

Integrated Assessment of Syrian Refugees in Host Communities

Emergency Food Security and Livelihoods;
Water, Sanitation and Hygiene; Protection

March 2013



Laurence Hamai

Ruth McCormack

Eva Niederberger

Lou Lasap

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A. BACKGROUND

As the Syria conflict enters its third year the influx of refugees into neighbouring countries continues to rise exponentially. The majority of refugees in Jordan are residing in host communities dispersed across the country; most are renting accommodation but face significant challenges in meeting their needs due to limited income and high costs. At the same time the refugee influx, which currently constitutes over 5% of the total population in Jordan, is placing increasing pressures on service provision and infrastructure, particularly in areas with high concentrations of refugees.

As of March 24th 2013 UNHCR reports that they have registered 313,226 Syrian refugees in Jordan (in camps and host communities), with an additional 54,370 having appointments for registration, giving a total of 367,596 individuals. The most recent figure for registered refugees in host communities ('dispersed in Jordan') is 142,163 which is rising daily. The actual numbers are estimated to be significantly higher than this though due to notable numbers of unregistered refugees and the fact that many of those who were registered initially in Za'atari camp (and tend to be counted as Za'atari-based for official purposes until they apply to register outside) have since left and moved to other parts of Jordan. The Government of Jordan estimates that there are approximately 450,000 Syrians in the country in total.

UN Most Likely Scenario: The UN's current most likely scenario planning which is being used to inform the RRP5 process is based on 3000 new arrivals per day, which had been agreed in sector meetings as a realistic estimate. A sustained influx of Syrian and third country nationals of 3,000 persons per day (including both legal and irregular crossings) until the end of the year leads to an aggregated total **770,000** refugees in Jordan by end of July 2013 and **1.2 million** refugees by the end of 2013, with a third living in camps and two thirds in host communities. (See the document *Jordan – Most Likely & Worst Case Scenarios to end 2013* for further details).

B. INTEGRATED RAPID ASSESSMENT METHODOLOGY

In order to ascertain the most critical needs of Syrian refugees living outside the camps and the communities hosting them, Oxfam GB implemented an integrated WASH-EFSL assessment from late February to mid-March 2013. The assessment methodology comprised:

- Desk review and analysis of existing assessments, situation reports and other relevant documentation developed by other agencies operating in Jordan (*see Annex 1 for list of main documents referenced*)
- One-to-one meetings with various agencies (including UNHCR, IFRC, IRD, Medair, WFP, Caritas, Care, UNICEF, WHO, Ministry of Health, ACTED, Relief International (RI), and Yarmouk Water Company) and attendance of sector coordination meetings (cash, food, WASH, protection, health)
- Focus group discussions (FGD) and household visits in six governorates: Ajloun, Amman, Balqa, Irbid, Mafraq, Zarqa
- Household KAP (Knowledge, Attitudes and Practices) survey, with additional questions covering food consumption, income and expenditure in five governorates (Ajloun, Balqa, Irbid, Jerash and Mafraq) in coordination with RI and ACTED. This survey is still ongoing at the time of writing this report and as such it is not yet possible to include these results in the assessment analysis and findings.

Challenges/Limitations of the Assessment:

- Given the limited resources available field data collection has largely been restricted to FGDs and a few household visits; by its nature this methodology cannot provide a statistically valid or representative sample for analysis. However it has been effective in triangulating information provided in other assessments and highlighting priority areas of concern and common experiences amongst refugees.
- The full integrated WASH, EFSL and protection question guide is quite lengthy and takes over two hours to go through in detail. As a result it was not always possible to explore all sections as intended with the various groups; it was decided for the Balqa, Irbid and Ajloun groups to focus on protection and EFSL sections within the FGDs and gather further WASH information during HH visits.
- Time and resource limitations meant that a market assessment was not feasible; information was collected in FGDs regarding availability and access, and data was also gathered from other assessments to gain a broad picture of market functionality and issues.

C. PROTECTION

Demographic Profile of Registered Refugees in Jordan

To date demographic figures for the registered refugee population (camp and host communities) are as follows; it is assumed that this demographic profile is also generally reflected in the unregistered population:

- 55% are children under 18
- 19% are infants and small children aged 0-4
- 21% are children aged 5-11
- 16% are children aged 12-17
- 42% are adults aged 18-59
- 3% are adults aged 60+
- Overall 53% are female, and 47% male. Females make up a larger percentage of the adult population (18-59 and 60+)

Unregistered Refugees

As per UNHCR and Government of Jordan guidelines, only those who are registered are officially considered as refugees. UNHCR refers to 'Syrians in Jordan' to cover the overall population and then divides them into 3 broad categories: a) registered; b) awaiting registration (with appointments); c) others (i.e. all those not falling within the first two groups). Since Syrians started fleeing to Jordan it is generally agreed that there were significant numbers who were not registering; for example IFRC's study in September 2012 showed that only 30-59% of refugees that had registered with JRC were registered with UNHCR. However, a recent trend is for large numbers who had initially chosen not to register now applying for registration, largely because they wish to access assistance and waiting times have been reduced. Unregistered refugees probably fall broadly into the following categories:

- Those who have specifically chosen not to register due to perceived security or political reasons
- Those who don't have the relevant information on the process;
- Those who face challenges (financial, protection) travelling to UNHCR registration centres; UNHCR does provide home-based registration in urgent cases e.g. disabilities, elderly, although this often relies on referrals
- Those with appointments to register who are currently waiting

UNHCR Registration Waiting Times: One report stated that refugees have been waiting up to 6-8 months to be able to register. However the aim with the intensified registration schedule (implemented since February 2013) is to reduce waiting times to 1 to 2 months; numbers of registered refugees has increased rapidly recently, although the continued high numbers of new arrivals and those already in Jordan now opting to register means that the backlog has consistently remained between 50,000 and 57,000 during March.

Benefits of UNHCR Registration & Needs of the Unregistered: Registered refugees receive the Asylum Seeker Certificate (ASC), although this is only valid for 6 months after which it must be renewed, which is also subject to lengthy waiting times. Registration is required to receive WFP food vouchers and to access free public services (e.g. primary health care, education); it is also required to be considered for UNHCR cash

assistance, although this is only available to a minority due to funding limitations. Assessments have shown that needs are often more acute for non-registered refugees who are not receiving the related benefits, particularly those with savings or any regular income. Presumably there could be challenges in identifying and locating unregistered refugees, but the needs and status of this group should be factored into targeting for any planned interventions.

Services, Transparency & Information

Lack of access to referral services: Services available are also insufficient. While primary health care is available to refugees, access to secondary and tertiary health is limited. Some refugees who cannot afford to treat chronic conditions have risked returning to Syria to get treatment and come back to Jordan afterwards. Lack of access to livelihoods and basic services could push people to engage in risky coping strategies (for example begging, early marriage). A considerable number of Syrian refugees met during the assessment were widows, women abandoned by their husbands, and women whose husbands are in detention or hiding from Syrian authorities.

Lack of access to accurate, reliable information about refugee registration and services available: In general, refugees are unclear about the specific entitlements they have upon receipt of the UNHCR ASC. All refugees do know that receipt of the certificate of registration equates to being entitled to food vouchers. The majority is aware that the registration certificate expires in 6 months, but it's not obvious for them when they need to re-register. Most of them believe that being registered makes them automatically eligible for cash assistance and only few understand why certain people receive cash assistance and others don't. Few know that after being registered, they can get free primary health care services. Others who knew don't know specific clinics where they may go. Information access could be more difficult and challenging in host communities because refugees are dispersed and therefore harder to reach and mobilise.

Host Community-Refugee Relations

There are indications that tensions between refugees and host communities are becoming increasingly strained, particularly in areas where there are larger concentrations of Syrian refugees. Most agree that when refugees initially began arriving from Syria they were generally welcomed. However as the numbers have increased relations have become more strained. This has been highlighted in particular in Mafrq (see the Mercy Corps report), but has also been recognised as being problematic in other areas housing refugees. Feedback from Oxfam's own assessment revealed a mixed picture; FGD members did not generally report any serious issues and many have had positive experiences of support from Jordanians, although they mention that this doesn't apply in all cases. One woman had experienced harassment on the street from young men whilst another reported being treated quite badly (verbal abuse) when visiting a local CBO. Overall it was notable that none of refugees have much social interaction with Jordanians beyond greetings and when trying to access support (e.g. in health or community centres).

There are a number of grievances behind the tensions; these are rooted in the pressures being exerted in a number of critical areas as a result of the increasing refugee population, but inevitably there are issues of perception/misperception involved that contribute. Some of the major areas of concern are:

- The increasing pressures on local resources and services which are becoming over-stretched; for example education and health services in areas housing significant refugee populations are frequently facing serious issues. Schools do not have enough space/classrooms and the rapid increase in the catchment populations of healthcare facilities make it difficult for them to cope with the demands on their resources.
- Steep rises in the price of rented accommodation due to the increased demand resulting from the refugee influx has a direct negative impact on the local population who have to spend more on rent. For example, in Mafraq average rents have reportedly increased from 50 JOD/month to 150-200 JOD. Some Jordanians have reported that young people have been forced to delay marriages as they are unable to find affordable accommodation to move into.
- Employment pressures where Syrians refugees, who are frequently subject to exploitative practices by employers, and are willing to work at cheaper rates are perceived to have reduced labour wage rates and employment opportunities for local people.
- The concentration of much of the assistance being provided through local CBOs towards refugees, plus support such as WFP food vouchers and other types of cash assistance provided by international agencies which have tended to exclusively target refugees. Poor Jordanians feel that their needs are not being addressed whilst there can also be the misperception that Syrians are receiving ample support.
- In December 2012 the Government cut subsidies on electricity and water; the justification provided for this was that too many 'non-Jordanians' were benefitting and although Syrians weren't specifically mentioned this inevitably contributes to tensions as the increased costs impact on both Jordanians and refugees.

Implications for Programming: The impacts of the refugee influx on local populations, along with rising costs of living (e.g. increased food and fuel prices) which result at least in part from the impacts of the Syria conflict, mean that the needs of the host populations should be factored into program design and targeting. Poverty, limited employment opportunities and increased food insecurity are a challenge for notable numbers of the host communities, particularly in areas which were already poor (defined as 'poverty pockets' by the Government's Household Income and Expenditure Survey). From the perspective of security and ensuring amicable working relationships in target areas, including vulnerable members of the local population in targeting is also expedient. The Government of Jordan has issued guidelines that 30% of support for projects designed primarily for refugees should be directed towards the host communities, so there is also a clear operational imperative at that level.

D. WATER

Water infrastructure & Context

All water infrastructures and most water sources (mostly deep drilled borehole and few spring catchments in hilly areas) belong to the Government of Jordan through the Ministry of Water and Irrigation. The management of these infrastructures and the responsibility of providing water service are delegated to the Water Authority of Jordan (independent company 100% owned by the Government of Jordan through the MWI). WAJ owns several water companies, with the status of limited liability Company, to cover all governorates of Jordan. For example, Yarmouk Water Company is in charge of the 4 northern governorates (Irbid, Ajloun, Jerash and Mafrq) and has to deal with one of the most challenging areas: 66% of the water sources are concentrated into two wells fields to service over 28,000 km² with difference of altitude up to 1,600 metres. This results in high water pressure and velocity in pipes, especially in small undersized distribution lines. As a consequence leakages in distribution system are widespread.

In the north governorates all water resources are used at their full capacity as pumping is going on 24h per day all year round, with each pumping station equipped with backup system to sustain such high operation pressure. There isn't any room to modulate water production according to season.

To rationalise the operation of its water company WAJ has started awarding management contract to some internationally recognised private water companies, with the objective of reducing the wastage of water, reduced operation cost and increase water delivery rate. From focus group discussion held with host community there is the perception that the Government of Jordan has sold out its water system to foreign private bodies.

In parallel and as a complement to governmental water services, there is a water delivery private market, which is twofold. Private Wells (all build prior to the current water law) authorised by the Ministry of Health, sell water to private tankers, who sell and deliver chlorinated water directly to households. In addition water shops, connected on water pipe network, filter water prior to selling in 20 litres containers. Containers can be bought empty at the water shop then exchange with filled ones, either directly in the shop or through small truck delivery (an addition of 0.25 JoD per container cover the transport cost).

Private wells and water tankers are the only resource to modulate water supply according to seasonal variations. This is particular important during summer time as individual water needs increase but also, not taking into account Syrian refugees influx, population increase with the return of workers from abroad and also a high presence of tourists.

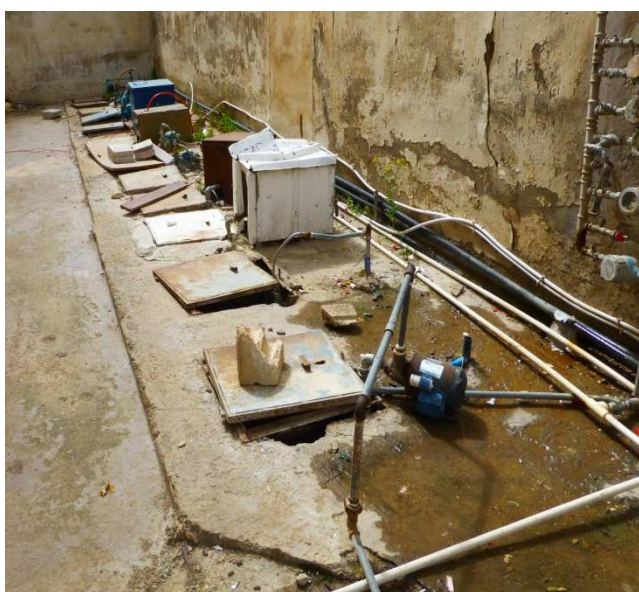
Many private wells are linked with irrigated farming activities and not specifically dedicated to water supply for human consumption. Mid March some owners of private wells faced a choice, either dedicating their water production to crop irrigation or entering a water delivery contract for human consumption. This mean either some land has been left without farming activities or that later on if additional water is seek for human consumption, water selling rate will to cover for the cost of crop production loss. FAO issued a warning on the risk of too much water being diverted from agriculture activities.¹

¹ Meeting minutes of FAO's presentation on Agricultural Livelihoods & Food Security Impact Assessment & Response Plan for the Syria Crisis in Neighbouring Countries, March 2013

Irregular Water Supply

The majority of Syrian refugees and host community population is connected to the water supply network, delivering water once a week. As Jordan's water supply system is characterised by a chronic water deficit, water is supplied on a rotation basis, during winter time mostly once per week and lower frequency during summer time.

From statistical data provided by Yarmouk Water Company, the water deficit has been estimated at an equivalent to 16 l/p/d, which is in the range of volume of water purchased from private tankers by the majority of respondent whether Jordanian or Syrian refugees to compensate for water shortage (particularly during summer). At the same time for 60 l/p/d supplied by YWC to its customers, 45 l/p/d is lost mostly through leakages and in some cases illegal connections in low population density areas. Overall expenditure on water for drinking and other uses vary between 15 JOD and 80 JoD² (water tap connection and tankers supplement as well as filtered water) per month. Men of Mafraq's host community population report that starting with the Syrian crisis water is supplied less frequently and with lower pressure than before. They state that only in some areas of Mafraq water is still delivered twice a week while the majority of Mafraq's population receives water only once per week. In such cases people tend to complement the need of water by purchasing directly from private water companies / vendors. These Participants had as well the feeling water is being diverted to Za'atari camp as the water shortages have increased since during the last two years.



Water supply at household level in Irbid town. Left picture shows the water storage before water gets pumped up (right picture)

In informal settlements Syrians water supply is managed differently. People from temporary shelters close to Karamah, do state to get water from the neighbour having allocated flexible tubes to the tents. On the road, close to Ash-Shouna, in a slightly bigger settlement (9 families), people report to purchase every two days 300 litres of water (one 200L drum plus 5 jerrycans a 50L) for every family from water tankers. People from a larger settlement in Balqa governorate indicate to be supplied with water from the land owner. They fill daily twenty jerry cans (20 litres / jerry can) for a total of 2 JoD / 200 litres.

² Lower range take into account no filtered water, water tap connection bill and purchase of 2-3 m³ water in a month. Highest range count water tap connection bill, about 8 m³ purchased from tanker and 1-2 bottles a day of 20L filtered water in a month

For respondents in standard accommodation water tank storage capacity ranges from 1 to 5 m³. In informal settlements respondents had the capacity to store 0.2 to 0.5 m³. While the majority of people received water through pipe system once a week in winter and once every two weeks in summer, some disadvantage areas can receive less than once a month in summer time. Those accommodations are usually located at the end or a hydraulic disadvantaged position unto the distribution line, receiving only the water others users don't stored. For those users higher volumes of water complement has to be procured through water tankers.

Water Quality & Water Consumption

Perceived water quality is poor:

Quality-wise all respondents prefer to buy filtered water for drinking when they can afford it. Through informal channels they've heard that the tap water quality is not adequate for drinking. In most of the cases water is not visibly contaminated although people from Mafraq and Zarqa referred to small stones in the tap water and others in Balqa to a salty taste. In general, people relate mainly the prevalence of kidney stones to poor water quality although Syrian refugees reported vomiting and diarrhoea among young children as a result of tap water consumption for drinking. Basic water quality testing showed that water is overall clear and due to the fact that it's chlorinated presumably not against WHO standards. However, the effect of chlorinating tap water treatment is potentially reduced due to be stored over the length of one week and sometimes in unhygienic conditions. One Syrian refugee woman mentions that her children clean the water tank from time to time, scrubbing it with water and soap. For some reason they think the water tank is still contaminated and prefer to pump water directly in jerry cans on the day it is delivered. Both, Syrian refugees and members of the host community have requested water filters to be installed at household level.

In informal settlements people have different opinions about the water quality. Some of them think it is acceptable whilst others do think it is causing sickness. None of them purchases drinking water directly, however in one small settlement Syrian refugees get water in bottles and jerry cans from their neighbours (in standard accommodation) which they use especially for drinking even though they don't know if it is treated or not. Observing water handling practices in temporary shelters showed that water is exposed to contamination as people use a small recipient with no handle.



Water storage and handling in informal shelters in Balqa governorate

Limited water availability for consumption:

The water consumption varies among families and governorates, according to the number of water supplies per week and the temperature. Generally estimated water consumption is estimated to be about 53 / litres / person / day³ – not including drinking water. Due to the poor perceived water quality especially Syrian refugees tend to use filtered water for cooking as well and tap water for washing, bathing and cleaning. Basic water quality testing in a household in Ajloun governorate showed that tap water is good enough for cooking and drinking after being boiled. Even though people show a strong preference for filtered water it is assumed that a deteriorated financial situation will lead to prioritise continuous access to accommodation and food at the expense of potable water.

Consumption in informal settlement can be estimated between 25 and 50 l/p/d including water for drinking and cooking.

E. SANITATION

Sanitation Infrastructure, Facilities and Waste Management

Sanitation infrastructures & context:

The same water companies are in charge of sewerage and wastewater treatment services. However while water services cover over 95% of the population, sewerage only covers about a third of the population⁴ and mainly in urban centre. A ban on on-site disposal for grey and black water impose on all accommodations not connected to sewerage pipe system to store its wastewater into collection tanks and use desludging trucks services to empty and transport their content to dedicated wastewater treatment plants. Host community members reported during focus group discussions to desludge once every two months during winter time and once a month during summer time. In place such as Mafraq desludging cost have reportedly increase from 25 JoD a trip to 30 JoD over the past year. The Jordanian reporting this estimated the situation was resulting from the diversion of available desludging trucks to Za'atari camp.

Inconvenient sanitation facilities:

Host community members and Syrian refugees off camp have access to an improved sanitation system, either pour-flush squatting or flushed-sitting. s Syrian refugees do prefer the squatting type and highlight the fact that shower and toilet are not separated which is inconvenient for prayer preparation and when the accommodation is shared with a large number of family members. Syrian refugee women in Amman indicate that there is a persistent smell in the latrines, not removable with cleaning detergents and probably due to the sewage system.

Unhygienic sanitation conditions in temporary shelters:

The sanitation facilities in informal settlements are quite basic, with either cloth or plastic sheeting to ensure privacy. People have set-up an off-set disposal system, with a pit next to the latrine. In one latrine, set up in a small settlement along the road to Karamah, jerry can and carafe were present to facilitate the anal

³ Based on the hypothesis that most of the water is used at household level.

⁴ Yarmouk Water Company data for the north governorates.

cleansing. In a larger settlement, close to Ash-Shouna approximately twelve families do share a latrine (more than 70 persons). The observation showed presence of flies, smells and faeces and even the young boy showing the latrine was disgusted. In one settlement between Ash-Shouna and Karamah people indicate that the latrine is located on the other side of the road which leads to the assumption that open defecation is more likely to happen especially during night or among young children.

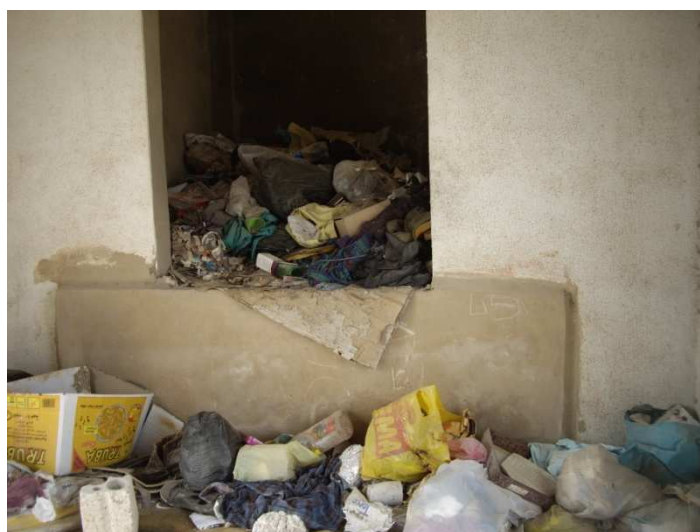


Left: off-set latrine in informal settlements; right: pour-flush squatting toilet in standard accommodation

Overstressed communal solid waste management capacities:

The solid waste disposal system is a public service provided and charged by the Government of Jordan through the electricity bill (according to some respondent 1 JD per month). Containers at street level are emptied on a regular basis. The frequency varies from location to location from once a day to a few days per week, although in Mafraq Jordanian men reported degradation in garbage collection frequency (down to once every two week in some place) and related this degradation to refugees' influx. Jordanian women in Amman indicate that the environmental sanitation situation has worsened due to the increased volume of waste. They state that this is partly due to fewer people cleaning the streets. In this FGD some say that only Egyptians are available for working in the solid waste disposal system, others say that there are also Jordanians as the government increased the salary. Jordanian women participating in the FGD in Mafraq underline that the solid waste situation is overall quite critical except in areas which are better-off.

Informal waste disposal site at the top of an apartment building in Irbid governorate. Both, Syrians and host community population seem to be used to pay communal waste disposal services on a regular basis. In Zarqa, female participants in a FGD report to pay 1 JoD per month for this service.



They explain the increased amount of waste by the incapacity of communal services handling the garbage. They suggest increasing the number of garbage bins at household level and organising communal services for street cleaning campaigns. In general, more efforts should be spend at school level to raise awareness about environmental sanitation. Syrian refugees, especially women, do have less points of reference to evaluate changes in the solid waste management in Jordan. However, they mention frequently that the environment in Syria was much cleaner.

Whilst some indicate to separate waste (food leftovers, baby diapers, and other waste) the majority does not significantly care about the waste disposal system in place. Plastic bottles are (not systematically) reused for drinking water storage.

F. PUBLIC HEALTH

Public Health Context:

The Jordanian health system is considered as being “one of the best in the Arabic World” with an extensive primary health care network, high immunisation coverage and lowest infant mortality and morbidity rate in the region. Jordan registered an epidemiological shift from communicable to non-communicable diseases such as diabetes and hypertension. Chronicle diseases are treated by private health care services accessible for free only for those having a health insurance. RMS (Royal Medical Service) is the largest health insurer covering more than 25 % of population, mainly military personnel and their families. RMS provides as well free services for uninsured patients referred from MoH or the private sector for free. The current estimation of the overall health insurance coverage is about 65% (Jordanian population). Civil Insurance Programme (CIP) takes in charge governmental employees and their dependents, as well as for poor and disabled people. The coverage is estimated less than 20% of population.⁵

Hygiene Practices

Growing tendency to poor personal hygiene:



Whilst back in Syria people tend to bath every day they reduced the number of bathing according to the availability of water. Most of them bath on the day water will be supplied and sometimes again at another time a week. The average number is between one and two baths per week. Syrians in informal settlements in Balqa governorate have setup shower facilities either in a tent with a plastic sheet on the floor or outside with wooden sticks, cloth and/or plastic sheeting. In some families across the governorates (Mafraq, Ajloun, Balqa) children show signs of rash in the face and participants reported an increasing number of skin infections especially among young children.

It was observed that the majority of tents has a protected bathing area nearby with fencing and floor made of stick and recycled bags & plastic sheeting, a small slope channelling water to a dug trench outside

⁵ Brief outline WHO, 3rd March 2013

Hygienic food storage practices:



In most of the kitchen drying racks were present and food was stored in covered plastic containers either in cupboards or shelves. Vegetables are stored openly wrapped in newspaper. Women complained mainly about the lack of a fridge to keep food. Whilst arriving during or after lunch time the kitchens were mainly dirty, leaving vegetables, plates and pots with food uncovered. In informal settlements, food handling seems to be an issue due to the presence of flies.

Kitchen facility in a rented accommodation in Mafraq town. In the female-headed household 8 people (among them six children) share two rooms with broken doors and windows, paying a monthly rent of 110 JoD.

Gaps in key moments of hand washing:

Urban refugees participating in FGDs reported to wash their hands with water and soap at key moments such as before eating and after toilet use. Major motivational factors for hand washing are based on disease prevention and religious norms (*wudu*). One Syrian refugee visited in Salt, Balqa governorate, reported that hand washing patterns is one of the few things they are still able to do in the same way than in Syria. Overall, women didn't refer to hand washing before feeding the baby and after changing baby diapers which suggests that hand washing is not necessarily practiced at those times. Hand washing practices in informal settlements are weak even though soap and water are available. It might be linked to the poor educational level of people living in those settlements (majority of female members are illiterate) and lacking knowledge about importance of hand washing. Participants of the FGDs reported to use mainly carafes for hand washing either because the tap water is not running or to save water. In informal settlements, hand washing stations were not visibly present.

Lacking access to hygiene kits:

Access to hygiene items varies among the governorates assessed and the monthly income available. The majority of the families can purchase essential hygiene items such as soap, toothbrush, toothpaste, washing powder, cleaning detergent and often shampoo and dish liquid as well. Frequently, Syrian refugees highlight the fact that hygiene kits are not part of the WFP vouchers and there is no particular assistance to access them. One family in Al-Jaana, Ajloun governorate, report to currently use soap, shampoo, toothbrush, and soap for dishes which they received in Za'atri and tried to save as much as possible (3 persons got kits). For this month they still have access for hygiene items but next month it will be problematic. With dwindling financial resources, women start to draw on water and soap instead of sanitary napkins. One woman visited in a small town outside of Irbid state that the only hygiene items they are currently buying are shampoo and soap as they can't afford anything more; the mother confirmed that she is unable to afford feminine hygiene items. Observation showed visibly only washing powder present.

Female hygiene practices do differ among the population settled in host communities and those in temporary shelters. Syrian refugees close to Ash-Shouna indicate to only use cloth which seems to have been a practice already prior to the crisis and the flight from Syria.

Most of the families having small children in their family complain about high prices of baby diapers and further equipment for baby care (powder, milk). The head of Medair's nutritional advisor states that breastfeeding practices among Syrian women are generally poor and bottle feeding preferred. Syrian and

Jordanian doctor advice to bottle feed the baby when women are ill which supports the individual perception of not being able to breastfeed. Problems with the breast caused by infections can also restrain women from breastfeeding⁶. Especially women requested support for diapers and other baby items such as milk. It's important to highlight that infant formula, previously part of baby kits distributed by other agencies, does not correspond to international standards.

Treatment of Chronic & Communicable Diseases

Difficulties in treating chronicle and communicable diseases:

The assessment data confirm that chronic conditions such as diabetes and hypertension constitute the main public health issues particularly encountered among the adult population. Both, Syrian refugees and members of host communities report difficulties in affording treatment and medication of chronicle diseases. In a couple of FGD's across different governorates participants from both groups mentioned flue and cough mainly affecting women and younger children and linked to the cold weather, poor housing conditions and lacking heating equipment. Syrian refugees also referred to an increase of diarrhoeal diseases among young children due to poor tap water quality. MoH shared plans to scale up emergency preparedness for communicable diseases and assumes a potential increase of water-borne diseases in view of the upcoming hot season.⁷ Syrian refugees visited in Al Mughayed village, Irbid governorate, who arrived in September 2012 in Jordan indicate that the health situation has worsened since their arrival in Jordan and they are "tired" from the situation. Treating communicable diseases is mostly done at health centre level. Especially unregistered refugees face challenges in accessing them. The cost for consultation varies between 3JOD and 20 JOD, though latter seems to be paid for private institutions which Syrian refugees do generally prefer. In informal settlements people reported to draw back on auto-medication with medicine supplied from the pharmacy.

G. ACCOMMODATION

All but a very small minority of refugees living in the host communities are residing in rented accommodation; small numbers are living (free of charge) with Jordanian host families, and there are also small numbers in some governorates, including Balqa, who are living in temporary shelters (e.g. tents).

Accommodation Conditions & Standards

- **Rented Accommodation Size:** Most refugees who are renting have accommodation consisting of between 1-3 rooms, with the vast majority also having bathrooms and kitchens within their accommodation. Overall 1-2 rooms plus kitchen and bathroom seems to be the most common arrangement, although the size and construction quality can vary significantly.
- **Overcrowding:** Severe overcrowding is increasingly common with several families (from extended family groups) frequently sharing a single apartment; in some cases in excess of 20 people are sharing two to

⁶ Brief outline Medair, 26th February 2013

⁷ Brief outline with MoH, 7th March 2013

three rooms. One FGD participant in Mafraq reported that he was currently sharing accommodation with 34 other people.

- **Accommodation Quality & Conditions:** Care's Amman survey in October 2012 found that only 40-50% of accommodation was rated as 'acceptable' or 'better' on a scale which including infrastructure, ventilation, heating and kitchen facilities. Sanitation and hygiene were also rated (including water access and bathroom facilities) with 54% having acceptable or better conditions. The majority of FGD participants consider their rented accommodation to be poor, citing problems such as damp, lack of light and ventilation, presence of rats, small rooms, broken windows and old buildings among the problems encountered. In several cases the damp conditions were noted as a contributory factor in asthma-like respiratory health issues amongst their children; lack of heating in most of their accommodation also contributes to this.

Temporary shelters in Balqa governorate near Ash Shouna in which Syrian refugees live. They arrived one year ago from Hama in Syria and lived previously in Karak governorate. The family explains to live in tents because they cannot afford to rent an accommodation.



- **Challenges with Finding Accommodation:** Relatively older arrivals (more than 6 months ago) generally report that finding suitable accommodation did not take too long. However the consensus amongst those interviewed is that new arrivals are now facing significant challenges finding suitable and, critically, affordable places to rent. This seems to be due to combination of both lack of availability in some areas, and the fact that landlords continue to increase rents to which newer arrivals are particularly susceptible. Some landlords will also request three or more months rent in advance which can be very problematic for refugees with limited income and no savings. This situation is contributing to overcrowding as extended family members move in with relatives who have accommodation and then are not able to afford to move to their own place. In some areas people are also moving into unfinished and very poor quality buildings as the only affordable option, whilst others are living in temporary shelters.
- **Furniture & Equipment:** The households visited were generally very sparsely furnished and it was clear that those living there had very few belongings. Furnishing usually seems to consist of: foam sofa cushions/mattresses, which are used for sleeping and sitting; blankets (although in several cases it was observed that there were not sufficient for the number of people); the odd chair; and possibly a small unit or set of drawers. Most of the HH visited also have a two-ring gas hob for cooking. Some also have a

television; this seems to have been prioritised in some cases with loans taken or assets (jewellery) sold to pay for it. Although televisions may be considered a ‘luxury’ item in some contexts it is important to many as a means of accessing news coverage on the situation in Syria; also as many refugees seem to be quite socially isolated and spend much of their time indoors, particularly women and children, television may be important for entertainment. One woman also reported selling a ring in order to be able to buy kitchen utensils, crockery and cutlery.

Rental Market Prices

The table below details information gathered regarding rental costs (averages and ranges) in different locations:

	REACH Data (Nov/Dec 12)	UNHCR Participatory Assessment - FGDs (Nov 2012)	IFRC Assessment (September 2012)	Care Assessment (Feb 2013)	OGB Assessment – FGD/HH Visits (March 213)
	Average Rental Price (JOD)	Reported Range of Rental Paid (JOD)	Reported Range of Rental Paid (JOD)	Average Rental Paid (JOD)	Reported Range of Rental Paid (JOD)
Irbid (Overall)	143	120 - 320	n/a	175	100-300
Irbid - Urban	192	n/a	n/a	n/a	n/a
Irbid - Rural	120	n/a	120 – 140	n/a	n/a
Balqa (Overall)	139	n/a	n/a	n/a	60-212
Balqa - Urban	159	n/a	n/a	n/a	n/a
Balqa - Rural	114	n/a	n/a	n/a	n/a
Balqa - Temp Shelter	59	n/a	n/a	n/a	n/a
Jarash	118	n/a	n/a	n/a	n/a
Ajloun	n/a	n/a	85-100	n/a	40-250
Ma'raq	132	120 - 300	130-190	150	100-300
Amman	n/a	70 - 300	120-170	135	100-250
Ma'an	n/a	80 - 140	120-150	n/a	n/a
Zarqa	n/a	100 - 150	n/a	125	100-200
Ramtha	n/a	100 - 400	n/a	n/a	n/a
Karak	n/a	70 - 100	100	n/a	n/a
Madaba	n/a	n/a	n/a	145	n/a

- Rent has consistently been identified as the primary need amongst refugees across numerous assessments, including Oxfam's. Reported rental prices vary according to location and quality but most refugees pay between 100 and 250 JOD per month. Where refugees in FGDs reported having moved one or more times since they arrived in Jordan it was often motivated by finding cheaper rental options.
- Rent and Income:** According to Care's study average rents across 5 governorates ranged between 125-175 JOD. Given that average reported monthly incomes from the same study were between 125-155 JOD, in many cases rent is absorbing income in full, or actually exceeds income.
- Rising Rental Prices/Rental Market Inflation:** Rental prices have been subject to rapid increases as demand has risen with the escalating refugee influx, affecting both refugees and the local population. In some areas rents have doubled or tripled over the last 12 months. For example FGD members in Irbid reported that the average cost of a two room (plus kitchen and bathroom) apartment has increased

from 50 JOD before the crisis to 150 JOD now; similarly a 3 room apartment has increased on average from 150 JOD to 250-300 JOD.

- Some refugees in FGDs noted that they thought some landlords were increasing rents as there is a misperception that refugees are all receiving cash assistance for rents. Although clearly this does not reflect the reality in terms of cash assistance provision, it is worth considering the potential contribution that cash assistance might be making to rental market inflation, at least at the level to which it may incline some landlords to try and take advantage of the situation.
- Both host community and refugee groups reported that landlords generally do not pay for or make repairs to the properties, with the tenants expected to cover these costs without compensation.

Risk of Eviction & Impacts

- **Risk of Eviction:** The direct threat or risk of eviction is an ongoing concern for most if they are unable to pay their rent on time. Many FGD members said they were at risk of eviction if they can't pay the rent. Examples were also given of landlords extorting additional payments on threat of eviction, or demanding payments earlier than had been agreed. Other FGD members reported that their landlords had increased their rent (for some it has doubled). In some cases they attributed the increases to other families moving in; one HH that was visited had been given notice to vacate the property after additional members of the extended family moved in. However, some reported that their landlords allow them to pay rent late, and one or two others that they have not paid rent for several months without being evicted.
- In Ajloun several FGD members reported that they are living in apartments that are usually used as holiday-lets to tourists in the summer months and they are at risk of being evicted, at least temporarily, during this period as landlords can command high daily rates from tourists. It's not known if this is a problem that would affect refugees in other areas; those that stand to be affected by this in Ajloun said they might consider finding temporary shelter (tents) for the summer.
- **Protection Risks relating to Eviction:** The possibility of eviction carries with it significant protection risks, particularly for women and children. It may be that some would be able to move in with relatives, although clearly there are limits on how many people can share small spaces for prolonged periods; also tenants can in some cases experience problems (including the threat of eviction or increased rent) with their landlords if additional families move in. Overall not all refugees will have this option. When this issue was discussed with a female group from Balqa most stated that they don't have anywhere they could go to if they were evicted. Presumably if a family is at risk of eviction because they cannot pay the rent their chances of finding affordable alternatives in a context of rising rents and decreasing availability are not good, particularly where they are forced to vacate properties on short notice. A scenario of increasing rates of eviction (and newer arrivals unable to secure accommodation) could potentially lead to a number of trends:
 - Increasing multiple-family occupancy and over-crowding
 - Increasing numbers opting to live in informal settlements and temporary shelters, or squatting in sub-standard, unfinished and non-residential properties
 - Increasing cases of destitution/homelessness
 - Increasing migrations from one area to another in search of affordable accommodation (including to southern governorates)

- Refugees returning to the camps from the host communities; camps may reach their absorption capacity
- Increasing returns to Syria, entailing clear risks to their safety and security; many refugees in FGDs stated that they would rather return to Syria than go to the camps

H. HOUSEHOLD INCOME & EXPENDITURE

The majority of Syrian refugees living in host communities are currently subject to significant income-expenditure gaps which are generally increasing as coping capacities are strained. Their situation overall is characterised by high rental costs, limited work opportunities, exhaustion of accessible assets and savings, and rising debt levels within a context of increasing fuel and food prices.

- **Sources of Income:** The most common sources of income reported in Oxfam's FGDs included: WFP vouchers, loans, donations from relatives (and occasionally locals), employment (predominantly irregular casual work), UNHCR cash assistance, savings (only noted in Amman and one person in Ajloun) and remittances (small minority). These have not been ranked as this was difficult to quantify but it was clear that in many cases there is a heavy reliance on vouchers, assistance, loans and donations. Some refugees have been able to find more regular work (although this rarely covers expenditure needs), and others (men or boys) supplement with casual work when they can find it, but overall stable or reliable income sources are very rare. Even cash assistance is usually time-bound due to funding limitations; most cash assistance programs are currently operating on 3 month time frames for this reason.
- **Types of Expenditure:** FGD participants were asked to list their current types and amount of expenditure. This was not always provided systematically and there were some differences depending on location and family size; in particular some of the upper ranges likely account for large families. However, the following list does highlight critical areas of expenditure and approximate ranges and broadly corresponds with other studies such as IFRC's:
 - Rent (60-350 JOD)
 - Food – not including vouchers (100-350 JOD)
 - Electricity (10-40 JOD)
 - Water (12-48 JOD)
 - Drinking water (5-30 JOD)
 - Hygiene items i.e. soap, HH cleaning products, shampoo etc (40-50 JOD)
 - Transportation (10-70 JOD)
 - Communications (10-30 JOD).
- **Income-Expenditure Gaps:** Household income and expenditure inevitably varies according to household resources, however it is clear that in most cases expenditure needs are outstripping income significantly. The Cash Working Group baseline established household expenditure in the range of 305-610 JOD per month, and incomes in the range of 75-320 JOD per month; notably that income range is for those receiving UNHCR and WFP assistance and in many cases income is lower. Within these ranges monthly income-expenditure gaps between 230-290 JOD would not be unusual, and in some cases would be significantly higher, or lower. IRC's study in Ramtha and Mafrq found an average income-expenditure gap of 150 JOD, although in Mafrq the average gap was 250 JOD. Care's recent study found average household income in the range of 125-155 JOD, and average expenditure of 230-380 JOD; this creates an average monthly income-expenditure gap of 90-255 JOD depending on location.

- **Lack of Savings:** In all but a minority of cases refugees report that they have run-out of any savings they had. Similarly saleable assets that they were able to bring with them (e.g. jewellery) have already been sold to cover rent and other essential expenditure, including HH items, basic furnishings and equipment.
- **Healthcare Costs:** A significant number of focus group participants reported that they have family members, including children, with health conditions, some of them chronic and/or serious. In these cases the costs of medical treatment can pose an added financial burden that they are ill equipped to manage, particularly those who aren't registered or whose registration has expired and are unable to access free medical care as a result. For example, a consultation alone can reportedly cost 11 JOD in a private clinic.
- A more systematic and accurate analysis of income and expenditure rates and patterns within several governorates should be possible once the KAP (plus EFSL) survey has been completed as this will be based on HH level information.

Employment, Labour Market & Livelihoods

- **Lack of Legal Entitlement to Work:** Syrian refugees have no legal entitlement to work in Jordan except in a very small minority of cases who have secured work permits. The work permit process is reportedly both time-consuming and costly, and it seemed that there wasn't a clear or common understanding of how it works amongst refugees. Some FGD members seemed to think it was largely a matter of being able to pay a fee (different amounts were quoted e.g. 500 JOD), although presumably there are other eligibility criteria and aspects to the process.
- **Informal Working:** Despite the legal limitations significant numbers of refugees (almost all of whom are male) have been able to find informal work, mostly on a casual basis, but this is usually irregular, difficult to find, and poorly paid (5-10 JOD/day for long hours). Care's study found that 35-65% of men are working, although presumably not all on a regular basis, and rates of employment apparently can vary significantly by location. Amongst those surveyed the higher rates of male refugee employment were in Amman (65%) and Zarqa (54%), with the lowest levels in Irbid (35%).
- Amongst those interviewed during Oxfam's assessment the types of work reportedly undertaken by family members include: working in coffee shops and restaurants; casual labour and odd-jobs, including painting and construction work; tailoring; sales work in shops; teaching; and agricultural labour (generally seasonal).
- Respondents in a number of studies, including Oxfam's, have reported cases of exploitative practices by employers, including non-payment, paying less than had been agreed, and extension of working hours, for which they have no system of redress available due to their status. In general Syrians are paid below minimum wage, and less than their Jordanian counterparts, although one FGD reported that there are also Egyptian migrant workers in their area who are willing to work for even less than them.
- **Impacts on Local Labour Markets:** Local Jordanians have also reported that the refugee influx has depressed labour market rates and reduced their own opportunities for employment, although some refugees say that they are often doing jobs that Jordanians don't want to do. Potential competition over employment does pose a challenge though where there are not sufficient opportunities available, particularly given high existing unemployment rates in Jordan – in 2012 overall unemployment was 11% (10% for men, 18% for women).
- **Risks relating to Illegal Working:** In recent weeks the local authorities in some areas have started to crack-down on refugees working informally, which has further reduced opportunities and made refugees

reluctant to seek work due to the risks involved. FGD members in Mafraq and Ajloun reported cases of refugees found working being detained temporarily and required to sign documentation pledging not to continue to work in Jordan; another was forced to pay a fine/bribe and was warned this would be much higher if they were caught again. There have also been verbal reports of refugees found working being transported to Za'atari camp

- **Income Generating Activities:** In relation to livelihoods and income generation, the assessment indicates that home-based production or other types of small business are very rare amongst the refugees. None of the FGDs reported this type of activity as a source of income and when it was discussed they agreed that it was not something they were aware most refugees were pursuing. Amongst the HH visited there was one example of women who were preparing cored vegetables (to be stuffed with rice) for sale to a local shop. In another case a female family member had been making some children's clothes to sell; however she had chosen to abandon this as the production costs were double the sale price she had been able to secure. In general refugees said that a lack of capital or assets prevents this type of small business development, although the indications were they had the skills.

The Government of Jordan is not in favour of livelihoods or income generation projects aimed at refugees at present; they are concerned that supporting small businesses or livelihoods of refugees may take away income and opportunities from Jordanians.

Loans & Debt

The accrual of debt is of mounting concern; the majority of Oxfam's FGD participants reported taking loans from relatives and friends on a regular basis in order to cover significant income-expenditure gaps. In a few cases they were in debt to landlords in the form of unpaid rent. Levels of debt inevitably vary but focus group members reported taking loans of 100-500 JOD per month; another stated that most refugees he knew had at least 500 JOD of debt.

These findings are largely confirmed by Care's recent study which found average debt levels amongst surveyed HH to be between 225-600 JOD. In four governorates (with the exception of Amman where average debts were 225 JOD), the range was between 430 JOD and 600 JOD. Specifically in two of the governorates Oxfam plans to target average debts were reported as 600 JOD (Irbid) and 575 JOD (Zarqa); this survey did not cover Balqa governorate.

Coping Strategies & Priority Needs

- **Coping Strategies:** Coping strategies in order to manage income-expenditure gaps reported in the FGDs include taking loans, sending children to work (in minority of cases), reducing food consumption and reducing expenditure through careful prioritisation of needs. Within the FGD more extreme coping strategies including begging and early marriage were not mentioned, but other studies have highlighted that this is happening, although the scale is not clear. For example an Oxfam staff reported meeting group of women begging at a road junction near Za'atari.



One of the women, with a baby girl, told the Oxfam staff that she had started begging 3 weeks earlier and that she has 6 children and lives in Mafraq without her husband who is still in Syria: "I left Zaatari camp because the children needed better care and the conditions there were bad; but I don't know how I can carry on looking after my children. I come here to beg once a week"

- **Priority Needs:** Rent was consistently identified as the most pressing need; other needs regularly ranked in the top three include medical care, food, employment opportunities, baby items (when relevant) and transportation. The most commonly requested form of assistance from refugees themselves to provide a solution to the challenges facing them was cash assistance.

I. FOOD SECURITY, COMMODITY PRICES & MARKETS

Food Sources, Consumption & Diversity

Sources of Food: Across the FGDs only two current sources of food were reported:

- a) Own purchase from local shops/markets and
- b) WFP food vouchers (for those that are registered).

For those without WFP vouchers they confirmed that all of the food their families are eating is purchased, whilst those receiving vouchers all reported that they still need to buy a percentage of their food (see below). Some had received occasional (one-off) in-kind food parcels from local organisations or individuals in the past, but nothing recently. One family in Balqa reported that they are able to get some vegetables for free from traders at the city market; no-one else mentioned begging for food, although it is possible that they would feel ashamed of this and would be reluctant to discuss it, so it's difficult to determine how common it might be.

WFP Vouchers: Registered refugees are receiving WFP vouchers (equivalent to 24 JOD/person/month) and they are an important source of food for this group; there were one or two cases of registered refugees not receiving vouchers but it wasn't clear what the reasons for this were. However a mixed picture emerged in different locations regarding the amount of current food consumption that comes from the vouchers. In Mafraq FGD members estimated 70-75% of their food comes from the vouchers, whilst in Irbid only 10-40%; in Zarqa, Ajloun and Amman vouchers were estimated to cover 50% of requirements. It wasn't possible to determine what might account for this disparity. Vouchers seem to be used primarily for basics (e.g. rice, oil, tea, coffee, canned foods), whilst fresh foods including fruit and vegetables are mainly purchased. In a minority of cases refugees reported occasionally selling their vouchers (for 50-75% of the face value) in order to access cash for rent and other urgent needs.

In discussing the voucher program most FGD members expressed the opinion that the allocated supermarkets are more expensive than other local shops; there were also complaints about the limitations on choice, although there was clearly a lack of understanding at some level about the nature of the program and its objectives. Transport costs to allocated supermarkets where vouchers can be exchanged were reported to be problematic for beneficiaries; depending on the location a round trip to these supermarkets was reported to cost between 2-8 JOD. WFP has explained that their options for partner supermarkets are determined by supermarket capacity to respond to demand to a large beneficiary group and as such it hasn't been possible to work with a wider range of local shops. The issue of transport costs to reach the supermarkets does pose a challenge to refugees who are living some distance away and possibilities to address this could be usefully explored.

Food Consumption & Dietary Diversity: A fairly consistent picture emerged across the FGDs pointing to deterioration in food security, particularly as compared to the reference point of their normal patterns of consumption in Syria before the conflict:

- On average refugees are eating two meals per day now compared to three previously. Some refugees report that they continue to eat three meals per day, although there are also occasional instances of only one meal being eaten. Where two meals are consumed the pattern is generally to eat breakfast and a later lunch.
- Parents often stated that they try to ensure that their children can always eat when they are hungry and that they eat more regularly than the adults. However some expressed concern that they are not able to provide sufficient fresh food, including fruit and milk, and worry about vitamin deficiencies and health impacts as a result
- Dietary diversity and quality have also been reduced, with consumption of fresh foods, including fruit, vegetables and meat particularly affected due to economic access constraints.
- Discussions with local Jordanians also revealed a reduced food consumption and diversity in many cases, also due to increasing food prices and other rising costs (e.g. fuel, rent) which have entailed cutbacks in other areas of expenditure.

Nutrition

Levels of Acute Malnutrition amongst Syrian Refugees: UNICEF led a nutrition assessment of Syrian refugees in December 2012. It hasn't been possible to get a copy of the final report of this assessment, although it has now been endorsed by the MoH so presumably it will be available soon. However, an article in the Jordan Times referred to this assessment and quoted critical results as follows (these will need to be confirmed based on the final report):

- Children Under 5 Years (Host Communities) = 5.1% acutely malnourished
- Children Under 5 Years (Camp) = 5.8% acutely malnourished
- Pregnant/Lactating Women (Host Communities) = 6.3% rate acutely malnourished
- Pregnant/Lactating Women (Camp) = 6.1% acutely malnourished

A technical committee of MoH experts has been formed to finalise an action plan based on the assessment findings and have approved interventions required to respond to the nutritional needs of Syrian refugees. The MoH has also approved guidelines on marketing breast milk substitutes and breastfeeding promotion in emergencies.

Key Commodity Markets (Availability, Access & Prices)

All FGD members (host and refugee) and those visited at home confirmed that food and other key commodities that they require are currently available in the local markets. This is triangulated with other studies which had confirmed the functionality of local markets which have been able, to date at least, to respond to additional demands arising from the refugee influx. The barriers facing refugees and vulnerable Jordanian families instead relate to **economic access and affordability**. Low incomes, unemployment, food and fuel price increases and increasing rental prices (which reduce funds available to spend on other essentials) are all contributory factors.

- Many FGD members reported increasing food prices over the last 12 months; examples provided (from different governorates – prices may not be uniform across all areas, but offer a guide) include:
 - Fresh meat: increased from 7 JOD to 10 JOD per kg
 - Eggs: increased from between 2.4-3.25 JOD to 4-5 JOD for 30 eggs
 - Rice: increased from 1 JOD to 1.5 JOD (weight not specified)
 - Chicken: increased from 1 JOD to 2.5 JOD per kg
 Many FGD members also reported that vegetable prices had increased, although specific examples weren't given.
- The Food Price Index in Jordan is currently 149 (quoted by WFP staff member), representing a 49% increase on 2006 baseline prices. According to the Department of Statistics the monthly rate of food price inflation (year-on-year) in August 2012 had reached almost 6% (FAO website).
- The reasons for increasing prices are linked to global, regional and local dynamics and have been attributed variously to increased local demand following the influx, disruption of regional production and supply routes due to the Syrian conflict, higher transportation costs, and global food price increases. Perceptions on the ground amongst many of the refugees interviewed is that price increases are due to the refugee influx, but extrapolating the specific impact of this from other factors is very difficult.
- The removal of fuel subsidies in late 2012 has also had a significant impact with gas prices rising from 6.5 JOD to 10 JOD per canister (refill).
- There have been disruptions in the pipeline of natural gas from Egypt which usually provides 80% of the country's electricity. As a result the GoJ has had to switch to more expensive diesel suppliers, which has in turn contributed to a budget deficit of 2.8 billion USD; cuts in fuel subsidies were strongly linked to moves to address this deficit.

The UN document looking at most likely scenarios during 2013 includes some analysis relating to the potential implications for food supply markets in particular based on current trends and pressures. This is summarised as follows:

- Increases in demand will flow not only from the arrival of refugees in Jordan, but also increased food demand from southern Syria given disruptions to regular supply chains. Many import/supply chains from Syria have been cut, impacting supplies of fresh fruit and vegetables in particular. Smuggling of agricultural commodities from Syria also increases the risk of spreading crop diseases to local production.
- Prices of fresh foods, particularly vegetables including tomatoes and cucumber, have already been affected by increased demands due to limitations on production capacity (land and water shortages). These markets could be subject to further increases, especially during the adjustment period.

J. CASH TRANSFERS/CASH ASSISTANCE

Cash Assistance – Implementing Agencies & Coordination

See Annex 5 for a table summarising information gathered to date regarding agencies implementing cash assistance programs. This is not comprehensive of all cash assistance programming but largely those who are coordinating through the Cash WG. There are certainly other agencies (international and national) that are either implementing or planning cash assistance, including one-off payments and more regular assistance; however the assumption is that most of these will tend to be on a fairly small scale.

Cash Transfer Mechanisms

Jordan has a well developed banking system with numerous banking institutions and a wide network of ATMs. Several of the agencies currently implementing cash transfers in Jordan (including UNHCR, SCI, IRC and IFRC) are utilising the banking system to facilitate cash delivery to beneficiaries. UNHCR works with Cairo Amman Bank and uses iris-scan technology and text-messaging to inform beneficiaries of distribution times. Others, including IFRC and IRC, have opted to use pre-paid ATM cards which can be recharged by the implementing agency on a monthly basis. Mobile money transfer through phones was determined by an IRC study to be unsuitable for refugees due to the documentation and information requirements. Other cash transfer mechanisms including the post office (used by the GoJ to deliver social assistance payments to vulnerable Jordanians) and Western Union and other money transfer agents are also widely available.

Pre-Paid ATM Cards: Based on initial research the preference is to use the **pre-paid ATM card** system. There are several banks which offer this facility and it allows beneficiaries flexibility and dignity in where they collect their cash and how much they want to withdraw at a given time. As the majority of refugees are located in urban areas they will have easy access to ATMs. See Annex 4 for an overview of banks offering pre-paid ATM card services and an initial shortlist of banks to contact regarding partnership options.

Considerations in Calculating Cash Transfer Amounts

- **Rent:** As per the Care study average rental costs are between 125 JD and 175 JD depending on the location. Drawing on FGD feedback and information from other agency assessments rental costs in the proposed target governorates of Balqa and Zarqa are as follows:
 - Balqa: REACH data put the average rent at 139 JD. The range of rents reported in Oxfam's own study was 60-212 JD; however the majority were in the 60-150 JD range.
 - Zarqa: Average rent as per Care study is 125 JD; other studies including Oxfam's put the range between 100-200 JD per month/
- **Income-Expenditure Gaps:** The Care study puts average monthly income between 125-155 JD depending on the area; the average income-expenditure gap from the same study was between 90-255 JD, again depending on the area. The average gap for Zarqa was reported as 90 JOD. However it should be considered that families are already reducing expenditure through strategies such as reduced food consumption, whilst also accruing debt (575 JD average debts in Zarqa). For the most vulnerable with the most limited income and highest needs, who would be the primary targets of cash assistance, these gaps are likely to be greater than the average.

- **Coverage (number of families supported) vs. Levels of Support provided per Family (overall needs):** Given the relatively high cost of living, including rent, support provision levels per family are inevitably quite substantial, particularly when multiplied over a number of months. In this context, particularly given major funding constraints, providing cash assistance which covers 100% of outstanding needs is not feasible without entailing a very small beneficiary target. The sheer numbers in need of support overall means that there is some justification for trying to ensure more families are reached with slightly less per family, on the assumption that there are some other means by which families are meeting their needs, and also ensuring the cash transfer amounts will make a substantial contribution to meeting critical expenditure costs.
- **Harmonisation with other Agencies:** As detailed in the table, cash assistance calculations vary between agencies, although are broadly in the range of 50-200 JD depending on factors including family size and rental amount. Of the agencies providing regular unconditional support for which we have details (UNHCR and IFRC), the range is 50-190 JD. In the interests of effective coordination and equity in support provision it is important that cash transfer amounts are at least broadly aligned with other agencies, particularly looking at the potential for referrals from UNHCR. In the case of UNHCR support levels however it is felt that these are currently somewhat lower than necessary in order to meet the objectives of Oxfam's support (rent, plus other essential food and non-food needs), whilst there is the possibility that they will increase levels post June 2013 (as was the case with the winterisation allowance).
- **Type of Assistance/Objectives:** In most cases agencies' objectives and calculations for support are either explicitly linked to rent (direct payments to landlords as per contracts) or intended in large part to contribute to meeting rental costs as the priority need of most refugee families. In Oxfam's case the objective is to contribute to rent costs, but also to allow for other essential needs to be covered where possible.

K. TARGETING

Proposed Geographical Locations for Interventions

Based on initial assessment findings, including factoring refugee numbers in different governorates in relation to levels of support currently being provided, Zarqa, Balqa and Irbid governorates have been identified as proposed locations for intervention, with Zarqa and Balqa to be prioritised initially. It was also

- **Balqa:** Although not one of the governorates with the highest number of refugees, there are very few agencies operating in this area with a significant gap in the percentage of vulnerable refugees requiring support. In addition there are indications the refugee population is increasing in the area, including notable numbers living in temporary shelters.
- **Zarqa:** Zarqa has the fourth largest number of registered refugees amongst the governorates and also has large gaps in support coverage; according to the cash working group only 23% of vulnerable registered refugees are receiving cash assistance currently. As per the Government's Household Income & Expenditure Survey (2010) it is also has the highest rate of food insecure Jordanians (1.3%).
- **Irbid:** Irbid has the largest number of registered refugees of all governorates. Although it has been a focal area for refugee support projects, the sheer size of the refugee population there means there

are still significant unmet needs; nearly 50% of vulnerable registered refugees are currently receiving no cash assistance.

Vulnerability & Selection Criteria

The Cash Working Group established in January a baseline of 60% vulnerability (i.e. those fulfilling criteria for cash assistance) amongst Syrian refugees; however based on predicted upward trends in vulnerability levels as initial savings and assets are depleted and work opportunities become more limited, this has now tentatively been increased to 70%. See Annex 3 for further information on existing gaps in cash assistance coverage in relation to vulnerability.

Targeting criteria will be defined following an in depth mapping exercise defining the exact areas with increased number of refugees and a higher vulnerability of the host communities within the target governorates. This work should be done in coordination with other actors to avoid duplications, ensure there is a level of harmonisation amongst agencies and also to be able to tap in to existing knowledge and expertise. Likely criteria that will inform selection based on vulnerability include: female headed households; households with disabled or chronically ill members; elderly refugees, particularly those without family support; number of children under 5 years; large family size (6 members or more); debt levels; risk of eviction; females at risk; and lack of or limited income sources.

Due to the high levels of vulnerability overall it will be necessary to employ a rigorous selection system to ensure that those with the greatest relative need are identified and supported. Many agencies implementing cash assistance in particular have found that high general levels of vulnerability meant that far more families than could feasibly be supported with available resources were fulfilling eligibility criteria. In order to address this and try and ensure that extremely vulnerable cases are selected, Care has piloted a scoring system based on a range of core vulnerability criteria – see Annex 6 for the criteria and scoring in full. Most agencies within the cash assistance sector are planning to use this system, or at least a close variant, to inform their own selection processes.

L. RECOMMENDATIONS

The needs of Syrian refugees are significant and expected to worsen in the upcoming months due to increasing numbers, limitations on funding available relative to population size and needs, and increased water stress in the hot season. The situation will be especially precarious for unregistered refugees not yet eligible for any (UN or GoJ) assistance who have exhausted their financial resources. The coping capacities of refugees who have been in Jordan for relatively longer periods are also expected to be increasingly stretched and an overall increase in vulnerability levels is projected. Poor Jordanians also need to be considered as their overall living situation is exposed to a risk of increased vulnerability due a chronic lack of employment opportunities and increased living costs.

As highlighted in the report above, priority needs for refugees living in the host communities largely revolve around rental costs and other essentials, including food and medical care, which they are unable to meet due to limited incomes. In this type of context cash assistance is considered to be the most appropriate mode of support as it enables recipients to address a range of needs and is the preferred mode of support by

the target group themselves. The capacity to pay rent is critical in providing refugees and other vulnerable families with adequate shelter, including the sense of at least short-term security and stability this can provide. Cash is also critical in enabling access to sufficient food of acceptable quality and diversity; this is particularly the case for those without WFP assistance, although the assessment highlighted that in all cases access to fresh foods especially requires cash purchases. Covering other essential costs including electricity, gas, transport and fees for medical consultations and medication can also be facilitated through cash assistance.

Tensions between Syrian refugees and host communities due to competition in the labour market, rent increases and pressures on local services have been reported in some areas including Mafraq. These tensions are also based in part on a lack of transparency in terms of assistance mechanisms: people from host communities have the impression that Syrians receive a lot of support whilst their needs are ignored. On the other hand, Syrian refugees feel that some Jordanians take advantage of them, especially in terms of high rents. It will be important to address the needs of both Syrian refugees and vulnerable refugees in order to improve living conditions amongst both groups.

Oxfam's future programme design needs to take into account different living conditions from those living in temporary shelters and others in standard accommodation. In areas where Syrian refugees rent housing in rural and/or urban locations "Integrated Peer Support Groups" will be supported, consisting of Syrian refugees and host community members. These groups will represent a specific number of households in the targeted community and share and discuss WASH-EFSL-Protection updates and information. In order to ensure that the IPSP training and support are based on a sustainable approach a platform of different IPSP representatives should be facilitated (for example at municipal or governorate level) to enhance future learning and mutual support. The gender framework still needs to be analysed in order to assess the possibility to work with gender-mixed groups.

Currently only a minority of Syrian refugees live in temporary shelters but with less assistance available due to insufficient funding and the continuous influx of Syrian refugees, it is assumed that more Syrian refugees will settle in temporary shelters. In view of the precarious situation to which people in temporary shelters are exposed, it is suggested to target Syrian refugees as well as Jordanians living in informal settlements. Potential support would presumably be based on a mobile and flexible intervention model adapted to the movements of this targeted community.

In the following section future programme activities of an integrated Oxfam programme are detailed according to the different sections.

Water

It is certain, that the increased demand for water, anticipated for the summer months, combined with a high number of additional water users (Syrian refugees) will put additional pressure and potentially create conflicts around access to water. In order to build up resilience for access to safe water following activities are suggested:

- Provide water vouchers for most vulnerable people in host communities and among Syrian refugee population to complement lacking access to regular water supply through water network. The identification of the targeted area will be based on the mapping of hydraulic problems and be in line

with vulnerability criteria setup for the cash assistance programme. As charges for water trucking depend on the distance, the value of the water vouchers will be based on the volume of water needed per family (for example 2m³). In addition, further activities could include the increase of water storage volume at household level.

- Distribute water filters to vulnerable households to save household expenditure for other essential needs. People living in informal settlements will be prioritised to receive those filters.
- Map out water network systems, current leakages and potential contamination risks with community focal points to facilitate maintenance and rehabilitation of the water network. Mapping leakages required a mix of household survey to find out locations with water pressure issues and pipe survey with leakage detection equipment. The first part of the work which requires time and manpower will be facilitated through integrated Peer Support Groups supported from technical Oxfam staff. People mobilised to identify leakage potentials can be supported on cash for work basis, from vulnerable household not corresponding to extreme vulnerable criteria.
- Set-up a water watcher hotline for reporting leakages and communicate important water updates for consumption, storage and anticipated shortages. This requires a more in-depth analysis about preferred communication channels (phone call and/or SMS). Potential partnerships with private telecommunication companies could be assessed.

Sanitation

The sanitation system is critical in temporary settlements. People are aware about evacuation canals and set-up a sort of drainage canals around the tent. However the hygienic conditions of installed latrines are poor. Activities would include:

- Provide hand washing facilities to be installed at key points in temporary shelters such as latrines and promote correct use and maintenance of hand washing stations in line with promotion of hand washing at key times;
- Distribute latrine cleaning kits to hygiene focal points living in informal settlements and promote importance of hygienic sanitation conditions;
- Future long term programming could take into account supporting communal waste system to ensure environmental sanitation in urban areas;

Public Health / Hygiene

In general, people located in standard accommodation in the host community are aware about key hygiene practices and no particular risks were assessed. In view of the water stress, a particular focus should be on developing a water management and conservation strategy at household level:

- Develop a context relevant water consumption and conservation strategy at household level through experience sharing and design of best practices. This will be mainly done through discussions within Integrated Peer Support Groups which will promote key practices further back in their community. This activity will be supported by the design of appropriate IEC material (1 kit shared by IPSPG). Key messages should include the promotion of waste water use from washing machines as well as boiling tap water for drinking if it is not visibly contaminated. The programme design should look into the feasibility of facilitating gender mixed groups and the preferred way of communication and social gathering practices by Syrian and host community population.

- Key hygiene practices should be also promoted through children Peer Support Groups. Due to the high school-drop-out rate of Syrian refugee children it is suggested to target children at community level and set-up integrated groups from the very beginning of the programme. Within these groups a child-to-child approach should be considered working with relevant IEC material such as pictures, quiz, and games.
- Distribute hygiene kits to people with specific needs, particular families with young children. Female hygiene promotion could be part of it and leaflets with more detailed information designed. Ideally, those kits would be distributed through vouchers as it allows the targeted households to choose items according to their preference and particular needs. The feasibility will depend on the availability of items and capacity of shopkeepers, as well as their willingness to collaborate. Moreover, the distance to shops and markets needs to be considered in order to avoid that people have increased transportation expenditures to convert the voucher. Programme design could also foresee a dual system: in urban areas the distribution mechanism is managed through hygiene vouchers whilst in rural settings hygiene kits will be distributed. For the latter, the preference of items to be included in the kit, needs to be assessed among different social groups (for example disabled, women, families with large number of young children). Hygiene promotion in host communities should be mainly around water conservation, storage and doable, simple actions to maintain hygiene with limited water availability. However, further hygiene gaps will be assessed over the programme length and analysed.

The assessment findings showed that the WASH situation in informal settlements is much more critical than the one encountered in standard accommodations. This might be also linked to the fact that a lot of assessment participants stated to be illiterate. The distribution of hygiene kits will target groups, those in standard accommodation and those in temporary shelters. As stated above, the movements of people in informal settlements are much more dynamic as people are quite mobile. Some indicated for example to move possibly to Mafraq in beginning of May due to changing climate conditions, others in terms of seasonal work patterns.

- Hygiene promotion in informal settlements suggests focusing on safe water chain, safe excreta disposal and handing washing. As the education level among this specific community is weak, an interactive approach should be applied. Children, as agents for change, should be in the centre of hygiene promotion and training of children hygiene volunteers an integral part. Due to the mobility and anticipated challenges in providing continuous support to these volunteers, adult “mentors” should be trained as well on key hygiene practices, basic monitoring and evaluation tools and special requirements when working with children. The follow-up of those groups once they’ve moved to other governorates should be based on a mobile and flexible monitoring system and where possible done through other WASH actors in the respective area by coordinating joint efforts.

Cash Assistance

Cash assistance will be provided to support extremely vulnerable families to meet their essential food and other needs, including contributing to rental costs. Targeted beneficiaries will receive monthly cash assistance utilising pre-paid ATM cards. Beneficiaries will be selected using strict criteria, to be verified through home assessment visits, to ensure the extremely vulnerable are targeted. The cash transfer calculation per family is made in two parts, linked to rent and top-ups for other essential needs:

- a) **Rental Assistance:** Up to 120 JD per family based on actual rental amount (to be confirmed through referencing contracts with landlords). In some cases rent is below 120 JD so these families would

receive less than 120 JD; however it is recognised that the majority, particularly in a context of increasing rents and stretched availability of accommodation, will receive 120 JD. Based on the rental information for the target areas, 120 JD is close to the average rental cost, with the intention that in many cases this will cover the rent in full or the majority share of it. This limit has also been set with harmonisation with other agencies in mind; 120 JD is the top amount UNHCR currently provides for rental assistance.

- b) **Top-up for other Essential Needs:** Families will receive a top-up calculated at 15 JD per family member up to a total of 105 JD. This would cover up to 7 family members, although average family sizes are reported generally at 5-6 members. A ceiling amount has been set to prevent individual transfers becoming too high in relation to other agencies' support levels, and also on the assumption that in the majority of cases the ceiling amount will provide for all family members to be included.

- c) **Total Monthly Assistance:** Assistance would be provided through a single monthly transfer (combining rent and top-up amounts), with a maximum per family unit of 225 JD (120 JD + 105 JD).

One possible complication will be in determining whether support is provided at the HH or family level given that multiple families sometimes form one HH (sharing accommodation). At this stage the inclination is to provide support at the level of individual families and decisions can be made where appropriate whether to support more than one family in the same HH; clearly the biggest issue here would be around rental support calculations, but possible options are:

- i) Provide rental support to only one family in a HH, particularly where the rental cost is 120 JD or less, but give top-up amounts to more than one family in the same HH. However considerations of overcrowding will also need to be factored in here i.e. it may not be appropriate to withhold rental assistance where there is a compelling need for a family to be able to find their own accommodation due to severe overcrowding.
- li) Provide rental support and top-up to more than one family in the same HH; this is most likely to be appropriate where there are very high rents and larger properties that enable multiple families to share more comfortably.

Winterization kit: In-kind kits will be distributed to most vulnerable families to cope with winter temperatures during the month of November up to February. The winterization kit will include a gas heater, gas canister and blankets and will be organised as one-off distribution.

It would also be worthwhile exploring possibilities for providing Syrian refugees and vulnerable Jordanians with opportunities to undertake community activities as part of the project implementation, which can be provided on a cash incentive/daily subsistence basis. This can provide a means of giving productive opportunities which can have both positive psychological benefits and support them to meet their essential needs.

Protection

- Facilitate integrated Peer Support Groups for information dissemination and conflict prevention at community and school level (1 per 50 households and 1 per school) in targeted areas;
- Map existing interagency services and provide updated information on regular basis;
- Organise community briefing sessions about registration procedures, refugee entitlements and services available in the districts. Invite representatives from UNHCR and relevant service providers to these briefing sessions to discuss their services.

- Distribute information material through setting up of notice boards in strategic places (eg mosques, shops, schools) where agencies can post announcements about plans, services and information that may be useful for refugees and host communities and / or distributions of leaflets;
- Refer cases needing for protection assistance formally or informally to relevant organisations who could respond;
- Discuss with female IPSG members the possibility to set-up child centres in areas where UNICEF is not working to increase likeliness to be available for community work or checking on service entitlements and registration update at UNCHR level. Instead of creating child centres mothers could also develop a rotational caretaker system.

M. ANNEXES**Annex 1: Key Documentation Referenced in Desk Review**

The assessments below have been consulted as part of the assessment and analysis, in addition to various SitReps, articles and feedback from coordination and stakeholder meetings attended:

AGENCY	ASSESSMENT/DOCUMENT TITLE	DATE OF ASSESSMENT	LOCATIONS ASSESSED	METHODOLOGY ETC
International Catholic Migration Mission (ICMC)	Outreach Analysis – January 2013	August 2012 – January 2013	Northern Jordan	HH interviews with 1,984 Syrian HH
Mercy Corps	Analysis of Host Community-Refugee Tensions in Mafraq, Jordan	October 2012	Mafraq	5 day rapid assessment; FGD covering 45 Syrians and Jordanians; Key Informant Interviews with local officials
International Rescue Committee (IRC)	Assessment Report: Cash Transfer Program to Syrian Refugees in Jordan	October 2012	Ramtha & Mafraq	HH Survey (81); 6 FGD; Key Informant Interviews (CTP agencies, banks and retailers)
Un Ponte Per	Comprehensive Assessment on Syrian Refugees Residing in the Community in Northern Jordan	August 2012 (data collected May to July 2012)	Irbid City, Ramtha City, and surrounding areas	HH Survey (400); FGD (4)
UNHCR	Participatory Assessment	December 2012	Amman, Mafraq, Irbid, Ma'an, Zarqa, Ramtha, Karak	FGD (39); separate male, female, and youth and adults
CARE International (Jordan)	Baseline Assessment of Community Identified Vulnerabilities among Syrian Refugees living in Amman	October 2012	Amman	HH interviews (60); FGD (5); Stakeholder interviews (15); analysis of beneficiary data (250)
	Summary of Results from Assessments conducted in Zarqa, Mafraq, Irbid, Madaba & Amman	Feb/March 2013	Zarqa, Mafraq, Irbid, Madaba, Amman	Survey data from 60 HH in each governorate
REACH (ACTED, UNHCR, UNICEF)	Assessments of Syrian Refugees in Host Communities (summary reports of key findings)	From November 2012	Irbid, Balqa, Jarash, Ajloun, Mafraq	Key Informant interviews; HH survey (not yet completed in all areas)
International Federation of Red Cross & Red Crescent Societies (IFRC)	Syrian Refugees living in the Community in Jordan	September 2012	Amman, Ajloun, Karak, Mafraq, Naemh (Irbid), Ma'an	Desk review; coordination meetings with other agencies; field assessment including FGD, Key Informant Interviews and home visits
World Food Programme (WFP)	Needs Assessment of Displaced Syrians in Jordan	June/July 2012	Amman, Mafraq, Ramtha, Irbid, Zarqa	FGD and Key Informant Interviews
	Food Insecure & Vulnerable People in Jordan	December 2012	Countrywide	Concerned with the local (non-refugee population (using HH Income & Expenditure Survey data)
Cash WG	CWG Coverage Map & Table	March 2013	Northern & Central Governorates primarily	Coverage in relation to registered refugees, vulnerability and gaps in assistance
UN	Jordan – Most Likely & Worst Case Scenarios to end of 2013	March 2013	Countrywide	Projected scenarios based on estimated arrival rates

Annex 2: Focus Group Discussion Guide for Syrian Refugees
I. PROTECTION

- 1.1. Where do you come from in Syria (last location of residence)?
- 1.2. What did you/members of your family do in Syria (before the conflict) to earn an income/livelihood?
- 1.3. When did you arrive in Jordan?
- 1.4. Did you come to this area directly on arrival or have you moved since you came to Jordan? (if they have moved probe on the reasons for this, and number of movements)
- 1.5. Have you noticed new arrivals from Syria in this area in the last two months?
- 1.6. Have you been registered on arrival? If yes where and by which structure?
- 1.7. Did you receive an ID card? If yes, which type (ration card, service card, UNHCR ID card, yellow card)? Follow up: Are you or other you know missing key documentation e.g. passport, Syrian ID?
- 1.8. In your area approximately what percentage of Syrians do you think are registered with UNHCR? Follow up: a) If people have appointments and are waiting to be registered, how long do you expect it to take? b) If people aren't registered what do think are the reasons for this?
- 1.9. Have you received any assistance so far? If so, please specify what kind of assistance did you receive, when and by whom?
- 1.10. Did you get any information about the registration process in Jordan? And / or about the assistance you receive?
- 1.11. How would you describe the relationship between the host community (Jordanian and non-Jordanian) and the Syrian refugee population? How is your relationship with other refugees?

2. ACCOMMODATION

- 2.1 What type of accommodation do you/your family live in currently? (e.g. rented apartment, other rented space, with host family etc). Also explore the situation for other refugees in the area (e.g. percentage in rented accommodation etc)
- 2.2 How many people share your accommodation? Are they all from your family or do you share with others?
- 2.3 How would you describe the condition of the accommodation you are in? Is it adequate for your family in terms of space, quality, services etc?
- 2.4 What are the challenges refugees experience in finding accommodation in this area?
- 2.5 Do you think most refugees in this area feel secure in their accommodation, or are there risks or uncertainties (e.g. potential for eviction, unable to pay rent, trying to find cheaper place)?

3. WATER
Water supply from the tap

- 3.1 Do you get water from the tap?
- 3.2 If so, how much do you pay for it (weekly / monthly)?
- 3.3 How often is this water available? What do you do if it's not available?
- 3.4 For those who arrived more than a year ago: during the summer how often water is available? What did you do when not available?
- 3.5 What do you think about the water quality?
- 3.6 Please tell us for which purposes do you use it?
- 3.7 In summer time do you have other / additional use for it?
- 3.8 *If not mentioned for drinking please clarify why they don't use the water for drinking and from where they get the drinking water (possibly also the cost).*
- 3.9 Do you store water? If yes in what kind of container (precise the volume)

Water supply from any other source:

- 3.10 If you're not connected to a tap system, please specify where do you get water from?
- 3.11 Do you need to pay for it? If yes, how much?
- 3.12 What do you think about the water quality?
- 3.13 For what do you use the water for?

- 3.14 What do you think about the water quality?
- 3.15 If people used water trucking as an alternative source of water, ask for the the cost now and the cost back in summer.
- 3.16 Is the situation you described in terms of water supply different from the one you were used to back in Syria? If so, please state out what kind of differences you encounter?
- 3.17 If the situation is worse, how do you think it can be improved?
- 3.18 Same question as above is not yet answered: in what type of container do people store their water (precise volume)?

4. SANITATION

- 4.1 Do you have a latrine in you accommodation? If not where is your latrine located?
- 4.2 With how many people do you share the latrine with?
- 4.3 Are there any problems with the latrine?
- 4.4 Is this situation different from the one you were used to back in Syria?
- 4.5 How do you dispose faeces of small children?
- 4.6 What do you do with your garbage? Is this what others do as well in your neighbourhood? If they use any services, clarify what do they pay for it?
- 4.7 Can you list the type of items you throw out in your garbage bin (food remains, packaging, old cloths, plastic bottles, broken plastic items, metal can, papers...)?
- 4.8 Do you recycle part of your refused items? How do you do that?
- 4.9 Is the situation you described in terms of access and use of sanitation facilities different from the one you were used to back in Syria? If so, please state out what kind of differences you encounter?
- 4.10 If the situation is worse, how do you think it can be improved?

5 PUBLIC HEALTH

- 5.1 Has anybody of your family been sick during the last two weeks? If so, who and what was the issue?
- 5.2 Which hygiene items do you use currently? Do you face any problems in terms of accessing them?
- 5.3 Why do you think it's important to wash your hands?
- 5.4 When do you normally wash your hands? Have there been any changes in terms of hand washing patterns since you r arrival in Jordan?
- 5.5 To what kind of media do you have access to ? / Which kind of media do you currently regularly use to receive information?
- 5.6 What kind of differences did you notice in terms of your health status and public health practices compared to your life in Syria?
- 5.7 If the situation is worse, how do you think it can be improved?

6. FOOD SOURCES & CONSUMPTION

- 6.1 From what sources does your family get the food you eat? (e.g. market purchase, WFP food vouchers, food parcels). List them in order of importance based on group discussion.
- 6.2 If you have received food aid (vouchers or in-kind) how long does this last for your family's consumption (would need to differentiate between one-off and regular support)?
- 6.3 Do you ever sell any of the food you receive through aid in order to get cash? (depending on responses probe as to how often/how much they sell, or if there are particular items they are more likely to sell)
- 6.4 Compared to when they were in Syria (before the conflict), how does their current food consumption compare (number of meals per day, diversity and type of food, meal sizes, differences between adults and children)

7. MARKETS

- 7.1 How far (or how long) do you have to travel (and by what means) to access shops where you can buy food and other essentials?
- 7.2 If you have to take transport to reach the market/shops, how much do you pay for a round trip?
- 7.3 Are there particular shops/markets that you use regularly? (get details to enable market follow-up with traders)
- 7.4 Do the local shops/markets always have the items you require or are there any issues with supply/availability?

- 7.5 Have you noticed any changes in the prices of food and other key commodities? (get details)
- 7.6 Who does your family's shopping (who physically goes to the shops) here in Jordan?
- 7.7 Are you able to get credit from local shopkeepers? (if yes check on amounts extended, regularity of utilisation etc)
- 7.8 Do you ever experience any difficulties when dealing with shopkeepers/traders?

8. HOUSEHOLD/FAMILY INCOME + LIVELIHOODS

- 8.1 What the main sources of income for refugees in this area (e.g. casual work, aid, remittances, selling assets etc?)
- Total monthly income? (approximate amount currently – try and find the range for the group)
- 8.2 Do many refugees have savings they can draw on? (If yes, approximate amounts; can also explore here whether they had savings but have exhausted them)
- 8.3 Employment: What types of employment opportunities are available for refugees in this area?
- Who in the family would usually look for/find work in your and other refugee families? (this can involve exploring how common it is for children to be working, and ages)
 - Is work regularly available? E.g. no of days per week can expect to work
 - What rates of payment do refugees usually receive? (quantified, cash or in-kind, comparative to market rates)
 - How do you feel refugees are treated by employers here? Any challenges or concerns?
- 8.4 (For female FGDs): Are there opportunities for women to find work? Explore to consider types of work and barriers they might face.
- 8.5 If it was possible to develop livelihoods activities to generate an income here in Jordan (e.g. small business, home-based work), what type of activities do you think there are opportunities to develop, and what existing skills could you draw on? What would be the requirements for this, and are there challenges or risks you can think of?

9. HOUSEHOLD/FAMILY EXPENDITURE + COPING STRATEGIES

- 9.1 What are the main items of expenditure for refugee households? E.g. rent, utilities, food, HH items, transport, education, medicine etc?
- List the items and for each item discuss amongst the group to determine how much (the range, average amount) is generally spent per month
- 9.2 Who makes the decisions about money and how to spend it in your family/household?
- 9.3 Do many refugees have debt in Jordan? If yes, explore sources of debt and approximate/average amounts owed.
- 9.4 What have you done, and what resources have you used, in order to meet your basic food and other needs since you have been in Jordan? Particular focus here can be on strategies that they would not normally have used before the conflict in Syria
- Within this will need to explore what people have done, including negative coping strategies (eating less, sending children to work) etc. Presumably there are issues here that people may be uncomfortable with or unwilling to discuss – to proceed carefully without pushing people if clearly reluctant to talk.
- 9.5 With your current resources how long do you think you will be able to manage to live where you are now?

10. GENERAL (PRIORITIES FOR ASSISTANCE AND FUTURE PLANNING)

- 10.1 What are the main issues you (and other refugees in this area) face at present? What are your 3 most urgent needs?
- 10.2 What solutions or types of support would improve your overall living conditions?
- 10.3 Do you think you will stay where you are in the next few months, or might you move (either within the same area, or to another area in Jordan, or back to Syria)?
- 10.4 If you are planning to move, what are the reasons for this?
- 10.5 When do you think you'll be able to return to Syria? What would the situation there need to be for you to consider returning?

Annex 3: Syrian Refugees Living in Jordanian Communities - Estimated Population including Registered, Pending and Estimation of Unregistered

	UNHCR Registered (as of 11/03/2013)	% of Registered Population	Pending Registration (Estimated*)	Total Registered + Estimated Pending	Unregistered/Other Estimate**	TOTAL Estimated Refugee Population		Current Cash Assistance	% of Vulnerable (60%) Assisted of Registered	% of Overall Estimated Population Assisted
Ajloun	1972	1.62	921	2893	1157	4050		1712	145%	42.3
Amman	36862	30.20	17222	54084	21634	75718		13126	60%	17.3
Aqaba	507	0.42	236	743	297	1040		84	26%	8.1
Balqa	1970	1.61	920	2890	1156	4046		656	55%	16.2
Irbid	43371	35.53	20263	63634	25454	89088		13738	53%	15.4
Jerash	2691	2.20	1257	3948	1579	5527		1892	117%	34.2
Karak	2070	1.70	967	3037	1215	4252		689	55%	16.2
Ma'an	2028	1.66	947	2975	1190	4165		884	73%	21.2
Madaba	1516	1.24	708	2224	890	3114		0	0%	0.0
Mafrq	18339	15.02	8568	26907	10763	37670		7442	68%	19.8
Tafileh	205	0.17	95	300	120	420		0	0%	0.0
Zarqa	10547	8.64	4927	15474	6190	21664		1436	23%	6.6
	122078	100	57031	179109	71644	250753		41659		

*Estimate calculated as a percentage of 57031 currently pending registration based on current registered percentage in different governorates

**Estimate (very approximate) based on 40% of the total registered/pending registration population

Annex 4: Summary Table of Banks, with a focus on those offering Pre-Paid ATM Services in Jordan

BANK	OFFERS PRE-PAID CARDS?	TYPE OF CARD/ COMMENTS	ATM/BRANCH NETWORK re. PROPOSED AREAS OF INTERVENTION	CARD ISSUE COSTS	OTHER TRANSACTION COSTS	CONTACT DETAILS	COMMENTS	FOLLOW-UP ON POTENTIAL PARTNERSHIP?
Housing Bank for Trade & Finance	YES	Visa pre-paid card (can be used in all Visa, Electron & Plus ATMs)	Has largest branch/ATM network in Jordan; 187 ATMs (6 in Salt/Balqa, 15+ in Irbid, 13 in Zarqa)	5 JOD	Recharge: 3 JOD; ATM withdrawal internal: 2 JOD; ATM withdrawal external: 0.5 JOD)	Head Office, Parliament St, Abdali, Amman; Tel: 065005555 Email: info@hbt.com.jo	Limit of 500 JOD/per recharge. Recharge can be made by cash deposit or transfer from HBTF account; IRC looked into them but chose JKB	YES (although concerns re withdrawal fees)
Cairo Amman Bank	YES	Pre-paid ATM card (type unknown)	Good overall coverage including ATMs/branches in the target governorates	3 JOD (IFRC)	Recharge: 2.2 JOD; Re-issue for Lost Card: 1 JOD; No charge for withdrawal from Cairo Amman ATMs (IFRC)	Head Office, Arar Street, Wadi Saqra, Amman; Tel: 065006000	UNHCR, IFRC and SCI(?) use Cairo Amman; indications of saturation/stretched capacity; IFRC reported it took 2 months to complete MOU/set-up	NOT INITIALLY (based on indications of over-saturation)
Jordan Commercial Bank	YES	National Express Card (from IRC report - unsure what this is)	Mostly in Amman; 2 in Irbid; 1 in Zarqa; 1 in Salt	9 JOD (IRC)	Recharge: 2 JOD; ATM withdrawal external: 0.5 JOD)	Head Office, King Abdallah II St, 8th Circle, Amman; Tel:	Limited ATM coverage and high card issue costs comparatively; IRC looked into them but chose JKB	NOT INITIALLY (see comments)
Jordan Kuwait Bank	YES	Visa pre-paid card (can be used in all Visa, Electron & Plus ATMs)	2 ATMs in Salt; 3 ATMs in Irbid; 5 ATMs in Zarqa	2.5 JOD (IRC)	Recharge: 1 JOD; Re-issue for Lost Card: 1 JOD (IRC)	Head Office: 62 Ummaya Bin Abed Shams St, Abdali, Amman; Tel: 065629400; Website: www.jkb.com	IRC is finalising MOU with them for 2000 bnfs. Bank can issue 2000 cards in 72 hrs. Website indicates charging available in 50,100,200, 500 JOD - would need to check on flexibility	YES (based on information gathered appears to be a good option)
BLOMBank	YES	Unknown (based on IRC report)	Limited to Amman except 1 in Irbid and 1 in Aqaba	Unknown	Unknown	Regional Centre: 18 Al Sharif Abdel Hamid Sharaf St, Shmeisani, Amman; Phone: (962-6) 5001200	Details on charges not available in IRC report on line. Limited ATM network outside Amman makes them unsuitable	NO (lack of ATMs in target areas)
Jordan Ahli Bank	NO	Website does not indicate this product	Good overall national coverage. 3 branches in Salt; 1 in Deir Alla; 3 in Zarqa; 5 in Irbid	n/a	n/a	Tel: 065007777; Email: info@ahlibank.com.jo	TBC if they do actually do pre-paid cards but not included in products on the website	NOT INITIALLY

Bank of Jordan	NO	Website does not indicate this product (credit cards only)	Good coverage nationally; 8+ branches in Irbid; 6 in Zarqa; 2 in Balqa	n/a	n/a	Head Office: Al-Shmeisani-Abdul Hameed Sharaf St, Amman; Tel: (+962 6) 5696277	TBC if they do actually do pre-paid cards but not included in products on the website	NOT INITIALLY (although will confirm if they do have pre-paid ATM card product)
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Annex 5: Tabulated Summary of Cash Assistance Agencies/Programs

ORGANISATION	PROGRAMME	SELECTION/TARGETING	TIME PERIOD	TRANSFER AMOUNT	LOCATIONS/No. Of Beneficiaries	CTP MECHANISM	COMMENTS
UNHCR	Cash assistance program	Vulnerable families, for rent; must be below poverty line (50 JD/person/month). Assessed through HH visit (IRD) – plan to scale HH visit to 100% of registered HH.	3 to 6 months per HH, subject to verification; will continue at least until end of 2012	1-2 people: 50 JD 3-5 people: 100 JD 6+ people: 120 JD <i>(without winter allowance, amounts were largely doubled during winter period)</i>	Countrywide (with higher numbers in the North and Central); 12000 families to end of June 2013	Cairo Amman Bank. Use iris scan to confirm; bnf receive text messages to inform on collection; no bank cards used	UNHCR acknowledge that support levels are too low but it is funding related. Possible that they will increase levels post-June (although not guaranteed)
IFRC	Cash assistance program (unconditional)	Vulnerable families (incl. Female headed hh; Families with injured / disabled / sick person; Families with 4 or more children; Families with under 5 children (includes majority of the refugee population))	3 months initially	1-2 people: 120 JD 3-5 people: 160 JD 6+ people: 190 JD	Jerash & Ajloun (500 initially); 2000 total – other governorates to be targeted	Cairo Amman Bank; pre-paid ATM cards	They may amend cash transfer amounts, possible downwards to be aligned with UNHCR (especially if they use them for referrals)
IRC	Cash assistance	Targeting special needs cases, especially women, GBV cases etc	TBC	As per UNHCR rates (based on harmonisation primarily)	Irbid (1,124) Mafrq (750)	Jordan Kuwait Bank; pre-paid ATM card	Need to confirm details on time frame
MEDAI	Rental assistance	Vulnerable HH (includes elderly, disabled, FHH, males at risk); use their own networks and also referrals from other agencies to identify beneficiaries	3 months	70-200 JD generally depending on rental amount	Amman (572) Irbid (660) Jerash (220) Mafrq (528) Zarqa (200)	Bank transfer or cheque payment directly to landlords	Unsure of overall timeframe – initially planned for 3 months (may be linked to funding)
Save the Children	Regular cash assistance	Unknown	Unknown	Unknown	Amman (1077) Zarqa (323)	Cairo Amman Bank? (TBC)	Need to confirm details

ICMC	Rental assistance	Vulnerable (details no known)	3 months?	110 JD average; range 50-230 JD depending on rent amount	Irbid (253) Mafraq (139) Zarqa (11)	Paid direct to landlords based on rental contract	
ADRA	Cash transfers	Identified through JHCO	3 months?	100 JD/month?	Irbid (550)	Unknown	Need to confirm details
Care International	Urgent cash assistance; regular cash assistance		One-off (up to 3 payments)	Single: 75 JD 2-5 people: 120 JD 6+ people: 150 JD (TBC if these amounts currently used)	Amman (800)	Jordan Kuwait Bank?	Need to confirm details of regular cash assistance; focus has been on emergency cash, although given in instalments
DRC	Unknown	Unknown	Unknown	Unknown	3000? (TBC)	Unknown	Have requested details of assistance and targeting; still in planning stage?
Help Age/Hi	Urgent cash assistance	Elderly and disabled/people with health conditions (in line with overall agency mandate)	One-off (up to 3 payments?)	Tentative plan is: 1-2 people: 100 JOD 3-5 people: 120 JOD 6+ people: 150 JOD	TBC	TBC	Still in the planning stages
WFP	Food Vouchers	UNHCR registered caseload	Monthly (on-going, no end date set)	24 JD/person/month (cash value vouchers for purchase of food items only)	As per UNHCR registered (120,000+ people)	Cash value vouchers for exchange at allocated supermarkets	

Annex 6: Care's Vulnerability Criteria Scoring Grid*

* Note that this is considered as a draft/working document and may be subject to revisions based on practice and lessons learned

	CRITERIA	ASSESSED VALUE	VALUE	NOTES
Health	Disability		6	
	Demonstrated severe medical condition		15	
	Demonstrated mild medical condition		2	
Household	Elderly (60+) without family support		9	
	Elderly (60+) with family support		6	
	More than one family in household, with no income or only one source of income		8	
	More than 6 members in family (children under 18)		7	
	Single-parent household (children under 15)		5	
Women	Female-headed households		4	
	Women at risk of SGBV		15	
Children	Children under 2 years of age		4	
	Unaccompanied minors		15	
Housing	Threats related to place of residence*		3	
	Documented risk of eviction		15	
Legal	Documented debt over 500 JD		2	
	Not receiving UNHCR assistance		5	lack of UNHCR identification card, lack of UNHCR number

TOTAL VULNERABILITY SCORE:

