



# 8 YEARS INTO EXILE

CARE International in Jordan  
August 2018

**How Urban Syrian Refugees, Non-Syrian Refugees and Vulnerable Host Communities in Jordan are Coping and Meeting Challenges, Eight Years Into the Syria Crisis**



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## LIST OF ACRONYMS

INGOs	International non-governmental organizations
JOD	Jordanian Dinar
JRP	Jordan Response Plan
MOI	Ministry of the Interior
NFI(s)	Non-food items
NGOs	Non-governmental organizations
SGD(s)	Sustainable Development Goal(s)
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
USD	United States Dollar
WFP	World Food Programme

# 1



*Children play with balloons at the safe space in the Irbid CARE Community Center, after receiving a session on hand washing and hygiene. Nancy Farese/CARE*

## EXECUTIVE SUMMARY

**N**ow entering its eighth year, the Syrian refugee crisis has swelled to include 666,596<sup>1</sup> registered Syrian refugees in Jordan, according to the United Nations High Commissioner for Refugees (UNHCR) as of June 24, 2018. Most (81.8%) of these are non-camp refugees living primarily in Amman, Irbid, Zarqa and Mafraq. CARE International in Jordan has carried out a mixed methodology Urban Assessment for the past seven years, aiming to assess the needs and primary coping strategies of Syrian refugees and, more recently, Jordanian host community members. This year's Urban Assessment has administered 1,710 surveys, carried out 30 focus group discussions, and interviewed key

<sup>1</sup> "Situation Syria Regional Refugee Response," The Refugees Operational Data Portal, accessed July 20, 2018, <https://data2.unhcr.org/en/situations/syria/location/36>.



stakeholders to assess the primary needs of Syrian refugees, Jordanian citizens, and Iraqi refugees in terms of **protection, gender and age, refugee durable solutions, sustainable livelihoods, and education**. This report presents the assessment findings, main conclusions, and recommendations aimed at the Jordanian government, donors and the international community, and national and international humanitarian actors.

## POPULATION PROFILE

CARE Jordan's eighth Annual Urban Assessment surveyed 1,710 respondents using a bespoke household survey, including 1,051 Syrian urban refugees geographically distributed across Amman, Irbid, Mafraq, and Zarqa (including Azraq town). The research team additionally surveyed 388 Jordanian respondents in the same four governorates most affected by the Syrian refugee crisis, and 271 Iraqi refugee households in Amman and Zarqa.

## MAIN FINDINGS

### Priority Needs and Vulnerabilities

Over the last four years, cash (used for covering costs of living in Jordan) and cash for rent have continued to be the two priority needs for Syrian refugees. In 2017, however, Syrians reported lower levels of need<sup>2</sup> in comparison to the previous four years. While Jordanians and other refugees also reported the same primary needs in 2017, Jordanians were more than three times as likely to report needing cash, while higher percentages of Iraqis identified the need for cash for rent. Food continues to be a primary concern for Syrian refugees, with reports of refugee households relying on multiple negative coping mechanisms to meet their family's food needs. Syrian refugees' shelter needs primarily include furniture and household items, as well as protection from eviction, particularly for Syrian refugee women. Finally, 90% of Syrian refugees reported needing access to cheaper health services and medication.

Slightly more than half of Syrian refugee respondents reported contacting new assistance-providing organizations in the last month, while almost nine in ten Iraqis reported doing so. Two-thirds of Syrians reported they were satisfied with this assistance, while the same percentages of Iraqis reported being dissatisfied with the received

<sup>2</sup> It should be noted that the Urban Assessment conducted in 2018 did not reassess priority needs and vulnerabilities as they were thoroughly assessed in 2017 and no major change in the overall context in the country or the situation of the refugees had taken place since then. Thus, the analysis in this section relies on the data collected in the 2017 Urban Assessment.

assistance. A majority of both Syrian and Iraqi respondents reported that access to assistance had grown more difficult, primarily citing lack of enough assistance, that their UNHCR assistance has been cut, and that costs have increased. Two-thirds of Syrians and half of Iraqis prefer to hear about new assistance via direct interactions with aid-providing organizations (including through phone calls or meetings). Further, 20.8% of Syrians and 30.3% of Iraqis reporting wanting information about resettlement, while 15.7% of Syrians and 17.3% of Iraqis wanted further information about return.

## PROTECTION

In keeping with trends from previous years, the majority of Syrian refugees reported that they are formally registered with the Jordanian government and UNHCR. Males were more likely to not hold a valid registration because they had left the camps “unofficially,” while unregistered female Syrian refugees were less likely to be aware of registration procedures. Iraqi refugees reported slightly lower rates of registration with UNHCR (eight in ten respondents were unregistered). Though almost three-fourths of surveyed Syrian refugees were aware of the recently-launched UNHCR and Jordanian government rectification of status campaign, only one in ten reported they planned to formalize their status through this campaign. Further, 96.0% of Syrian refugees report they have a Government Services Card (MOI Card), which is an essential document for accessing education and health services, applying for a work permit, and acquiring a driver’s license. When asked what they believed to be the primary benefits of an MOI card to be, Syrian refugees mainly stated that it is a requirement from the Government of Jordan, and that it offers security and protection. Other documentation gaps reported included other civil documentation, including birth certificates (15.9% of respondents), marriage certificates (6.4%), and others. Registering a Syrian child’s birth can be a challenging process, particularly for mothers who married informally or before the age of 18, in which case a marriage must be formalized before a birth certificate can be issued.

Though the vast majority of Syrian refugee households report that their family members feel safe in their homes, focus group feedback found that many Syrian refugees reported unsafe living conditions, causing health issues such as asthma and allergies. Iraqi refugees were slightly more likely to report that someone in their family did not feel comfortable in their house.

## GENDER AND AGE

Syrian, Iraqi, and Jordanian women and girls face multiple overlapping vulnerabilities. Notably, 13.6% of Syrian respondents reported that a female child in their family had married before the age of

18, while 14.6% of Syrian adults were married before the age of 18. Two-thirds of Syrian refugees reported that there is a woman of childbearing age in their family, however only a third of these women have access to family planning or reproductive healthcare. Even fewer (13.8%) reported that pregnant women in their families have access to prenatal care, only 10% of which have used these services. Jordanian women were twice as likely to have access to and use reproductive and postnatal healthcare than Syrian and Iraqi refugees. Seven in ten Syrian refugees reported they were aware of the Jordanian government's change to the healthcare policy, which specifies that Syrians now pay the same rate as non-Jordanians, with up to 80% of costs required up front. Focus group feedback found that this policy will have a large impact on Syrian refugees' family planning, with some opting to give birth using private medical services, disqualifying newborns from a birth certificate.

Further, qualitative and quantitative data found that gender roles within the family have shifted dramatically, with Syrian women more likely to work outside the home and serve as the income-providers within their families, while youth are playing a larger role within family decision-making. Further, Syrian children are reportedly more violent towards other members of the family, while adult men are facing more violence from other family members and performing more domestic labor. Jordanian households report similar shifts in family gender roles, with women performing roles traditionally held by men and men increasingly performing traditionally female roles.

One in ten Syrian families reported that a boy or girl under the age of 18 in their family was married, with most stating that the child's marriage was intended to decrease financial pressure on the household. Further, half of all Syrian children's marriages were to an adult between the ages of 18 and 24. In contrast, 2.1% of Jordanian respondents reported their child was married, and only 1.1% of Iraqi refugees. Reflecting another child protection gap, 7.9% of Syrian refugee families reported that their child is working daily or occasionally, three times the rate of reported child labor in Syria today. No Jordanians, and only one Iraqi respondent, reported that there was a working child in their family (although it is known that harmful child labor does exist in Jordan).

Of the fifth of Syrian refugee youth in the workforce, almost all are male youth. One in ten Jordanian youth reported working, while only 1.5% of Iraqi youth were employed. Elderly Syrian family members were most likely to spend their time praying or engaging in religious activities and housekeeping. Also, 8.6% of Syrian families reported that elderly family members contribute to the household income, compared to 17% of Jordanian respondents, and no Iraqi refugee households. Lastly, Syrian refugees consistently expressed concerns about covering ongoing health costs for people with disabilities.

**A majority of Syrians and Iraqis surveyed reported that access to assistance had grown more difficult, primarily due to a lack of availability.**



*After attending a CARE workshop on managing a small business, Iftikar was inspired to submit a proposal about planting thyme and other herbs in a greenhouse. Her proposal was accepted and she now manages the greenhouse along with her husband. Sara Rashdan/ CARE Jordan*

## DURABLE SOLUTIONS

The majority of Syrian refugees' family members have lived in Jordan since 2013, while two-thirds of Iraqi refugee respondents reported that their first family member arrived in Jordan in 2014 or afterwards. Four in ten Syrian refugee families are separated from other family members, primarily husbands, including Syrian urban refugee males who returned to the camp. Six times the percentages of Syrians who returned to Syria did so permanently in 2018 compared with 2017 (31.7% compared with 4.7%), however when asked if they were planning to return to Syria eventually, only 18.8% of Syrian refugees said they were at the present time. The majority of those who are planning to return imagine doing so in over a year. Of those who don't currently plan to return, 84.0% of them hope to return one day. Over half of Iraqi refugee households are separated from their family members, however only 3.3% of Iraqi respondents reported that someone in their family had returned to Iraq, primarily permanently. Only one in ten Iraqi refugees reported planning to return to Iraq one day, 71.4% of those plan to return in over a year. Only three in ten Iraqis reported hoping to return to Iraq permanently one day.

When asked how their situation in Jordan had changed over the past year, four in ten Syrian refugees reported that it had deteriorated, while only a fourth reported it had improved. The number of Syrians that has arrived in Jordan over the last one to two years is very

small; only 10 persons indicated that and were the most likely to prefer moving somewhere else in Jordan should the situation get too difficult where they live now, while Syrian who had lived in Jordan longer were more likely to favor resettlement. Among those who prefer to return to Syria if the situation in Jordan were to get too difficult, Syrian respondents primarily wanting to reunite with family. The majority of Syrian refugees report assessing the situation from family and friends in Syria. When asked what type of assistance they would need to support their return, Syrian refugees primarily reported needing cash. Syrian refugees report that primary barriers to resettlement include the fact that Jordan is safe and secure enough, and that there is too large a difference in beliefs, traditions, and religion. Over half of all Iraqi refugees reported that the situation in Jordan has deteriorated since they first arrived, with the majority favoring resettlement, particularly from respondents living in Zarqa. Iraqis were much more likely to report that the difference in beliefs, traditions, and religion were a barrier to resettlement over other options. Syrian and Iraqi refugees both reported primarily learning about the situation at home through religious organizations and other refugees from their home countries.

Two-thirds of Syrian refugees live in Jordanian-majority neighborhoods, with seven in ten reporting that relations with their neighbors are mostly positive. Qualitative data has shown that relationships between Syrian refugees and host communities have improved over the last year, while Iraqi refugees were three times less likely to say it has improved. Both Syrian and Iraqi refugees reported much higher levels of psychosocial distress in comparison to Jordanian host community members.

## SUSTAINABLE LIVELIHOODS

A majority (70.1%) of Syrians' household income was gained from work during the last month (53.6% from formal work with a work permit, and 16.6% from informal work), a noticeable increase from 2017 in which Syrian refugees' income was equally gained from humanitarian assistance and work. Syrian refugees' monthly income was roughly 20 JOD more than the previous year, while Jordanians' monthly income was slightly lower. Iraqi refugees' income has remained consistent from 2017 to 2018. Syrian households' average monthly expenditure has decreased roughly 50 JOD from 2017, with less than one in ten reporting receiving rent support or health support, while eight in ten had received Worked Food Programme (WFP) food vouchers in the past month. Jordanians' reported average monthly income is roughly 70 JOD higher than Syrian refugees, while Iraqi refugees reported the lowest average monthly expenditure of the three populations. Though each of the survey populations reported having debt, Jordanians' debt was four times that of Syrians, even though Jordanians' monthly income was only 70 JOD more.

**70%**  
**of Syrian**  
**household**  
**income was**  
**gained from**  
**work during**  
**the month**  
**preceding**  
**the survey,**  
**a noticeable**  
**increase**  
**from 2017**

Syrian refugees are less likely to rely on negative coping mechanisms to close the income-expenditure gap in 2018 than they were in 2017, reporting lower rates of removing children from school, child labor, begging, or engaging or marrying a daughter. Overall, Jordanians reported utilizing negative coping mechanisms at much higher rates than Syrian or Iraqi refugees.

Interestingly, rates of employment were nearly identical between Jordanian and Syrian adults: 46.9% of male Jordanians and 45.7% of male Syrians reported working, along with 11.1% of Jordanian females and 9% of Syrian females. Given the disparate conditions for securing legal work in Jordan, this is highly surprising. Only 20.7% of Iraqi refugees reported that an adult male in their family is working, and likewise, 6.6% reported that adult Iraqi women are working. The majority of working Syrian urban refugees are not paid regularly through their work and do not have an employment contract. Syrian refugee women report working at twice the rate they did in Jordan, increasingly in home-based sectors in Jordan. Syrian and Iraqi refugees primarily report that their main obstacle to finding legal work is not knowing of job opportunities or how to find them. At the time of the survey, 24.3% of Syrian and 1.8% of Iraqi refugees reported having work permits.

## EDUCATION

Jordanian and Iraqi respondents most often had secondary- or university-level education, while Syrian respondents most often reported their educational attainment as primary-level education. Only 53.9% of Syrian children below the age of 18 are attending school, compared with 85% of Jordanian children and 80.1% of Iraqi children. Syrian refugee respondents primarily reported financial obstacles—including the costs of school fees and transportation—to children’s educational attainment. A third of Syrian refugee children are not in the correct grade for their age, as are half of Iraqi children. Syrian schoolchildren face verbal and physical harassment at school, while only 4% of Jordanian respondents report that their children are bullied at school. Only 28% of Syrian youth are attending school or university, while 58% of Jordanian and 73.7% of Iraqi youth are in higher education.

## CONCLUSIONS

**Protection:** Though both Syrian and Iraqi refugees report higher levels of formal documentation than the national average, multiple protection gaps persist. Syrian refugees still face challenges in obtaining civil documentation, in gaining information on eligibility requirements for assistance (particularly in rural areas and villages), on finding cash, medical, and food assistance, and in finding

adequate, healthy housing. Both Syrian and Iraqi refugees report wanting more information about resettlement than return.

**Gender and Age:** Gender roles within Syrian, Jordanian, and Iraqi families are changing, with women increasingly holding roles more traditionally held by men, but at the same time facing increased domestic violence. Children and male youth are facing increased pressure to contribute to household income, disrupting their education. Syrian and Iraqi refugees report accessing and utilizing reproductive and postnatal healthcare at half the rate of Jordanian women, while a new healthcare policy will likely disproportionately affect the elderly, mothers, and people with disabilities.

**Durable Solutions:** Family separation continues to negatively impact Syrian refugee families. Intentions to resettle and emigrate have increased since last year, while 18.8% of Syrian refugee families report planning to return to Syria. Relations between refugees and host communities have improved, confirmed through feedback from both refugees and host community members.

**Sustainable Livelihoods:** Syrian refugees are increasingly obtaining income from work, with expenditures decreasing since 2017. Jordanians have four times the debt of Syrian refugees, though their monthly income is only 100 JOD (140.77 USD) higher. Iraqi refugees have much lower rates of formal employment than Syrian refugees.

**Education:** Syrian refugee children face education obstacles due to lower quality of teaching, the double-shift school system, verbal and physical harassment, and financial burdens (school fees in the case of private schools, and additional related costs and transportation costs for public schools). Syrian youth similar face financial constraints in pursuing higher education.

## RECOMMENDATIONS

### To the Government of Jordan

- Expand the rectification of status campaign beyond the expected six-month period, increase awareness raising efforts in marginalized areas (particularly Irbid), and increase documentation campaigns.
- Expand the work sectors open to both Syrian refugees and Iraqi refugees and facilitate opening up/regulating home-based businesses for refugees, especially women. Particularly, review the home-based businesses policy and consider opening up legal pathways for Syrian refugee women to establish home-based businesses. Simultaneously, better publicize information regarding work permits, and the procedures for obtaining them,

to all refugee communities to benefit both Syrian refugees and Jordanian employers

- Continue to ease and simplify the policy framework related to Syrian access to the Jordanian labor market so that Syrians can reduce their vulnerability and dependency on external aid, and start to contribute positively to the Jordanian economy, tax revenues, and social security as well as reducing Jordan's dependence on labor from outside the region.
- Work with international and local organizations to fill the widening healthcare gap for refugee populations within Jordan. Subsidize healthcare for both Iraqi and Syrian refugees and consider waiving the fees for the neediest populations on a case-by-case basis, targeting mainly the elderly, mothers, and people with disabilities.
- Create a two-tiered hiring system, in which jobs that are not filled by Jordanians can then be opened to Syrians or Iraqis regardless of the sector.
- Conduct a thorough service mapping across Jordan and encourage a more coordinated service sector to provide for the diverse needs of multiple refugee populations with distinct vulnerabilities.

## To Donors and the International Community


- Dedicate funding to the Jordanian government to respond to the sectors with the highest amount of crisis-induced burden, including funding for Jordanian public schools and the health-care system that both targets Syrian refugees and creates access for Jordanian host communities to vital public services.
- Ensure specific actions on behalf of the Jordanian government to increase refugees' access to legal, dignified work are incorporated into future funding agreements.
- Commit specific funding for non-Syrian refugees, especially in the wake of worsening conflicts in Yemen, Iraq, and other countries.
- Build upon the steps taken in the Jordan Compact to grow the Jordanian economy, as the worsening economic situation impacts both Jordanian host communities and refugees.
- As both cited family reunification as a primary factor in wishing to return, incorporate family reunification into durable solutions programming for both Iraqi and Syrian refugee populations.
- Support programs that enhance long-term development and resilience for refugees and vulnerable Jordanians, while supporting their basic needs.



## To National and International Humanitarian Actors

- Continue to explore and utilize opportunities for cross-fertilization between humanitarian work and development approaches, with the aim of identifying the most appropriate responses to the needs and vulnerabilities of affected individuals and families, irrespective of their nationality. Continue piloting innovative approaches as the evidence-base for programming and advocacy. This will allow response actors to build partnerships, support systems, and teams necessary to address evolving needs and vulnerabilities in an impactful, sustainable, innovative, and cost-efficient way.
- Increase information provision targeting both Syrian and Iraqi refugee beneficiaries; particularly, clarify the eligibility conditions for aid and the reasons for not receiving aid.
- Target assistance toward healthcare, particularly for chronic diseases, and sexual, maternal and reproductive care.
- Target psychosocial treatment and care not just to respond to effects of the refugee crisis, but also in response to the vastly changing gender roles within refugee families, including Iraqi and Syrian refugees. Further, focus on sustainable, long-term treatment plans to respond to psychosocial distress.
- Increase programming targeting youth's access to higher education through scholarships, particularly targeting Syrian and Jordanian male youth.
- Work with the international donor community to provide more information to both Syrian and Iraqi refugees regarding their eligibility for resettlement, the potential challenges in choosing to do so, and the necessary procedures to apply.
- Diversify economic empowerment opportunities including vocational training per area, so as to equip the population with diverse skills and ensure sufficient demand for these services and ensure linkages to employment.





*Thirteen-year-old Zeina, from Syria, is a participant in CARE's Conditional Cash for Education and Protection Program. She loves to draw and attends an art class at CARE's Hashmi Community Center in East Amman. Nancy Farese/CARE*

## BACKGROUND

**A**fter a surge in 2013, the total numbers of Syrian refugees registered with UNHCR in Jordan has hovered around 660,000 for the past two years. Of the 666,596 registered Syrian refugees as of June 24, 2018, 81.1% (540,622) resided in urban areas, while 18.9% (125,974) lived in one of Jordan's three refugee camps located in the northern governorates of Zarqa and Mafraq. Almost a third of Syrian refugees are living in Amman (29.3%), the country's largest governorate, while a fourth are registered in Mafraq (24.4%), and another third are spread between Irbid (21.0%) and Zarqa (14.6%). Though there are now almost 30,000 more Syrian refugees living in Jordan than in 2015, their geographic distribution has remained the same for the past four years. More than half of all Syrian refugees registered with UNHCR are children (51.7%), while 3.8% are elderly (aged 60

and above). Finally, registered Syrian refugees are equally women (50.4%) and men (48.6%).<sup>3</sup>

In addition to Syrian refugees, the Hashemite Kingdom of Jordan currently hosts 66,413 Iraqi refugees, almost 20,000 more than in 2015. As Jordan's refugee camps are solely intended to respond to the Syrian refugee crisis, all registered Iraqi refugees live in urban areas. The majority (88.3%) are residing in Amman, and the surrounding governorates of Zarqa (4.0%), Balqa (3.1%), and Madaba (1.4%). The Iraqi refugee population is considerably older than its Syrian counterparts, with only a third of registered refugees children (32.3%), while another 57.3% are between the ages of 18 and 59, and 10.9% are 60 or older. Almost half of registered Iraqi refugees are women (48.5%), while 51.5% are men.<sup>4</sup>

## SYRIAN REFUGEE CRISIS IN JORDAN: SNAPSHOT 2018

### Syrian Refugee Needs and Perceptions

Since the outset of the Syrian refugee crisis in Jordan, multiple stakeholders have undertaken needs assessments, sector-specific surveys, and assessments aiming to ascertain the most pressing needs of Syrian refugees in Jordan. CARE Jordan's annual urban assessment is one of the most encompassing studies, surveying a representative sample of non-camp Syrian refugees, and recently expanding its respondents to include Jordanian host community members, and other minority refugees. According to CARE Jordan's 2017 Urban Assessment, Syrian urban refugees living in Jordan continue to identify cash and cash for rent among their **primary needs**, while specifying that children were most in need of education.<sup>5</sup> The assessment further found that non-camp refugees report a high degree of **legal protection**, evidenced by a 96.6% positive response rate when asked if they were registered with UNHCR, a registration which is necessary to obtain food vouchers from WFP, receive monthly cash assistance, and legally register their refugee status to receive further services and assistance.<sup>6</sup> (It is important to note, however, that in 2017, estimates were that about half of Syrian refugees in Jordan were registered with UNHCR, indicating that either the sample favors the registered or that the numbers have improved significantly.)

3 "Situation Syria Regional Refugee Response," The Refugees Operational Data Portal.

4 UNHCR Jordan, *External Statistical Report on UNHCR Registered Iraqis as of 15 June 2018*, June 15, 2018. <https://data2.unhcr.org/en/documents/download/64126>.

5 CARE International in Jordan, *Seven Years Into Exile: How urban Syrian refugees, vulnerable Jordanians, and other refugees in Jordan are being impacted by the Syria Crisis*, June 2017: 34.

6 CARE International in Jordan, *Seven Years Into Exile*, 38.

## Changing gender roles continue to create gender-specific vulnerabilities for both refugee and host community populations

Changing **gender roles** continue to create gender-specific vulnerabilities for both refugee and host community populations. Among Syrian urban refugees, female-headed households were less likely to be registered with UNHCR due to leaving the camps “unofficially.”<sup>7</sup> Female Syrian non-camp refugees face specific protection needs, including the threat of violence against women and girls, that many service providers are ill-equipped to handle, creating gender-specific service gaps.<sup>8</sup> Syrian girls are disproportionately impacted by the double-shift school system adopted by the majority of Jordanian primary schools; they report threats of harassment when walking home from school.<sup>9</sup> Further, Syrian refugee boys were reportedly more likely to have safe spaces to play outside, indicating that the public sphere continues to pose different threats to males and females.<sup>10</sup> Albeit with decreasing frequency, Syrian urban refugee families continue to rely on negative coping mechanisms, including removing children from school, utilizing child labor, and marrying or engaging daughters to close the income-expenditure gap.<sup>11</sup>

Over the past two years, a new trend is apparent in Syrian urban refugees’ potential for **sustainable livelihoods**. Since 2016, Syrian refugees have reported obtaining their monthly income equally from work and from international humanitarian assistance, with men more likely to earn income through work.<sup>12</sup> Tellingly, Syrian refugees’ reliance on negative coping mechanisms has also decreased in the past year, suggesting that the income-expenditure gap has narrowed.<sup>13</sup> However, Syrian urban refugees, including the nine in ten Syrian refugee families that received food vouchers in the previous month, reported spending half of their monthly income on food, indicating that food costs are unsustainable without assistance.<sup>14</sup> Almost eight in ten Syrian urban refugees reported that they are not currently working, though almost six in ten were working previously in Syria.<sup>15</sup> Only a fourth of Syrian households reported having a work permit; when asked why they didn’t, Syrian refugees responded that there is no work, and that the costs of obtaining a permit are too high for both the employer and the refugee, despite the government program to reduce such obstacles.<sup>16</sup>

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7 Ibid., 39.

8 CARE International in Jordan, *Seven Years Into Exile*, 39.

9 Ibid., 40.

10 Ibid., 42.

11 Ibid., 47-48.

12 Ibid., 43-44.

13 Ibid., 47-48.

14 Ibid., 44-5.

15 Ibid., 50.

16 Ibid., 52.



*Shamsa and Mwajafa are sisters working in a farm in Mafrag governorate, north of Jordan. They pick olives, apples, peaches, and other fruits to make a living. The two sisters and Mwajafa's son live on the farm itself, and started working there legally after seeking CARE's help in obtaining work permits. Sara Rashdan/CARE*

## National and international plans reflect trends towards resilience, targeting both refugees and their Jordanian hosts

### Host Community Needs and Perceptions

Jordanian host community members similarly identified cash and cash for rent as their primary needs, showing that the larger economic trends within Jordan are affecting Jordanian host communities and Syrian refugees similarly.<sup>17</sup> Jordanian citizens' reported income in 2017 almost half of that of 2016, while their income-expenditure gap has grown substantially over the last two years.<sup>18</sup> Debt continues to be a primary concern for Jordanian host community members, with eight in ten respondents reporting that they are in debt, primarily to family members, neighbors, shopkeepers, and landlords.<sup>19</sup> Female-headed households were more than twice as likely to rely on negative coping mechanisms to meet their monthly needs than Jordanian male-headed households.<sup>20</sup> Two-thirds of Jordanian host community members reported that they are not currently working, more than four times the national average.<sup>21</sup>

### Other Refugee Groups' Needs & Perceptions

The vast majority of other refugee groups identified cash and cash for rent as their primary needs and had similarly high levels of **protection** as evidenced by overwhelming registration with UNHCR.<sup>22</sup> However, Iraqi and other non-Syrian refugees reported facing protection vulnerabilities due to high illegal residence fines, as much as 45 JOD per month.<sup>23</sup> Other refugee groups also face a large income-expenditure gap, reporting that two-thirds of their expenditures were spent on rent.<sup>24</sup> They also reported primarily relying on the same positive coping mechanisms as Syrian refugees and Jordanian host community members, namely borrowing money to meet their livelihood needs.<sup>25</sup> Other non-Syrian refugees reported that a primary obstacle to finding work has been the threat of prosecution of for those found working illegally.<sup>26</sup>

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17 Ibid., 37.

18 Ibid., 44-45.

19 Ibid., 47.

20 Ibid., 49.

21 Ibid., 51.

22 CARE International in Jordan, *Seven Years into Exile*, 37, 40-41.

23 Ibid., 41.

24 Ibid., 46.

25 Ibid., 49.

26 Ibid., 54.

## NEW TRENDS IN THE SYRIAN REFUGEE CRISIS IN JORDAN

As the Syrian refugee crisis in Jordan enters its eighth year, both national and international plans have reflected trends towards resilience, targeting both refugee populations and particularly Jordanian host community members. The Jordanian Ministry of Planning and International Cooperation's 2018 – 2020 Jordan Response Plan (JRP) combines humanitarian, response-based programming with long-term, institutional development funding.<sup>27</sup> Of particular note, the JRP has identified livelihood interventions that use a “push and pull” technique to simultaneously build individual and business capacities to participate in the labor market, while also increasing income-generating opportunities for populations affected by crisis.<sup>28</sup> The Jordanian government's initiatives to increase sustainable livelihood programming were strengthened after the signing of the Jordan Compact in February 2016.<sup>29</sup> This included easing Syrian refugees' access to legal work by waiving application fees for applicants introduced in April 2016, although multiple obstacles remain for Syrian refugees seeking legal work.

Further, gender issues continue to rise to the forefront of Syrian refugee crisis resilience programming. Multiple studies have been carried out that have found that gender roles within Syrian refugee families are rapidly changing. Women are at a higher risk for gender-based violence, including harassment, intimate partner violence, and other violence within the home; children are at a higher risk for child labor and interruptions to their education; and men are at higher risks for psychological distress due to mounting obstacles to providing income for their families.<sup>30</sup> Here, a clear connection can be made between securing sustainable livelihoods and ensuring gender justice for those most vulnerable and conflict-affected.

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27 The Hashemite Kingdom of Jordan, *Ministry of Planning and International Cooperation, Jordan Response Plan for the Syria Crisis 2018 – 2020: Executive Summary*, 2018, 4 - 5, <https://static1.squarespace.com/static/522c2552e4b0d3c39ccd1e00/t/5aa1323f71c10bdd94def880/1520513606714/JRP+Executive+Summary+Final+Copy+Low.pdf>.

28 The Hashemite Kingdom of Jordan, *Jordan Response Plan for the Syria Crisis*, 13.

29 *The Jordan Compact: A New Holistic Approach between the Hashemite Kingdom of Jordan and the International Community to Deal with the Syrian Refugee Crisis*, February 4, 2016 (London) [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/498021/Supporting\\_Syria\\_the\\_Region\\_London\\_2016\\_-\\_Jordan\\_Statement.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/498021/Supporting_Syria_the_Region_London_2016_-_Jordan_Statement.pdf).

30 CARE International in Jordan, *Gender Analysis: Syrian Refugees Living in Urban Areas and Communities Outside of Camps in Jordan*, 2015, 14.



*Women practicing what they learned in the hairdressing workshop at one of CARE's community centers. After graduation, each will receive a start-up kit to start a home-based business and generate income.  
Nancy Farese/CARE*

# POPULATION PROFILE

The 2018 urban assessment surveyed a total of 1,710 respondents: Syrian refugees (1,051), Jordanian citizens (388) and Iraqi refugees (271). The respondents answered questions as individuals and also provided information about their households.

## 3.1 SYRIAN REFUGEES

Riyada Consulting and Training surveyed 1,051 Syrian non-camp refugee households living in Zarqa and Azraq town (27.3.1% of respondents), Amman (26.1% of respondents), Irbid (25.3%) and Mafraq (21.3%), the four Jordanian governorates with the highest density of urban refugees. Of these, 55.1% of respondents were female, and 44.9% were male,



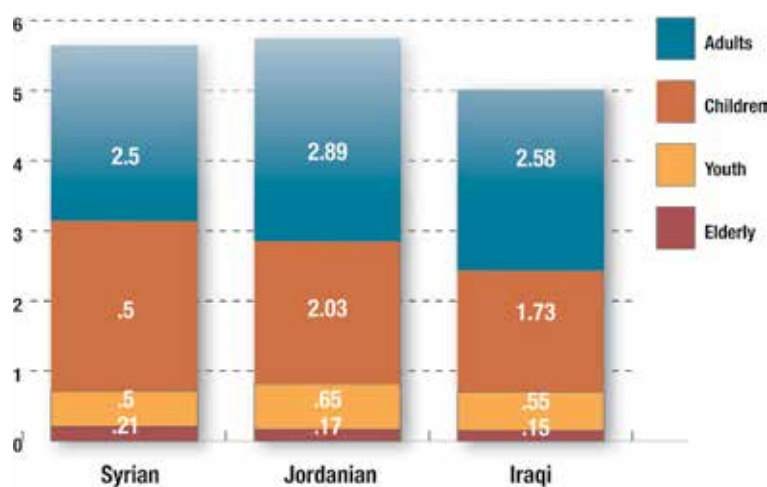
while 29.4% lived in female-headed households, consistent with 2017 CARE data. Female Syrian refugee respondents were more likely to be slightly younger than the rest of Syrians surveyed, as shown in Table 1 below:

**TABLE 1: AGE DISTRIBUTION OF SYRIAN SURVEY PARTICIPANTS BY GENDER**

Age	18 – 24	25 - 59	60+
Male	11.2%	80.7%	8.1%
Female	12.8%	82.7%	4.5%
Total	12.1%	81.8%	6.1%

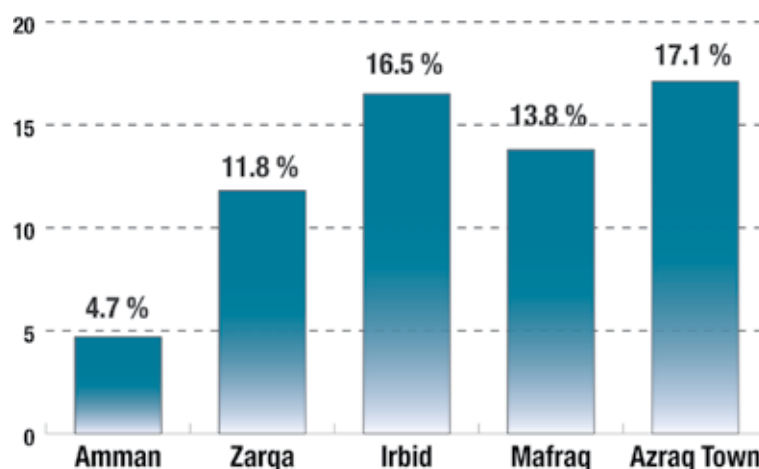
On average, Jordanian families were the largest of the three surveyed groups, consisting of 5.74 family members, compared with 5.64 in Syrian families and 5.01 in Iraqi families, as shown in Figure 1 below:

**FIGURE 1: AVERAGE FAMILY SIZE, BY NATIONALITY**



Syrian refugee respondents reported that 13.6% girls and 10.7% boys in their family were married before the age of 18 and they are still under the age of 18 at the time of data collection. Syrian refugee respondents reported that 14.6% of female adults in their family married before the age of 18, with the highest rates reported in Zarqa (23.9% of female adult respondents married before the age of 18), and the lowest in Amman (4.5%). Syrian refugee households living in Azraq town had the highest incidence of female child marriage, as shown in Figure 2 below:

**FIGURE 2: SYRIAN REFUGEE FAMILIES WITH A FEMALE CHILD WHO MARRIED BEFORE THE AGE OF 18, BY GOVERNORATE**



According to a Chi-square test, there is a significant statistical difference between governorates and frequency of early marriage.

Only 9.0% of respondents reported that female adults were working in their families, while 45.7% of male family members were reported employed. **Adult Syrian males were twice as likely to be working if living in Amman (60.8% Syrian males employed) than in Mafraq (30.8%)**, while adult Syrian females had the highest incidence of employment in Mafraq (10.7%), and the lowest in Zarqa (6.6%). Interestingly, CARE’s recent Labor Market Assessment found that cultural barriers to women’s employment were high in Mafraq, with respondents reporting that “shame culture” discouraged Syrian females from working outside of the home.

## 3.2 JORDANIAN HOST COMMUNITY MEMBERS

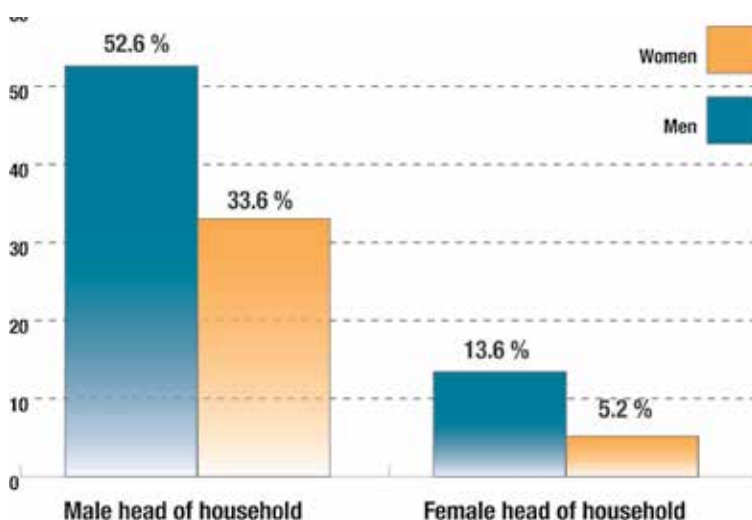
The survey teams administered 388 questionnaires to Jordanian host community members living in Amman (29.9% of respondents), Zarqa (25.3%), Irbid (26.3%), and Mafraq (18.6%). Of those surveyed, 41.8% of Jordanian respondents were male, and 58.2% were female. Consistent with their Syrian and Iraqi counterparts, seven in ten surveyed Jordanians live in a male-headed household. The highest percentage of female-headed households was seen in Mafraq (37.5% of respondents), and the lowest in Zarqa (23.5%).

Most (70.1%) of Jordanians reported that the adults in their families are married, with 38.9% reporting they are single. Another 12.9% of Jordanian adults in surveyed families are widowed, while 5.5% are divorced or separated. In addition, 6.2% of Jordanian respondents

reported that a female in their family had married before the age of 18, with the lowest incidence of child marriage reported among Jordanians living in Amman (1.7%), and the highest rate among Jordanians living in Irbid (8.8%).

**Employment among Jordanian host community members and Syrian refugees who are living in the same neighborhoods were equal (45.7% of Syrian males and 46.9% of Jordanian males; 9.0% of Syrian females and 11.1% of Jordanian females),** which is particularly surprising given the very different conditions for finding legal work for Jordanians and Syrian refugees in Jordan. Incidence of employment was higher overall in male-headed Jordanian households, as shown in Figure 3 below.

**FIGURE 3: PERCENTAGES OF MALE AND FEMALE JORDANIAN ADULTS WORKING, BY GENDER OF THE HEAD OF HOUSEHOLD**



In terms of geographic distribution, Jordanians in Zarqa had the highest incidence of employment among both surveyed men and women, and in Mafraq, the lowest rates of employment as shown in Table 2 below.

**TABLE 2: PERCENTAGES OF EMPLOYED JORDANIAN ADULTS BY GOVERNORATE**

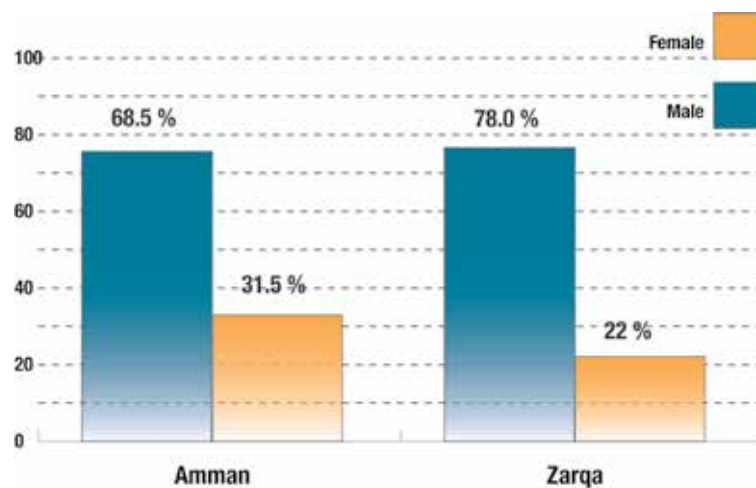
Governorate	Amman	Zarqa	Irbid	Mafraq	Average
Males	41.4%	56.1%	52.9%	34.7%	46.9%
Females	7.8%	15.3%	14.7%	5.6%	11.1%

Labor market participation among surveyed host Jordanian women is slightly lower than the national average of 15%, according to CARE's *Labor Market Assessment*.<sup>31</sup>

### 3.3 IRAQI REFUGEES

Two hundred and seventy-one Iraqi refugee households were surveyed in Amman and Zarqa. Of the respondents, 52.8% were male and 47.2% female, and three in ten were living in female-headed households. According to a Chi-square test, there is a significant statistical difference between governorates in terms of frequency of early marriage. The prevalence of female-headed Iraqi refugee households was higher in Amman than Zarqa, as shown in Figure 4 below.

**FIGURE 4: INCIDENCE OF FEMALE-HEADED IRAQI REFUGEE HOUSEHOLDS, BY GOVERNORATE**



According to the survey, 6.6% of Iraqi respondents were between the ages of 18 and 24, while 82.7% were between the ages of 25 and 59. Elderly persons comprise 10.7% of respondents.

All Iraqi refugee respondents reported that there was a married adult in their family, while three in ten reported one or more single adult in their family; 13.7 had a widowed adult in their family; and only 14 respondents (5.2%) had a divorced or separated adult in their family. Iraqi refugee respondents living in Zarqa were twice as likely to report one or more male youth in their family (38.5% of respondents) than Iraqi respondents living in Amman (20.4%).

<sup>31</sup> Eman Malkawi, *Labor Market Assessment - Jordan: Final Report*, CARE Jordan, 2017: 15.




*Sanaa is holding up a cauliflower that she just picked from her garden to show how her home-based business is flourishing thanks to the grant that she received from CARE. She was able to build a plastic house for the crops to grow faster, and has been selling to nearby grocery stores and neighbors. Sara Rashdan/CARE*

**Only 20.7% of Iraqi refugees reported that a male adult in their family is working, and only 6.6% of Iraqi families reported working female adults – about half the proportion of those employed among both Syrian refugees and Jordanian citizens.** Iraqi adult respondents were more likely to be employed in Zarqa, which seems to offer more job opportunities, despite the fact that the majority of the Iraqi sample lives in Amman (88.3%), as shown in Table 3 below:

**TABLE 3: PERCENTAGES OF EMPLOYED IRAQI REFUGEE ADULTS BY GOVERNORATE**

Governorate	Amman	Zarqa	Average
Males	13.0%	32.1%	20.7%
Females	3.1%	11.9%	6.6%

**Only seven Iraqi refugee respondents reported that there was a female in their family who married before the age of 18 (2.6% of respondents),** a considerably smaller proportion than among Syrian urban refugees, with respondents living in Zarqa twice as likely to report a female family member who married before the age of 18.

A young boy with dark hair, wearing a black t-shirt with a white floral pattern, is smiling broadly. He is standing in front of a mural of Superman. The mural shows Superman in his iconic red and blue suit, flying over a yellow field. The background is a blue sky with white clouds. The boy is looking directly at the camera.

*Abdallah, 10, is a Syrian refugee living with his family in Amman, and he loves superman. He hopes to go to the US to learn English, though he's "not very good at school." He came here six years ago when he was four, and now dreams of traveling to other countries especially America and Canada. He hopes to have "a big house in the USA with lots of computers." Nancy Farese/CARE*

## MAIN FINDINGS

**B**ecause priority needs and vulnerabilities have been relatively stable over the past few years – evident through CARE’s annual assessments of the situation of Syrian and non-Syrian urban refugees and vulnerable Jordanians – this year’s urban assessment did not ask the same questions about those priority needs. Instead, it focused on the themes of Protection, Gender, Women’s Issues, Durable Solutions, Sustainable Livelihoods and Education. This shift in focus mirrors the tendencies of the international community and Jordanian government in programming for the Syrian refugee crisis. The Jordan Response Plan 2018 - 2020 (JRP) adopts a resilience-based approach that prioritizes long-term development goals, including durable solutions and sustainable livelihoods for both refugee populations

and Jordanian host community members.<sup>32</sup> Further, the Jordanian government has streamlined plans to implement Sustainable Development Goals (SDGs) into its various national plans, including in Jordan 2025, in the Jordan Response Plan for the Syria Crisis 2017 - 2019, and multiple other national strategies, plans, and laws.<sup>33</sup>

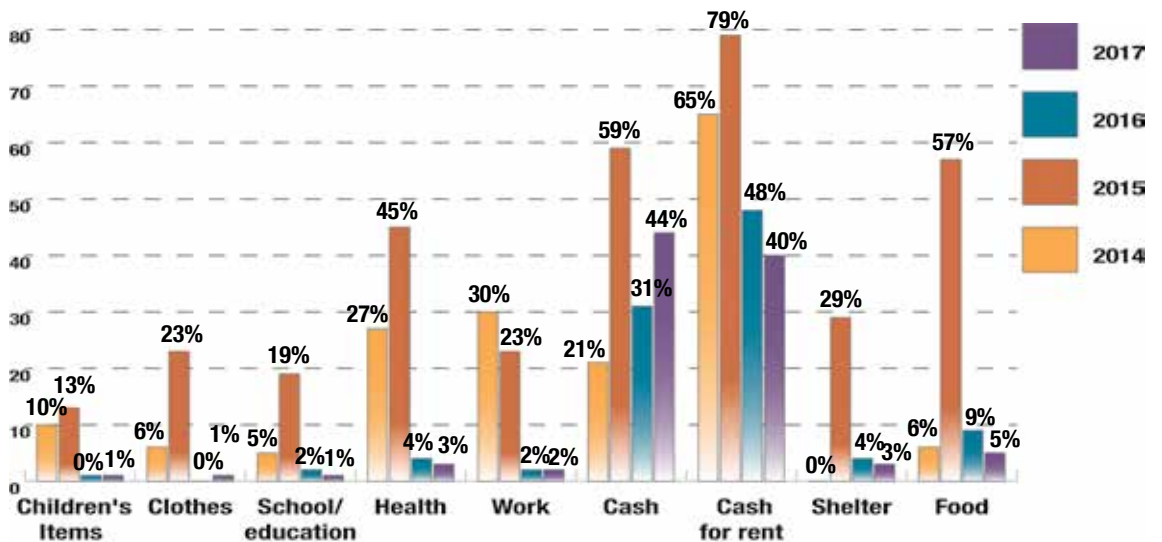
Data for the following section has been compiled based on the 2017 urban assessment.

## 4.1 PRIORITY NEEDS

### 4.1.1 Identified Priorities

A review of the past four years shows that Syrian refugees have been progressively less likely to report identified priorities, as shown in Figure 5 below:

**FIGURE 5: SYRIANS' PRIORITY NEEDS, 2014 – 2017**

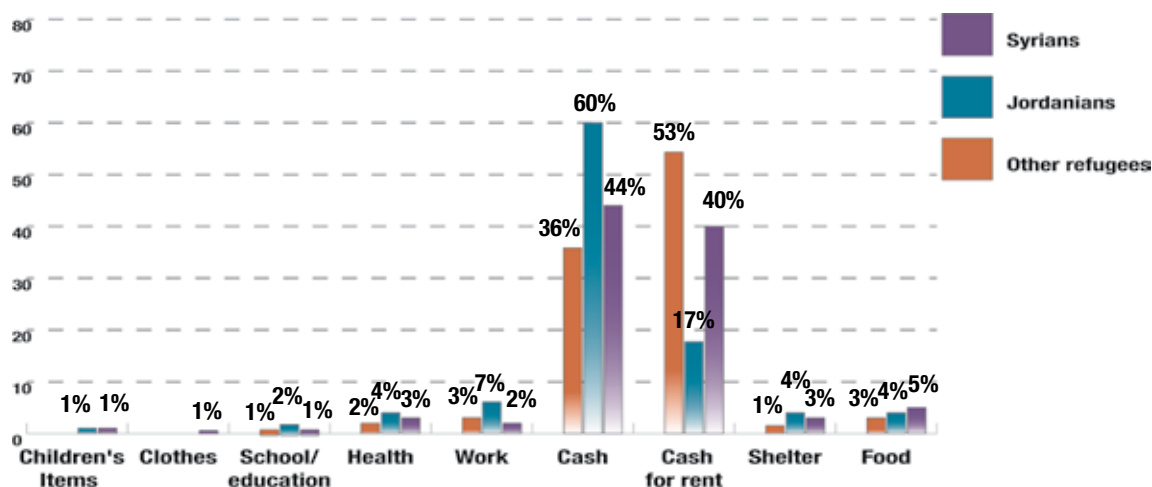


Jordanian host community members overwhelmingly identified cash as their main priority (60%), with only 17% of respondents identifying cash for rent as a main priority, as shown in Figure 6 below:

<sup>32</sup> The Hashemite Kingdom of Jordan Ministry of Planning & International Cooperation, *Jordan Response Plan for the Syria Crisis 2018 – 2020 Executive Summary*, accessed March 23, 2018, <http://www.jrpsc.org>.

<sup>33</sup> "Jordan," Sustainable Development Knowledge Platform, accessed June 23, 2018, <https://sustainabledevelopment.un.org/memberstates/jordan>.

**FIGURE 6: RESPONDENTS' PRIORITY NEEDS IN 2017, BY NATIONALITY**



Ninety percent of Syrian refugee families reported eating either two or three meals the previous day, while also relying on multiple coping mechanisms to meet their food needs, including consuming less preferred or cheaper food. In order to meet their food needs over the previous 30 days, Syrian refugees reported borrowing money (65.4%), reducing expenditures (44.0%), and spending savings (25.2%). Jordanian citizens similarly reported borrowing money (60.2%) and reducing expenditures (36.1%) to meet their food needs.

In reviewing shelter needs, six in ten Syrian refugees identified furniture and other household items as their main needs in 2017, higher than in 2016. Nearly all surveyed Syrian refugees reported living in rented accommodation (97.6%), while only 6 in 10 Jordanian families did. Syrian female refugees were twice as likely to report being under immediate threat of eviction.

Six in ten Syrian refugee adults report suffering from a chronic disease, while nine in ten reported needing access to cheaper health services and medication.

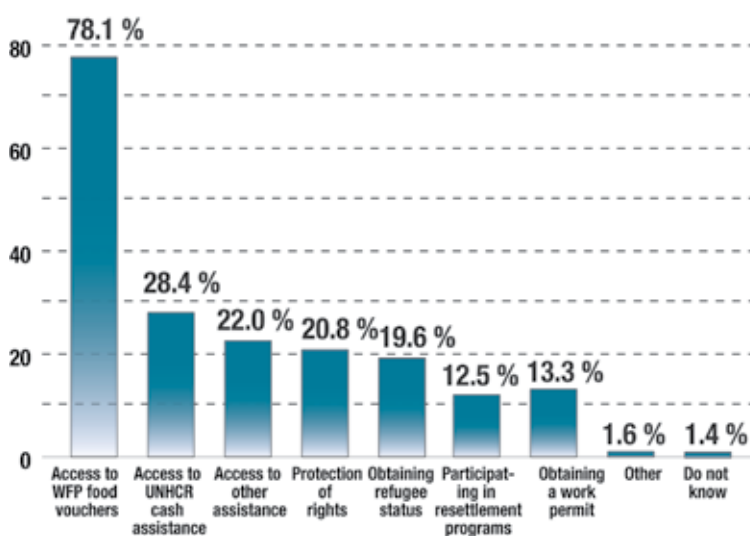


## 4.2 PROTECTION

### 4.2.1 Documentation Status

When asked whether all of their family members hold a valid registration with UNHCR, 92.7% of Syrian refugee respondents replied that they did. The government of Jordan has estimated the total number of Syrian refugees in Jordan to be 1.3 million, of which UNHCR reported 655,624 were registered in 2017<sup>34</sup>. This indicates that the urban assessment sample comprises more registered Syrian refugees than the national average, which stands at about 50%. All surveyed respondents in Azraq town had a valid UNHCR registration, while only eight in ten Syrians living in Amman reported having a valid registration with UNHCR, the lowest rate across all five surveyed governorates. Eight in ten Syrian refugee respondents identified access to WFP food vouchers as a benefit of registration, as shown in Figure 7 below:

**FIGURE 7: SYRIAN REFUGEES REPORTING BENEFITS OF UNHCR REGISTRATION**



In terms of other benefits, Syrian refugees primarily identified access to food vouchers, health services, and legalizing their status.

The results were highly varied across governorates, as shown in Table 4 below:

<sup>34</sup> Mohammad Ghazal, "Syrian refugee population increases slightly last year," *The Jordan Times*, February 19, 2018, <http://www.jordantimes.com/news/local/syrian-refugee-population-increases-slightly-last-year>.

**TABLE 4: SYRIAN REFUGEES REPORTING BENEFITS OF UNHCR REGISTRATION, BY GOVERNORATE**

Benefit	Access to WFP food vouchers	Access to UNHCR cash assistance	Access to other assistance	Protection of Rights	Obtaining refugee status	Participation in resettlement programs	Obtaining a work permit
Amman	73.7%	20.4%	9.9%	12.4%	10.9%	5.8%	8.0%
Zarqa	76.8%	26.5%	33.6%	51.7%	46.0%	26.1%	22.7%
Irbid	80.5%	22.6%	13.9%	3.0%	16.9%	18.0%	16.9%
Mafraq	79.5%	43.3%	29.9%	12.1%	8.9%	0.9%	6.3%
Azraq town	85.5%	38.2%	38.2%	36.8%	35.5%	13.2%	14.5%
Average	78.1%	28.4%	22.0%	19.6%	20.8%	12.5%	13.3%

More than half of Syrian refugees who reported not having a UNHCR registration (54.5%) did not because they were unaware of the application procedure, while a fifth reported that their registrations had expired, although UNHCR had provided them with a renewal appointment. One in ten did not have a registration because they had left the camps “unofficially,” while another 9.1% had not yet received a renewal appointment from UNHCR. Female Syrian refugees were twice as likely to report that they did not have UNHCR registration because they were unaware of the procedures, while male respondents were four times as likely to not be registered because they left the camp “unofficially,” as shown in Table 5 below:

**TABLE 5: SYRIAN REFUGEES REPORTING WHY THEY DO NOT HAVE A VALID REGISTRATION WITH UNHCR, BY GENDER**

Reason	Expired – UNHCR did not give an appointment	Expired – UNHCR gave a renewal appointment	Expired – UNHCR not yet contacted for renewal	Left camp “unofficially”	Security concerns	Not aware of the procedure
Males	10.0%	40.0%	-	20.0%	-	30.0%
Females	8.8%	14.0%	1.8%	5.3%	7.0%	63.2%
Average	9.1%	20.8%	1.3%	9.1%	5.2%	54.5%

This shows a departure in comparison to 2017’s urban assessment, in which female Syrian refugees were less likely to be registered because they left the camp unofficially. Further, Syrian refugees living in Mafraq were most likely to cite that their registration had expired and UNHCR had not yet provided a renewal appointment (28.6%) and that they had left the camp “unofficially” (28.6%), while Syrians living in Amman were the most likely to be unaware of the procedure (86.7%).



CARE's East Amman Center Manager, Saba Jadallah, works with Mutazabellah Jamal during a home visit as part of the outreach program. Nancy Farese/CARE

On March 4, 2018, the Government of Jordan and UNHCR announced the Rectification of Status campaign, allowing any Syrian national living outside the camps whose status is not formalized—either because they left the camps informally before July 1, 2017 or they did not formalize their status with UNHCR upon arrival in Jordan—to rectify their status.<sup>35</sup> The campaign lasts until September 27, 2018 and is free of charge (excluding the cost of a health certificate, which is 5 JOD, equal to 7 USD<sup>36</sup>).<sup>37</sup> According to Human Rights Watch, Syrian families comprising more than 22,000 individuals approached UNHCR within the first three weeks of the campaign.<sup>38</sup> In response to this development, the urban assessment questionnaire of 2018 assessment was adapted to measure Syrian urban refugees' knowledge of and perceptions towards the campaign.

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35 UN High Commissioner for Refugees, *Rectification of Status: Regularising the Status of Informal and Unregistered Syrian Nationals in Jordan*, March 05, 2018, accessed June 10, 2018. <https://reliefweb.int/report/jordan/rectification-status-regularising-status-informal-and-unregistered-syrians-nationals>.

36 Exchange rates are calculated based on the period average rate, equaling 1.407686 JOD per 1 USD, between March 1 and March 31, 2018, corresponding with the month of data collection. All rates have been calculated based on exchange rates from oanda.com, which are used throughout this report.

37 UN High Commissioner for Refugees, *Rectification of Status*

38 Human Rights Watch, "Jordan: Step Forward, Step Back for Urban Refugees," March 29, 2018, accessed June 11, 2018. <https://www.hrw.org/news/2018/03/25/jordan-step-forward-step-back-urban-refugees>.

When asked if they know about the recent campaign launched by UNHCR and the Ministry of the Interior, 73.7% of Syrian refugee respondents said they did. In addition, 9.5% said they plan to formalize their status through the campaign. Further, qualitative data from Syrian refugees showed that many had already participated in the campaign or knew others who had or were planning to. Syrians living in Irbid reported the highest awareness of the campaign (91.0%), while 42.7% of Syrians living in Amman reported they were unaware of the campaign. Of those who plan to do so, 16.9% reported that formalizing their status makes them fearful or worried for their future, some citing that they worried they would be returned to the camp if they did so. Male-headed households were twice as likely to report these fears in comparison to female-headed households (19.6% compared to 10.0%).

Among Iraqi refugee respondents, 83.4% reported holding a valid registration with UNHCR, primarily citing the benefits of registration to be obtaining refugee status (30.6%), access to UNHCR monthly cash assistance (22.5%), protection of rights (16.2%), access to other services and assistance (15.5%), participation in resettlement programs (8.9%), access to WFP food vouchers (7.7%), and as a step towards obtaining a work permit (2.6%). On the other hand, 38.4% reported that they did not know what the benefits of UNHCR registration were. Notably, 2017's data showed that non-Syrian refugees (Iraqis and other nationalities) were registered with UNHCR at higher rates than in this study (94.1%). Male Iraqi refugees were three times as likely to report the benefits of registration to be access to WFP food vouchers (11.2% compared to 3.9% of female respondents), and a step towards obtaining a work permit (4.1% compared to 0.8% of female respondents).

Iraqi refugees living in Zarqa were more than twice as likely to report the benefits of UNHCR registration than Iraqi refugees living in Amman, as shown in Table 6 below:

**TABLE 6: IRAQI REFUGEES REPORTING BENEFITS OF UNHCR REGISTRATION, BY GOVERNORATE**

Benefit	Access to WFP food vouchers	Access to UNHCR cash assistance	Access to other assistance	Protection of rights	Obtaining refugee status	Participation in resettlement programs	Obtaining a work permit
Amman	3.7%	13.6%	11.1%	8.0%	23.5%	8.6%	1.2%
Zarqa	13.8%	35.8%	22.0%	28.4%	41.3%	9.2%	4.6%
Average	7.7%	22.5%	15.5%	16.2%	30.6%	8.9%	2.6%

Of those Iraqi refugees who reported not having a valid UNHCR registration, 63.2% did not because they were unaware of the application procedures. All of the surveyed Iraqi refugees reported that they were not registered with UNHCR either because UNHCR had not yet provided them with an appointment, or they had not yet contacted them. Female-headed Iraqi refugee households reported higher levels of contacting UNHCR, as shown in Table 7 below:

**TABLE 7: IRAQI REFUGEES REPORTING WHY THEY DO NOT HAVE A VALID REGISTRATION WITH UNHCR, BY GENDER OF HEAD OF HOUSEHOLD**

Reason	Expired – UNHCR did not give a renewal appointment	Expired – UNHCR gave a renewal appointment	Expired – UNHCR not yet contacted for renewal	Security concerns	Not aware of the procedure
Male-Headed Household	7.7%	7.7%	15.4%	15.4%	53.8%
Female-Headed Household	16.7%	-	-	-	83.3%
Average	10.5%	5.3%	10.5%	10.5%	63.2%

Similarly, 96.0% of surveyed Syrian refugees reported that they currently have a Government Services Card (“MOI Card”). A government services card is required for all Syrian refugees living in Jordan, but it is only valid if the refugee lives in the registration district.<sup>39</sup> In 2015, the Jordanian government began the “Urban Verification Exercise,” which aimed to re-register all Syrian refugees and provide them with new, biometric Ministry of Interior cards—invalidating previously held cards.<sup>40</sup> As of January 31, 2018 436,574 Syrian refugees had received new Ministry of Interior (MOI) cards under the Urban Verification Exercise scheme.<sup>41</sup> New MOI cards are essential for proving legal residency, accessing health and education services, applying for a work permit, and accessing a driver’s license. Without a valid MOI card and asylum seeker certificate, Syrian non-camp refugees may be ineligible for UNHCR assistance and may be returned to the camps if caught by the Jordanian police.<sup>42</sup> When asked what they believed the primary benefits of an MOI card to be, Syrian refugee respondents responded as per the following in Figure 8 below:

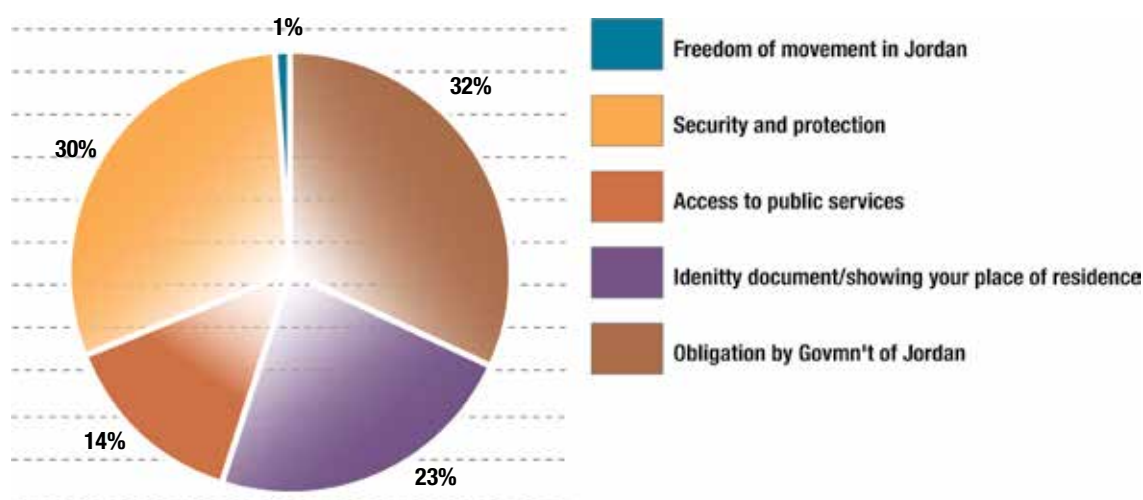
39 Norwegian Refugee Council, *Securing Status: Syrian Refugees and the Documentation of Legal Status, Identity, and Family Relationships in Jordan*, report (November 2016): 8, accessed June 11, 2018, <https://www.nrc.no/globalassets/pdf/reports/securing-status.pdf>.

40 Norwegian Refugee Council, *Securing Status*, 8.

41 UNHCR, *Urban Verification Statistics in Jordan*, PDF (January 31, 2018), accessed June 23, 2018, in Protection Working Group Jordan, Meeting Minutes 06.02.2018, PDF (February 6, 2018): 4, accessed June 23, 2018, <https://data2.unhcr.org/en/documents/download/62552>.

42 Norwegian Refugee Council, *Securing Status*, 8.

**FIGURE 8: SYRIAN REFUGEES REPORTING BENEFITS OF A GOVERNMENT SERVICES CARD**



Half of Syrian refugees living in Mafraq (56.3%) reported the benefits of an MOI Card to be an obligation to the Jordanian government, while half of those living in Irbid reported the primary benefit to be security and protection, as shown in Table 8 below:

**TABLE 8: SYRIAN REFUGEES REPORTING THE BENEFITS OF AN MOI CARD, BY GOVERNORATE**

Benefit	Obligation by Jordanian Government	Identity document showing place of residence	Access to public services	Security and protection	Freedom of movement
Amman	36.9%	24.1%	10.2%	28.5%	-
Zarqa	20.9%	19.9%	29.9%	28.4%	0.9%
Irbid	17.7%	22.2%	11.3%	47.4%	1.5%
Mafraq	56.3%	22.8%	4.0%	15.6%	1.3%
Azraq town	17.1%	27.6%	28.9%	23.7%	2.6%
Average	31.5%	22.7%	14.5%	30.2%	1.0%

**About one-third (33.2%) of Syrian refugee respondents reported they were missing other civil documentation**, primarily their own birth certificates (13.7% of respondents), marriage certificates (6.4%), birth certificates for their children (2.5%), death certificates (0.6%), as well as other documentation (10.1%). Multiple challenges face Syrian refugees looking to register a child's birth in Jordan; if a child of Syrian refugees is born in Jordan, the parents must provide both legal proof of their marriage and their own identity, in addition to a 1 JOD (1.40 USD) registration fee for children born within the last 30 days, or 11 JOD (15.50 USD) for a child born between 30 days and one year of registration.<sup>43</sup> The precondition of a marriage

43 Norwegian Refugee Council, *Securing Status*, 23.

certificate adversely affects Syrian refugee mothers married before the age of 18. According to Jordanian census data from 2015, “more than half of Syrian refugee women in Jordan married before the age of 18.”<sup>44</sup> According to focus group feedback with Syrian women in Amman, almost all of those present had an informal marriage (a “sheikh contract”) and did not formalize their marriage until after their children were born. According to one Syrian woman, an informal marriage is preferred because if the engagement is subsequently broken, a daughter is not officially divorced and does not experience the related stigma in Syrian society:

**“We prefer a sheikh marriage contract. It is certified in Syria, while here in Jordan they demand a court contract directly after getting engaged! My daughter was very hurt because she was engaged to a Jordanian man but did not get along with him, so she broke off the engagement and because of the court contract she became officially divorced, which caused both of us psychological distress.”**  
– Syrian refugee woman, Amman

Currently, there is no legal process to register the birth of a child born in Syria with the Jordanian authorities.<sup>45</sup> Over half of Syrian refugees living in Irbid reported that they do not have certain documentation, primarily birth certificates for themselves (36.1%) and marriage certificates (13.5%). Focus group feedback with Syrian refugees elucidated that the lack of civil documentation has long-term effects for Syrian refugee families:

**“There was a woman who married in Za’atari Camp, and her husband registered their marriage. However, after they had children, they did not register them, and they do not have any identification papers for any one of their children yet. Because of their lack of documentation, they have not received any support so far. This will definitely affect their children in school enrollment.”**  
– Syrian refugee woman, Amman

The process of obtaining a marriage certificate carries a fee between 25 JOD and 110 JOD (between 52.20 USD and 154.85 USD) and requires a couple to prove their identities and those of the bride’s guardian and two witnesses; to obtain a health certificate (which carries no fees); to petition for a marriage contract; and to obtain an approval letter from the Ministry of Interior when one or more

44 Ibid., 24.

45 Ibid., 23.



*Mohammed, CARE's artist, taking a break from painting at the Community Center. Mohammed practices, teaches, and helps others learn how to express themselves through art. Nancy Farese/CARE*

individuals is a foreigner.<sup>46</sup> Syrian couples married in Syria, or who are not in possession of a marriage certificate or who were married informally (not in accordance with the above process), can apply for a marriage ratification certificate.<sup>47</sup> If the informal marriage was conducted in Jordan, the application process for a marriage ratification certificate costs 1,000 JOD (1,407.69 USD).<sup>48</sup> On two separate occasions, the Jordanian government has waived these fees for couples married informally in Jordan (between October 31 and December 31, 2014 and between May 13 and July 13, 2015).<sup>49</sup>

Jordanian citizens also report facing issues due to their documentation status, particularly vulnerable Jordanians such as members of the Bedouin community. As one Jordanian woman reported during a focus group discussion held in Azraq town:

**“I have lived with my husband and three children in a tent for many years. I do not receive any assistance and I follow up regularly with institutions as we are in dire need of medical supplies and health insurance. Every day I try and convince my husband to seek identity papers. He only has a birth certificate and no personal identity papers, and my three children only have birth certificates.”**  
– Jordanian female, Azraq town

46 Ibid., 25.

47 Ibid., 25.

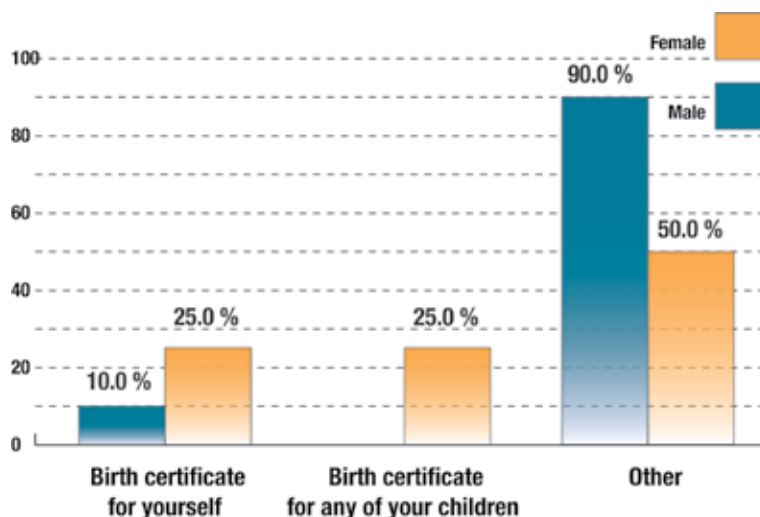
48 Norwegian Refugee Council, *Securing Status*, 25.

49 Ibid., 25.



In terms of other civil documentation, 21.4% of Iraqi refugees reported missing birth certificates for themselves (14.3%) and for their children (7.1%), with female-headed households reported higher rates of absent documents, as shown in Figure 9 below.

**FIGURE 9: IRAQI REFUGEES REPORTING WHICH CIVIL DOCUMENTATION THEY ARE LACKING, BY GENDER OF THE HEAD OF HOUSEHOLD**



Further, 66.7% of Iraqi refugees living in Zarqa were missing a birth certificate for themselves, while 90% of Iraqi refugees living in Amman reported they were missing other civil documentation.

#### 4.2.2 Access to Information and Humanitarian Assistance

Of the respondents, 94.7% of Syrian refugee respondents reported being registered with CARE International in Jordan, and 67.8% have received assistance from CARE Jordan or its partners, primarily emergency cash assistance.

Only five in ten Syrian refugee respondents in Irbid had received assistance from CARE Jordan or their partners, while nine in ten living in Azraq town had.

Jordanians also reported during focus groups that they face obstacles in obtaining assistance, as one Jordanian female married to an Iraqi male demonstrated:

**“I am Jordanian but my husband is Iraqi, and we live in northern Hashmi in a small house consisting of only one room, and it is unhealthy. The house is very bad. The children do not go to school, as we do not have enough money to pay the fees. Each year, we pay 50 JOD [70.38 USD] for fees, and 20 JOD [28.15 USD] for books. We have three children, and if we don’t pay on time, we have to pay a fine of 1.5 JOD [2.11 USD] every day for each person who doesn’t have residency. We went to service providers including UNICEF and UNHCR and more than once discussed our housing conditions, but unfortunately we were told that we are not eligible for support.”**  
– Jordanian female, Amman

Of surveyed Iraqis, 92.3% were registered with CARE, and seven in ten had received assistance from CARE or its partners, with slightly higher rates among Iraqi male-headed households and much higher rates amongst Iraqi refugees living in Zarqa. Similar to their Syrian refugee counterparts, two-thirds had received emergency cash assistance, and 14.8% had received winterization cash assistance.

When asked if they had contacted new organizations (governmental, non-governmental, local, UN, etc.) that provide assistance during the last two months, 55.8% of Syrian refugees reported they had not, while a third reported they had once or twice. Of those who had, only 32.5% had received assistance from these organizations, with the majority reporting receiving assistance only once. Interestingly, respondents in Irbid were the most likely to be satisfied with the assistance they received, while also reporting that the assistance was not enough. Syrian refugees living in Zarqa were the most likely to be dissatisfied with the assistance received, citing equally that it was not enough assistance and not the right type of assistance. In addition, Syrian refugees reported that the processes for establishing need were often too strict, and seemed to be dropped without taking into account contextual factors:

**“Organizations have visited us at home to assess our situation and when they saw that we have furniture and a television, they canceled the vouchers that we once had, [despite our explanation] that this furniture was donated by our Jordanian neighbors! Do they want us to live without anything to be eligible for aid and cash assistance?!”**  
– Syrian female, Amman

Iraqi refugees contacted new organizations at much higher rates, with 87.8% contacting a new organization once or twice within the last month. Three in ten had received assistance from these organizations, primarily cash, and mostly on a one-time basis. Two-thirds of those Iraqis that had received assistance from a new organization were not satisfied with the assistance received, primarily because

it was not enough (50.0%). Iraqis living in Amman were six times more satisfied than those living in Zarqa (67.6% compared to 9.8%). Male Iraqi refugees were more likely to receive cash assistance, while females were more likely to receive medical, legal, shelter, and education assistance. No female-headed households received non-food items (NFIs) through these new organizations, however female-headed households were almost twice as likely to report being satisfied with this assistance.

Syrian refugees reported primarily receiving from these organizations cash assistance (17.8%), and food (5.7%), with less than three percent receiving NFIs, medical, psychosocial or psychological, legal, shelter, or education assistance. Two-thirds of respondents reported that they were satisfied with this assistance, while the primary reason for dissatisfaction was that the assistance received was inadequate. Male Syrian refugee respondents were slightly more likely to report being satisfied with the assistance they received (74.8%) in comparison to Syrian women (63.7%).

Additionally, 97.5% of Syrian refugees and 96.7% of Iraqi refugees reported there was assistance they needed but could not find. When asked what types of assistance they needed, both nationalities primarily identified cash, as shown in Table 9 below:

**TABLE 9: REFUGEES REPORTING ASSISTANCE THEY NEED BUT CANNOT FIND, BY NATIONALITY**

Nationality	Syrian	Iraqi
Cash	89.5%	92.0%
Medical	51.1%	60.7%
Food	46.5%	64.9%
NFIs	36.7%	39.7%
Shelter	24.8%	26.3%
School education	19.0%	29.0%
Psychosocial	17.7%	35.1%
Legal	6.0%	16.4%
Scholarship or higher education	4.8%	7.6%
Disability-related	2.9%	12.6%

**Female Syrian refugee respondents were more likely to report needing NFIs, food, and psychosocial/psychological assistance than Syrian male respondents.** Respondents from Zarqa were the most likely to report needing various types of additional assistance.

Female Iraqi refugees reported wanting more information about each type of assistance at higher rates than Iraqi men, while Iraqis living

in Zarqa reported a higher need for information about further types of assistance, as shown in Table 10 below:

**TABLE 10: IRAQI REFUGEES REPORTING INFORMATION ABOUT ASSISTANCE THEY NEED BUT CANNOT FIND, BY GOVERNORATE**

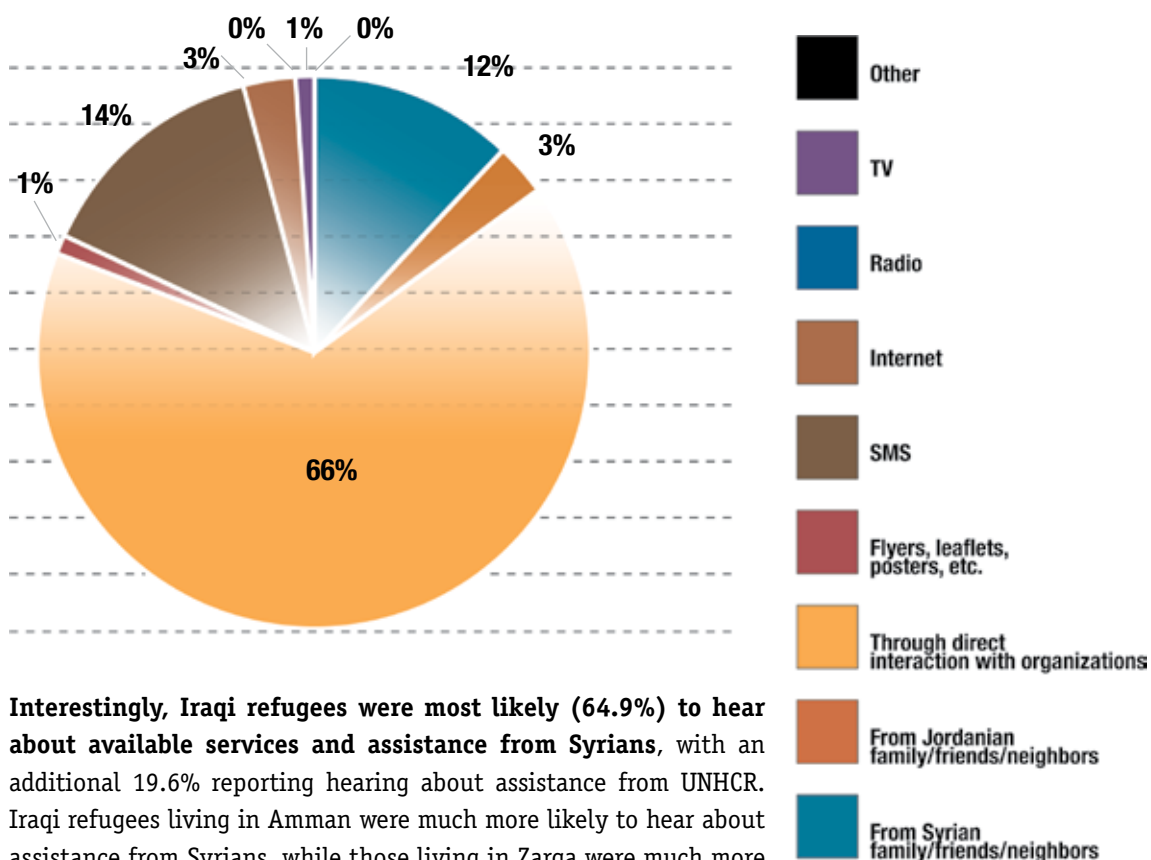
Topic	Cash	NFIs	Food	Psycho-social	Medical	Legal	Shel-ter	Dis-ability related	School educa-tion	Scholar-ships
Amman	99.4%	30.1%	57.7%	23.1%	60.3%	2.6%	11.5%	6.4%	23.1%	8.3%
Zarqa	81.1%	53.8%	75.5%	52.8%	61.3%	36.8%	48.1%	21.7%	37.7%	6.6%
Aver-age	92.0%	39.7%	64.9%	35.1%	60.7%	16.4%	26.3%	12.6%	29.0%	7.6%

**Half of all surveyed Syrian refugees reported that access to assistance had deteriorated over the past year**, with 15.5% reporting it had stayed the same, and 35.6% reporting it had improved. When asked why they felt it had deteriorated, most reported that assistance had decreased. For those that reported the aid situation had improved, they primarily cited more “iris print” assistance (UNHCR cash assistance), access to job opportunities, and the availability of in-kind assistance and vouchers. Syrian respondents living in Azraq town were more than twice as likely as any other group to report that the situation had improved, citing greater availability of assistance, their acceptance for iris print assistance, better aid and services, and increased work opportunities. Meanwhile, respondents living in Zarqa were the most likely to report deterioration, because of a lack of assistance, cuts in UNHCR aid or coupons, no longer receiving iris print assistance, deterioration in quality of assistance, and an increase in costs, particularly in health treatment.

**Six in ten Iraqi refugees, meanwhile, reported that access to aid had deteriorated, with only 7% reporting it had improved.** Female Iraqi refugees were almost twice as likely to report that the situation had deteriorated, while male Iraqis were more likely to say it had stayed the same. Iraqi refugees living in Amman were more likely to rate the situation as the same, while those living in Zarqa more frequently cited that the situation had worsened.

**Seven in ten Syrians hear about services and assistance from other Syrians**, including friends, family, and neighbors. Another 12.6% reported hearing about assistance from UNHCR, 3.2% from Jordanians, and 2.2% from direct interaction with organizations. Most (65.9%) *preferred* to hear about available services through direct interaction with organizations, as shown in Figure 10 below:

**FIGURE 10: SYRIAN REFUGEES PREFERRED CHANNELS FOR INFORMATION ABOUT AVAILABLE SERVICES**



Interestingly, Iraqi refugees were most likely (64.9%) to hear about available services and assistance from Syrians, with an additional 19.6% reporting hearing about assistance from UNHCR. Iraqi refugees living in Amman were much more likely to hear about assistance from Syrians, while those living in Zarqa were much more likely to have direct contact with organizations.

Syrian refugees reported preferring direct interaction with organizations because they trust them and because they prefer formal mechanisms. Syrians living in Zarqa were the most likely to identify SMS and the internet as their preferred information channel, as shown in Table 11 below:

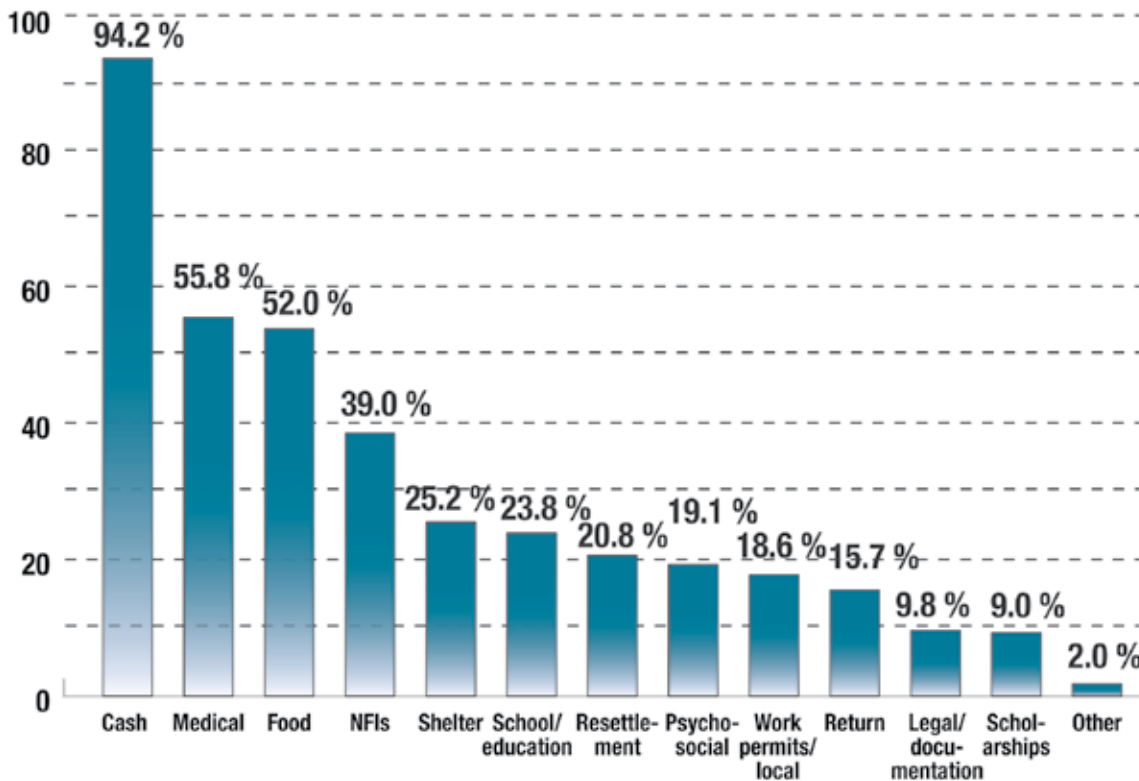
**TABLE 11: SYRIAN REFUGEES REPORTING THEIR PREFERRED INFORMATION CHANNELS, BY GOVERNORATE**

Channel	From other Syrians	From Jordanians	Direct interaction with orgs.	Fliers, leaflets, etc.	SMS	Internet	Radio	TV
Amman	14.2%	4.4%	58.8%	0.7%	19.3%	1.5%	0.4%	0.7%
Zarqa	10.4%	2.4%	50.2%	0.9%	28.9%	5.7%	0.5%	0.5%
Irbid	4.9%	1.5%	83.1%	1.1%	7.5%	0.8%	0.4%	0.8%
Maftaq	17.9%	5.8%	67.4%	-	1.3%	5.4%	-	1.8%
Azraq town	7.9%	-	71.1%	2.6%	18.4%	-	-	-
Average	11.4%	3.2%	65.9%	0.9%	14.4%	2.9%	0.3%	0.9%

Iraqi refugees, meanwhile, preferred direct interaction with organizations (53.5%), SMS (31.7%), and hearing from Syrian refugees (9.6%), citing that these methods were faster, easier, and more direct.

When asked which types of assistance they need more information about, almost all reported they need further information about cash assistance, medical assistance, and food assistance. In addition, **20.8% of Syrian respondents reported wanting information about resettlement, while 15.7% reported wanting information about return**, as shown in Figure 11 below (international law seeks to protect refugees by offering the choice of returning to their home countries, resettling to a third country, or benefiting from local opportunities in their host countries):

**FIGURE 11: SYRIAN REFUGEES REPORTING THE NEED FOR MORE INFORMATION ABOUT SPECIFIC TYPES OF ASSISTANCE**



Interestingly, none of the Syrian refugees living in Mafraq reported wanting more information about return, and only 2.7% of those living in Mafraq wanted further information about resettlement opportunities, as shown in Table 12 below:

**TABLE 12: SYRIAN REFUGEES REPORTING WANTING MORE INFORMATION ABOUT RESETTLEMENT AND RETURN, BY GOVERNORATE**

Option	Return	Resettlement
Amman	6.6%	18.2%
Zarqa	37.0%	42.2%
Irbid	16.9%	18.0%
Mafraq	-	2.7%
Azraq town	31.6%	34.2%
Average	15.7%	20.8%

Syrian refugee women living in Mafraq clarified this issue during focus group discussions that they were more interested in returning to Za’atari Camp or moving to Zarqa should assistance be reduced in Mafraq. They also cited wanting to return to Azraq Camp if a political solution were soon reached in Syria, and recommended that organizations like CARE bolster their support to Syrian refugees by improving services within the camp, so that Syrians can return to the camp in case of worsened conditions. Qualitative data from Syrian refugee men living in Mafraq was much more divided, with some reporting wanting to remain in Jordan as they have no safe place to return to in Syria, others reporting they would prefer to return to Syria rather than resettle to a third country, as they are nomadic and would rather live in an environment more conducive to their nomadic nature.

**Interestingly, Iraqi refugees reported wanting information about resettlement (30.3%) at twice the rate of those who wanted further information about return (17.3%),** while one-fourth of respondents sought further information regarding work permits and other local opportunities (24.4%). Almost half (45.9%) of Iraqi refugees in Zarqa reported wanting further information about resettlement, while a third from Zarqa (32.1%) wanted information about return.

### 4.2.3 Access to Legal Services

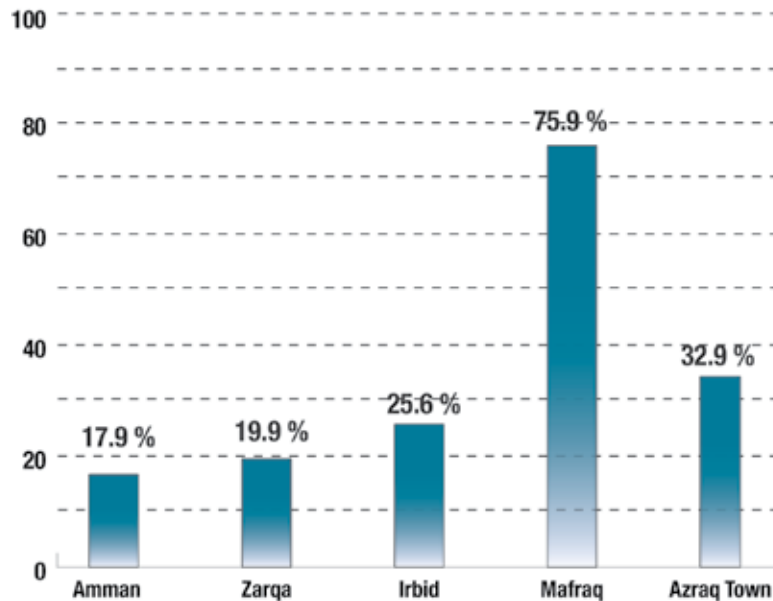
**Two-thirds of Syrian refugees reported that they had not received any legal aid since arriving in Jordan;** of the third that did, legal aid was primarily for obtaining civil documentation (25.3%), obtaining legal status documents (9.8%), and consulting on housing leases and property rights (3.0%). Only one respondent reported accessing legal aid for conviction of a criminal act (0.1%). Local security officials had primarily provided these services.

**Only one in ten Iraqi refugees reported receiving legal aid in Jordan,** primarily to access civil documentation (34.5%), legal sta-

tus documents (3.4%), and housing lease and property rights (3.4%). Iraqi men had sought legal aid at three times the rate of Iraqi women.

Syrians living in Mafraq were four times more likely to receive legal aid than Syrians living in Amman, as shown in Figure 12 below:

**FIGURE 12: SYRIAN REFUGEES REPORTING ACCESSING LEGAL SERVICES IN JORDAN, BY GOVERNORATE**



#### 4.2.4 Community-Based Protection

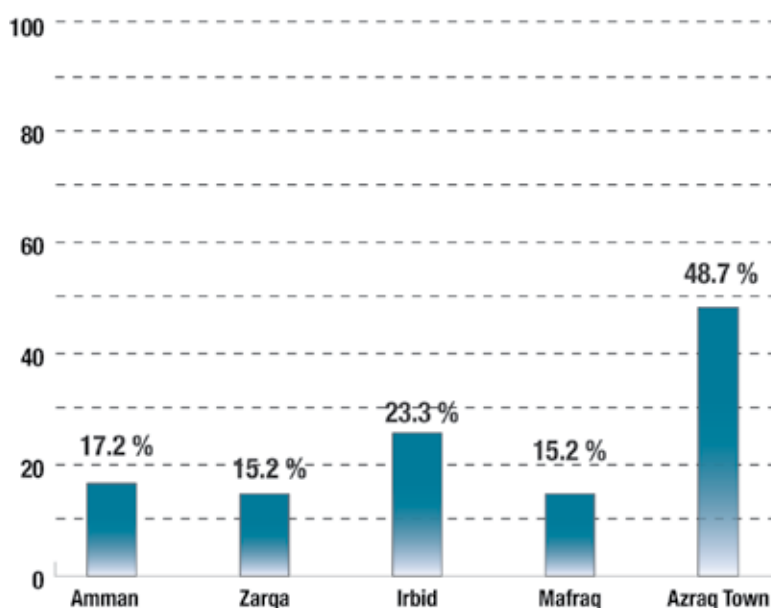
**Only 13.3% of Syrian refugee respondents reported that there was someone who did not feel safe in the house.** They were primarily identified as elderly men and women (a combined 9.1%), and men with injuries (2.4%). Focus group feedback from Syrian refugee women living in Azraq town stated that their housing conditions were particularly bad, with respondents living in Azraq town, Irbid, and Mafraq reporting high humidity that has caused asthma and an increase in allergies. Syrian women from Irbid added that elderly family members are particularly affected by their inability to leave the house. Syrian women refugees in Zarqa specifically cited that some men do not leave the house for fear that aid will be ended if they find out that there is a man in the household who could work, although these men are sick as a result of experiencing difficult work conditions. Respondents living in Irbid were the most likely to report that there was no one in their family who had difficulty leaving the house (90.6%), while respondents living in Mafraq were the most likely to say there was someone (17.9%).

**A fifth of Syrian refugee respondents reported that there are local support committees, referring to committees formed through**



**service-provision in order to communicate directly with refugee populations, in their neighborhoods.** Slightly fewer respondents reported safe play/sports areas for younger boys (19.7%), younger girls (16.3%), and both younger boys and girls (30.5%), while 18.4% said there were no such areas for either boys or girls, as shown in Figure 13 below.

**FIGURE 13: SYRIAN REFUGEES REPORTING LOCAL SUPPORT COMMITTEES IN THEIR NEIGHBORHOOD, BY GOVERNORATE**



**Iraqi refugees were slightly more likely to report that someone did not feel safe in their house** (19.6%), overwhelmingly identifying elderly women (30.2%), men with injuries (18.9%), elderly men (17.0%), women with injuries (7.5%), boys with disabilities (7.5%), men with disabilities (3.8%), and boys with injuries (3.8%). Female-headed Iraqi households were twice as likely to identify elderly women, while male-headed Iraqi households were twice as likely to identify men with disabilities and boys. Further, Iraqis living in Zarqa were twice as likely to report that elderly women did not feel safe in their homes, while Iraqis living in Amman were eight times more likely to identify men with injuries than Iraqis living in Zarqa.

**Half of Iraqi refugee respondents reported the existence of a local support committee in their neighborhood**, with higher positive response rates among male-headed households. A fourth of Iraqi refugees responded that there were safe play/sports areas in their neighborhood for both younger boys and girls, while a fifth identified these areas for both teenage boys and girls.

# DURABLE SOLUTIONS

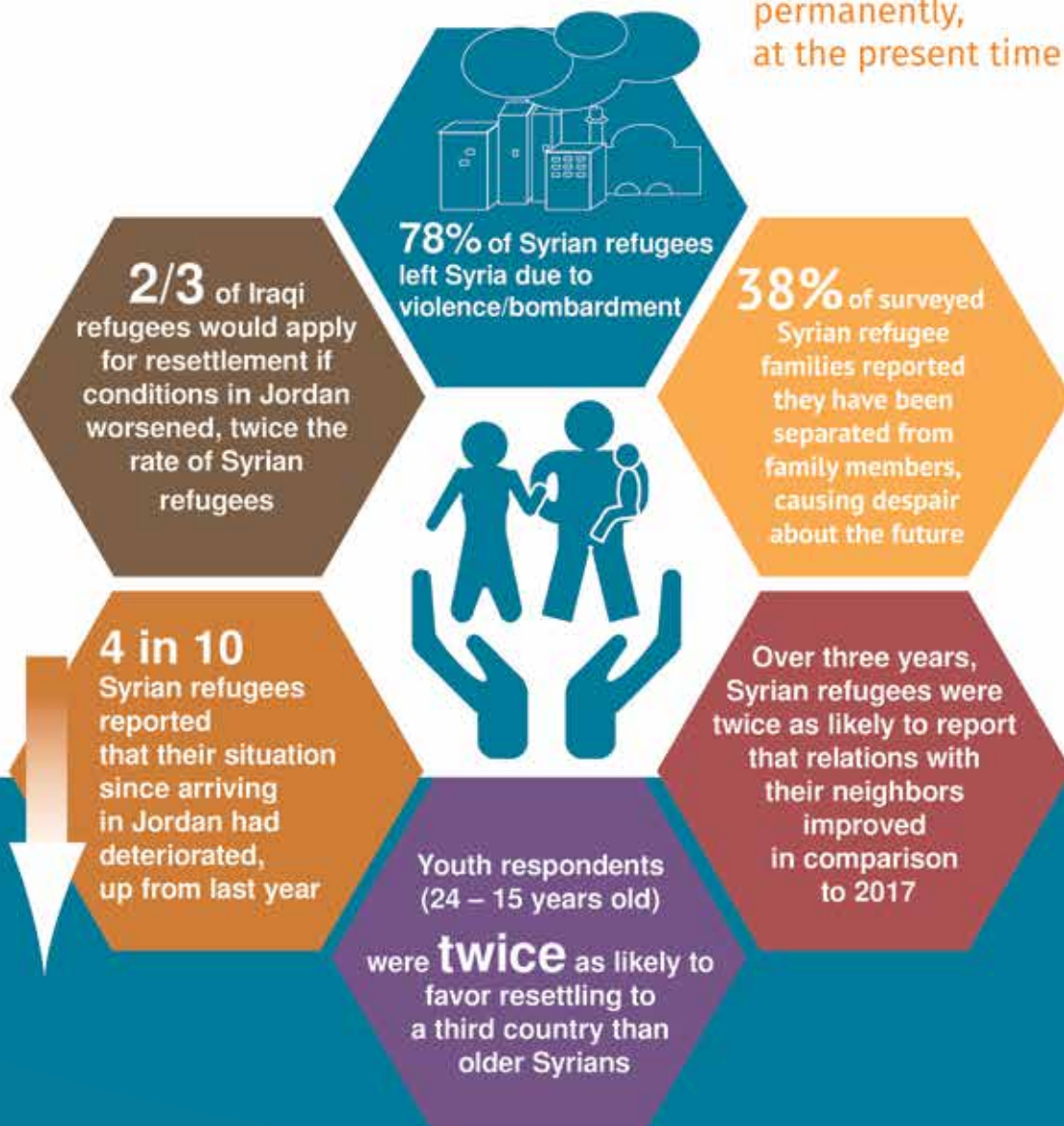
## THE FUTURE OF REFUGEES IN JORDAN

Under international law, refugees have the right to durable solutions:



But Syria remains a dangerous place and many Syria refugees in Jordan do not plan to return within a year.

Only **19%** of Syrians surveyed plan to return home permanently, at the present time



**In terms of safe play spaces for teenagers, only one in ten Syrian refugees reported that such spaces existed for teenage boys (11.8%), teenage girls (8.4%), neither gender (8.9%), and both (22.3%).** Respondents living in Amman were the most likely to cite safe spaces for teenage girls (12.0%). While only 8.8% of Syrian refugee respondents reported that there are places/organizations targeting elderly persons in their neighborhood, 27.2% reported that elderly persons access these organizations, with female-headed households reporting there were such organizations at almost twice the rate of male-headed households.

**Half of all Syrian refugees reported that there are safe spaces for families to go for play or recreation outside of the house. One in ten, however, reported that a member of their family faces verbal or physical harassment in the area around their home,** targeting boys (4.7%), adult men (3.0%), girls (2.0%), adult women (1.8%), male youth (1.1%), and female youth (0.5%). Some female refugee respondents living in Azraq town reported negative comments from landlords and neighbors when their children play in the house's courtyard, limiting children's freedom of movement around their own home. Multiple Syrian refugee respondents living in Azraq town reported that their children do not play outside for fear of physical harassment from Jordanians. The vast majority (88.5%) reported that this harassment occurs rarely or never, and primarily comes from Jordanian men (4.8%), and Jordanian children (2.9%), with the highest rates reported in Mafraq (18.8% compared with 7.9% in Azraq town).

**One-fifth (19.6%) of Iraqis reported that there are places or organizations that provide support or activities for elderly people in their neighborhoods, with 58.5% reporting that elderly persons utilized these services.** Male-headed Iraqi households were more likely both to identify these locations, and to say that they were utilized by elderly people. Iraqi refugees living in Zarqa were three times as likely to report such places, however Iraqis in Amman reported higher rates of usage.

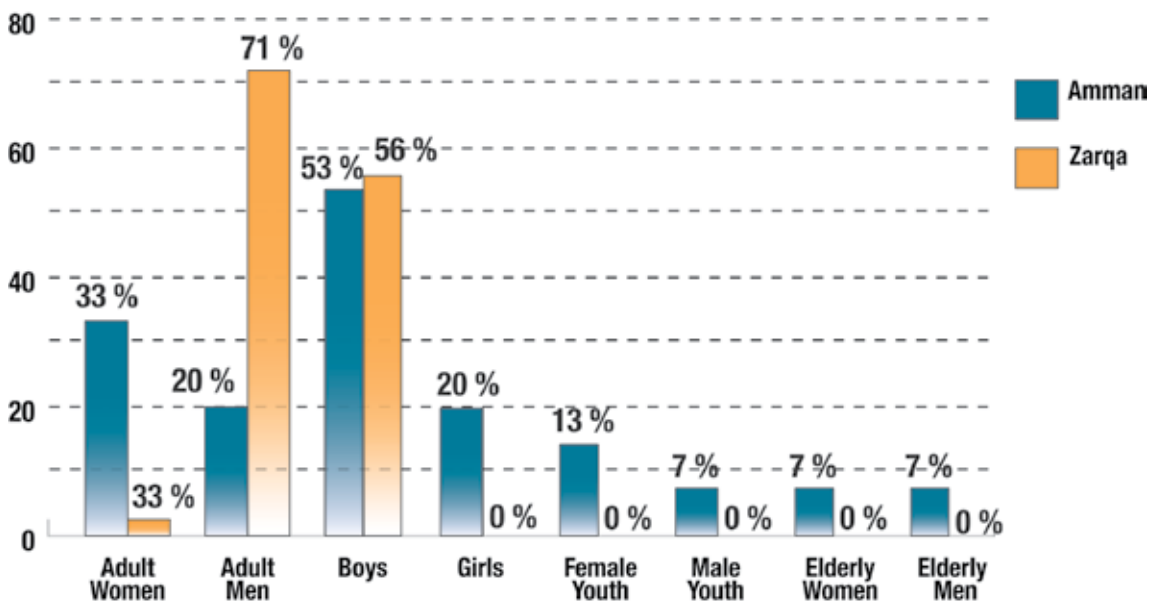
**Four in ten Iraqi refugee families reported that there are safe areas for families to go for play/recreation outside of the house (50% in Amman and 24.8% in Zarqa), with only 18.1% reporting that their family members face verbal or physical harassment in the area around their house,** overwhelmingly identifying adult men (55.1%) and boys (55.1%) as the targets of this harassment. Female Iraqi refugee respondents in focus group discussions reported that verbal harassment primarily targets their children on their way to school.

Another Iraqi refugee woman reported fearing that her children would be kidnapped on their way to school. Interestingly, female-headed households were more likely to respond that male members of their families were targeted by harassment, and male-headed households

**One in ten Syrian refugees report that a member of their family faces verbal or physical harassment in the area around their home**

were more likely to identify female members of their families. Male-headed households were almost twice as likely to report that the harassment occurred daily or weekly, while female-headed households were more likely to report that harassment occurred multiple times a day, or monthly. Rates of harassment are reported to be three times higher in Zarqa than in Amman, though Iraqi refugees living in Amman reported more members of their family are harassed, as shown in Figure 14 below:

**FIGURE 14: IRAQI REFUGEES REPORTING WHO IN THEIR FAMILY IS HARASSED, BY GOVERNORATE**



**One fifth of Syrian refugee families share their accommodation with other families**, a majority reporting (71.9%) that it provides their family with enough privacy. **A third of respondents from Mafrq share their accommodation with another family**, though **a little over half of respondents from Azraq town said they did not have enough privacy in their accommodations**, the highest of the governorates surveyed. When asked who does not have enough privacy, Syrian refugee respondents primarily identified adult men (6.0%) and adult women (4.3%).

**Likewise, 14.8% of surveyed Iraqi refugees share their accommodations with other families**, with male-headed households sharing accommodation at twice the rate of female headed households (17.5% compared to 7.8%) and refugees living in Zarqa sharing at twice the rate of those in Amman (21.1% compared to 10.5%). Of the respondents, 77.5% reported that their accommodation provides all members of their family with enough privacy, primarily identifying adult men (88.9%), adult women (55.6%), boys (55.6%), and girls

(33.3%) as those who do not have enough privacy. Female-headed households were more than four times as likely to report that their accommodation did not provide all members of their family with adequate privacy.

## 4.3 GENDER AND AGE

### 4.3.1 Women and Girls

**Two-thirds of Syrian refugee respondents have a woman of childbearing age<sup>50</sup> living in their families, however only a third reported that those women have access to family planning or reproductive healthcare, a fourth of which have used them.** Male-headed households were more likely to have women of childbearing age in their families (68.1%) in comparison to female-headed households (55.0%). Similarly, women of childbearing age living in male-headed households were more likely to have access to reproductive healthcare and to have used these services. Syrian women of childbearing age living in Zarqa were the most likely to have and use reproductive care, as shown in Table 13 below:

**TABLE 13: SYRIANS REPORTING THE PERCENTAGES OF WOMEN OF CHILDBEARING AGE IN THEIR FAMILY THAT HAVE ACCESS TO AND UTILIZE REPRODUCTIVE HEALTHCARE, BY GOVERNORATE**

Option	Have access to family planning or reproductive healthcare	Have used family planning or reproductive healthcare
Amman	25.2%	12.4%
Zarqa	40.3%	32.7%
Irbid	38.0%	31.6%
Mafraq	26.3%	24.6%
Azraq town	35.5%	25.0%
Average	32.4%	24.8%

One in ten (10.3%) of Syrian refugee respondents reported that there are pregnant women living in their families, with male-headed households twice as likely to include pregnant women. **Only 13.8% reported that pregnant women in their family have access to prenatal healthcare, with only 10% reporting they have used these services.** Interestingly, both male and female-headed households reported similar percentages of pregnant women in their families

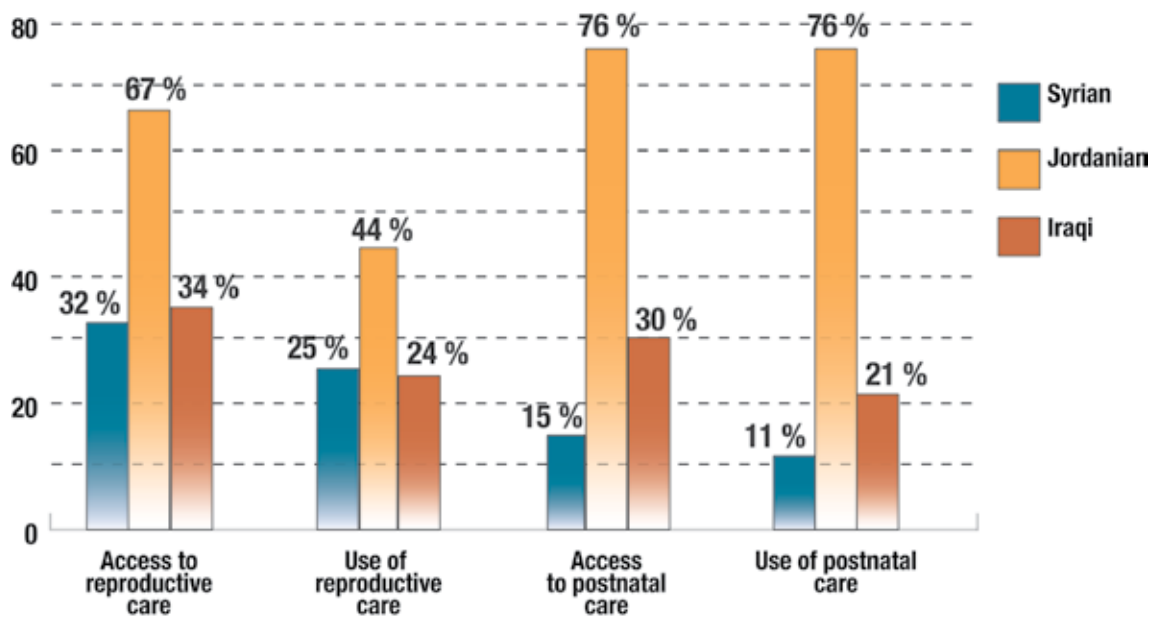
<sup>50</sup> An exact age range was not specified within the questionnaire, rather respondents self-reported whether there was someone who they considered of childbearing age within their family. Predominant literature defines this range as 20 - 35 years old.

accessing and using prenatal care. Pregnant Syrian women in Irbid reported the highest access to (19.9%) and utilization of prenatal care (17.3%), in comparison to Syrian women living in Azraq town (7.9% and 5.3%, respectively).

**Also, 14.5% of Syrian refugee families have a lactating woman living with them. Of these, 14.7% have access to postnatal healthcare, however only 10.6% reported using this healthcare.** Though male-headed households were almost three times as likely to include a lactating woman, both male and female-headed households reported at similar rates that these women had access to and used postnatal healthcare. As above, lactating Syrian women living in Irbid reported higher rates of accessing and using postnatal care, while those living in Mafraq reported the lowest rates.

Six in ten Jordanian households have a woman of childbearing age living in their family, 67.1% of which have access to family planning or reproductive healthcare, which has been used by 44.2% of these women. As shown in Figure 15 below, Jordanian respondents report rates of access and use of healthcare at twice or even three times that of Syrian and Iraqi refugees:

**FIGURE 15: WOMEN’S ACCESS AND USE OF HEALTHCARE, BY NATIONALITY**



Only 6.4% of Jordanian households have a pregnant woman living in the family, 72.0% of which had access to healthcare, which had been used by half. Also, 5.4% of Jordanian respondents reported a lactating woman in their family, 76.2% of which had access to and had utilized postnatal healthcare.

Jordanian women in Irbid were the least likely to have access to reproductive, prenatal, and postnatal healthcare or to have used it, as shown in Table 14 below:

**TABLE 14: JORDANIAN WOMEN'S ACCESS TO REPRODUCTIVE, PRENATAL, AND POSTNATAL HEALTHCARE, BY GOVERNORATE**

Type	Reproductive healthcare	Prenatal healthcare	Postnatal healthcare
Amman	60.0%	85.7%	85.7%
Zarqa	79.2%	66.7%	75.0%
Irbid	54.8%	16.7%	60.0%
Mafraq	78.2%	100.0%	80.0%
Average	67.1%	72.0%	76.2%

Of Iraqi households, 56.8% have a woman of childbearing age living in the family, 34.4% of which have access to family planning or reproductive services, and 24.0% of which have used such services. Also, 12.2% of Iraqi families have a lactating woman living in their family, 30.3% of which have access to postnatal care, and 21.2% of which have used postnatal services.

Iraqi refugee women's access to and use of healthcare was consistently higher for those living in Zarqa, as shown in Table 15 below:

**TABLE 15: IRAQI REFUGEES REPORTING WOMEN'S ACCESS AND USE OF HEALTHCARE, BY GOVERNORATE**

Option	Access to reproductive care	Use reproductive care	Access to postnatal care	Use postnatal care
Amman	15.8%	9.5%	23.5%	17.6%
Zarqa	64.4%	47.5%	37.5%	25.0%
Average	34.4%	24.0%	30.3%	21.2%

On January 24, 2018, the Government of Jordan announced that Syrian refugees would no longer receive subsidized healthcare and would now be required to pay the same amount as foreigners pay in Jordanian hospitals, with up to 80% of costs required up-front. Syrian refugees received healthcare for free between 2012 and 2014, when the policy was changed to have Syrian refugees paying the same amounts as uninsured Jordanians.<sup>51</sup>

When asked if they knew about the new **healthcare policy** introduced by the Jordanian government on January 24, 2018, 70.0% of Syrian refugees said they had. **When asked if the policy change had impacted their ability to access healthcare, half of all re-**

51 Human Rights Watch, "Jordan."

# Only 14% of pregnant women in Syrian refugee households have access to prenatal healthcare

spondents confirmed it would, saying it would increase their monthly expenses, weaken their financial capabilities, and reduce their possibilities. One Syrian female in Amman illustrated the cross-cutting effect that healthcare changes have had in relation to other predictors of psychosocial wellbeing, such as education, access to food, and financial strain:

“My daughter was recently diagnosed with diabetes, and I find it very difficult to secure insulin, which costs me 18 JOD [25.34 USD] per month, in addition to [following her] strict nutritional needs. This must be addressed in coordination with the school, which does not care about the Syrian students, especially diabetics.”  
 – Syrian female, Amman

Other Syrians reported that they are now turning to private healthcare, as it is more affordable than governmental healthcare. Feedback from focus groups confirmed that this policy change would have tangible effects on family planning: one Syrian man in Irbid reported that he paid 80 JOD (112.61 USD) for his wife’s delivery, but that the same procedure would now cost 160 JOD (225.23 USD), and 700 JOD (985.38 USD) if she needs a Cesarean section operation. Another Syrian man in Azraq town reported that some Syrian families have given birth with private doctors outside of hospitals in order to reduce the costs. This opens up a protection gap, as Jordanian authorities refuse to register births that occur outside of a hospital. A Syrian man in Zarqa said that the governmental hospital wanted to charge his family 350 JOD (492.69 USD) for delivery, while the cost in a private hospital was 280 JOD (394.15 USD).

Male-headed households reported slightly higher rates of impact due to the change in healthcare policies, while Syrian households in Irbid, in keeping with the trend seen above, had the highest reported levels of knowledge regarding the new healthcare change, as seen in Table 16 below:

**TABLE 16: SYRIAN REFUGEES’ KNOWLEDGE OF THE NEW HEALTHCARE POLICY AND ITS IMPACT ON THEIR ABILITY TO ACCESS HEALTH SERVICES, BY GOVERNORATE**

Option	Has knowledge of the healthcare changes	Has an impact on ability to access health services
Amman	54.7%	44.5%
Zarqa	80.1%	60.2%
Irbid	90.6%	47.4%
Mafraq	55.4%	49.6%
Azraq town	68.4%	57.9%
Average	70.0%	50.4%



# WOMEN & MEN

## GENDER & AGE

Displacement has transformed the family and economic life of Jordan's nearly 670,000 Syria refugees, with greater numbers of women in charge as wage-earners and decision-makers



4 in 10 Syrian refugees live in female-headed households



3 in 10 Iraqi refugees and Jordanians hosts live in female-headed households



Women are working more outside the home

Children are joining in household decisions

Men are doing a greater share of household chores

91%

of Syrian children

50%

of surveyed Jordanian children

look for work daily

1 in 5

male Syrian youth (ages 15-24) are out of school with no diploma

Children who are out of school and at work face greater protection risks (gender-based harassment, harmful labor, and drugs) and miss out education's protective framework.

DOMESTIC VIOLENCE HAS INCREASED

### EARLY MARRIAGE

11%

Syrian families have a married boy (< age 18\*)



14%

have a married girl (< age 18\*)

\*at the time of data collection

### HEALTH & WELL-BEING

Syrian refugees no longer receive subsidized healthcare

have women of childbearing age 2/3

have access to family planning/reproductive healthcare 1/3

have used those services 1/4



### 4.3.2 Changing Gender Roles Within the Family

In order to measure how gender and age roles within the family structure have changed since refugees arrived in Jordan, Syrian households were asked to rate their level of agreement with various statements on family members' growing roles in providing income, making decisions, acting violent, and performing domestic and emotional labor, and the levels of equality between male and female family members. Syrian refugee respondents rated their levels of agreement on a scale of 1 to 5, with 1 representing "completely disagree" and five representing "completely agree." Then, each result was disaggregated by length of stay in Jordan; the results are detailed in Table 17 in Annex 1.

**Syrian refugees were most likely to respond that adult women are increasingly providing the household income and working outside the home, youth are increasingly the decision-makers in the family, children are increasingly the most violent towards other family members, and adult men are increasingly facing more violence from other family members, and increasingly performing more domestic labor.** Quantitative data confirmed that Syrian women were twice as likely to report working in Jordan than in Syria, as detailed in section 4.4.5 below. **These results indicate that Syrian women are playing roles traditionally performed by men, and that youth are also newly playing roles traditionally played by parents. Further, Syrian refugee families believe that men and women are less equal since arriving in Jordan.**

Focus group feedback confirmed that many Syrian women are experiencing increased domestic violence since the beginning of the refugee crisis. Syrian females living in Azraq town confirmed that family roles have changed dramatically, creating unhealthy dynamics, while Syrian women living in Zarqa and Amman reported that domestic violence they faced before the crisis had increased. Another Syrian woman from Zarqa demonstrated how the crisis has increased her vulnerability to domestic violence:

**“I married a Jordanian when I was 13 years old, far before the [Syrian refugee] crisis. I used to flee to my family in Syria every week because of the severe beatings, and I have six children with him. When the crisis started, I could no longer escape as I had before, and the problems began to escalate. He left me and the boys to marry a Jordanian woman, and he is in a relationship with another Palestinian woman that I used to trust.”**  
– Syrian woman, Zarqa

Syrian women from Amman further confirmed that they are facing more violence from their male family members (brothers, fathers, and husbands) due to psychological stress on Syrian refugee families. One Syrian refugee woman living in Amman highlighted the cyclical impact of changing gender roles within her family, illustrating how psychosocial distress on the parental level can negatively impact refugee children:

“My psychological illness affected my relationship with my husband and my children. I separated from my husband and hit my son daily, who suffers from [problems with] urination. I have been treated for some time. I have been taking medications for my psychological illness that made me sleepy all the time. The mental health treatment helped me feel more comfortable and at least I did not hit my son in that period, but the treatment ended after two months. I hope to get support in this regard and reassess my psychological condition.”  
– Syrian female, Amman

Notably, Syrian men reported in focus groups that there is not a phenomenon of increased domestic violence, against neither Syrian women, girls, men, nor boys. Only Syrian refugee men in Zarqa reported that heads of household increasingly take out their anger on their wives or children, due to economic pressure.

**Analysis of Jordanian citizens’ responses shows that men are similarly taking up more roles within the family that were traditionally held by women such as caring for children, and that women were more likely to be working outside the home, typically a male responsibility. Both are considered to be important indicators of greater gender equality, as roles within the family are less gender-specific. However, children and youth are also increasingly performing roles previously held by adults, including decision-making, and importantly, performing domestic labor and providing income. Like Syrian refugees, Jordanians were more likely to state that adult men and women have become less equal in the last five to eight years.**

### 4.3.3 Children

**More than one-fourth (27.3%) of Syrian refugee families have school-aged children that are currently not attending school, 57% of them boys and 43% girls.** This data is in line with the most recent external statistics, which show that 31% of Syrian refugee school-aged children were out of school at the end of 2017.<sup>52</sup> Focus

52 No Lost Generation, *We Made a Promise: Ensuring Learning Pathways and Protection for Syrian Children and Youth*, report (April 2018): 4, accessed June 11, 2018, [https://reliefweb.int/sites/reliefweb.int/files/resources/Brussels conference education report.compressed.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/Brussels%20conference%20education%20report.compressed.pdf).

**27%**  
**of Syrian**  
**refugee**  
**families have**  
**school-aged**  
**children that**  
**are currently**  
**not attending**  
**school**

group feedback with Syrian refugee women elucidated the correlation between increased financial impact and children's educational attainment. One Syrian refugee woman living in Amman told the story of a single Syrian mother who works in the agricultural sector, laboring between 7 am and 4 pm for only 7 JOD (9.83 USD), who took two of her children out of school to help her on the farm. Another Syrian refugee woman living in Azraq town also reported having a student who was not currently attending school because the/she had been absent too many times, after skipping class a few times to help this/her mother on the farm. Some Syrian refugee women in Irbid mentioned that moving frequently from one place to another affected their children's psychology and motivation to continue school. Difficulties in getting to school have caused their children to drop out, some said, while another reported that her son dropped out to support her after his father returned to the camp, showing the impact of family separation on children's education in the long-term.

**“The secondary level is very expensive for students. My daughter is a tawjihi [last year in high school] student in high school and I need to buy modules, and compulsory manuals to help her in her studies, in addition to the seating card fees<sup>53</sup> and the price of the expensive book—I cannot handle all these expenses, and at the same time I don't want her to quit the school!”**  
— Syrian refugee woman, Azraq town

However, multiple Syrian refugee respondents additionally reported that the conditional cash received from UNICEF—totaling 20 JOD (28.15 USD) per student—has helped offset these costs. Another Syrian refugee woman from Irbid demonstrated how some children are balancing the need to support their families while also studying, increasing the likelihood of their exploitation:

**“My 16-year-old son was employed and exploited by his employer. He said he worked all the time without an hour's rest. At the end of the day, he earned only two dinars and started working at a brick factory, but he is still subjected to pressure to reconcile his studies and work.”**  
—Syrian refugee female, Irbid

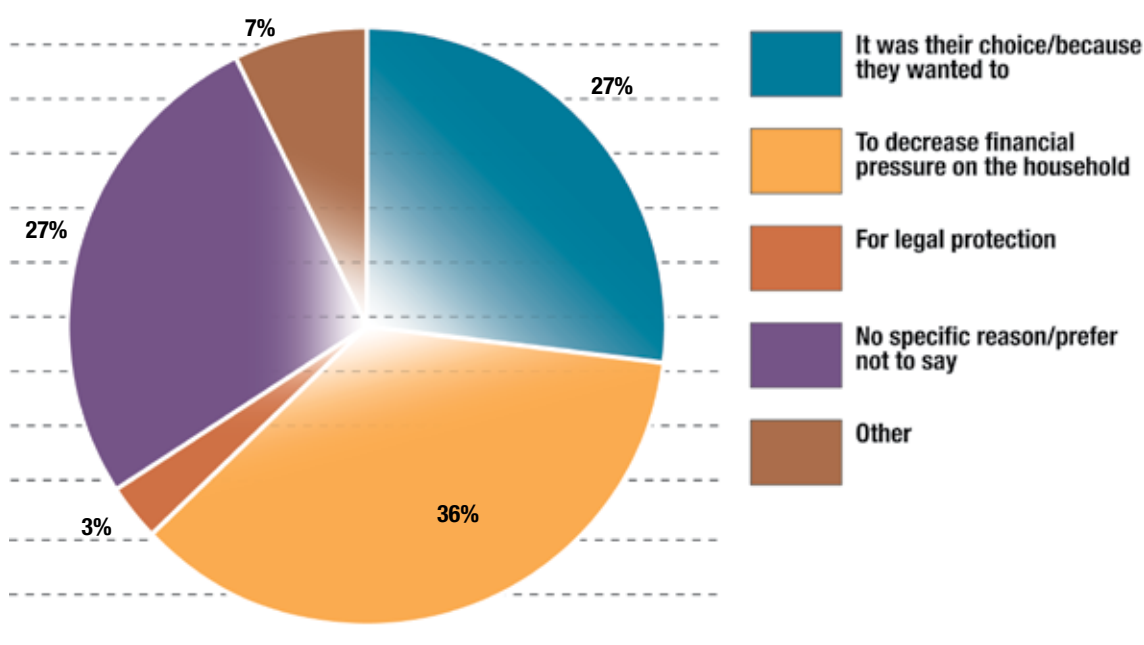
53 “Seating cards” refers to the official documents issued by the Jordanian Ministry of Education to secondary students to participate in the annual “tawjihi” examinations.

Petra, “التربية: بطاقات جلوس التوجيهي 14 الحالي”, Petra Jordan News Agency, December 5, 2017, [http://www.petra.gov.jo/Public\\_News/Nws\\_NewsDetails.aspx?Site\\_Id=1&lang=1&NewsID=330351&CatID=12&Type=Home&GType=1](http://www.petra.gov.jo/Public_News/Nws_NewsDetails.aspx?Site_Id=1&lang=1&NewsID=330351&CatID=12&Type=Home&GType=1).

Syrian refugees living in Irbid were the most likely to report one or more school-aged children out of school (24.4%), while respondents from Azraq town were the least likely to do so (7.9%). By comparison, 7.7% of Jordanians reported that they have school-aged children out of school, with slightly higher response rates in Mafraq, while 8.1% of Iraqi refugees reported school-aged children out of school.

**When asked whether there were any married children (under the age of 18) in their family, 5.4% of Syrian refugee families reported married boys in their family, while 5.9% reported married girls. Most said they had used child marriage as a way to decrease financial burdens, as shown in Figure 16 below:**

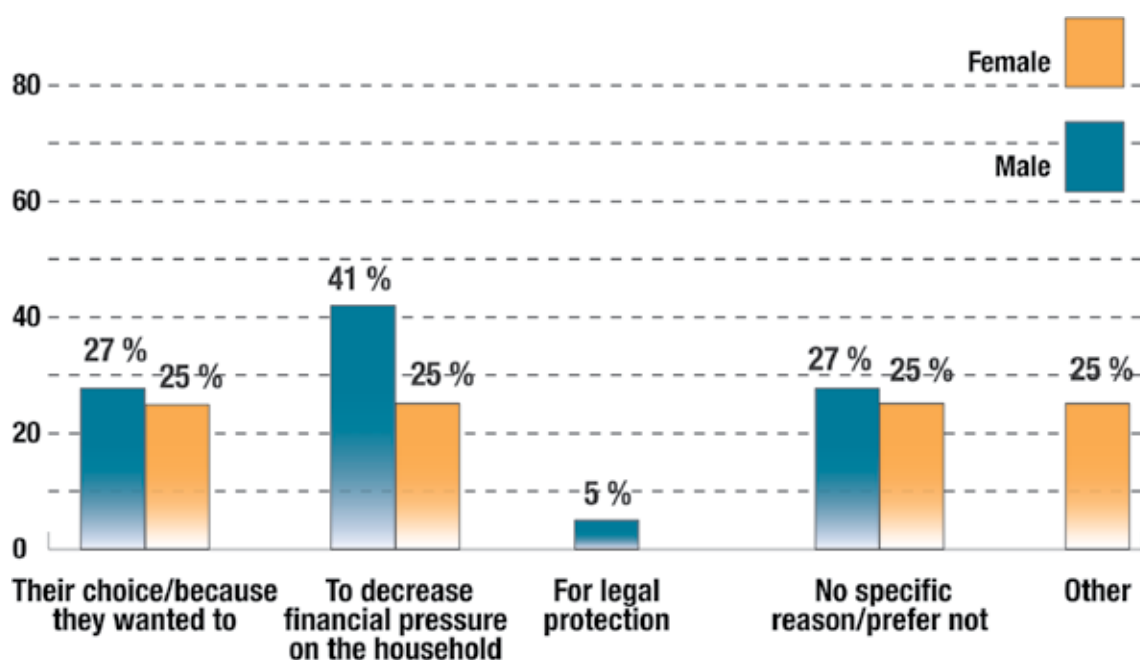
**FIGURE 16: SYRIAN REFUGEES REPORTING THE REASONS FOR THEIR CHILD’S MARRIAGE**



**Respondents living in Mafraq reported the highest rates of child marriage, with 11.2% reporting a married boy in the family, and 8.0% reporting a married girl in the family, primarily indicating that their child is married because he/she desired it, as shown in Table 18 in Annex 1.**

Male-headed Syrian households were twice as likely to report marrying a daughter to decrease financial burden on the family than were female-headed households, as shown in Figure 17 below:

**FIGURE 17: SYRIAN REFUGEES REPORTING THE REASONS FOR THEIR CHILD’S MARRIAGE, BY GENDER OF THE HEAD OF HOUSEHOLD**



Irrespective of financial motivations, Syrian females stated that many married their daughters to Jordanian men in the beginning of the crisis, but that this trend is now changing:

“At the beginning of the crisis, many families accepted marriages to Jordanians for their daughters, but now settled families outside the camps prefer to educate girls until the 10th grade rather than marry them to a Jordanian, and if a Syrian man is proposing marriage they will accept, no matter how old their daughter is.”  
 – Syrian female, Amman

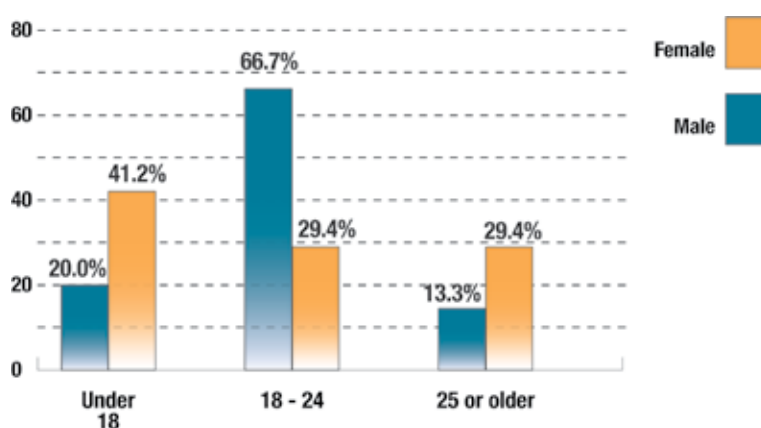
Less than one percent (0.8%) of Jordanian respondents reported having a married boy under the age of 18 in their family, while 1.3% reported married girls, with no reported Jordanian children married in Irbid. Two-thirds of Jordanians reported their child married to decrease financial pressure on the household, while one-third gave no specific reason.

Only three Iraqi refugee respondents reported that they had a child under the age of 18 that was married (1.1%), and did not provide a reason why.

Of those Syrian children that are married, 91.7% are married to other Syrians, while 6.3% are married to Jordanians, with children married in female-headed households more likely to marry Jordanians or spouses of other nationalities. Syrians from Irbid were most likely to marry a Jordanian spouse.

**Half of all married Syrian children’s spouses were between the ages of 18 and 24 at the time of their marriage, while 27.7% were married to other children under the age of 18.** A fifth (19.1%) of married Syrian children’s spouses were over the age of 25 at the time of their marriage. Two-thirds of children married in male-headed households were married to young adults between the ages of 18 and 24, while children in female-headed households were more likely to marry other children or adults over the age of 25, as shown in Figure 18 below:

**FIGURE 18: SYRIAN REFUGEES REPORTING THE AGE OF CHILD’S SPOUSE, BY GENDER OF THE HEAD OF HOUSEHOLD**



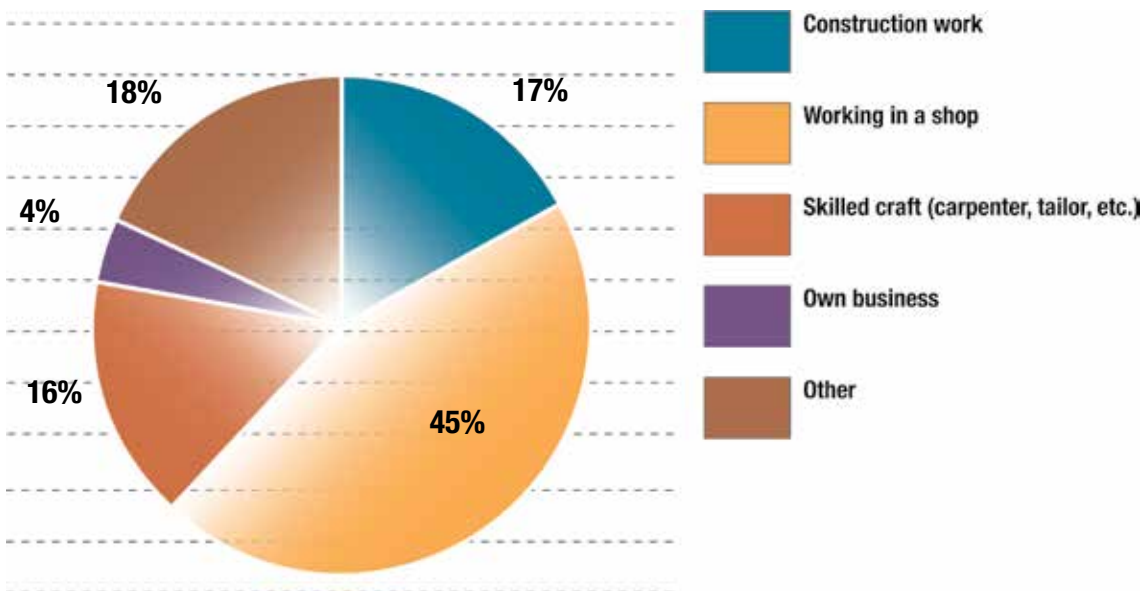
The only governorates where Syrian children married adults 25 or older were Amman and Mafraq, while all of the Syrian children married who are living in Irbid married a young adult between the ages of 18 and 24.

**An important child protection risk, 7.9% of Syrian refugee families report that their children are working daily or occasionally, a figure only slightly higher than the 6.4% of Syrian refugee children reported working in 2014. Syrian children are primarily working in shops,** as shown in Figure 19 below:



Youth playing volleyball in a heated match at the CARE Community Center, where another group awaits to play the winners. Nancy Farese/CARE

**FIGURE 19: SYRIAN REFUGEES REPORTING THE SECTORS IN WHICH THEIR CHILDREN WORK**



The highest reported rates of child labor were in Azraq town, with a fourth of respondents reporting that their child worked occasionally or daily.

Only 2.8% of respondents reported that their child worked in Syria, representing an almost threefold increase of child labor



**in Jordan.** When asked whether their child was looking for work, a staggering **90.9% of respondents reported their child was looking for work everyday**, primarily in shops and the construction sector, while only 1.3% reported their child was not looking for work. Syrian refugee respondents from male-headed households were three times as likely to report their child is looking for work in the construction sector, while respondents from female-headed households were almost twice as likely to report that their children were looking for work in a shop.

No Jordanians surveyed reported that there are children under the age of 18 working in their families (although it is known that child labor occurs in Jordan). Only 1.8% of Jordanians reported that their child is working daily or occasionally, while 49.5% reported that their child was currently looking for a job. Jordanians from Irbid were the most likely to report that their child was looking for a job.

Only one Iraqi refugee reported that a child under the age of 18 was working, in the construction sector, while three respondents reported that their children worked in Iraq, in a shop, in someone’s home, and making food. Similarly, 35.1% of Iraqi respondents reported that their child was looking for a job, primarily for work in a shop, a skilled craft, or making food and selling it. Iraqi respondents living in Zarqa were almost twice as likely to report their child is looking for a job (45.0% compared to 28.4% in Amman). Those in Zarqa were also much more likely to report their child is looking for work in a shop, while respondents living in Amman were more likely to report their child is looking for work making food or using a skilled craft.

### 4.3.4 Youth

**One-fifth of Syrian male refugee youth, aged 15 to 24 years old, are not currently enrolled in secondary or higher education and have not yet graduated, in addition to another 15.8% of female Syrian youth out of school.** Syrian youth living in Amman were the most likely to be out of school, as shown in Table 17 below:

**TABLE 17: SYRIAN REFUGEES REPORTING YOUTH AGES 15 - 24 OUT OF SCHOOL, BY GOVERNORATE**

Governorate	Amman	Zarqa	Irbid	Mafraq	Azraq town
Male	34.7%	16.6%	17.6%	24.0%	11.8%
Female	23.7%	12.8%	16.9%	15.7%	9.2%

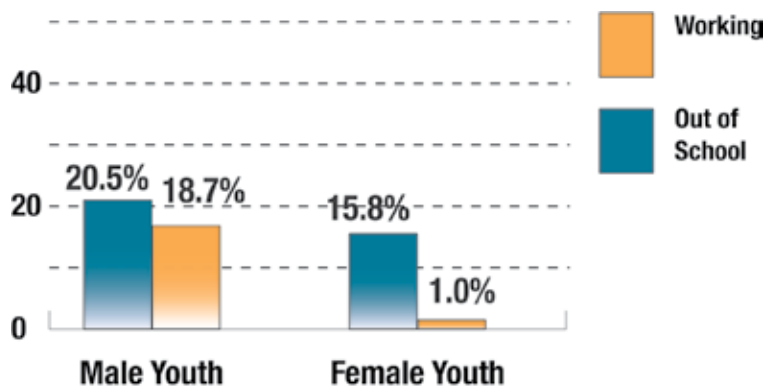
**Among Jordanians, 8.5% of male youth and 7.2% of female youth are out of school, while 8.9% of Iraqi male youth and 6.9% of female youth are reported out of school.** Only 2.7% of Iraqi male youth living in Zarqa were not in school, while 23.5% of Iraqi youth living in Amman were.

A small minority (2%) of male youth living in Syrian households are married, as are 4.2% of female Syrian youth. Only 4.1% of married Syrian refugee youth had Jordanian spouses; the rest reported marrying Syrians. Syrian youth in female-headed households were more likely to marry Jordanians and spouses of other nationalities than those in male-headed households. Syrian youth living in Irbid only reported marrying Syrian spouses, while youth living in Azraq town were the most likely to marry Jordanian spouses.

Only one Jordanian male youth and four Jordanian female youth were reported married, with 77.8% reporting marrying for love or because they wanted to get married. Otherwise, 20% reported marrying a Syrian spouse, and they were only from male-headed households. Only one Iraqi male youth, and two Iraqi female youth were reported as married, all of which cited that their marriages were for love or at their own behest. Interestingly, all married Iraqi youth married Syrian spouses.

**Among respondents, 18.7% of Syrian male youth were reported working**, almost the same percentage of male youth not currently in school, however the 1% of Syrian female youth reported working was substantially lower than the percentages of Syrian female youth out of school. This suggests that, **while Syrian male youth are dropping out of school to work, Syrian female youth are not**, as shown in Figure 20 below:

**FIGURE 20: PERCENTAGES OF SYRIAN YOUTH OUT OF SCHOOL AND WORKING, BY GENDER**



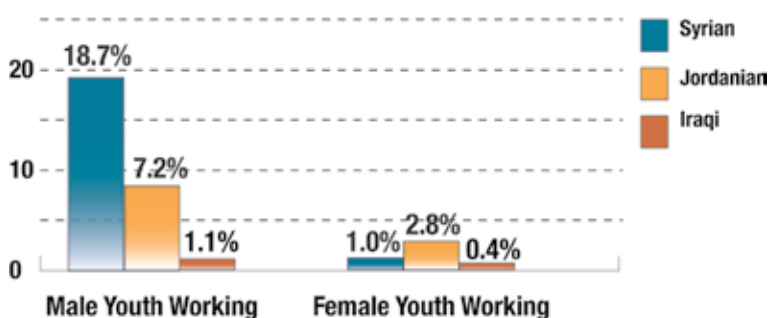
Syrian youth are primarily working in construction work (38.7%) and in shops (37.8%). Syrian youth in Azraq town were the most likely to be working in a skilled craft, while Syrian youth living in Amman were the most likely to work in a shop. Only 16% of Syrian youth were reported working occasionally or daily in Syria, half of which worked in construction. Twice as many working Syrian youth are looking for work (36.2%), primarily in a shop (47.6%), construction work (29.0%), and as a skilled craftsperson (15.9%).

Youth living in Mafraq were the most likely to report looking for work (40%), while youth in Azraq town were the least likely to be looking for work (22.6%). Syrian youth in male-headed households were more likely to report working in construction in Syria than in other sectors.

**Among Jordanians, 7.2% of male youth and 2.8% of female youth reported working, primarily in shops and other sectors,** including in the municipal government, the army, in factories, and as taxi drivers. Almost all (99.5%) of Jordanian youth reported looking for work occasionally or daily, primarily in construction (23.1%), in shops (23.1%), or in other sectors, primarily in the public sector. Jordanian youth living in male-headed households were the only group to report working in their own business or a home-based business.

**A small percentage (1.5%) of Iraqi youth were reported working, a smaller proportion than youth from any other nationality,** and much lower than the percentages of Iraqi youth who had previously worked in Iraq (12.4%). Iraqi refugees living in Amman were much more likely to report working in Iraq in comparison to Iraqi refugees living in Zarqa.

**FIGURE 21: PERCENTAGES OF MALE AND FEMALE YOUTH WORKING, BY NATIONALITY**

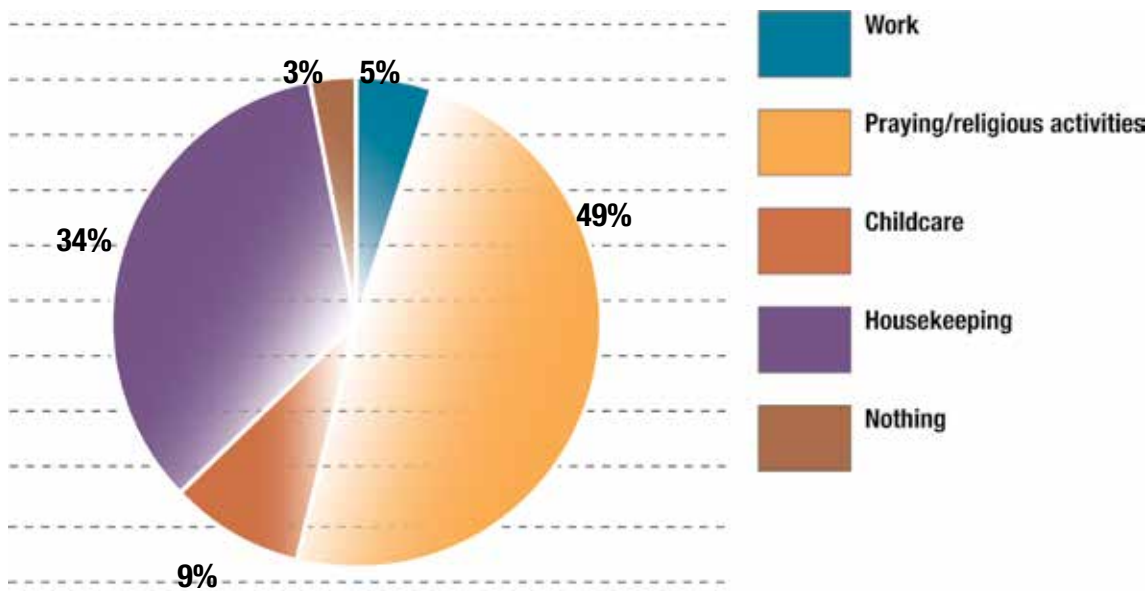


All working Iraqi youth reported working in a shop and 7.7% of Iraqi youth are currently looking for a job. This could be due to the much lower levels of Syrian youth in higher education (only 28.0% of Syrian refugee respondents reported that youth between the ages of 15 to 24 were attending school or university, while 58% of Jordanian youth are and 73.7% of Iraqi youth are).

### 4.3.5 Elderly

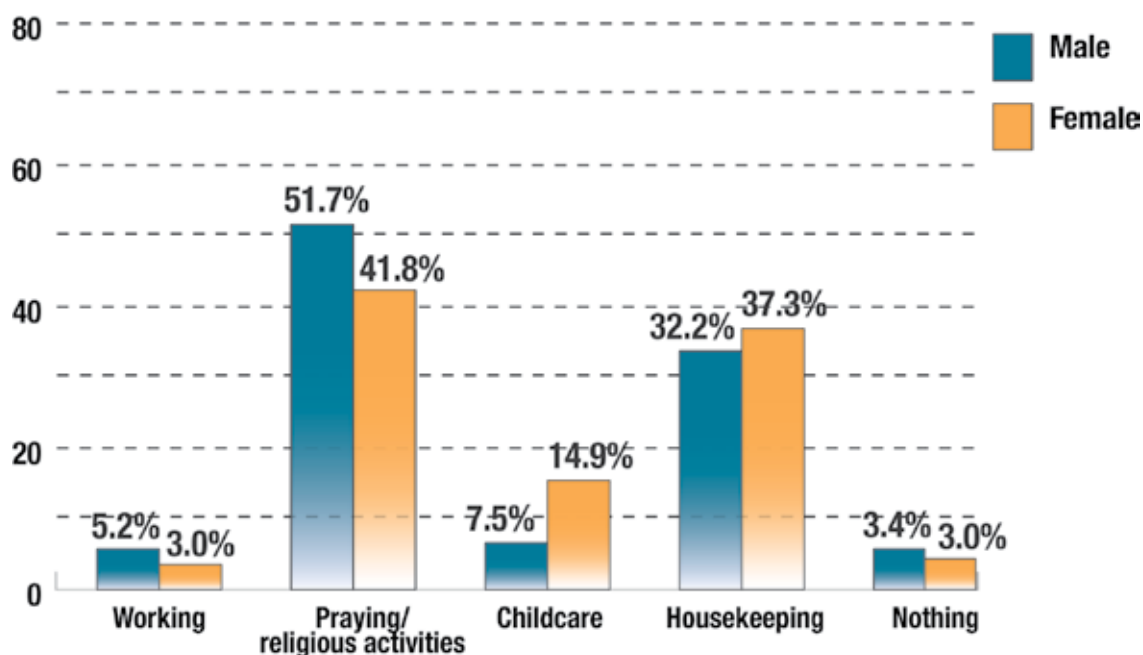
When asked if elderly people aged 60 or above in their family receive any special services, only 4.5% of Syrian refugee respondents replied that they did, while 11.7% reported that they did not, and 83.8% marked the question not applicable. No respondents from Azraq town reported that elderly members of their family receive special services. Services reported primarily included medical services, medical equipment, and medication. **Half of Syrian refugee respondents reported that elderly people in their family spend their time praying or engaging in religious activities**, as shown in Figure 22 below:

**FIGURE 22: SYRIAN REFUGEES REPORTING HOW ELDERLY FAMILY MEMBERS SPEND THEIR TIME**



**Notably, respondents in male-headed households were more likely to report that elderly family members spent their day engaging in religious activities, while respondents from female-headed households were twice as likely to report that elderly family members spent their time on childcare**, as shown in Figure 23 below:

**FIGURE 23: SYRIAN REFUGEES REPORTING HOW ELDERLY FAMILY MEMBERS SPEND THEIR TIME, BY GENDER OF THE HEAD OF HOUSEHOLD**

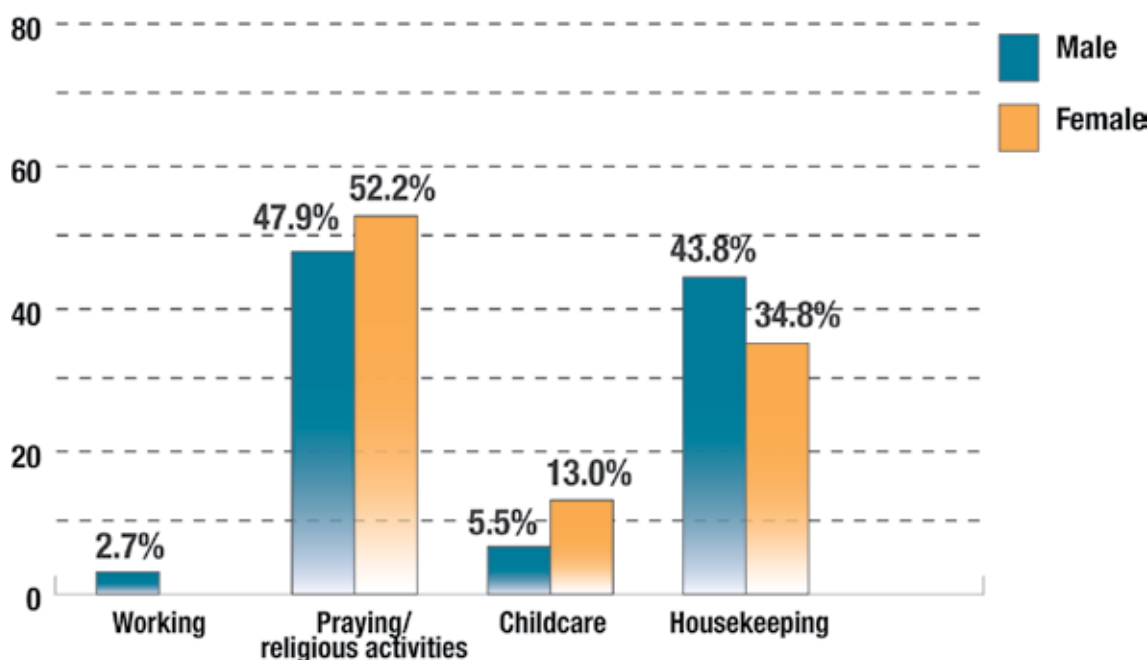


In addition, 8.6% of Syrian refugee households' income is partially provided by elderly members of the family, primarily gained from informal work (16%), formal work (8.4%), assistance from local and international organizations (7.1%), and their own businesses (1.7%).

**None of the Syrian respondents living in Amman reported that elderly members of their family spend their time working**, while respondents from Azraq town were the most likely to report elderly members of their family spending their time working (14.3%). One-third (33%) of respondents living in Azraq town and 35% of respondents living in Irbid reported that elderly members of their family gain their income from informal work. Respondents from Azraq town were the only ones to report that elderly members of their family contributed to income from savings and remittances, and that none of this income came from assistance from international organizations.

**Only 5.2% of Jordanian respondents reported that elderly family members receive special services, primarily medical assistance.** Jordanians from Mafraq were the most likely to report that elderly family members received specialized services. Half of all Jordanians reported that elderly people in their family spend their time engaging in religious activities, while 41.7% reported that elderly family members spend their time on housekeeping. Elderly family members were more likely to spend their time caring for children, as shown in Figure 24 below:

**FIGURE 24: JORDANIANS REPORTING HOW ELDERLY FAMILY MEMBERS SPEND THEIR TIME, BY GENDER OF THE HEAD OF HOUSEHOLD**



Jordanians from Zarqa were three times as likely to report that elderly family members spend their time on childcare, while respondents from Irbid were the most likely to report that elderly Jordanians spend their time on housekeeping.

**Seventeen percent of Jordanian households reported that elderly family members contribute to their household income,** primarily from formal work (35.1%), other sources (17.5%), and informal work (12.4%). Respondents from Irbid were twice as likely to report that elderly people contributed to their household income through both formal and informal work. Elderly people living in female-headed households were more likely to gain their income from formal work (48.0% compared to 30.6% in male-headed households), while elderly members of male-headed households were more likely to gain their income from informal work (13.9% compared to 8.0% of female-headed households).

**Only 1.5% of Iraqi refugee respondents reported that elderly family members receive special services based on their age.** No Iraqi refugee households reported that elderly family members worked, and only 1.1% reported that they contributed to the monthly household income. When asked how elderly family members spend their time, Iraqi respondents from female-headed households were more likely to report on childcare (14.3% compared with 8.8% in male-headed households), and housekeeping (28.6% compared with 14.7% of male-headed households). Nine in ten Iraqi refugee respondents from Zarqa reported that elderly family members spend their time engaging in religious activities.

### 4.3.6 People with Disabilities

In focus groups with Syrian refugees, participants consistently reported that people with disabilities, including learning disabilities, are another vulnerable group. Particularly, **Syrian refugees expressed worries about covering the ongoing health costs for people with disabilities in their families**, saying they cannot afford the doctor's visits, medical tests, or ongoing treatment. A Syrian woman living in Irbid reported that her child with disability is particularly isolated, as they cannot freely interact with their peers in the classroom, or out on the streets, due to their disability.

## 4.4 DURABLE SOLUTIONS

In October 2017, UNHCR Jordan held its first meeting of the Durable Solutions Technical Working Group, aiming to define policy, programmatic, and strategic directions to pursue durable solutions for Syrian refugees in Jordan, including resettlement in a third country, voluntary return to Syria, and protection and assistance within host countries.<sup>54</sup> In terms of voluntary return, UNHCR reports that between January 1, 2016 and May 31, 2018, 16,789 Syrian refugees living in Jordan spontaneously returned to Syria.<sup>55</sup> Meanwhile, the UNHCR March 2018 Intention Survey found that only 6% of surveyed Syrian refugees (both camp and non-camp refugees) intended to return to Syrian within the coming year, while 86% reported they had no intention to return.<sup>56</sup> Since the beginning of the crisis in 2011, UNHCR reports that 128,209 Syrian refugees have been formally resettled worldwide,<sup>57</sup> representing less than 1% of the almost 13 million Syrians that have been displaced as part of the crisis.<sup>58</sup> Finally, though UNHCR counts 666,590 registered Syrian refugees in Jordan, the Jordanian government estimates the total number to be closer to 1.3 million.<sup>59</sup>

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54 UNHCR Jordan, *Update: Durable Solutions for Syrian Refugees*, October 8, 2017, <https://data2.unhcr.org/ar/documents/download/60201>.

55 UNHCR Jordan, *Returns of Syrian Refugees in Jordan – Analysis Dashboard*, PDF, May 31, 2018.

56 UNHCR Jordan, *Intention Survey Overview – Jordan – March 2018*, PDF, <https://data2.unhcr.org/en/documents/details/63317>.

57 UNHCR, *Population Statistics*, accessed June 24, 2018, <http://popstats.unhcr.org/en/resettlement>.

58 Phillip Connor, "Most displaced Syrians are in the Middle East, and about a million are in Europe," Pew Research Center, January 29, 2018, <http://www.pewresearch.org/fact-tank/2018/01/29/where-displaced-syrians-have-resettled/>.

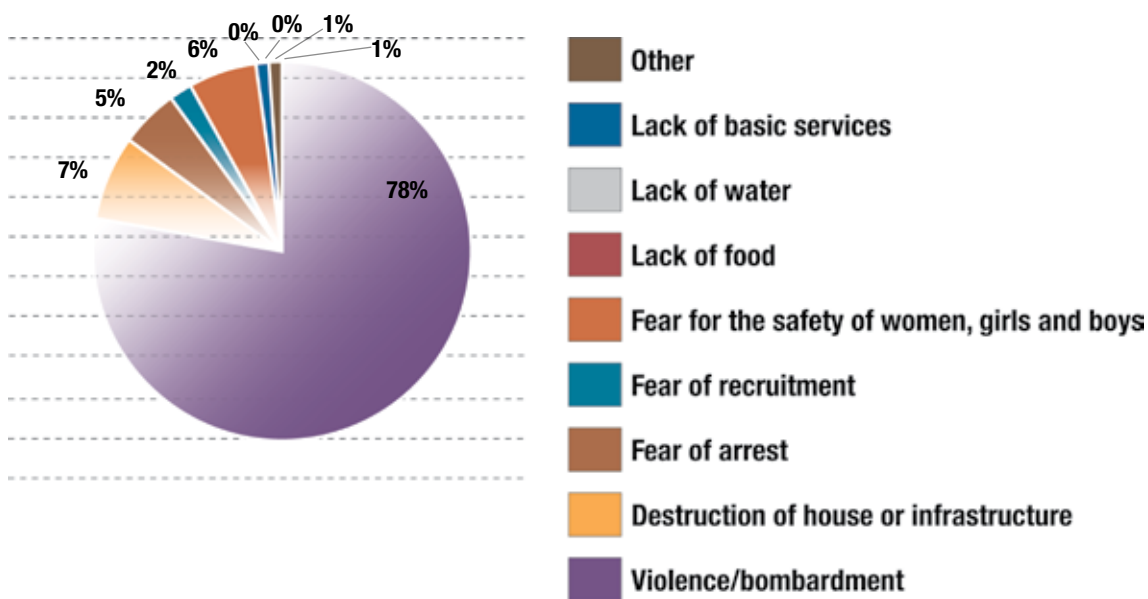
59 UNHCR Jordan, *External Statistical Report on UNHCR Registered Syrians as of 15 June 2018*. Mohammad Ghazal, "Syrian refugee population."

### 4.4.1 Area of Origin & Reasons for Leaving

More than half of all Syrian refugee respondents are from Dara'a and Homs, consistent with data from previous years, as shown in **Table 19 in Annex 1**.

Syrian respondents were most likely to cite leaving Syria due to **violence and bombardment (77.6%)**, **destruction of their house or home (7.5%)**, **fear for the safety of women, girls, and boys (6.2%)**, and **fear of arrest (4.9%)**, as shown in Figure 25 below:

**FIGURE 25: SYRIAN REFUGEES REPORTING THE REASONS WHY THEY LEFT SYRIA**



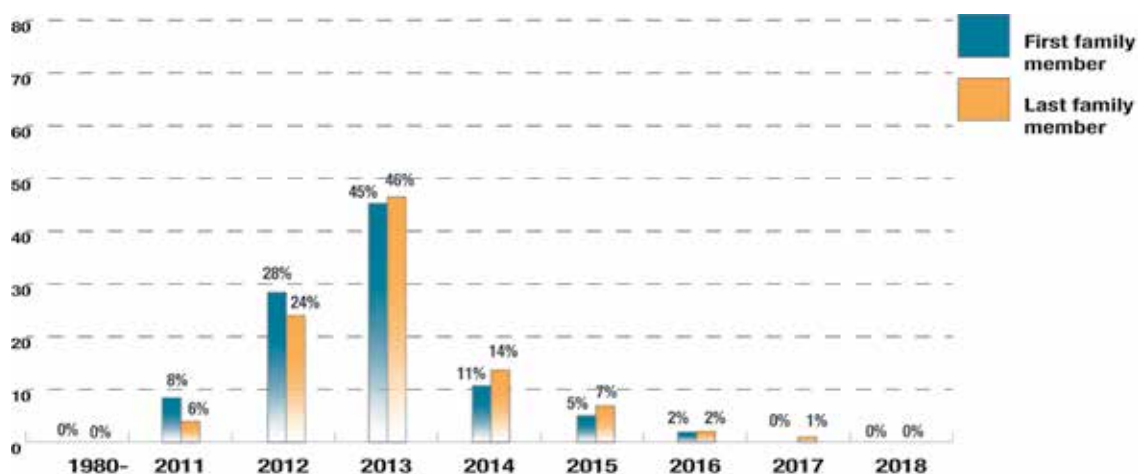
Iraqi refugees' reasons for leaving Iraq were more varied; however, the most common reasons stated include violence/bombardment (44%) and fear of arrest (21%).

### 4.4.2 Settlement, Migration, and Return

The majority of surveyed Syrian refugee households have had at least one family member living in Jordan for the last five years, as shown in Figure 26 below:



**FIGURE 26: SYRIAN REFUGEES' YEAR OF ARRIVAL IN JORDAN, BY FAMILY MEMBER**

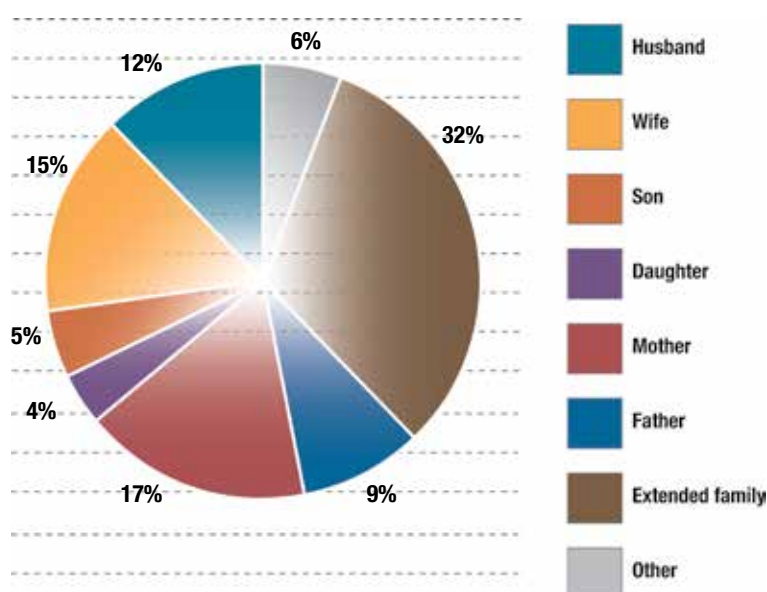


The sharp drop observed in Syrian refugees' arrivals to Jordan after 2013 can be partially attributed to the Government of Jordan's gradual closures of the borders.

Interestingly, two-thirds of surveyed Iraqi refugees reported their first family member arrived in Jordan in 2014 or after, while 28.8% arrived between 2003 and 2013.

Thirty-eight percent of surveyed Syrian refugee families reported that they are living separately from family members, primarily from extended family members and spouses, as shown in Figure 27 below:

**FIGURE 27: SYRIANS REPORTING FROM WHICH FAMILY MEMBERS THEY ARE SEPARATED**



Multiple Syrian refugee women reported in focus groups that their husbands had left to live in Za'atari and Azraq camps. As shown in Table 20 below, Syrian refugees who have been in Jordan for one to two years were more likely to be separated from immediate family members at the time of the survey, while those that arrived in Jordan between 2011 and 2013 were more likely to be separated from extended family members:

**TABLE 20: SYRIAN REFUGEES REPORTING FROM WHICH FAMILY MEMBERS THEY ARE SEPARATED, BY LENGTH OF STAY IN JORDAN**

Year	1 – 2 years (2018 – 2017)	3 – 5 years (2016 – 2014)	6 – 8 years (2013 – 2011)	Average
Husband	25.0%	10.0%	13.3%	11.7%
Wife	16.7%	17.6%	10.5%	15.0%
Son(s)	8.3%	3.8%	7.0%	5.1%
Daughter(s)	8.3%	5.4%	2.8%	4.6%
Mother	8.3%	18.0%	15.4%	16.8%
Father	-	9.6%	8.4%	8.9%
Extended family members	25.0%	30.5%	35.0%	32.0%
Other	8.3%	5.0%	7.7%	6.1%

One-fourth of female-headed households reported being separated from a husband, while one-third of male-headed households reported being separated from a mother (19.6%) or a father (12.4%), indicating that male-headed households are typically led by a non-parent.

**TABLE 21: SYRIAN REFUGEES REPORTING FROM WHICH FAMILY MEMBERS THEY ARE SEPARATED, BY GENDER AND AGE<sup>1</sup>**

Year	Male	Female	Average	Youth (15 – 24 years)	Adult (25 – 59 years)	Elderly (60 years and older)	Average
Husband	2.1%	16.9%	11.7%	3.8%	13.9%	-	11.7%
Wife	22.1%	11.0%	15.0%	17.3%	14.6%	15.4%	15.0%
Son(s)	4.3%	5.5%	5.1%	-	4.1%	26.9%	5.1%
Daughter(s)	4.3%	4.7%	4.6%	-	4.7%	11.5%	4.6%
Mother	17.1%	16.5%	16.8%	13.5%	18.7%	-	16.8%
Father	12.1%	7.1%	8.9%	11.5%	9.2%	-	8.9%
Extended family members	32.1%	31.9%	32.0%	46.2%	29.1%	38.5%	32.0%
Other	5.7%	6.3%	6.1%	7.7%	5.7%	7.7%	6.1%

Syrian focus group respondents highlighted the impact on their sense of desperation regarding the future of separation from family members. Syrian female refugees living in Amman said during focus groups that they aspire to have every member of their family reunited in the same country:

**“We cannot adapt to this situation or the fact that our families are scattered all over the world. We do hear bad news about our relatives in Syria, and in many cases men have left their wives and kids in the host community and gone back to Za’atari Camp. That is why there has been a lot of divorce over the last few months, as women cannot go back to the camps and have kids with difficult diseases, such as hepatitis.” – Syrian female, Amman**

Generally speaking, families or family members return to the camps when they cannot cover the cost of living in urban areas; this is more often in the winter months. Men often follow the lure of reports of work or cash for work programs in the camp. In focus groups, on the other hand, many women said they fear protection issues in the camp, primarily the inability to register their children in school and access medical services. However, other refugee women reported that they would prefer to return to the camp if the situation were to get too difficult.

**One in ten Syrian respondents reported that a family member had returned to Syria** primarily to retrieve documents (22.1%), to get family members (20.9%), to visit family members (11.6%), and for other reasons (32.6%) including problems, pressure, a lack of opportunity, or expulsion from Jordan, as well as to marry or to reunite with family.

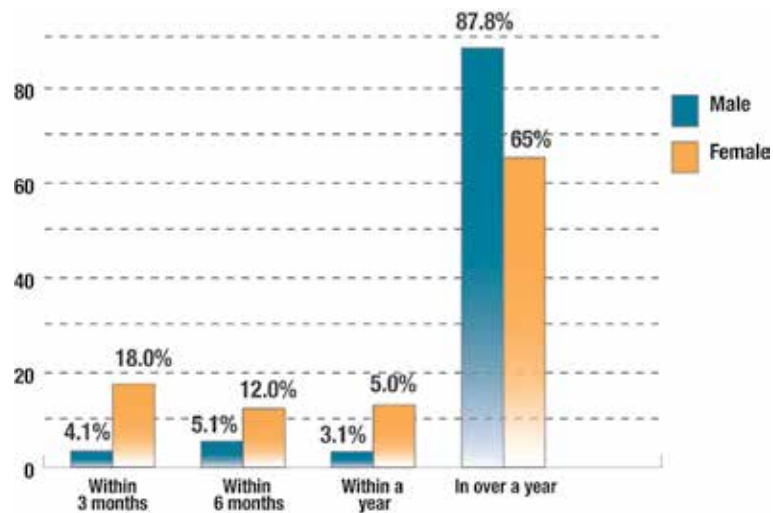
**TABLE 22: SYRIAN REFUGEES’ REASONS FOR RETURNING TO SYRIA, 2016 - 2018<sup>2</sup>**

Year	2016	2017	2018
To retrieve documents	6.4%	23.2%	22.1%
To get family members	24.4%	32.3%	20.9%
To check on property	14.1%	4.0%	8.1%
Get school examination	5.1%	5.1%	2.3%
Harvest crops	14.1%	3.0%	0%
Collect pensions	1.3%	2.0%	2.3%
Visit family members, attend ceremonies, funerals, etc.	3.8%	16.2%	11.6%
Other	30.8%	14.1%	32.6%

Male Syrians were much more likely to return to Syria to retrieve documents (29.2% compared with 13.2% of female respondents), get family members (27.1% compared with 13.2% of female respondents), and to collect pensions, while female Syrian respondents were more likely to return to Syria to visit family members (15.8% compared to 8.3% of male respondents). **One-third (31.7%) of Syrians who returned did so permanently**, six times more than the 4.7% of Syrian refugees who returned permanently in 2017.

**When asked if they were planning to return to Syria eventually, only 18.8% said they were, significantly more than the 8% of Syrian refugee respondents who reported planning to return to Syria within a year in UNHCR’s October 2017 Intention Survey.** Qualitative feedback from both Syrian men and women found that return was not considered to be an immediate option due to the political insecurity in Syria. **However, 76.3% of those who are planning to return plan to do so in over a year, while 11.1% plans to return within three months, 8.6% within six months, and 4% within a year.** Female Syrians were much more likely to report planning to leave for Syria within three months, six months, and within the year, as shown in Figure 28 below:

**FIGURE 28: SYRIANS REPORTING WHEN THEY ARE PLANNING TO RETURN TO SYRIA, BY GENDER**



Syrian refugee respondents living in Zarqa and Azraq town were the most likely to be planning to return to Syria (32.7% and 28.9%, respectively), while Syrians living in Mafraq were the least likely to be planning to return (11.2%). Respondents from Irbid were planning to return the soonest, as shown in Table 23 below:

**TABLE 23: SYRIAN REFUGEES REPORTING WHEN THEY ARE PLANNING TO RETURN TO SYRIA, BY GOVERNORATE**

Date	Within 3 months	Within 6 months	Within a year	In over a year
Amman	4.8%	4.8%	2.4%	88.1%
Zarqa	5.8%	2.9%	5.8%	85.5%
Irbid	32.5%	30.0%	5.0%	32.5%
Mafraq	4.0%	4.0%	-	92.0%
Azraq town	9.1%	-	4.5%	86.4%

In focus groups, Syrian female refugees living in **Mafraq** were the most likely to report wanting to return to the camps if the situation were to worsen, while other findings show that Syrian refugees living in Mafraq were the most likely to favor internal resettlement within Jordan if the situation were to get too difficult where they were currently living, more likely to live in Syrian-majority neighborhoods and report positive relations with their neighbors. They also reported the highest levels of unemployment and children out of school.

Syrians in **Zarqa** were the most likely to say they favored returning to Syria because they wanted to reunite with their family, reported primarily living in Jordanian-only neighborhoods and receiving help from their neighbors, and were the most likely to report that their household income was earned by women in their families.

Those living in **Azraq** were the most likely to want information about resettlement, and reported the highest incidence of child marriage, the highest rates of child labor, and the most likely to say the situation regarding assistance has improved in the last year. Syrian female refugees in Irbid unanimously reported that all members of their family planned to return to Syria.

**Of the Syrian refugee respondents who are not currently planning to return, 84.0% hope to return to Syria one day.** Focus groups with Syrian refugees clarified that in the case of a secure, safe, and stable situation in Syria, almost all would prefer to return, in order to unify their families, to return to their properties, and to secure a better future for their children. **Those who did not hope to return one day specified that their homes and properties were destroyed so they have nowhere to return to, they are afraid of arrest or persecution by the Syrian regime, and also fear that youth would be forcibly recruited into armed conflict.** In terms of needed support, Syrian refugee women living in Mafraq specified needing more information about the pros and cons of each available option for their future, including return, resettlement, or staying in Jordan.

**84%**  
**of Syrian**  
**refugees not**  
**currently**  
**planning to**  
**return hope**  
**to return to**  
**Syria one**  
**day**

**Four in ten Syrian refugees lived in Za'atari refugee camp when they first arrived in Jordan**, continuing a downward trend observed over the last few years in initial settlement in camps upon arriving in Jordan. One in ten reported settling in Mafraq (11.7%) or Amman (11.7%) upon arriving in Jordan. **Syrian refugees reported moving an average of 2.8 times since arriving in Jordan**. When asked why they moved, **seven in ten reported looking for better or cheaper housing**, one in ten was looking for a job/self-employment (11.9%), while 6% reported moving to reunify with family or friends/neighbors from Syria. **Male-headed households were more likely to move to look for employment, while female-headed households were more likely to move to look for cheaper housing**. Syrian refugees living in Irbid were the most likely to have moved to look for better housing conditions (62.4%), while respondents from Zarqa were most likely to have moved looking for cheaper housing.

**Over half of all surveyed Iraqi refugees reported being separated from family members (53.5%), with a half of those reportedly separated from their extended family members.**

Only 3.3% of Iraqi refugees reported that one of their family members had returned to Iraq, primarily to get family members and to visit family members or attend ceremonies. Female-headed households were more likely to report their family member returning to visit family, while male-headed households were more likely to have a family member return to get other family members. In 80% of cases, this person returned permanently.

**One in ten Iraqi refugees reported planning to return to Iraq one day**, 71.4% of which are planning to return in over a year. Male respondents were more likely to report planning to return in over a year, while female respondents were equally as likely to plan to return within six months or after a year. **Refugees living in Zarqa were nine times more likely to report planning to return to Iraq than those living in Amman (22.0% to 3.1%)**. Iraqis living in Zarqa reported significantly lower satisfaction with assistance received—only 9.8% of Iraqis living in Zarqa reported they were satisfied, compared with 67.6% of Iraqis living in Amman. Further, Iraqis living in Zarqa were more likely to report that the situation in terms of accessing assistance had deteriorated (68.8% of those living in Zarqa), in comparison to those living in Amman (54.9%). **Together, the high levels of Iraqi refugee dissatisfaction with access to assistance in Zarqa may explain the higher reported levels of planning to return to Iraq.**

**When asked if they hoped to return to Iraq permanently, only 29.9% said they did.** Iraqi refugees living in Zarqa were twice as likely to report dreaming of returning to Iraq.

### 4.4.3 Options for the Future

**Four in ten Syrian refugees reported that their situation since arriving in Jordan had deteriorated, an increase from last year,** while only 25.4% reported it had improved. When asked why, most refugees cited the increase in prices, the higher cost of living, security, the lack of assistance, and the fact that nothing had changed. When asked what their preferred options were if the situation were to get too difficult where they are now living, only 8.2% reported wanting to return to Syria, less than half the percentage that reported they would in 2016. It should be noted that 18.8% of the respondents have indicated that they are planning to return to Syria and that this percentage should be taken as the more accurate representation of intention to return. The 8.2% indicated the option to return only if their situation in Jordan gets too difficult. Meanwhile, **rates of Syrians indicating the intention to resettle to a third country have increased almost 10% from 2017,** as shown in Table 24 below.

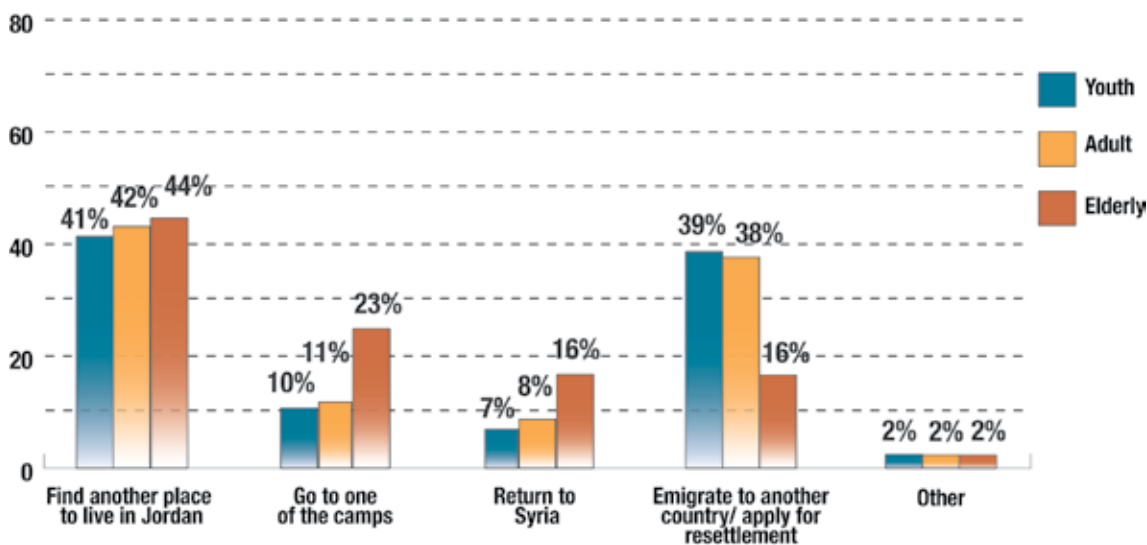
**TABLE 24: SYRIAN REFUGEES' PREFERRED OPTIONS IF THE SITUATION WERE TO GET TOO DIFFICULT WHERE THEY ARE NOW LIVING, 2016 – 2018**

Year	2016	2017	2018
Find another place to live in Jordan	35.0%	47.0%	42.2%
Go to one of the camps	12.6%	11.3%	11.5%
Return to Syria	22.1%	14.2%	8.2%
Try to emigrate to another country/apply for resettlement	30.3%	27.1%	36.4%
Other	-	0.4%	1.7%

**Syrians who had been living in Jordan longer were more likely to want to emigrate to another country or apply for resettlement** (36.0% of Syrians living in Jordan for 6 - 8 years, compared with 30.3% of Syrians living in Jordan for 1 - 2 years).

**Youth respondents (15 - 24 years old) were twice as likely to favor resettling to a third country than elderly Syrian respondents,** as shown in Figure 30 below (where youth means 15 - 24 years old, adult means 25 - 59 years old, and elderly is 60 or older):

**FIGURE 29: SYRIANS' PREFERRED OPTIONS IF THE SITUATION WERE TO GET TOO DIFFICULT WHERE THEY ARE NOW LIVING, BY AGE**



**Male-headed households were more likely to report wanting to apply for resettlement** (40.2% compared to 27.5% of female-headed households), while Syrian refugees living in female-headed households were more likely to find another place to live in Jordan (48.9% compared to 39.4% of male-headed households). Syrians living in Amman were the most likely to try to emigrate to another country or apply for resettlement, while Syrians living in Mafraq were more likely to try and find another place to live in Jordan. **Syrians living in Amman were amongst the most likely to report that the situation since they had arrived in Jordan had deteriorated, potentially informing their decision to emigrate.**

When asked why they would prefer to stay in Jordan, 46.3% sought to find more affordable housing in other parts of Jordan, while 20.7% said they would find better or more regular work in other parts of Jordan, and 13.3% referenced economic instability and high living expenses. Qualitative data provided additional reasons for preferring to stay in Jordan that included feeling integrated and comfortable in Jordan, children enrolled and attending schools, having relatives nearby, and a work option. Some stated that they do not have any other options for resettlement.

When asked in a follow-up question why they would prefer to return to Syria if the situation in Jordan were to get too difficult, **Syrian refugees respondents reported that would return to Syria if they could reunite with family (39.4%), if the security situation in Syria were to improve (39.4%), if there is more availability of housing in Syria (19.1%), and if there is better work opportunities (2.1%).** Female Syrian respondents were more likely to report wanting to reunite with family in Syria (45.6% compared to 29.7%),



while male respondents more commonly expressed hope that the situation in Syria would improve.

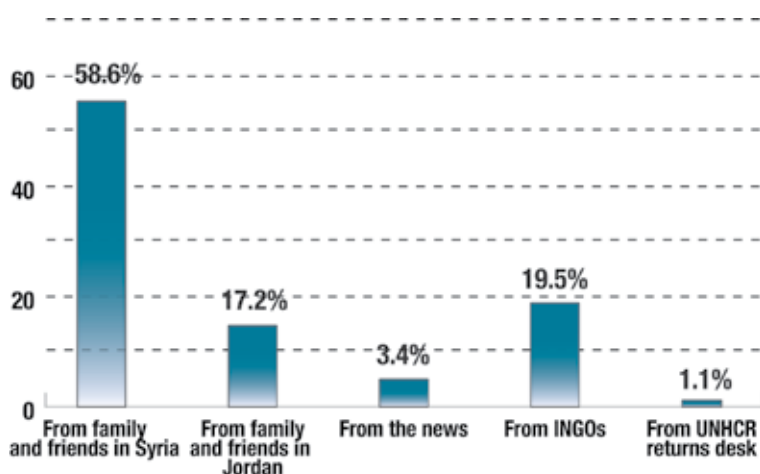
Eight in ten Syrian refugees living in Mafraq would like to return to Syria seeking greater availability of housing, as shown in Table 25 below:

**TABLE 25: SYRIAN REFUGEES REPORTING CONDITIONS UNDER WHICH THEY WOULD RETURN TO SYRIA IF THE SITUATION IN JORDAN BECAME TOO DIFFICULT, BY GOVERNORATE**

Reason	If there is more availability of housing in Syria	If they could reunite with family in Syria	If they could find better/more regular work in Syria	If the security situation gets better in Syria
Amman	5.3%	10.5%	5.3%	78.9%
Zarqa	-	66.7%	-	33.3%
Irbid	21.2%	45.5%	3.0%	30.3%
Mafraq	76.9%	23.1%	-	-
Azraq town	-	45.5%	-	54.5%
Average	19.1%	39.4%	2.1%	39.4%

Syrian refugees who preferred returning to Syria reported that they primarily assessed the situation to inform their decisions from family and friends in Syria, as shown in Figure 30 below:

**FIGURE 30: SYRIANS WHO WISH TO RETURN, REPORTING HOW THEY ASSESS THE SITUATION IN SYRIA**



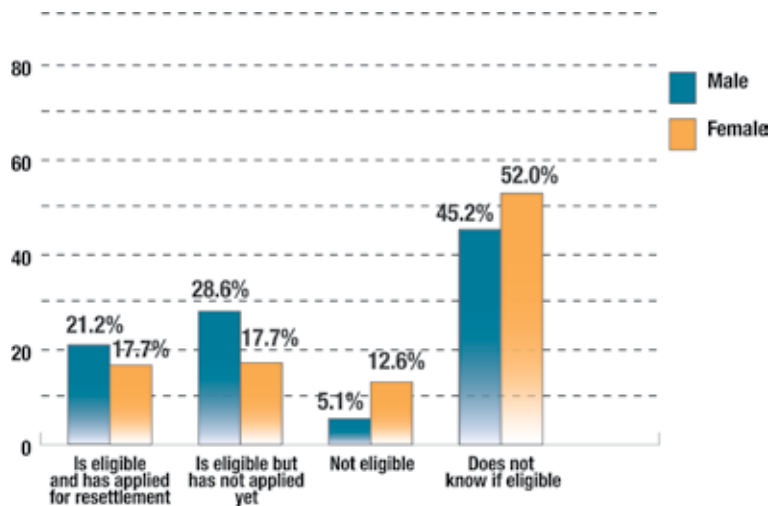
When asked what they would need to support their return, two-thirds reported they would need cash (74.8% of total respondents); however, further statistical analysis show no direct correlation between receiving cash assistance and returning, it is rather one necessary form of support indicated by respondents. In addition,

17.0% reported needed secured housing in Syria, and 7.5% reported needing official documents. Respondents from male-headed households were 10% more likely to report needing cash (78.0% to 68.1%), while female-headed households were more likely to need official documents (12.8% to 5.0%). Only one household (0.7%) reported needing the situation in Syria to be stable in order to return. Only 2.9% of all respondents reported feeling pressured to return to Syria because of (1) the bad economic situation in Jordan, (2) for the future of their families, and (3) because their husbands were in Syria and pressuring them to return.

**One percent reported that someone had tried to convince them to return, primarily from their family.**

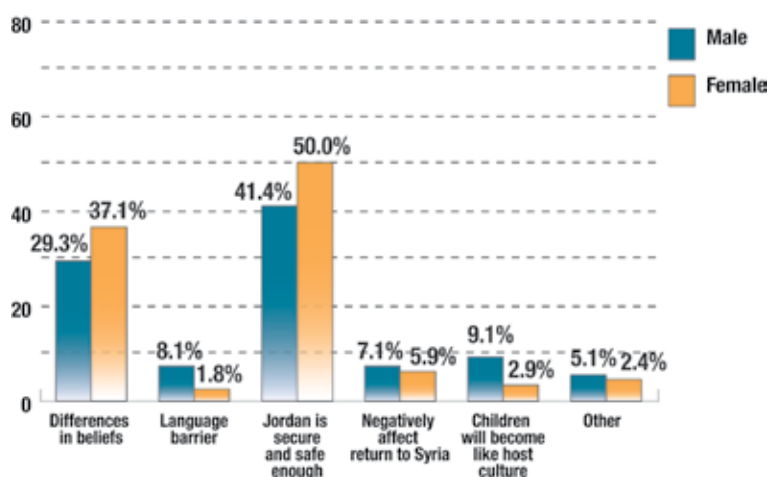
For those who preferred resettlement to a third country should the situation in Jordan get too difficult, 48.4% reported they don't know if they are eligible for resettlement. Another 19.5% reported that they know they are eligible and were offered this option, while 23.4% knew they were eligible, but had not been offered this option. Only 8.7% reported not being eligible (12.6% women and 5.1% of men), as shown in Figure 31 below:

**FIGURE 31: SYRIANS REPORTING WHETHER THEY ARE ELIGIBLE FOR RESETTLEMENT, BY GENDER**



Those that did not want to emigrate to another country said this was because Jordan was secure and safe enough (46.8%), existing difference in beliefs, tradition, and religion are barriers to seeking resettlement (34.2%), they fear never returning to Syria if they are resettled (6.3%), or fearing that their children would become like the children in the countries they grow up in if they settle in a third country (5.2%), and the likely language barrier (4.1%). The gendered breakdown can be seen in Figure 32 below:

**FIGURE 32: SYRIANS REPORTING REASONS PREVENTING THEIR RESETTLEMENT, BY GENDER**



As many as 42.4% of respondents from female-headed households feared for their children in a new country, compared with 29.4% of male-headed households. As one Syrian female highlighted:

“We have received permission to emigrate to America, but we refused and prefer to stay in Jordan. We do not want a future for our children in a country where there are different customs, traditions and religions—the most important things. We prefer death in Syria. The principles and values of our children differ [with those of Americans].”  
 – Syrian female, Amman

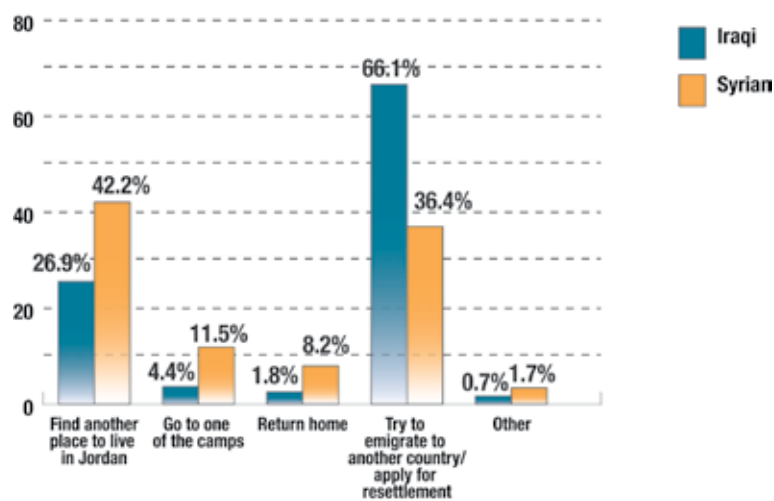
Half of all Iraqi refugees reported that the situation in Jordan has deteriorated since they had first arrived, while 37.6% reported it stayed the same, and 9.2% reported it improved. Female Iraqi refugees were more likely to report that the situation had deteriorated (67.2% compared with 40.6%), while male Iraqi respondents were more likely to report it stayed the same (49.7% compared with 24.2% of female respondents). Further, respondents living in Zarqa were more likely to report it had deteriorated, while respondents living in Amman were more likely to report it had stayed the same. When asked why, a majority cited the lack of monthly income, assistance, and work.

If the situation were to get too difficult where they currently live in Jordan, two-thirds of Iraqi refugees would apply for resettlement, twice the rate of Syrian refugees who reported the same, as shown in Figure 33 below:



Rayan, 13, working hard on her taekwondo skills to be able to compete in the big leagues just like her other friends. She is one of a family of 8 kids, from Homs. She loves Taekwondo and drawing. She really misses her Strawberry doll toy that she had to leave when they left suddenly from home. Nancy Farese/CARE

**FIGURE 33: REFUGEES REPORTING WHAT THEY WOULD DO IF THE SITUATION IN JORDAN BECAME TOO DIFFICULT, BY NATIONALITY**



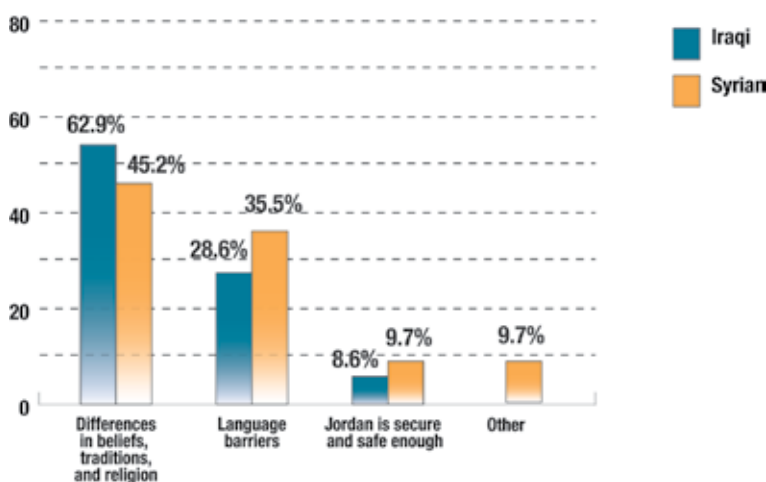
**Iraqi refugees living in Amman overwhelmingly responded that they would emigrate, while respondents from Zarqa were equally likely to try and emigrate or to move to another place within Jordan**, as shown in Table 26 in Annex I. As mentioned above, the high levels of dissatisfaction with humanitarian assistance in Zarqa likely correlates with the intention to seek better assistance either abroad or in another location in Jordan.

Those who preferred to return to Iraq overwhelmingly cite wanting to do so to reunite with family in Iraq (66.7%), and the greater availability of housing (33.3%). Their choices are being primarily informed by family and friends in Iraq (33.3%), in Jordan (33.3%), and by INGOs (33.3%). All cited that they would mainly need cash to support their return.

For those that preferred resettlement, almost equal percentages reported that they are eligible for resettlement and had applied (45.8%), and that they do not know if they are eligible (43.3%). Eight percent reported being eligible but that they have not yet applied.

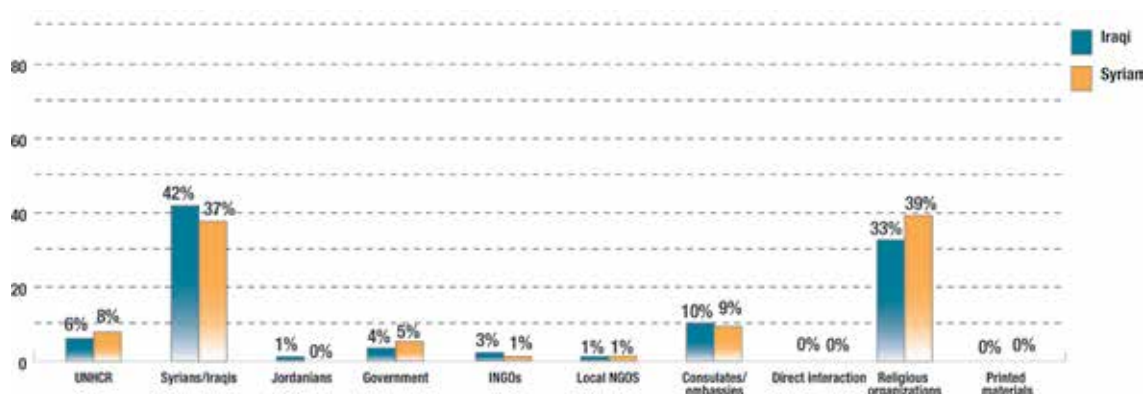
Those that do not prefer resettlement primarily cited existing differences in beliefs, traditions, and religion (54.5%), the language barrier (31.8%), and that Jordan is safe and secure enough (9.1%). Female Iraqis were much more likely to cite the language barriers, as shown in Figure 34 below:

**FIGURE 34: IRAQI REFUGEES REPORTING REASONS PREVENTING THEIR RESETTLEMENT, BY GENDER**



**A majority (71.2%) of Syrian refugees report having access to information about the situation in Syria, primarily from other Syrians and religious organizations**, as shown in Figure 35 below:

**FIGURE 35: RESPONDENTS REPORTING HOW THEY LEARN ABOUT THE SITUATION AT HOME, BY NATIONALITY**



Syrians living in Azraq town were the least likely to have information about the situation in Syria, with only 51.3% reporting they did in comparison to 74.8% of Syrian refugees living in Amman.

Even greater proportions (86.7%) of surveyed Iraqi refugees had information about the situation in Iraq, containing primarily safety and security news, as shown in Table 27 below:

**TABLE 27: IRAQI REFUGEES REPORTING INFORMATION THEY HAVE AND WANT ABOUT THE SITUATION IN IRAQ**

Type of Information	Have	Want
Safety / security news	75.8%	56.2
Update on the war and the controlling/governing body in each location	13.9%	26.0
Status of infrastructure in a particular location	0.4%	-
Documents and legal papers needed for return	-	1.4%
Numbers and/or locations of NGOs, UN agencies or other organizations that give aid in Iraq	-	1.4%
News about friends/family in Iraq	3.1%	4.1%
News about your neighborhood or area	0.4%	1.4%
News about your house or property	2.2%	5.5%
News about your business	0.4%	-
Cost of return	-	-
Risks of smugglers or human trafficking	-	-
GBV-related information	2.2%	1.4%
Other	1.3%	-

Iraqi refugees were twice as likely to report wanting information about the war than they were to have information on the war, showing a large information gap.

Seven in ten Syrian refugee families have information about safety/security news, while one in ten has information about their family or friends, as shown in Table 28 below:

**TABLE 28: SYRIAN REFUGEES REPORTING INFORMATION THEY HAVE AND WANT ABOUT THE SITUATION IN SYRIA**

Type of Information	Have	Want
Safety / security news	70.2%	40.2%
Update on the war and the controlling/governing body in each location	8.0%	15.4%
Status of infrastructure in a particular location	1.3%	1.3%
Documents and legal papers needed for return	-	0.9%
Numbers and/or locations of NGOs, UN agencies or other organizations that give aid in Syria	0.1%	-
News about friends/family in Syria	9.7%	14.5%
News about your neighborhood or area	6.2%	6.0%
News about your house or property	1.5%	6.8%
News about your business	0.8%	-
Cost of return	-	-
Risks of smugglers or human trafficking	0.1%	-
GBV-related information	1.3%	7.3%
Other	0.7%	7.7%

Similar to Iraqi refugees, Syrian refugees apparently have a largely unmet need in obtaining updates on the war and the controlling/governing body in each location, in addition to information on gender-based violence.

#### 4.4.4 Refugee Attitudes to Local Opportunities

Two-thirds of Syrian urban refugees report living in a Jordanian-majority neighborhood while less than one-fifth live in Syrian-majority neighborhoods. An additional 11.3% live in primarily Palestinian neighborhoods. Interestingly, female Syrian refugees were more likely to report living in a majority Syrian neighborhood than male Syrian refugee respondents. Respondents living in Mafraq were the most likely to live in Syrian-majority neighborhoods, while Syrians in Zarqa were the most likely to have Jordanian neighbors.

A majority (73.9%) of Syrian refugee respondents reports that relations with their neighbors are mostly positive, while only 1% categorizes them as mostly negative, consistent with previous years' data. Respondents from Mafraq were the most likely to

report mostly positive relations with their neighbors, and the most likely to report receiving help from their neighbors. Only 8% of respondents reported having problems with their neighbors, primarily relating to housing (3.6%), work (1.2%), and school (0.7%).

**Also, 18.3% of Syrian urban refugees had received help from their neighbors, a 10% decrease from 2017.** The majority of those received help only once (85.4%), primarily citing financial help or food help, however one-fourth of respondents from Zarqa and one-fifth from Azraq town reported receiving monthly help from their neighbors.

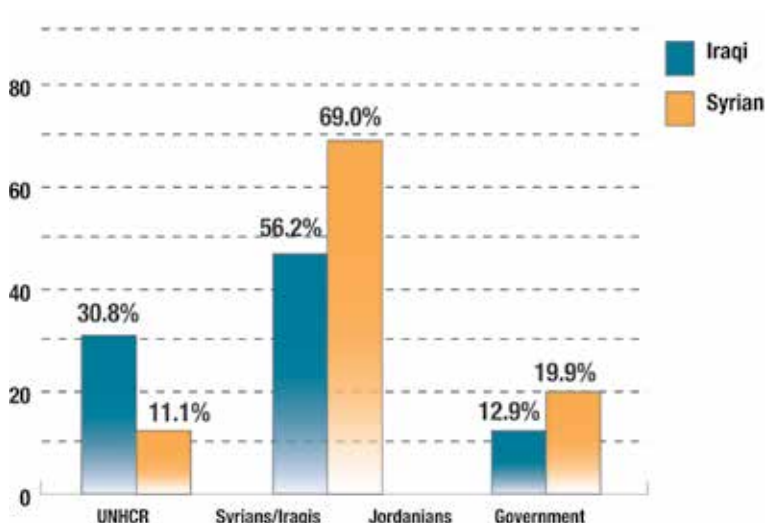
**When asked how the situation between different communities living in their neighborhood has changed, 30.2% of Syrian refugees reported it had improved, nearly twice the percentage that reported it improved last year (17% in 2017). Respondents from Azraq town were the most likely to report that the situation had improved.**

**Two-thirds of Iraqi refugees report that relations with their neighbors are mostly positive, while a third report they are neither positive nor negative.** Female Iraqis were more likely to report positive relations with their neighbors, while male Iraqi respondents were more likely to report that relations were neither positive nor negative. Further, Iraqi refugees living in Amman were more likely to characterize these relations as positive, while Iraqi refugees in Zarqa were more likely to report that they were neither positive nor negative. Only 1.5% characterized them as mostly negative. When there are problems with neighbors, Iraqi refugees primarily identify them related to housing (6.6%), to work (4.4%), and to school (3.0%). Iraqi refugees living in Zarqa were much more likely to report problems with their neighbors than those living in Amman.

Three in ten Iraqi refugee families had received help from their neighbors, 42.9% of which is regular or monthly help. Male Iraqis were one and a half times more likely to receive help on a regular basis, while female Iraqis were more likely to receive help once or occasionally. Half of Iraqis living in Zarqa received help from their neighbors, while only 17.3% living in Amman did. 69.0% of Iraqi refugee respondents reported that the situation between different communities in their neighborhood had stayed the same, compared with the 56.2% of Syrians who reported so, as shown in Figure 36 below:



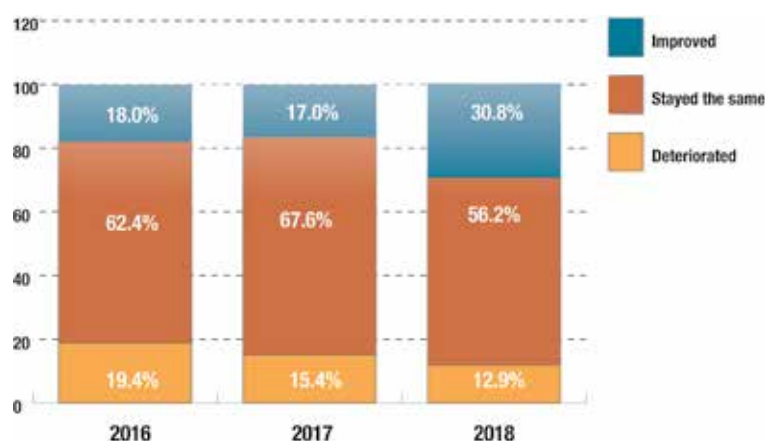
**FIGURE 36: REFUGEES REPORTING HOW RELATIONS BETWEEN DIFFERENT COMMUNITIES HAS CHANGED, BY NATIONALITY**



Iraqis living in Zarqa were more than twice as likely to report the situation had deteriorated, while those living in Amman were almost three times as likely to report it improved.

A trend analysis from the previous three years shows that Syrian refugees were twice as likely to report that relations have improved in comparison to 2017, as shown in Figure 37 below:

**FIGURE 37: SYRIANS REPORTING HOW RELATIONS BETWEEN DIFFERENT COMMUNITIES HAVE CHANGED, BY YEAR**



When asked about psychosocial health, both Syrian and Iraqi refugees reported much higher levels of psychosocial distress in comparison to Jordanian citizens, as shown in Table 29 below:

**TABLE 29: REFUGEES REPORTING ALWAYS OR SOMETIMES FEELING PSYCHOSOCIAL DISTRESS IN THE LAST THREE MONTHS, BY NATIONALITY**

Indicator	Afraid to the point that nothing could calm you down	Uninterested to the point where you don't want to do anything at all	Hopeless to the point where you do not want to keep living	Unable to carry out essential activities for daily life
Syrian	44.6%	52.1%	58.4%	63.0%
Iraqi	50.9%	57.9%	62.7%	66.1%
Jordanian	39.9%	49.2%	53.4%	55.2%

**Religion is a main coping mechanism for stress among refugees & Jordanians**

Syrian refugee respondents living in Azraq town were the most likely to never experience symptoms of psychosocial distress in each instance, while female Iraqis were the most likely to report debilitating fear and an inability to carry out daily activities because of these feelings. Finally, female-headed Jordanian households were more likely to report feelings of psychosocial distress than male-headed Jordanian households were.

Half of Syrian urban refugee respondents reported turning to religion to avoid stress and coping with their situation as a refugee, while others talk to others (19.9%), walk and spend time alone (12.1%), smoke (5.5%), and play sports (1.5%). Iraqi refugees' coping mechanisms followed a similar pattern, however, with higher percentages reporting talking to others (27.3%) and walking and being alone (15.1%). In previous years, Syrian refugees were more likely to report turning to religion than utilizing other coping mechanisms. Jordanian citizens' coping strategies followed the same patterns.

**4.4.5 Jordanian Attitudes to Refugees**

Nine in ten Jordanians live in Jordanian-only neighborhoods while 8.8% live in neighborhoods with predominately Syrian residents. **Eighty percent of Jordanians describe relations with their neighbors as mostly positive**, with only three (0.8%) describing them as mostly negative. As shown above, **73.9% of Syrian refugees reported relationships with their neighbors as mostly positive and 94.3% reported that they have no problems with their neighbors**. Another 22.2% of Syrian refugees reported helping people of different backgrounds than themselves, providing money, household items, and food. Male Jordanian citizens were 10% more likely to report helping people of different backgrounds than themselves in comparison to female Jordanians, however female Jordanians were more likely to help their neighbors on a regular basis.

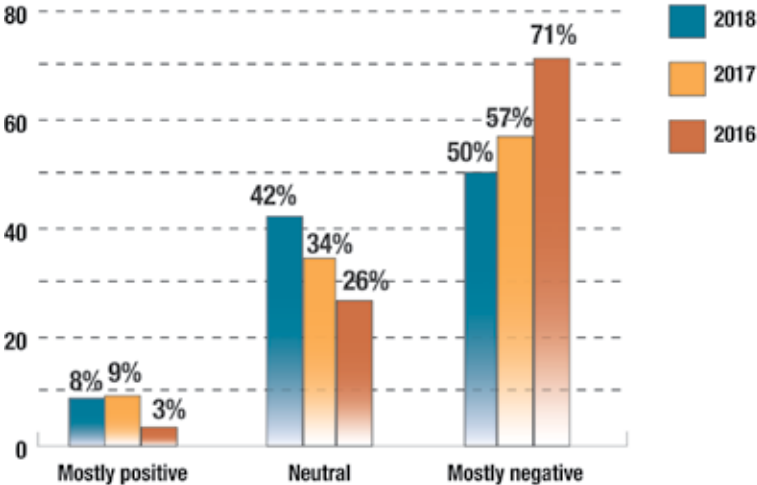
**Equal percentages of Jordanians reported that conditions between different communities living in their neighborhoods had improved (18.0%) and deteriorated (21.4%), while two-thirds reported that the situation had stayed the same (60.6%).**



Woman sitting at her window using her mobile phone, the most important means of communication for most to talk to family and friends all over the world. Nancy Farese/CARE

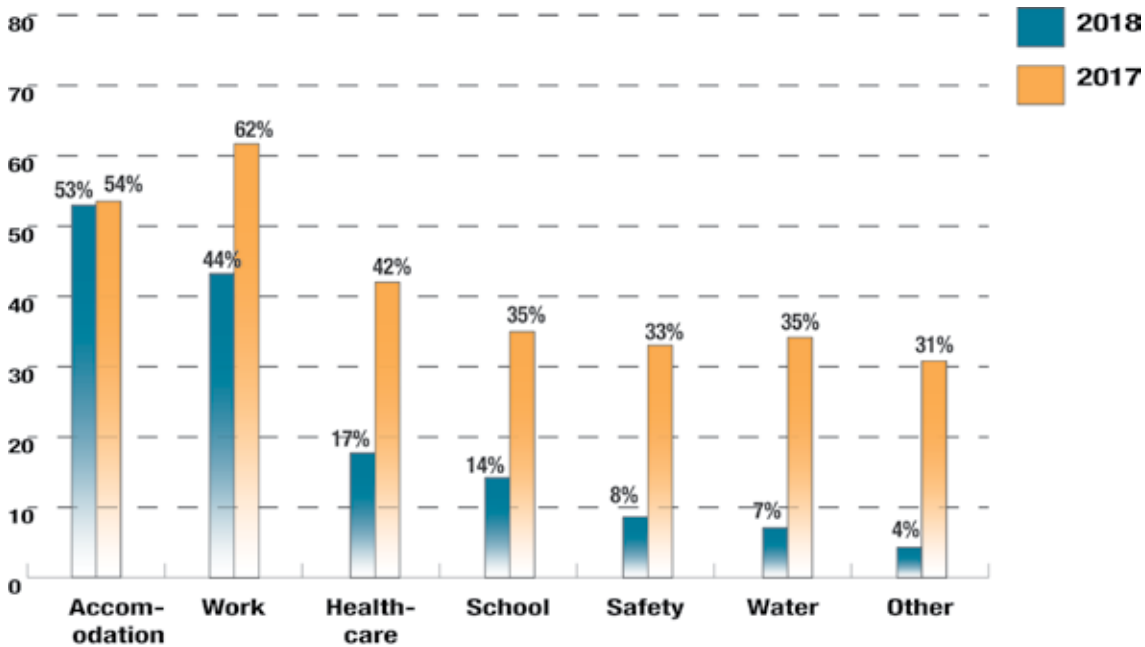
Fifty-nine percent of Jordanians reported that the presence of refugees in their community had impacted their or their families' daily life, a 15% decrease from 2017. When asked how they would characterize this presence, lower percentages of respondents reported this impact as negative, as shown in Figure 38 below:

**FIGURE 38: JORDANIANS REPORTING HOW REFUGEES' PRESENCE HAS IMPACTED THEIR LIVES, BY YEAR**



Jordanians overall have reported lower levels of impact on their daily lives than the previous year, as shown in Figure 39:

**FIGURE 39: JORDANIANS REPORTING HOW REFUGEES' PRESENCE HAS IMPACTED THEIR LIVES, BY YEAR**



**Male Jordanian citizens were more likely to report that refugees had impacted their ability to find or maintain gainful employment, while Jordanian respondents in female-households were more likely to report this impact in finding or maintaining accommodation.**

In another measure, 83.2% of Jordanian hosts reported that Syrian refugees had generally impacted Jordanian citizens, and 71.1% of these respondents said this impact was mostly negative impact. Another 13.2% of Jordanian respondents in male-headed households reported this impact to be positive, while only 1.7% of Jordanian respondents in female-headed households said the impact was positive. In order to resolve this negative impact, over half of Jordanian citizens believe that international aid to the Government of Jordan should be increased; this proportion of respondents is more than a 10% increase from 2017. Further, twice as many Jordanian respondents reported that the Government of Jordan should stop accepting all refugees (10.6% in 2018 compared to 5.2% in 2017). A full breakdown of results is shown in Table 30 in Annex I.

#### 4.4.6 Conflict Mitigation Strategies

Continuing a trend seen in previous years, focus group feedback produced very few conflict mitigation strategies from respondents,

due to what they said was a lack of need. Almost unanimously, focus groups with Syrian refugees showed that relationships with neighbors were mostly positive, with more reported problems within Syrian families than with their Jordanian neighbors. As a result, no detail is provided in this section.

## 4.5 LIVELIHOODS

### 4.5.1 Income

Syrian refugees reported that 70.1% of their household income came from work during the last month, 53.6% from formal work and 16.6% from informal work, as shown in Table 31 below:

**TABLE 31: SYRIAN REFUGEES REPORTING THEIR SOURCES OF MONTHLY INCOME, 2016 - 2018**

Year	2016	2017	2018
Work (formal/informal)	39.7%	36.1%	70.1% (53.6% / 16.6%)
Own business/home-based activity	3.5%	3.8%	2.3%
Selling assets	3.0%	3.6%	3.7%
Assistance from family in Syria	2.5%	2.6%	1.5%
Assistance from family abroad	4.4%	2.6%	1.3%
Humanitarian assistance	32.6%	39.6%	5.9%
Selling humanitarian assistance	N/A	N/A	1.5%
Basta	N/A	N/A	1.0%
Savings	N/A	N/A	3.1%
Remittances	N/A	N/A	5.9%
Borrowing money	N/A	N/A	1.0%
Begging	N/A	N/A	0.9%
Assistance from neighbors	5.2%	4.7%	N/A
Other	9.0%	7.1%	1.5%

There is a noticeable decrease in the amount of Syrian refugee families' income that is derived from humanitarian assistance, decreasing from 32.6% in 2016 to 5.9% in 2018, with a much larger percentage of income derived from work. In 2017, Syrian refugee families' income came mainly from assistance provided by local or international organizations (39.6%), and from work (36.1%).

Male-headed Syrian households were more likely to identify formal work as their main source of income and were more likely to identify adult men as the person in their family who earned this income, while female-headed households were more likely to identify adult women. This may in part be attributed to the multiple measures the Jordanian government has taken to increase Syrian refugees' access to work permits and formalized work, and suggests that income gained from formalized work is higher than income gained through informal work. **Syrian refugees living in Azraq town were the most likely to earn this income through formal work (81.6%), while those living in Irbid were the most likely to earn monthly income through informal work (35.7%).** Syrian refugees living in Mafraq were the most likely to sell assets (12.9%) and to gain income from assistance from neighbors (11.2%). Further, Syrians living in Mafraq were the most likely to identify adult females as the main providers of monthly income.

**On average, Syrian refugee households reported earning 200.1 JOD (281.68 USD) in the month prior to the survey from work,** with adult men (59.8%) and women (13.7%) the main family members to earn this income, in addition to male youth (3.7%), boys (2.6%), female youth (1.2%), and girls (0.4%). **Over the year prior to the survey, Syrian refugees report earning an average monthly income of 198.3 JOD (279.14 USD), slightly higher than the 176 JOD (247.75 USD) monthly income reported in 2017.**

**Two-thirds of Jordanians gained their income from work, while the rest gained it from their own business (7.1%), international assistance (2.3%), and other sources, earning 302.5 JOD (425.83 USD) in the last month on average. This is slightly lower than Jordanians' reported 395.5 JOD (556.74 USD) average monthly income over the last year.** Jordanian respondents primarily reported that adult men (58.2%) and adult women (13.9%) earned this income, female youth (2.3%), male youth (1.7%), and boys (0.6%) earned this income. Male-headed Jordanian households were more likely to gain their income from work, while female-headed Jordanian households were more likely to gain their income from assistance. Jordanians from Zarqa were the most likely to earn their income from work, while respondents from Mafraq were the most likely to earn it through their own business/home-based activity. Mafraq-based Jordanians were also the most likely to identify an adult male as the one who gained this income, while Jordanians from Irbid were the most likely to identify an adult woman and boys.

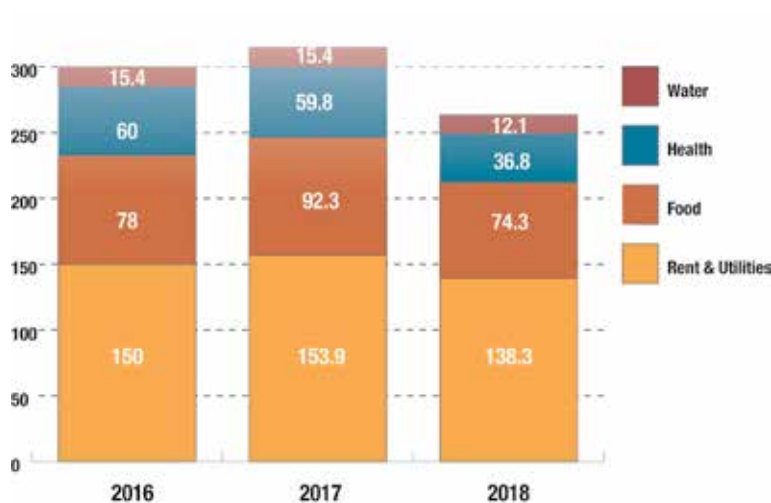
**Iraqi refugees reported an average income of 221.7 JOD (312.08 USD) in the month prior, consistent with their 222.7 JOD (313.49 USD) average monthly income reported over the past year.** This income primarily came from work and assistance from family in Iraq, as shown in Table 32 in Annex I.

Iraqi refugees stated overwhelmingly that adult men earned this income (92.5%), in addition to male youth (11.3%), boys (8.8%), adult women (7.5%), and female youth (7.5%).

## 4.5.2 Expenditures

In total, Syrian refugees report an average expenditure of 261.5 JOD (328.41 USD), broken down as per Figure 40 below:

**FIGURE 40: BREAKDOWN OF SYRIANS' AVERAGE MONTHLY EXPENDITURE 2018 - 2018**



**Only 8.3% of Syrian refugees reported receiving rent support, primarily from neighbors, family members, Catholic charities, Islamic Relief, the “iris print”, Caritas, landlords, and international relief organizations. On average, Syrian refugees report receiving 19 JOD (26.75 USD) in average rent support.** Male Syrian refugee respondents were twice as likely to report receiving rent support (11.2% of males compared to 5.9% of females).

**Most (81.1%) Syrian refugees reported receiving food vouchers in the last month, nine in ten reporting spending all of them. When asked why they had not received food vouchers, 30.9% reported that they were not registered with UNHCR, 38.1% reported being excluded from the WFP food voucher program, and 30.9% cited other reasons.** Male Syrian refugees were much more likely to report being excluded from the WFP food voucher program than female Syrian refugees (46.0% to 31.6%). Syrian respondents living in Irbid were the least likely to be registered with UNHCR, while those living in Azraq town were the most likely to be excluded from the food voucher program, as shown in Table 33 in Annex I.



A woman plays with her baby as she waits for her turn to receive assistance at CARE’s Irbid Community Center. Nancy Farese/CARE

**Only 5.4% of Syrian urban refugees cited receiving financial support to cover their health expenses during the last month, averaging 3.9 JOD (5.49 USD) in total.**

When asked to rate their first, second, and third priority expenditures after rent, health, and food, Syrian refugees primarily identified covering debts as their first priority (58.7%), infant needs as their second priority (42.7%), and transportation as their third (41.1%), as shown in Table 34 below:

**TABLE 34: SYRIAN REFUGEES REPORTING THEIR PRIORITIES AFTER RENT, HEATH, AND FOOD EXPENDITURES**

Priority Level	First	Second	Third
Education	39.7%	22.5%	37.7%
Transportation	25.0%	29.9%	45.1%
Infant needs	31.9%	42.7%	25.4%
Basic household items	48.3%	30.7%	20.9%
Covering debts	58.7%	26.3%	14.9%
Other	41.1%	27.6%	31.3%

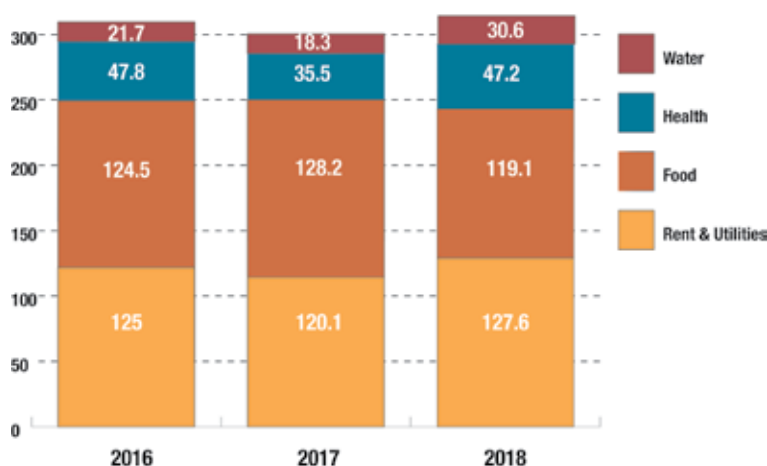
“Other” priority expenditures primarily included paying rent and health expenses.



Male Syrian refugees were more likely to identify education, transportation, and infant needs as a first priority, while female Syrian refugees were more likely to identify covering debts as their primary expenditure. Syrian refugees living in Zarqa were the most likely to identify education as their first priority, while respondents living in Irbid were the most likely to identify transportation, infant needs, and basic household items. Respondents from Mafraq were the most likely to identify covering debts as their first priority.

**Jordanians report an average monthly expenditure of 330.1 JOD (464.68 USD), roughly 70 JOD (140.77 USD) more than Syrian refugees,** as shown in Figure 41 below:

**FIGURE 41: BREAKDOWN OF JORDANIANS' AVERAGE MONTHLY EXPENDITURE 2016 - 2018**



Jordanians were equally likely to rate education and covering debts as their first priority, while infant needs were the highest second and third priority expenditure after rent, health, and food expenditures.

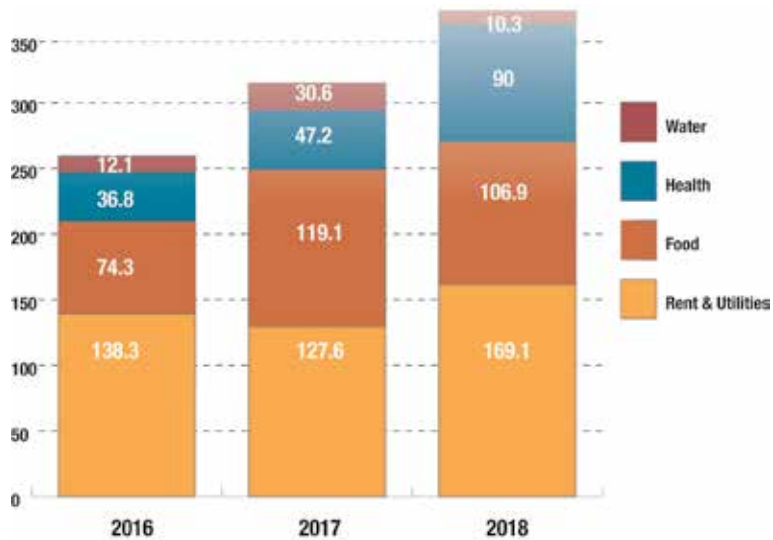
**TABLE 35: JORDANIANS REPORTING THEIR PRIORITIES AFTER RENT, HEALTH, AND FOOD EXPENDITURES**

Priority Level	First	Second	Third
Education	54.4%	22.2%	23.3%
Transportation	45.2%	29.2%	25.6%
Infant needs	21.8%	45.5%	32.7%
Basic household items	47.0%	31.8%	21.2%
Covering debts	54.3%	22.6%	23.0%
Other	30.8%	32.7%	36.5%

Female-headed Jordanian households were more likely to identify transportation costs as a first priority, while male-headed households were three times as likely to identify infant needs as a first priority. Jordanians from Mafraq were the most likely to identify education and transportation as a first priority, while respondents from Irbid identified basic household items and covering debts most commonly.

**Iraqis report an average monthly expenditure of 239.4 JOD (337.00 USD) per month, less than Syrian refugees.** Iraqi refugees report spending 169.1 JOD (238.04 USD) on average on rent, as shown in Figure 42 below:

**FIGURE 42: BREAKDOWN OF AVERAGE MONTHLY EXPENDITURE, BY NATIONALITY**



**Twenty-four percent of Iraqi refugee respondents had received rent support averaging 152.9 JOD (215.24 USD), seven times more than Syrian respondents, primarily from friends, family members, neighbors, and the church.** Of these, 31.2% of female-headed households received rent support, compared to 21.1% of male-headed households. Only 9.1% of Iraqi refugees reported receiving food vouchers during the last month, with only 13% of those reporting spending all of them. When asked why they had not received food vouchers, 40.4% reported they were excluded from the WFP food voucher program, while 9.6% were not registered with UNHCR. Half (50%) cited other reasons, mainly that Iraqis were not eligible for food vouchers.

**Less than one-fourth of Iraqi refugees reported receiving financial assistance to cover their health expenses during the previous month (22.0%), averaging 71.3 JOD (100.37 USD),** primarily from family, neighbors, and from direct aid.

When asked to rate their priority expenditures after food, rent, and water, Iraqi refugees primarily identified covering debts, followed by infant needs, and transportation, as shown in Table 36 below:

**TABLE 36: IRAQIS REPORTING THEIR PRIORITIES AFTER RENT, HEATH, AND FOOD EXPENDITURES**

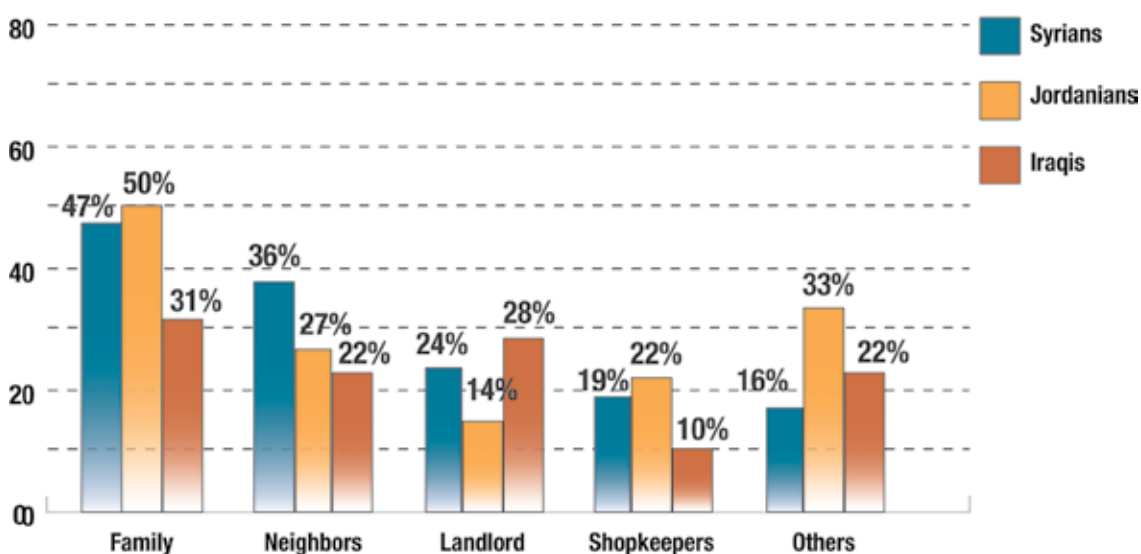
Priority Level	First	Second	Third
Education	32.2%	56.8%	10.9%
Transportation	26.2%	29.1%	44.8%
Infant needs	9.9%	82.8%	7.3%
Basic household items	34.7%	33.3%	32.0%
Covering debts	36.4%	49.0%	14.6%
Other	28.6%	64.1%	7.4%

Female Iraqi refugee respondents were more likely to identify covering debts than male Iraqi refugee respondents.

### 4.5.3 Income-Expenditure Gap

**Nine in ten Syrian refugees report having debt, 677 JOD (953.00 USD) in total**, consistent with last year's urban assessment. This average debt is slightly less than three times Syrians' average reported income, primarily owed to family members, as shown in Figure 43 below:

**FIGURE 43: RESPONDENTS REPORTING WHO THEY ARE IN DEBT WITH, BY NATIONALITY**



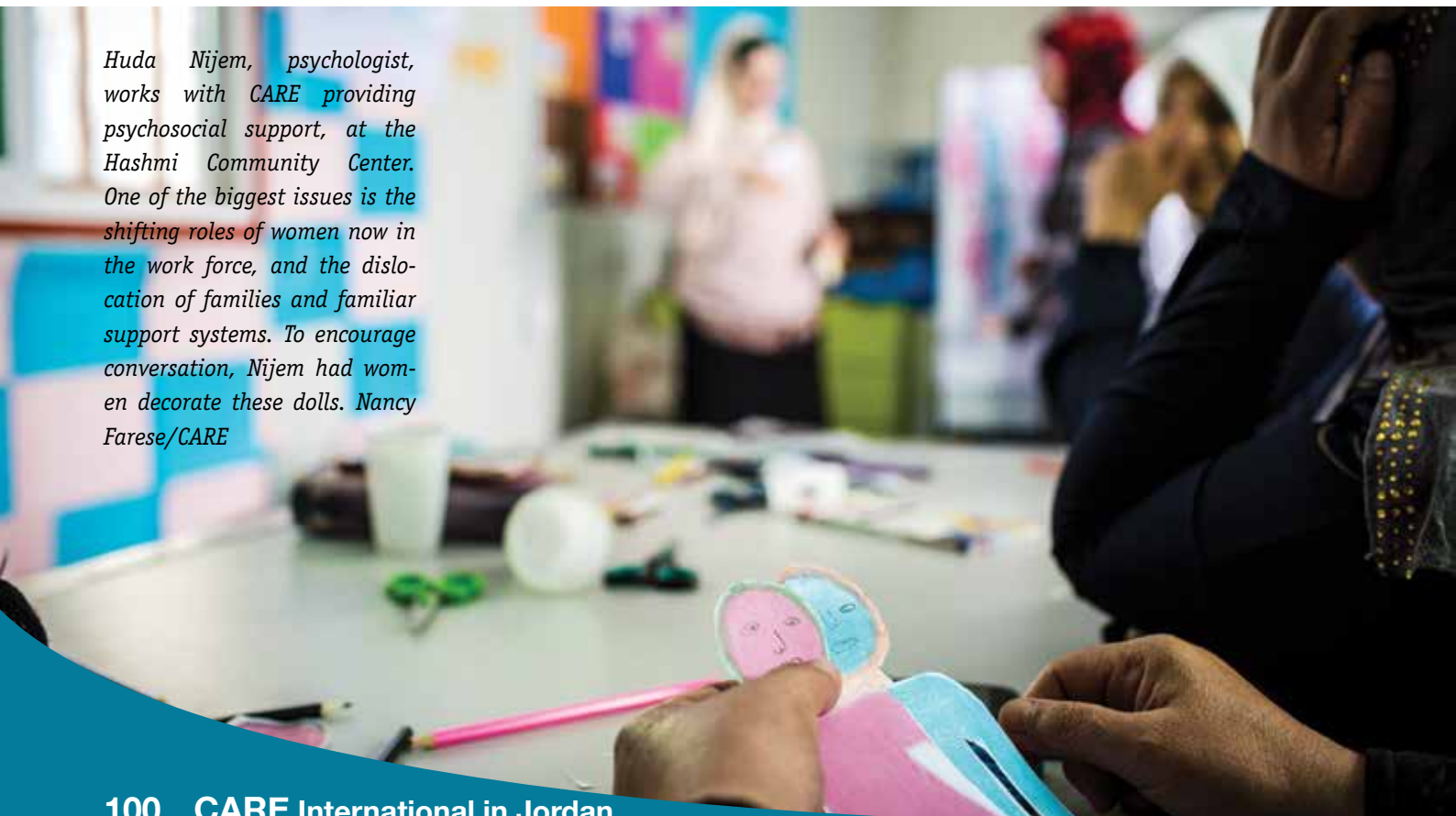
When asked who else they were in debt to, Syrians primarily reported their friends. Female Syrian refugees and female-headed Syrian households were more likely to be in debt with their neighbors than male Syrian refugees and male-headed households. Respondents living in Mafrq were the most likely to be in debt with family (58.2%), while respondents living in Azraq town were the most likely to be in debt with neighbors (51.6%), shopkeepers (33.9%), and others (25.8%).

**One-third of Syrian refugees reported selling assets since arriving in Jordan, with the highest reported rates from Mafrq.**

**Seventy-six percent of Jordanians reported having debt, totaling 2,769.2 JOD (3,898.16 USD) on average. Half of this debt is owed to their families, and a third to others, primarily a bank and “loans”.** Eighty-one percent of female-headed Jordanian households reported having debt, in comparison to 73.9% of male-headed households. Female heads of household were also more likely to be in debt to their neighbors. Respondents from Amman were the most likely to be in debt to family, landlords, and shopkeepers, while respondents from Irbid were the most likely to be in debt to neighbors.

**Likewise, 64.2% of Iraqi refugees reported that they had debt, averaging 720.7 JOD (1,014.52 USD) in total,** which they primarily owe to their families. Female Iraqi refugees were slightly more likely to be in debt with neighbors and shopkeepers than male Iraqis, while male-headed Iraqi households were more likely to be in debt with family members. 38% of Iraqi refugee respondents reported selling assets since arriving in Jordan.

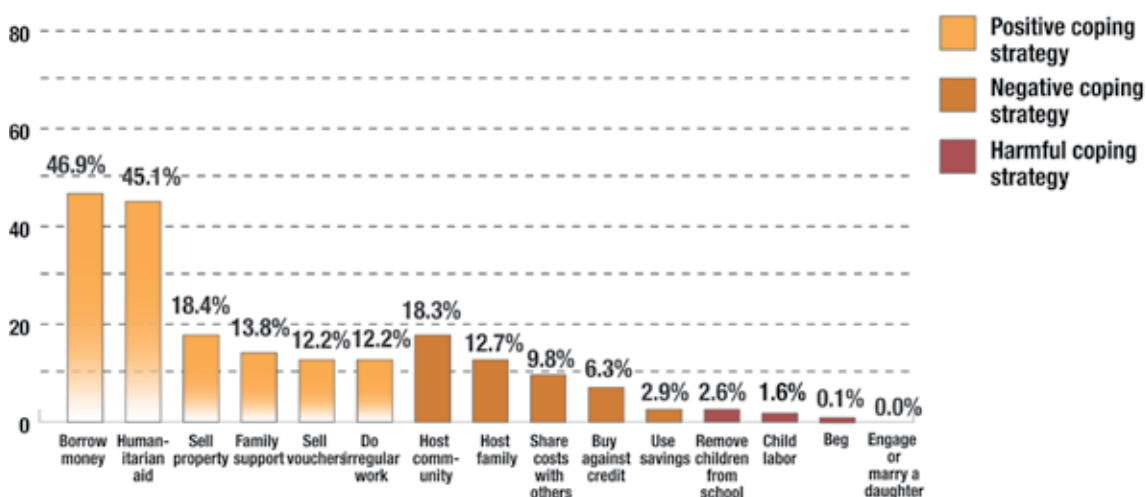
*Huda Nijem, psychologist, works with CARE providing psychosocial support, at the Hashmi Community Center. One of the biggest issues is the shifting roles of women now in the work force, and the dislocation of families and familiar support systems. To encourage conversation, Nijem had women decorate these dolls. Nancy Farese/CARE*



### 4.5.4 Livelihood Coping Strategies

In order to close the income-expenditure gap, Syrian refugees reported utilizing positive (in orange), negative (in brown), and harmful (in burgundy) coping mechanisms, as shown in Figure 44 below:

**FIGURE 44: SYRIANS REPORTING LIVELIHOOD COPING MECHANISMS**



**Female Syrian refugees reported relying on humanitarian assistance to close the income-expenditure gap at a higher rate than male Syrian refugees (50.8% compared to 38.1%) and were almost three times as likely to report removing their children from school (3.6% compared to 1.3% of male Syrian refugees), while male Syrian refugees were twice as likely to report utilizing savings (4.0% compared to 2.1%) as a coping mechanism. Additionally, male Syrian refugees reported relying on irregular work at a rate of 16.9%, more than female Syrian refugees at 8.3%. However, male and female-headed Syrian refugee households reported similar rates of reliance on each of the livelihood coping mechanisms.**

Syrian refugees living in Amman were the least likely to rely on all of the coping mechanisms, as shown in Table 37 below:

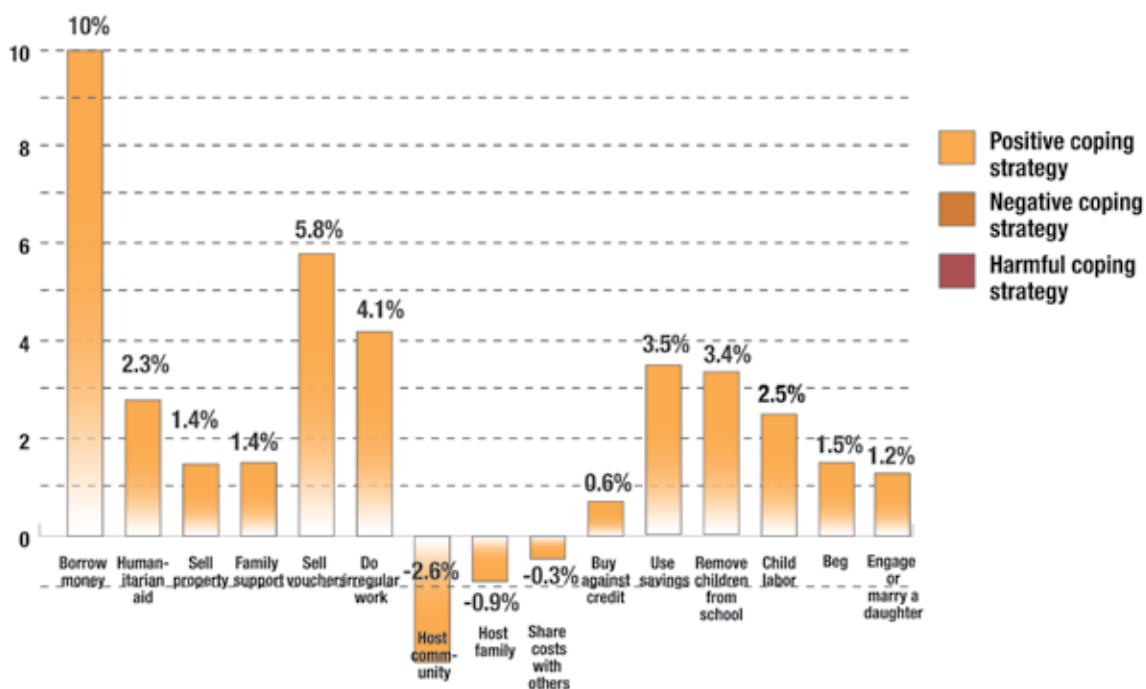
**TABLE 37: SYRIAN REFUGEES REPORTING RELIANCE ON LIVELIHOOD COPING MECHANISMS, BY GOVERNORATE**

Governorate	Amman	Zarqa	Irbid	Mafraq	Azraq town
Borrowing money	45.6%	58.8%	58.6%	25.4%	40.8%
Obtaining humanitarian aid	44.5%	61.1%	27.4%	40.6%	77.6%
Selling property	17.9%	22.3%	11.7%	24.6%	14.5%
Support from family	6.9%	20.9%	13.2%	17.9%	9.2%
Sale of vouchers	6.6%	8.1%	12.8%	25.0%	3.9%
Irregular work	13.5%	20.4%	9.0%	3.1%	22.4%
Support from host community	22.3%	11.4%	13.9%	27.2%	11.8%
Support from host family	2.6%	12.8%	18.0%	16.1%	19.7%
Cost-sharing with others	1.1%	9.0%	12.0%	17.4%	13.2%
Buying against credit	8.4%	15.6%	-	-	13.2%
Using savings	1.8%	2.4%	4.1%	3.6%	2.6%
Removing children from school	3.3%	3.3%	1.1%	0.9%	7.9%
Child labor	1.5%	2.8%	0.4%	0.4%	6.6%
Begging	0.4%	-	-	-	-
Engaging or marrying a daughter	-	-	-	-	-

Interestingly, focus group feedback with Syrian refugee women was unanimous that there was a phenomenon of marrying off young daughters as a coping mechanism (though quantitatively, this trend has been decreasing), while Syrian men consistently reported that though they had heard of some instances, it was not a trend. This discrepancy between females and males can be attributed to the shame that exists around informal marriage and child marriage in Jordan.

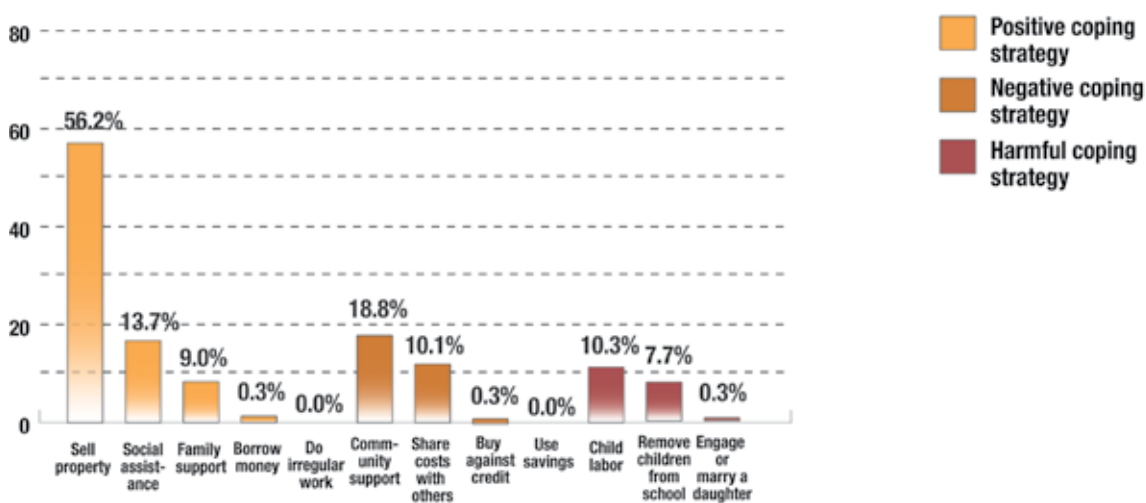
Reliance on both positive and harmful coping mechanisms has decreased from 2017, with only slight increases (in orange) in negative coping mechanisms, as shown in Figure 46 below, in which blue bars represent decreases between 2017 and 2018, and orange bars represent increases:

**FIGURE 45: PERCENTAGE INCREASE OR DECREASE IN SYRIANS' LIVELIHOOD COPING MECHANISMS, 2017- 2018**



Jordanian citizens, meanwhile, reported much higher levels of negative coping mechanisms to close the income-expenditure gap, as shown in Figure 46 below:

**FIGURE 46: JORDANIANS REPORTING LIVELIHOOD COPING MECHANISMS**



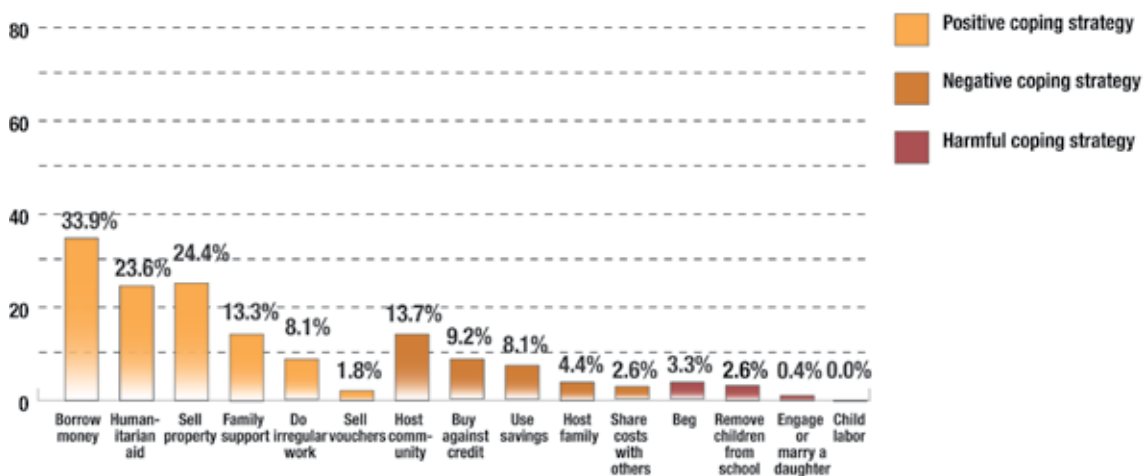
Female-headed Jordanian households were more likely to sell property (jewelry, car, etc.), while the results per governorate are shown in Table 38 below:

**TABLE 38: JORDANIANS REPORTING RELIANCE ON LIVELIHOOD COPING MECHANISMS, BY GOVERNORATE**

Governorate	Amman	Zarqa	Irbid	Mafraq
Borrowing money	14.7%	15.3%	1.0%	2.8%
Obtaining social assistance	12.1%	18.4%	16.7%	5.6%
Support from family	9.5%	6.1%	8.8%	12.5%
Selling property	50.9%	58.2%	65.7%	48.6%
Irregular work	-	-	-	-
Support from host community	31.8%	22.4%	4.9%	11.1%
Cost-sharing with others	5.2%	5.1%	15.7%	16.7%
Buying against credit	-	1.0%	-	-
Using savings	-	-	-	-
Removing children from school	2.6%	7.1%	9.8%	13.9%
Child labor	17.2%	6.1%	9.8%	5.6%
Engaging or marrying a daughter	-	-	1.0%	-

Iraqi refugees were most likely to borrow money to close the income-expenditure gap, as shown in Figure 47 below:

**FIGURE 47: IRAQIS REPORTING LIVELIHOOD COPING MECHANISMS**





Female-headed Iraqi households were more likely to report buying against credit, confirmed by data showing that female Iraqis are more likely to be in debt with shopkeepers.

### 4.5.5 Economic Participation and Skill Sets

**Fifty-five percent of Syrian refugee households reported that someone in their family is currently working**, with respondents from Irbid and Mafrq the least likely to currently be working. Also, 45.7% of Syrian refugee respondents confirmed that they were working, with men reported working at twice the rate of Syrian women (61.7% compared to 32.6%), and much more likely to report working outside the home, as shown in Table 39 below:

**TABLE 39: SYRIAN REFUGEES REPORTING THEIR WORK SECTORS, BY GENDER**

Gender	Male	Female	Total
Construction work/company	29.2%	19.7%	25.4%
Working in a shop	28.4%	20.2%	25.2%
Skilled craft	18.6%	10.4%	15.3%
Working on someone else's home	3.0%	18.5%	9.2%
Making food at home and selling it	0.8%	6.4%	3.0%
Own business	1.9%	-	1.1%
Home-based activity	0.8%	4.6%	2.3%
Other	17.4%	20.2%	18.5%

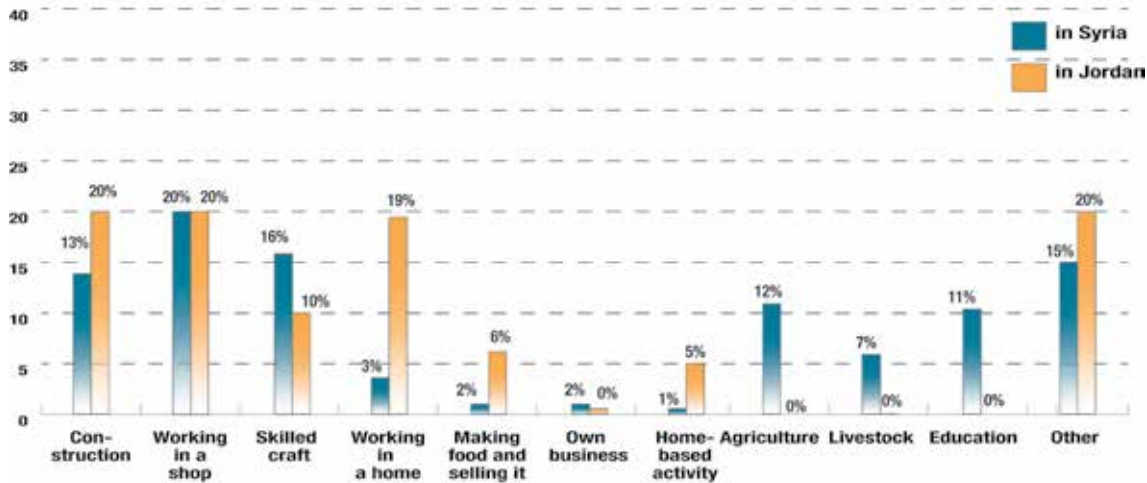
Respondents living in Mafrq were the least likely to be currently working, with 64.7% unemployment rate compared to 47.4% of Syrian refugees living in Amman.

**The majority of working Syrian urban refugees are not paid regularly through their work (23.0%)**, while smaller percentages are paid every day (18.6%), every week (17.0%), every month (19.8%), and through a lump sum (2.3%). **Only 29.3% reported having an oral or written contract**, with twice as many respondents reporting an Unlimited Period Employment Contract (21.4%) than a Limited Period Employment Contract (10.5%).

**Half of all Syrian refugee respondents reported that they had worked in Syria**, primarily in the construction sector (23.2%), in a shop (22.8%), in a skilled craft (19.6%), in agriculture (9.2%) and in their own businesses (3.4%). **Men were four times more likely to have worked in Syria (82.0% compared with 22.8% of women)**, however were only working at twice the rate of Syrian women in Jordan, showing an interesting trend. Syrian female refugees were more likely to have worked in agriculture in Syria (11.7% of

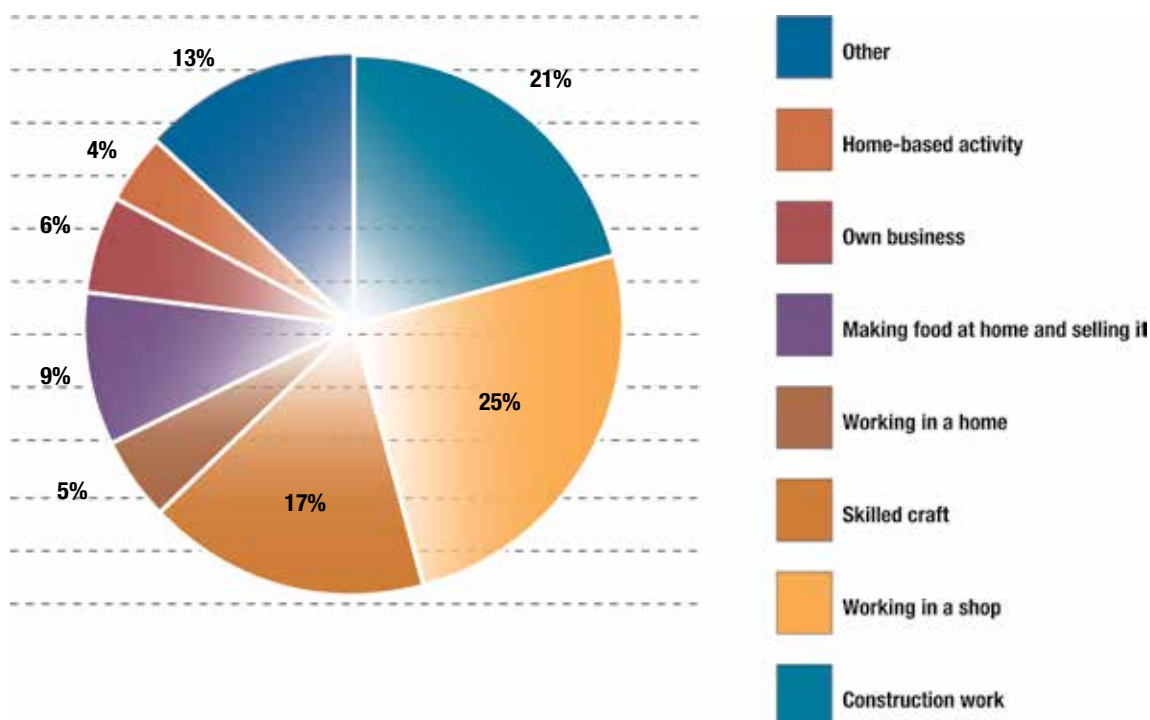
women compared with 8.4% of men), livestock grazing (6.7% compared with 1.7%), the education sector (6.7% compared with 1.7%), **in addition to the home-based businesses they work in Jordan. Though Syrian women working at higher rates in Jordan, there was a noticeable change in sectors, as shown in Figure 48 below:**

**FIGURE 48: SYRIAN REFUGEE WOMEN REPORTING THEIR TYPES OF WORK IN SYRIA AND JORDAN**



Low levels of women’s work in the agricultural sector and potentially the livestock sector, in contradiction with some of the literature that reports this is a major sector for Syrian women, can be attributed to the urban assessment’s sample design which solely targets urban refugees living away from rural areas where agricultural sector is more prevalent. Also, 43.9% of Syrian urban refugees reported they are looking for a job, primarily in a shop, as shown in Figure 49 below:

**FIGURE 49: SYRIAN REFUGEES REPORTING THE TYPE OF WORK THEY SEEK**



**Over half of Syrian refugee men report looking for a job (55.3%), in comparison to 34.5% of Syrian refugee women.** Only 8.7% reporting needing additional training for this job, while similar percentages reported needing cash assets to establish a home-based business (12.8%), and a self-owned business (13.6%). There is a high demand among Syrian refugee women for home-based work. It should be noted that the current urban assessment does not aim at assessing training or capacity building needs, as these were covered in a detailed Market Assessment conducted recently by CARE. The aim here is to provide an overall assessment of additional support the respondents see as necessary to improve their access to work or gain a living.

One Jordanian woman highlighted that even though Syrian and Jordanian women are both looking to find income-generating activities as part of home-based businesses, many vocational training modules flood the local market with too many of the same skill:

**“I was one of the beneficiaries of a sewing training program and received two sewing machines and fabric. I sewed clothes and school uniforms but I did not make a good profit because the training covered all women in the area (all Syrians and most of the Jordanians) and there was no longer a market need! This point needs to be considered when planning to plan trainings for future production projects.”**  
 – Jordanian female, Azraq town

**TABLE 40: SYRIAN REFUGEES REPORTING THE TYPES OF OBSTACLES THEY FACE IN FINDING LEGAL WORK, BY GENDER**

Gender	Male	Female	Average
Don't know of job opportunities or /how to find them	29.7%	21.9%	25.4%
Discrimination based on my gender during the hiring process	5.1%	5.0%	5.0%
Discrimination based on my lack of citizenship during the hiring process	5.7%	6.7%	6.3%
Potential employers ask me to pay for the cost of sponsoring a work permit	7.0%	4.3%	5.5%
Lack of childcare during the day	1.3%	7.1%	4.5%
Lack of transportation options makes me feel unsafe	1.5%	1.7%	1.6%
A family member does not want me to work outside the home	0.8%	3.3%	2.2%
Limitations due to a disability	1.5%	0.9%	1.1%
Limitations due to lack of adequate education	2.5%	3.5%	3.0%
Lacking the necessary skills	4.7%	6.4%	5.6%
Legal work does not pay enough	2.8%	2.8%	2.8%

**Only 15.9% of all Iraqi refugee households reported that a member of their family was currently working**, while 11.4% of Iraqi refugee respondents reported they were working themselves (9.1% of Iraqi men and 14.1% of Iraqi women) primarily in shops, as shown in **Table 41 in Annex I**.

**Nine in ten working Iraqi refugees found their income-generating activity through friends or relatives, while 4.1% answered a job announcement.** Also, 15% of Iraqi refugees' income is paid to them daily (in their main job), while 5.6% are paid weekly, and 4.7% are paid monthly. Another 3.7% receive their income in a lump sum. **Only 14.3% of Iraqi refugees have a written or oral contract**, while 13.3% do not have a contract. Of those that do, the majority have Unlimited Period Employment Contracts (39.4%), while one in ten had a Limited Period Employment Contract (11.5%). Iraqi refugee men were more likely than women to have an unlimited period contract.

**Two-thirds of Iraqi refugees reported working in Iraq, six times the proportion of Iraqis currently working**, primarily in a shop (26.6%), in construction (14.3%), in a skilled craft (7.8%), and in other sectors (32.5%). Men worked in Iraq at twice the rate of Iraqi women (89.5% to 41.4%). **A third of Iraqi refugees report looking for a job**, primarily in shops (20.5%), in skilled crafts (20.5%), in construction work (8.2%), in someone else's home (4.1%), and in other sectors (37%).

When asked if they would need additional training for this job, 92.6% replied that they would not. Only 9.2% reported they would need assets or cash to establish a home-based business or a self-owned business. Iraqi women were more likely to report needing training (12.5% compared to 2.8% of men) and assets or cash (14.8% compared to 4.2%) for future work. In terms of other obstacles to finding legal work, Iraqi refugees primarily identified not knowing of job opportunities or how to find them, as shown in Table 42 below:

**TABLE 42: IRAQI REFUGEES REPORTING THE TYPES OF OBSTACLES THEY FACE IN FINDING LEGAL WORK, BY GENDER**

Gender	Male	Female	Average
Don't know of job opportunities or /how to find them	29.4%	21.9%	25.8%
Discrimination based on my gender during the hiring process	3.5%	3.9%	3.7%
Discrimination based on my lack of citizenship during the hiring process	6.3%	9.4%	7.7%
Potential employers ask me to pay for the cost of sponsoring a work permit	1.4%	3.9%	2.6%
Lack of childcare during the day	-	6.3%	3.0%
Lack of transportation options makes me feel unsafe	-	-	-
One of my family members does not want me to work outside the home	-	1.6%	0.7%
Limitations due to a disability	-	1.6%	0.7%
Limitations due to lack of adequate education	0.7%	3.9%	2.2%
Lacking the necessary skills	-	3.9%	1.8%
Legal work does not pay enough	0.7%	6.3%	3.3%

#### 4.5.6 Legal Context for Work

Nearly one-fourth (24.3%) of Syrian refugees and 1.8% of Iraqi refugees have work permits, indicating the two populations' different obstacles towards securing legal work in Jordan. This data is consistent with the previous year's data. No female-headed Iraqi households reported they had a work permit. When asked why they do not have a work permit, **Syrian refugees primarily cited the complicated procedure and needing external help, including a sponsor, money, and a job in order to apply for a permit**, while Iraqi refugees overwhelmingly reported that the complex procedure, the high cost, and the potential negative effect on receiving other assistances were their main obstacles, as shown in Table 43 below:

**TABLE 43: REFUGEES REPORTING WHY THEY DO NOT HAVE A WORK PERMIT, BY NATIONALITY**

Nationality	Syrian	Iraqi
Too hard to get / the procedure is too complicated	18.2%	57.9%
Would change the status of refugees registered with UNHCR	2.1%	12.4%
I would not be considered for UNHCR resettlement to third countries	1.0%	-
It would affect receiving assistances by UNHCR and other NGOs	3.6%	24.4%
I am not aware of the application process/requirements	6.0%	1.1%
I do not have MOI card	0.4%	4.1%
I do not have a sponsor to guarantee me	7.2%	1.1%
The cost of getting a permit is too high	14.8%	29.3%
I don't need one to get a job	4.4%	1.9%
I have tried before without success	4.3%	3.0%
Don't believe I would get one if I did	2.1%	4.9%
Work permits are not given in my profession	2.0%	-
There are not enough benefits	1.5%	1.1%
Employer does not want to carry out process /unwilling to apply for a work permit for me	1.4%	-
Employer was not formally registered	0.9%	-
Because I prefer to work on a daily/weekly basis	2.4%	0.4%
Less flexibility and it limits my mobility	0.9%	-
Lower earnings	1.3%	-
I did not find any job opportunity to apply for work permit	8.2%	-
I do not want to work	7.0%	0.4%
I can't work outside the house for long hours due to many household responsibilities or having children under school-age	0.9%	-
Other male family members not allowed me to apply	0.3%	-
The sector I worker is officially closed to migrant workers	1.3%	-
I am waiting to receive my work permit	2.3%	-
Other	27.6%	-

Focus group data clarified that most Syrian refugee males do not see the benefit of having a work permit as it does not protect Syrian refugees from exploitation at the hands of their employers, such as employers forcing Syrian refugee workers to sign contracts giving up their rights to social security, health insurance, or worker's compensation. One Syrian male from Zarqa said that his friend had cut off his finger at work, but the employer refused to send him to the hospital, so he had to take his friend. Many Syrian men cited that the only benefit was protection from police pursuing refugees who are working informally. Syrian refugee women, on the other hand, sought to formalize their male relatives' work:

**“I prefer my husband and son to have work permits, because their colleagues (either Syrian or Jordanian) might otherwise take advantage of their lack of permits, and abuse them, reduce their wages, or threaten to report them to the police, who will fine them and transfer them back to the camp.” – Syrian refugee woman, Irbid**

Finally, Syrian refugee women still expressed concern that formalizing work could negatively affect gaining iris print assistance, food coupons, or their chances for emigration or resettlement.

## 4.6 EDUCATION

### 4.6.1 Adults

Syrian refugee respondents were the most likely to report that the highest level of education in their family was primary-level education, while Jordanian and Iraqi respondents were more likely to have secondary or university level education, as shown in Table 44 below:

**TABLE 44: HIGHEST LEVEL OF HOUSEHOLD EDUCATION, BY NATIONALITY**

Nationality	Syrian	Jordanian	Iraqi
Illiterate (no education)	8.7%	2.2%	4.8%
Primary level education	40.2%	15.7%	23.3%
Secondary level education	35.8%	48.2%	26.7%
University level education	11.9%	32.2%	26.7%
Vocational education	3.5%	1.6%	1.5%

Respondents living in Irbid had the highest reported educational gap, as Syrians living in the governorate were both the most likely to be illiterate and have a university education. Syrians living in Amman were the most likely to have a primary-level education, while respondents living in Azraq town had the highest reported levels of secondary education. A full breakdown of Syrian, Jordanian, and Iraqi household education levels, disaggregated by gender and governorate, are shown in Tables 45 - 50 in Annex I.

Jordanians living in Zarqa were the most likely to have completed university-level education, at twice the rate of Jordanians living in Amman (44.3% compared to 21.1%).

## 4.6.2 Children

Only 53.9% of Syrian refugee respondents reported that all children in the household below age of 18 were attending school<sup>60</sup>, in comparison to 85% of Jordanian children and 80.1% of Iraqi children. Iraqi children in male-headed households were much more likely to be in school than those in female-headed households. **When asked why, Syrian respondents primarily cited financial constraints (such as the cost of transportation, school supplies, etc.) and that their child/ren must work to support the family**, as shown in Table 51 below:

**TABLE 51: RESPONDENTS REPORTING WHY THEIR CHILDREN ARE NOT IN SCHOOL, BY NATIONALITY**

Nationality	Syrian	Jordanian	Iraqi
Child's unwillingness to complete their education	6.3%	0.7%	22.2%
The child has been out of school for many years, meaning they are now at a lower level than their peers	1.3%	-	11.1%
Child does housework	1.1%	-	-
Child is caring for a family member	0.5%	-	-
Due to discrimination	0.5%	-	1.9%
Financial constraints (transportation, uniforms etc.)	10.1%	0.4%	33.3%
Registered, but not admitted to school	1.3%	0.4%	-
Distance to school / location of the school	1.6%	-	-
Physical or verbal abuse from other students	1.3%	-	5.6%
Physical or verbal abuse from teachers or school administrators	-	-	-
Safety fears for movement outside the home/fear of child being harassed on their way to school	0.5%	-	-
Psychological distress/difficulties concentrating	1.3%	-	-
Difficulties adapting to dialect/teaching methods	0.3%	-	1.9%
Family is waiting for return to Syria / Iraq to register children at school	-	-	-
Missed education in Syria / Iraq and now face a big gap between their last grade vs. the one that they are supposed to be in in Jordan	0.8%	N/A	1.9%
Disability / serious medical condition	0.8%	0.4%	-
Needs to work to support family	5.6%	0.7%	5.6%
Lack of quality schools within my area	-	-	-
Engaged / married	0.5%	0.4%	-
Other	5.0%	1.1%	11.1%

<sup>60</sup> This percentage differs from the 27.3% of Syrian respondents who reported that their school-age children are not in school (Section 4.3.3 above), because not all respondents have school-aged children.



**Syrian refugee households in Mafraq were the most likely to report that their children under the age of 18 were out of school (53.6%), while Syrian children in Amman were the most likely to be in school (59.0%).** Jordanian children from Mafraq were similarly the most likely to be out of school (31.3%), while those in Irbid were the most likely to be attending school (95.1%).

**Syrian refugees that had received assistance to send their children to school (16.4%)** received that assistance from humanitarian organizations (57%), governmental bodies (9.3%), family and friends (4.7%), and from legal organizations (4.1%). Male-headed households were much more likely to report receiving help from humanitarian organizations (61.0% compared to 48.1% of female-headed households), while female-headed households were more likely to receive support from family, friends, or individuals. As one Syrian refugee woman in Mafraq reported, her son was previously enrolled in a private school in Irbid as the educational quality was superior to the governmental schools. When the family moved to Mafraq, they found private education to be more expensive, so they had to transfer their son to a public school.

However, Syrian refugees in all focus groups and multiple stakeholders noted that the primary obstacle for Syrian children to access education is systemic. The Jordanian education sector has responded to the mass influx of students with diverse needs by instituting the double-shift school system, which aggravates some obstacles. Iraqi refugees in focus groups also reported that their children attend school in shifts.

**Notably, 76.3% of all surveyed male-headed Syrian households who reported receiving help received financial support for their educational needs,** more than the 57.4% of female-headed Syrian households who received such support. Female Syrian refugees were much more likely to report needing financial support, and 6.8% reported that none of these types of assistance would affect their decision whether or not to send their child to school. Respondents were the most likely to receive financial support in Amman (81.5% of those who received support), transportation in Mafraq (16.2%), and legal help and educational support in Azraq town (both 19.0%).

**Of Jordanian respondents, 8.8% reported that they had received assistance to send their children to school,** primarily financial (57.9%), transportation (15.8%), and educational support (5.3%). Female Jordanians were more likely to report receiving financial and educational support.

Support was the most likely to come from family and friends (21.1%), humanitarian organizations (15.8%), and legal organizations (5.3%). Male Jordanians were much more likely to have received help from a humanitarian or legal organization. When asked what type of assistance they would most need, Jordanian respondents reported finan-

cial help (22.4%), help with transportation (7.2%), and educational support (6.2%). **Jordanians from Zarqa were the most likely to need financial support to send their child to school.**

**Over one-fifth (22.5%) of Iraqi refugees (primarily women) reported receiving assistance to send their children to school, a greater proportion than among both Syrian and Jordanian respondents.** Iraqi refugees living in Zarqa were the most likely to report receiving educational assistance for their children, primarily from humanitarian organizations and family or friends. Iraqis primarily cited receiving financial support (60.7%), educational support (9.8%), legal help (8.2%), and help with transportation (4.9%). Seventy percent of this assistance came from a humanitarian organization, with male-headed households the most likely recipients. The majority of Iraqi respondents report needing financial assistance in order to send their child to school; Iraqi refugees living in Zarqa were eight times more likely to need educational support than those living in Amman.

One-third (32.9%) of Syrian urban refugees reported that their child was not in the correct grade for their age. Of these children, 2.1% are ahead in school, while 54.3% are one year behind, 27.1% are two years behind, and 16.4% are three or more years behind. Female-headed households were more likely to have a child one year behind in school, while male-headed households were more likely to have a child that was two years behind in school.

Only 2% of Jordanian respondents reported that their child is not in the correct grade for their age; these were entirely in male-headed households. Of those that are not in the correct grade, 75% are one year behind, and 25% are three or more years behind.

**Half of Iraqi respondents reported their child is in the correct grade for their age (47.5%),** with the majority of those who aren't being one year behind in their studies (55.3%) and two years behind (29.8%). Iraqi children living in Zarqa are almost twice as likely to be in the right grade for their age as those living in Amman (61.1% compared to 39.7%). Some Iraqi refugee respondents reported that their children were held back due to crowding in schools:

**“I went to more than one school to register my daughter. Each school told me that there is no space for her in first grade. All available seats were for the second grade, knowing that my daughter is eight years old and she was supposed to go to school two years ago.”**  
– Iraqi female, Amman

**One in ten Syrian refugee respondents reported that their child is bullied at school, primarily by other students.** Children in female-headed Syrian households were twice as likely to be bullied at school (16.4% compared to 8.5% of male-headed households). Qualitative data confirmed that Syrian boys face verbal and physical harassment at school that has caused some to drop out of school. Further, multiple Syrian refugee families reported being afraid of complaining for fear of negative consequences.

Other educational needs faced by Syrian children include improved quality of education. As one Syrian woman from Azraq reported, two grades in her child's school were merged (fourth and fifth grade), while multiple others reported that the second shift was half as long as the morning shift (reportedly three hours, according to focus group feedback). Syrian refugee women from Zarqa reported that their sons receive lower quality teaching at boy's schools, while female children face verbal harassment. The correlation between school segregation in Jordan and school-children's educational attainment has been shown in recent reports, particularly due to the role of gender-segregated teachers. While female schools report higher teacher supervision, better student-teacher relations, and a higher utilization of student-centered teaching methodologies, principals reported that male teachers have even fewer resources and that male teachers are less prepared for classes.<sup>61</sup> Some Syrian refugee mothers expressed discontent that their levels of education were not high enough to help their children, particularly in the subjects of English and Math.

Further, focus group feedback with both Syrian and Iraqi women consistently cited the high cost of transportation to schools for their children, a particularly high need given that many parents fear for their children's safety on the way to school. As one Iraqi woman in Amman said:

“**Salah Al-Din Al-Ayyubi School for Boys is very far from our house in Ain al-Basha; the boys walk two kilometers daily! The cost of a private bus is high for us at 10 JOD [14.08 USD] per student per month, and this amount is not available.**”  
– Iraqi refugee woman, Amman

Multiple Syrian and Iraqi refugee women reported that their children face verbal and physical harassment on the way to and from school.

61 Tweissi, Ahmad, Imad Ababneh, and Khattab Abu Lebdi, *Gender Gap in Student Achievement in Jordan Study Report: Monitoring & Evaluation Partnership (MEP) Project*, report, series 179 (Hashemite Kingdom of Jordan Education Reform for Knowledge Economy II (ERfKE II), 2014): 41 – 43, accessed June 11, 2018, [http://www.nchr.gov.jo/assets/PDF/Studies/En/Gender Gap Report 08\\_25\\_14.pdf](http://www.nchr.gov.jo/assets/PDF/Studies/En/Gender%20Gap%20Report%2008_25_14.pdf).

**Only 4% of Jordanian respondents reported that their child is bullied at school, with the highest rates seen in Irbid (9.1%). Also, 11.1% of Iraqi children are reported to be bullied at school, all by other students. Iraqi students in Amman are five times as likely to be bullied as those in Zarqa (15.0% to 3.3%).**

### **4.6.3 Youth**

**Only 28.0% of Syrian refugee respondents reported that youth between the ages of 15 to 24 were attending school or university, like 58% of Jordanian youth and 73.7% of Iraqi youth.** Male-headed Jordanian and Iraqi households were more likely to report that their youth family members were attending school or university. When asked why they were out of school, Syrian and Jordanian respondents primarily reported that youth were unwilling to complete their education and that they had financial constraints, while Iraqi respondents were most likely to say that the youth has been out of school for many years, and therefore they are now at a lower level than their peers, as well as youth's unwillingness to complete their education. The full results can be found in Table 52 in Annex I.

**Only seven Syrian refugees out of 1,051 respondents reported that a youth in their family had received assistance to attend university, consisting of financial support and legal help/registration assistance.** All of this help reportedly came from humanitarian organizations. When asked what types of assistance they would need to send their youth to school or university, Syrian refugees primarily identified financial support (31.5%), emotional support (10.2%), help with transportation (6.5%), and legal help (3.7%). Syrian female respondents were more likely to report needing financial and educational support to help youth in their family attend school, while female-headed Syrian households were the most likely to need transportation and legal/registration help. Another 6.5% reported that none of these types of assistance would affect their decision to send their youth to school.

**Nine percent of Jordanians reported that their youth had received assistance to attend university, primarily financial (66.7%), educational support (25.0%), and transportation support (16.7%).** Youth in Zarqa were three and a half times more likely to receive assistance than those in Amman. This assistance was twice as likely to come from family and friends than governmental bodies/humanitarian organizations. When asked what kind of assistance they would need, all reported financial, educational support (20.7%), transportation (19.0%), and legal help (8.6%).

**Likewise, 30.9% of Iraqi youth had received assistance to attend university, including financial support (57.1%), education support (42.9%), legal help or registration assistance (38.1%), and help with**

transport (28.6%), primarily from humanitarian and legal organization (35.7% and 28.6%), and family and friends (20%). Youth in female-headed Iraqi households were more likely to report receiving assistance to attend university or school. In terms of needed assistance, Iraqi refugees primarily identified financial (61.2%), help with transportation (18.4%), and education support (10.2%) to support youth's education. Male-headed households were more likely to need transportation help, while female-headed households were more likely to need financial and educational support. However, almost a fourth of Iraqi refugees reported that none of these obstacles would affect their decision to send their youth to school.

**Four in ten Syrian refugee respondents reported that the youth in their family is not in the right grade in school for their age; the majority of those who are not are two years (34.4%) or three or more years (36.1%) behind. 9.8% are one or more years ahead in school.**

**Six in ten Syrian refugee respondents reported that their youth are in the right grade in school for their age, however the majority of those who are not are two years (34.4%) or three or more years behind (36.1%). Nearly ten percent (9.8%) are one or more years ahead in school.**

Three-fourths of Jordanian respondents reported the attending youth was in the right school for their age, with two-thirds of those who reported a youth behind in school specifying they are year behind. Female Jordanians were twice as likely to report that the youth was in the right grade in school for their age, and respondents from Amman were the most likely to be in the right school for their age.

**Most (79.3%) of Iraqi respondents reported that youth in their households are in the right grade in school for their age, with those who are not primarily one year behind (61.1%), two years behind (22.2%), or three or more years behind (16.7%). Iraqi females expressed frustration that they were not given the same opportunities to contribute to society:**

**“It is very difficult for an educated people to be treated in this way! Jordan can benefit from our experiences and the experiences of our youth in order to develop the country and society.”**  
– Iraqi female, Amman



*CARE's Syrian volunteers practice for the upcoming puppet show at the Hashimi Community Center as part of the psychosocial program for the children. Nancy Farese/CARE*

# CONCLUSIONS

## PROTECTION

- 1. Both Syrian and Iraqi refugee respondents report having higher levels of formal documentation (including UNHCR registration and an MOI card) than the national average. However, many are missing other civil documentation, including marriage and birth certificates, thus increasing Syrian refugees' vulnerabilities, particularly in terms of early marriage, accessing education services, and assistance.**
- 2. Both Syrian and Iraqi refugees reported needing much more information about cash, medical, food, NFIs, and shelter assistance, while over half reported that the assistance support had decreased from the previous year.**

3. Syrian refugees reported not having enough information about the eligibility requirements for assistance, or the reasons why they were not selected for assistance.

4. Syrian refugees were slightly more likely to want more information about resettlement rather than return, with the highest levels seen in Zarqa and Azraq town, while Iraqi refugees reported wanting information about resettlement at twice the rate of information about return.

5. Shelter and housing quality was consistently reported to be a source of vulnerability, both due to harassment that Syrian refugees reported around their houses, and due to health issues caused by poor quality of housing.

## GENDER AND AGE

1. Syrian and Iraqi women reported low levels of access and utilization of family planning/reproductive healthcare, and even lower levels of postnatal care, particularly in comparison to Jordanian host community members.

2. The change in healthcare policy will likely disproportionately affect the elderly, mothers, and people with disabilities, as Syrian refugees expressed worries over how to cover ongoing healthcare costs for these populations.

3. Changing gender roles within Syrian non-camp refugee families show some trends towards less gender segmentation in terms of income provision and childcare, however qualitative data simultaneously showed an increase in domestic violence towards women and children due to psychosocial stress.

4. Children are facing increased pressure to contribute to the family's income, vulnerabilities to corporal punishment and bullying at school, and low quality of education, particularly in boys' schools.

5. Syrian male youth are facing increasing pressure to work, putting them at risk for dropping out of school, while Syrian female youth are more likely to marry.

## DURABLE SOLUTIONS

1. Family separation continues to heavily impact Syrian refugee families, particularly those that have most recently arrived in Jordan (within the last three years), with some respondents reporting that male family members had returned to the camps, negatively impacting family dynamics.

2. 18.8% of Syrian refugee families are planning to return to Syria, while 84.0% of those who are not currently planning to hope to one day. Iraqi refugees living in Zarqa were nine times as likely to plan to return to Iraq than those living in Amman, likely due to the lower levels of satisfaction with assistance received in Zarqa.

3. Syrian refugees' intentions to resettle or emigrate have increased almost 10% from 2017, highest amongst those that had lived in Jordan for more than two years, among youth, and among male-headed households.

4. Relations between refugees and host communities has overall improved, with most refugee respondents reporting that there are no problems between the two communities, confirmed by host community members.

5. Jordanians were less likely to report that refugees had impacted their daily lives, while Jordanians citizens were more likely to report that the refugee crisis had impacted Jordanians overall.

## LIVELIHOODS

1. There was an increase in the percentage of Syrian refugees' income from work, and a decrease in the percentage of income from humanitarian assistance, when compared with 2017's urban assessment.

2. The total amount of Syrian refugees' average monthly expenditures has decreased from 2017, while Jordanians' has stayed consistent (at roughly 100 JOD (140.77 USD) more than Syrian refugees') since 2016, while Iraqis' monthly expenditure was higher than Jordanians'.

3. All populations report high levels of debt—however Jordanians have roughly four times the debt of Syrian refugees, though their monthly income is only 100 JOD (140.77 USD) higher. Reliance on negative coping mechanisms has decreased since 2017.

4. Iraqi refugees report much lower levels of employment in comparison to Syrian refugees; similarly, only 1.8% of Iraqi refugees report a work permit in comparison to one-fourth of Syrian refugees.

## EDUCATION


1. Syrian refugee children still face multiple obstacles to obtaining a quality education, including corporal punishment, lower quality of teaching at boys' schools, the double-shift system which is straining to meet their needs, and bullying on the way to and from school.





Young boy tries to fit a bracelet around his wrist during an accessory-making workshop that the women are taking at the CARE Community Center. The women later participate in bazaars in order to sell their accessories. Nancy Farese/CARE

2. Financial constraints to providing educational materials and transportation continued to be the highest reported educational need.
  3. Only a third of Syrian refugee youth were attending a higher education institution, primarily citing financial constraints to pursuing higher education.
-

A man wearing a tan cap, a plaid shirt, and a tan vest is pointing out a window. A young girl in a denim jacket and a pink headscarf is looking out the window with him. The scene is set indoors, likely in a community center or office, with a window showing an outdoor area.

*Omar Kloub, CARE's Community Development Officer showing a little girl an activity that is taking place outside the window.  
Nancy Farese/CARE*

## RECOMMENDATIONS

### RECOMMENDATIONS TO THE GOVERNMENT OF JORDAN

- **Expand the rectification of status campaign beyond the expected six-month period, increase awareness raising efforts in marginalized areas (particularly Irbid), and increase documentation campaigns.**
- **Expand the work sectors open to both Syrian refugees and Iraqi refugees and facilitate opening up/regulating home-based businesses for refugees, especially women. Particularly, review the home-based businesses policy and consider opening up legal pathways for Syrian refugee women to establish home-based businesses.**

Simultaneously, better publicize information regarding work permits, and the procedures for obtaining them, to all refugee communities to benefit both Syrian refugees and Jordanian employers

- Continue to ease and simplify the policy framework related to Syrian access to the Jordanian labor market so that Syrians can reduce their vulnerability and dependency on external aid, and start to contribute positively to the Jordanian economy, tax revenues, and social security as well as reducing Jordan's dependence on labor from outside the region.
- Work with international and local organizations to fill the widening healthcare gap for refugee populations within Jordan. Subsidize healthcare for both Iraqi and Syrian refugees and consider waiving the fees for the neediest populations on a case-by-case basis, targeting mainly the elderly, mothers, and people with disabilities.
- Create a two-tiered hiring system, in which jobs that are not filled by Jordanians can then be opened to Syrians or Iraqis regardless of the sector.
- Conduct a thorough service mapping across Jordan and encourage a more coordinated service sector to provide for the diverse needs of multiple refugee populations with distinct vulnerabilities.

## TO DONORS AND THE INTERNATIONAL COMMUNITY

- Dedicate funding to the Jordanian government to respond to the sectors with the highest amount of crisis-induced burden, including funding for Jordanian public schools and the health-care system that both targets Syrian refugees and creates access for Jordanian host communities to vital public services.
- Ensure specific actions on behalf of the Jordanian government to increase refugees' access to legal, dignified work are incorporated into future funding agreements.
- Commit specific funding for non-Syrian refugees, especially in the wake of worsening conflicts in Yemen, Iraq, and other countries.
- Build upon the steps taken in the Jordan Compact to grow the Jordanian economy, as the worsening economic situation impacts both Jordanian host communities and refugees.
- As both cited family reunification as a primary factor in wishing to return, incorporate family reunification into dura-

ble solutions programming for both Iraqi and Syrian refugee populations.

- Support programs that enhance long-term development and resilience for refugees and vulnerable Jordanians, while supporting their basic needs.

## TO NATIONAL AND INTERNATIONAL HUMANITARIAN ACTORS

- Continue to explore and utilize opportunities for cross-fertilization between humanitarian work and development approaches, with the aim of identifying the most appropriate responses to the needs and vulnerabilities of affected individuals and families, irrespective of their nationality. Continue piloting innovative approaches as the evidence-base for programming and advocacy. This will allow response actors to build partnerships, support systems, and teams necessary to address evolving needs and vulnerabilities in an impactful, sustainable, innovative, and cost-efficient way.
- Increase information provision targeting both Syrian and Iraqi refugee beneficiaries; particularly, clarify the eligibility conditions for aid and the reasons for not receiving aid.
- Target assistance toward healthcare, particularly for chronic diseases, and sexual, maternal and reproductive care.
- Target psychosocial treatment and care not just to respond to effects of the refugee crisis, but also in response to the vastly changing gender roles within refugee families, including Iraqi and Syrian refugees. Further, focus on sustainable, long-term treatment plans to respond to psychosocial distress.
- Increase programming targeting youth's access to higher education through scholarships, particularly targeting Syrian and Jordanian male youth.
- Work with the international donor community to provide more information to both Syrian and Iraqi refugees regarding their eligibility for resettlement, the potential challenges in choosing to do so, and the necessary procedures to apply.
- Diversify economic empowerment opportunities including vocational training per area, so as to equip the population with diverse skills and ensure sufficient demand for these services and ensure linkages to employment.

# ANNEXES

## ADDITIONAL TABLES

**TABLE 1: RESPONDENTS REPORTING CHANGING GENDER ROLES IN THEIR FAMILY, BY LENGTH OF STAY IN JORDAN**

Years in Jordan	1 - 2 Years	3 - 5 Years	6 - 8 Years	Syrians Average	Jordanians Average
Increasingly, the income provider in my family is:					
Adult men	2.85	2.17	2.28	2.22	1.98
Adult women	2.95	3.13	3.03	3.09	2.76
Children	3.60	3.77	3.71	3.74	3.69
Youth	3.15	3.24	3.18	3.22	3.12
Increasingly, the decision-maker regarding family matters is:					
Adult men	2.05	2.40	2.38	2.38	2.13
Adult women	2.25	2.79	2.78	2.77	2.47
Youth	2.70	3.08	2.94	3.02	2.82
Increasingly, the decision-maker regarding personal matters is:					
Adult men	2.25	2.65	2.72	2.67	2.33
Adult women	2.20	2.80	2.79	2.78	2.42
Youth	2.75	3.05	2.97	3.01	2.80
Increasingly, the people working outside of the home are:					
Adult men	2.80	2.93	2.97	2.94	2.51
Adult women	2.95	3.59	3.45	3.52	3.22
Increasingly, the person in my family who is violent towards other family members is:					
Adult men	4.15	3.99	4.05	4.02	4.21
Adult women	4.35	4.11	4.21	4.15	4.22
Children	4.35	4.13	4.18	4.16	4.28
Youth	4.20	4.08	4.15	4.11	4.24
Increasingly, the person in my family who is facing more violence from other family members is:					
Adult men	4.30	4.15	4.21	4.18	4.28
Adult women	4.35	4.13	4.21	4.16	4.29
Increasingly, the person who is caring for children more is:					
Adult men	3.45	3.35	3.38	3.36	3.35
Adult women	1.85	2.12	2.18	2.14	1.87
Youth	3.20	3.26	3.28	3.27	3.14

Increasingly, the person who is performing more domestic labor is:					
Adult men	3.40	3.43	3.42	3.42	3.26
Adult women	1.95	1.85	1.91	1.87	1.71
Children	3.25	3.43	3.39	3.41	3.36
Youth	3.05	3.33	3.29	3.31	3.22
Adult men and women are more equal	2.30	2.57	2.52	2.55	2.14
Adult men and women are less equal	3.25	3.58	3.56	3.57	3.45

**TABLE 2: SYRIAN REFUGEES REPORTING THE REASONS FOR THEIR CHILD'S MARRIAGE, BY GOVERNORATE**

Reason	It was their choice / they wanted to	To decrease financial pressure on the household	For legal protection	No specific reason / prefer not to say	Other
Amman	-	60.0%	-	40.0%	-
Zarqa	33.3%	16.7%	-	33.3%	16.7%
Irbid	16.7%	83.3%	-	-	-
Mafraq	45.5%	-	9.1%	36.4%	9.1%
Azraq town	-	100.0%	-	-	-
Average	26.7%	36.7%	3.3%	26.7%	6.7%

**TABLE 3: SYRIAN REFUGEES' AREAS OF ORIGIN, 2015 - 2018**

Year	2015	2016	2017	2018
Aleppo	11%	7.2%	14.9%	12.8%
Al-Hasakeh	N/A	0.8%	0.5%	1.6%
Ar-Raqqa	N/A	0.7%	1.0%	1.8%
As-Sweida	N/A	0.3%	0.1%	0.4%
Damascus	9%	9.2%	10.7%	11.0%
Dar'a	26%	34.8%	35.3%	31.0%
Deir-ez-Zor	1%	0.7%	0.9%	1.2%
Hama	3%	3.4%	5.0%	3.5%
Homs	39%	32.3%	25.2%	26.6%
Idleb	2%	1.1%	0.7%	2.0%
Latakia	N/A	0.2%	0.5%	0.2%
Quneitra	2%	0.6%	0.5%	0.5%
Rural Damascus	8%	8.7%	4.7%	7.0%
Tartous	N/A	N/A	0.2%	0.2%

**TABLE 4: IRAQI REFUGEES REPORTING THEIR SOURCES OF MONTHLY INCOME, BY GENDER**

Gender	Male	Female	Average
Work (formal / informal)	<b>29.4%</b> (11.9% / 17.5%)	<b>27.3%</b> 17.5% / 8.6%)	<b>28.4%</b> (15.1% / 13.3%)
Own business / home-based activity	-	-	-
Selling assets	<b>4.9%</b>	<b>3.9%</b>	<b>4.4%</b>
Assistance from family in Iraq	<b>23.1%</b>	<b>35.2%</b>	<b>28.8%</b>
Assistance from family abroad	<b>4.2%</b>	<b>3.9%</b>	<b>4.1%</b>
Assistance from local or international organizations	-	<b>0.8%</b>	<b>0.4%</b>
Selling assistance from local or international organizations	<b>9.1%</b>	<b>5.5%</b>	<b>7.4%</b>
Basta	<b>9.1%</b>	<b>5.5%</b>	<b>7.4%</b>
Savings	<b>2.8%</b>	<b>3.9%</b>	<b>3.3%</b>
Remittances	<b>4.2%</b>	<b>3.9%</b>	<b>4.1%</b>
Borrowing money	-	<b>1.6%</b>	<b>0.7%</b>
Begging	<b>1.4%</b>	<b>2.3%</b>	<b>1.8%</b>
Assistance from neighbors	<b>9.1%</b>	<b>5.5%</b>	<b>7.4%</b>
Other	<b>2.8%</b>	<b>0.8%</b>	<b>1.8%</b>

**TABLE 5: SYRIAN REFUGEES REPORTING WHY THEY HAVE NOT RECEIVED WFP FOOD VOUCHERS, BY GOVERNORATE**

Reason	Not registered with UNHCR	Excluded from WFP food voucher program	Other
Amman	<b>9.7%</b>	<b>45.2%</b>	<b>45.2%</b>
Zarqa	<b>28.6%</b>	<b>42.9%</b>	<b>28.6%</b>
Irbid	<b>52.5%</b>	<b>25.0%</b>	<b>22.5%</b>
Mafraq	<b>27.8%</b>	<b>41.7%</b>	<b>30.6%</b>
Azraq town	<b>25.0%</b>	<b>50.0%</b>	<b>25.0%</b>
Average	<b>30.9%</b>	<b>38.1%</b>	<b>30.9%</b>

**TABLE 6: IRAQI REFUGEES REPORTING THEIR WORK SECTORS, BY GENDER**

Gender	Male	Female	Average
Construction work	23.1%	16.7%	19.4%
Working in a shop	46.2%	5.2%	22.6%
Skilled craft	-	-	-
Working in someone else's home	-	33.3%	19.4%
Making food at home and selling it	-	5.6%	3.2%
Own business	-	5.6%	3.2%
Home-based activity	30.8%	33.3%	32.3%
Other	-	-	-

**TABLE 7: SYRIANS' HIGHEST LEVEL OF HOUSEHOLD EDUCATION, BY GENDER OF THE HEAD OF HOUSEHOLD**

Gender	Male	Female	Total
Illiterate (no education)	7.4%	11.7%	8.7%
Primary level education	39.8%	41.1%	40.2%
Secondary level education	36.7%	33.7%	35.8%
University level education	12.5%	10.4%	11.9%
Vocational education	3.6%	3.2%	3.5%

**TABLE 8: SYRIANS' HIGHEST LEVEL OF HOUSEHOLD EDUCATION, BY GOVERNORATE**

Governorate	Amman	Zarqa	Irbid	Mafraq	Azraq town	Total
Illiterate (no education)	5.5%	6.6%	14.7%	8.5%	5.3%	8.7%
Primary level education	44.9%	39.3%	33.1%	43.3%	40.8%	40.2%
Secondary level education	38.3%	36.0%	28.6%	37.9%	44.7%	35.8%
University level education	8.4%	14.7%	17.7%	8.0%	7.9%	11.9%
Vocational education	2.9%	3.3%	6.0%	2.2%	1.3%	3.5%



**TABLE 9: IRAQIS' HIGHEST LEVEL OF HOUSEHOLD EDUCATION, BY GENDER OF THE HEAD OF HOUSEHOLD**

Gender	Male	Female	Total
Illiterate (no education)	4.1%	6.6%	4.8%
Primary level education	21.1%	28.9%	23.3%
Secondary level education	27.8%	23.7%	26.7%
University level education	44.8%	40.8%	43.7%
Vocational education	2.1%	-	1.5%

**TABLE 10: IRAQIS' HIGHEST LEVEL OF HOUSEHOLD EDUCATION, BY GOVERNORATE**

Governorate	Amman	Zarqa	Total
Illiterate (no education)	3.1%	7.3%	4.8%
Primary level education	17.4%	32.1%	23.3%
Secondary level education	32.3%	18.3%	26.7%
University level education	45.3%	41.3%	43.7%
Vocational education	1.9%	0.9%	1.5%

**TABLE 11: JORDANIANS' HIGHEST LEVEL OF HOUSEHOLD EDUCATION, BY GENDER OF THE HEAD OF HOUSEHOLD**

Gender	Male	Female	Total
Illiterate (no education)	2.0%	2.7%	2.2%
Primary level education	13.3%	21.2%	15.7%
Secondary level education	48.8%	46.9%	48.2%
University level education	34.0%	28.3%	32.2%
Vocational education	2.0%	0.9%	1.6%

**TABLE 12: JORDANIANS' HIGHEST LEVEL OF HOUSEHOLD EDUCATION, BY GOVERNORATE**

Governorate	Amman	Zarqa	Irbid	Mafraq	Total
Illiterate (no education)	1.8%	1.0%	2.2%	4.2%	2.2%
Primary level education	21.1%	10.3%	14.1%	16.9%	15.7%
Secondary level education	56.0%	43.3%	44.6%	47.9%	48.2%
University level education	21.1%	44.3%	35.9%	28.2%	32.2%
Vocational education		1.0%	3.3%	2.8%	1.6%

**TABLE 13: REFUGEES REPORTING WHY YOUTH ARE NOT IN SCHOOL, BY NATIONALITY**

Nationality	Syrian	Jordanian	Iraqi
Youth's unwillingness to complete their education	18.2%	18.2%	17.7%
The youth has been out of school for many years, meaning they are now at a lower level than their peers	4.0%	4.0%	18.8%
Youth does housework	0.4%	0.4%	15.6%
Youth is caring for a family member	0.4%	0.4%	13.5%
Due to discrimination	2.2%	2.2%	-
Financial constraints (transportation, uniforms, tuition, etc.)	15.6%	15.6%	14.6%
Registered, but not admitted to school	1.8%	1.8%	5.2%
Distance to school / location of the school	-	0.0%	2.1%
Physical or verbal abuse from other students	0.4%	0.4%	-
Physical or verbal abuse from teachers or school administrators	-	-	-
Safety fears for movement outside the home/fear of youth being harassed on their way to school	-	-	1.0%
Psychological distress/difficulties concentrating	0.4%	0.4%	-
Difficulties adapting to dialect/teaching methods	-	-	-
Family is waiting for return to Syria to register youth at school	0.4%	0.4%	1.0%
Missed education in Syria and now face a big gap between their last grade vs. the one that they are supposed to be in in Jordan	1.1%	1.1%	2.1%
Disability / serious medical condition	0.4%	0.4%	1.0%
Needs to work to support family	6.5%	6.5%	-
Lack of quality schools within my area	1.1%	1.1%	-
No hope of getting a job	0.4%	0.4%	-
Engaged / married	4.0%	4.0%	1.0%
Other	1.1%	1.1%	0.4%

## COMPLETE METHODOLOGY

Riyada Consulting and Training developed the following mixed-method approach for the **seventh urban assessment** that builds upon the firm's experience designing and implementing the fifth and sixth urban assessments and responds to **this year's unique objectives and themes** as stated in the TOR.

### Preparatory Phase

Immediately upon start of the contract, Riyada Consulting and Training's research team held a kickoff discussion with the Deputy Country Director – Programs and the Director of Program Quality CARE Jordan on March 4<sup>th</sup>, 2018. At this meeting, the overall proposed methodology and expected dates for the implementation plan were discussed. The discussion also included clarifying the key objectives and the rationale behind the research with special focus on this year's research themes and expected outcomes, the target groups and stakeholders to be included in the urban assessment study, arrangements and logistical support, quantitative and qualitative tools development, and data collection processes and pre-field work arrangements. All suggestions for changes/modifications were taken into consideration by Riyada's research team.

### Literature Review and Mapping Exercise

In preparation for the field work and the review and finalization of research tools, Riyada Consulting and Training's research team conducted a preliminary *literature review* of all relevant documentation provided by CARE Jordan, as well as the consultant's compilation and review of relevant external secondary resources, research studies, national strategies, and statistics. As a part of the document review, Riyada will also complete a *mapping exercise of available information* on the Syrian refugee crisis in Jordan. Some of the documents reviewed include the following:

- CARE Jordan Country Strategy
- CARE Jordan Business Strategy 2017-2020
- CARE Syrian Refugee Urban Assessments for the years 2012, 2013, 2014, 2015, 2016, and 2017
- CARE Syria Urban Refugee fact sheet and summary 2015
- 2017 Labor Market Assessment
- UNHCR Jordan Information Portal (sector documents, etc.)
- ILO Jordan Information Portal (labor market related policies, research studies, etc.)
- The Vulnerability Assessment Framework (VAF) – Jordan
- Refugee Response Plans and other inter-agency response frameworks
- National Jordanian Strategies, policies and plans relevant to refugees' status and service provision
- Other relevant documentation provided by and/or recommended by CARE Jordan

### Review and Finalization of Research Tools

The various components of the annual urban assessment required the **update and finalization** of the research tools applied in the previous assessments. As one of the objectives of the assignment is to compare results and findings from previous assessments with the new ones, the consultants have reviewed

and updated the existing tools to ensure consistency and comparability of the data. **The updates on the tools mainly aimed at following up on trends that emerged during previous assessments and capture the new ones including government policy changes, or modifications introduced by the donor community that affect the humanitarian and relief aid directed to the refugees in the target groups.** Further, as the seventh urban assessments themes have changed from previous years, particularly regarding **durable solutions, sustainable livelihoods, and a larger focus on a gendered and women's issues lens**, the tools were updated to focus on these themes.

The assessment tools were used as guiding frameworks for collecting the data from the various target groups. The research tools aimed to collect data on the following themes, building on those listed in the TOR:

**Background Data:** To ensure consistent analysis with past urban assessments, the questionnaires collected background data on both refugee (Syrian and non-Syrian) and Jordanian populations, which included dates of arrival, family composition, and locations of origin for refugee populations, and educational background/skills, previous work experience, health status, and family composition for both refugee and host community respondents.

**Protection:** Data collected under this theme were used to identify and analyze the specific gender and protection issues that CARE Jordan can focus on to support gender-sensitive programming that empowers women and girls and protects the most vulnerable populations in Jordan. Particularly, the assessment collected data that identifies changes in the community and household dynamics that supports conflict-sensitive programming and potentially strengthens durable solutions for vulnerable populations.

**Gender and Age:** Similarly to previous years, data was collected that identified the gendered and social norms issues facing refugee and host community populations, and the effects of these on gender equity at both the household and community levels. This section additionally investigated the protection risks facing children, youth, and the elderly, including mental health and psychosocial wellbeing amongst these groups.

**Women's Issues:** This data specifically targeted the key barriers and issues related to refugee and host community women.

**Durable Solutions:** Data was collected to identify the preferred, viable, and durable solution options for both refugee and host community respondents. This data was used to analyze the protection trends and risks, coping strategies, and expectations and priorities for both populations, with a particular focus on their attitudes and perceptions regarding their future options. Regarding refugee populations, the data further inquired about their attitudes towards returning home, local integration, and resettlement.

**Sustainable Livelihoods:** In tandem with the durable solutions theme, the research team collected data on target populations' income, assets, assistance, and employment to understand trends in livelihoods, as well as capturing attitudes and access to legal work. This data was used to identify the depth and causal relationship between access to sustainable livelihoods and attitudes towards durable solutions, with a focus on youth's relationship to the labor market, aspirations for the future, and their needs in securing sustainable employment.

**Education:** The questionnaires collected data on the current educational situation and its challenges, specifically assessing the availability of and access to education for refugee women, men, and children. Additionally, the data collection tools assessed the coping strategies to meet educational needs, including early, child, and forced marriage, child labor, and abuse.

The following depicts a list of questionnaires and their target groups:

<b>Questionnaire 1:</b>	<b>Key informant interviews with CARE, Representatives of Government Institutions, Donors, INGOs and Local Partners</b>
<b>Questionnaire 2:</b>	<b>Quantitative Questionnaire with Syrian refugees</b>
<b>Questionnaire 3:</b>	<b>Quantitative Questionnaire with Jordanian citizens</b>
<b>Questionnaire 4:</b>	<b>Quantitative Questionnaire with Iraqi refugees</b>
<b>Questionnaire 5:</b>	<b>Focus Group Discussions with Syrian Refugees</b>
<b>Questionnaire 6:</b>	<b>Focus Group Discussions with Jordanian Citizens</b>
<b>Questionnaire 7:</b>	<b>Focus Group Discussions with Iraqi Refugees</b>

The above questionnaires were developed in cooperation and close coordination with CARE Jordan to ensure accuracy and relevance. Questionnaires development also relied on extensive desk review of previous assessments, policy documents and project documents and secondary resources.

## Field Phase

### QUALITATIVE ASSESSMENT

#### *Key Informant Interviews*

The research team conducted 11 in depth interviews with the key stakeholders who were jointly identified with CARE Team. The interviews were conducted with CARE Jordan’s Senior Management, Representatives of Government Institutions, Representatives of INGOs and Representatives of Local Implementing Partners.

#### *Focus Group Discussions*

The consultants conducted 30 focus group discussions with Syrian and non-Syrian refugees and Jordanian host communities. The focus groups were organized at the 4 CARE Urban Community Centers in East Amman, Zarqa, Mafraq, Irbid, and the two Urban Community Centers managed in partnership with CBOs in Azraq City. The focus groups were held with men and women separately to ensure privacy and responsiveness of the participants. Each focus group was comprised of 12 – 15 participants on average. The following table provides a list of the focus groups conducted, their target groups and composition:

No.	Center Location	Nationality	Gender	Age	Specific Characteristics	Date
1	Azraq	Syrian refugees	Males	18+	Include participants 60 years and older	27-Mar-18
2	Azraq	Syrian refugees	Females	18+	Include heads of households containing school students	27-Mar-18
3	Azraq	Jordanian citizens	Males	18+	Include head of households containing school students	27-Mar-18
4	Azraq	Jordanian citizens	Females	18+	Include participants 60 and older	27-Mar-18
5	Zarqa	Syrian refugees	Males	36+	Include people with disabilities	28-Mar-18

6	Zarqa	Syrian refugees	Females	18 - 35	Include people with disabilities	28-Mar-18
7	Zarqa	Jordanian citizens	Males	18 - 35	Include unemployed participants	28-Mar-18
8	Zarqa	Jordanian citizens	Females	36+	Include unemployed participants	28-Mar-18
9	Amman	Iraqi refugees	Males	18 - 35	Include heads of households containing school students	1-Apr-18
10	Amman	Iraqi refugees	Females	36+	Include direct beneficiaries in 2017	1-Apr-18
11	Amman	Iraqi refugees	Males	18 - 35	Include unemployed participants	1-Apr-18
12	Amman	Iraqi refugees	Females	36+	Include heads of households	1-Apr-18
13	Mafraq	Syrian refugees	Males	36+	Include direct beneficiaries in 2017	2-Apr-18
14	Mafraq	Syrian refugees	Females	18 - 35	Include heads of households containing school students	2-Apr-18
15	Mafraq	Jordanian citizens	Males	18 - 35	Include unemployed participants	2-Apr-18
16	Mafraq	Jordanian citizens	Females	36+	Include heads of households	2-Apr-18
17	Irbid	Syrian refugees	Males	18 - 35	Include head of households containing school students	3-Apr-18
18	Irbid	Syrian refugees	Females	36+	Include participants 60 and older	3-Apr-18
19	Irbid	Jordanian citizens	Males	36+	Include participants 60 and older	3-Apr-18
20	Irbid	Jordanian citizens	Females	18 - 35	Include employed persons	3-Apr-18
21	Amman	Syrian refugees	Males	18+	Include participants 60 and older	4-Apr-18
22	Amman	Syrian refugees	Females	18+	Include mothers of school students	4-Apr-18
23	Amman	Jordanian citizens	Males	18+	Include fathers of school students	4-Apr-18
24	Amman	Jordanian citizens	Females	18+	Include participants 60 and older	4-Apr-18
25	Amman	Syrian refugees	Females	18+	Include direct beneficiaries in 2017	4-Apr-18
26	Amman	Iraqi refugees	Males	18+	Include direct beneficiaries in 2017	4-Apr-18
27	Amman	Syrian refugees	Males	18 - 35	Include head of households containing school students	5-Apr-18
28	Amman	Iraqi refugees	Females	36+	Include employed persons	5-Apr-18
29	Amman	Jordanian citizens	Males	36+	Include heads of households	5-Apr-18
30	Amman	Jordanian citizens	Females	18+	Include direct beneficiaries in 2017	5-Apr-18

## QUANTITATIVE ASSESSMENT

In addition to the qualitative data collection, Riyadh Consulting and Training additionally collected (1,710) quantitative questionnaires, corresponding with Questionnaire 6 in the above table.

### *Target Population*

The target population for the seventh urban assessment is Syrian refugees, primarily CARE Jordan's beneficiaries who are registered with UNHCR and who are residing in urban areas (non-camp refugees) in the four target governorates of Amman, Irbid, Mafraq and Zarqa, including Azraq town. Additionally, the target refugee populations include Iraqi refugees, and Jordanian citizens residing in the above-mentioned governorates.

### *Sampling Frame Distributions*

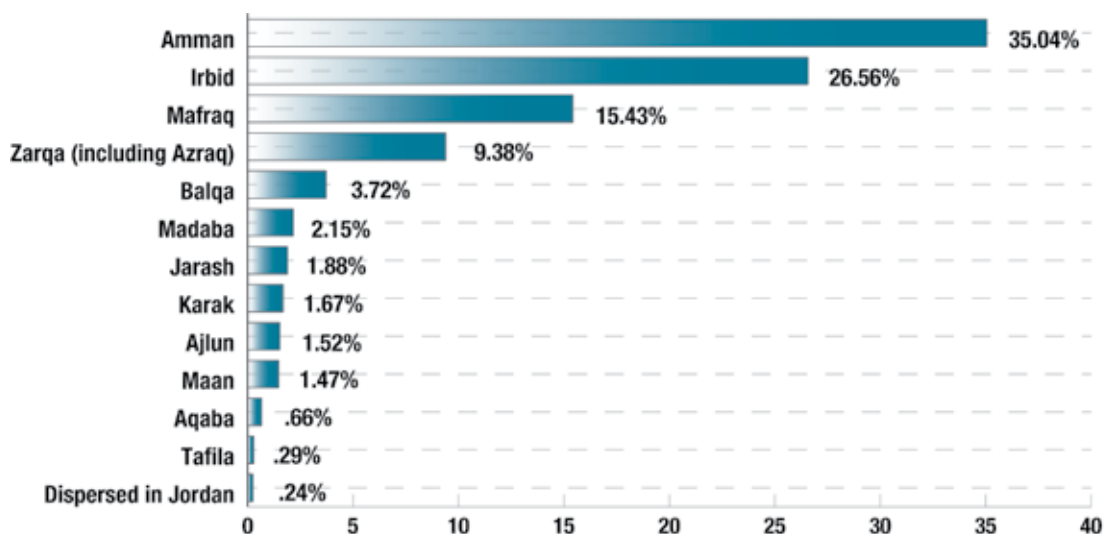
*Syrian and Other Minority Refugees:* According to UNHCR's fact sheet of Registered Syrian refugees in Jordan<sup>62</sup>, which was published by UNHCR Jordan in 02/02/2018, and was updated on 31/01/2018, the total number of Syrian refugees is 657,628, distributed as 514,669 living outside the camps and 140,002 living in camps. The distribution of the refugees by governorate is as follows:

## REGISTERED SYRIAN REFUGEES IN JORDAN LIVING IN URBAN AREAS

Governorate	Number of Refugees	Percent of Total Syrian Refugee Population
Amman	180,356	35.04%
Irbid	136,672	26.56%
Mafraq	79,399	15.43%
Zarqa (including Azraq)	48,251	9.38%
Balqa	19,153	3.72%
Madaba	11,082	2.15%
Jarash	9,697	1.88%
Karak	8,589	1.67%
Ajlun	7,831	1.52%
Maan	7,540	1.47%
Aqaba	3,378	0.66%
Tafilah	1,495	0.29%
Dispersed in Jordan	1,226	0.24%
<b>Total</b>	<b>514,669</b>	<b>100%</b>

62 UNHCR Jordan. "Registered Syrians in Jordan." January 31, 2018. <http://data.unhcr.org/syrianrefugees/download.php?id=15032>.

## PERCENTAGES OF REGISTERED SYRIAN REFUGEES IN JORDAN LIVING IN URBAN AREAS



The table below shows the distribution of the other minority refugees according to their registration in the CARE Jordan's database:

## OTHER MINORITY REFUGEES, DISTRIBUTION OF HOUSEHOLDS

Nationality	Number of Households
Iraq	40,003
Sudan	697
Somalia	312
Egypt	86
Yemen	123
Russian Federation	49

## REGISTERED SYRIAN REFUGEES IN JORDAN LIVING IN CAMPS

*(the current survey doesn't cover the refugees who are staying in refugee camps)*

Camp Name	Number of refugees	Percentage
Zatari Camp	78,994	56.42%
EJ Camp	7,041	5.02%
Azraq Camp	53,967	38.56%
Total Camps	140,002	100%



*Jordanian Host Community Members:* According to the census of 2015, the distribution of Jordanians according to governorates are as shown in the table below:

## DISTRIBUTION OF JORDANIAN CITIZENS

Governorate	Number of Jordanians 2015
Amman	2,554,923
Irbid	1,316,618
Zarqa (including Azraq)	923,652
Mafraq	314,164

## SAMPLE STRATA

To make the sample more representative, Riyadh has divided the survey's target population by homogeneous strata depending on the following variables for all parts of the sample (Syrian refugees, other minority refugees, and Jordanian citizens):

- Main regions (governorates): Amman, Irbid, Mafraq, Zarqa (including Azraq town)
- Main demographic variables: Gender (male and female), age groups

## SAMPLE SIZE

The total sample size is **1710 survey respondents**, distributed as **1051 Syrian refugee** respondents, **271 Iraqi** respondents, and **388 Jordanian citizens**. The sample is both representative and covers all the strata in the survey.

The sample size is calculated depending on the sample size formula:

Where:

**n**: sample size.

**t<sup>2</sup>**: is a factor to achieve the 95% level of confidence

- **s<sup>2</sup>**: the variance of the interested variable

**p** is the proportion of the main estimate, it supposed to be 50%

**E**: margin of error, it is 3.1% for the Syrian refugees sample, 6.0% for the other minorities (Iraqi) sample and 5.0 % for the Jordanian sample.

## SAMPLE TYPE

The sample is stratified random sample, it covers all the explicit strata which are the five governorates, gender and age groups.

## SAMPLE ALLOCATION

The Syrian refugee sample (1,000 respondents) will be distributed geographically as per Table (6) below:

## GEOGRAPHIC DISTRIBUTION OF SYRIAN REFUGEE SAMPLE

Governorate	Numbers of Syrian Non-Camp Refugees (as of January 2018)	Sample
Amman	180,356	274
Irbid	136,672	266
Mafraq	79,399	224
Zarqa (including Azraq)	48,251	287 (76 in Azraq)
Total	444,678	1051

The other minority refugee sample (271 respondents) will be distributed nationally as per the table below:

### GEOGRAPHIC DISTRIBUTION OF OTHER MINORITY (IRAQI) REFUGEE SAMPLE

Governorate	Sample
Amman	162
Zarqa	109
Total	271

The Jordanian citizen sample (388 respondents) will be distributed geographically as per the table below:

### GEOGRAPHIC DISTRIBUTION OF JORDANIAN CITIZEN SAMPLE

Governorate	Number of Jordanians	Sample
Amman	2,554,923	116
Irbid	1,316,618	102
Zarqa (including Azraq)	923,652	98
Mafraq	314,164	72
Total	5,109,357	388

### REACHING THE SAMPLE

The sample was reached through CARE's Urban Community Centers, and in close coordination with partner CBOs. Riyadh's team selected a random sample of the visitors to these centers, depending on the detailed sample criteria that was designed by the Statistician, which described the legal person to be included in the sample. The data was collected by CARE's volunteers who were jointly recruited by Riyadh and CARE staff based on previous years' experience and were contracted by CARE as per their hiring procedures.

The quantitative surveys started with a pilot to test the clarity, reliability and relevance of the survey questions. The field researchers captured all notes from the pilot phase that were taken into consideration before issuing the final quantitative questionnaires. The pilot questionnaires were around 30 questionnaires.

## ETHICAL PROTOCOLS

Throughout the entire research process, and especially during the data collection process, multiple quality control procedures were put in place. In each region, one of the field researchers was also assigned as a supervisor. The supervisors are usually the researchers with greater experience. Their responsibility is to ensure the daily progress, to handle field issues that might arise, and to conduct random visits to other researchers to check on quality. All field supervisors coordinate on daily basis with the Project Coordinator assigned to the project. The Statistician conducted field supervision during the data collection and handled any non-response or sample-related issues. He advised on replacements and ensured that any replacements were conducted systematically. The field supervisors assigned to each region first checked the completed questionnaires. These field supervisors collected the questionnaires from the other field researchers in the region, and then reviewed each questionnaire for any missing or incorrect data. If revision is needed, the questionnaires were returned to the researchers for correction. If the questionnaires are approved, they are then sent to the Project Coordinator who also checks the questionnaires. The Statistician then selects a sample from the received questionnaires from each region before they are approved for data entry.

### ***Annex Notes***

- 1 Respondents were asked to report on behalf of their whole families.
- 2 As the fieldwork for the urban assessment is carried out at the same time each year (March 2016, 2017, and 2018), the percentage of respondents reporting someone has returned to Syria cover the same time period annually.
- 3 This question was asked as a follow-up if children were reported not attending school and respondents could choose multiple options.

