Food Security Situation and Livelihood Intervention Opportunities For Syrians Refugees And Host Communities in North Jordan

Assessment Report

By Appraisal, Monitoring and Evaluation Unit (AMEU)

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1 EXECUTIVE SUMMARY

This assessment aims at providing an overview of the food security situation in areas of Jordan with a high concentration of Syrian refugees, as well as at assessing current opportunities for livelihood interventions to address the income gap faced by vulnerable Syrian refugee and Jordanian host community populations. Based on vulnerability studies conducted by REACH[1] and WFP[2], the target population of Syrian refugees and Jordanian host communities was selected in six governorates: Mafraq, Irbid, Zarqa, Balqa, Ajloun and Jarash.

Demographics related to both Syrian and Jordanian families show similarities between the two groups. Approximately half of the target population consists of children under 15 years old. Compared to Syrians, a higher proportion of Jordanians had received / was receiving formal education.

Syrians and Jordanians depict significant differences in terms of their main income sources. Syrian communities were highly dependent on the direct support received through various actors. Also, a considerable proportion of Syrians were earning some income through unskilled labour, while Jordanians had more sustainable income sources. Average monthly income of Syrians was less than Jordanians, which can be attributed to their incapacity to access formal employment.

Both communities revealed that around 40% of their monthly expenditure is spent on food items. Further analysis reveals additional similarities: the amount of money spent on essential basic utilities such as energy, water, and transportation were not substantially different between the two communities. In contrast, Syrians spent less income on essential social services such as education and healthcare, a potential indicator for lower spending capacity among Syrian families and/or a result of the free education and health care now being provided. A high proportion of Syrians also spent a significantly higher amount on rent than Jordanians. People reported resorting increasingly to negative coping mechanisms such as the sale of personal items and the purchase of food and essential items on credit, revealing a trend of growing debts for refugee families.

Essential food items were readily available for purchasing in market places. Markets were located in close proximity and easily accessible in general. Overall, meat, fish and fruits consumptions were poor; high meat prices had directly impacted on comparatively low meat intake by most of families. Nevertheless, protein-rich food intake was somewhat ensured by adding eggs and dairy to the diet. Eggs and dairy prices were fairly affordable; however the high consumption variance across households can be a result of poor nutritional practices, attitude or knowledge among those with the poorest nutritional intake.

1% Jordanians and 3% Syrian households were food insecure while another 15% Jordanian and 18% Syrian households were at risk. Though not a significantly poor food security situation, nevertheless the findings illustrate a need for targeted food security interventions with integrated nutritional awareness. It was also noted that food insecurity can be somewhat attributable to geographical location, and Ajloun governorate was found to have higher food insecurity compared to other locations. Therefore household-level interventions targeting food insecure populations in specific locations could be considered through future initiatives. However, further studies on

[1] Syrian Refugee Crisis Mapping in Jordan – A Cross-Governorate Analysis (November - April 2013)
[2] Jordan Food Security Survey in the Poverty Pockets (August - September 2008)

nutritional knowledge, attitude and practices are required to understand better the reasons for food insecurity among families at the 'at risk' or poor end of the food security spectrum.

Having insufficient or no capital was the key constraint Syrians faced to start livelihood activities. Also, the requirement for working permits in order to obtain jobs remained an obstacle. For Jordanians, lack of opportunities due to high competition but less demand was the most challenging factor. Since Syrian households were highly dependent on assistance by various actors, more sustainable solutions must be introduced. Conditional cash support for attending skill training programs could be considered as a potential option.

2 BACKGROUND

2.1 Objectives

The purpose of this exercise was to provide an overview of the food security situation in areas with high refugee concentration, as well as to assess current opportunities for livelihoods development to meet the income needs of vulnerable Syrian refugee and Jordanian host community populations. More specific objectives were to:

- Identify livelihood groups among the community (through focus group discussions at community level).
- Evaluate the food security situation of Syrian refugees and Jordanian host communities per livelihood group, using household surveys.
- Evaluate market systems including factors affecting pricing, access and food availability, through key-informants interviews.
- Identify current opportunities for livelihood development to meet the needs of vulnerable Syrian refugee and Jordanian host community populations, using household surveys and FGDs.

2.2 Methodology[3]

Quantitative data was gathered through household interviews and qualitative data was gathered using Focus Group Discussions with community leaders, men, and women. Key informants discussions aimed at understanding key sources of income, constraints, and capacities for income generation; and also at understanding the impact of Syrian refugee influx on food security and livelihoods. Household surveys were carried out to examine the food security situation from the household perspective and identify livelihoods opportunities per livelihood groups. A team of AMEU Monitors collected data between 19 May and 2 June 2013.

2.3 The Population and Sample

Based on data from REACH[4] and taking into account WFP poverty pockets (WFP, 2008), the target population of Syrian refugees and Jordanian host communities in the six governorates was selected as shown in Table 1 below. The sample size was calculated using sample size calculator with error margin of 6.3% and confidence level of 95%.

Table 1: The Population and Sample

Governorate	Estimated population of Syrian refugees, HH	Population weight, HH	Sample size (syrian households)	Estimated population of Jordanians, HH	Population weight, HH	Sample size using (Jordanian HH)	Overall sample size
Mafraq	7279	31%	40	85800	10%	40	80
Irbid	8909	38%	40	324885	36%	40	80
Zarqa	3639	16%	40	271942	30%	40	80
Balqa	1611	7%	40	122285	14%	40	80
Ajloun	754	3%	40	41971	5%	40	80
Jarash	1111	5%	40	54771	6%	40	80
Total	**23303**	**100%**	**240**	**901654**	**100%**	**240**	**480**

[3] Estimation of children (less than 18) population accurately was not possible as it has not been indicated on the questionnaire used. As a substitute, the threshold age of 15 was considered for this report.

[4] Syrian Refugee Crisis Mapping in Jordan – A Cross-Governorate Analysis (November - April 2013)

3 KEY FINDINGS

3.1 Demographics

Demographics related to both Syrian and Jordanian families show many similarities between the two groups.

3.1.1 Household Composition - Syrians

Amongst the Syrian respondents only 22% were female and the rest (78%) were male. 85% of the interviewed Syrian households were headed by men which was less than Jordanian households (i.e. 93% male). About 75% of the Syrian household heads were in between 30 to 50 years of age while another 2% were elderly persons

Household size is a significant benchmarking factor in determining individual household level socio-economic characteristics. More generally, average Syrian household size was 6.30 persons whereas the minimum and the maximum recorded among them were 1 and 17 persons respectively *(see figure 1 below)*. Further it is crucial to understand demographics related to the child population in order for planning food security interventions, given the dependency characteristics of households with large numbers of non-economically active members. According to ACTED's results, around 50% of Syrian population consisted of children below 15 years, pointing to a huge dependency ratio vis a vis economically active household members. 32% of Syrian households did not have any children less than 15 years, 62% of the households had 1 or 2 children, while the rest (7%) had 3 to 5 children. Male population among children was found to be relatively higher than female, whilst the elderly population showed opposite characteristics.

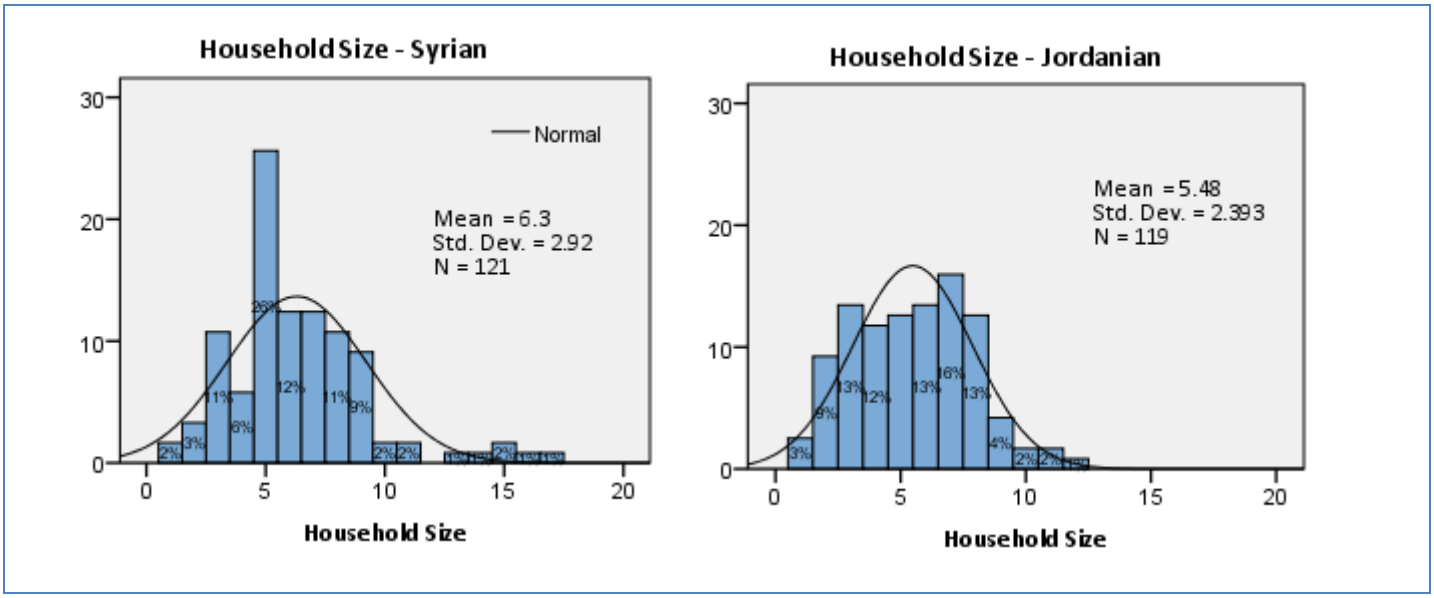


Figure 1: Household Size

25% Syrian households were reported to have at least one person with a physical disability or psychological disorder, out of which 87% households were having persons with physical disabilities. 24% of the households found to be having pregnant / lactating women.

3.1.2 Household Composition - Jordanians

Jordanian respondents comprised of 30% female and 70% males. 93% of interviewed Jordanian families were headed by men. About 65% of Jordanian household heads were in between 30 to 50 years of age whilst 7% were

headed by an elderly person. Jordanian household size was 5.48 on average, ranging from 1 to 12 members. Around 41% of the Jordanian population consisted of children below 15 years pointing to a significant dependency ratio. Further, 59% did not have any children under 15 years old in their households, 37% had 1 or 2 children, while the rest (4%) had 3 to 4 children. Similarly to the Syrian population, there were more male than female, whilst the elderly population showed opposite characteristics. Please see *Figure 2* below for further comparisons between age and gender groups.

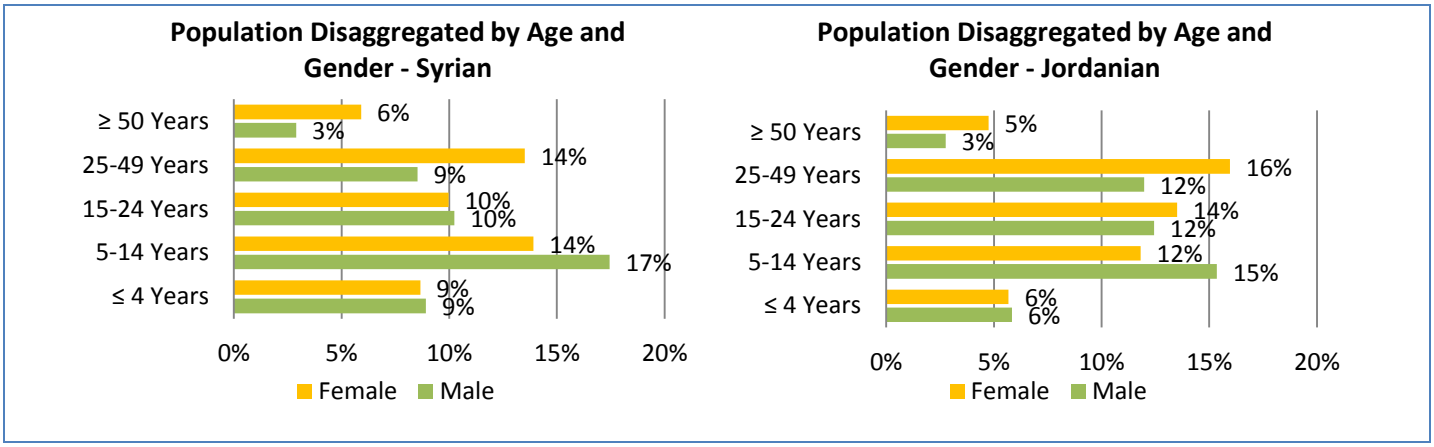


Figure 2: Population Disaggregated by Age and Gender

25% Jordanian households were found to have at least one person with a physical disability or psychological disorder. Among them, 76% households had persons with physical disabilities. 15% of the households found to be having pregnant/lactating mothers *(see figure 3)*.

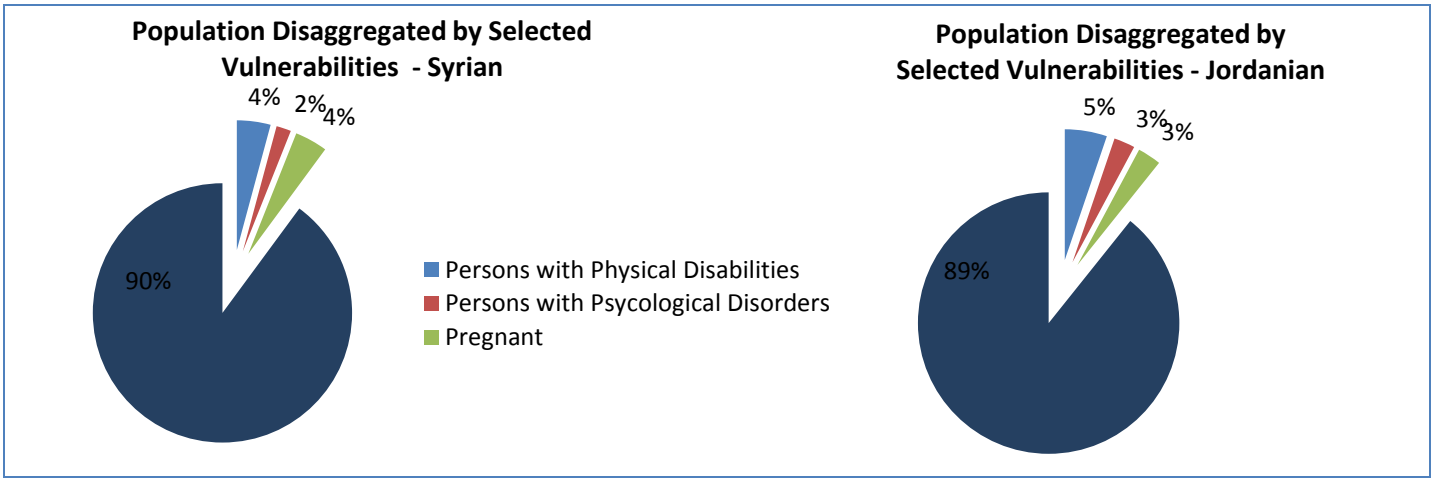


Figure 3: Population Disaggregated by Selected Vulnerabilities

3.2 Key Economic Indicators

3.2.1 Number of Persons Involved in Income Generation at Household Level

Men were found to be mainly responsible for providing income to the household, whilst females were mostly limited to taking care of children and household work. However, 76% of Jordanian and 37.5% of Syrian female headed households were found to have women involved in income generation. A considerable proportion (21%) of Syrian households did not have any member providing income to the household (see figure 5).

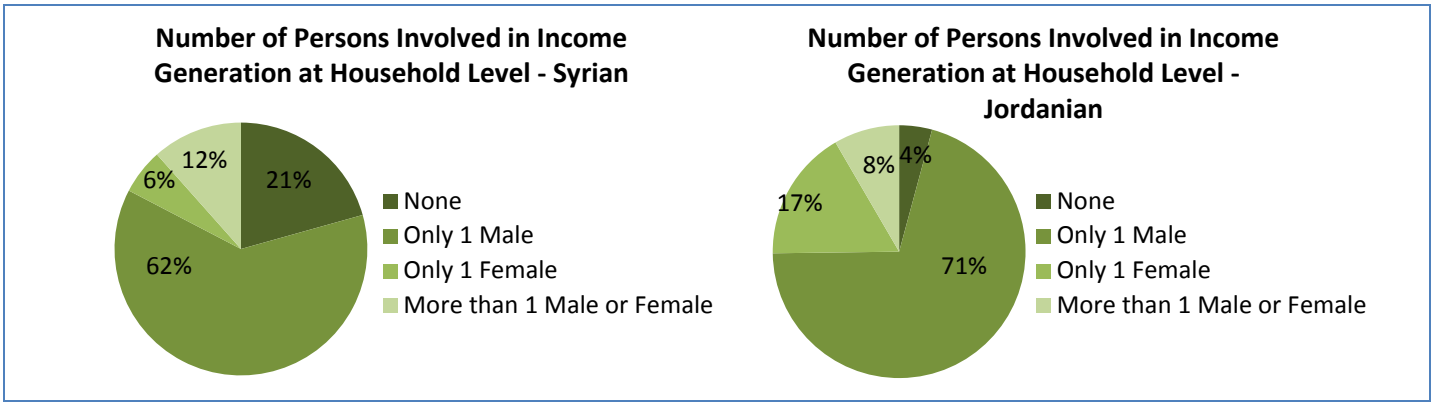


Figure 4: Number of Persons Involved in Income Generation at Household Level

3.2.2 Main Sources of Household Income

Syrians and Jordanians show significant differences in terms of their main income sources. Indeed, Syrian communities were highly dependent on support received through aid actors, such as WFP vouchers, credit and loan, assistance by other NGOs or charity, UNHCR cash grants, etc. Also, a considerable proportion of Syrians were earning income through unskilled labour. In contrast, Jordanians had more sustainable income sources. Skilled employment, professional employment, skilled self-employment, and social security funds were prevalent occupation types noted among Jordanian respondents. Nevertheless, unskilled labour remained the second most widespread income generation means for both Syrians and Jordanians (see table 2).

Syrians who arrive in Jordan usually have depleted resources, or deplete them rapidly in Jordan upon arrival, a country where the cost of living is as twice as high in Syria. Interviews revealed that people increasingly resort to negative coping measures such as selling personal items and also buy food and essential items on credit. This seems to indicate that the debts of Syrian families are growing, while opportunities to re-pay the loans (from job earnings) are not necessarily forthcoming. For those families with no external sources of income, an inability to re-pay the loans might cause severe constraints to the families in the near future. Although sufficient data about credit patterns and coping with indebtedness is not available, the available evidence of growing concern among communities suggests that the issue should be considered for further research.

Table 2: Main Sources of Household Income

Categories	% of Households						Total Weight		Key Source of Income	
	1st Main Category		2nd Main Category		3rd Main Category					
	Syr	Jor	Syr	Jor	Syr	Jor	Syr	Jor	Syr	Jor
WFP Voucher	11%		17%		4%		84		No. 1	
Unskilled Labor	20%	20%	3%	5%	2%	2%	82	86	No. 2	No. 2
Credit/Loan	7%	3%	10%	19%	14%	4%	65	63	No. 3	No. 4
Assistance by NGO/Charity	7%	1%	11%	0%	7%	1%	58	4	No. 4	
UNHCR Cash Grant	11%	2%	4%	0%	1%	0%	50	6	No. 5	
Skilled Self-Employment	12%	13%	0%	3%	0%	0%	46	54		No. 5
Savings	8%	0%	4%	4%	2%	0%	42	10		
Skilled Non Self-Employment	6%	27%	3%	5%	0%	0%	29	108		No. 1
Remittance	6%	0%	2%	0%	1%	0%	26	0		
Selling Assets	1%	0%	7%	1%	2%	3%	23	5		
Other (Social Security Funds, Professionals, etc.)	1%	15%	7%	4%	2%	1%	21	65		No. 3
Host Friend Support	3%	0%	2%	6%	2%	3%	18	17		
Trader	2%	8%	1%	1%	0%	1%	11	33		
Agriculture	1%	4%	2%	3%	0%	0%	7	23		
Home Based Activities	0%	3%	0%	3%	0%	0%	0	15		
Total	99%	99%	66%	55%	34%	15%				

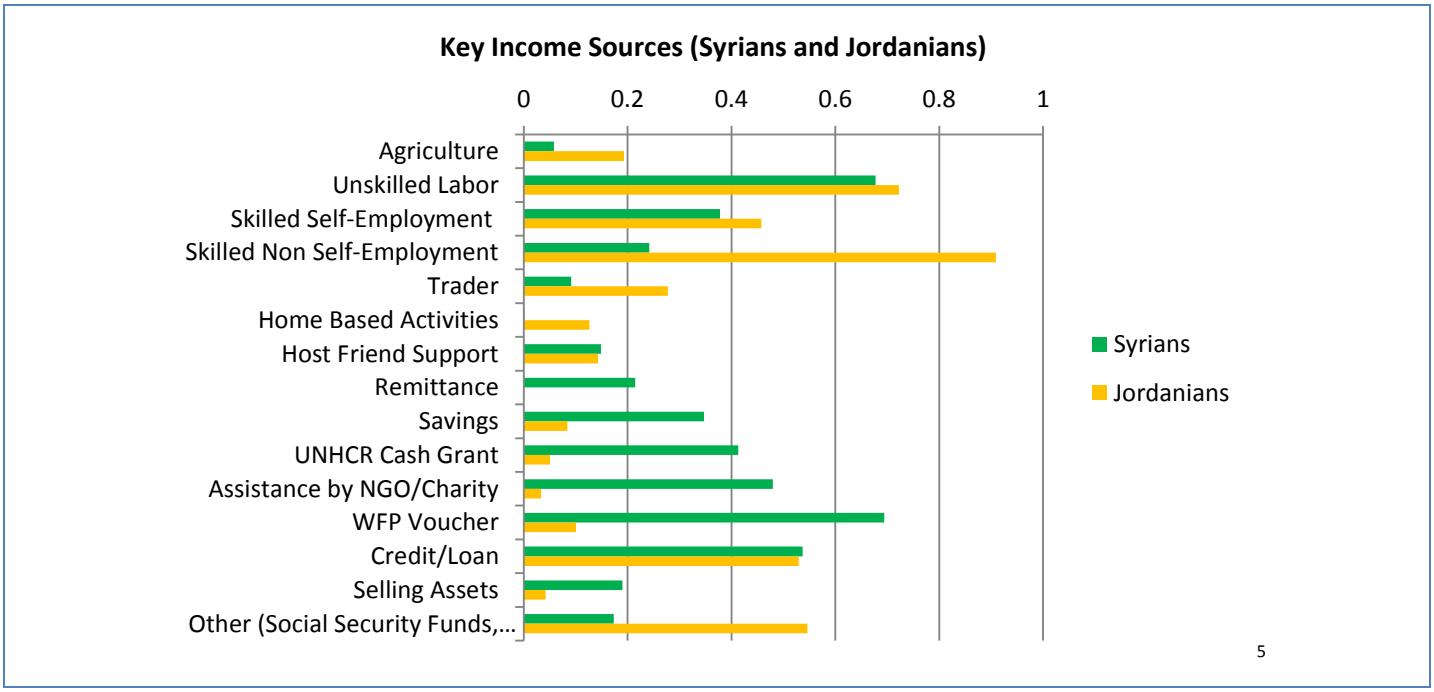


Figure 5: Main Sources of Household Income

3.2.3 Average Monthly Household Income

Income for Jordanian household respondents was 123% that of Syrian households, where averages recorded as 193 JD and 156 JD per month respectively. The difference between two income distributions were statistically significant, as such it can be concluded that the difference between average monthly incomes of Syrian and Jordanian households is not due to chance variation, but can be attributed to the effect of the difficult economic situation facing Syrian Households, or their comparatively lower spending power.

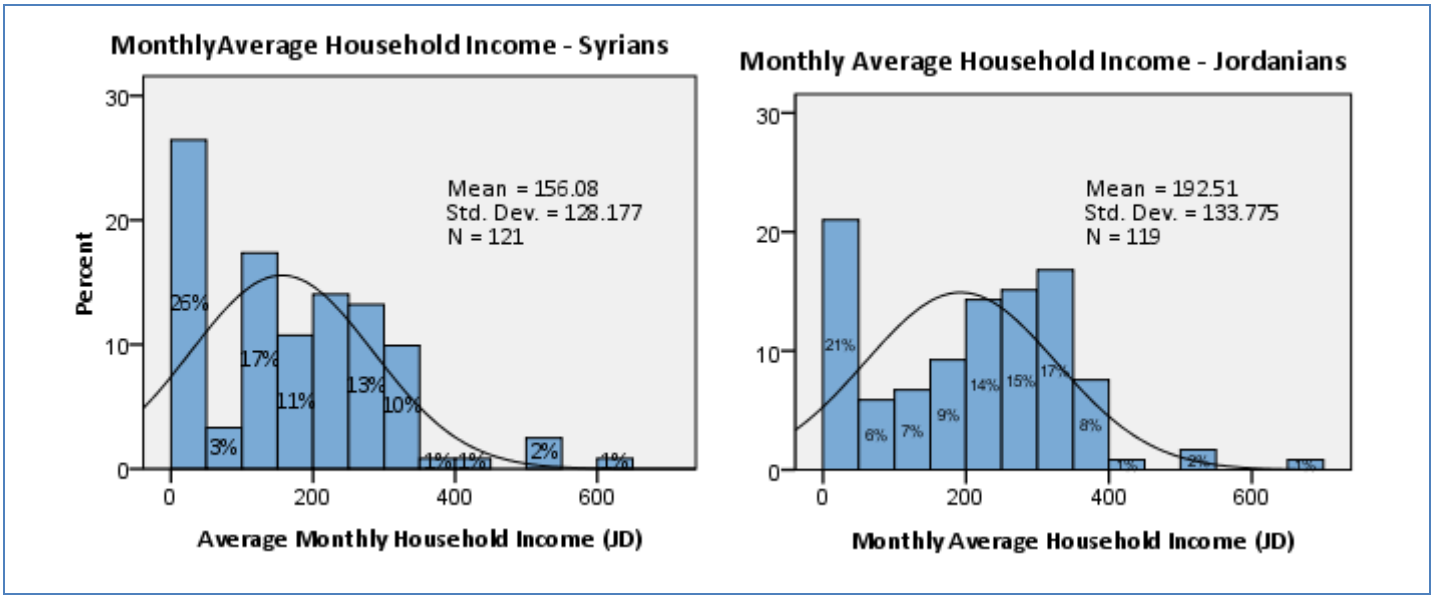


Figure 6: Monthly Average Household Income

[5] The scale in which the chart was illustrated uses a weighted average method and takes into account three main sources of income of both Syrian and Jordanian households.

3.2.4 Regularity of Income[6]

As also indicated in section 3.2.2, few Syrians had access to jobs with regular income, and those who did mainly received income through skilled labour jobs. Nevertheless, among Jordanians, the proportion of households with regular salaries was significant, and they received it through skilled non self-employed jobs, professional jobs and social security funds.

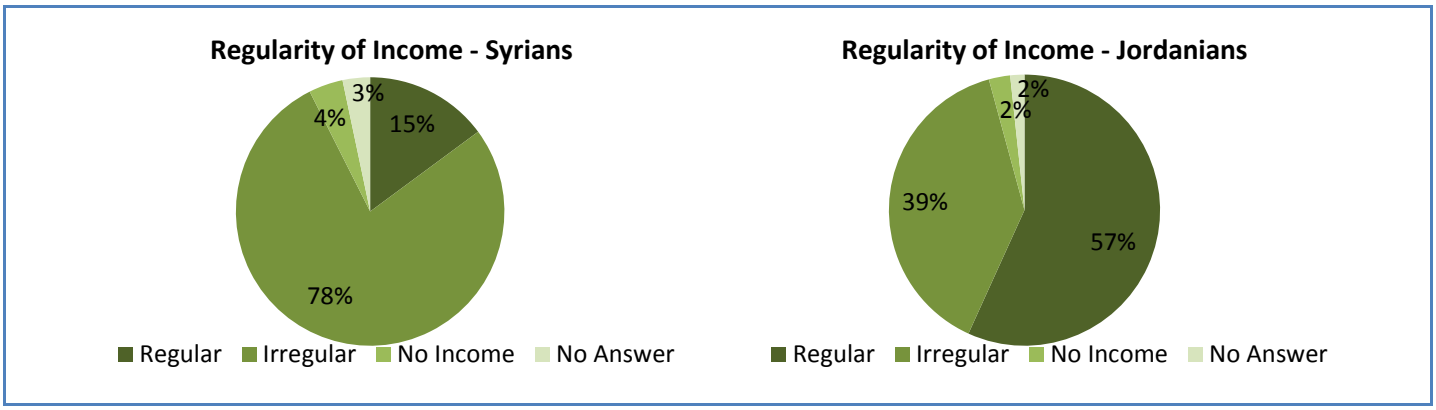


Figure 7: Regularity of Income

3.2.5 Average Monthly Household Expenses

Cash and WFP vouchers were the key means for buying food for both Syrians and Jordanians. The study does not reveal how Jordanians have access to the WFP vouchers. However, one probable explanation is that Syrians sell or exchange them with Jordanians. Both Syrian and Jordanian respondents' total monthly expenditure varied mostly from JD 400 to 500 where Jordanians show slightly higher expenditure than Syrians. Table 3 shows that the main monthly expenditures were food (38%) and shelter (27%) for Syrian families while for Jordanians – food (40%), shelter (16%), and education (11%) were reported. As a whole, there has been deficiency of money to cover household expenses due to insufficient earnings (i.e. expenses greater than income). The average monthly deficiency had been recorded as JD 271 for Syrians and JD 294 for Jordanians. Particularly for Jordanians this monthly deficiency was due to having high expenditures on food, social services such as education and healthcare, and repayments. The proportion of beneficiaries having a deficiency in earning was found to be the same (92%) for both groups.

Unsurprisingly, it is not only the Syrian families that spend an important part of their family income on food items. Indeed, both groups have reported that around 40% of their monthly expenditure is spent on food items. A closer look reveals further similarities: the proportion of families that spent on essential basic utilities such as energy, water, and transportation is not substantially different between the two communities. For example, 90% of Syrian households and 98% of Jordanian households had monthly expenditure of around 25 JD on electricity, gas, etc. Similarly, 93% families in both groups reported monthly spending of about 19 JD on water. In contrast, a high proportion of Syrians (90%) spent a significantly higher amount on rent. Further, Syrians had low expenditure on social services such as education and healthcare, but education and healthcare are both free for Syrian refugees so it is not clear that this is a statistically significant finding in terms of identifying patterns of vulnerability.

[6] There was no clear distinction between irregular and no income categories, which was a weakness in data collection, because it had not been specified if 'income' includes or excludes support received through UNHCR and NGOs (irregular income).

Table 3: Average Monthly Household Expenses

Type of Expense	Syrians			Jordanians		
	% of HHs	Average Household Expense (JD)	% Average Household Expense	% of HHs	Average Household Expense (JD)	% Average Household Expense
Food	100%	164	38%	100%	197	40%
Energy (electricity, gas, etc.)	90%	22	5%	98%	29	6%
Water	93%	20	5%	93%	17	3%
Residence (rent, home repairs, etc.)	90%	114	27%	69%	77	16%
Education	39%	27	6%	66%	56	11%
Medical Care	64%	16	4%	58%	23	5%
Ceremonies	14%	6	1%	33%	8	2%
Transport and Communication	92%	22	5%	93%	22	5%
Non-food	31%	11	3%	22%	6	1%
Savings	2%	1	0%	3%	2	0%
Repayments	20%	24	6%	35%	49	10%
Barter	6%	2	0%	6%	2	0%
Total	100%	429	100%	100%	488	100%

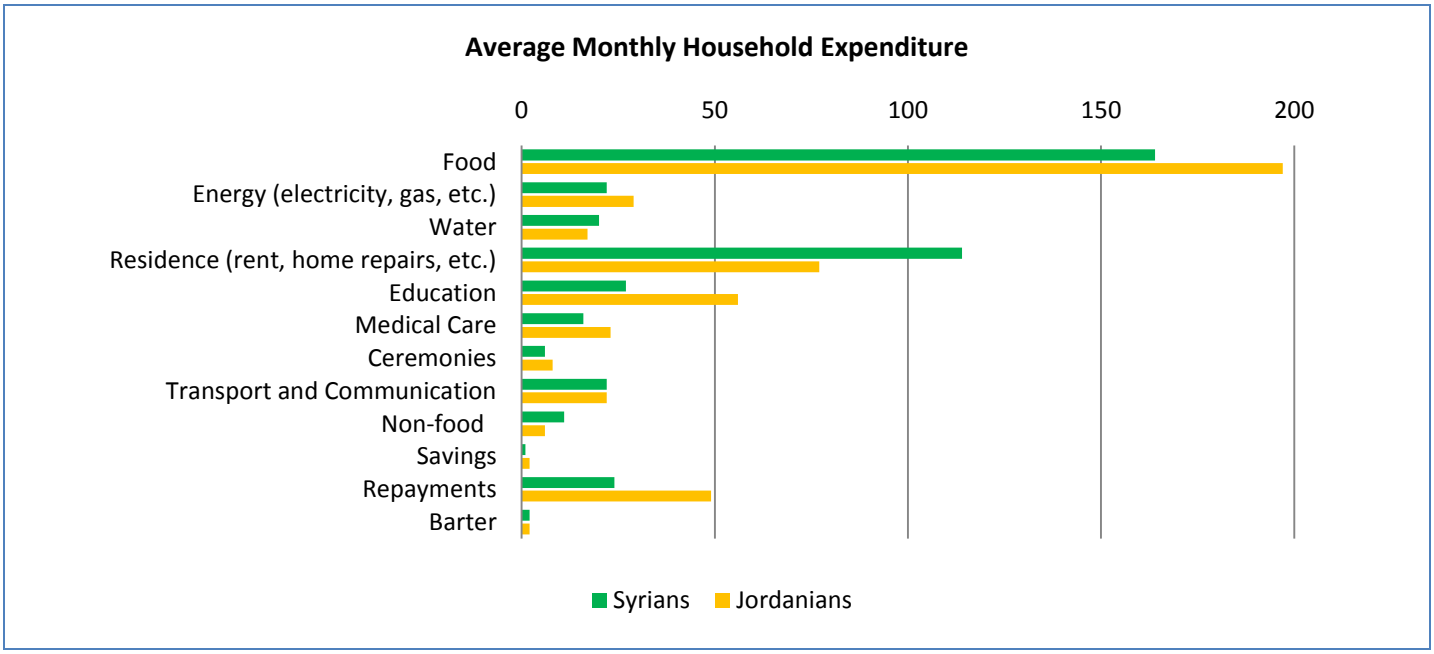


Figure 8: Average Monthly Household Expenses

3.3 Food Security and Food Consumption Status

Food security is met when all people at all times have both physical and economic access to sufficient food to meet their dietary needs for a productive and healthy life.[7] Achieving food security requires that the aggregate availability of physical supplies of food is sufficient, that households have adequate access to those food supplies through their own production, through the market or through other sources, and that the utilization of those food supplies is appropriate to meet the specific dietary needs of individuals.

3.3.1 General Food Availability and Market Accessibility

Food availability, market access, and utilization are all part of the multi-dimensional nature of food security. Respondents indicated that all essential food items were readily available for purchasing in local market places. They

[7] FAO/WHO, 1992a.

usually rely on supermarkets (92%) and local food stores (8%) to buy almost all household food items. 64% of them walked and the rest used cars or buses mostly paying less than JOD 1; and usually it took less than 30 minutes to reach these markets. Finally, both communities revealed through the focus group discussions that there is a trend of steady price increases, with no parallel trend in increased income to match.

3.3.2 Household Food Consumption

In order to meet food security and nutritional requirements, food must be of sufficient variety. Thus, diversity in the meals consumed during the 7 days prior to data collection was investigated. Both communities showed similar patterns overall, although a significant difference was observed in terms of proportion of households consuming meat. Overall, meat, fish and fruit consumptions were poor, though protein-rich food intake was somewhat managed by adding eggs and dairy to the diet – albeit to a variable degree *(see table 4 and chart 10).*

High meat prices can be assumed to be the main cause of the relatively low meat intake among respondent families. Egg and dairy prices were fairly affordable in contrast; although the higher consumption variance (i.e. some families eat highly nutritional food many times a week and some families only a few times a week) can be attributed to poor nutritional practices, attitude or knowledge among some families.

Table 4: Household Food Consumption

Categories	% of families consumed each Item during the most recent 7 days of data collection		Average number of days per week each item was consumed	
	Syrians	Jordanians	Syrians	Jordanians
Cereals & Tubers	98%	100%	6.21	5.95
Legumes	73%	71%	1.92	1.94
Vegetables	95%	95%	3.78	4.08
Fruits	59%	66%	1.74	1.83
Meat	57%	77%	1.07	1.78
Fish/Sea Food	39%	33%	1.02	0.63
Milk & Dairy Products	81%	78%	3.47	3.77
Oil & Fat	88%	89%	4.51	4.98
Sugar	90%	93%	4.96	5.61
Eggs	78%	75%	3.04	2.85

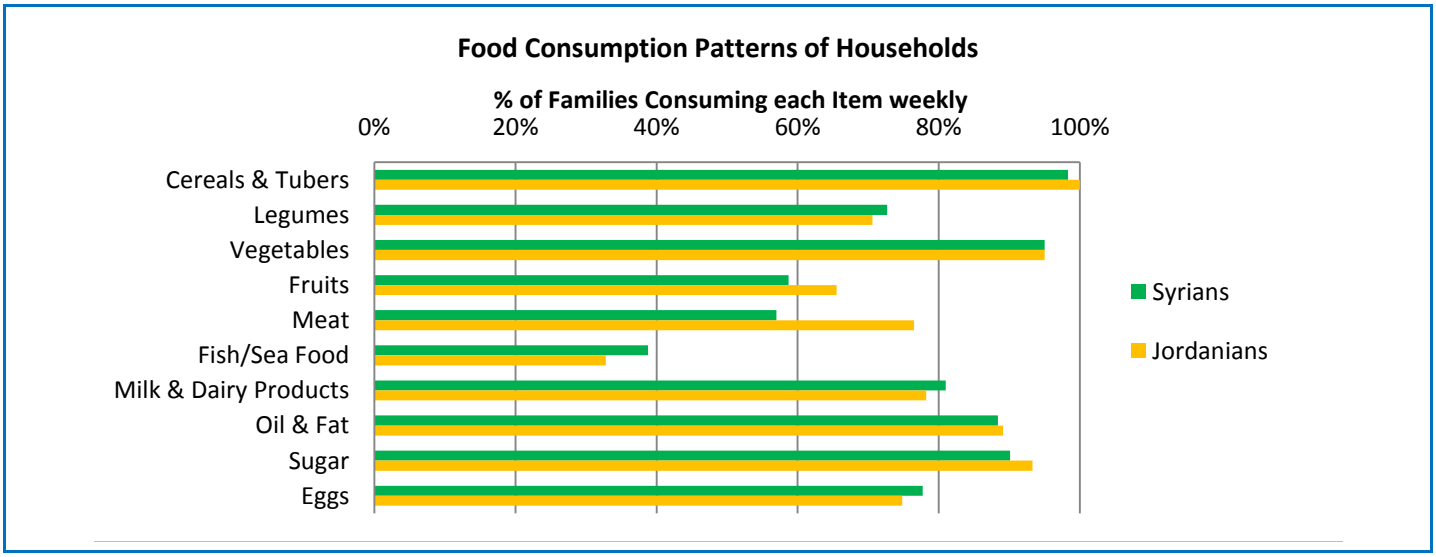
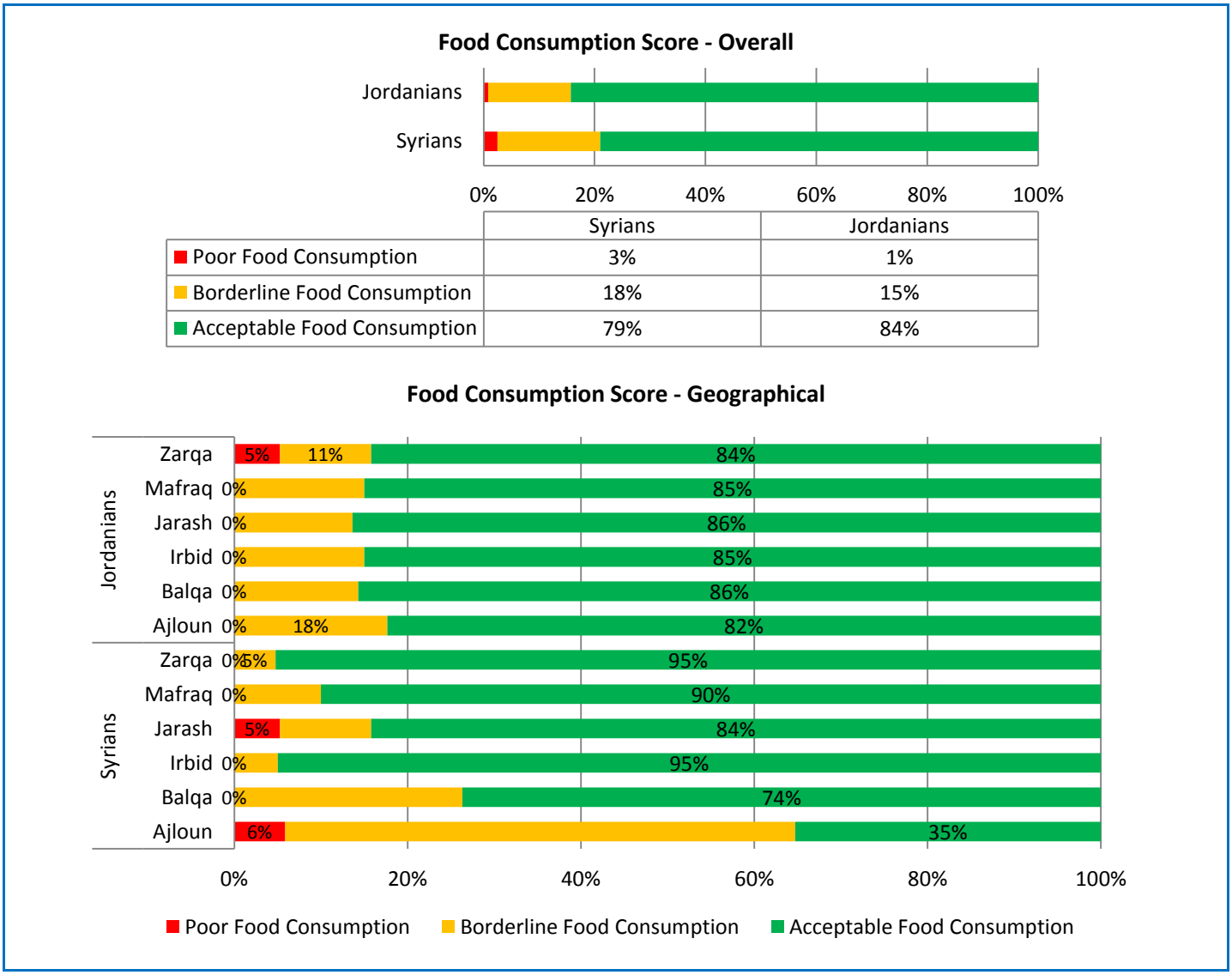


Figure 9: Household Food Consumption

Food Consumption Score[8] (FCS) plays a vital role in measuring food security in terms of nutritional diversity. It is a composite score based on dietary diversity, food frequency, and relative nutritional importance of different food groups. It predicts the quantitative dimension of household food security, defined as having adequate food quantity or calorie consumption per capita.

Figure 11 illustrates the food security situation of respondents. 1% Jordanians and 3% Syrian households were food insecure while 15% Jordanian and 18% Syrian households were at risk. While not a food security crisis, nonetheless, there is a need to follow up with targeted support aiming at integrating food security with nutritional awareness among at risk and food insecure households. It was also noted through the study that the prevailing food insecurity is somewhat attributable to geographical location – as Ajloun and Jerash governorates were found to have higher food insecurity compared to the other locations assessed.



	Syrians	Jordanians
Poor Food Consumption	3%	1%
Borderline Food Consumption	18%	15%
Acceptable Food Consumption	79%	84%

Figure 10: Food Consumption Score

[8]Households are grouped according to their overall consumption score — poor food consumption, borderline food consumption and adequate food consumption. Thresholds for separating these three groups are generated by using a weighted food consumption score. Each food group is given a weight based on its nutrient content and then multiplied by the number of days a household consumed one or more items from that group within a seven-day period. As such, for each household a total FCS is calculated. The minimum score is "0" and the maximum score is "112". The following thresholds are applied:

- Households with poor food consumption have a food score of ≤ 21
- Households with borderline food consumption have a food score of 21.5 – 35
- Households with adequate food consumption have a food score of ≥ 35.5

There was no significant relationship was observed between FCS of the target communities and their monthly household income *(see figure 12)*. In other words, household FCS was not dependent on their monthly household income. Even some of the households with comparatively higher income found to have poor or borderline food consumption, and vice-versa. While no definitive conclusions can be drawn from this, the possibility exists that income levels per head between small and large families are broadly the same. Or alternatively, some households are opting to eat high calorie food with limited nutritional intake. Additional follow up assessments would be required to determine this.

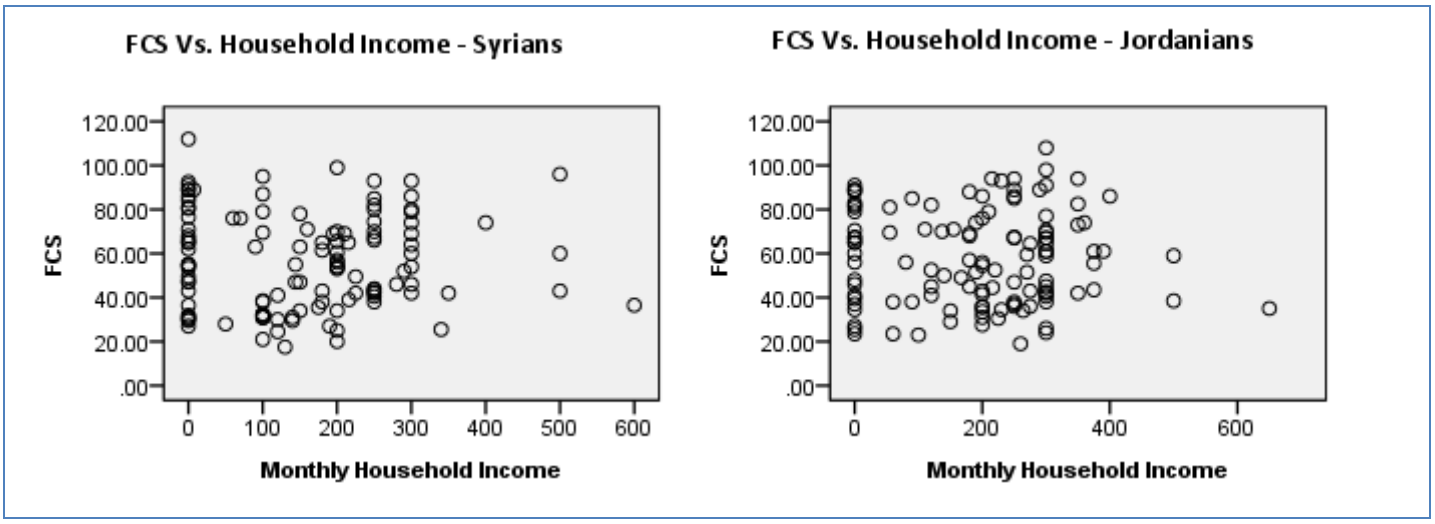


Figure 11: FCS Vs. Household Income

Further, FCS of the target communities positively correlates with the meat, fish and egg consumption and/or dairy consumption of the given communities (refer to R^2 values of figure 13 and figure 14). Other food groups such as cereals and vegetable do not show such a strong correlation to FCS because of the higher weight attributed to adding protein rich food groups in meals. In other words, food consumption status of these communities was mostly affected by level of their animal protein consumption. As such, they must be educated on the importance of adding animal proteins to their diets. These facts must be taken into account during future programming.

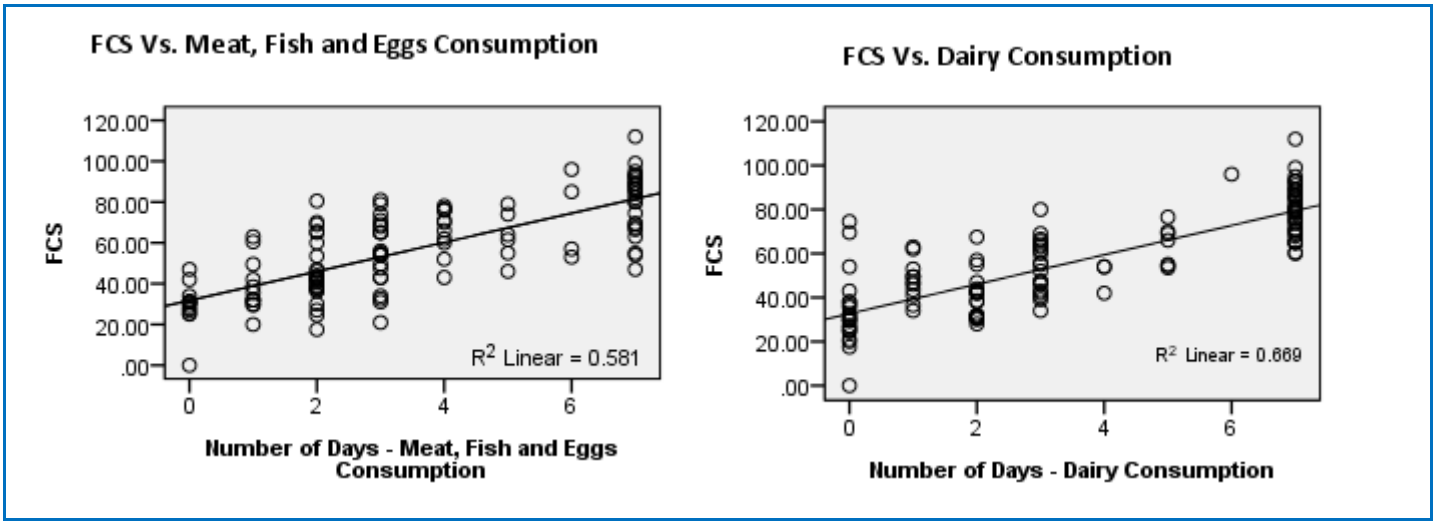


Figure 12: FCS vs. Consumption of Specific Food Types - Syrians

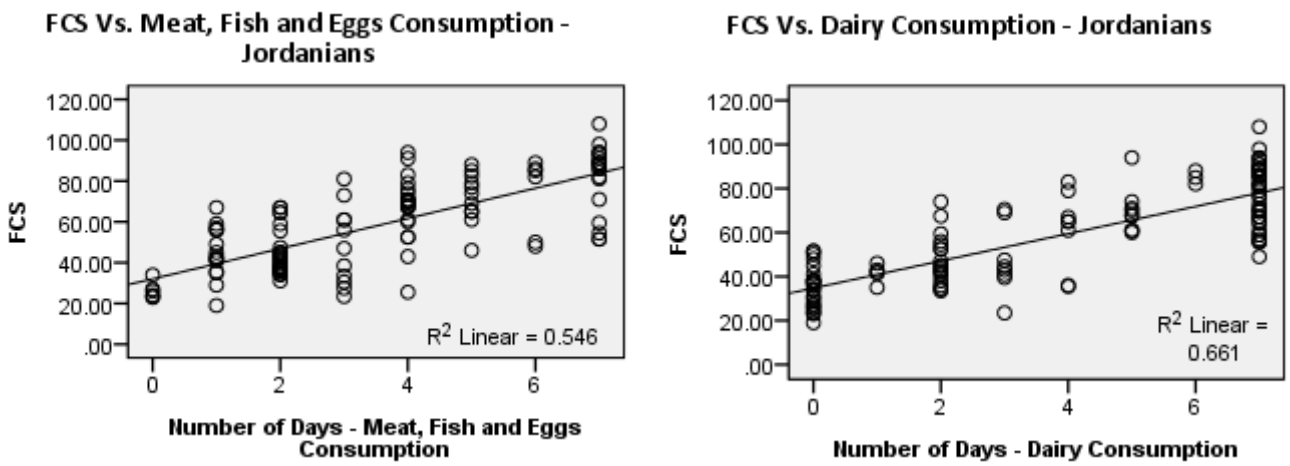


Figure 13: FCS vs. Consumption of Specific Food Types - Jordanians

In the most recent 7 days before data collection, 54% of Syrian and 38% of Jordanian households had experienced periods in which they had not enough food or money to buy food. The households who had insufficient food for consumption also had various coping strategies to manage the situation. They were relying on less preferred and less expensive food, buying food on credit, reducing consumption by adults in order for small children to eat, borrowing food or money to buy food, and limiting portion sizes at meals.

3.4 Livelihood Recovery and Support

Syrians mainly had been involved in unskilled labour work, skilled labour work, self-employed skilled labour work and trading while in Syria *(see figure 16*). Both communities faced similar obstacles in accessing employment at the time of data collection such as lack of opportunities, insufficient skills, lack of access to funds, and no demand for specific skills *(see figure 15)*.

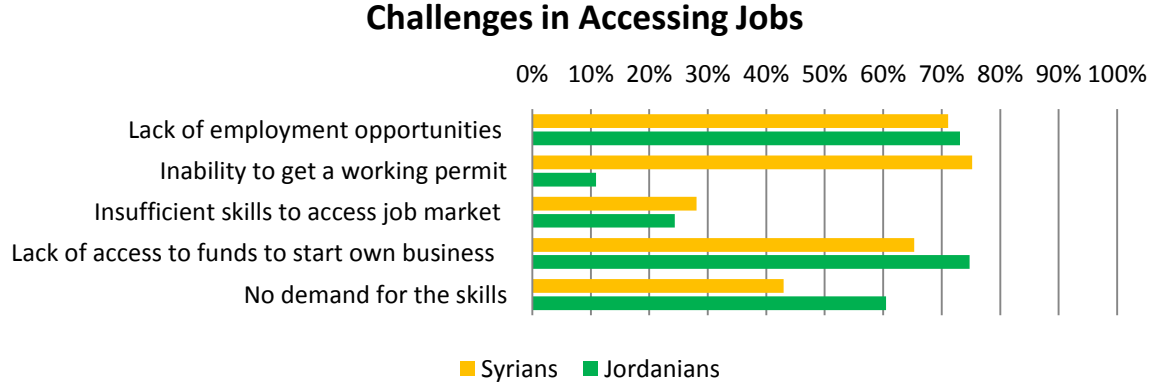


Figure 14: Challenges in Accessing Jobs

Syrians reported that having insufficient or no capital was the key constraint to start livelihood activities. Also, they had to have working permits in order to obtain formal jobs, which are not possible to formally obtain. They prefer receiving further information about obtaining work permits and employment opportunities, and also some capital to start up new income generation activities. For Jordanians, not having opportunities due to high competition but less demand was the most challenging factor. As such, they prefer receiving funds for establishing new or improving existing income generation opportunities such as small businesses through the necessary technical/skill trainings schemes.

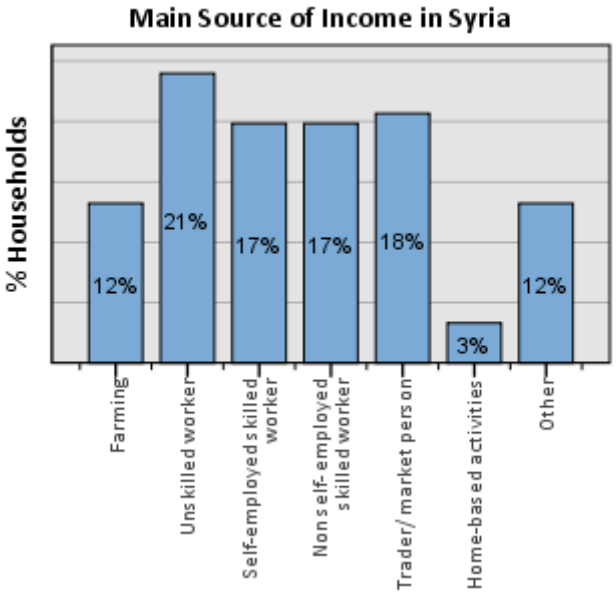


Figure 15: Main Source of Income while in Syria

Women were not usually involved in any income generation, with the exception of 15% for Syrian women and 26% of Jordanians. When they worked, they mainly engaged in teaching, handicrafts, embroidery, and food preparation, and had related skills for food preparation, sewing, jewellery-making and beauty culture. About 64% households of both communities were willing to let women participate in home-based income generation or related trainings. The main reason for not letting women participate was the perception among both men and women that women should take care of children and household work.

The need for support towards accessing more sustainable livelihoods was evident throughout the study. However, the study does not reveal the problems, community capacity and skills, constraints and opportunities prevailing in the job market in sufficient depth. It is therefore recommended to conduct a more comprehensive assessment on this to inform future livelihoods programming.

4 CONCLUSIONS, RECOMMENDATIONS AND CHALLENGES

4.1 Conclusions

- Syrians and Jordanians depict significant differences in terms of their main income sources. Syrian communities remain highly dependent on the support received by aid actors. Also, a considerable proportion of Syrians were earning some money through unskilled labour work. Jordanians had more sustainable income sources.
- Average monthly household income of Syrians was lower than Jordanians, and can be attributed to Syrians incapacity to obtain formal employment or start independent business initiatives.
- Men had generally been responsible for bringing income whilst female responsibilities were mostly limited to taking care of children and household work.
- People increasingly resort to negative coping mechanisms such as the selling of personal items and also buying food and essential items on credit. This will lead to an expected increase in household debts, while opportunities to re-pay loans are not forthcoming. This could cause severe constraints to families in the near future.
- Both communities revealed that around 40% of their monthly expenditure is spent on food items. A closer look reveals further similarities: the proportion of families that spent on essential basic utilities such as energy, water, and transportation is not substantially different between the two communities. Further, Syrians spent less on essential social services such as education and healthcare.
- 90% of Syrians spent a significantly higher amount on rent than Jordanians.
- All the essential food items were readily available for purchasing in market places. Markets were generally located in close proximity and easily accessible.
- Household food consumption status was not dependent on their monthly household income. Even some of the households with comparatively higher income were found to have poor or borderline food consumption, and vice-versa.
- Overall, meat, fish and fruits consumptions were poor, nevertheless, protein-rich food intake was somewhat managed by adding eggs and dairy to the diet. Eggs and dairy prices were fairly affordable; however the higher consumption variance can be attributed to poor nutritional practices, attitude or knowledge.
- 1% Jordanians and 3% Syrian households were food insecure, while 15% Jordanian and 18% Syrian households were at risk[9]. While not a food security crisis, targeted food security and nutritional awareness interventions will ensure that the most vulnerable can meet their immediate food needs while ensuring that those most at risk escape the danger of falling in to the food insecurity trap.
- It was also noted through the study that the prevailing food insecurity is somewhat attributable to the geographical location. Ajloun and Jerash governorates were found to have relatively higher levels of food insecurity.
- Having insufficient or no capital was the key constraint that Syrians faced to start some livelihood activity. Also, they had to have working permits in order to obtain jobs, which remained almost impossible to obtain. For Jordanians, not having opportunities due to high competition but less demand was the most challenging factor. As such, they prefer receiving cash support with training schemes.

[9] Note that food security was assessed by using FCS as a key indicator.

4.2 Recommendations

- Quite significant level of prevailing food insecurity that can be attributed to geographical location and to nutritional knowledge and practices was observed. However, surprisingly, household food consumption was not sign dependent on their household income. According to these findings, household level intervention for promoting food security targeting food insecure and at-risk populations is crucial. Such interventions must be planned along with awareness raising programs on nutrition and good practices, also including importance and affordable ways of adding animal proteins to their diets.
- Nutritional awareness sessions can provide space for interactive learning and integration of simple techniques, recipes, and advice for better utilisation of food for optimal nutritional value. Syrian households are highly dependent on assistance from various aid-actors and people increasingly resort to negative copying mechanisms that can lead to increased debts. Providing cash assistance to pay for basic living costs including rent, food, clothes, and basic utilities is essential to prevent resort to negative coping mechanisms.
- The study reveals that more Jordanians than Syrians are in debt and they spend comparatively higher amounts on loan repayments.
- Conditional cash assistance for Jordanians to establish small income generating activities that can generate a quick economic return would be worthwhile for future consideration. It is also recommended to perform preliminary market analysis with potential beneficiary households prior to assistance. This will help the team to assess their capacity in terms of skills, knowledge, and resources and also understand village level market dynamics for improved sustainability of these establishments.
- Although sufficient data about credit and loan patterns and coping with indebtedness is not yet available, growing concern among communities suggests that the issue should be considered prior to conduct of any future research.

4.3 Limitations and Challenges

- Some limitations were observed affecting the reliability of the survey and the results of the evaluation. Mainly, collecting income data was quite difficult, income being a very sensitive topic where some of the respondents were somewhat hesitant to answer questions related to their income/expenditure.
- There was no clear distinction between irregular income and income categories, which was a weakness in data collection, because it had not been specified if 'income' includes or excludes support received through UNHCR and NGOs (irregular income).
- Coping strategies for managing income deficiency were not sufficiently investigated during the survey.