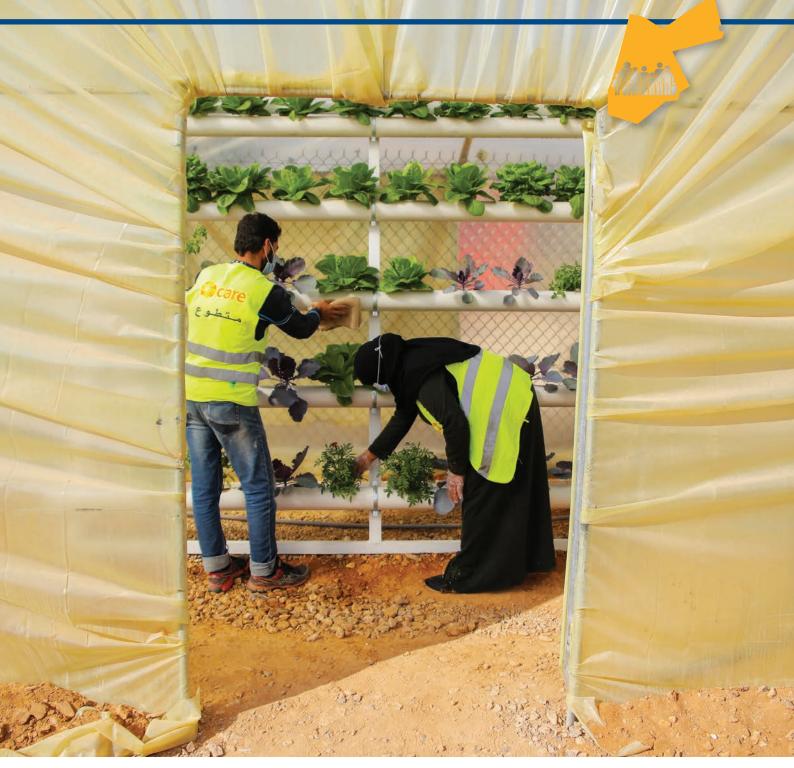
The findings of the 2021 CARE Annual Needs Assessment provide a basis for recommendations that further policymaking and programmatic planning by stakeholders that are involved in targeting Jordan's most vulnerable. Below are specific recommendations that seek to address trends and gaps identified through this study, the tenth in a series of its kind.

### **NATIONAL POLICY REFORMS IN JORDAN SHOULD:**

- Adopt the "one refugee" approach by ensuring that all refugees in Jordan, particularly non-Syrian refugees, can access services and assistance based on vulnerability without consideration for place of origin.
- Adopt and enforce policies to address the underreporting of Sexual and Gender-Based Violence (SGBV), including safe and confidential reporting mechanisms.
- Develop gender-sensitive curricula for schools and universities that serve to dismantle negative gender norms and promote positive attitudes and practices around gender equality.
- Ensure the inclusion of refugee workers in the informal economy, particularly women, via policies and practices that prevent abuse and exploitation.
- Expand livelihoods opportunities for refugees by expanding the variety of accessible work sectors and further increasing access to work sectors by lifting regulatory barriers.
- Expand opportunities for entrepreneurship by simplifying business registration procedures and documentation requirements irrespective of status/origin.
- Promote women's economic empowerment and higher levels of participation in the economy through policies that lift barriers, provide incentives, and address harassment and abuse in public spaces and workplaces—thus encouraging refugee women to take up employment outside the home.
- Continue to improve the quality and accessibility of e-learning in Jordan, with particular focus on the most vulnerable children, especially students with disabilities, and making the e-learning platform more inclusive.
- Continue to bridge the humanitarian-development nexus divide in order that affected populations remain at the center of the continuum.

#### TO DONORS AND THE INTERNATIONAL COMMUNITY:

- Fund NGOs, especially women-led and women rights organizations and refugee-led organizations, to address immediate basic needs and enhance long-term economic recovery and refugee self-reliance in Jordan, including immediate and long-term support for entrepreneurs.
- Increase support for the Jordan Response Plan, particularly support that addresses the socio-economic impact of the COVID-19 pandemic, including prioritizing support for development programs and job creation.



Mahmoud Aljabouli and Ruqaya Aljawbreh are Syrian refugees working on a hydroponic project to grow vegetables in the dry environment of Azraq camp. (Credit: CARE Jordan/ Ahmad AlBakri)

- Work with the GoJ to address negative coping mechanisms, particularly those resulting from the impacts of the COVID-19 pandemic, including by providing financing that addresses the psychosocial underpinnings of GBV, early marriage, and child labor.
- Prioritize the provision of financial assistance to facilitate access to education, cover transportation costs, and address the increased number of students dropping out of school for work or early marriage.
- Engage different governments to uphold the principle of non-refoulement, expand resettlement programs, increase the quotas for refugees currently residing in Jordan, and advocate for more efficient and expedient review and processing of applications.



- Continue to contribute to social cohesion and stability through increased support for host community resilience and funding for development programs that promote access to livelihood and work opportunities for Jordanian and refugee populations alike.
- Increase the provision of multi-year, early recovery, and development-focused funding for both refugee and host community programs in complement to needs-based humanitarian funding, thus ensuring sufficient resourcing of all activities within the humanitarian-development nexus framework.

CARE International in Jordan advocates for access to mental health and helps to inform Jordanians and refugees about available services. Here Maysam Ahmad, CARE psychosocial support officer (right), answers a question during a radio panel discussion on support for children amidst the COVID-19 pandemic. (Credit: CARE Jordan/ Ahmad AlBakri)





#### TO NATIONAL AND INTERNATIONAL HUMANITARIAN AND DEVELOPMENT ACTORS:

- Work on development programs tackling social norms that form the underlying causes of gender inequality and racial discrimination.
- Enhance and increase inclusion of older people and persons with disability (PwD) in existing programs and ensure programmatic support is appropriate and targeted based on specific needs.
- Address education inequalities faced by children with disabilities by expanding activities that tackle stigma, which leads to bullying and discrimination, and by investing more in programs that improve school infrastructure (including ramps, braille texts, and classroom seating arrangements).
- Conduct further research on both the use of feedback and complaints mechanisms (FCMs) and Protection from Sexual Exploitation and Abuse mechanisms (PSEA), and related responses from international agencies to understand whether mechanisms are being used appropriately.
- Prioritize psychosocial support to address the lasting consequences of the COVID-19 pandemic.
- Continue to support small business grants and small- and medium-enterprise mentoring schemes that support entrepreneurs in adapting to COVID-19 pandemic requirements, particularly in migrating to on-line businesses.
- Increase focus on programs enabling women to have equal power in household budgeting and encouraging men to perform unpaid labor within the home.
- Ensure that refugees remain informed on changes related to the COVID-19 pandemic and its related restrictions, as this is a key factor in their decision-making.
- Improve the systematic provision of information on durable solutions so that refugees do not fall prey to misinformation.
- Operationalize the humanitarian-development nexus in the New Way of Working (NWOW) or any other similar initiative where humanitarian and development actors work collaboratively together, based on their comparative advantages, towards "collective outcomes" that reduce need, risk, and vulnerability over multiple years. This should include the integration of longer-term objectives, indicators, and programming in emergency response plans for NGOs in Jordan, even when funding is not already available.



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