

**9 Years into Exile:**

# **Building Hope and Durable Solutions**

**Searching for the Future:  
Analyzing Perceptions of Refugees and Jordanian  
Host Communities, Nine Years into the Syria Crisis**

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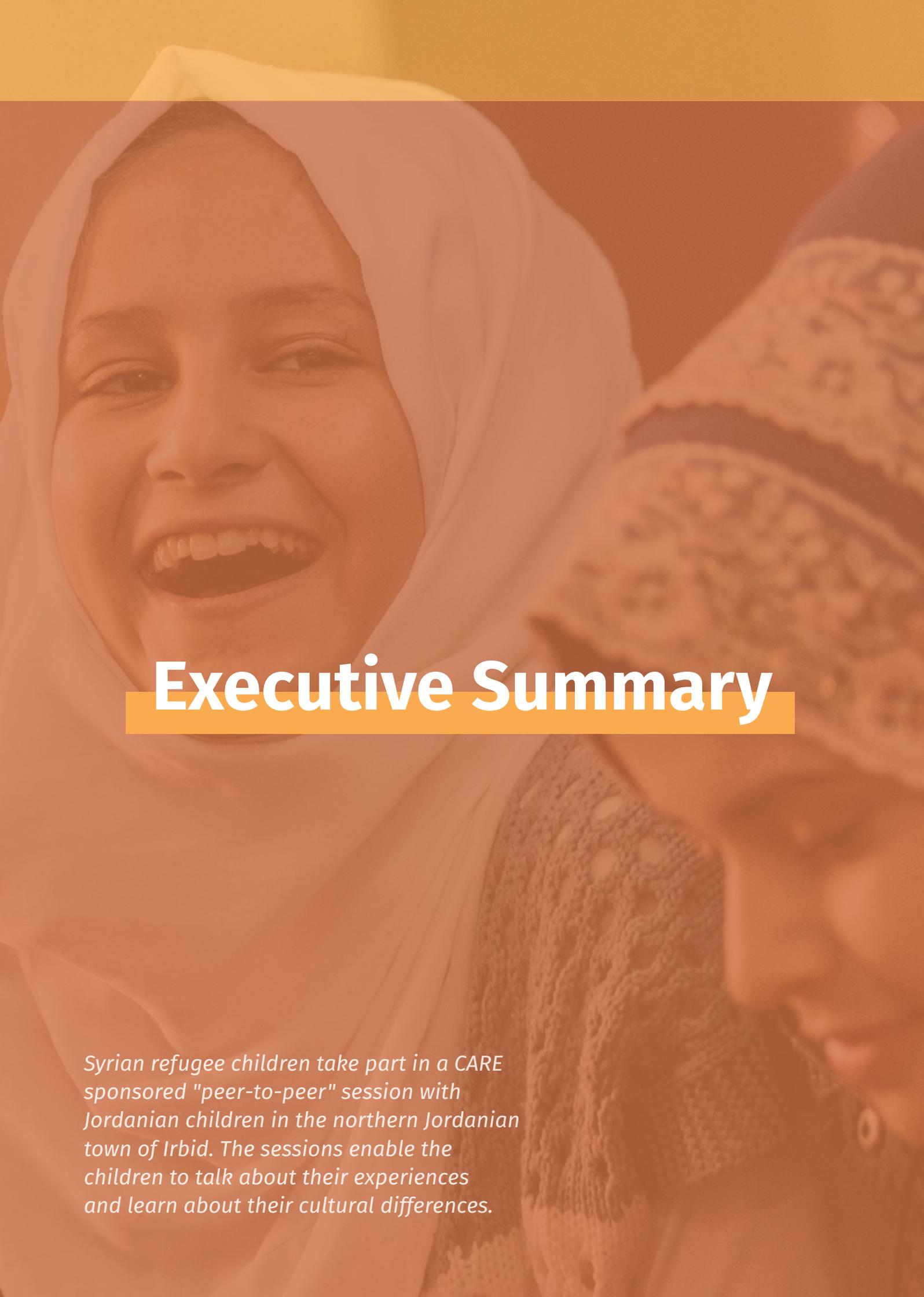
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## Acronyms

<b>ASC</b>	Asylum Seeker Certificate
<b>CBO</b>	Community-Based Organizations
<b>CFD</b>	Cash for Documentation
<b>FHH</b>	Female head of household
<b>FGD</b>	Focus group discussions
<b>GBV</b>	Gender-Based Violence
<b>HBB</b>	Home-based business
<b>JOD</b>	Jordanian Dinar
<b>KII</b>	Key Informant Interviews
<b>MHH</b>	Male head of household
<b>MOI</b>	Ministry of Interior
<b>NGO</b>	Non-governmental organizations
<b>NFI</b>	Non-food Items
<b>PWD</b>	People with disabilities
<b>SMS</b>	Short Message Service
<b>UN</b>	United Nations
<b>UNHCR</b>	United Nations High Commissioner for Refugees
<b>UNICEF</b>	United Nations Children's Fund
<b>WFP</b>	World Food Programme

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# Executive Summary

*Syrian refugee children take part in a CARE sponsored "peer-to-peer" session with Jordanian children in the northern Jordanian town of Irbid. The sessions enable the children to talk about their experiences and learn about their cultural differences.*

## Introduction

CARE Jordan's 2019 Annual Urban Assessment (AUA) investigates how age, gender and access to protection, sustainable livelihoods, and education have influenced the perceptions of refugees and host community members with regard to the future. As the Syria Crisis dragged into its ninth year, CARE gave particular attention in 2018 to the safe, voluntary and dignified return of Syrians to their country of origin; their integration within host communities; and their resettlement in a third country. This 2019 Annual Urban Assessment focuses on refugees' and host communities' future prospects, mirroring a shift in CARE's refugee response programming in Jordan. Refugee programs by the United Nations (UN), nongovernmental organizations (NGOs) and governmental actors seek to evolve from emergency response to more sustainable forms of programming, and in so doing, to ensure linkages between relief and development. Jordan hosts refugees of multiple nationalities apart from Syrians, as well as host communities, which are often marked by poverty and a lack of opportunity.

In mid-2019, a CARE research team surveyed more than 2,000 beneficiaries of CARE programs—1,286 Syrian refugees, 347 Iraqi refugees and refugees of other nationalities, and 447 Jordanian citizens living in poverty in Amman, Irbid, Mafraq and Zarqa Governorates. The survey targeted refugees who are formally registered with UNHCR and who live in urban areas, where they receive humanitarian assistance on the basis of their vulnerabilities. The research team also conducted 10 interviews with experts from CARE Jordan, UN representatives, NGO specialists, and Jordanian and international government officials who provided further context to the survey's quantitative findings. Furthermore, the researchers conducted 30 focus groups with both refugees and vulnerable host community beneficiaries of CARE's programs, focusing on needs regarding sustainable livelihoods and long-term solutions to displacement.



*Retaj, 2, lives with her mother Hadija\*, 32, and brother Motaz, 15 months. As an infant, her mother was forced to seek shelter for them in mosques and on the streets. Today the family lives in a one-room apartment in Mafraq, Jordan, where her mother struggles to make ends meet.*

## Key Findings

### Return, Resettlement and Local Opportunities

Though some Syrian refugees have returned to Syria, UNHCR has concluded that the necessary conditions and protection guarantees are not yet in place inside Syria to facilitate a return that is safe, voluntary and dignified.<sup>1</sup> **This year's Urban Assessment shows an increasing trend toward Syrian refugees' preference to resettle in a third country over returning to Syria or settling in the host community, due to the fact that many feel return is no longer possible:** 75% of surveyed Syrian refugees consider it impossible to return, citing that such a return home requires safe and secure conditions in Syria, a substantial amount of cash (roughly twice a Syrian family's average annual income), and housing and educational opportunities—none of which comes easily.

This year's Urban Assessment found no significant positive correlation between employment status in Jordan or changes in level of aid provision and refugees' wishes to return to Syria. Furthermore, neither limited access in Jordan to health care and educational opportunities, nor refugees' tenure in Jordan correlates with Syrians' return intentions. Overall, this year's Urban Assessment found that Syrians' preferences to remain in local communities in Jordan have waned since 2017, while preferences to resettle have almost doubled since 2016. Focus group data suggest that while some refugees prefer to explore local opportunities in Jordan, given their familiarity with the local culture and language, a greater percentage believe they will find more economic and educational opportunities in a third country.

**Syrian refugees are more likely to want to return to Syria if they have positive perceptions about the places to which they would return and the steps necessary to make that return.** Quantitative data show that Syrians' intentions to return correlate positively with:

- Access to information about their place of origin
- Basic, functioning infrastructure available
- Awareness of documents needed for return
- Knowing someone who has returned

Syrians stay informed through their own social networks, rather than through contacts with aid and development staff or government officials. Most report learning about the situation back home from friends. However, gaps exist in refugees' knowledge of the context in their area of origin. While more than three-quarters of refugees report knowing information about the safety situation in their place of origin, a similar percentage also reports needing additional information before they would

<sup>1</sup> UNHCR, *Comprehensive Protection and Solutions Strategy: Protection Thresholds and Parameters for Refugee Return to Syria*, UNHCR, 2018, <https://data2.unhcr.org/ar/documents/download/63223>, 2.

consider returning to Syria. These findings suggest that the sources of information Syrians rely on through social networks are not fully trusted or comprehensive in terms of providing the necessary information they seek to feel safe and to make decisions about their futures.

Almost all refugees (98% of Syrians, 99% of non-Syrian refugees) surveyed for this year's Urban Assessment report that all of their family members have a valid registration with UNCHR in order to access assistance provided by that agency. **While Syrian respondents continue to show high levels of registration with UNHCR, non-Syrian refugees report that their lack of formal status (either as refugees or permanent residents in Jordan) creates long-term protection vulnerabilities.** Both high costs and legal restrictions hinder the provision of durable solutions for Iraqis and refugees of other nationalities. For example, Iraqis in particular must deposit 20,000 JOD (US\$28,221) in a Jordanian bank to gain legal residency in Jordan, thereby significantly increasing the financial burden to formalize their status. Given that Iraqi refugees surveyed for the Annual Assessment report an average monthly income of 367 JOD (US\$518), many Iraqi refugees cannot pay the necessary fees to become legal residents in Jordan. Without permanent residency, Iraqi refugees report they are largely unable to formalize other civil statuses (including formalizing marriages, births and deaths). Their employment and their ability to travel outside of Jordan are also negatively impacted. Other non-Syrian refugees, including Yemeni and Sudanese asylum seekers, are unable to gain refugee status in Jordan, which effectively cuts these populations off from most humanitarian assistance targeting refugees.

**Information about available aid for vulnerable refugee populations is not delivered in the preferred channels and is not enough to meet refugees' humanitarian needs.** Refugees report that even though they prefer to receive information through direct contact with organizations, such as phone calls and in-person consultation, they do not consistently do so. Furthermore, Syrians report needing medical support at almost 10 times the rate they received it, with additionally large gaps seen in the provision of food, non-food items, education and shelter support—particularly for smaller families and elderly persons. Syrians still report cash-for-rent as the most important type of aid required.

**Almost two-thirds of Syrian and non-Syrian refugees believe their ability to access assistance has worsened over the last year, indicating that humanitarian basic needs assistance is declining.** Many non-Syrian refugees report that the process to gain refugee status—and therefore receive need-based assistance—is not formalized for non-Syrian refugees and asylum seekers from other countries, fueling feelings of frustration and neglect. Jordanian citizens reported a lack of assistance for vulnerable members of their community. Some stated they are able to access assistance from the Jordanian government, following a lengthy application process to demonstrate sufficient needs. In response to this,

stakeholders interviewed for this assessment suggested moving away from a nationality-based assistance approach and instead adopting a needs-based approach for all vulnerable populations in Jordan.

## Sustainable Livelihoods

**Access to work permits remains a significant obstacle for refugee populations, causing an increase in informal work.** Refugees' access to formal, legal work differs greatly based on nationality. Though Syrian refugees can legally apply for work permits in certain sectors, they—particularly female Syrian refugees—still face financial, social and employer-related obstacles to securing legal work. There is no legal framework for Iraqi refugees in Jordan to obtain work permits, as is the case with Syrians. Consequently, only 2% of non-Syrian refugee respondents report having a work permit compared with one-quarter of their Syrian counterparts. Both populations report difficulty in obtaining a work permit, along with their perception of the high cost involved, as the main reason for not having applied for a permit.

Surveyed Syrian refugees report earning an average of 179 JOD (US\$253) per month, while Iraqis report 94 JOD (US\$133), other nationality refugees report 75 JOD (US\$106), and surveyed Jordanian citizens 324 JOD (US\$457). More Syrian men and women participated in the labor market in 2019 than in previous years: 74% of Syrian men and 26% of Syrian women report earning their family's income in 2019 compared with 60% and 14% in 2018, respectively. Given that Syrian refugees reported gaining income from work at a lower rate in 2019, this suggests that though the economic participation is higher, the overall contribution to Syrians' monthly income is much lower (70% of total monthly income in 2018, and 55% in 2019).

*Widad, Team and Operations supervisor for CARE Jordan in Irbid, is passionate about her job, despite its difficulties: "I'm a human rights advocate. I feel like every case is my case. This is why I love what I do. It aligns with my values."*



However, all refugee populations report earning less income from work (either informal or formal) in 2019 than in previous years: Syrians earned 11% less from work in 2019 than in 2018, while Iraqis earned 59% less than 2018 and other nationality refugees earned 56% less in 2019 than in 2018. Surveyed Jordanian citizens report their average monthly income from work has increased 7% since 2018. Syrians' income from humanitarian assistance has overall decreased compared with 2016. This indicates that work in the informal sector alone does not provide enough income and that Syrian refugees are more in need of assistance to support their family's monthly incomes. Geographic analysis shows that in Irbid, both Jordanian and refugee populations face the same obstacles to earning an income that is sufficient to meet their families' needs, illustrating similar needs resulting from poverty and from the underlying economic situation in Jordan.

All surveyed populations for this year's Urban Assessment reported high levels of debt: 92% of Syrian refugees, 82% of other-nationality refugees, 67% of Jordanian citizens, and 55% of Iraqi refugees. Iraqi refugees report the highest income-expenditure gap of all surveyed populations, while Jordanian citizens report the highest levels of debt. In order to cover their household expenses, all populations primarily reported borrowing money, while less than 2% relied on taking children out of school, child labor, begging, or getting a daughter engaged or married.

Lastly, **Jordan's reliance on humanitarian international aid to maintain its economy hinders its long-term economic sustainability, creating further obstacles for refugees' likelihood to achieve sustainable income in the Kingdom.** A recent analysis from the Carnegie Endowment for International Peace characterizes Jordan's economy as highly dependent on foreign aid, to the extent that foreign sources account for 11% of Jordan's GDP.<sup>2</sup> The Jordanian government has also "dramatically" increased domestic revenues over the past few years through higher taxes, customs, and other fees, further squeezing a population whose ability to rely on domestic sectors, such as tourism and trade, has been severely reduced due to regional conflicts.<sup>3</sup> Key informant interviews highlighted that the Jordanian economy would collapse without the large influx of foreign aid each year, which will only further endanger vulnerable populations in the country and have potentially destabilizing ramifications regionally.

<sup>2</sup> Kirk H. Sowell, "Slowing Jordan's Slide Into Debt," *Carnegie Endowment for International Peace*, March 22, 2018, <https://carnegieendowment.org/sada/75865>.

<sup>3</sup> Ibid.

## Gender

**Women and girls across all nationalities and of different ages continue to be vulnerable to a range of negative coping mechanisms due to financial pressure on the household, separation from family members and violence.** Findings from the qualitative data particularly show that refugee girls are still at risk for early marriage, female-headed households face increased pressure to be “both mother and father” causing increased psychological distress, and single elderly women are at increased risks for harassment from men in the host community. Overall there is a slight increase in the reported percentages of Syrian girls who are married, with some Syrian refugees noting a trend of marrying their underage daughters to wealthy foreign men in order to reduce financial burdens on the family. Furthermore, Syrian women who are separated from their husbands, divorced/widowed, and the heads of their household report high levels of psychosocial distress, as they have taken on all roles within the family, including providing income, taking care of and disciplining children, and managing all household expenses, without additional resources. This indicates the relationship between economic insecurity and psychological stress disproportionately affects Syrian refugee women who are the heads of their households.

## Health and Psycho-Social Needs

Refugees’ access to health care has changed significantly over the past year. While Syrian refugees were previously able to access health care at the same subsidized rate as uninsured Jordanians, as of January 2018, Syrians are now required to pay up to 80% of the rates charged to other non-citizens. Refugees and asylum seekers of other nationalities have never had access to subsidized health care in Jordan. In focus groups, Syrian refugees reported that the effects of this change include not being able seek medical treatment due to the high cost, an inability to afford medications, and having higher psychological distress due to financial burdens. Furthermore, Syrian refugee women in Amman cited that there are long-term psychological stressors from displacement, in addition to the stress of the unstable economic situation in Jordan, particularly affecting women who are the head of their households or separated from their husbands. Syrian men confirmed the compound stress of the situation in Syria and the difficult economic conditions in Jordan, causing some to have anger, depression, and, in rare cases, even seizures. Qualitative data collected with Syrian refugees shows that people with disabilities are particularly in need of health-related assistance.

Additionally, **specific vulnerable populations—including young refugee boys, refugees or other (non-Syrian) nationalities, and elderly women—report facing specific types of harassment and discrimination on the basis of their age, gender and race/ethnicity.** Refugees of other nationalities are the most likely to face racist harassment from host

community members and are the least likely to feel safe in the streets. They report high levels of racial discrimination in public spaces, while others report religious-based discrimination from aid providers. Young boys and girls are likely to face harassment and bullying from other students—and even teachers—on the way to and from school, while single elderly refugee women report experiencing harassment from Jordanians interested in marrying a second wife.

## Education

Access to education continues to be a challenge facing all refugee populations in Jordan. **Across all refugee populations, children's access to education is hindered due to financial constraints.** Though more school-age Syrian children attended school in 2019 compared with 2018, one-third of Syrian refugee children in Jordan are still not enrolled in either formal or informal educational systems. Syrians reported that the main reason for withdrawing their children from school is that their parents cannot afford the costs of education-related expenses and that the child needs to work in order to support their family. One in 10 Syrian refugee households reported a male child working; however, only 2% stated that they have resorted to this as a specific way to meet their income-expenditure needs in the last six months. This year's Urban Assessment saw a sharp increase in Iraqi children out of school: 44% in 2019's Urban Assessment compared with 18% in 2018. This can be attributed in part to the increased challenges facing all populations' access to education this year—more overcrowding in schools, more financial challenges to accessing education, and less monthly income from work. Other-nationality refugee families were the most likely to report that their child is bullied in school, at a rate of 16% compared with 6% of Syrians and 3% of Iraqis.



Syrian sisters Haneen, 14, (left) and Sidra, 13, (right) join their friend, Reem, (14) in a peer-to-peer support group for Syrian and Jordanian teens at a CARE community center in Irbid, Jordan.

## Recommendations

### To the Government of Jordan:

There is a need to **expand** the sectors for employment for refugees, including skilled labor, in order to help promote economic growth in all areas rather than keeping it closed. Perhaps additional actors need to be invited to the discussion and action (i.e., private sector investors, technological innovators and others).

**Provide** Iraqi refugees and refugees of other (non-Syrian) nationalities with temporary residency status, or facilitate their formal refugee status with UNHCR, to allow them to formalize their legal status.

**Invest** in domestic sectors to build a strong domestic economy.

**Make** more employment sectors open to Iraqi refugees and refugees of other nationalities in order to increase eligibility for work permission.

**Decrease** financial and logistical burdens associated with obtaining work permits.

**Increase** cash-based assistance to families with school-age children and, in order to prevent child labor, monitor or prosecute employers who employ underage children.

**Increase** funding to educational programs in order to reduce the financial burden on refugee households.

**Increase** campaigns focused on easing social tensions, including joint initiatives between Jordanians and refugee populations and awareness campaigns condemning nationality and race-based discrimination.

### To Humanitarian Actors:

**Provide** refugees with information about available services and up-to-date, direct the situation in Syria.

**Increase** medical support to Syrian refugees, including services for people with disabilities and psychosocial care to all vulnerable populations.

**Expand** humanitarian services—including psychosocial assistance, cash-based assistance, sustainable livelihoods support—to include Iraqis and refugees of other nationalities, and ensure that service provision is dignified and equitable to all vulnerable populations, including transparency in conducting needs assessments and aid provision.

**Increase** educational support for refugee children, primarily financial and academic support, to facilitate their continued access to education.

**Increase** and diversify support for vulnerable women and girls, particularly female-headed households, girls at risk for early marriage and elderly women.

**Reassess** the vulnerabilities facing Jordanians and create linkages with assistance provided to vulnerable refugee populations.

### **To UN and Governmental Actors:**

There is a need **reframe** the response to the Syrian Crisis, presenting it more broadly as an issue of poverty rather than attempting to unpack the many complex components of the Syrian refugee crisis or Jordan's role as the ultimate host to refugees. The connection between the decline in the well-being of vulnerable Jordanian host communities and the status of refugees within Jordan suggests that it could be useful to view this situation from the standpoint of poverty as an underlying issue. Examining the problem through a singular lens of only negative coping mechanisms, or only education or only health is not sufficiently thorough to address the situation.

Non-Syrian refugees remain among the most vulnerable, and it does not appear that there are clear plans to **incorporate** them into any relief aid or planning on the governmental level in terms of health care or education. It has been suggested that perhaps these individuals were being supported only by UNHCR and other UN agencies.

### **To International Donors:**

In conjunction with the Jordanian government, research and implement solutions to **strengthen** the Jordanian economy.

Further **research** the practical support necessary for refugees to return under safe, dignified and voluntary conditions to their countries of origin.

**Support** humanitarian actors to implement a needs-based approach to refugees and asylum seekers, regardless of their country of origin.



# Background

*Mohamed (15) and Enisa\* (11), at CARE's Hashmi Refugee Center in East Amman, are CARE Children Representatives, committed to advocating for rights of other refugee children in Jordan.*

*\*Names have been changed to ensure privacy.*

## Jordan's Population, Nine Years into the Syria Crisis

Since its establishment in 1921, the Hashemite Kingdom of Jordan has hosted multiple refugee populations fleeing regional conflicts. Two years after the establishment of Israel, the influx of Palestinian refugees to Jordan increased the Kingdom's population threefold, reaching 1.5 million people in 1950.<sup>4</sup> Reports estimate that up to 1 million Iraqis passed through Jordan after fleeing both the 1991 Gulf War and the 2003 U.S. invasion, some staying permanently.<sup>5</sup> According to the most recent Jordanian census published in 2016, the Jordanian population has grown 87% over the last decade, from 5.1 million people in 2004 to 9.5 million in 2015.<sup>6</sup> One-third of Jordan's population is non-Jordanian, including an estimated 1.26 million Syrians, 636,270 Egyptians, 634,128 Palestinians, 130,911 Iraqis, and 251,248 people of other nationalities (including 14,457 Yemenis, 6,146 Sudanese and 793 Somalis).<sup>7</sup>

UNHCR reports that as of March 2019, there were 670,238 registered Syrian refugees living in Jordan.<sup>8</sup> Currently, Syrian urban refugees are primarily concentrated in the northern Jordanian governorates of Amman (30%), Mafrq (24%), Irbid (21%) and Zarqa (14%). Eighty-one percent of Syrian refugees live outside of one of Jordan's three official refugee camps, settling instead in urban areas.<sup>9</sup> Urban Syrian refugees are equally male and female, 49% are under the age of 18, and 4% are over the age of 60.<sup>10</sup> As of January 2019, UNHCR had registered 67,600 Iraqi refugees in Jordan, 88% of whom live in the Amman governorate.<sup>11</sup> The Iraqi refugee population in Jordan is overall older than the Syrian refugee population. Only 31% of Iraqi refugees are younger than 18, while 10% are elderly.<sup>12</sup> Furthermore, UNHCR reports an additional 23,241 other registered persons of concern living in urban areas in Jordan, including 14,467 Yemenis, 6,156 Sudanese, 793 Somalis and 1,845 people of other nationalities.<sup>13</sup>

4 Geraldine Chatelard, "Jordan: A Refugee Haven," *Migration Information Source*, August 31, 2010, <https://www.migrationpolicy.org/article/jordan-refugee-haven/>.

5 Ibid.

6 Omar Obeidat, "Population grew by 87% over a decade – census," *The Jordan Times*, February 22, 2016, <http://www.jordantimes.com/news/local/population-grew-87-over-decade---census>

7 Ibid.

8 Jordan – Situation: Syria Regional Refugee Response," UNHCR, accessed April 6, 2019, <https://data2.unhcr.org/en/situations/syria/location/36>.

9 Ibid.

10 Ibid.

11 UNHCR, *Registered Iraqis in Jordan*, UNHCR, 2019, accessed April 7, 2019, <https://reliefweb.int/report/jordan/registered-iraqis-jordan-15-january-2019>.

12 Ibid.

13 UNHCR, *Registered Persons of Concern Refugees and Asylum Seekers in Jordan* (excluding SYR and IRQ), UNHCR, 2019, accessed April 7, 2019, <https://data2.unhcr.org/en/documents/download/67847>.

## Gaps

Jordan hosts the second-largest population of refugees per capita worldwide, making it one of the most well-studied host country contexts globally.<sup>14</sup> However, a review of available evidence has shown some knowledge gaps, which result in the following questions:

### Durable Solutions

*How has the opening of Jaber-Nasib Border Crossing on the Jordan-Syrian border influenced refugees' attitudes toward durable solutions?<sup>15</sup>*

*Are families returning together or partially? And why?<sup>16</sup>*

*What kinds of information do refugees have about the situation inside Syria? What are their sources of information about return? How do these information sources influence their feelings about returning to Syria?<sup>17</sup>*

### Sustainable Livelihoods

*How has the policy change legalizing home-based businesses for Syrian refugees influenced Syrian refugee women's access to income-generating activities? What are the remaining protection risks in terms of target groups' access to income-generating activities and other local opportunities?<sup>18</sup>*

*What are the exact processes through which Iraqi and other non-Syrian refugees in Jordan can obtain a work permit? What are the factors impacting non-Syrian refugees' access to work permits, and in which sectors do non-Syrian refugees work?<sup>19</sup>*

14 Amnesty International, "The World's Refugees in Numbers," accessed April 19, 2019, <https://www.amnesty.org/en/what-we-do/refugees-asylum-seekers-and-migrants/global-refugee-crisis-statistics-and-facts/>.

15 Rana F. Sweis and Ben Hubbard, "Syria Reopens Border Link to Jordan, as Asserts Reasserts Control," *The New York Times*, October 15, 2018, <https://www.nytimes.com/2018/10/15/world/middleeast/syria-jordan-assad-trade.html>.

16 UNHCR, *Fifth Regional Survey on Syrian Refugees' Perceptions and Intentions on Return to Syria*, Amman: UNHCR, 2019, <https://reliefweb.int/report/turkey/fifth-regional-survey-syrian-refugees-perceptions-and-intentions-return-syria-rpis>, 2.

17 CARE, *Focus Group Discussion Report on Needs of Iraqi Refugees in Jordan*, CARE, 2019, 2.

18 CARE and NAMA – Strategic Intelligence Solutions, *Added Value of Expanding Professions for Syrian Refugees Policy Paper*, Amman: CARE, 2018, 126.

19 Zachary Sheldon, "Nationality, Class, and Iraqi Migrants in Jordan," *American Center of Oriental Research*, January 2, 2018, <https://www.acorjordan.org/2018/01/02/nationality-class-iraqi-migrants-jordan/>.

## Gender and Age Aspects

*What is the role of education as a preventative measure for child marriage and child labor in the context of displacement? How do correlating factors, such as quality of education, availability of higher education, and social norms around education, present education as a preventative measure for child marriage and child labor?<sup>20</sup>*

*How does disability status affect Syrian refugee children's access to quality education?<sup>21</sup>*

*What are the challenges and opportunities facing Syrian and non-Syrian refugees with disabilities in Jordan?<sup>22</sup>*



*"When we came to Jordan six years ago, we relied on savings. As we depleted those resources, we sold gold and land back in Syria to cover our costs, including medical bills. My son found construction work, but those opportunities, along with humanitarian assistance, have evaporated. Our debt is growing. We wish we could safely return to Syria. Nothing can make up for our homeland."*

*Karima Zayed,  
Syrian refugee in Jordan*

20 Quentin Wodon, et. al., *Economic Impacts of Child Marriage: Global Synthesis Report*, Washington, DC: The World Bank and International Center for Research on Women, 2017, <http://documents.worldbank.org/curated/en/530891498511398503/pdf/116829-WP-P151842-PUBLIC-EICM-Global-Conference-Edition-June-27.pdf>.

21 Humanity and Inclusion and iMMAP, *Removing Barriers: The Path towards Inclusive Access*, Amman: Humanity & Inclusion and iMMAP, 2018, <https://reliefweb.int/report/jordan/removing-barriers-path-towards-inclusive-access-jordan-report-july-2018>, 25.

22 Ibid, 21.



*Basma Nazer, 34, runs a social enterprise called Khoyoot, which creates partnerships with women in refugee camps to make hand-embroidered products. Those products reach consumers in 15 countries. CARE Jordan provided business training and financial support.*

# Methology

**A two-phase mixed methodology has been applied to the 2019 Urban Assessment. This began during the preparatory phase by conducting a literature review of secondary data sources, undertaking a mapping exercise and synthesis analysis of available information, and reviewing and updating all research tools for the fieldwork. In 2019, CARE Jordan partnered with a research team from Stanford University's Immigration Policy Lab specializing in durable solutions research. The Stanford team collaborated with the research team to design the durable solutions sections of data collection tools. This year's Urban Assessment is centered around the theme of durable solutions, providing analysis of how data from three other key themes influence durable solutions: protection, sustainable livelihoods, and gender and age aspects, including access to health care, education, economic participation and marriage.**

The fieldwork was split into two phases. During Phase 1, consultants trained and worked with the CARE Jordan team and volunteers to administer quantitative surveys to 1,286 Syrian refugees, 347 Iraqis and other-nationality refugees, and 447 Jordanian citizens living in Amman, Irbid, Mafraq and Zarqa (including Azraq town). The quantitative sample primarily targeted Syrian refugees with socio-economic vulnerabilities who are registered with UNHCR and reside in urban areas within the targeted governorates that have the highest refugee populations in Jordan. This sample represents a specific subset of the total Syrian refugee population in Jordan who have formal status, live outside of the camps, and receive assistance due to their socio-economic vulnerabilities. The quantitative survey additionally targeted vulnerable Jordanian citizens living in host communities in the four targeted governorates. Finally, the sampling methodology included vulnerable refugees of other nationalities living in Amman, Irbid and Mafraq. The research team used KoBo Toolbox software, an electronic data collection method, to reach the sample. Riyadh's team adhered to the highest ethical protocols throughout the fieldwork phase, including committing to the principle of informed consent. Field researchers informed all participants in both the quantitative and qualitative data collection of the purpose of the assessment, how their data would be protected and used, and ensured that all personal information would be kept confidential throughout every stage of the research process.

Additionally, the research team collected the first round of qualitative data, consisting of 10 Key Informant Interviews, UN representatives, NGO specialists, and Jordanian and international government officials. Additionally, researchers conducted 30 Focus Group Discussions over two phases with male and female Syrian, Iraqi and refugees of other nationalities, and Jordanian citizens. Focus groups investigated the themes of sustainable livelihoods and durable solutions.

After the first round of fieldwork, the research team conducted the initial analysis and reporting phase, which combined the emerging findings from the quantitative data and the first round of qualitative data collection. Riyadh's statistician cleaned, entered and processed the quantitative data and prepared the quantitative data set. This, along with the field reports from the FGDs and KIIs, was analyzed along the Urban Assessment's four major themes. Additionally, the Stanford team analyzed the durable solutions sections of the quantitative data, and developed findings, which were adapted into the durable solutions section of the 2019 Urban Assessment report. This report has been updated to reflect both rounds of qualitative data collection.



# Population Profile

*Yara, 18, a Syrian refugee living in Amman, has always wanted to study medicine and dreams of becoming a pediatrician. As participants in CARE's Conditional for Education program, her parents receive monthly financial support, which allows Yara to stay in school and chase her dreams.*

## Syrian Refugees

This year's Urban Assessment surveyed 1,286 Syrian refugees living in urban areas in Amman (32%), Irbid (28%), Al-Mafraq (20%), Al-Zarqa (16%) and Al-Azraq town (4%). Almost six in 10 respondents were female, while 42% were male. Two-thirds of respondents live in a male-headed household, while one-third live in a female-headed household. While 95% of respondents live in a household led by an adult, 15 respondents (1%) live in a household led by a male or female between the ages of 18 and 24, and 54 respondents live in a household headed by an elderly person. Eight in 10 respondents are between the ages of 25 and 59, while 12% are youth (18 to 24), and 6% are elderly (60 to 85).

In terms of disability prevalence, four in 10 surveyed Syrian refugees report that someone in their family experiences either partial or complete loss of sight, while almost one-third report a family member with difficulty walking. When asked who in their families experiences any of the above difficulties, Syrian refugee respondents were more likely to report female adults, youth and elderly persons. They also indicated that boys suffered from disabilities at a higher rate than girls, 20 percent to 13 percent, respectively. Non-Syrian refugees were more likely to report that males in their families, in every age group, suffered from disabilities at a higher rate than females in their families. Jordanian citizens reported that more adult Jordanian women live with a disability than adult men, while boys, conversely, were more likely to have a disability than girls.

Three in 10 respondents reported women in their house who married before the age of 18. However, 7% of respondents reported that a girl under the age of 18 in their home is currently married, roughly half the rate reported in 2018. Fifty-two percent of Syrian families have men over the age of 18 working, and 11% of Syrian families report a woman working. More than one-quarter of Syrians report working with a work permit.



*Adnan, 18, a Syrian refugee living in Zarqa, had to withdraw from school in order to earn income for his family. CARE's Cash for Education program has allowed him to re-enroll and continue his education.*

## Iraqi and Other Non-Syrian Refugees

Finally, 347 non-Syrian refugees were surveyed this year, including 180 Iraqis, 105 Sudanese, 39 Somalis, 22 Yemenis and one Egyptian. Refugees from other nationalities are primarily living in Amman (97%), in addition to one person in Irbid and eight in Mafraq. Furthermore, almost three-quarters of respondents live in male-headed households, while one-quarter live in a household led by a female adult or elderly person. Eighty-five percent of respondents are adults, while 9 percent are elderly and 6 percent are youth.

Almost 18 percent of non-Syrian refugees live in a household with a woman who was married before the age of 18, approximately half the percentage of Syrian refugee respondents. Furthermore, 1% of respondents report living in a household with a girl under the age of 18 who is currently married. Only one-fifth of non-Syrian refugee families report that adult men in their families are working, and only 4% have families with working females, which is consistent with last year's data.

*Manal and Rahaf are neighbors and good friends who get together as often as possible. Manal, a Jordanian, received much help from Rahaf, who fled Syria with her family.*



## Jordanian Citizens

Nearly 450 Jordanian citizens were surveyed. They live in the governorates of Amman (37%), Irbid (26%) Zarqa, including Azraq town (19%), and Mafraq (18%). Similar to Syrian refugees, two-thirds of Jordanian citizens live in a male-headed household, and one-third live in a home with a female head of household. Seventeen percent of Jordanian respondents are youth; 77 percent are adults; and 7 percent are elderly.

Seventeen percent of Jordanian respondents live in a household with one or more women who were married before the age of 18. Half of Jordanian households have adult men who work compared with only one-fifth with women who work.



Like many women in this crisis, Aziz, a Jordanian mother of three boys (ages 16, 14 and 8) had to take on many additional responsibilities, including financially supporting her family. With a grant and business training from CARE, she now operates a small sewing workshop with five other women.



# Main Findings

*After starting a viable business selling natural products, Bara'a Al-Shobaki aims to finish her master's in business administration and to integrate science into her work using natural Jordanian resources: "I want to distinguish myself in the industry, but I don't measure that through my own personal success as much as through the impact I can have on my community."*

## Durable Solutions

### Area of Origin

Refugees in Jordan face varying levels of access to durable solutions, which include the return to their home country, remaining within the host community, or UNHCR-facilitated resettlement to a third country. The majority of Syrian refugees interviewed for the 2019 Urban Assessment are from the Syrian governorates of Dar'a (33%), Homs (28%), Aleppo (14%), Damascus (8%) and rural Damascus (8%), similar to findings from the 2018 Urban Assessment sample. When asked why they left their home country, both Syrian and non-Syrian refugees primarily identified violence and bombardment, as shown in Table 1<sup>23</sup> below:

**TABLE 1: REFUGEES' REASONS FOR LEAVING THEIR HOME COUNTRY**

Reason	Syrian	Non-Syrian
Violence/bombardment	92%	73%
Fear for the safety of women, girls and boys	64%	42%
Destruction of house or infrastructure	61%	30%
Fear of arrest	49%	33%

Regression analysis can measure the correlation between different variables and Syrians' intentions to return. Researchers measured the correlation between conditions in Syrians' place of origin and Syrians' return intentions. To measure current conditions in the place of origin, researchers constructed an index of physical safety, availability of jobs, utilities such as electricity and water, and operation of schools and health centers. Secondly, researchers assessed the former conditions based on the reasons Syrians left, including violence, destruction, fear of arrest or conscription, and a lack of food or water.

Syrian respondents' **views that their place of origin has available electricity and water, with functioning schools and health centers, correlate with a 10 to 18% increase in the likelihood that respondents say they or their family members would ever return to Syria.** When analyzing how former conditions correlate with return intentions, the data show that Syrians who left their place of origin when conditions were severe are more likely to think they would return to Syria, suggesting that these people may not have wished to leave but were forced to because of threatening conditions. Syrians' fear of arrest, recruitment into armed groups, or conscription into the military, along with destruction and a lack of basic services correlate, with a 7 to 11% increase in return intentions.

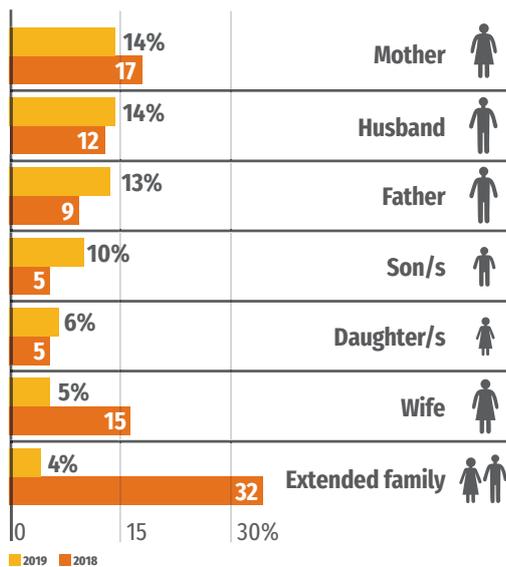
<sup>23</sup> The survey instructed respondents to choose all applicable answers.

## Settlement, Migration and Return

More than half of Syrian refugees lived in either Zaatari or Azraq camps when they arrived in Jordan. On average, Syrian refugees reported moving an average of 3.4 times in order to find better or cheaper housing, or a job or self-employment opportunities. All non-Syrian refugees reported living in urban areas when they arrived in Jordan. **The three-quarters of non-Syrian refugees who have moved since arriving in Jordan almost all attributed their relocation to issues related to housing**, including costly rent, poor conditions, eviction, and the unsafe environment around their homes. Non-Syrian refugees' increasing safety concerns within Jordan are explored further in the section below.

Overall, Syrian refugees in Jordan were less likely to be separated from family members in 2019 than they were in 2018, as shown in Figure 1 below:

**FIGURE 1: FAMILY MEMBERS FROM WHOM SYRIAN REFUGEES WERE SEPARATED, 2018-2019**



Non-Syrian refugees are almost twice as likely to be separated from their mothers as Syrian refugees, while less likely than their Syrian counterparts to be separated from other family members.

**Eight percent of Syrian refugee respondents reported that a family member returned to Syria since the beginning of the crisis:** 57% came back to Jordan, 40% are still in Syria, and 3% are now in other countries. Syrian refugees' primary reasons for returning to Syria include a wish to go permanently (27%) and to visit family members or attend family events (15%), as shown in Table 2 on the next page.

**TABLE 2: SYRIANS' REASONS TO RETURN TO SYRIA**

REASON	2016	2017	2018	2019
To retrieve documents	6%	23%	22%	2%
To find family members and bring them back to Jordan	24%	32%	21%	3%
To take school exams	5%	5%	2%	14%
To visit family members / attend ceremonies, funerals	4%	16%	12%	15%
The Nasib-Jaber Border Crossing opened, making return easier		Not asked		4%
To follow up on family members detained in Syria		Not asked		8%
To return permanently to Syria		Not asked		27%
Other	31%	14%	33%	28%

Other reasons for returning to Syria include to divorce or marry, to complete medical treatment—as the cost of care in Jordan is too high—family issues, and the fact that they were forced to return because they violated their work conditions. Longitudinal analysis shows that Syrian refugees were much less likely to return to Syria to retrieve documents in 2019 than they were in 2017, indicating that **Syrians' documentation status has improved**, as explored further in the section below.

Only 6% of non-Syrian refugees reported that family members had returned to their home country, because authorities forced them to, the cost of living in Jordan was too high, they feared the police, their mother returned without their knowledge. Fifteen percent reported their family member returned to visit family or to attend ceremonies or funerals, while less than 10 percent reported their family members returned to retrieve documents, collect family members and return to Jordan, or to check on property.

When asked whether they thought it “will ever be possible to return to [their] place of origin in Syria,” only 4 percent of respondents answered affirmatively, while 21 percent reported it might be possible, and **75% reported it would not be possible to return**. Focus groups with Syrian refugee women gave insight into why Syrian refugees believe this, as the situation in Syria still seems hopeless to many:

**“Of course, we prefer to go back to Syria. Everyone longs for their homeland, but I won’t go back to live on the streets. It is hard there; those who went back are not managing well. For now, it is better for my husband, children, and me to be here [in Jordan] together, even if the situation is hard. Going back to Syria means no safety, no security and no home. Why would I go back?”**

**– Syrian refugee woman, Mafraq**

Of those who thought it possible to return, half reported that, if they returned, all members of their household would return with them. Syrian refugee women in focus groups indicated that when families do not return to Syria together, it is often because of gender roles and certain options that differ depending on whether an individual is male or female. The husband of one Syrian refugee woman in Mafraq left for Syria and, for a period, was unable to return to Jordan. When he eventually visited, he attempted to bring her back to Syria, along with their children. She refused to return, telling him: “I will not go back. I have [assistance] coupons and get some assistance from UNHCR. Whether or not you are here, I am living.” She reported taking on full responsibility for managing the household, with the help of UNHCR assistance, indicating that she could live without him in Jordan. To add to the stress, she got pregnant during her husband’s visit, thereby adding the prospect and responsibility of another unplanned child. She told researchers, “He doesn’t care. He has married another in Syria now too. The responsibility is all on me.” Other Syrian refugee women similarly reported that their husbands had returned to Syria and married a second wife there. These women reported feeling neglected and forced to take on an added burden they could not bear.

When asked whether they were planning to return to their home country, only 12 non-Syrian refugees reported they were (split almost equally between Iraqis and other nationality refugees). Five non-Syrian refugees were planning to return within three months, while four planned to return within a year. However, one-third of all non-Syrian refugees report dreaming of returning to their home country eventually.

## Access to Information about Syria

**Six in 10 of Syrian and non-Syrian urban refugees reported having access to information about the situation back home**, information they have received primarily from friends, family and neighbors in their home country (76% of Syrians and 61% of non-Syrians). Syrian and non-Syrian urban refugees also received information from television (33% to 44%), the internet (26% to 25%) and UNHCR (6% to 0.5%). Syrian refugees primarily report having safety and security news (85%), news about family or friends in Syria (35%), and status of infrastructure in a particular location (21%). Regression analysis shows that **knowledge about the situation in Syria does not correlate with return intentions**, with the exception that knowledge about documents needed for return correlates with a nearly 18% increase in return intentions. The research team further analyzed the relationship between current conditions in the place of origin and access to information about the situation in Syria, and how those correlate to return intentions. The data show that the correlation between **better conditions in the place of origin and intentions to return is driven by those with access to information about their place of origin**. Those who do not have access to information about Syria show no correlation between current conditions in Syria and return intentions, suggesting the importance of access to information in helping refugees decide whether to return.

Refugees of other nationalities were more likely to have safety and security news about their home country (81% compared with 19% of Iraqis), while Iraqis were more likely to report having knowledge about friends and family back home.

When asked which information they want to have about their home country, Iraqis indicated safety/security (64%), the status of infrastructure (19%) and news about friends/family (14%). In response to the same question, other-nationality refugees indicated safety/security (89%), news about friends/family (18%) and “other” (9%).

In terms of desired information, refugees from other nationalities were more likely to seek information about safety/security news, while Iraqis were more likely to seek information about the status of infrastructure in a particular location.

## Options for the Future

UNHCR has concluded that even though some Syrians are self-organizing returns to Syria, “present conditions are not conducive for voluntary repatriation in safety and dignity as significant risks remain for civilians across the country.”<sup>24</sup> UNHCR has stated it will begin facilitating repatriation to Syria only when crucial protection thresholds are met, including:

- An end to hostilities.
- A formal agreement from host countries and government actors to receive returning Syrians.
- A genuine guarantee not to persecute or harass returnees based on their area of origin, the legality of leaving Syria or other characteristics.
- The assurance of returnees’ physical, material and legal safety, particularly the safety needs of men, women, boys and girls, including protection from sexual and gender-based violence.
- The principle of family unity is upheld and all efforts are undertaken to trace the families of unaccompanied or separated children.<sup>25</sup>

Further influencing refugees’ options for the future and views towards return is the current policy situation within the Syrian Arab Republic. In April 2018, the Syrian government issued “Law 10,” a presidential decree that allowed the Syrian government to claim property belonging to Syrian citizens who fled as part of new government-owned redevelopment zones.<sup>26</sup> The Syrian government announced it withdrew Law 10 in October

<sup>24</sup> UNHCR, *Comprehensive Protection and Solutions Strategy: Protection Thresholds and Parameters for Refugee Return to Syria*, UNHCR, 2018, <https://data2.unhcr.org/ar/documents/download/63223>, 2.

<sup>25</sup> Ibid, 7.

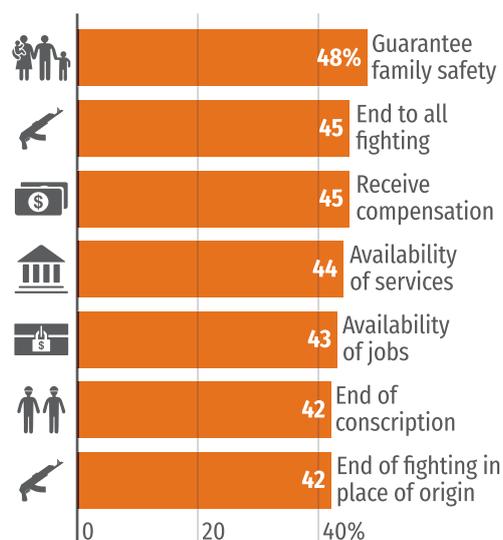
<sup>26</sup> Tom O’Connor, “How many Syrians have returned? As conflict subsides, more come home,” *Newsweek*, October 27, 2018, <https://www.newsweek.com/how-many-syrians-returned-conflict-calms-more-come-home-1177222>.

2018, the same month it issued Decree No. 10, “a general amnesty for those who deserted military service or defected to rebel groups such as the Free Syrian Army,” giving Syrians within the country four months and those in other countries six months to turn themselves in.<sup>27</sup> However, public statements condemning Syrians who fled fuel refugees’ fear of “political and social retribution” if they return to Syria.<sup>28</sup>

Approximately 15% of Syrians report that relatives or friends have returned to Syria in the past year to check on the situation and report back to them. The data show **a positive correlation between one’s having friends or relatives who returned to Syria and the individual’s own return intentions. However, having a relative who went to Syria and returned to Jordan does not correlate with return intentions.**

When asked under which conditions Syrian refugees in Jordan would consider returning to Syria, less than half reported that any of the included conditions would result in a willingness to return to Syria, as shown in Figure 2 below <sup>29</sup>:

**FIGURE 2: SYRIANS’ CONDITIONS TO RETURN TO SYRIA**



**Almost 36% of Syrian refugee respondents reported they do not wish to return to Syria under any circumstances.** Syrian male refugees in focus groups stated that the main reasons include fear of detention, recruitment for compulsory military service, continued tensions between the political factions in their area of origin.

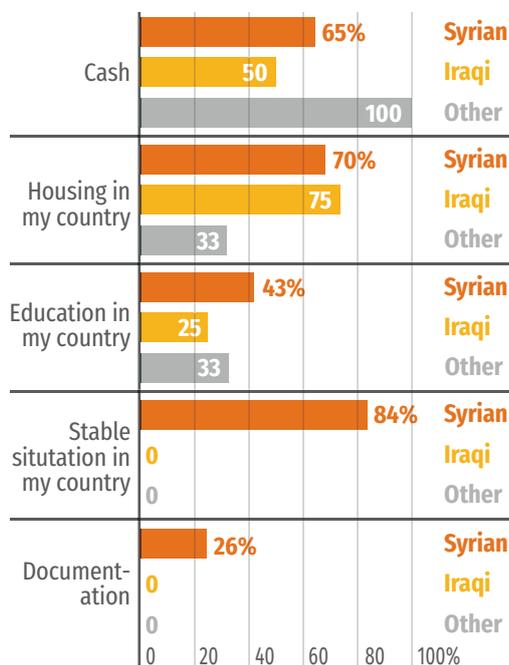
<sup>27</sup> O’Connor, “How many.”

<sup>28</sup> Ibid.

<sup>29</sup> Compensation refers to “receiving personal compensation for damages and losses”; while “services” refers to “reliable provision of public services in their place of origin.”

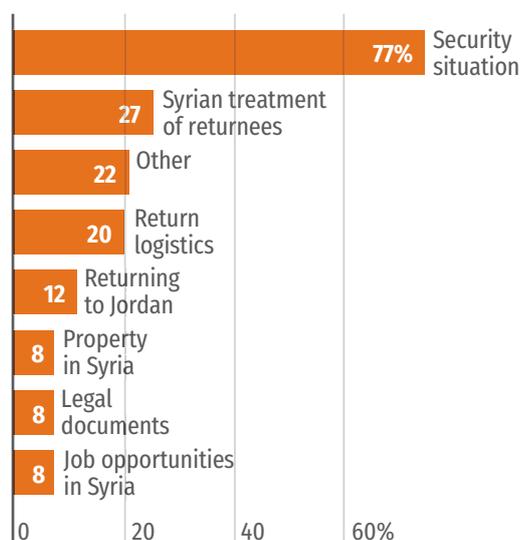
When asked what they would need for return, all refugees reported primarily needing cash, as shown in Figure 3 below (*note: non-Syrian refugees were not asked about the stable situation in their country*). Syrian families reported needing an average of 4,801 JOD (US \$6,771) to return, while Iraqi families need 1,333 JOD (US \$1,880) and other-nationality families needed 2,400 JOD (US \$3,385). Syrian women in focus groups noted that they would need these resources to ensure that their male family members are not conscripted into the army. Syrian women fear there would otherwise be random arrests on the street or at government checkpoints. Those who are able to avoid their sons' conscription report they would still have to pay large fees, which they estimate to be roughly 7,000 JOD (US \$9,873) per son. However, many stated that if they were provided the resources necessary for return, they would return. As many Syrians' homes have been destroyed, Syrian women note they would need this money to start over. Elderly Syrian women further asserted that cash would not be considered personal compensation for the losses of war, but rather the financial means to afford housing, basic necessities, and the costs of beginning a life again in a country where much of their old belongings and properties have been destroyed.

**FIGURE 3: REFUGEES REPORTING WHAT THEY NEED FOR RETURN**



The survey asked refugees to identify which information they need before returning to Syria. Respondents most commonly indicated security information, as shown in Figure 4 on the next page.

**FIGURE 4: SYRIANS' NEEDED INFORMATION ABOUT RETURNING TO SYRIA**



Although more than three-quarters of refugees report having information about the safety situation in their place of origin, a similar percentage also report needing more information about the security situation before deciding on whether to return. This reflects the importance refugees assign to security as they consider their return. Other considerations include the logistics of returning, the Syrian regime’s treatment of returnees and the prospect of accessing jobs, health care and education in Syria. The majority of respondents, however, indicated they are not considering a return.

When asked what they will do if their current situation becomes too difficult, Syrians were most likely to report their desire to emigrate to another country and/or apply for resettlement (56%), as shown in Table 3 below:

**TABLE 3: SYRIANS' PREFERRED OPTIONS, FOR THE YEARS 2016-19, IF THEIR CURRENT SITUATION WERE TO DETERIORATE**

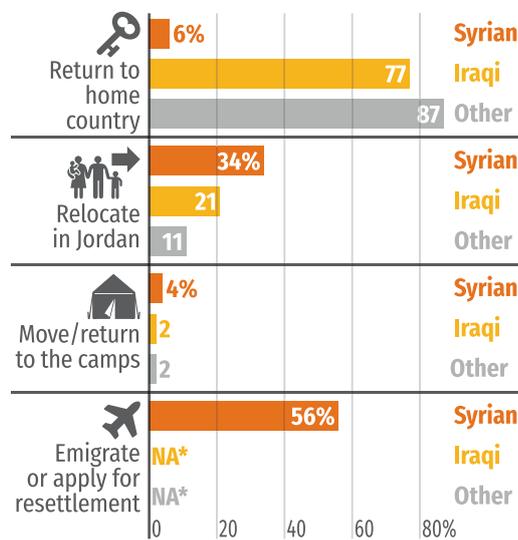
OPTION	2016	2017	2018	2019
Move in Jordan	35%	47%	42%	34%
Return to the camps	13%	11%	12%	4%
Return to Syria	22%	14%	8%	6%
Emigrate or apply for resettlement	30%	27%	37%	56%
Other	-	0.4%	2%	-

As indicated by their survey responses, **Syrian refugees were twice as likely in 2019 than they were in 2016 to wish to emigrate or apply for resettlement, while those wishing to return to Syria represent only one-third the corresponding number three years ago.** During focus groups,

Syrian women were the most likely to report wishing to emigrate to a third country, primarily to improve their educational, health and financial opportunities. As barriers for their own return, Syrian men highlighted their fear of compulsory recruitment, continued shelling and security concerns, a lack of work in Syria, and the fact that most of their homes have been destroyed.

Interestingly, Iraqi and other nationality refugees were much more likely to report wishing to emigrate or apply for resettlement over moving somewhere else in Jordan, as shown in Figure 5 below:

**FIGURE 5: REFUGEES’ PREFERRED OPTIONS IF THE SITUATION GETS TOO DIFFICULT WHERE THEY LIVE NOW**



\*Most non-Syrian refugees have already applied and are waiting for their status on resettlement.

## Local Opportunities

A significant factor in refugees’ embrace of local opportunities in Jordan is their sense of social cohesion within Jordanian society. Social cohesion incorporates social inclusion (such as relations with neighbors, a feeling of connectedness, orientation toward the common good), economic inclusion (access to financial resources and economic activity), cultural and ethnic homogeneity, trust (of government institutions, refugees’ communities, and other ethnic groups), and political dimensions (including participation in and solidarity with different political institutions, and activism). This section presents findings primarily focused on refugees’ social inclusion as part of their social cohesion within Jordanian society, while other aspects are included in different sections of this report.

**The analysis shows no significant correlation between employment status, change in aid, or receiving aid with intentions to return to Syria.**

The research team additionally analyzed how access to other services, including health services, educational services for school-age children, length of time spent in Jordan, and psychological and social integration within Jordan correlate with Syrians' intentions to return. Interestingly, limited access to health care and schooling and years spent in Jordan did not correlate with Syrians' intentions to return, while psychological and social integration both correlate with return intentions.

**Six in 10 Syrian refugees reported they felt either an “extremely close” or “very close” connection to Jordanian society.**

In comparison, only 35% of non-Syrian refugees reported feeling extremely or very closely connected to Jordanian society, even though almost all have been in Jordan longer than Syrian refugees. In focus groups, most Syrians reported wishing to stay in Jordan, as it is a Muslim Arab country, they have grown accustomed to it, and they fear the influence of Western society if they relocate elsewhere. Furthermore, multiple Syrian women reported that even though their application for resettlement had been accepted, they decided to stay in Jordan.

**When asked to compare their current situation with their situation one year ago, one-fifth of Syrian refugees reported that tensions between different nationalities in their neighborhood had improved. One in 10 reported the situation had deteriorated. During focus groups, Syrian refugee women reported that the source of tension between Jordanians and Syrians in their communities was economic pressure.**

As one Syrian woman in Irbid described, Jordanians blame the successive waves of refugees for the climbing cost of living in Jordan and for the lack of available humanitarian assistance. Notably, Syrian refugees also report that their access to assistance decreased last year (as highlighted in the section below). This highlights the role Jordan's economy plays in restricting all residents' access to limited resources, regardless of their nationality or citizenship status.

**When asked what would be most helpful during their stay in Jordan, 84 percent of Syrian refugees identified help with rent payments, followed at 5 percent by help with medical services. Other types of help needed include material assistance, work opportunities and food assistance. Less than 1 percent of refugees reported their wish for Jordanians and the Jordanian authorities to treat them better, suggesting that discrimination and harassment toward Syrian refugees may not be significant problems.**

# Protection

## Documentation Status

Syrian urban refugees who lack formal, legal status with UNHCR and the Government of Jordan<sup>30</sup> face more protection vulnerabilities and obstacles to accessing crucial services and legal protection in Jordan. The Regional Refugee and Resilience Plan (3RP), a UN inter-agency initiative, reported that by the end of 2018 there were an estimated 1.4 million Syrian refugees living in Jordan. Less than half were registered with UNHCR.<sup>31</sup>

Almost all refugees (98% of Syrians, 99% of non-Syrian refugees) surveyed for the 2019 Urban Assessment report, however, that their family members are registered with UNHCR. The Urban Assessment specifically targeted refugees who are registered with UNHCR and CARE Jordan beneficiaries, particularly those with socio-economic vulnerabilities. Male Syrian refugees were the most likely to report not having UNHCR registration because they left the camps unofficially, while amongst all three populations, refugees were most likely to report not knowing the procedures to renew their registration.

Since the Jordanian government's rectification of status campaign launched in March 2018, more than 20,000 Syrian refugees approximately one year later had taken advantage of the campaign to rectify their status.<sup>32</sup> **Eight in 10 Syrian refugees report knowing about the rectification of status campaign**, with especially high awareness rates in Irbid and Mafraq. Of the 66 Syrian urban refugees who were not registered, 91 percent of them formalized their status through the campaign. All respondents rectified their status through the campaign because they feared deportation or a forced return to the camp. Forty-four percent of respondents in Irbid reported that their documents were confiscated, likely increasing their fear of deportation.

Similarly, high percentages of refugees reported having a valid Ministry of Interior Card (MOI), or a government services card issued by the Jordanian Ministry of the Interior. MOI cards are crucial to accessing public health and education services, applying for a work permit, obtaining a driver's license, and documenting legal residency. Without an MOI Card and valid Asylum Seekers Certificate (ASC), Syrian refugees can be forcibly returned to the camps by Jordanian security forces and, in the process, rendered ineligible for UNHCR assistance.<sup>33</sup>

30 Regional Refugee and Resilience Plan (3RP), *3RP Regional Strategic Overview 2019 – 2020*, UNHCR, 2018, accessed April 6, 2019, <https://data2.unhcr.org/en/documents/details/67370>, 4.

31 3RP, *3RP Regional*, 4.

32 UNHCR, *Factsheet*, 2.

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

The vast majority of refugees have most of the documents they need—such as an ASC or marriage certificate—including 93 percent of Syrian refugees, 97 percent of Iraqi refugees and 86 percent of refugees representing other nationalities.

Furthermore, a mere 3% of Jordanians reported missing civil documentation, including proof of their or their spouse’s identity, health insurance cards and driver’s licenses. This shows an **improvement in Syrian refugees’ documentation status when compared with the 2018 Urban Assessment**. In 2018 33% of Syrian refugees reported missing documents. That figure fell in 2019 to less than 10%.

No respondents reported missing legal guardianship of minors, marriage ratification documents, medical clearance, bail out documents, or death certificates. Syrian refugees additionally report missing Syrian identification documents and passports, school registration documents, home ownership or proof of residence / lease documents, security cards for people with disabilities, parents’ birth certificates, proof of marriage as the marriage was a “sheikh” marriage, and military or family books. Non-Syrian refugees similarly specified they are missing passports from their home country, their personal identification documents (ID cards), driver’s licenses, and their work and residence permits.

Studies have noted how Syrian women, in particular, face disproportionate protection risks as a result of not being formally recorded on various housing, land and property (HLP) documents.<sup>34</sup> Women are less likely to have HLP-related documents in their own name, making them more reliant on extended family members, thereby increasing obstacles to securing housing, land or property in their own right.

In addition to Syrian refugees, other persons of concern (POCs)<sup>35</sup> also face protection vulnerabilities when formalizing their status. In order to gain legal residency in Jordan, Iraqis must deposit 20,000 JOD (US \$28,209) in a Jordanian bank, increasing the financial burden to formalizing their status.<sup>36</sup> During focus groups, both Syrian and Iraqi respondents highlighted the protection risks of not having legal residency. All Iraqi women in Amman reported that they need permanent residency in order to access certain services or opportunities in Jordan (including legal work). If they obtain permanent residency in Jordan, however, they will be ineligible to apply for resettlement. As the women noted

34 NRC and UNHCR, *Displacement, housing, land and property and access to civil documentation in the north west of the Syrian Arab Republic*, NRC and UNCHR, 2017, [https://www.ecoi.net/en/file/local/1406304/1930\\_1504608072\\_final-nrc-displacement-hlp-civil-doc-nw-syria-23-07-2017-en.pdf](https://www.ecoi.net/en/file/local/1406304/1930_1504608072_final-nrc-displacement-hlp-civil-doc-nw-syria-23-07-2017-en.pdf), 5. NRC and UNHCR, *Displacement*, 41.

35 “Person of concern” is used here as a catchall term for different groups of non-Jordanians living in Jordan, including formally registered refugees, asylum seekers, and any other people without a formal status.

36 Zachary Sheldon, “Nationality, Class, and Iraqi Migrants in Jordan,” *American Center of Oriental Research*, January 2, 2018, <https://www.acorjordan.org/2018/01/02/nationality-class-iraqi-migrants-jordan/>.

in their responses, without permanent residency, their children cannot legally marry or work, or travel outside of Jordan to visit family. One key recommendation from these women is to **encourage the Jordanian government to provide Iraqi refugees with temporary residency, with which they can access services, rectify their status in Jordan, and remain eligible for resettlement.** Male non-Syrian refugees similarly confirmed this, indicating that both Yemeni and Sudanese asylum seekers are not classified as refugees, so they cannot obtain legal residence and have been chased by Jordanian police and imprisoned for lack of residency status. Some reported that UNHCR had intervened on their behalf once they were imprisoned, but that UNHCR cannot provide them with further aid.

***“My son is 30 years old and he can’t get married because he does not have permanent residency, and if he decides to legally marry, he would have to pay many financial penalties. So he was forced to leave his fiancée. Furthermore, he can’t get a job and is scared to leave the house due to his lack of permanent residency. This is the main problem for all of the Iraqi youth.”***

**– Iraqi refugee adult female, Amman**

Multiple respondents reported that their lack of civil documentation, particularly a lack of legal residency, also affects their ability to work and gain an income, only exacerbating an already difficult economic situation. This leads many to work informally, which can expose them to other protection risks (discussed below).

When asked why they were missing this documentation, Syrian refugees reported that their documents had been confiscated, that they didn’t have the necessary papers to register for the missing documents, and that they didn’t need these documents. Participants in the focus groups stated they are able to issue most of the civil documents from the Jordanian government such as birth, marriage and divorce certificates. They are also able to issue documentation they need from the Syrian embassy; however, they stated they often face delays and incur high costs in doing so. Non-Syrian refugees report not having these documents because they are separated from their families, they don’t know how to obtain them, that these documents were confiscated, and that they don’t have papers to register for civil documents. The Sudanese seemed to face most difficulties when attempting to issue documentation from their embassy compared with Iraqis, who stated they can issue documents from their embassy, albeit with a high cost.

Most refugees relay and manage with the documentation issued by the Jordanian government compared with obtaining documentation they need from their respective embassies, given that the cost is the main challenge they face.

## Access to Information and Basic Services

When asked about the month preceding the survey, six in 10 Syrian refugees say they had contacted a new organization providing humanitarian services or assistance. Only one-quarter of those, however, had actually received assistance from the organization they contacted. This is almost twice the rate of contact reported in the 2018 Urban Assessment, indicating that Syrian refugees' needs have increased over the past year. Similarly, 62 percent of non-Syrian refugees reported contacting a new organization over the same period, one-quarter of whom received the requested assistance, typically on a one-time basis.

Both Syrian and non-Syrian refugees primarily receive cash assistance (80% and 73%, respectively) and food assistance (16% and 22%, respectively). Less than 5 percent report receiving medical assistance.

**Eighty-six percent of Syrian refugee respondents report being satisfied with the assistance received, a nearly 20 percent increase from last year's survey.** Those who were not satisfied primarily reported that the assistance was not enough (76% of respondents) and that it was not the right type of assistance (28%), while 7 percent reported being dissatisfied because of the difficult application procedure and their fear that the Iris Scan assistance (a card-less cash distribution system) will be stopped.

**More than nine in 10 Syrian refugees report there is assistance they need but cannot access.** The below table indicates what types of assistance respondents have received and where there is still a need.

**TABLE 4: ASSISTANCE SYRIAN REFUGEES RECEIVE BUT STILL NEED**

TYPE OF ASSISTANCE	RECEIVED	NEED
Cash	80%	95%
Food	16%	36%
Medical	5%	45% general care 3% reproductive care
Education	4%	13% school support 3% university support
Non-Food Items (NFIs)	2%	16%
Psychological or psychosocial	1%	7%
Shelter	-	10%

When it comes to services for people with disabilities, Syrian refugees have indicated a need for medications for people with autism and other illnesses, educational support, language support, special activities, in-home nursing, psychological support, and wheelchairs and other assistive equipment. Services for elderly persons include medical services, healthcare support, medical equipment, nutritional care and therapy.

**The large gap between services received but still needed in certain sectors—such as the 5 percent of Syrian refugees who receive medical assistance compared with the 45 percent who report needing it—shows a significant discrepancy between Syrian refugees’ basic needs and their resources to meet them.** Syrian refugees were more likely to need cash assistance in 2019, whereas in the year prior, they were more likely to report needing, but being unable to access, assistance related to healthcare, food, NFIs, shelter, school, psychosocial, legal matters, scholarship and disabilities. This indicates that though the gap between Syrians’ basic needs and resources to meet them persists, Syrians were less likely to need most types of assistance in 2019 than in 2018.

Non-Syrian persons of concern must first register as a refugee with UNHCR in order to access assistance. Although UNHCR approved refugee status for over 90 percent of Iraqis, Yemenis, Sudanese and Somalis in 2016, many of these cases face significant backlogs.<sup>37</sup> To facilitate Iraqis’ access to assistance, UNHCR began prioritizing Iraqi cases that were designated urgent, thereby reducing the number of approved Iraqi refugee cases from 6,429 to 697 in a single year—a nearly 90 percent drop.<sup>38</sup> At the end of 2016, 34 percent of Syrian refugees were receiving or waiting to receive monthly cash assistance from UNHCR, compared with 22 percent of Iraqi refugees in Jordan and 46 percent of refugees of other nationalities.<sup>39</sup> While UNHCR cash assistance is just one metric of receiving adequate aid, non-Syrian refugees “have very limited access to assistance outside of UNHCR,” in Jordan.<sup>40</sup> For example, non-Syrian refugees are not eligible to receive World Food Programme vouchers.<sup>41</sup>

Qualitative data collected from Iraqi refugees in Jordan showed that **the disparity in access to international aid fuels tensions and feelings of frustration for Iraqi refugees.**<sup>42</sup> Iraqi refugee women living in Amman perceived—and reported during focus groups—that they would have trouble accessing humanitarian assistance due to religious discrimination. Also given that there are already so many fewer Iraqis than Syrians in Jordan, Iraqis report they cannot access the assistance they need. However, it should be noted that these are the beliefs of some participants and do not necessarily represent a larger trend.

Furthermore, multiple Iraqi women reported feeling taken advantage of by humanitarian organizations; one noted that she feels humanitarian

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37 Ibid.

38 Ibid.

39 Ibid.

40 Mennonite Central Committee, *On the Basis of Nationality: Access to Assistance for Iraqi and Other Asylum-Seekers and Refugees in Jordan*, Akron: Mennonite Central Committee, 2017, <https://reliefweb.int/sites/reliefweb.int/files/resources/On%20the%20Basis%20of%20Nationality.pdf>, 9.

41 Izza Leghtas, *Out of Reach: Legal Work Still Inaccessible to Refugees in Jordan*, Washington: Refugees International, available at <https://reliefweb.int/sites/reliefweb.int/files/resources/Jordan%20Report%2018%2B-%2010.2018%2B-%20647%20Bpm.pdf>, 12.

42 CARE, *Focus Group Discussion Report on Needs of Iraqi Refugees in Jordan*, CARE, 2019, 2.

organizations like to promote their work with Iraqi refugees, but in reality, no one actually provides assistance. A Syrian woman noted she also felt that organizations took advantage of her, as after she received critical treatment for an injury sustained in the war, representatives from the organization that paid for her treatment asked whether they could use her photos in promotional materials. These reports point to the highly performative nature of humanitarian assistance in Jordan, as many refugees report feeling they must constantly show a level of need that is not sustainable with long-term living in displacement. As one Syrian refugee woman noted during focus groups, she and her husband have argued about whether or not to accept a gift of used furniture from a neighbor, in fear that their assistance would be cut:

***“We had a neighbor who got new furniture, and she insisted on giving us her old furniture. It meant the world for my children, who were very excited about it. I didn’t pay one cent for it—my neighbor gave it to me as a gift. My husband started yelling at me because he said they [UNHCR] will cut off our assistance. He was very upset, telling me that he has no work security, and we only have one son who can only help sometimes—what will we do if they cut off our assistance? I felt this was very wrong, I mean, are we supposed to deprive ourselves? Are we supposed to not eat? You have to live—you have to manage!”***

**– Syrian refugee woman, Irbid**

Sixty-eight percent of non-Syrian refugees reported being satisfied with the assistance they received, including 81 percent of Iraqis and 56 percent of refugees from other nationalities. Reasons for dissatisfaction include that the assistance received was not enough (9 in 10 respondents) and that it was not the right type (1 in 10). When asked which types of assistance they most need but cannot find, non-Syrian refugees reported cash (9 in 10), medical (5 in 10), food (3 in 10), and shelter assistance (1 in 10). In focus groups, Iraqi refugees reported needing cash for rent and medical expenses. Non-Syrian refugees, however, reported needing physical therapy and home-care equipment, such as a chair for the bathroom. Whatever the assistance, it sometimes arrives in a patronizing tone from those who provide it, according to focus groups, including intervening in refugees’ family planning while discussing assistance. One woman noted:

***“These young girls need to also have their own life! They would like to get married one day and have their own children. But they tell us not to have any more children. That is wrong. We do not get to travel, they do not want us to marry, and they do not want us to have children. This doesn’t work! They have to have a future, get married and have their family.”***

**– Other-nationality refugee woman, Amman**

Key Informant interviews confirmed that refugees other than Syrians still live primarily outside formal systems of support. Donors are less likely to fund these types of projects, because those refugees are a much smaller group than Syrian refugees. Furthermore, stakeholders note that there have been no plans to incorporate this group formally into health or education services.

Qualitative data collected from Jordanian women during focus groups indicate that Jordanians report difficulty accessing assistance, noting that some vulnerable Syrians receive assistance from the Ministry of Social Development, whose application process is lengthy and complicated, preventing some Jordanians from applying for assistance at all. The disparity in humanitarian assistance between Jordanians and Syrians led some elderly Jordanian women to report tension between them and Syrian refugees in Jordan, as one woman in Amman said:

***“With all due respect to the Syrians—they sell everything! They get benefits [in kind] such as blankets and mattresses and they sell them. They say they already have these items and prefer to exchange them for cash instead. So, we Jordanians go and purchase items from Syrian refugees. If you go to any Syrian home during the day, there will be no one there, because they are all working. We do not send our young children to work like they do. But they are living much better lives than we are.”***

**– Elderly Jordanian woman, Irbid**

**Almost two-thirds of Syrians and non-Syrian refugees reported greater difficulty accessing assistance in 2019, compared with approximately 50 percent who experienced greater difficulty in 2018.** Only 4 percent reported the situation had improved, far less than the one-third of respondents who reported so in 2018. Syrian refugee respondents attributed the decline to a number of factors, including Jordan’s weak economy, fewer job opportunities, the cancellation of their Iris Scan assistance, cost-of-living and debt increases, and family illness.

That eight in 10 Syrian refugees reported being satisfied with the assistance they received suggests that **current assistance is enough to meet their short-term needs, but not their long-term needs.** This raises particular concerns around Syrians’ access to sustainable livelihoods in Jordan, as reliance on humanitarian assistance cannot be depended on from one year to the next. Multiple Syrian refugees in Amman indicated their UNHCR Iris Scan assistance had been cut, meaning they no longer receive cash or health assistance. Male Syrians in Irbid reported that many protested UNHCR, because they felt that struggling families had been denied assistance without proper explanation. Furthermore, Syrian refugees in all governorates reported during focus groups that

assistance is unfairly distributed, so that some families without high need get 500 JOD (US\$706) or more a month in cash assistance, while highly vulnerable families get none. Elderly Syrian women, in particular, noted such a discrepancy when aid organizations determine that single elderly women do not demonstrate as much need as a family. Interestingly, some Syrian refugee women in Mafraq noted that they trusted international organizations to give aid more than local charitable associations, as they saw cases of association members' families receiving more aid, and they believe that international organizations are more vigorous in their vetting, resulting in more equitable distribution. Additionally, male refugees in Mafraq noted that local associations cannot provide assistance to Syrians on a large scale, so refugees do not benefit from these sources.

This finding can be explained in part by how the landscape of humanitarian aid has changed in Jordan over the last nine years. As UNHCR and international governmental representatives noted, humanitarian assistance in Jordan focused first on responding to, then managing, the Syrian refugee crisis, virtually separate from the socio-political changes happening in Jordan simultaneously. Consequently, development assistance is highly variable and changes constantly. These stakeholders suggested instead to use a poverty reduction framework, which would measure poverty rates and coping strategies across Jordan, and then analyze how the overall economic situation relates to refugees and Jordanian citizens alike. However, donor funding for poverty reduction is lacking globally, as many of the larger donor countries do not have long-term poverty reduction plans, so funding has followed a more reactionary pattern. In turn, stakeholders report this has made Jordan's economy dependent on its role as a service provider for displacement within the Middle East.

When asked how they hear about services and assistance from the government, NGOs, community-based organizations (CBO), the UN, and others, Syrian refugees primarily reported hearing about assistance from Syrian friends and family (74%) and UNHCR (33%). However, **Syrian refugees report wanting to know about assistance primarily through direct interaction with organizations (59%) and through SMS (26%).**

Syrian refugees report wanting information about available services and assistance through direct contact with organizations at more than four times the rate they actually learned about services through this method (59% who prefer it compared with 13% who receive information through this channel). This may be explained through findings from focus groups, in which Syrian refugees routinely reported learning about information through direct contact with organizations, including phone calls, focus groups and social media. This may indicate that though the channels of direct communication between organizations and Syrians are well-established, they supply

Syrians only with information, not access to services. Furthermore, households with family members with disabilities were more likely to prefer learning of available services and assistance through direct interaction with organizations. Lastly, Syrians wish to learn about assistance through SMS at a rate nearly four times the number of Syrians who actually receive information in this way, indicating an untapped potential for service-providers.

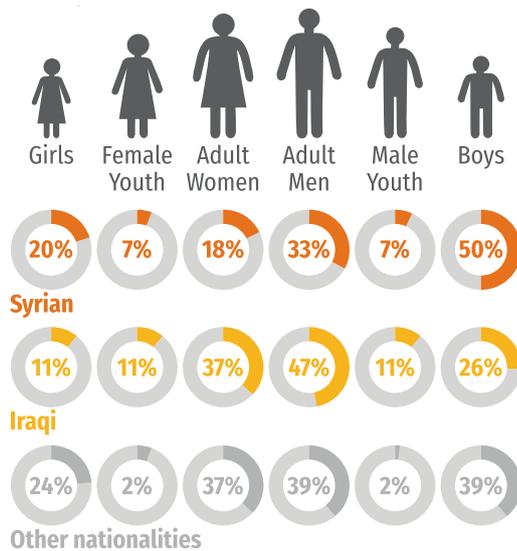
Amongst the non-Syrian refugee sample, other-nationality refugees were more than twice as likely to hear about services directly or indirectly from the UNHCR, while Iraqis were more likely to hear from Iraqi friends and family.

### Community-based Protection

As in previous years, refugees were most likely to report that elderly women and men had trouble leaving the house, in addition to men and women with disabilities and injuries. Iraqi refugees were the most likely to report that elderly women had trouble leaving the house, while refugees of other nationalities were more likely to report men or boys with disabilities having trouble leaving the house.

Eight percent of Syrian refugees, 11% of Iraqis and 50% of other-nationality refugees said a member of their family faces verbal or physical harassment in or around their home, defined here as actions meant to annoy, threaten or cause someone to fear for their safety.

**FIGURE 6: RATES OF HARASSMENT FOR REFUGEES’ FAMILY MEMBERS**



When asked which types of harassment they faced, refugee respondents primarily reported discrimination from another ethnic group. Discrimination within one’s own ethnic group and sexual harassment were also indicated.

Syrian refugees reported other types of harassment, including fighting and quarrels between children, problems with their landlords, verbal harassment, and physical violence such as stabbing attempts, attempts to burn their homes and kidnapping.

While Syrians were most likely to face discrimination from their own ethnic group, non-Syrian refugees were most likely to face discrimination from another ethnic group, including racist discrimination based on the color of their skin. Two Sudanese men reported that their children are harassed at their kindergarten because of their skin color, and that they themselves had been subjected to racist remarks. Iraqi female refugees similarly cited their children when talking about harassment, noting examples of their female children being harassed on their way to school, so their mothers accompany them every day to protect them. Another Iraqi woman said that two Jordanians stabbed her son with a knife on the way to school, so now he is too scared to leave the house. She was distraught and felt unsafe, which has caused her severe psychological distress.

Four in 10 of all surveyed refugees—regardless of nationality—did not tell anyone after facing harassment (42% of Syrian and 39% of non-Syrian refugees). Though both Syrian and non-Syrian refugees reported similar overall rates for reporting to other sources, refugees from countries other than Iraq and Syria were more likely to report their harassment to formal authorities (such as their child’s school administrators and the police) than Syrian refugees. Furthermore, Iraqi refugees were most likely to report harassment to UNHCR, with 32% reporting doing so compared with 15% of Syrians. Syrian refugees were more likely to report harassment to informal sources, including Syrian friends and family and their employers. Syrians’ other next steps included relocating and informing other assistance-providing organizations, such as UNICEF and Save the Children, of the harassment.

Twenty percent of Syrians living in households with family members with disabilities reported telling UNHCR about the harassment, compared with only 3% of Syrians living in families with no members with disabilities. Interestingly, **95% of Syrian refugees and 39% of Iraqi refugees reported that all of their family members feel safe in the streets, while only 21% of other-nationality refugees reported the same.** Overall, non-Syrian refugees reported that their children felt more unsafe in the streets than Syrian refugee children, while Syrian refugees were more likely to report that adults of both genders felt unsafe in the house.

## Sustainable Livelihoods

### Legal Context for Work

**Refugees' access to formal, legal work differs greatly based on nationality.** After signing the Jordan Compact in 2016, the Jordanian government committed to easing Syrian refugees' access to work permits, opening up some sectors of work for non-Jordanians, reducing fees and streamlining application procedures.<sup>43</sup> According to the Jordanian Ministry of Labor, Jordan issued 129,154 work permits to Syrian refugees between January 1, 2016 and December 31, 2018, with only 4% issued to Syrian women.<sup>44</sup> In order to increase Syrian women's access to formal income-generating activities in Jordan, the government introduced new work permits for home-based businesses in 2018 in food processing, handicrafts and tailoring.<sup>45</sup> Of the 45,649 work permits issued to Syrian refugees in 2018, 38% were for work in the agricultural, forestry and fishing sectors, 30% for work in construction, 11% in manufacturing, 8% in hospitality and food services, 7% in wholesale and retail trade and 6% in other fields.<sup>46</sup> However, recent studies show that Syrians prefer to work in the education sector, with both male and female Syrians reporting a desire to teach legally.<sup>47</sup> Iraqi and other minority refugees face even greater obstacles in formalizing their work status. Currently, there is no legal framework for Iraqis in Jordan to obtain work permits, particularly as many Iraqis are not registered as refugees with UNHCR.<sup>48</sup>

**Twenty-five percent of Syrian refugee respondents report that they or someone else in their household has a work permit, reflecting a similar rate from 2018, compared with only 2% of non-Syrian refugees.** When asked why they do not have a work permit, refugees primarily cited a difficult, complicated procedure and unaffordable costs.

Other reasons Syrians reported for not having a work permit include that children under the age of 18 cannot get a work permit, that some have Jordanian spouses, that they have irregular work and cannot find permanent work, that they are too old to work, that they are injured and cannot work or are too sick to apply, and that their work permits have expired. When asked about their own reasons for not having a work permit, non-Syrian refugees reported that work permits are not given to Iraqis unless they are investors, that Iraqis are not allowed to work, that there is no permit for their nationality, illness, the need to

<sup>43</sup> Brun, Men, 16.

<sup>44</sup> Ministry of Labor Syrian Refugee Unit, *Syrian Refugee Unit Work Permit Progress Report December 2018*, Ministry of Labor, 2018, <https://reliefweb.int/report/jordan/syrian-refugee-unit-work-permit-progress-report-december-2018>, 3.

<sup>45</sup> Ibid, 2.

<sup>46</sup> Ibid, 7.

<sup>47</sup> CARE and NAMA – Strategic Intelligence Solutions, *Added Value of Expanding Professions for Syrian Refugees Policy Paper*, Amman: CARE, 2018, 43.

<sup>48</sup> Sheldon, "Nationality." Chatelard, "Jordan."

care for children, and that they do not have formal residence. Iraqis in Amman reported that they need permanent residency in order to access certain services in Jordan (including legal work); however if they obtain permanent residency in Jordan, they will be ineligible to apply for resettlement, making the process too complicated and risky for them.

## **Economic Participation and Skillsets**

**Half of Syrian refugees reported that a member of their household is currently working, slightly lower than the 55% who did so in 2018.**

This is consistent with the fact that 55% of Syrian refugees' average income comes from work. When asked who in their family worked, Syrian refugees primarily identified male family members, although some respondents also identified mothers and wives as the ones in their family who worked.

When asked directly whether they were working, 47% of survey respondents reported they work on either a monthly or a daily/weekly basis. Fifty-five percent of Syrian males reported they are working, compared with 41% of Syrian females. Though Syrian males reported being more likely to work in construction, Syrian male and female refugees reported similar rates of economic participation in other surveyed sectors. Syrian refugees in Al-Zarqa (including Azraq town) had the highest rates of employment (56%) compared with four in 10 respondents from Irbid. The high levels of employment in Al-Zarqa can be attributed to the fact that the governorate is geographically close to Amman (roughly 30 km between the capital cities of each), and that many respondents who live in Al-Zarqa work in Amman. In Al-Azraq town, there is a high level of available jobs in the agricultural sector, including in animal husbandry and farming.

Half of employed Syrian refugees found their work through friends or relatives, while 15% applied directly to employers and 2% were recruited on the streets; 2% or less reported other sources. Thirty-six percent of Syrian refugees reported that their salary was paid regularly, either on a daily, weekly or monthly basis. Syrians who are paid irregularly reported that they work irregularly and therefore are paid at the end of their job, while others say it depends on the employer.

**Of those who are employed, only 40% had either a written contract or an oral agreement serving as a form of contract for their work, while 60% have neither form of contractual protection.** Syrians are more than twice as likely to have an Unlimited Period Employment contract rather than a Limited Period Employment Contract.

Forty percent of Syrian refugee survey respondents reported they are currently looking for a job, including 48% of Syrian men and 33% of Syrian women. Interestingly, when asked whether they worked in

Syria, only 40% of Syrian refugees said they did, less than the 47% of Syrian refugees who are currently working in Jordan. When asked what types of obstacles they face in finding legal work, respondents reported as per Table 5 below:

**TABLE 5: REFUGEES REPORTING THE OBSTACLES THEY FACE TO FINDING LEGAL WORK <sup>49</sup>**

REASON	SYRIANS	IRAQIS	OTHER NATIONALITY
Don't know of job opportunities or how to find them	59%	11%	37%
Discrimination based on my gender during the hiring process	3%	3%	8%
Discrimination based on my lack of citizenship during the hiring process	10%	37%	29%
Potential employers ask me to pay for the cost of sponsoring a work permit	3%	2%	2%
Lack of childcare during the day	4%	3%	14%
Lack of transportation options makes me feel unsafe	1%	-	1%
One of my family members does not want me to work outside the home	1%	0.6%	1%
Limitations due to a disability	1%	6%	8%
Limitations due to lack of adequate education	5%	3%	4%
Lacking the necessary skills	9%	6%	9.0%
Legal work does not pay enough	5%	1%	0.6%
Other	17%	1%	0.6%

<sup>49</sup> Non-Syrian refugees (including Iraqi refugees) are technically allowed to obtain work permits under Jordanian law; however, there are substantial logistical and financial obstacles to obtaining one, as discussed in the literature review above. A recent report from the World Food Programme and REACH found that non-Syrians' high rates of unemployment are primarily due to not having a work permit. Further, 41% of non-Syrian refugees of employment age report not wanting to work without a work permit, due to fear of harsh penalties.  
Source: Elizabeth Turnbull, "Report says non-Syrian refugees struggle to obtain aid, income," *The Jordan Times*, July 24, 2019, <http://jordantimes.com/news/local/report-says-non-syrian-refugees-struggle-obtain-aid-income>.

Focus groups with refugees of other nationalities highlighted that, lacking a formal system for obtaining work permits, many refugees of other nationalities fear working illegally and risking deportation. While permits are technically possible, participants noted the prohibitive cost of doing so, a cost that can reach 1,000 JOD (US\$1,411) annually. A cheaper, though still expensive option, of working under the sponsorship of a Jordanian employer would require about 500 JOD (US\$706), and focus group participants noted the high risk that often characterizes these arrangements. One woman noted that her husband lost a substantial amount of money attempting to pursue this latter option, especially since he was later forced to leave work.

## Income

**Half of Syrian refugees' monthly income is derived from work**, compared with 36% of non-Syrian refugees and 60% of Jordanian citizens. Respondents augment their earned income with assistance from local or international aid organizations and other sources, including loans, remittances, savings and home-based income-generating activities.

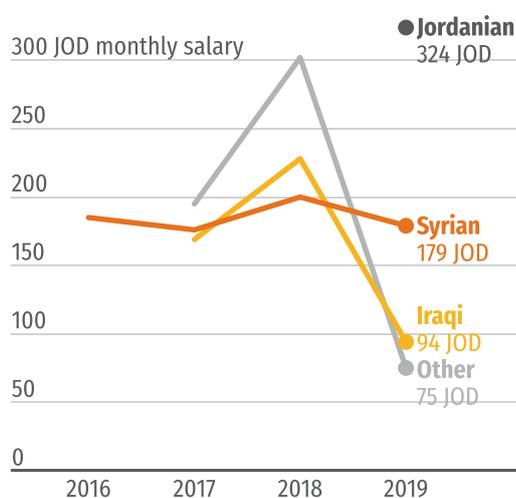
**Jordanian citizens report making almost twice the income from formal work than Syrians do, while Jordanians make more than four times the amount of income from work than other refugees**, as shown in Table 6 below:

**TABLE 6: SYRIAN, IRAQI AND OTHER-NATIONALITY REFUGEES, AND JORDANIANS' AVERAGE INCOME FROM WORK, IN JOD**

TYPE	SYRIAN	IRAQI	OTHER NATIONALITY	JORDANIAN
Total income from work	179 (\$253)	94 (\$133)	75 (\$106)	324 (\$457)
Formal work	59 (\$83)	23 (3\$2)	37 (\$52)	Not asked
Informal work	73 (\$103)	36 (\$51)	56 (\$79)	Not asked

When looking at the trends in income gained from work over the last four years, **Syrians earned almost the same amount of income from work in 2016 as they did from humanitarian assistance, while in 2019, Syrians gained more than twice the amount of income from work than from humanitarian assistance.** Figure 7 below indicates that refugees of all nationalities received less income from work in 2019 than they had received previously; however Jordanians' income from work has increased since 2016. The economic situation seems to have negatively impacted vulnerable groups of other nationalities in addition to Syrians.

**FIGURE 7: SURVEY RESPONDENTS' AVERAGE MONTHLY INCOME FROM WORK 2016 – 2019, BY NATIONALITY**



Syrians were twice as likely to work in the informal sectors (meaning without a work permit) in 2019 than in 2018. Furthermore, though Syrians' income from humanitarian assistance has overall decreased from 2016 levels, Syrians' income from humanitarian assistance has increased since 2018, indicating that work in the informal sector alone does not provide sufficient income. **Given that two-thirds of Syrian refugees indicated that their ability to access assistance has deteriorated over the last year, the data shows that Syrian refugees are in more need of assistance than they were in 2018.**

Interestingly, **73% of Syrian refugees who work with a permit have worked in the same sector for the duration of their time in Jordan.** Of the 27% of Syrian refugees who haven't worked in their current sector for the full duration, one-fifth have used a transitional permit to alternate between agricultural, supporting services and bakery sectors.

When asked why they worked informally, the majority of Syrian refugees reported that it was easier than finding formal work.

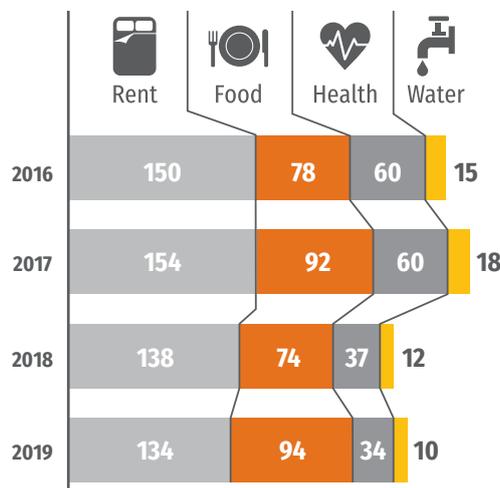
Syrian women in Irbid reported that some of their family members did not see the benefit of obtaining a work permit because they had seen Syrians with work permits get arrested by Jordanian security forces or sent back to the camp, unable to leave until their Jordanian employer intervened on their behalf. **Both Syrians and Jordanians in Irbid noted that they faced intense pressure to find jobs that pay a living wage, and that they had to work long hours to earn enough income to support their families. This suggests that the underlying economic situation in Irbid is negatively impacting Syrians' and Jordanians' ability to maintain sustainable sources of income.**

Though the primary income-earners in Syrian families remained the same, 2019's data shows an increase in economic participation by both Syrian men and women. Given that Syrian refugees reported gaining income from work at a lower rate in 2019, this suggests that **though rates of participation in the labor market are higher, income from work is lower**. This suggests that Syrians' work is an unstable source of income.

## Expenditures

**Syrians' reported monthly expenditure has slightly risen since 2018** totaling an average of 243 JOD (US\$343) in cash spent over the last month. Figure 8 below shows the average amounts Syrian refugees spent on rent, food, health and water:

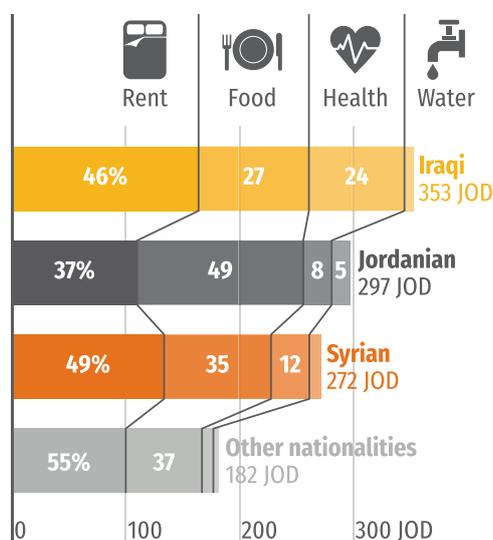
**FIGURE 8: SYRIANS' AVERAGE MONTHLY EXPENDITURES, 2016 TO 2019**



**Eight in 10 Syrian refugees report receiving food vouchers during the month prior to the survey, similar to last year's data.** Virtually all Syrians who received food vouchers had spent all of them. Those who did not receive food vouchers (16%) indicated that they were deselected from the World Food Programme (WFP) food voucher program (60%), they were not registered with UNCHR (4%), and other reasons (37%), including that they left the camp illegally, that they are now married to a Jordanian, that they need to rectify their status first, and that they do not know why.

Non-Syrian refugees report spending an average of 263 JOD (US\$371) in the last month. When asked for the break-down, Iraqi refugees reported spending the most of any other nationality on health and rent (84 JOD [US\$119] and 164 JOD [US\$231], respectively), while Jordanian citizens report spending the most on rent. In total, Jordanians report an average expenditure of 380 JOD (US\$536), broken down as per Figure 9 on the next page.

**FIGURE 9: SURVEY RESPONDENTS' AVERAGE MONTHLY EXPENDITURES ON RENT, FOOD, HEALTH AND WATER**



Twelve percent of non-Syrian refugees, (19% of Iraqis and 5% of other-nationality refugees) reported ever receiving rent support from an organization or individual, averaging 150 JOD (US\$212).

Similarly, 14% of non-Syrian refugees received food vouchers in the last month, 94% of whom had spent all of them. When asked why they had not received vouchers, refugees of other nationalities were more likely to report that they were deselected from the WFP food voucher program, while Iraqi refugees were less likely to be registered with UNHCR, and therefore ineligible for the program.

**Only 7% of Syrian refugees had ever received financial support to meet their health needs**, slightly higher than revealed in the 2018 Urban Assessment. Syrians received an average of 83 JOD (US\$117) in health expenditure support during the last month. Eight in 10 non-Syrian refugees received financial support to cover their health expenses during the last month.

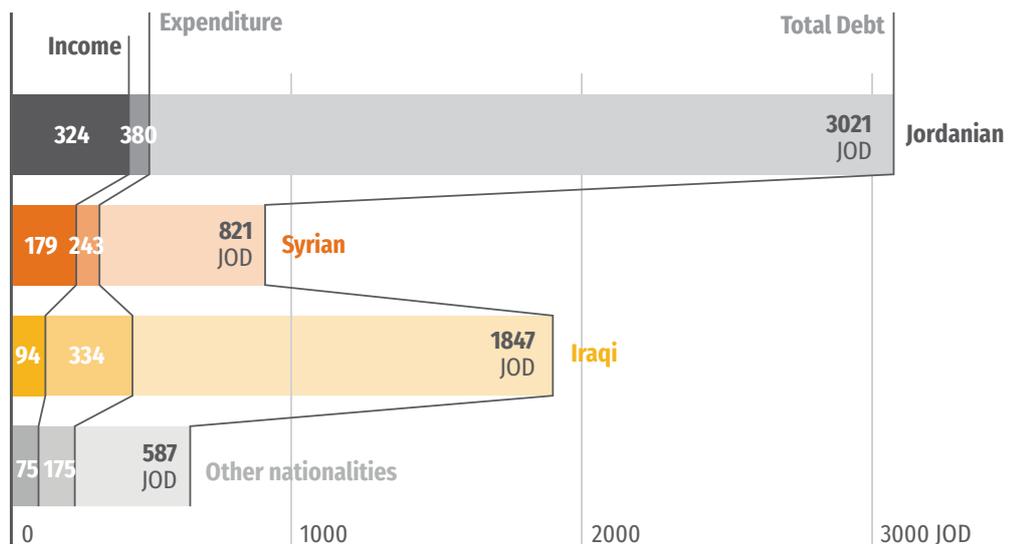
Overall, Syrians and other refugees report spending less on average in 2019 than they did in 2016, while Jordanians report spending more. Although the national average indicates that Jordanians' expenditures have decreased, the surveyed Jordanians in the 2019 Urban Assessment who reside in urban host communities saw their expenditures increase.

### Income-Expenditure Gap

**Ninety-two percent of surveyed Syrian refugees report they had debt, consistent with rates reported in 2018 and 2017. That debt averaged 821 JOD (US\$1,158), 143 JOD (US\$202) more than debt measured in 2018.** This represents more than half of Syrians' average annual income of 1,596 JOD (US\$2,252). In contrast, only 68% of non-Syrian refugees reported having debt,

broken down into 55% of Iraqis and 82% of refugees of other nationalities. This debt totals 1,116 JOD (US\$1,575) on average. Two-thirds of Jordanian citizens report having debt, about 10% less than reported in the 2018 Urban Assessment. Iraqi refugees show the greatest income-expenditure gap, and the largest amount of average debt, as shown in Figure 10 below:

**FIGURE 10: AVERAGE INCOME, EXPENDITURE AND DEBT, BY NATIONALITY**



Non-Syrian refugees report that they are caught in a cycle of debt: If their work is irregular one month, for example, they go higher into debt with shopkeepers and family, and therefore cannot meet their family's basic needs.

### Livelihood Coping Strategies

Similar to previous years, Syrian refugees, when trying to close the income-expenditure gap, are most likely to borrow money (71%), perform irregular work (19%), access humanitarian aid (15%) and sell vouchers (12%).

Longitudinal analysis shows that though Syrian refugees have relied consistently on borrowing money as a way to cover expenses, Syrians were much more likely to rely on humanitarian aid in 2016 than in 2019. This also corresponds with the downward trend over the past four years of Syrian refugees relying on humanitarian aid as an income source. Syrian refugees are also less likely to sell vouchers or property than they were four years ago, likely indicating they either need these resources more than they need the income from selling them or they no longer have these resources to sell. The lack of resources to sell for cash was confirmed in focus groups with women of all nationalities who noted they had previously sold all of their assets—such as gold gifted to them when they married or household goods—further entrenching the cycle of poverty for many survey respondents.

Syrian refugees were 10 times more likely to remove their children from school in 2019, demonstrating a downward trend in relying on negative coping mechanisms to meet their income-expenditure needs.

Iraqi refugees were the most likely to rely on humanitarian aid, while Jordanians reported high rates of doing irregular work to close the income-expenditure gap.

Due to the fact that Iraqis are ineligible for work permits, Iraqis report that they often work multiple jobs for which they are overqualified, as one Iraqi woman in Amman reported:

***“We are totally dependent on ourselves. I am a university graduate and I work all day: in the morning I clean houses, and in the evening, I tutor students of different ages. My husband has a master’s degree in engineering, and he works in restaurants illegally during the evening and as a private tutor on weekends.”***

**– Iraqi adult female refugee, Amman**

## Gender and Age

Gender and age are two cross-cutting issues that severely impact refugees’ access to protection, sustainable livelihoods, durable solutions and quality education. A recent report, for example, presented qualitative data indicating the prevalence of sexual assault against Syrian boys by older men, including rape and forced prostitution.<sup>50</sup> Meanwhile, Syrian girls face a higher risk of human trafficking through forced marriage, forced prostitution, and sexual and verbal harassment.<sup>51</sup> Complicating the issue of sexual assault is the advent of new technologies, which can be used as a channel for sexualized bullying, blackmail and other forms of gender-based violence.<sup>52</sup> However, other types of gender-based violence, such as economic violence and restrictions of movement, can have pronounced ripple effects, such as restricting access to education and economic productivity, and can increase gender-inequity dynamics within the family structure.<sup>53</sup> A recent report found that 63% of women in Jordan who use public transportation report harassment on the basis of their gender, primarily reporting they faced uncomfortable or inappropriate stares, verbal abuse, stalking and physical abuse.<sup>54</sup>

50 Rochelle Johnston and Hana Asfour, *My Vision for a Safe and Equal Future: An Adolescent and Youth Focused Assessment on Gender Based Violence and Sexual and Reproductive Health and Rights in Jordan*, Plan International and CARE International in Jordan, 2018, <https://plan-international.org/publications/my-vision-safe-and-equal-future>, 28.

51 Ibid, 29.

52 Ibid, 30.

53 Ibid, 30.

54 Sahar Aloul, Randa Naffa, and May Mansour, *Gender in Public Transportation: A Perspective of Women Users of Public Transportation*, Amman: Friedrich-Ebert-Stiftung Jordan & Iraq, 2019, <https://www.fes-jordan.org/publications/publications-from-jordan/>, 30.

Specific protection issues threaten another vulnerable group of refugees in Jordan, particularly Syrians: unaccompanied, or single, young men. Primary data has shown that unaccompanied refugee men in Jordan are primarily young adults, who face obstacles in mobility due to the fear of arrest, forced deportation, or forced return to the camps as they are often profiled by security forces as working or living illegally in Jordan.<sup>55</sup> Young men and boys also are at increased risk of being recruited by armed groups in Jordan.<sup>56</sup>

## Changing Gender Roles Within the Family

In terms of changing gender roles within the family, quantitative data from the household survey show that across all surveyed nationalities, women are more likely to perform traditionally female roles within the home, including taking care of the children and performing more domestic labor. Men across all nationalities were more likely to perform traditionally male roles, including making decisions regarding family matters and working outside the home, continuing a trend shown in the 2018 Urban Assessment, as shown in Table 7 below:

**TABLE 7: SINCE ARRIVING IN JORDAN, WHO IN YOUR FAMILY IS PRIMARILY PERFORMING THE FOLLOWING GENDERED ROLES?<sup>57</sup>**

ROLE	SYRIAN	IRAQI	OTHER NATIONALITY	JORDANIAN
Makes decisions regarding family matters	Adult men 76% Adult women (38%)	Adult men (74%) Adult women (44%)	Adult men (73%) Adult women (38%)	Adult men (68%) Adult women (42%)
Works outside the home	Adult men (67%) Adult women (17%)	Adult men (32%) Adult women (11%)	Adult men (58%) Adult women (16%)	Adult men (66%) Adult women (17%)
Takes care of the children	Adult women (90%) Adult men (6%)	Adult women (76%) Adult men (10%)	Adult women (73%) Adult men (10%)	Adult women (89%) Adult men (5%)
Performs more domestic labor	Adult women (91%) Adult men (0.5%)	Adult women (94%) Adult men (12%)	Adult women (82%) Adult man (18%)	Adult women (89%) Male youth (7%)

<sup>55</sup> Delphine Brun, *Men and boys in displacement: Assistance and protection challenges for unaccompanied boys and men in refugee contexts*, London: CARE International UK and Promundo, 2017, [https://promundoglobal.org/wp-content/uploads/2017/12/FINAL\\_CARE-Promundo\\_Men-and-boys-in-displacement\\_2017-1.pdf](https://promundoglobal.org/wp-content/uploads/2017/12/FINAL_CARE-Promundo_Men-and-boys-in-displacement_2017-1.pdf), 8, 11.

<sup>56</sup> Ibid, 19.

<sup>57</sup> Respondents were asked for each question to identify the family member (adult men or women 18 years and older; male and female youth 15 – 24 years old; male and female children 0 – 17 years old, or other family members) primarily responsible for the various indicators. Respondents could choose multiple family members for each question.

Focus groups with Syrian women indicated that women heads of household—who are either physically separated from their husbands (who are living in refugee camps in Jordan or have returned to Syria) or are divorced or widowed—have taken on all roles within the family, including providing income, caring for and disciplining children, and managing all household expenses. These Syrian refugee women report that they did not see these additional roles as empowering, but rather as adding more stress and responsibility without additional resources. This indicates the relationship between economic insecurity and psychological stress disproportionately affects Syrian refugee women heads of household.

**Only 4% of Syrian refugee respondents and 6% of non-Syrian refugee respondents report violence in their home**, defined here as behavior involving physical force, verbal comments or sexual acts intending to harm or damage something or someone. No Jordanian citizens reported violence in their home. It should be noted here that researching different types of intra-family violence amongst vulnerable populations risks bias in reporting; even with the highest ethical protocols that ensure responsibility, there is a risk of underreporting from respondents who may fear repercussions, judgment or shame. When asked who perpetrated this violence, both Syrian and non-Syrian refugees reported in almost identical percentages that adult men perpetrate violence in the home, while Syrian women were much more likely than non-Syrian women to be identified as the perpetrators of violence in their homes.

**The most commonly identified types of violence across all populations within the 2019 assessment were verbal, physical and emotional.** Not reporting on sexual violence is considered an underreporting by the respondents of the 2019 survey given that other specialized research studies revealed sexual violence existed. When asked what their next steps were after facing violence in their home, Syrians, in equal ratios, told a member of their family, another Syrian friend, the police, a doctor or medical professional, and UNHCR, while Iraqis told only a family member, and other refugees informed the police and UNHCR. Jordanians were most likely to tell a member of their family.

When asked why they didn't report the violence, the majority of Syrian refugees responded that they didn't feel the need to report (63%), that they feared the consequences of informing (28%), and that they didn't know where to file their reports (5%).

When asked how they discipline their children, Syrian adults primarily reported that they discuss it with their children (69%), that they yell (15%), spank or hit them (15%), use a "time out" (6%) or beat them (2%).

## Health Care

Complicating access to sustainable livelihoods is refugees' access to health care. Until January 24, 2018, Syrian urban refugees living in Jordan could access health services at highly subsidized rates, paying the same amount as uninsured Jordanians. However, on that date, the Jordanian government announced that Syrian refugees would need to pay up to 80% of the "foreigner rates" for health care.<sup>58</sup> Other nationalities, meanwhile, have never had access to health care at subsidized rates.<sup>59</sup> When asked whether this had impacted their ability to access health services, 56% of Syrian refugees reported affirmatively, similar to the responses in the 2018 Urban Assessment. When asked how they were affected, Syrian refugees reported a high financial impact, as shown in Table 8 below:

**TABLE 8: IMPACTS OF THE NEW HEALTHCARE POLICY ON SYRIAN REFUGEES**

IMPACT	PERCENTAGE
Cannot afford to go to the doctor when necessary	70%
Cannot afford my medication	74%
Skip or save medication in order to avoid the high costs	46%
Use unregistered health services <sup>60</sup>	8%
There has been no impact	3%

Syrian refugees confirmed these findings in focus groups, primarily citing that they cannot afford treatment costs. **Syrian refugee women in Amman reported that their entire family has been affected, as no one goes to the hospital anymore.** Syrian refugee women in Amman cited long-term psychological stressors from displacement, in addition to the stress of Jordan's unstable economy. Syrian men confirmed the compound stress of the situation in Syria and the difficult economic conditions in Jordan, causing some to have anger, depression, and even seizures. Further, many Syrians noted in focus groups that their ability to access health care is also heavily impacted by whether or not they receive Iris Scan assistance; if they do, healthcare support is available; however if they are cut from Iris Scan assistance, they now must pay up to 80% of fees prior to treatment.

In terms of reproductive, prenatal and postnatal care, Syrian refugees and Jordanians reported much higher rates of access to and use of health care services. **Overall, data show that Syrian refugee women report having more than twice the rate of access to reproductive and postnatal health care in 2019 than in 2018.** While only one-quarter of Syrian refugee women used reproductive care in 2018, three-quarters

<sup>58</sup> Leghtas, *Out*, 10.

<sup>59</sup> *Ibid.*

<sup>60</sup> These may include seeing unlicensed doctors and medical professionals, or accessing medical care through informal clinics in Doctors' homes, etc.

reported doing so only a year later. This shows a positive trend among Syrian refugees with regard to accessing and using health care, even in the presence of increased challenges.

**In terms of psychosocial well-being, elderly family members face significant challenges across all surveyed populations,** as shown in Table 9 below:

**TABLE 9: REFUGEE AND JORDANIAN ELDERLY FAMILY MEMBERS' CURRENT CHALLENGES**

CHALLENGES	SYRIAN	IRAQI	OTHER NATIONALITY	JORDANIAN
Lack of interest in visiting public gardens and clubs	13%	11%	29%	10%
Being emotional and easily irritated	22%	18%	57%	33%
Feeling isolated	17%	35%	43%	14%
Being tired all the time	34%	41%	57%	30%
Having difficulty sleeping	22%	15%	36%	18%
Disliking going to the doctor	13%	11%	7%	12%
Neglect and insufficient care	11%	4%	14%	4%
Depression	24%	30%	50%	12%
Loneliness	26%	26%	36%	18%
Anxiety	30%	26%	27%	25%
Health problems, such as dementia or Alzheimer's	15%	13%	7%	12%
Problems accessing professional assistance at home for the activities of daily living	11%	4%	14%	11%
They are financially insecure, specifically in terms of health insurance	32%	37%	29%	11%

Interestingly, elderly Syrian women noted a particular challenge: harassment from Jordanian and other men looking to marry a second wife. Many elderly Syrian women complained about what they considered the exploitation and cheapening of Syrian women, pointing to a perception that they are more cheaply available for marriage. Many cited examples of older men in taxis, who, once finding out that they are Syrian, ask, “Are there are any Syrian women around you?” Many have understandably been angered by such offensive questions. The women have noted that the offenders are often older men seeking not a wife for their children, but a second wife for themselves. This compounds women’s psychological distress in Jordan.

When it comes to occupying time, while Syrian and Jordanian elderly family members were the most likely to spend their time praying or performing other religious activities, refugees of other nationalities were most likely to report that elderly family members work, as shown in Table 10 below:

**TABLE 10: WAYS THAT REFUGEE AND JORDANIAN ELDERLY FAMILY MEMBERS SPEND THEIR TIME**

ACTIVITY	SYRIAN	IRAQI	OTHER NATIONALITY	JORDANIAN
Work	7%	2%	14%	10%
Praying or religious activities	70%	35%	50%	70%
Child care	7%	2%	21%	21%
Housekeeping	22%	26%	14%	7%
Nothing	32%	59%	36%	20%

## Education

Access to quality education remains a challenge for refugee populations in Jordan. Of the 235,616 school-age Syrian children registered with UNHCR at the end of 2018, only 57% were enrolled in formal education and 7% were engaged in informal education, meaning 36% of all school-age Syrian refugee children in Jordan were not enrolled in either formal or informal education.<sup>61</sup> In terms of their educational achievement, Syrian refugee children in Jordan have lower rates of attainment in early grade reading and math assessments than their Jordanian peers.<sup>62</sup> In Jordan, less than 25% of Syrian refugee youth are enrolled in secondary education.<sup>63</sup> As a recent report concluded, “boys and girls face distinct risks on their way to school, girls being more subject to unwanted sexual advances while boys are at increased risk of physical violence,” including bullying and sexual

61 No Lost Generation. *Investing in the Future: Protection and learning for all Syrian children and youth*. No Lost Generation, 2019. <http://www.nolostgeneration.org/article/investing-future-protection-and-learning-all-syrian-children-and-youth>, 3.

62 Ibid, 5.

63 Ibid, 5.

harassment both on the way to school and in school facilities.<sup>64</sup> However, educational attainment has cross-cutting linkages to other protection and livelihood themes. For example, girls' enrollment in school has been shown as a measure to help prevent child marriage.<sup>65</sup> In contexts of prolonged displacement, more evidence is needed to determine which education-related factors —type, quality, family support, social norms, etc.—can bolster education as a means of preventing personal risk.

Syrian refugees were most likely to report that the highest level of education in their household was primary school, as shown in Table 11 below:

**TABLE 11: HIGHEST LEVELS OF EDUCATION IN SYRIAN, NON-SYRIAN AND JORDANIAN HOUSEHOLDS**

LEVEL	SYRIANS	IRAQI	OTHER NATIONALITY	JORDANIAN
Illiterate, no education	3%	2%	7%	1%
Primary level	54%	27%	30%	12%
Secondary level	31%	31%	37%	40%
University level	11% Bachelor's, 0.3% Master's	33%	29%	46%
Vocational training	0.5%	8%	-	1%

**On average, one-third of Syrian refugee households have a school-age boy out of school, and one-quarter have a school-age girl out of school.**

Eighty-three percent of Syrian refugee respondents reported that all the school-age children in their family attend school, a substantial increase over the 54% who reported the same in 2018.<sup>66</sup> Fifty-six percent of other nationalities reported that all the school-age children in their family attend school. Lastly, 90% of Jordanians reported that all the school-age children in their family attend school. When asked why their child was not in school, refugee respondents of all nationalities primarily reported financial constraints (including the costs of transportation, uniforms and school supplies) and that the child must work to support their family, while Jordanian respondents primarily reported that their child is unwilling to complete their education.

<sup>64</sup> Brun, *Men*, 11.

<sup>65</sup> Wodon, et. al., *Economic*.

<sup>66</sup> No Lost Generation reports that as of 2018, 64% of Syrian school-aged children were enrolled in either formal or informal educational systems in Jordan. The higher percentages shown in this year's Urban Assessment can be attributed to the sampling criteria for this assessment—though the target population has high levels of socio-economic vulnerability, they also have high levels of formal registration and are mostly receiving assistance from CARE Jordan or other humanitarian agencies due to this vulnerability. As such, they may have more access to educational assistance or other humanitarian assistance that helps survey respondents to overcome the financial obstacles to their children's educational attainment. Source: No Lost Generation. *Investing in the Future: Protection and learning for all Syrian children and youth*. No Lost Generation, 2019. <http://www.nolostgeneration.org/article/investing-future-protection-and-learning-all-syrian-children-and-youth>, 3.

One-fifth of surveyed Syrians in the 2019 urban assessment sample, 17% of Iraqis, 7% of other nationalities, and 10% of Jordanians have received help sending their children to school, including financial, academic and transportation support.

**More than one-fifth (22%) of Syrians reported that their child is not in the correct grade for their age.** When asked why Syrian refugees reported that the school administration in Jordan placed their child a year behind, that their child was forced to work due to difficult economic circumstances, the distance from school, the lack of identification papers or other documents required to enroll the child, and the war. Other reasons include the accompanying cost, the child's physical condition and that the child's registration was denied.

Six in 10 Iraqis, eight in 10 other-nationality refugees, and nine in 10 Jordanian citizens reported that their child is either in the correct grade for their age or one year behind.

Six percent of Syrian refugees reported that their child is bullied at school, primarily by teachers and other children. Three percent of Iraqis and 16% of other-nationality refugees reported their child is bullied at school, in addition to 5% of Jordanians. When asked by whom their child was bullied, Jordanians primarily responded teachers and other children.

**Thirty-eight percent of Syrian youth 15 to 24 are attending school or university, a noticeable increase over the 28% reported in the 2018 assessment.** Only 27% of Iraqi and 40% of other-nationality refugees report that youth in their family are currently attending school/university, compared with 72% of Jordanian youth who are. **Across all surveyed populations, respondents reported that youth are most likely to be out of school due to their own unwillingness to complete their education, financial constraints, and that they must work to support their family.**

Seven percent of Syrian youth, 6% of non-Syrian youth, and 4% of Jordanian youth have received assistance, primarily financial support, to attend university.

Seventy-eight percent of Syrian youth who attend school or university are in the correct grade for their age, higher than the 60% from the 2018 assessment. The majority of those not in the correct grade are one to three years behind. Two-thirds of Iraqi refugee youth and three-quarters of other-nationality refugee youth are in the correct grade for their age. When asked how far behind these youth are, the majority of Iraqi refugees reported youth are three or more years behind, contrasted with the majority of other-nationality youth who are one to two years behind. Of those attending school, 97% of Jordanian youth are in the right grade for their age.

## Economic Participation

**Eleven percent of Syrian children are working either occasionally or every day (12% of Syrian boys and 1% of Syrian girls), an increase over the 8% who worked in 2018.** When asked in which sectors their children were primarily working, Syrians reported hospitality (16%), agriculture (9%) and transportation (9%).

Just 1% of non-Syrian refugees reported that boys in their family are working, and 0.4% (1 respondent) reported that girls in their family currently work, primarily in the hospitality and food service industries. Only 1% of non-Syrian refugees, equally split between Iraqi and other-nationality refugees, reported that their child worked back home, in agriculture, forestry and fishing/mining/quarrying sectors.

Three percent of Jordanian households surveyed have either a female or a male child who is married. When asked why their child was married, half reported it was the child's choice, while **one-third attributed it to the resulting decline in financial pressure on the household. Almost six in 10 married someone 25 years or older**, while one-quarter married a youth 18 to 24, and 17% reported marrying another child.

One percent of surveyed Jordanian households report a boy working, and 8% report a girl working in either the agriculture, forestry or fishing sector.

**Eighteen percent of male Syrian youth and 1% of female Syrian youth are reported working**, primarily in construction (17%), hospitality and food services (11%), and agriculture (8%). Additionally, other sectors comprising Syrian youth's employment include retail—such as phone stores or supermarkets—self-employment, humanitarian and hospitality. Youth's self-employment include trading and maintaining mobile phones, and one operates a home-based business arranging perfumes.

When asked whether they were currently looking for a job, 15% of Syrian refugee youth reported affirmatively. When asked in which sectors they are looking for work, the majority reported "anything." Less than 10% of Syrian youth reported looking for work in the other surveyed sectors. Notably, 7% of Syrian refugee youth wish to start their own business, more than three times the 2% of Syrian youth who reported the same wish in 2018. When asked what kind of businesses they sought to start, youth specified food services, selling vegetables and starting a retail shop. Others noted that they were uncertain but that they were open to anything.

Nine percent of non-Syrian male youth and 3% of non-Syrian female youth are reported working, in addition to 31% of Jordanian male youth and 9% of Jordanian female youth.

Four percent of Syrian refugees report that elderly family members are contributing to the household income, half the percentage who reported the same in 2018. One-third of elderly persons earn their income through work (33% from formal work and 67% from informal work), and two-thirds through assistance from local or international organizations. Elderly persons gain their income through formal work in the hospitality and food services sectors. Those who work informally report selling bread.

One-fifth of Iraqi refugees report that elderly family members contribute to the household income, primarily gaining their income from their own business, savings, remittances and loans. Seven percent of other-nationality refugees report that elderly members of their family contribute to the household income, all receiving their income from local or international organizations.

Forty-five percent of Jordanian citizens report that elderly family members contribute to the household income, primarily gaining their income from work, home-based activity, savings, loans, assistance from neighbors, and from social security. Elderly Jordanians primarily work in education.

## **Early Marriage**

As noted above, survey respondents report that 7% of Syrian girls are currently married. When asked why their child married, half of Syrian refugees reported that it was their child's choice, while only 14% reported the decision was an attempt to minimize financial pressure on the household, a significant decrease from 2018. Tellingly, 44% of married Syrian refugee children are married to another child under the age of 18, while 40% are married to a young adult 18 to 24; 16% of Syrian refugee children are married to an adult older than 25.

None of the non-Syrian refugee respondents reported having a child in the household who is married.

Only two Jordanians report a married male youth in their family, while 12 Jordanian households report a female married youth (4% of Jordanian respondents). Ninety-two percent reported marrying for love, while 8% declined to report.

Though the majority of Syrian refugee respondents reported that the child or youth in their family was married for love in both 2018 and 2019, there was a decline in 2019, with more youth citing marrying for social or cultural expectations, to reduce financial pressure on the household, and for other reasons, as shown in Table 12 on the next page.

**Table 12: Reasons for Syrian children’s and young adults’ marriages, 2019 and 2018**

Reason	Children between 0 and 17 years old		Youth between 18 and 24 years old	
	2019	2018	2019	2018
For love or because they wanted to	55%	27%	53%	61%
Social or cultural pressure	Not asked		12%	Not asked
To reduce financial pressure on the household	14%	36%	15%	12%
For legal protection	-	3%	-	3%
To access services or opportunities including health, education and employment	-	-	-	2%
No specific reason or prefer not to say	36%	27%	15%	20%
Other	-	3%	9%	2%

Focus groups with Syrian refugee women between the ages of 19 and 33 in Mafrq noted that in some cases, families use an extreme strategy of ‘selling’ their daughters in marriage to wealthy Gulf men. Often, there is a *simsaar*, or intermediary, that mediates between the girl’s family and the potential groom. In some cases, families have been paid to allow the potential suitors to “see” the prospective bride. In all cases mentioned during the focus group, potential grooms are often older, married men, and when the marriage transpires, it is often a miserable one in which the girl divorces her husband and attempts to flee back to her family. Focus group participants suggested that families who resort to such practices are lured by the significant funds offered to them in exchange for their daughters. Sometimes daughters capitulate to the marriage in order to help their families financially, but they are often too young to fully grasp the implications of their capitulation. Many women also noted that it is in the interest of the *simsaar* to find suitable girls for marriage as the intermediary receives a considerable payment. Most of the women spoke about this as a tragedy and reflected on the fact that Syrians never used to marry outside of their village or city, let alone marry a foreigner and travel abroad. Many insisted that they would never allow this for their children. Still, the fears remain, and such was the dismal reality of their situation.

No male youth are currently married; however four female youth (4%) are, with higher rates reported amongst refugees of other nationalities. When asked why their youth married, half of non-Syrian refugees reported social/cultural pressure, while one-quarter reported they married to reduce financial pressure on their household, and one-quarter declined to report. Most reported marrying someone from Sudan or Yemen.



# Conclusions

*Samar, a 33-year-old mother from Homs, Syria, lives in Lebanon, where CARE administers a One Neighborhood approach, supporting local communities, as well as Syrian refugees like Samar, through household repairs and vocational training.*

**This 2019 Urban Assessment finds an increasing trend among Syrian refugees who prefer to resettle in their host community or in a third country over returning to Syria, because increasing numbers feel safe return is no longer possible:** 75% of Syrian refugees report they do not think it will ever be possible to return, citing that such a return requires safe and secure conditions, a substantial amount of cash (roughly twice a Syrian family's average annual income), and insufficient housing and educational opportunities. Focus group data indicate that while some Syrian refugees prefer to explore opportunities in Jordan, given their familiarity with the culture and language, a greater percentage believe they will find more such opportunities in a third country.

**Syrian refugees are more likely to wish to return to Syria if they have positive perceptions about the places to which they would return and the steps necessary to do so.** Quantitative data show that Syrians positively correlate their return intentions with the knowledge that their places of origin have basic infrastructure; with the awareness of necessary documents; with access to information about their place of origin; with having a friend who has permanently returned; and with both psychological and social integration following their return. These last three indicators are each highly dependent on Syrians' social networks: Most report learning about the situation back home from friends, and their levels of integration within the local community there depends on their social networks.



*Fareeha, a Syrian refugee living in Amman, received a grant from CARE Jordan to launch her own home-based cooking business.*

**While Syrian respondents continue to show high levels of documentation status, non-Syrian refugees report that their lack of formal status (either as refugees or as permanent residents in Jordan) creates obstacles to sustainable livelihoods and protection within Jordan.** For example, without permanent residency, Iraqi refugees report they are largely unable to formalize other statuses, including marriage and employment. Furthermore, as many non-Syrian refugees lack formal UNHCR refugee status, they are ineligible for certain types of aid. When they do receive aid, some report religious-based discrimination and feeling that aid organizations are more interested in appearing to help refugees than in actually helping them. Both of these factors hinder sustainable durable solutions and protection for Iraqi and other-nationality refugees.

**Information about available aid for vulnerable refugee populations is not delivered in the preferred channels and is insufficient to meet refugees' long-term needs.** Refugees report that even though they receive information through direct contact with organizations, such as phone calls and in-person consultation, they do not receive support through this channel. Furthermore, Syrians report needing medical support at almost 10 times the rate they received it, with other significant gaps found in the amount of food, non-food items, education, and shelter support received and the amount needed, particularly for smaller families and elderly persons. However, Syrians still report cash-for-rent as the primary form of needed aid. Two-thirds of Syrians report that access to needed assistance has deteriorated over the past year, further suggesting that Syrians are unable to access the assistance necessary to meeting their long-term needs.

**Jordan's reliance on international aid to maintain its economy compromises its long-term economic sustainability, creating more obstacles for refugees seeking to secure sustainable livelihoods in the Kingdom.** A recent analysis from the Carnegie Endowment for International Peace characterizes Jordan's economy as highly dependent on foreign aid, to the extent that foreign sources accounting for 11% of Jordan's GDP.<sup>67</sup> The Jordanian government has also "dramatically" increased domestic revenues through higher taxes, customs, and fees over the past few years, further squeezing a population whose ability to rely on domestic sectors, such as tourism and trade, has been severely reduced due to regional conflicts.<sup>68</sup> Key Informant interviews highlighted that the Jordanian economy would collapse without the large influx of foreign aid each year, which will only further endanger vulnerable populations in the country.

<sup>67</sup> Kirk H. Sowell, "Slowing Jordan's Slide Into Debt," *Carnegie Endowment for International Peace*, March 22, 2018, <https://carnegieendowment.org/sada/75865>.

<sup>68</sup> Ibid.



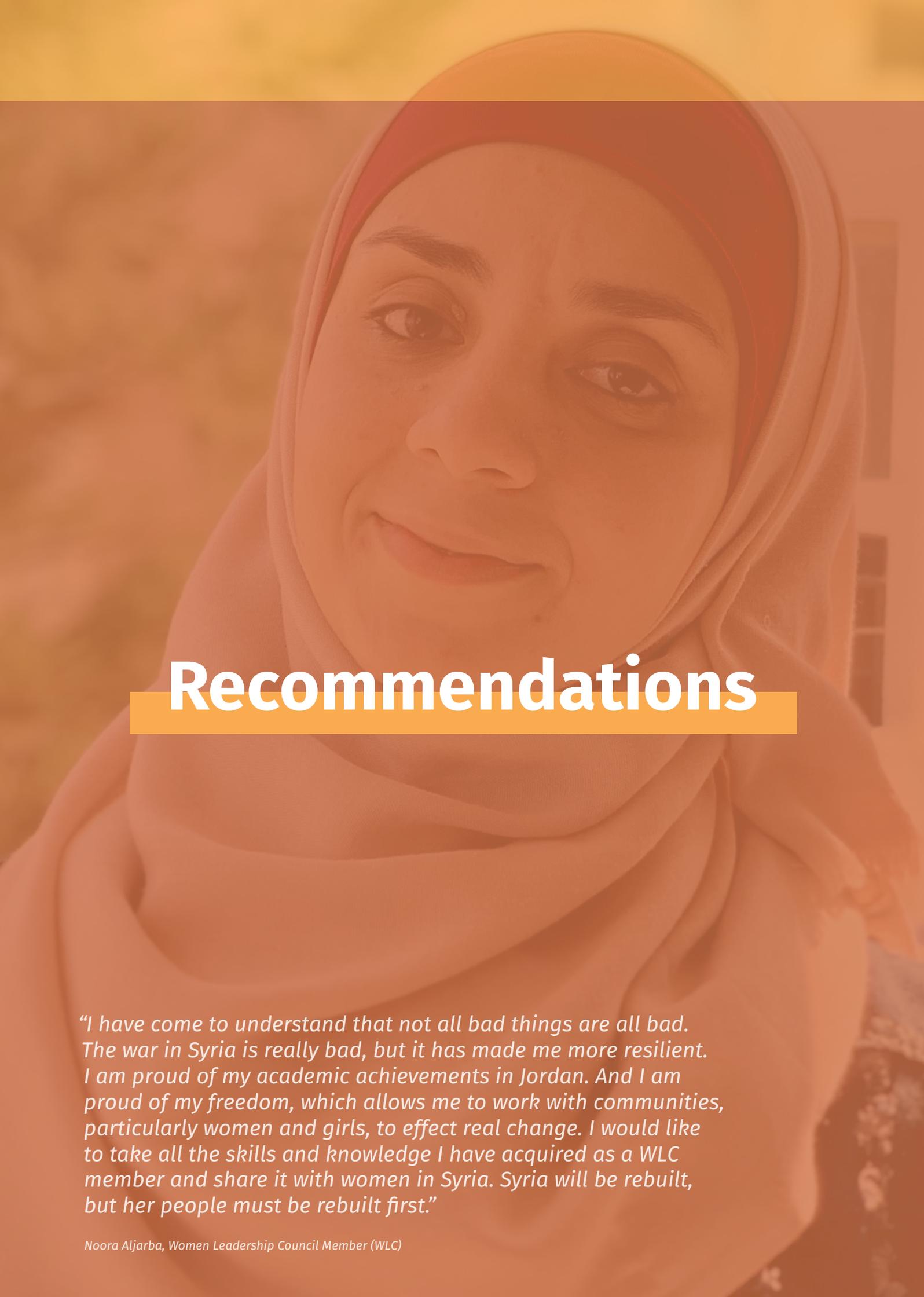
Financially supported by CARE's Cash for Education program, Shahed, 17, from Iraq, finished school and seeks to become a mental health therapist. She is one of 2,413 children who were able to continue their education because of monthly cash support from CARE.

**Vulnerable populations—including young boys, other-nationality refugees, and elderly women—report facing specific types of harassment and discrimination on the basis of their age, gender and race/ethnicity.** Other-nationality refugees are the most likely to face racist harassment and are the least likely to feel safe in the streets, reporting high levels of racial discrimination. Young boys are likely to face harassment on the way to and from school, while elderly refugee women report experiencing harassment.

**Women and girls across all nationalities and of different ages continue to face protection vulnerabilities due to financial pressure on the household, separation from family members and violence.** Qualitative data shows that refugee girls are still at risk for early marriage, that female-headed households face increased pressure to be both “mother and father”—which increases psychological distress—and that single elderly women are at increased risks for harassment.

**Restricted access to work permits continues to present a significant obstacle for refugee populations, causing an increase in informal work.** Refugees of all nationalities are most likely not to have a work permit because it is too difficult to obtain and the application process is too complicated, while Iraqis report not being allowed to work unless they pay exorbitant fees. Syrians' monthly income from informal work has more than quadrupled since 2018, indicating that formal work is not a sustainable livelihood coping mechanism. This correlates with the finding that refugees' average monthly expenditures have increased over the past four years, while income gained from work has declined. Iraqis have the largest income-expenditure gap and total average debt.

**Across all refugee populations, financial constraints restrict children's access to education.** Though more Syrian children report attending school in 2019 than in the year prior, the main reason children drop out of school is that their parents cannot afford the associated costs, and that the child must work to support their family.



# Recommendations

*"I have come to understand that not all bad things are all bad. The war in Syria is really bad, but it has made me more resilient. I am proud of my academic achievements in Jordan. And I am proud of my freedom, which allows me to work with communities, particularly women and girls, to effect real change. I would like to take all the skills and knowledge I have acquired as a WLC member and share it with women in Syria. Syria will be rebuilt, but her people must be rebuilt first."*

Noora Aljarba, Women Leadership Council Member (WLC)

## **For the Government of Jordan:**

**Provide** Iraqi refugees and refugees of other (non-Syrian) nationalities with temporary residency status, or facilitate their formal refugee status with UNHCR so they can formalize their legal status

**Invest** in domestic sectors as a means of strengthening Jordan's economy

**Increase** eligibility for work permits by opening more employment sectors to Iraqi refugees and refugees of other nationalities

**Minimize** financial and logistical burdens associated with obtaining work permits

**Increase** cash-based assistance to families with school-aged children and prevent child labor by monitoring or prosecuting employers who employ underage children

**Increase** funding to educational programs, thereby improving the quality of education and reducing the cost burden for refugee households

**Increase** campaigns focused on easing social tensions, including joint initiatives between Jordanians and refugee populations and awareness campaigns condemning discrimination based on nationality and race

## **For Humanitarian Actors:**

Through direct contact, **provide** refugees with information about available services and more up-to-date status reports about the situation in Syria

**Increase** medical support to Syrian refugees, including services for persons with disabilities, and psychosocial care to all vulnerable populations

**Expand** humanitarian services—including psychosocial assistance, cash-based assistance and sustainable livelihoods support—to Iraqis and refugees of other nationalities, and ensure that service provision is dignified and equitable to all vulnerable populations, including transparency in conducting needs assessments and distributing aid

**Increase** educational support for refugee children, primarily financial and academic support, to facilitate their continued access to education

**Increase** and diversify support to vulnerable women and girls, particularly female-headed households, girls at risk for early marriage and elderly women

**Reassess** the forces affecting vulnerable Jordanians and create linkages with assistance provided to vulnerable refugee populations

### To UN and Governmental Actors:

**Respect** refugees' decision-making with regard to returning home as being both informed through contact with friends and relatives back home and grounded in the realities of populations living there

Refugees' ability to work in the formal employment market does not significantly influence their decision about whether or not to return to Syria. **Supporting** their ability to be less dependent on aid and more self-reliant should be considered for the overall benefit of the Jordanian economy.

### To International Donors:

In conjunction with the Jordanian government, **research** and **implement** solutions to bolster the Jordanian economy

Further **research** what practical support is necessary for refugees to return to their countries of origin under safe, dignified and voluntary conditions

**Support** humanitarian actors to implement a needs-based approach to refugees and asylum seekers, regardless of their country of origin

*At CARE's Hashmi Refugee Center in East Amman, Rana works with her son Jamal, 9, who saw his grandfather shot dead in the doorway of their home in Homs, Syria. Today, they benefit from CARE's conditional support and psychosocial services.*





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*A former teacher in Syria, Rihab, who now lives with her family in Zarqa in Jordan, found her calling when she was introduced to CARE's Women's Leadership Council, which she considers her second-greatest achievement in life after her children.*

