



UNHCR
The UN Refugee Agency

**Socio-economic
situation of refugees
In Jordan
Q4 2023**

Introduction

- Since 2022, UNHCR in Jordan has been conducting an assessment of the socio-economic conditions of refugees in Jordan. These assessments were carried out on a quarterly basis. The primary objective has been to monitor changes in vulnerability levels within refugee communities over time. Leveraging the Vulnerability Assessment Framework (VAF) Population Survey 2021 data as a baseline, and building on assessments throughout 2022, this effort has involved gathering information from the same refugee families*, to assess variations at the household level across several sectors, including economic situation, food security, shelter, water, sanitation, and hygiene (WASH), and health.
- This report focuses on the analysis of self-reported data for the fourth quarter (Q4) of 2023 and presents a summary of the key findings concerning refugees during this period. The sample for this round included a total of 3,696 families, representing approximately 18,809 individuals from the refugee population. This report also reflects and compares the Q4 findings with the data gathered in the previous quarters of 2023 and throughout 2022.
- Furthermore, this report also provides an overview of the main findings for Syrian refugees residing in Zaatari and Azraq camps. Additionally, it is important to note that starting in 2024, the frequency of these assessments will transition to a semi-annual basis, allowing for a more concentrated analysis of trends over longer periods, while continuing to monitor changes in the refugee communities.

Vulnerability Assessment Framework

The Vulnerability Assessment Framework (VAF) is a comprehensive biennial survey designed to evaluate the vulnerability of refugees registered in Jordan, covering multiple sectors. Data from the VAF is categorized by the period of collection, with findings pertaining to the host community from Q3 2021, and data concerning the camp population from Q4 2021.

To mitigate survey fatigue and reduce pressure on the refugee population, we intentionally avoid conducting our quarterly assessments concurrently with a VAF survey.

It is important to highlight that the VAF 2021 was carried out through face-to-face interviews, whereas the 2022 and 2023 quarterly studies were conducted via telephone interviews.

*The 2023 sample cohort is a different set of families than the 2022 exercise.

Methodology

A random sampling approach was used to analyse the situation refugees registered with UNHCR face across Jordan. The Q4 2023 respondents in host communities and camps included the same households as in the previous quarters of 2023. The sample size was drawn from the UNHCR proGres registration database. For host communities, to determine the sample size, three strata were used according to cash eligibility status: households receiving UNHCR basic needs cash assistance, households phased out of it, and other households (neither receiving nor phased out). It is noteworthy that, in August 2023 UNHCR's basic needs cash assistance targeted a modified group of recipients which led to a change in status for 268 respondents (nine percent) within the host communities, distributed across the three different strata.

Host Communities

Key findings



Syrian refugee households reported an average income of JOD (Jordanian Dinar) 255 in Q4 2023, while non-Syrian refugee households reported JOD 229 which were 8 and 6 per cent less than the income reported in Q2 2023, respectively.



Syrian households spent an average of JOD 314 per month, while non-Syrian households spent JOD 279. When compared to the second quarter 2023 data, Syrian household spending dropped by 2 per cent, whereas non-Syrian household spending dropped by 5 per cent. More than 90 per cent of these expenditures were to meet their necessary costs in rent, utilities, and food.



Nine out of ten households remained in debt in Q4 2023, with most households borrowing money from friends and neighbours to cover basic needs. Rent and food were the most common reasons for borrowing money.



Analysis of economic activity showed variations in employment within the economically active group. Unemployment rates were 27 per cent for Syrian refugees and 44 per cent for non-Syrian refugees.



89 per cent of refugee households employed at least one livelihood-based coping strategy. Crisis coping strategies rose while emergency coping strategies dropped in Q4 2023. The most adopted livelihood-based coping strategy was buying food on credit which more than two thirds of the refugee households had resorted to.



The number of households facing difficulties in affording food and adopting negative food-based coping strategies continuously increased during 2023. In Q4 2023, more than 80 per cent of refugee households continued to rely on less preferred and less expensive food.



In Q4 2023, 25 per cent of Syrian refugees and 35 per cent of non-Syrian refugees received eviction threats. 8 per cent of the respondents are planning to change accommodation in the coming three months.



89 per cent of refugees were able to access health services in Q4 2023. The rest could not access health services mostly due to inability to afford fees or distance to healthcare facility. The Ministry of Health care facilities were the most utilized type of facilities.

Sample Size

2,545 Households	Average household size:
2,708 Families	<ul style="list-style-type: none"> Syrian: 5.7 Non-Syrian: 4.0
13,042 Individuals	Average family size:
	<ul style="list-style-type: none"> Syrian: 5.3 Non-Syrian: 3.8

For definitions on household vs family units, please refer to the VAF, pg. 33

In Amman

Cash eligibility status

	Syrian	Non-Syrian
Receiving	225	190
Phased out	300	132
Other	180	184

Outside Amman

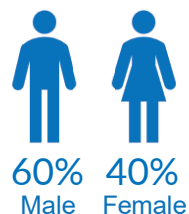
Cash eligibility status

	Syrian	Non-Syrian
Receiving	433	152
Phased out	365	65
Other	141	178

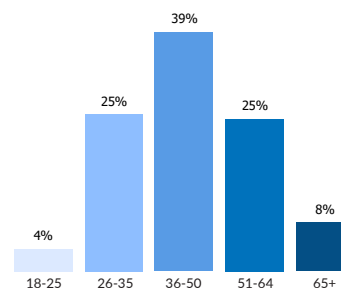
Demographics

Based on head of household characteristics

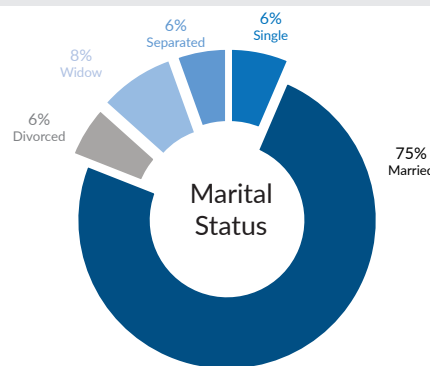
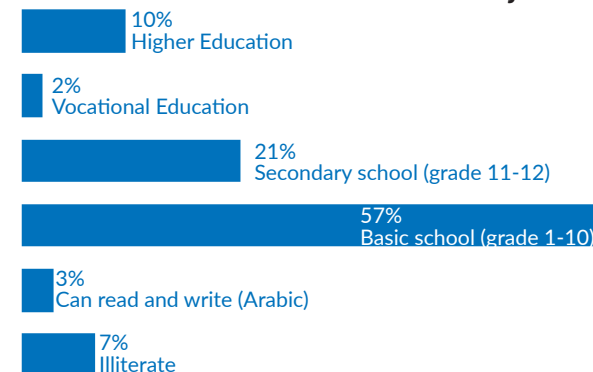
Gender breakdown



Age-group breakdown



Educational Attainment and Literacy



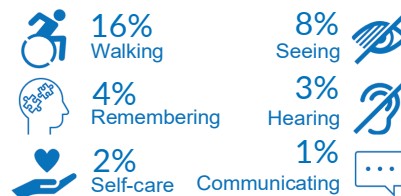
Working Status

27% of refugee households* had a working head of household

9% of female-headed refugee households* had a working head of household

*Excluding families headed by non-registered individuals

Disability Status*



23% of heads of refugee households had a disability or chronic illness that impacts daily life

*Disability is measured using an adapted version of the Washington Group (WG). For more information, refer to the VAF, pg. 37.





Economic Situation

Income

- Despite reductions in humanitarian assistance, the combined UNHCR and WFP assistance remained the main source of income for refugees during 2023, representing 44 per cent of Syrian refugees' income and 38 per cent of non-Syrian refugees' income in Q4 2023.
- The proportion of income from work slightly decreased for Syrian refugees from 42 per cent in Q2 to 41 per cent in Q4 2023. This was offset by income through remittances reportedly increasing from 5 to 12 per cent during the reporting period.
- Average monthly work income* for Syrian households decreased from JOD 225 in Q2 to JOD 207 in Q4. For non-Syrian households, work income increased from JOD 192 to JOD 200 during the same period.

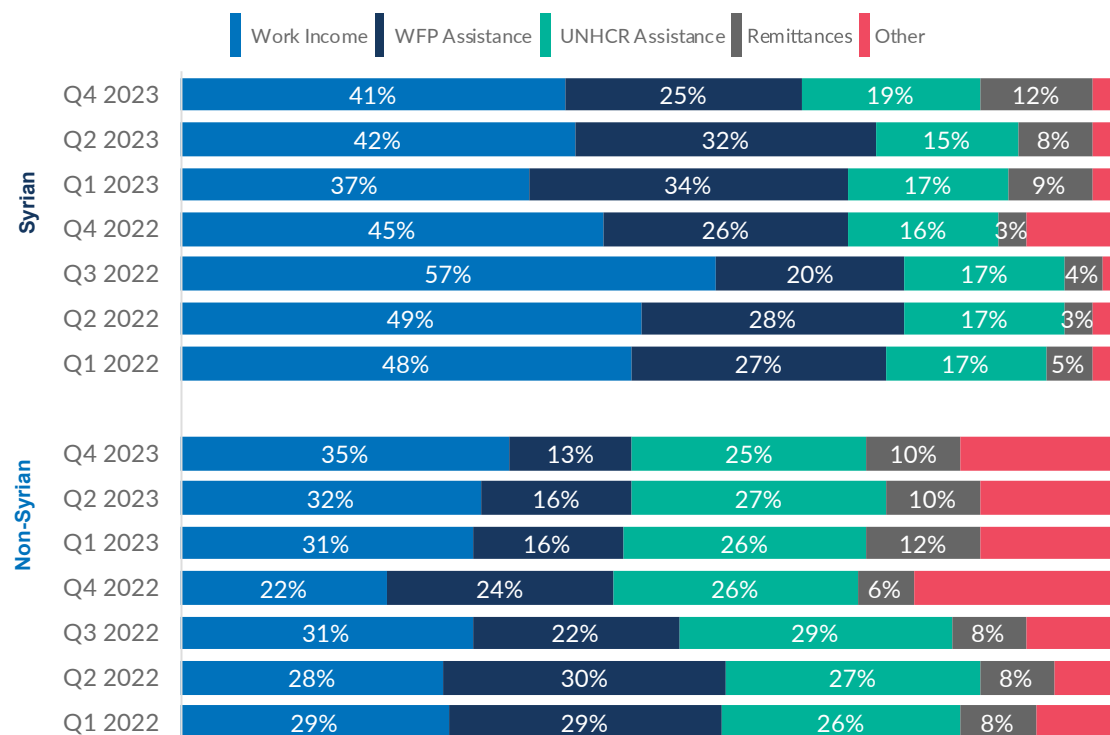
Total average monthly income per refugee household (JOD)

Quarter	Syrian	Non-Syrian
Q4 2023	255 (-8%)	229 (-6%)
Q2 2023	278 (+8%)	244 (-12%)
Q1 2023	257 (-12%)	277 (+3%)
Q4 2022	293 (+17%)	270 (+23%)
Q3 2022	252 (-9%)	220 (-4%)
Q2 2022	276 (+10%)	229 (+2%)
Q1 2022	250 (-12%)	225 (-7%)
Q3 2021	283	241

*Average work income only includes those who report work income (not including those who report zero).

Main source of income

% of refugee households overall income





Expenditure

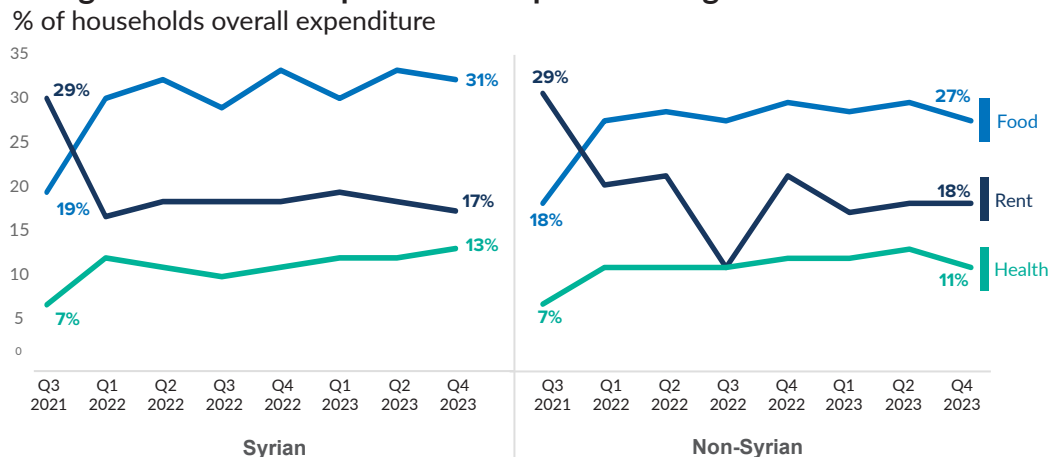
- On average, the monthly expenditure was JOD 314 for Syrian and JOD 279 for non-Syrian households in Q4 2023. When compared with Q2, an average household spending decreased by 2 per cent for Syrian households and by 5 per cent for non-Syrian households.
- The expenditure per capita was JOD 63 for Syrian refugees and JOD 90 for non-Syrian refugees.
- Syrian and non-Syrian refugees showed the similar spending patterns over the past year where the top three categories remain food, rent, and health.
- In Q4 2023, Syrian households spent on average JOD 308 (or 98 per cent of their total expenditure compared to 94 per cent in Q2 and 75 per cent in Q1) on Survival Minimum Expenditure Basket* items per month. For non-Syrian households, the amount was on average JOD 257 (or 92 per cent of their total expenditure compared to 82 per cent in Q2 and 50 per cent in Q1).

* Survival Minimum Expenditure Basket (SMEB) refers to the monthly average cost for rent, electricity, water bills, and food costs. For this analysis, households who don't pay rent or have zero SMEB item expenditure are removed.

Total average monthly expenditure per refugee household (JOD)

Quarter	Syrian	Non-Syrians
Q4 2023	314 (-2%)	279 (-5%)
Q2 2023	321 (+23%)	293 (-11%)
Q1 2023	261 (-12%)	328 (+18%)
Q4 2022	295 (-11%)	279 (-0.2%)
Q3 2022	330 (+2%)	280 (-2%)
Q2 2022	323 (-1%)	287 (-7%)
Q1 2022	326 (-18%)	307 (-13%)
Q3 2021	398	351

Refugee households expenditure : top three categories



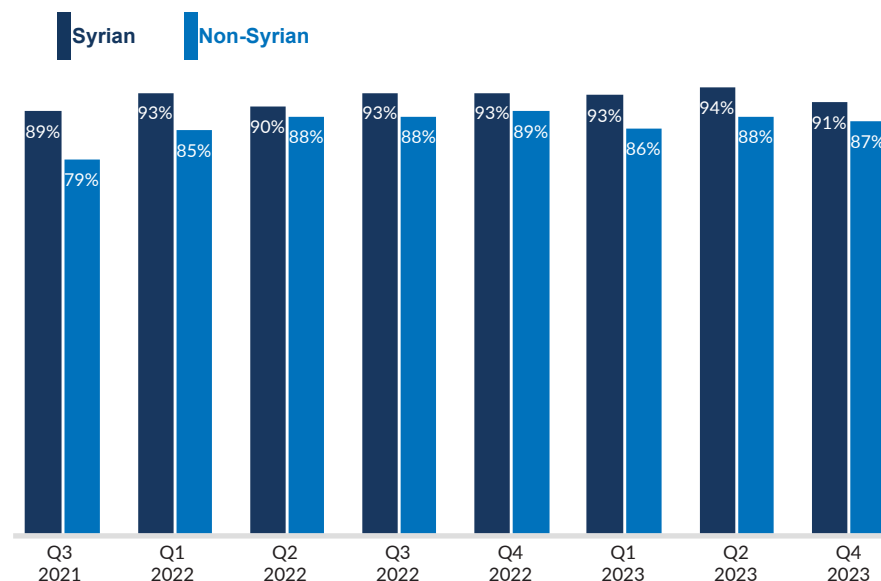
Other categories are transportation, education, tobacco, electricity, telecommunication, baby essentials, basic hygiene items, bottled water for drinking, gas, clothes and shoes, water and basic household items.



Debt

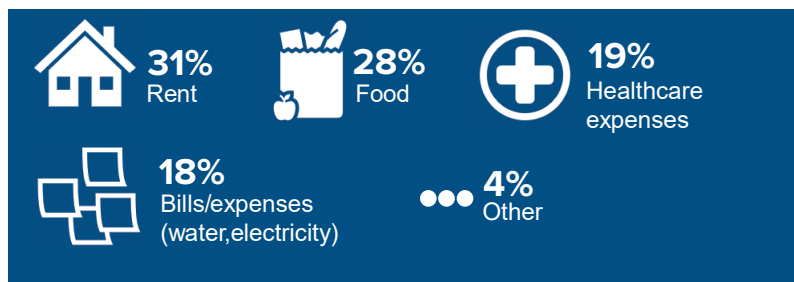
- The proportion of households with debt remained high with a slight decrease in Q4 compared to Q2.
- 91 per cent of Syrian and 87 per cent of non-Syrian households remain with debt in Q4 2023. The total reported average debt per household was at JOD 1,217 which is three per cent less than reported in Q2 2023.
- A little less than one third of the refugee population indicated rent as the most common reason for borrowing. Nearly one third of the refugee population indicated incurring debt through arrangements with landlords to postpone rent payment.
- The main sources of borrowed money continued to be informal. Both Syrian and non-Syrian households mostly borrowed from friends and neighbours in Jordan or borrowed food items from shopkeepers, a trend that continued throughout 2023.

Refugee households reporting debt
% households

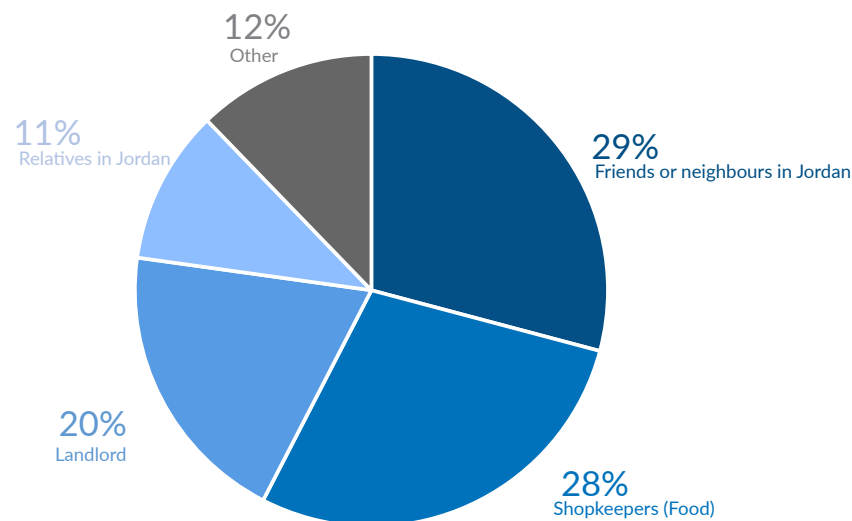


Reasons for borrowing money | Q4 2023

% of total responses of refugee households with debt



Sources of borrowed money | Q4 2023
% of total responses of refugee households with debt



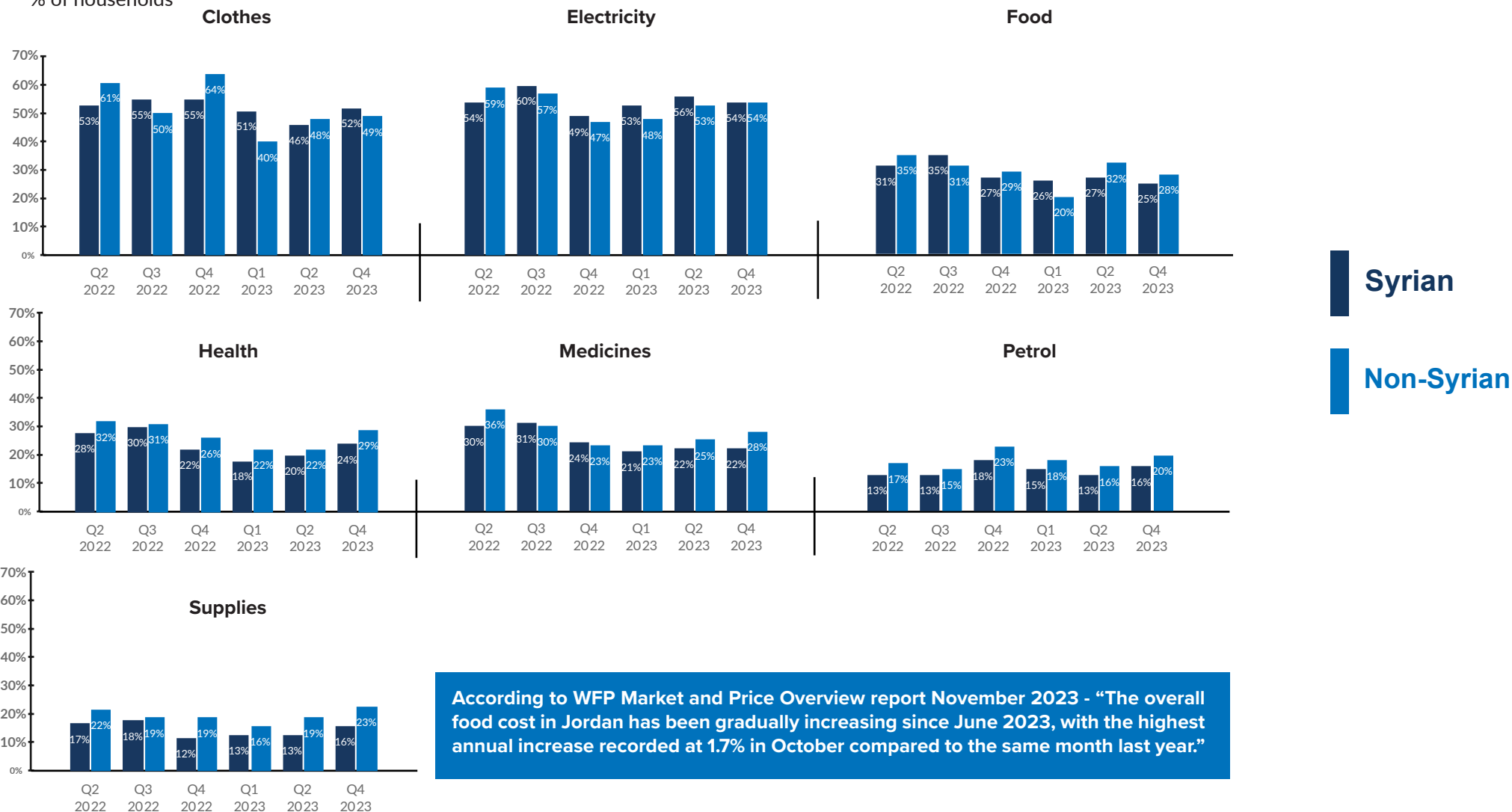


Affordability of Essential Goods and Services

- In Q4 2023, households reported similar levels of difficulties in paying for essential goods and services when compared with Q2 2023, with a notable increase in inability to pay for electricity and petrol - which may relate to increased demand for heating. The most common reasons were lack of money followed by increase in prices.

In the last three months, refugee households had difficulty paying for...

% of households



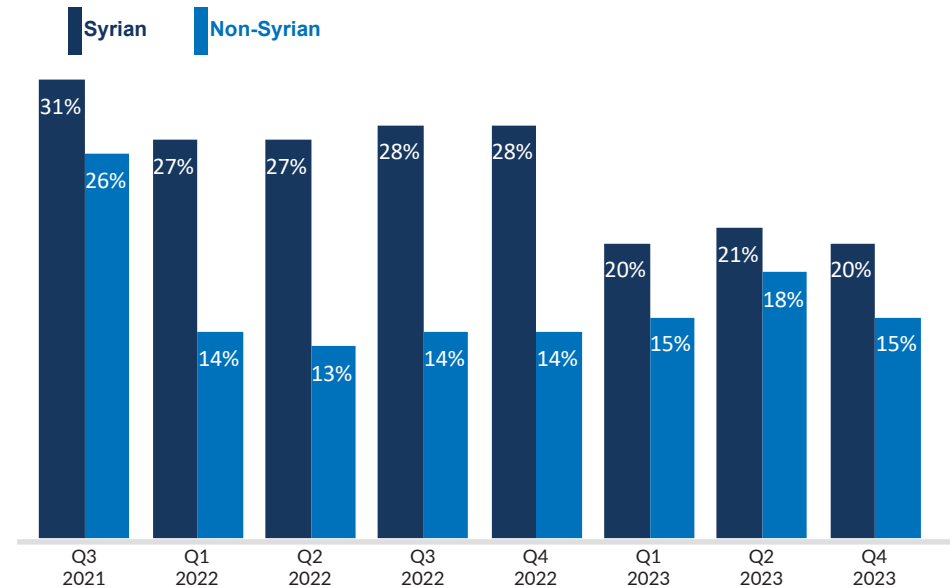


Livelihoods

- In Q4 2023, the overall employment rates slightly decreased for both Syrian and non-Syrian refugees with similar levels to those reported in 2023.
- Gender disaggregated figures show that 5 per cent of women are working compared to 35 per cent of men.
- The average working hours per week remains 34 hours in Q4 2023 similar to what have been reported in Q2. 42 per cent of working individuals indicated working four weeks a month.
- 13 per cent of refugees who are involved in income-earning activities reported working more than 10 hours per day (more than 60 hours per week).

Registered Refugees Working*

% of registered refugees aged 18+ who are working



*Working status does not account for individual's willingness to work nor it is bounded by an age limit. Employment with respect to economic activity status is discussed in pg. 12.

Refugees Working Sectors | Q4 2023

% of registered individuals aged +18

Top Selected Sectors					
Overall					
1	Manufacturing	17%	5	Transportation/Storage	9%
2	Construction	15%	6	Trade/Retail/Clothing	7%
3	Food and Beverage	12%	7	Services	5%
4	Agriculture/Livestock	10%		Other	25%

Top Four Sectors Disaggregated by Nationality					
Syrians		Non-Syrians			
1	Manufacturing	18%	1	Manufacturing	15%
2	Construction	16%	2	Construction	12%
3	Food and Beverage	13%	3	Transportation/Storage	12%
4	Agriculture/Livestock	10%	4	Food and Beverage	9%

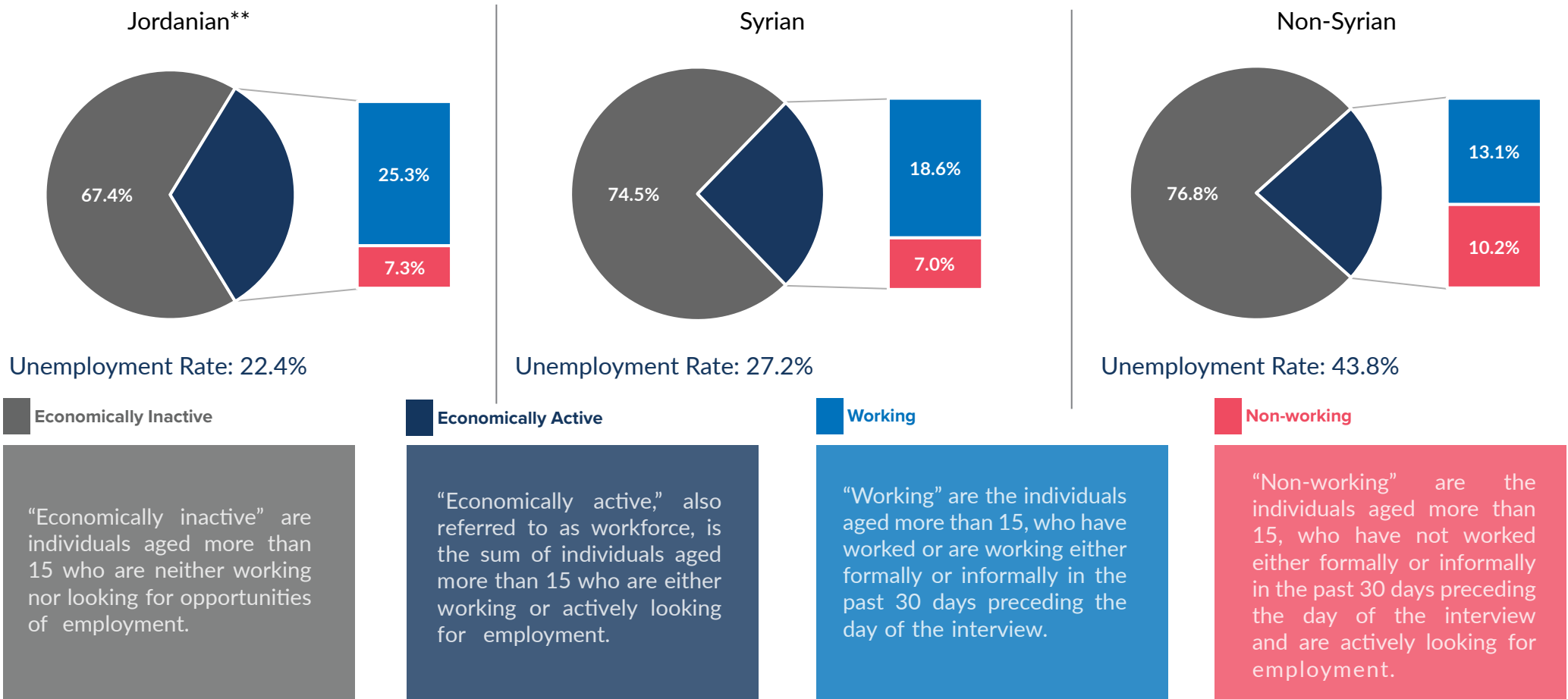


Labour Force Participation

- In terms of the economic activity status, labour force participation refers to the percentage of the population that is either employed or actively seeking employment.
- A slight decrease can be reported in unemployment rates for Syrian refugees from 28 per cent in Q2 to 27 per cent in Q4. In contrary, for non-Syrian refugees an increase has been reported in unemployment rates from 36 per cent in Q2 to 44 per cent.

Economic Activity Status

% of individuals 15 and above



*Unemployment rate is calculated by dividing the number of non-working individuals by sum of the economically active individuals.

**Jordanian data is according to Department of Statistics (DoS) published data Q3 2023. Q4 Data is not published yet.

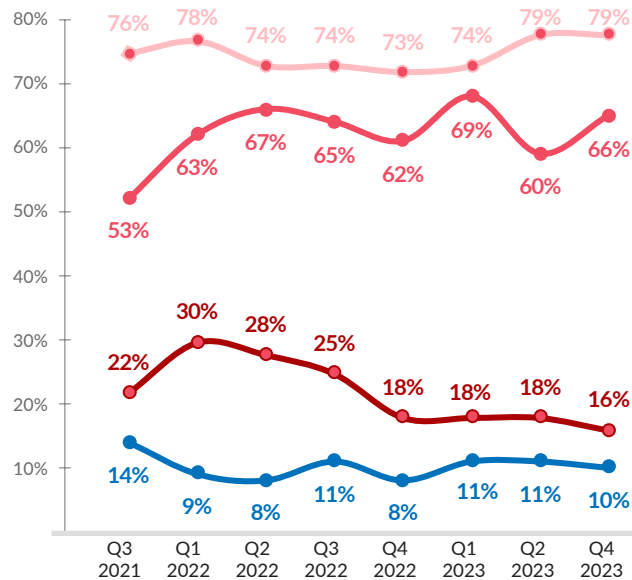


Coping Strategies

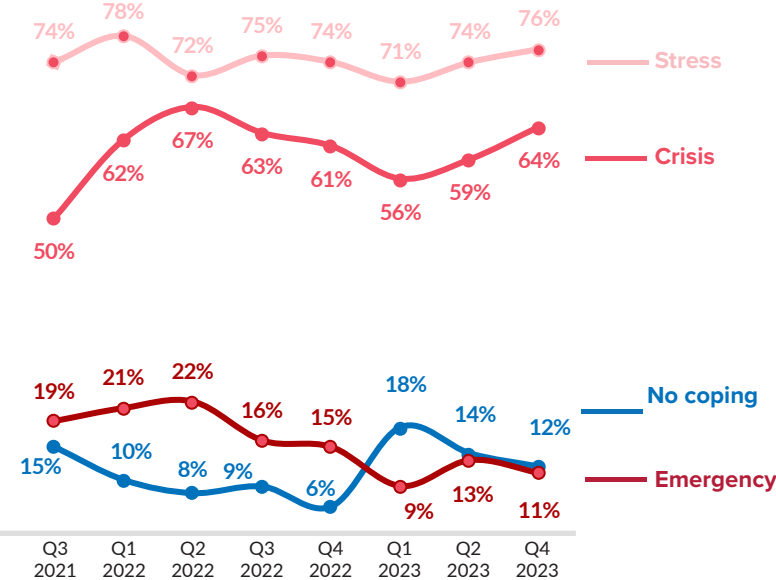
- 89 per cent of refugee households used at least one livelihood-based coping strategy to make ends meet.
- The proportion of households employing stress coping strategies in Q4 2023 remained relatively similar to what was reported in Q2. Fewer households reported adopting emergency coping strategy. However, there was an increase in refugees relying on crisis coping strategy.
- The most common coping strategy continues to be buying food on credit with 70 per cent of refugee households reporting that they adopt this strategy.

Households resorting to negative coping strategies at least once in the past three months
% of households

Syrian



Non-Syrian



The Livelihood Coping Strategy Index (LCSI) is a global indicator that assesses the extent to which households use negative coping strategies to deal with economic stress. To identify the most frequent coping strategies, households are asked how often they had used certain coping strategies within the past 30 days to meet their basic needs. In LCSI, coping strategies fall into three categories:

- **Stress:** spent savings, took loans for non-food essentials, bought food on credit, sold household goods/assets.
- **Crisis:** sold productive assets, reduced non-food expenses, withdrew children from school.
- **Emergency:** accepted high-risk job, adult begging, child begging, child working, child marriage.



Coping Strategies

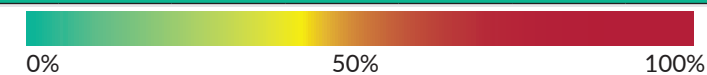
- This heatmap matrix illustrates various coping strategies across different levels (Stress, Crisis, and Emergency), displaying how the percentage of households employing each strategy evolves through time.

Refugee households resorting to negative coping strategies at least once in the past three months

% of households

Non-Syrian

		Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q4 2023	Non-Syrian						
Strategy		Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q4 2023	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q4 2023
Stress	Bought food on credit	65%	63%	64%	62%	64%	69%	71%	65%	61%	65%	62%	56%	62%	67%
	Changed accommodation location	10%	9%	4%	7%	7%	6%	7%	11%	10%	6%	9%	7%	6%	8%
	Sell household assets	27%	23%	21%	21%	23%	21%	24%	27%	25%	23%	21%	22%	20%	22%
	Spent saving	7%	5%	4%	3%	6%	4%	6%	8%	5%	6%	5%	7%	5%	7%
	Took loan	16%	16%	14%	13%	17%	19%	13%	17%	15%	13%	17%	17%	21%	11%
Crisis	Reduced essential non-food expenditure	61%	65%	63%	59%	66%	58%	64%	61%	65%	62%	60%	54%	58%	63%
	Sell productive assets	2%	3%	2%	1%	7%	1%	2%	3%	3%	6%	2%	2%	2%	3%
	Withdrew child from school	8%	7%	8%	8%	1%	5%	6%	5%	4%	2%	4%	2%	2%	2%
Emergency	Adults accepted risk job	26%	22%	20%	13%	13%	14%	12%	19%	19%	14%	12%	7%	12%	9%
	Sent adult to beg	1%	1%	1%	1%	1%	1%	1%	2%	3%	2%	3%	0%	1%	0%
	Sent children to beg	1%	2%	7%	1%	1%	1%	1%	0%	1%	0%	2%	0%	0%	1%
	Sent children to marry	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	Sent children to work	4%	7%	0%	6%	6%	5%	4%	1%	1%	1%	1%	1%	1%	1%



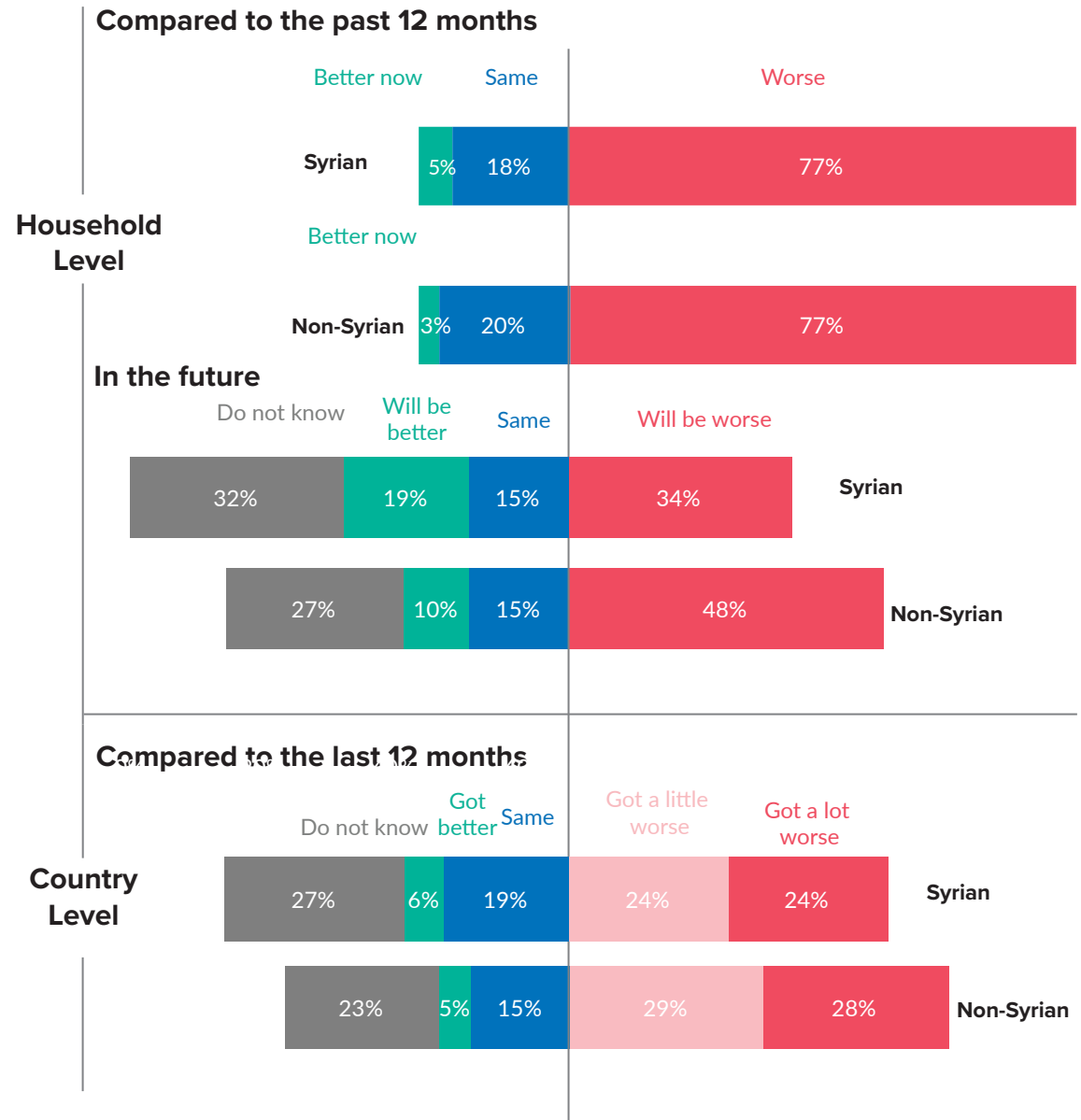


Perception of Financial Situation

Refugees were asked how the financial situation of their households changed compared to 12 months ago and how they think it is going to change in the next 12 months.

- Syrian and non-Syrian refugees showed almost identical percentages in their responses when asked about how they feel the financial situation of their households changed compared to 12 months ago.
- Two thirds of the respondents described the financial situation of their household as worse off compared to 12 months ago, while more than one third of Syrian refugees indicated that it will also get worse in the future compared to almost half of the non-Syrian refugees indicating that it will be worse in the future.
- Refugees' perception of Jordan's overall economy remained in line with previous quarters, with almost half refugee respondents indicating that the situation got worse compared to the last 12 months.

Refugee households' perception of financial situation
% of households







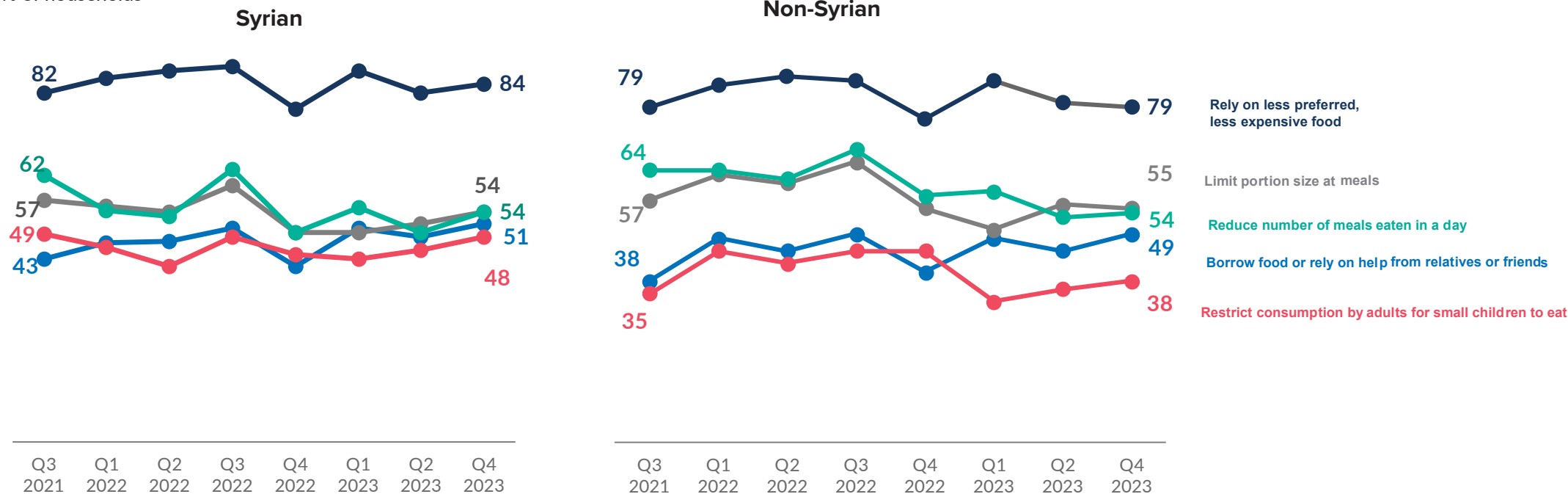
Food Security

- Compared to Q2 2023, there was an overall increase in Syrian refugee households adopting negative food-based coping strategies in Q4 2023. The increase was consistent across all five documented coping strategies, with each experiencing an increase of about three percent.
- The levels of non-Syrian refugees adopting negative food-based coping strategy remain at similar levels compared to Q2 2023. Most notable change was an increase in non-Syrian refugees resorting to borrowing food or relying on help from relatives or friends.

The reduced Coping Strategies Index (rCSI) is a consumption-based coping strategy index that measures the adoption of consumption-based coping strategies frequently employed by households exposed to food shortages over a 7-day recall period. The rCSI assesses an individual's food security according to how many times an individual's family had to enact certain food coping strategies in the past week.

Refugee households resorting to food-based coping strategies at least once during the last seven days prior to the interview

% of households





Shelter

- 82 per cent of refugee households reported living in formal accommodation, in line with the figures reported throughout 2023. Out of them, 95 per cent lived in rented accommodations. The most common type of informal accommodation remained tents.
- Overall, the proportion of households unable to pay rent in the three months preceding the data collection increased from 41 per cent in Q2 to 51 per cent in Q4 2023. The average rent expenditure was about JOD 140.
- Common income sources for paying rent continued to be savings, remittances, and humanitarian assistance in line with previous quarters.



Electricity and Water Resource Usage

- In Q4 2023, 5 per cent of refugee households reported residing in an accommodation with no electricity.
- Refugee households that paid utility bills had an average monthly expenditure of JOD 26 for electricity and JOD 11 for water.
- 81 per cent of Syrian refugee households relied on gas heaters as a source of heating compared to 46 per cent of non-Syrian refugees who relied on gas heaters. 13 per cent of refugees do not use any heating source.



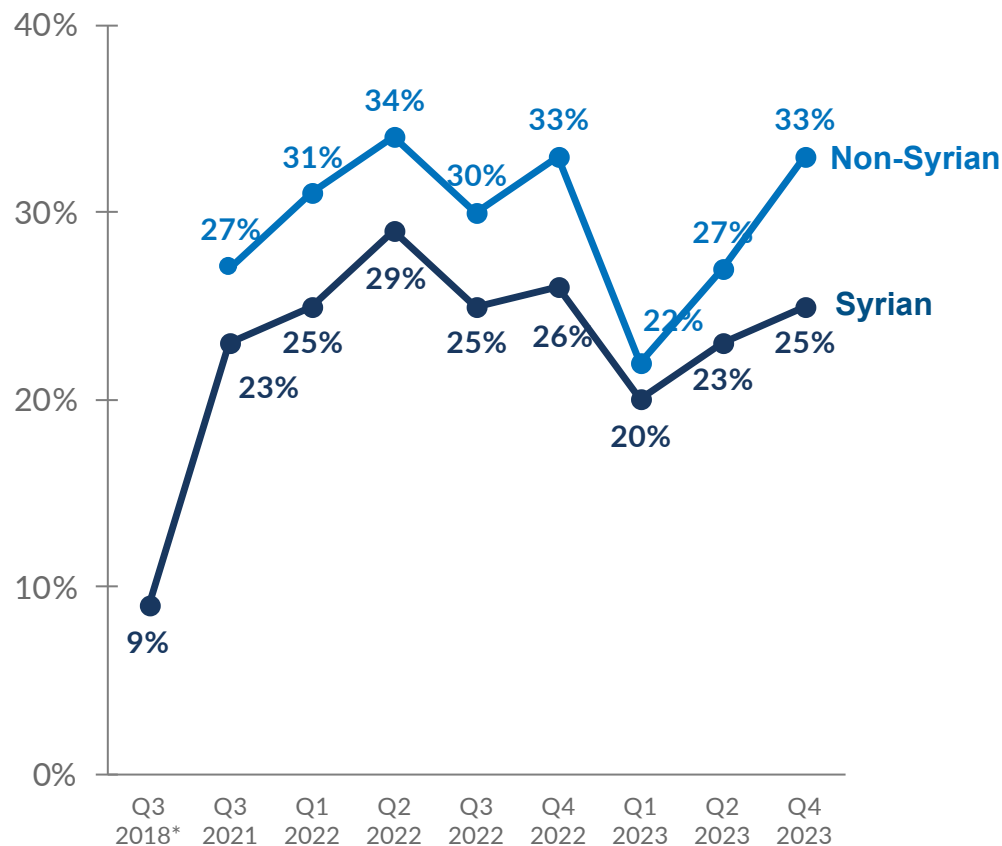
Eviction

- In Q4 2023, refugee households receiving a threat of eviction increased by 2 per cent for Syrian refugees and by 6 per cent for non-Syrian refugees.
- 5 per cent of respondents changed their accommodation in the previous quarter - most of them had received a threat of eviction. 8 per cent of respondents are planning to change their accommodation in the next three months.

Analysis of cash assistance eligibility level

- 55 per cent of households that had been phased out from UNHCR basic needs cash assistance were unable to pay rent and 44 per cent of them received an eviction threat in Q4 2023.
- 14 per cent of respondent who had been phased out of cash assistance received an eviction threat despite being able to pay rent in the previous quarter.
- 48 per cent of respondents that do receive cash assistance were unable to pay rent in the previous quarter, while 40 per cent received an eviction threat during the reporting period.

Refugee households having received a threat of eviction
% of households renting accommodation



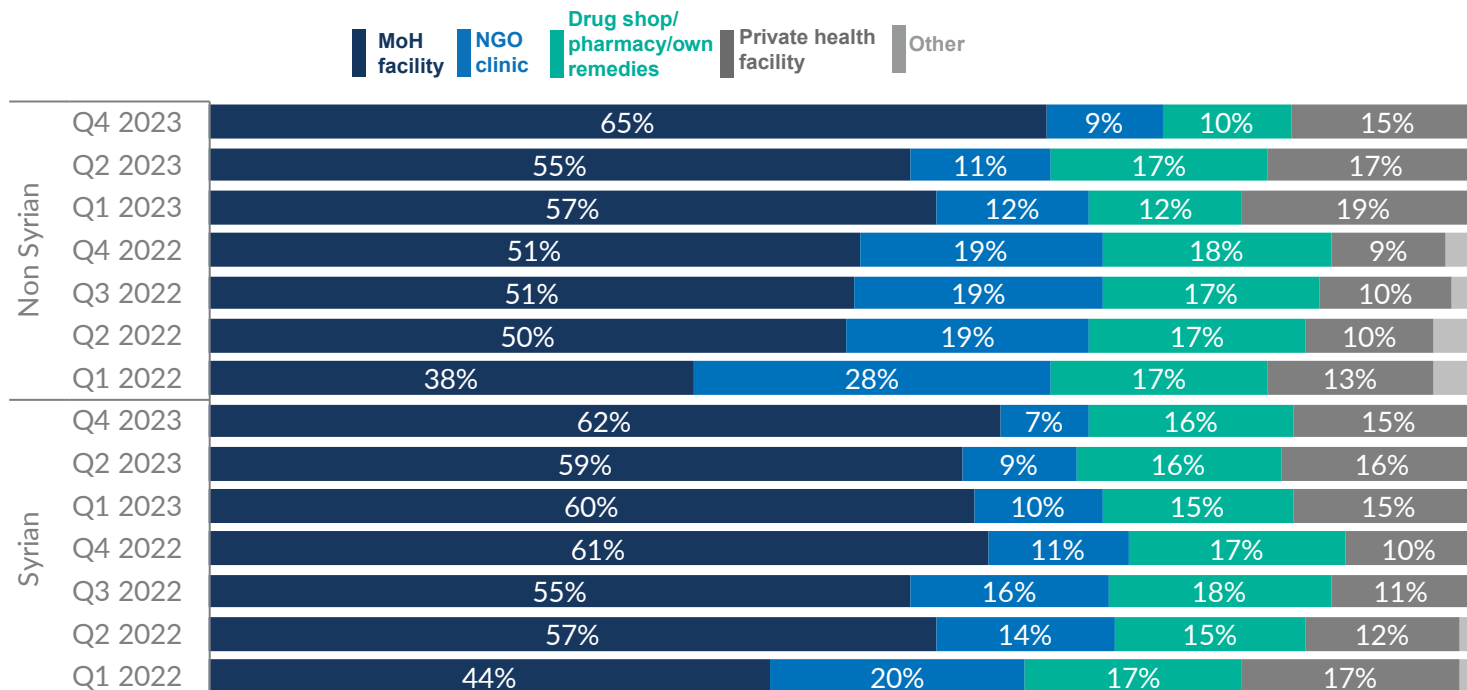
*Data for non-Syrian refugees is not available



Health

- 89 per cent of respondents overall indicated the need to access a healthcare facility for at least one household member in Q4 2023. 90 per cent of them were able to access the needed healthcare services.
- For those who could not access the needed healthcare services, inability to afford fees or distance of the needed services location were the most common barriers to accessing healthcare services. To a lesser extent, refugees cited as additional barriers the long waiting times, lack of proper documentation, or healthcare facility refusal due to limited capacity.
- Refugees reported an increase in utilization of the Ministry of Health (MoH) facilities as the main healthcare facility type followed by private health care facilities.

Access to healthcare by type of clinic, Q4 2023
 % of households



Perception of Health Cost

- In Q4 2023, 40 per cent of respondents indicated an increase of health service costs, while the remaining 60 per cent indicated they had not noticed changes in health service costs compared to the previous quarter.
- As an impact of this increase of healthcare costs; respondents reported being unable to afford medication and medical procedure (e.g., investigation, devices, consumables).

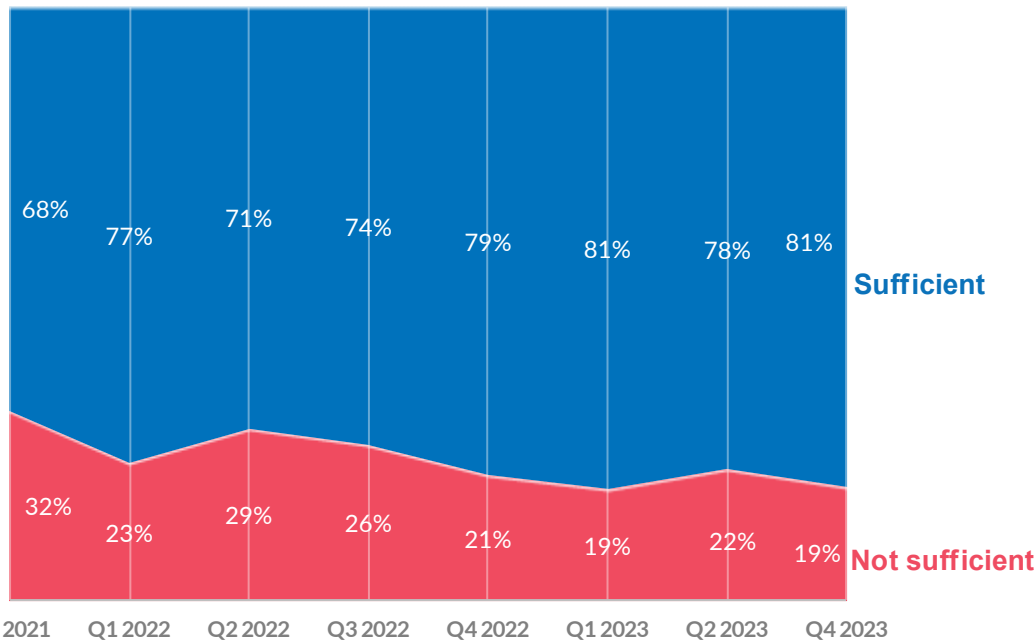


Water, Sanitation, & Hygiene

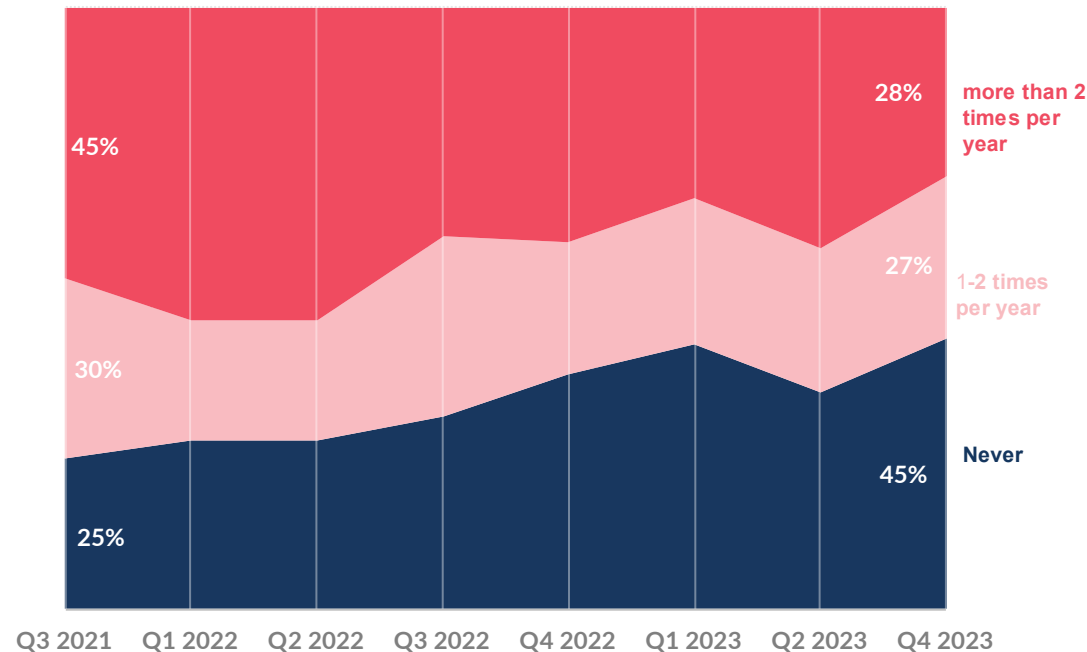
- The proportion of refugee households with sufficient water storage to cover all family needs increased from 78 per cent in Q2 to 81 per cent in Q4 2023.
- The proportion of refugee households reporting solid waste-related vector evidence more than twice a year decreased from 40 per cent in Q2 to 28 per cent in Q4 2023

The indicator of 'solid waste-related vector evidence' assesses how frequently households have seen evidence of parasites, rats, rodents, or insects in the households' water supply, drainage, or solid waste system.

Refugee households water storage capacity to cover all family needs
 % of households



Frequency of solid waste-related to vector evidence
 % of households



Camps

Key findings



In Q4 2023, Syrian refugees in camps reported quite significant drop in monthly income compared to previous quarters, mostly due to reduction of assistance. Nevertheless, WFP assistance remains the main source of income for refugees in camp representing approximately 45 per cent of the household's income.



In Q4 2023, household expenditures in Azraq camp increased by 7 per cent, while it decreased by 10 per cent for refugees in Zaatari. The main difference in expenditure patterns between Azraq and Zaatari was in healthcare, representing 14 per cent of Azraq's expenses compared to 8 per cent in Zaatari.



Refugee households in camps averaged a debt of JOD 784, primarily borrowing informally from shopkeepers, friends, or neighbours. The main purposes for borrowing were to purchase food and cover healthcare costs.



In Q4 2023, the employment rate among adult refugees was at 18 per cent in both camps which reflects a decline of 10 per cent in Zaatari and 4 per cent in Azraq camp, compared to the figures recorded in Q2 2023.



In Q4 2023, there was a rise in the use of stress and crisis-level coping strategies in both camps, with purchasing food on credit being the most common approach, followed by cutting back on essential non-food spending.



Relying on less preferred and less expensive food options continued to be most employed food-based negative coping strategy. 80 per cent of individuals in Zaatari and 73 per cent in Azraq resorting to this method.



28 per cent of refugee households in Azraq and 39 per cent in Zaatari reported undertaking renovations and repairs on their shelters. The most frequent renovations and repairs in Azraq targeted bathrooms/latrines, while in Zaatari, the main focus was on flooring improvements.



Refugees primarily used NGO clinics in the camps for health care services. When these were unavailable, many turned to private facilities. Notably, no respondents stated they were denied services at MoH facilities outside the camp.

Sample Size

921 Households	Average household size:
988 Families	<ul style="list-style-type: none"> Azraq: 6.4 Zaatari: 6.2
5,767 Individuals	Average family size:
	<ul style="list-style-type: none"> Azraq: 6.1 Zaatari: 5.6

For definitions on household vs family units, please refer to the VAF, pg. 33

Camp	Number of households
Azraq	440
Zaatari	481

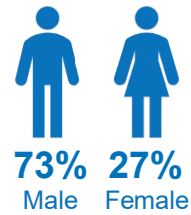


Demographics

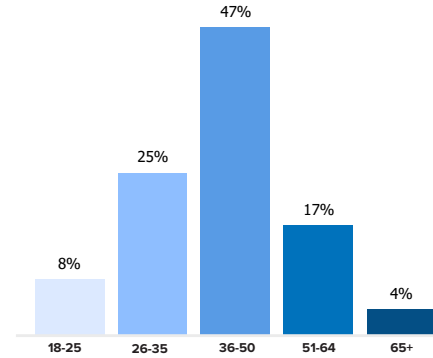
Based on head of household characteristics



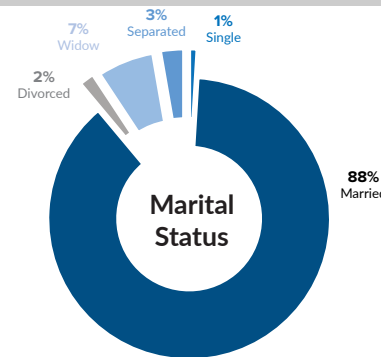
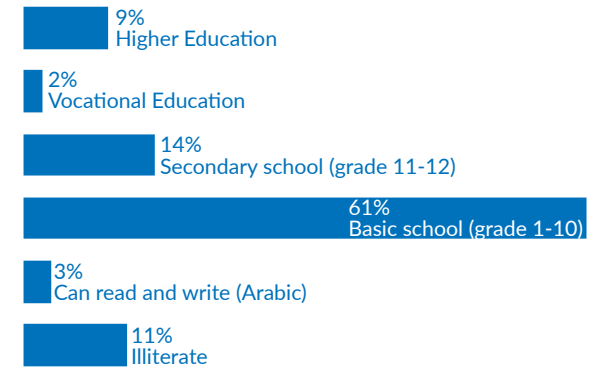
Gender breakdown



Age-group breakdown



Educational Attainment and Literacy

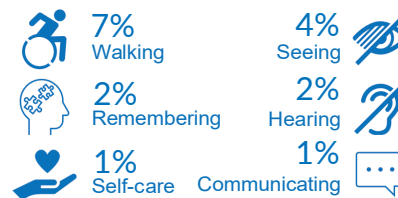


Working Status

31% of households had a working head of household

14% of the female-headed households had a working head of household

Disability Status*



32% of head of households had a disability or chronic illness that impacts daily life

*Disability is measured using an adapted version of the Washington Group (WG). For more information, refer to the VAF, pg. 37.



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Economic Situation

Income

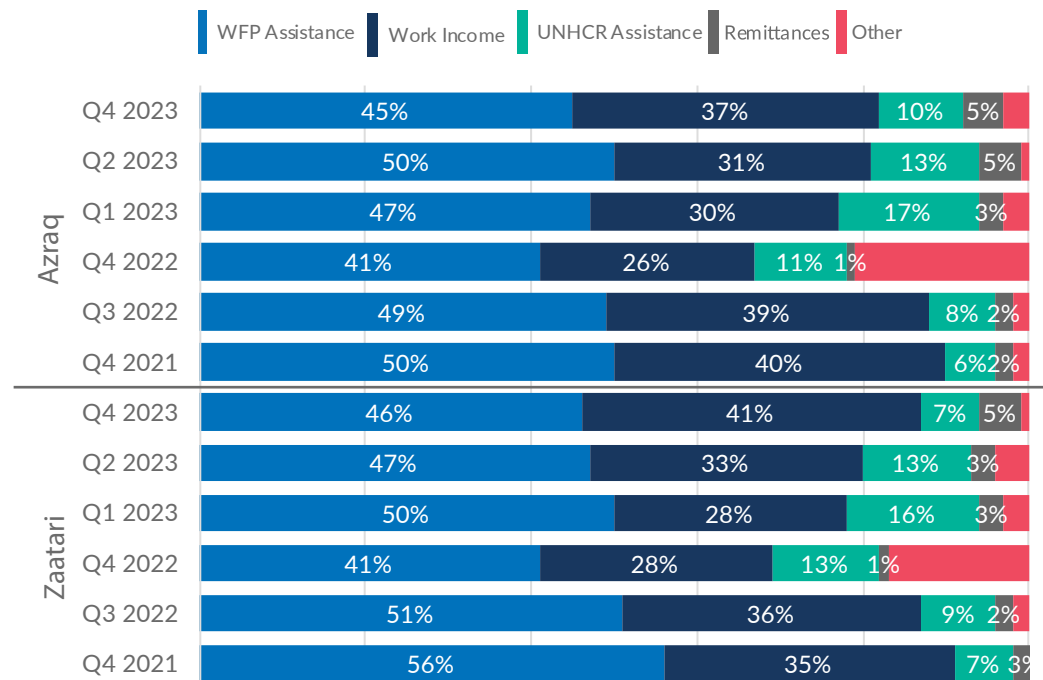
- In Q4 2023, refugees in camps reported a significant drop in monthly income from JOD 286 to JOD 217 in Azraq and from JOD 287 to JOD 194 in Zaatari. This drop is mainly due to reduction of assistance.
- Despite the reduction of WFP assistance transfer value, it remains the main source of income for households, accounting for 45 per cent for refugees in Azraq and 46 per cent for refugees in Zaatari.
- Work remains the second main source of income, with an average monthly income from work* of JOD 154 in Azraq and JOD 148 in Zaatari.

Total average monthly income per household (JOD)

Quarter	Azraq	Zaatari
Q4 2023	217 (-24%)	194 (-32%)
Q2 2023	286 (+5%)	287 (+4%)
Q1 2023	273 (-8%)	277 (-3%)
Q4 2022	280 (+23%)	300 (+20%)
Q3 2022	228 (+6%)	249 (+14%)
Q4 2021	216	219

Main source of income

% of households overall income



*Average work income only includes those who report work income (not including those who report zero).

*Income for work includes also cash for work.

**UNHCR assistance includes basic needs and new arrivals.



Expenditure

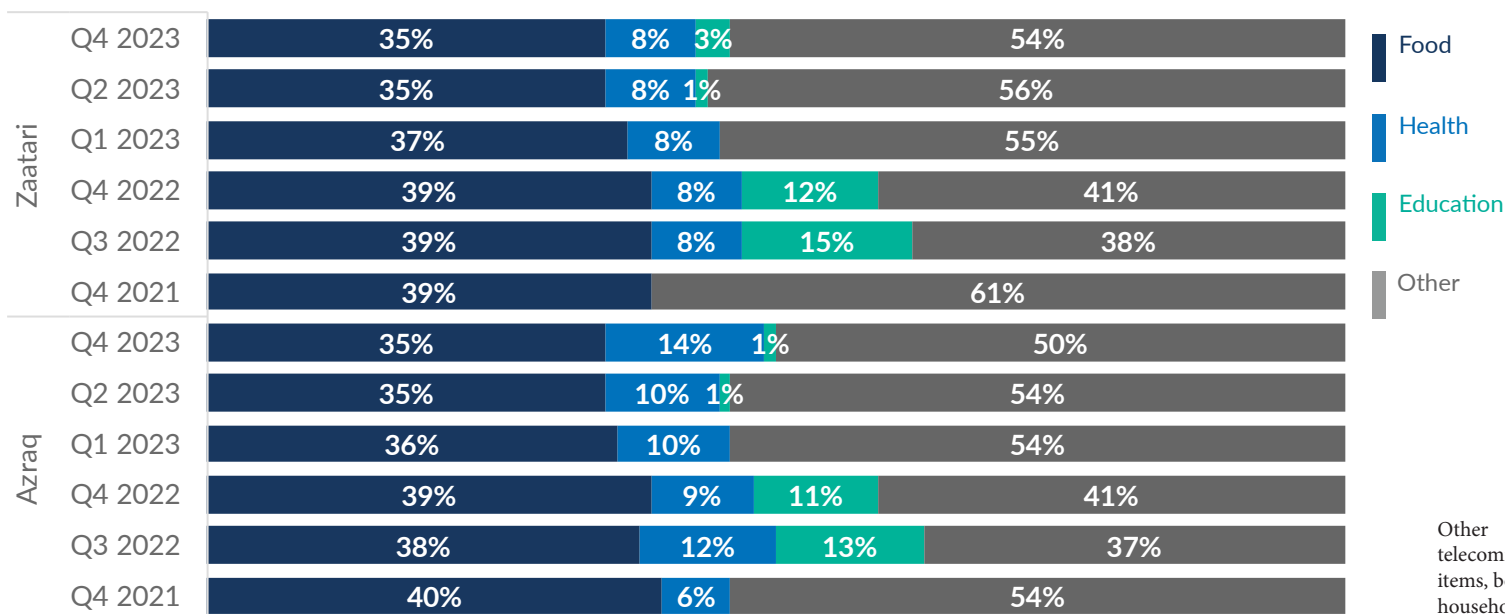
- On average, the monthly expenditure decreased in Q4 2023 for households in Zaatari camp, while it increased for those in Azraq camp. The expenditure per capita was approximately JOD 73 for Azraq and JOD 63 for Zaatari.
- Similar expenditure patterns were noted in both camps, for instance, 35 per cent of expenditure was on food, 6 per cent on gas, 4 per cent on communication, and 3 per cent on basic household essentials.
- Most notable difference in expenditures patterns between Azraq and Zaatari were in expenditures related to healthcare : 14 per cent of household expenditures in Azraq compared to 8 per cent in Zaatari.

Total average monthly expenditure per household (JOD)

Quarter	Azraq	Zaatari
Q4 2023	404 (+7%)	338 (-10%)
Q2 2023	378 (-8%)	376 (-4%)
Q1 2023	411 (+15%)	391 (+5%)
Q4 2022	357 (+4%)	374 (+4%)
Q3 2022	343 (-0.5%)	360 (-22%)
Q4 2021	345	463

Refugee households expenditure

% of refugee households overall expenditure



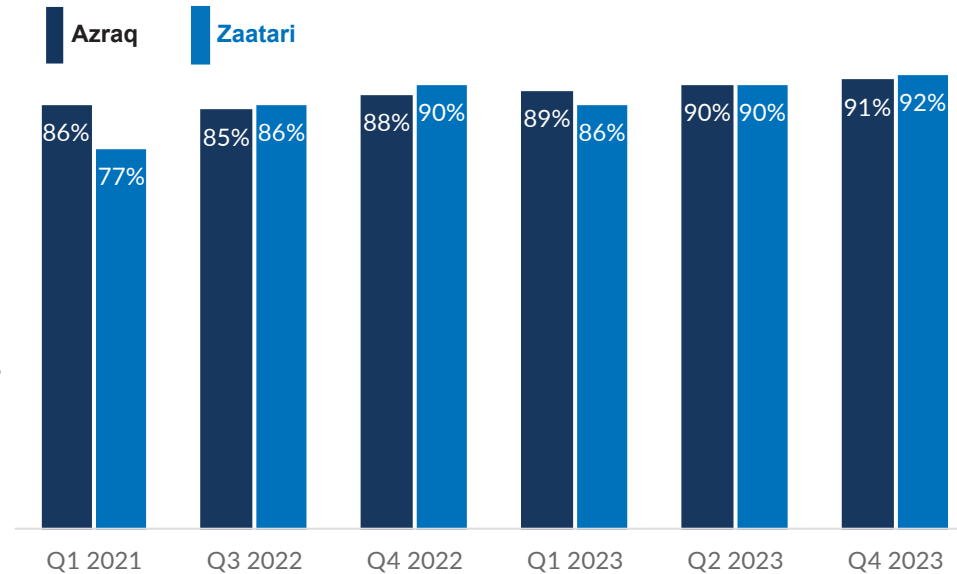
Other categories are transportation, telecommunication, baby essentials, basic hygiene items, bottled water for drinking, gas, water and basic household items.



Debt

- Nine out of 10 households held debt in Q4 2023 in both camps, a trend in line with the previously reported data in Q2 2023.
- On average, a refugee household across both camps had an estimated JOD 784 in debt.
- The main sources for borrowing money remained informal. Households mostly borrowed from shop keepers, friends or neighbours. Common reasons for borrowing money were buying food and paying for healthcare expenses.

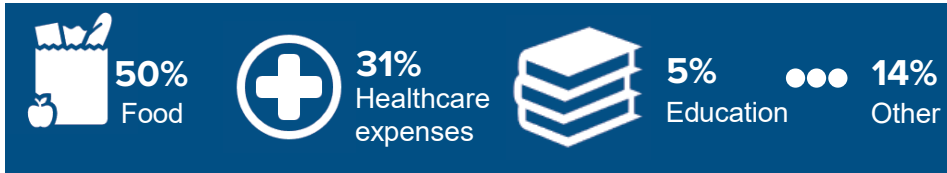
Refugee households reporting debt
% refugee households



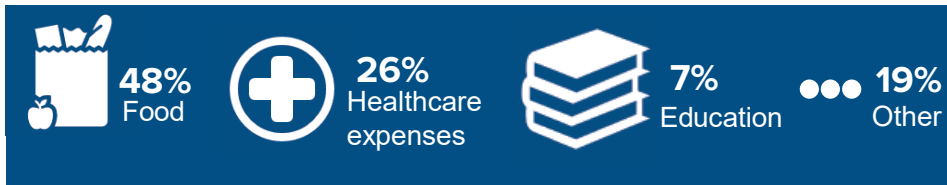
Reasons for borrowing money | Q4 2023

% of total responses of refugee households with debt

Azraq

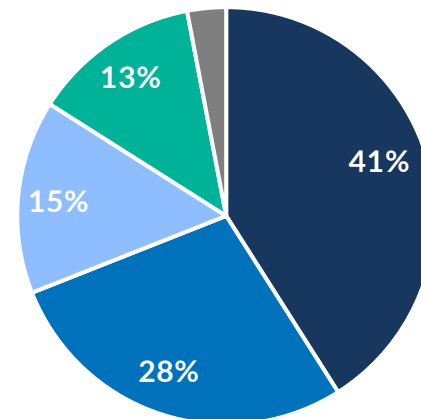


Zaatari

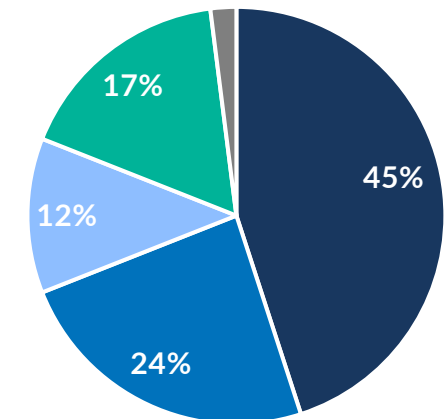


Sources of borrowed money | Q4 2023

% of total responses of refugee households with debt



Zaatari



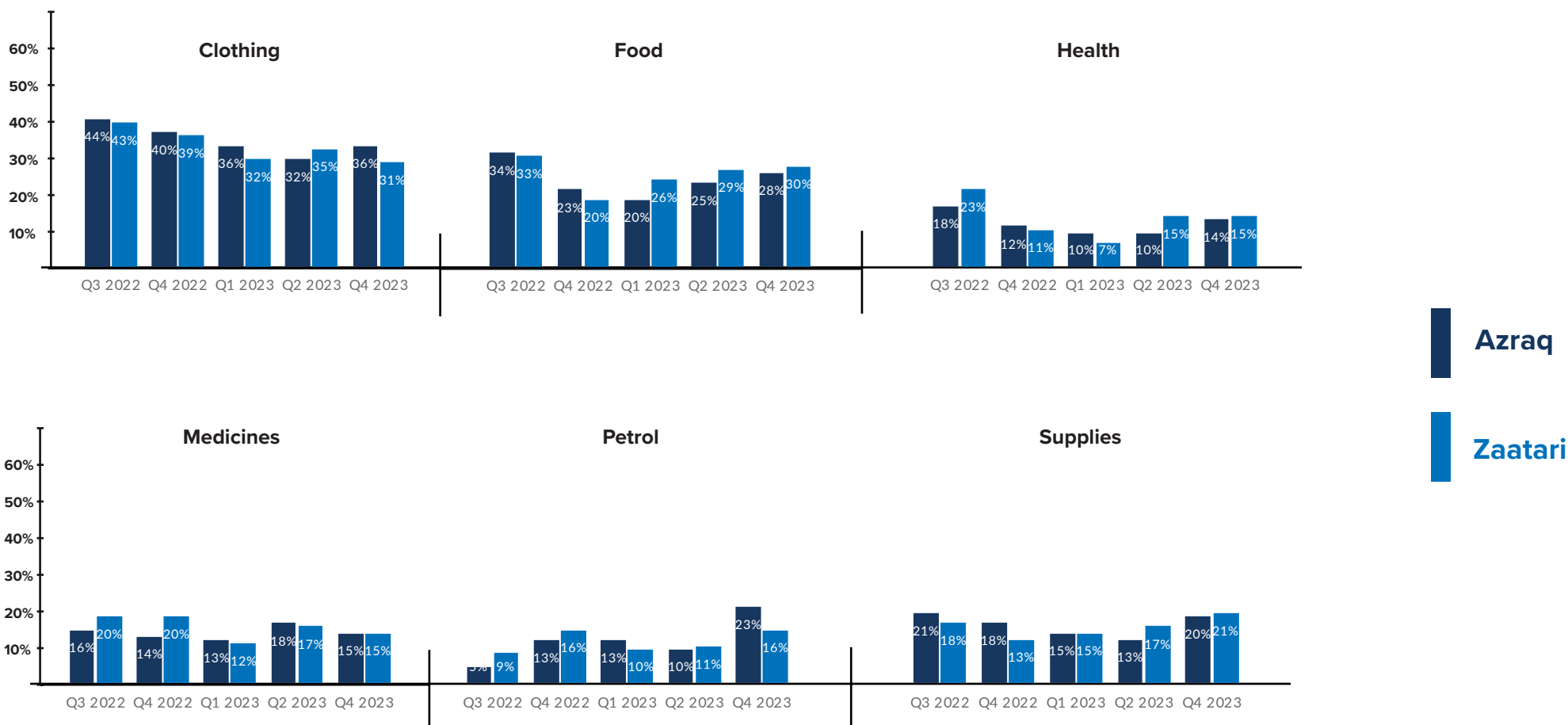
Azraq



Affordability of Essential Goods and Services

- In line with previous trends, refugee households in camps struggled the most with affording food and clothing. Lack of resources also remained the primary reason for challenges in paying for these items.

In the last three months, households had difficulty paying for... | Q4 2023
% of households

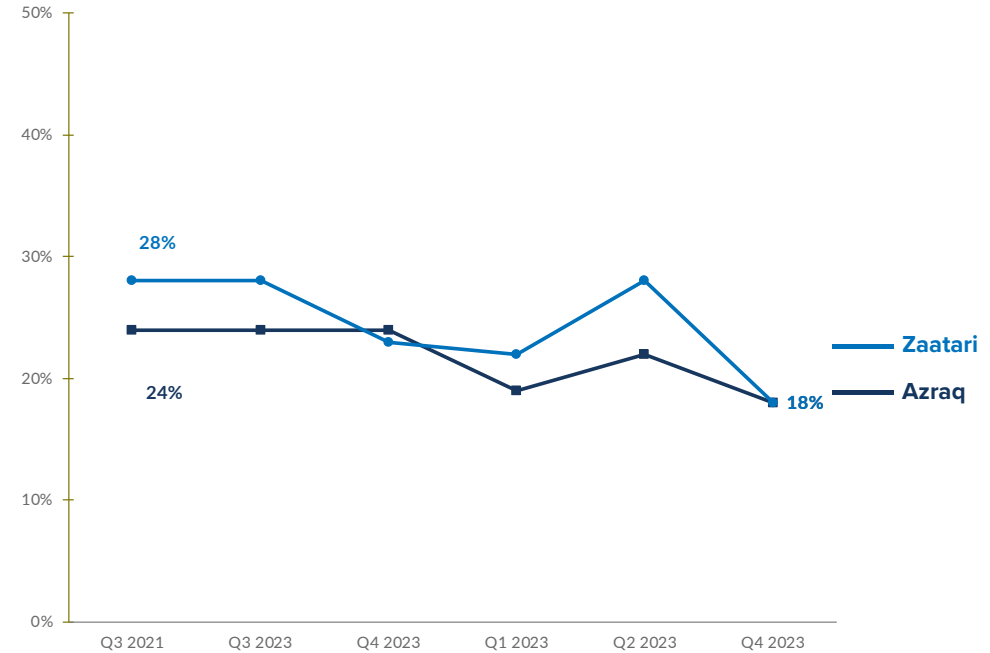




Livelihoods

- In Q4 2023, the employment rate for adult refugees was recorded at 19 per cent in both Zaatari and Azraq camps. This represents a decrease of 10 per cent in Zaatari and 4 per cent in Azraq compared to the figures from the Q2.
- Gender-disaggregated data reveal a lower employment rate for women in Azraq at 10 per cent, in contrast to 27 per cent for men. In Zaatari, the data shows even lower labour participation among women at 6 per cent, compared with 31 per cent for men.
- 84 percent of non-working adults in camps indicated willingness to work; the most cited reasons for not being able to find a job was lack of opportunities and household duties.

Registered refugees working
% of registered refugees aged 18+



Refugees working by type of work, camp and top sectors | Q4 2023
% of registered refugees aged +18

Top Selected Sectors			
Overall			
1	IBV*	33%	5
2	Agriculture/Livestock	20%	6
3	Construction	9%	7
4	Education	6%	Other
			5%
			4%
			3%
			20%

Top Four Sectors Disaggregated by Camp			
Azraq		Zaatari	
1	IBV	33%	1
2	Construction	16%	2
3	Agriculture/Livestock	13%	3
4	Education	7%	4
			34%
			26%
			7%
			5%

*Incentive-Based Volunteering (IBV)

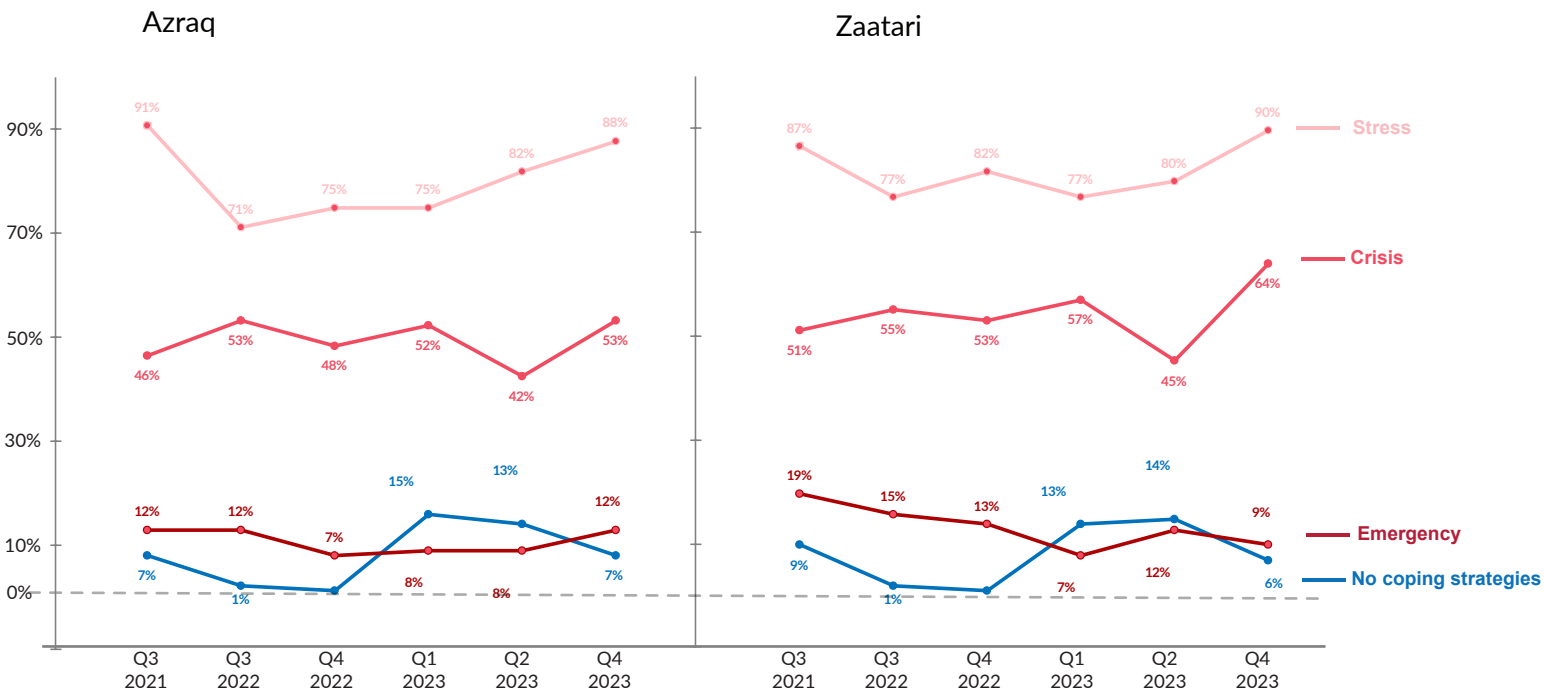


Coping Strategies

- During Q4 2023, both camps reported an increase in adopting stress and crisis-level coping strategies. However, there has been a decrease in adopted emergency-level coping strategies. Reduction on the emergency level happens mostly due to less adults accepting high-risk jobs compared to Q2 2023.
- Buying food on credit was the most adopted coping strategy followed by reduced essential non-food expenditure.

Households resorting to negative coping strategies at least once in the past three months

% of households



The Livelihood Coping Strategy Index (LCSI) is a global indicator that assesses the extent to which households use negative coping strategies to deal with economic stress. To identify the most frequent coping strategies, households are asked how often they had used certain coping strategies within the past 30 days to meet their basic needs. In LCSI, coping strategies fall into three categories:

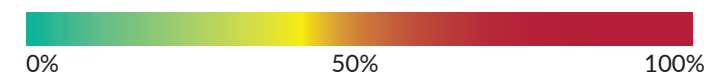
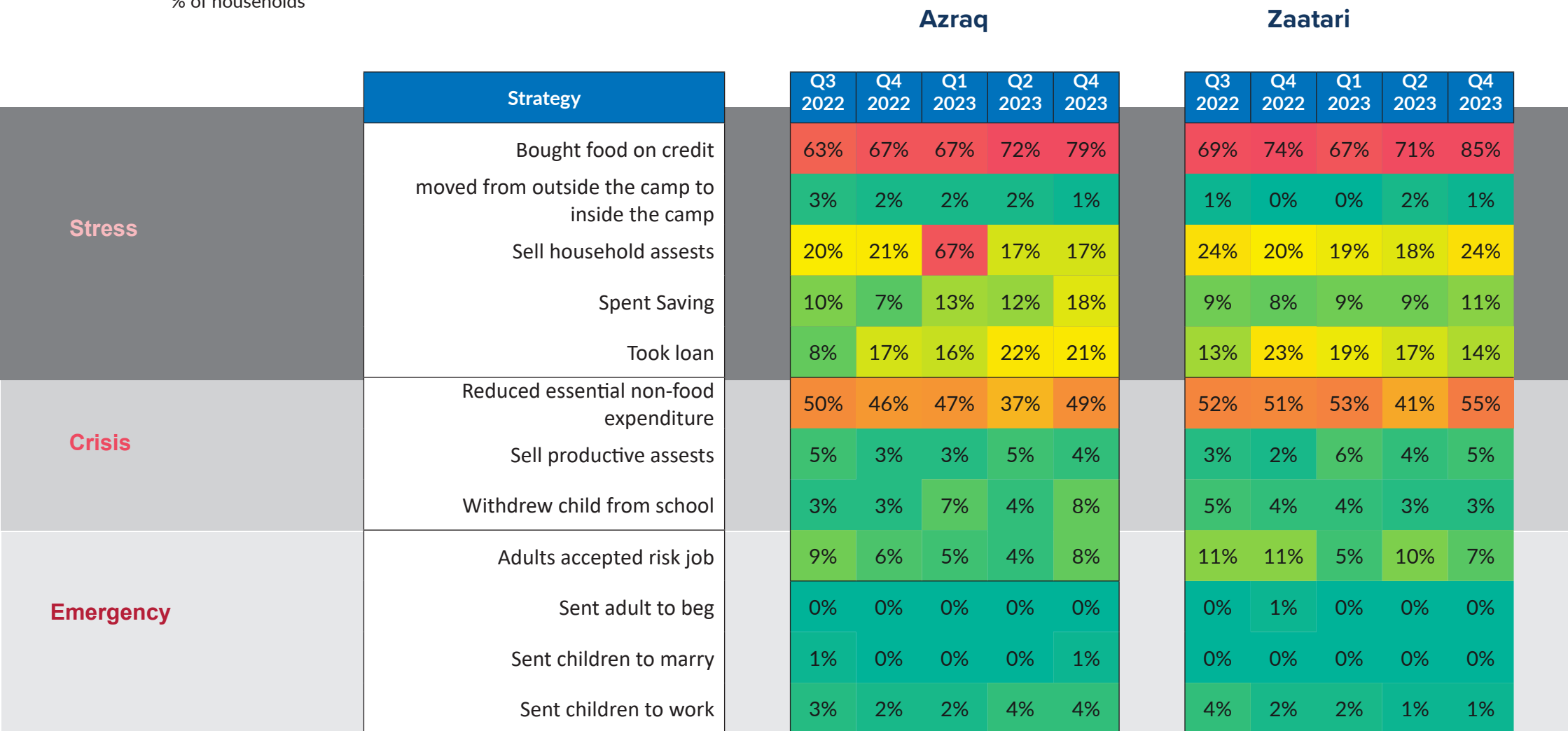
- **Stress:** spent savings, took loans for non-food essentials, bought food on credit, sold household goods/assets.
- **Crisis:** sold productive assets, reduced non-food expenses, withdrew children from school.
- **Emergency:** accepted high-risk job, adult begging, child begging, child working, child marriage.



Coping Strategies

- This heatmap matrix illustrates various coping strategies across different levels (Stress, Crisis, and Emergency), displaying how the percentage of households employing each strategy evolves through time.

Refugee households resorting to negative coping strategies at least once in the past three months
% of households

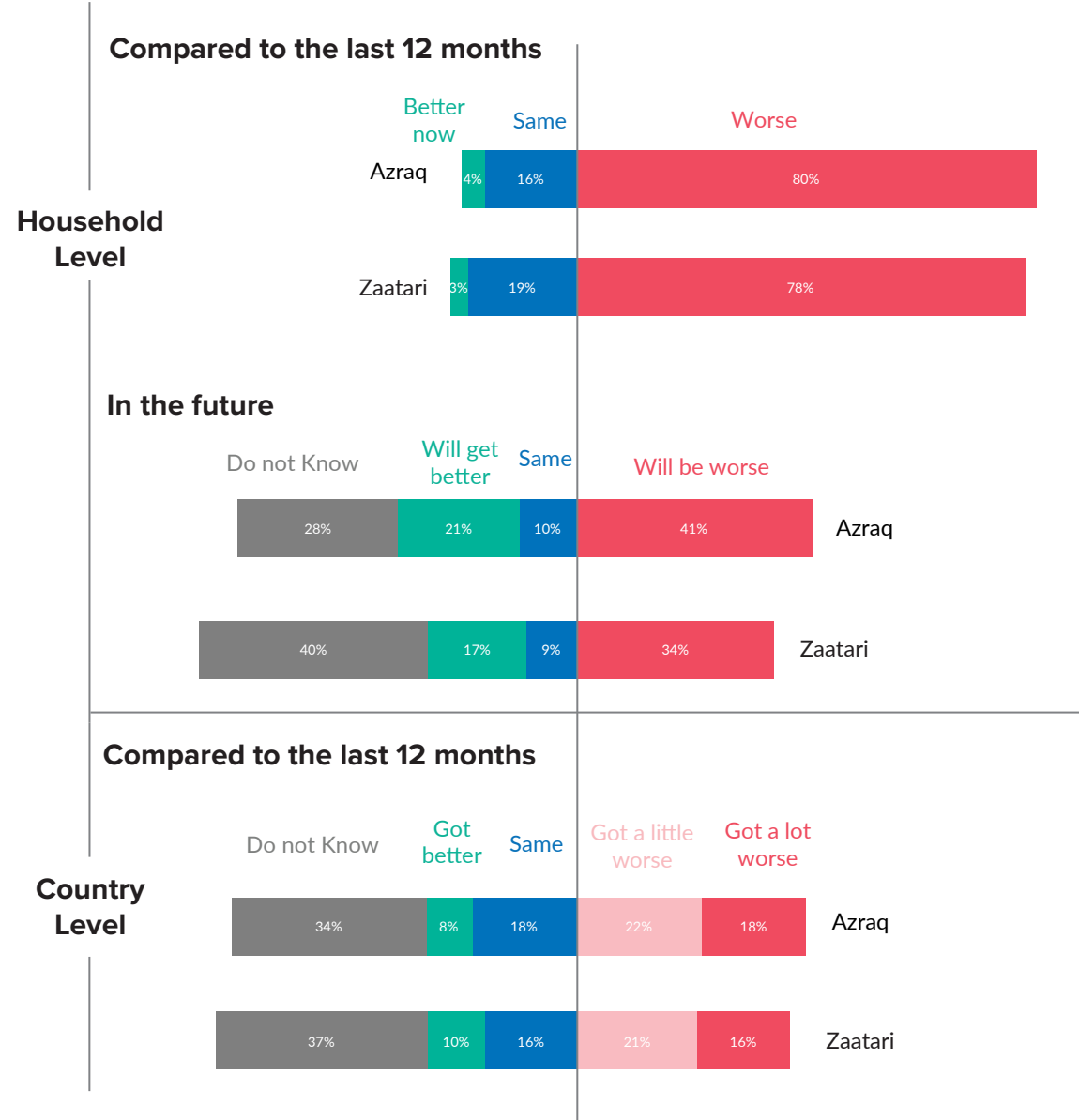




Perception of Financial Situation

- 80 per cent of the refugee households in Azraq and 78 per cent in Zaatari described their current financial situation as worse off compared to 12 months ago. When asked about future expectations about their financial situation, 40 per cent in Azraq and 34 per cent in Zaatari said it will be worse in the future.
- Concerning Jordan's economic situation, approximately 40 per cent of the respondents reported that it has deteriorated compared to 12 months ago. Meanwhile, 17 per cent indicated that it remained largely unchanged, 9 per cent observed an improvement, and the remaining respondents – a sizeable minority – were unsure.

Refugee households' perception of financial situation
% of households



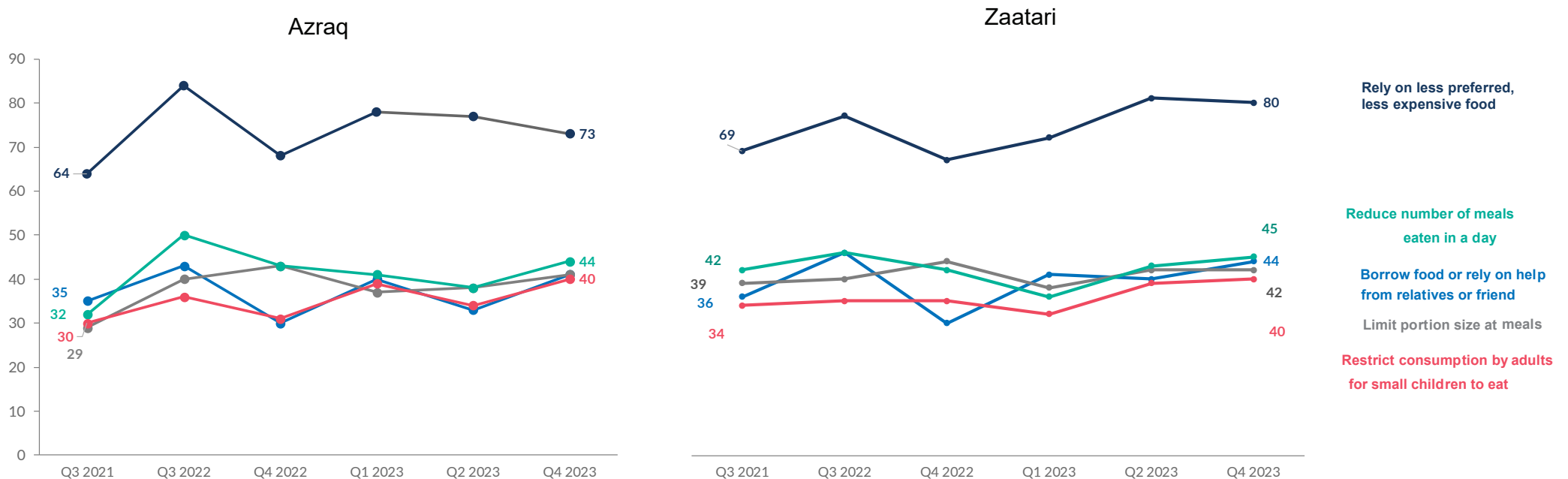


Food Security

- When compared with Q2 2023, more households adopted negative food-based coping strategies in Q4. The most frequently adopted strategy remained relying on less preferred, less expensive foods (80 per cent in Zaatari and 73 per cent in Azraq), followed by reducing the number of meals in a day which increased from 43 per cent to 45 per cent Zaatari and from 38 per cent to 44 per cent in Azraq.

The reduced Coping Strategies Index (rCSI) is a consumption-based coping strategy index that measures the adoption of consumption-based coping strategies frequently employed by households exposed to food shortages over a 7-day recall period. The rCSI assesses an individual's food security according to how many times an individual's family had to enact certain food coping strategies in the past week.

Refugee households resorting to food-based coping strategies at least once during the last seven days prior to the interview
 % of households



الأصل لا

سحب وإيداع جميع المحافظ الا
بطاقات رصيد زين امنية
بادارة محمود الحريري
ابوعبدو

وكيل معتمد
لدى UWallet

بوجه انها سحب محافظ
زين خلال اربع بونيه
Uwallet

يتوفر لدينا
صيانة
اجهزة خلوية



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Health

- In Q4 2023, 96 per cent of households in Azraq and Zaatari reported either that they could access health care in camps when needed or that they did not need to access healthcare services in the last three months. Almost all refugees who reported no access, was due to unavailability of the required services in the healthcare facilities.
- Most refugees (84 per cent in Azraq and 85 per cent in Zaatari) reported using NGO clinics in the camps.
- When healthcare is needed outside the camp, 48 per cent of refugees would seek a private healthcare facility rather than a Ministry of Health (MoH) facility. The main reasons for this are attributed to the unavailability of required services, challenges in obtaining referrals, distance constraints, or inability to afford associated fees.

Access to health by type of clinic outside the camp | Q4 2023
 % of households

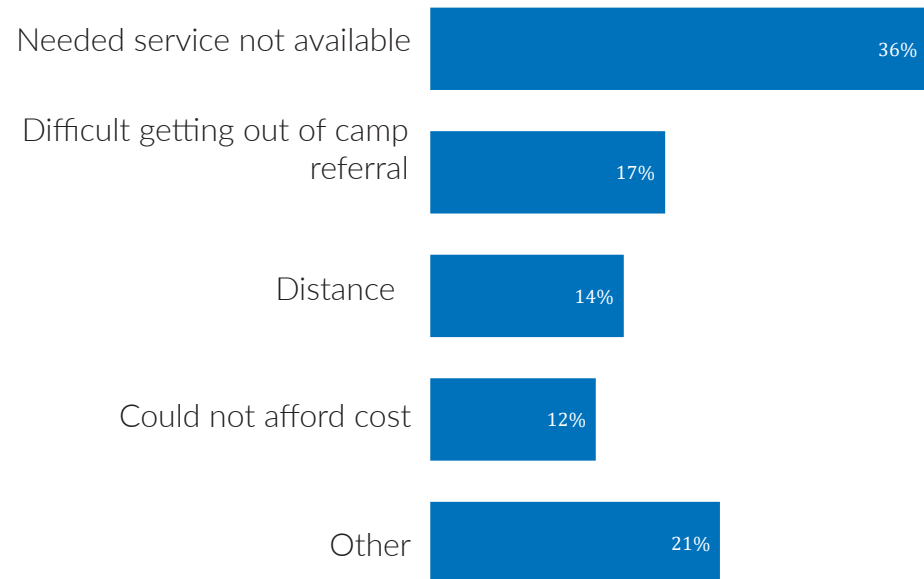


Azraq



Zaatari

Reasons why in-camp refugees did not seek medical services at MoH facilities when needed outside of camp
 % of households





Shelter

- Most refugee households (63 per cent) in Azraq resided in one T-Shelter* with a median of one caravan per household.
- In Zaatari, most households (77 per cent) resided in two or more caravans with a median of two caravans per household.
- 41 per cent of refugee households in Azraq and 62 per cent in Zaatari reported having added a makeshift extension to their T-Shelters/caravans to create covered courtyards and shaded spaces.
- 28 per cent of refugee households in Azraq and 39 per cent in Zaatari reported conducting renovations and repairs to their shelters. Most renovations were done by refugees themselves, UN/NGO shelter maintenance projects contributed to 7 per cent of the renovations in Azraq and 16 per cent in Zaatari.
- In Azraq, the most common renovations and repairs involved bathrooms/latrines, whereas in Zaatari, flooring was the primary focus of most renovations and repairs.



A T-Shelter, is a transitional housing solution designed by UNHCR, providing temporary, weather-resistant shelter for displaced individuals and families. These shelters, resembling a T-shape structure, offer basic privacy, security, and protection.

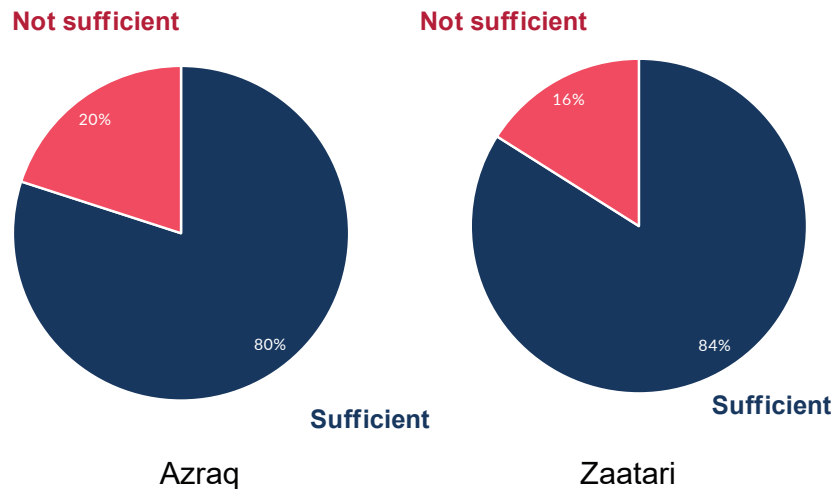


Water, Sanitation, & Hygiene

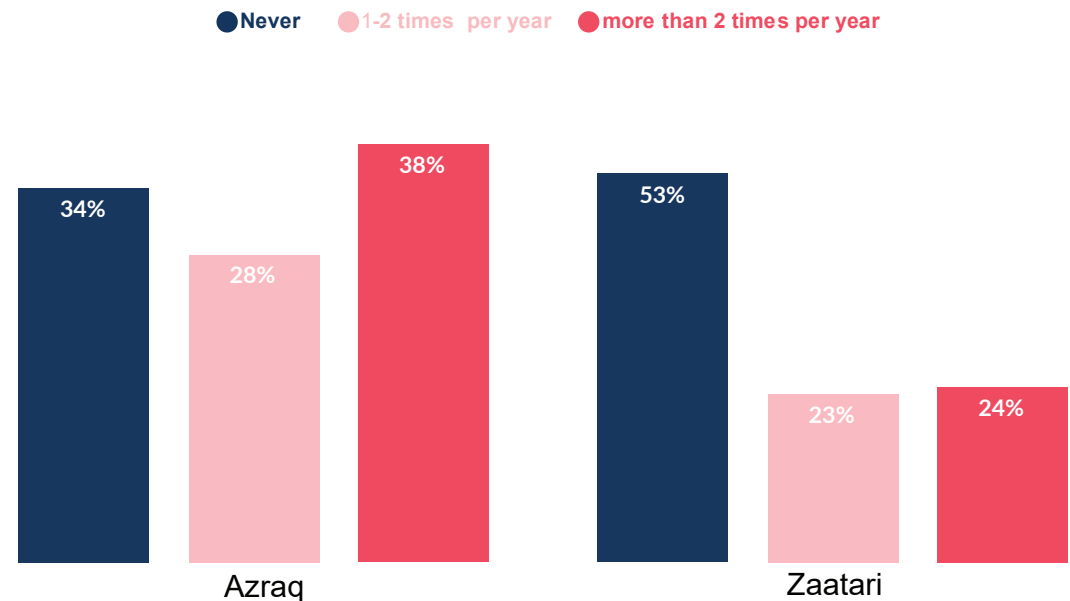
- The proportion of refugee households with sufficient water storage to cover all family needs increased in Q4 2023 compared to Q2 in both camps from 73 per cent to 80 per cent in Azraq, and from 57 per cent to 84 per cent in Zaatari.
- Respondents with insufficient water storage capacity indicated the pumping schedule as the main reason for water insufficiency or distance from the water points.
- The proportion of refugee households reporting solid waste-related vector evidence decreased in both camps from 57 per cent to 38 per cent in Azraq and from 51 per cent to 28 per cent in Zaatari.

The indicator of 'Solid waste-related vector evidence' assesses how frequently households have seen evidence of parasites, rats, rodents, or insects in the households' water supply, drainage, or solid waste system.

Refugee households water storage sufficient to cover all family needs
 % of households



Frequency of solid waste-related to vector evidence
 % of households



Acknowledgements:

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UNHCR, the United Nations High Commissioner for Refugees (or the UN Refugee Agency), is a global organization dedicated to saving lives, protecting rights and building a better future for refugees, forcibly displaced communities and stateless people.

We work to ensure that everybody has the right to seek asylum and find safe refuge, having fled violence, persecution, war or disaster at home.

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