



UNHCR
The UN Refugee Agency

Report of the Participatory Assessment

UNHCR, Amman
December 2012

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BACKGROUND

Since 2009 and for three years in a row now, UNHCR Amman has led a Participatory Assessment (PA) exercise along with implementing and operational partners, and in partnership with refugees of all ages and backgrounds through structured dialogues. Regular interviews, semi-structured interviews and focus group discussions are conducted in order to promote meaningful participation of UNHCR's persons of concern (PoCs) and to gather accurate information on their specific needs, the risk they face and the underlying causes of those risks in order to be able to respond to their needs accordingly. The participatory assessment is expected to guide UNHCR and its implementing partners in the formulation of the country operations plans.

This present assessment covered persons of concerns POCs from Syria, Iraq, Sudan and Somalia. However, the focus of the 2012 PA was on Syrians due to the large numbers having moved to Jordan. Rural people in the central, coastal, eastern and southern governorates have reported that they have lost their businesses, farms and/or livestock due to the on-going crisis in Syria and they have not been able to engage in commercial or farming activity while in exile. High transportation costs, movement restrictions, and increasing commodity prices have all adversely affected the farming industry as well. Agriculture in these areas of Jordan was also reliant on seasonal migrant farm labourers from eastern and north-eastern Syria who have been forced back home to drought-affected areas. Lacking income-earning opportunities, the affected population depleted their assets and savings. In addition, hundreds of women-headed households have lost their only available source of family income.

Jordan has maintained an open borders policy with Syrians crossing into Jordan and seeking asylum and as a result. In December 2012, the Government of Jordan put the number of Syrians having crossed the border since March 2011 at 240,000 Syrians. As of 6 December 2012, UNHCR had registered 66,862 Individuals (22,979 cases), while 39,315 persons were holding registration appointments. At the time of writing this report, UNHCR registered over 170,000 Syrians and this number continues to increase rapidly at the time of writing.

Goals of the Participatory Assessment 2012

The Participatory Assessment is an active “research” methodology involving participation of all concerned stakeholders through structured dialogue, in order to gather accurate information on the specific protection risks Syrians face and the underlying causes, to understand their coping capacities, and to hear their proposed solutions. This tool has been found to be extremely beneficial in ensuring that men, women and children regardless of their backgrounds are given the opportunity to identify their priorities, opinions and solutions while enhancing both the knowledge base and partnerships with persons of concern.

The main tool of the Participatory Assessment is the Semi-Structured Interviews; applied in focus group discussions on a few key topics with groups separated by age and gender, and more in depth key informant interviews with persons directly engaged in the situation and possessing valuable first-hand knowledge, including community leaders and Government officials.

This process results in detailed, qualitative information in relation to specific topics and allows for an initial analysis of the challenges faced by women, girls, men and boys in the community. It is also an opportunity to gather insights into cultural practices, traditional protection mechanisms, and other issues which may be affecting community members.

Each year, the UNHCR organise the participatory assessment exercise to assess the needs of its persons of concern (POCs) and plan its interventions according to those needs identified by POCs themselves. The interventions are also carefully planned and in respect of POCs suggestions, recommendation and available resources.

In November 2012, UNHCR and its implementing and operational partners agreed on an assessment structured along the following goals:

- 1) To obtain a holistic overview on the POCs;**
- 2) To identify the humanitarian needs of POCs and prioritize them;**
- 3) To understand the coping mechanisms of POCs in Jordan;**
- 4) To provide a framework for immediate relief interventions.**

For this purpose, an assessment task force was established, consisting of UNHCR, WPF, NRC, JRS, IRD, Save the Children, CVT, MC, IMC, DRC, Legal Aid, IFH, IRC and AVSI. During a workshop the task force agreed on methodology (see below), the geographical coverage (Amman, Mafraq, Ramtha, Irbid, Zarqa, Ma'an and Karak) as well as the themes, which were

- 1.) Coping mechanisms (social and economic);**
- 2.) Protection environment in the urban area; and**
- 3.) Urgent and medium-term needs.**

Followed by a brief explanation of the methodology and modalities applied, this report summarizes the outcome of the participatory assessment for the various themes. The report is exclusively based on comprehensive information received from POCs in confidential settings, in their own words. As such, the report does not intend to alter or edit the information received, whereas it will make specific recommendations

About this report

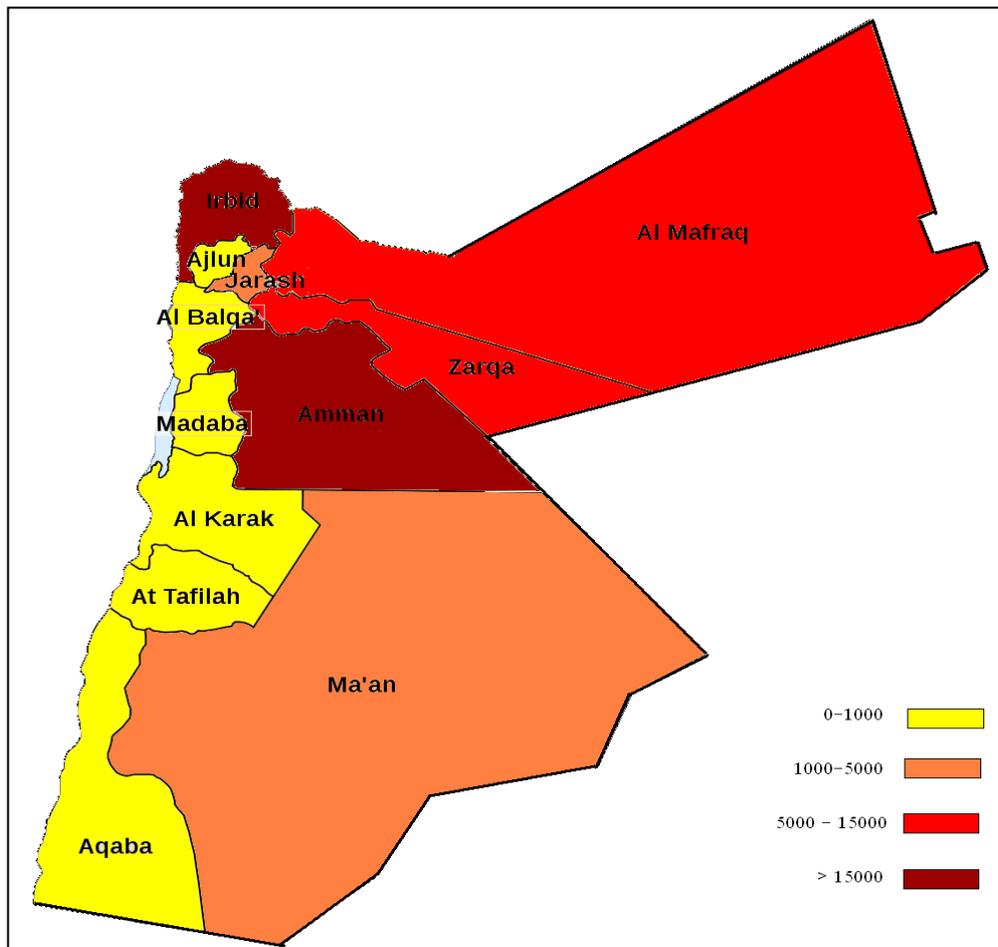
This report brings out commonalities patterns across the various FGDs. Each of the themes and sub-sections thereof will be further broken down by FGD-type, depending on whether there were discernible patterns of consensus. The participatory assessment, neither through its methodology nor through this structured report, attempts to offer a representative study.

PART I – SYRIAN POPULATION

1. Methodology

The Participatory Assessment’s Task Force developed one check list to structure focus group discussions and key informants interviews around key questions regarding coping mechanisms, protection space and urgent and medium term needs.

UNHCR conducted a one day training workshop for the joint teams who carried out the participatory assessments in the field. The workshop was held in Arabic to a group of 33 persons, 15 of whom represented UNHCR and 18 of whom represented the participating NGOs on the 13th of November. It covered the concept of participation, levels of participation, and semi-structured interviews with special emphasis on the focus groups discussion and the key informant interviews. This training was followed by two weeks of field work in Amman, Mafraq, Ramtha, Irbid, Zarqa, Ma’an and Karak. The sampling process and the areas were identified according to the data provided by the different CBOs on the distribution of Syrian families.



**Location of Registered Syrians in Jordan (no of persons)
Based on UNHCR statistical report on 6 Dec 2012**

2. Team members

The participatory assessment was conducted by a multi-functional team consisting of UNHCR and partner agencies staff. Each team included UNHCR staff from the following functional areas: Field, Community Services, Protection, Programme and Resettlement. Staff from partner organizations was selected by those agencies covering diverse sectors. Efforts were made to include team members with varying levels of experience, so that more experienced staff can support less experienced staff in conducting the assessment. Each of the 11 groups consisted of 3 members i.e. 33 persons, at least one of whom was a UNHCR staff member. Each team was responsible for conducting at least 3 FGDs, which resulted in a total of 39 focus group discussions with about 500 Syrian refugees participating over the period of two weeks. The geographic areas targeted were the ones with the highest concentration of refugees according to UNHCR data. They include in order of concentration:

1. Irbid
2. Amman;
3. Ramtha;
4. Mafraq
5. Zarqa;
6. Ma'an and;
7. Karak

In addition to the 39 FGDs, the teams conducted interviews with key informants.

Breakdown of focus groups

The focus group discussions were conducted separately with women and men, grouped into three age/gender groups: female youth, male youth, adult women, adult men, older persons women, older persons men, PWD women and PWD men (as per table below).

	Group	Nationality	Location
1	Female youth	SYR	Amman
2	Female youth	SYR	Mafraq
3	Female youth	SYR	Irbid
4	Female youth	SYR	Ma'an
5	Female youth	SYR	Zarqa
6	Male youth	SYR	Zarqa
7	Male youth	SYR	Mafraq
8	Male youth	SYR	Ramtha
9	Male youth	SYR	Amman
10	Male youth	SYR	Karak
11	Adult women	SYR	Mafraq
12	Adult women	SYR	Amman
13	Adult women	SYR	Karak
14	Adult women	SYR	Ma'an

15	Adult women	SYR	Mafraq
16	Adult women	SYR	Zarqa
17	Adult women	SYR	Irbid
18	Adult men	SYR	Karak
19	Adult men	SYR	Ma'an
20	Adult men	SYR	Mafraq
21	Adult men	SYR	Irbid
22	Adult men	SYR	Irbid
23	Adult men	SYR	Ramtha
24	Adult men	SYR	Zarqa
25	Older women	SYR	Zaraq
26	Older women	SYR	Ramtha
27	Older women	SYR	Mafraq
28	Older women	SYR	Amman
29	Older men	SYR	Irbid
30	Older men	SYR	Ramtha
31	Older men	SYR	Amman
32	PWDs women	SYR	Mafraq
33	PWDs women	SYR	Irbid
34	PWDs women	SYR	Amman
35	PWDs men	SYR	Mafraq
36	PWDs men	SYR	Irbid
37	PWDs men	SYR	Amman
38	PWDs men	SYR	Ramtha
39	PWD men	SYR	Zarqa

3. Main Findings by Theme

3.1 Theme 1 – Coping Mechanisms: Social and Economic

3.1.1 Accommodation and rent

Checklist questions:

1. *When you arrive to Jordan, how do you find accommodation? And is it easy?*
2. *What is the rent range?*
3. *Do flats have running water and electricity?*
4. *How do you afford to pay the rent?*
5. *If you are unable to pay the rent in due date, what would the landlord/lady do?*

1. Female youth

All participants in different governorates said that it was not easy to find flats to rent. The range of rent varied according to governorate as the following: participants in Amman said that the rent ranges from 70-300 JOD, where in Irbid from 120-320 JOD, in Mafraq 150-200 JOD, in Ma'an 80-140 JOD, and in Zarqa it was stated that small and unhealthy furnished flat can cost more than 100 JOD. It is worth mentioning that some families share one flat to be able to afford the rent, however, this option has always its complications.

While all participants said that the rented flats have running water and electricity, some of them in Mafraq stated otherwise. They have to buy water for daily activities which increase their burden.

Methods of paying the rent varied including; depending on charity or borrowing, help from relatives who have been in Jordan for long years, others opted to encourage their children to work while other families were luckier: the father found a job in CoA.

If the rent is not paid in due time, most of the landlords/ladies show the same response, which is to ask refugee tenants to leave the house, others threaten them with eviction by court, while others ask them for an exchange, i.e. refugee tenants give the landlord part of the in-kind donations they receive from different resources.

2. Male youth

All shared the experience of difficulty of securing a flat to rent upon arrival. Therefore, some opted to stay with relatives until they could find a flat with reasonable rent while others were offered free accommodation in Ramtha and Mafraq before having moved to Amman.

The rent varies among governorates. In Zarqa for instance, a refugee cannot find a flat with rent less than 150 JOD, the rent in Mafraq is the same but it can be as high as 300 JOD. While the rent in Ramtha is less than 100-200 JOD and they mentioned that it is more expensive now if compared to prices when they arrived to Jordan three months ago. Finally in Amman some participants said that they managed to find a flat with 140 JOD as rent but this amount does not include the electricity and water bills.

Participants in Amman, Mafraq and Zarqa said that the rented flats have running water and electricity but participants in Zarqa indicated that it is not enough due to the fact that a

number of families share one house so they have to buy water most of the time. 10 out of 11 participants in Ramtha mentioned that the flats they rented do not have running water. They also buy water.

Securing the rent has been highlighted as one of the main problems facing refugees in Jordan especially with the lack of income. However, they are able to pay it through borrowing from their relatives, sending their children to work or using their humble savings which they brought with them to Jordan.

This group of participants provided different answers when they are asked about the attitude of owners in case they cannot pay the rent in due time. For instance, in Amman, they said that some landlords confiscate their belongings, in Ramtha, the landlords are being cooperative by postponing payments until refugees are able to secure the rent.

3. Adult women

All participants agreed on the opinion that finding decent flats is very hard with the rise in prices of rent. Therefore, some of the refugees chose to stay with their relatives who fled before them while others like in Karak have been assisted by religious community leaders in securing flat to rent. In Ma'an, women stated that they chose to live there because they had some friends or relatives working there in a company and they brought their wives when the revolution started in Syria. Then they followed those friends and relatives.

The rent varies according to governorate: In Amman (70-200 JOD), Mafraq (120-250 JOD), in Irbid (140-200 JOD), in Zarqa (50-130 JOD) and in Karak (70-100 JOD). All said that their rented flats have running water and electricity and the rent fees do not include electricity and water.

The answers were the same among the participants of this category regarding means of paying rent fees; they borrow from relatives, sell some of their gold which they brought with them, such cases are in Ma'an among women refugees from Homs city, or sell their belongings like in Irbid, a big chunk of participants are dependent on UNHCR financial assistance which they believe that it is more sustainable than that offered by some of the NGOs or charity organisations. The later assistance is provided for only one time. Some women said that their children work to provide rent fees for the families.

In the event of late payment of rent, landlords/ladies threaten of evacuating them, or raise the price in a change for prolonging the waiting period, others are more tolerant and waive the outstanding rent fees in condition that refugee tenants leave the house.

"We were kicked out of the house in the middle of the night and we went to live with the family of my brothers. We are three families in one house now. What can we do? We cannot afford the rent."

- **Woman in Ma'an**

4. Adult men

Most the participants agreed that it was difficult to find accommodation when they first arrived, however, participants from Amman expressed that they found it easier to find proper accommodation if compared to other governorates but the landlord/ladies in some occasions are asking for insurance or in advance payment up to 3 or 6 months.

The rent fees stated by men group is higher than those stated by men. For instance, men said that rent in Ramtha ranges between 250-400 JOD. Rent in Irbid is stated between 140-200 JOD and is 100-150 JOD in Zarqa. In Amman, it is less than in Ramtha 100-250 JOD. It might be because that the numbers of Syrians refugees in the latter city is less than in the former. In a related issue to rent, participants in Ma'an said that the community used to be more tolerant last year if refugee tenants fail to pay the rent in due time but this year with the high number of new refugee arrivals, the host community stopped to provide such support they used to provide previously. And all participants in the different governorates pointed out that failing to pay the rent means eviction.

On the topic of how refugee pay the rent; they options were; selling food parcels provided to them by charities, the monthly financial assistance provided by UNHCR, work in different domains such as house maids and daily workers. Landlords/ladies in Amman are normally concerned by the number of families which want to rent houses, they provide small families.

5. Older women

Some of the widows participants in Zarqa stated that they first were Za'tari residents, and then they were bailed out by a Jordanian man who offered them a free flat to live in. Women participants in the North mentioned that when they arrived they had no problems in finding a house since they joined their families and relatives who have fled months before them. Those who do not have relatives and friends agreed on the difficulties of finding an accommodation due to high prices and lack of flats with the high number of Syrians fleeing to Jordan.

Rental fees are the same as stated in the other groups. And water and electricity is available in the entire rented house in all governorates but not in Ramtha as stated by refugee participants.

Concerning securing the rent fees, refugee participants said that either borrow, depend on the financial assistance provided by UNHCR, selling their assets such as gold or finding job opportunities for their children. Some other participants said that they still have outstanding rental fees and they never managed to pay the rent. Moreover, older women in Mafraq said that in some occasions the Syrian community support each other but the NGOs are currently prioritising support to families with big numbers rather single and older women.

Failing to pay the rent results in eviction and an older woman in Mafraq reported on her own eviction. The other participants provided similar information: some landlords give more time to refugee tenants, others raise the rent if the payment date is agreed to be prolonged, landlords keep knocking on their doors at different times, others switch off the water and electricity from flats.

6. Older men

The participants varied according to their date of arrival in Jordan, the longest being her for 13 months and the shortest period was of one month, nevertheless they all agreed about the hardship they are facing with the accommodation, rather it was related to about finding a 'decent' place to say tin or about eh required rents, some participants in Irbid said that they used real estate office services to find a place. All participants acknowledge that the hardship is due to the high number of Syrians fled to Jordan. Only participants in the North of Jordan and more specifically in Ramtha said that when they first arrived they stayed with relatives and family members until they find a good place to rent.

Some participants talked about the exploitation of landlords/ladies because of the increase demands on houses. They agreed that the rents were extremely high and that the landlords made use of their need, adding that in some cases that the landlord would evacuate the house from its 'local' Jordanian tenants to let it for Syrians for triple the price.

It is not possible for older persons to work; therefore, their means of paying the rent is a bit different. They depend on the financial assistance from UNCHR, those are receiving such assistance, and others are dependent on remittances sent by their relatives from Syria. Borrowing remains one of the methods too. Some landlords ask for the three months in advance payment and an indemnity for water and electricity. As mentioned by older women groups, Syrians at the beginning used to receive more financial and in-kind aid and this has been reduced tremendously.

"My son practices begging in the street to get some money"

- **Older man in Amman**

"Life is Za'tari refugee camp is better than here (Irbid), I wanted to go back there but my family would not let me."

- **Older man in Irbid**

7. PWDs women

All agreed that it is difficult to find a house when a refugee first arrived to Jordan. Landlords are asking for an advance payment (3 or 6 months). They think the reason is because of the large numbers of Syrian fleeing to Jordan which resulted in less available houses to rent and the high in price is because the host community is now aware that the Syrians families are receiving financial assistance on monthly basis from UNHCR.

Although all rented houses have running water and electricity, refugees are not able to pay the cost of the bills especially the families in Mafraq which are obliged to rent shops and offices and use them as an accommodation.

It is important to mention that not all the participants receive financial assistance from UNHCR although they have disabilities. And they manage to pay the rent through selling the food vouchers (Mafraq), work as house maids and borrowing money. Some refugees in Irbid mentioned that they receive remittance from their families abroad such as but not limited to Saudi Arabia.

They are normally asked by landlords to leave the house if they cannot pay the rent, however, non one reported on an actual eviction case.

8. PWDs men

Due to difficulties in finding houses to rent, refugees, especially in the Northern part of Jordan stay with their relatives either Syrians or Jordanians upon arrival. Then they spend a long time looking for a decent flat to rent.

All participants in different governorates said that they have running water and electricity but not those in Ramtha; most of the houses do not have running water.

Participants said that they pay the rent fees through charity, sponsor, or the financial assistance from UNHCR. And the rent is highlighted by them is the major challenge for Syrian refugees in Jordan.

3.1.2 Savings

Checklist questions:

1. *What type of savings you brought to Jordan with you? If any, for how long it would last?*

All participants said that most of refugees did not bring any savings with them. However, others brought some cash and their wives' jewellery which they had to sell to cover their living expenses for only few months. It was noticed that refugees from Damascus are financially doing better than the ones from villages.

Some of the refugees arrived with no savings at all and part of the reason is that they have been IDPs for a long time with no work opportunities. They had to use any savings they had to support their families. While a large number of refugees said that they had to pay their savings or whatever amount of money they had to either issue passports or to cross the borders because they have to pay large amounts of money as bribes.

Others could not bring their savings or any of their documents because their homes were completely bombarded and they lost all belongings.

Participants in the women PWDs agreed that refugees who have resources are those who managed to flee to Jordan legally and are residing in the urban community.

"What savings we are talking about here? My house was completely bombarded, we were lucky that it happened minutes after we moved from it. Actually I was still walking in the same street with my sister in law when all this happened."

- **A young widow from Ma'an**

Refugees from different age and gender agreed that the most important source of income is the FA from UNCHR for those who are cash beneficiaries. For the non-cash beneficiary their sources of income are as the following:

- 1- Selling in-kind donations;
- 2- Random job opportunities for males members either men or male children;
- 3- Food coupons; or selling the food coupons;
- 4- Borrowing;
- 5- Dependency on relative;
- 6- Financial compensation from the Syrian army to the families whom have lost some members (that was stated in Irbid by the female youth group).

3.1.3 Livelihoods

Checklist questions:

1. *We know that some seek informal work, what kind of informal work and most common among men/ youth?*
2. *What type of work, economic activity do women engage in or would you like to engage in? Are there any ways which UNHCR and its partners can help you in this regard?*
3. *How do you think UNHCR and its partners would best help you in this domain?*
4. *What kind of assistance you are provided with? What are the most and least important? Why do you rank them this way, please explain?*

1. *Female youth and adult women*

In regard to work opportunities for women, women in the South (Karak and Ma'an) are willing to participate in any in-home job opportunities. They had an experience with a Syrian and Jordanian business men who asked them to prepare pastries which were sold in the South and Amman markets. But the two business men disappeared and the women were never paid.

Remaining in the South, some women tried to start an in-home beauty salon business which is successful. They believe that the women in the host community do not want to establish any relationship with the Syrian refugee women.

"I tried to secure a job training opportunity for my daughter in a beauty saloon but the owner just refused."

- *A Syrian woman in Ma'an*

By and large, women in different FGDs expressed their willingness to work but in in-home business and they provided many options including: embroidery, sewing, cooking and so forth. They said that UNHCR and the different NGOs can help through providing training on different skills, providing material and financial assistance to start projects, marketing services and so on.

2. *Male youth and adult men*

Syrian men work in different fields such as computer maintenance, manual workers in constructions, waiters in restaurants and coffee shops, cooks, in bakeries, butchers, and in cloths shops. Others work as black smiths. Others stated that they fill in any job opportunity they find. Refugees in Mafraq work in picking olives when it is the season. Others work in vegetable markets.

Refugees in Amman said that they can work as barbers.

They are not allowing their women to work due to lack of sense of security in the host community. This explains the women preference to establish work opportunities in in-home businesses.

In Zarqa all male youth agreed that their women are not allowed to leave their houses and seek job opportunities. However they can still exercise any in-home business activity.

In Amman, refugee participants said that they refuse the idea of engaging in any skills classes because they consider this as a sign for staying in Jordan for longer time and they are living with the hope of returning to Syria soon. So, they are not willing to promote to any idea which can hint that their stay in CoA is going to be for long.

3. Older women and older men

They did not object the idea and proposed the same type of work proposed by other groups.

4. PWD women

Interviewed PWD women accepted the idea for women to work but in in-home based professions and they said that they are used to work in CoO in beauty saloons and farming.

5. PWD men

In Irbid, PWD men totally refused the idea for a woman to work and earn income. They even rejected the idea of in-home business. On the contrary to participant in Irbid, those in Zarqa welcomed the idea for their wives to work in in-home business and they suggested that UNHCR to help them in finding jobs in fields suitable for their disabilities such as security guards.

Most of the participants in the different groups stated that UNHCR can help refugees through promoting for work permits for Syrian refugees because it is becoming harder for them to work than last year. They also mentioned some of the faced problems which can be summarised by exploitation: long working hours and minimum wages even much less the lowest salary permitted by the MoL. Moreover, in many occasions Syrian refugees are denied their salaries or are paid less than what it was agreed upon prior to starting working.

Other groups asked for UNHCR to continue supporting them with the FA but they asked for it to be increased since it cannot be considered a protection tool with its current small amount of money.

On a general note on the assistance topic, most of refugee participants complained from unfair systems of distribution. In the South for instance, refugees fled between May and September 2012 are deprived from blanket distribution: those who fled before May 2012 received blankets and the current winterisation assistance can only cover new arrivals leaving the above mentioned category deprived. Others reported that some NGOs ask Syrian refugees to help them in reach out and distribution activities, so these refugees prioritise their relatives and families (happening in Mafraq)

6. Female youth

They are provided with canned food, sanitary napkins and food coupons. Others in Zarqa said that they have never received any assistance of any kind. . In regard of the most important need, they listed cash followed by food vouchers then psychological support. Others listed cash first and followed by vocational training and winterisation kits.

In Ma'an, most of the female youth were mothers, and they listed milk and diapers for their children as their urgent need.

7. Male youth

As the female youth, this group of refugees think that the financial assistance from UNHCR is the most important need but they do not prioritise food vouchers instead they believe that health care is important. They also asked for vocational training.

8. Adult women

Similar to the female youth, the women listed the financial assistance among the first important type of assistance to be followed by food and cloths vouchers. They stated that none of the assistance means anything without being able to secure the rent.

In Karak and Ma'an, all women agreed that their urgent need is FA and blankets to keep their children warm.

9. Adult men

Financial assistance from UNCHR and cash assistance is the most important for adult men, then food vouchers. They believe that in-kind donations are the least important. They sell the food parcels to secure cash for rent. Men in Mafraq reported that they sell the food vouchers in return of cash for rent.

Men in Ma'an and Karak talked about financial assistance, winter cloths and health services.

10. Older women and men

Older women said that UNHCR help refugees with financial assistance for rent and it is one of the most important types of assistance they get. Regarding the food coupons, they think it is as important as financial assistance however, participants in Zarqa and Ramtha proposed to have it distributed through UNHCR and not CBOs to avoid misuse of the process.

Older persons are in urgent need for medical care and decent homes to live so they prioritise the financial assistance.

Most importantly, some older women in Mafraq highlighted the urgent need for in-home care and/or shelter for unaccompanied older persons.

11. PWD women and men

Cash is considered the most important assistance for PWD men. They even sell the food parcels to secure cash because it is the only mean they can afford paying rents (women and men groups provided this information). The participants in Mafraq talked about psychological and peer support. Participants in Zarqa confirmed the importance of financial assistance provided by UNHCR but they said it is not enough especially for big size families and they then listed the food vouchers and they added that the latter assistance is provided merely to refugees who are holders of UNHCR asylum certificate.

3.2 Theme 2 – Protection environment in the urban area

3.2.1 Recognition of UNHCR documents

Checklist questions:

1. *What are the main risks the refugees face in Jordan?*
2. *Are you registered with UNHCR, if not, why?*
3. *In which way UNHCR certificate helps you during your stay in Jordan?*

1. Female youth

In Amman, refugee youth said that they fear the unstable political situation in Jordan, verbal abuse by Jordanians, physical abuse at schools and the harassment exercised by the Jordanian community that Syrian women accept to marry with a dowry of 50 JOD. In Zarqa the participants indicated that they are subject to harassment by men either those living in the same neighbourhood or the landlords.

Female youth in Ma'an spoke about harassment of their male family members by Egyptians who believe that Syrian population is a threat and a new competitor in the labour market.

Most of the participants were registered with UNHCR and one participant was not registered because she was travelling to the UAE soon.

Participants in Amman and Zarqa agreed that the UNHCR asylum certificate plays a major role in their physical protection especially if stopped by Jordanian police. All agreed on its important to access financial services through the monthly FA provided by UNHCR. Others recognised its importance to access health and education services. Where others identified its need to register and receive assistance by CBOs which do not provide assistance to non UNHCR asylum certificate holders (Zarqa and Mafraq).

2. Male youth

Participants from Ramtha, Amman, Mafraq and Zarqa pointed out that the main protection risk is their relationship and level of acceptance by the host community. They face what they expressed 'non serious' harassment limited to verbal abuse. In Ramtha, the participants said this issue is affecting their mental and emotional health.

All participants were registered except of some. One participant who is not registered and lives in Zarqa said that it is not easy for him to take one day off to approach the office in Amman. Others are holding registration appointments.

Participants in Mafraq recognise the importance of UNHCR asylum certificate in protecting them against deportation and those in Zarqa and Amman value the importance of AC as identification tool. All of them understand its importance to access health and education services.

3. Adult women

Women in Ma'an reported that they are continuously verbally harassed by Jordanian men. They do not report any of these incidents to their husbands in fear of major protection and legal problems.

In Irbid and Zarqa women reported that their main fear is eviction due to lack of money to pay rent fees. In Irbid they also reported the ill-treatment by some health providers. Women refugees in Ma'an said that they fear for their husbands from the police because they exercise jobs illegally.

Most of refugees are registered with UNHCR, others are holding appointments but some in Karak reported that a number of refugees are still fear to register with UNHCR.

In regards to usage of the AC, they reported the same usage as other groups.

4. Adult men

In Irbid, it was reported that males fear the violence at schools for their children. Participants in Ma'an and Karak shared their fear of the police when they exercise work illegally. It seems that the interviewed adult males are coping much better in Ramtha and Mafraq with no protection risk reporting.

All participants are registered with UNHCR; however, refugees in the South and mainly in Karak still show some hesitance to register with UNHCR because of fear from the regime in Syria.

All participants are register with UNHCR because the AC is considered as a mean of identification tool and secure them access to health, education and FA services.

5. Older women

Some women feel economically threatened; lack of money means not being able to secure rent fees. Others are not feeling secured because they live in CoA without their husbands. All women are registered with UNHCR and believe the AC help them to access health and education services and at the same time it is considered as an identity in CoA.

6. Older men

Older refugees in Irbid are all registered with UNHCR but they think that it is only an ID document. They have not received any other type of assistance because of holding this AC. Older persons in Amman and Irbid highlighted their fear from being unable to secure rent which could cause legal problems.

7. PWD women

The main risk is again the rent and a document to present their identity. However, they believe that UNHCR AC is the solution to the latter risk and the FA from UNHCR is the solution to the former but still need to be increased to meet its purpose: protection tool.

8. PWD men

The risks facing PWD women are similar to those facing older women: rent fees. They believe that failing to pay the rent would result in facing legal problems in CoA. Most of them are registered with UNHCR but some in Ramtha are not. They provided two reasons; the first is due to fear of UNCHR sharing their names with the Syrian regime and the other is due to long waiting registration periods.

Some are acknowledging the importance of UNHCR AC as a protection tool being an identity. While others whose health and PWD needs are not met do not see any use for registration with UNHCR.

3.2.2 Access to services

3.2.2.1 General access

Checklist questions:

1. *Are all people in the community able to get access to services and assistance? If yes, check for groups like women, the elderly or disabled people - all vulnerable groups. If no, which people have more problems then – and why? What sort of things would make it easier for them?*
2. *If you are or if you know a person with disability, is access to services easy? If not, why and how do you improve it?*
3. *How do people know where to get assistance?*
4. *Do you know who to contact in case you have inquiry or complaint in regards to provided services?*
5. *What is the source of your information? If newspapers, which ones? If TV, which channels? or through internet? What are the times people most watch TV or listen to radio?*

1. Female youth

This group of participants said that most people have access to services but the participants in Irbid reported some difficulties with accessing to this service. As for PWDs, they think their most need is FA and the health premises are access friendly for them.

All participants know about available services through word of mouth from their Syrian community, but part of the participants in Zarqa said that they learnt about the services when they first registered with UNHCR and in some occasion upon renewal.

Only one participant in Zarqa said that she knows about the UNHCR hot line but she reported that it is unreachable because it is busy whenever she tried to ring.

Participants in Zarqa said that their source of info is internet (Skype, Facebook ..etc). Others stated that learn about the news though TV and calling the relatives inside Syria. The most watched channels are Al-Jazeera, Al-Arabia, Sourya Al Sha'ab, Shatha, Safa, Horan, Orient and Wesal.

Only one group in Mafraq said that they neither watch TV nor read newspapers.

2. Male youth

The participants in Amman reported their lack of info on services provided for injured persons and reported that the hotline of UNHCR is always busy.

Other participants in different governorates such as Mafraq and Zarqa said that they have access to services but the health services are some times inaccessible especially the dentist one. None of the participants reported difficulties for women, children or disabled people to access services. And word of mouth remains the main mean to learn about any aid distribution: when a refugee is called by a CBO, he/she informs her family and friends.

Like what has been found in the FGDs for female youth, only one male youth knew about UNHCR hot line and the same comment has been said about the quality of this service; always busy.

For some of the youth in Zarqa, internet (Skype) is the primary source of info followed by TV. For the other participants, TV is the first source of info, whatever information they hear in TV they confirm it through calling their relatives and friends in Syria via mobile

phones. The most watched TV channels are: AL Jazeera, Al-Arabia, in brief, channels related to the Syrian Free Army (hereafter SFA).

3. Adult women

It is reported by Syrian women in Irbid that health services are sometimes difficult to be accessed due to the fact that most doctors are males. Reproductive health remains a challenge for them too. Moreover, women cannot access health services because they are located in far areas and transportation fees are not available. Women in Irbid, Ma'an and Karak think that PWDs are given priority but those in Irbid said that PWDs face challenges in accessing to health services because it is far and the health building are not designed to receive persons with mobile difficulties.

"We are four single women living together in Ma'an and it is not possible for us to go and seek donations. The community here is very conservatives and they always ask us not to leave our house. But who else will seek assistance when we have no male family member?"

- **A Syrian woman in Ma'an**

Word of mouth remain the primary information dissemination mean, followed by info obtained when visited UNHCR to either register or renew the AC. The participants in Irbid said that their reliable source of info is UNHCR because of its credibility.

In regard of contacts of case of emergency, only one participants mentioned info line and again complained of it being busy all the time.

The main source of information for this group is TV and they confirm news of the TV from relatives in Syria. And the most watched channels are Aljazeera, Al-Arabia, Nour al Ordon, Jordan TV. They watch TV the most in the evening.

4. Adult men

Similar to what was reported by adult women in Irbid, adult men say that health services are not easily accessible and is not accessible at all to PWDs. One participants in Mafraq who is has disability due to injury said that in most occasions he could not receive donations from Al-Kitab wal Sunna because it takes him time to arrive and when arrive he cannot make his way to gate.

Men in Amman reported that they can access most services but not the health one since transportation is expensive and some public hospitals refuse to offer medical services to refugees especially when they arrive for emergency at night. The same group mentioned that older people, women and PWDs have access to services however, the latter group face difficulties related to the design of buildings and the long waiting hours.

Again word of mouth is the primary source of information. And part of the participants in Irbid knows about UNHCR hot line and they have the same complaint as other groups. The other participants in other groups do not know about any mean to ask for services or report complaints.

Concerning their source of information about Syria, it is as reported by other groups, TV which is watched mostly at night.

5. Older women

This vulnerable group in Mafraq reported that they can access services but they also pointed out that this access is sometimes limited to large family members. Health services especially diabetic cases are finding it difficult to buy Insulin because it is not available in health providers' clinics most of time.

On the same topic, it is reported that older persons and disabled in Amman might find it difficult to access health services due to the high cost of transportation. They also reported that when the AC is expired, health providers stop supporting patients.

While most reported that they do not know where to get assistance, the group in Amman said they can seek assistance from UNHCR and CBOs. The Amman group know that they should report to UNHCR in case of seeking assistance or complaint. However, in Ramtha, Zarqa and Mafraq older women do not know where to complaints.

When most of the interviewed older women said that their main source of info is TV and the most watched channels are Aljazeera, Al-Arabia and FSY channels, older women in Zarqa said that they do not own television and do not read newspapers because they are illiterate.

6. Older men

The older men who are diabetic and living in Amman reported the same problems as reported by older women in Mafraq: lack of Insulin.

The other participants said that they have access to services but they are not sure what special services are provided to PWDs, as reported by Ramtha FGDs.

People know about assistance through each other, they text and sometimes through TV.

Only the interviewed group in Ramath proposed to approach UNCHR premises for assistance and complaints. Others do not know whom to approach.

And Ramtha group suggest UNHCR as a reliable source of information but the other groups are 'illiterate' about where to seek information and report complaints especially the Irbid group.

Another complaint from older person on info line and a suggestion to make this service free of charge so that refugees do not lose their credits while waiting for their phone call to be received by UNCHR staff members.

7. PWD women

Reporting for this group is as the same as Older women.

8. PWD men

PWD men in Irbid and Ramtha reported the difficulties in accessing services either because of its far distance or because the access to the buildings is not PWD user friendly. In Irbid, they also mentioned information regarding long waiting hours in CBOs to receive assistance with the lack of proper waiting area; they have to queue for long time.

It seems that services in Zarqa are more easily accessed.

Refugee participants in Mafraq reported that the last time they received food packages was in Ramdan, August.

Refugees become aware of available assistance either when invited to receive them through CBOs or by a word of mouth from their friends and relatives.

Most of the participants do not know who to contact in case they need to inquire or complaint.

TV remains the first source of info, however, the information received through their relatives back in Syria remain the most reliable source of information ever.

3.2.1.1 Health services

Checklist questions:

1. What are the main challenges you face in accessing health services in your area? What do you suggest to improve them?
2. What are the most common diseases in your community (refugee community)?
3. What types of chronic diseases exist in your community?
4. How do you evaluate the existing health services and health providers?

1. Female youth

Only in Mafraq and Amman the participants reported positively on health services. In Irbid and Zarqa participants face challenges in accessing health services. For instance, in the former city, health clinics are far for those live in the villages and transportation fees cannot be afforded. In the latter city, they complaint against the lack of medicine in the clinics provide health services and lack of financial means to buy it from private pharmacies. In the same city, Zarqa, they said that dentist services are very expensive. To improve this situation, some proposed to establish private clinics only to Syrians while others suggested increasing the FA of UNHCR in general and having exceptional increase for medical cases and other vulnerable ones.

In Ma'an, it was said that participants are facing problems in accessing public hospitals related to unregistered refugees and at the same time holders of appointment card. The hospitals do not have clear information that these refugees can access services.

The most common diseases are respiratory ones, kidney stones, and hypertension (was mentioned by all groups). Some youth reported that their hair is falling due to malnutrition.

In regard of chronic disease, all participants talked about diabetes, high blood pressure and heart problems.

"I am losing my hair... oh, me too, when I let my hand go through it, it comes out with a huge quantity of my hair. We lost everything even our hair."

- **Young woman in Ma'an**

2. Male youth

Male youth in Zarqa reported the same info as females in Zarqa; lack of medicine but the males' complaints from the way health providers treat refugees. In Mafraq, there were some complaints from the long waiting time however, similar to the female youth in Mafraq the males reported positively.

The same disease and chronic disease reported by the female youth were reported by this group.

3. Adult women

Women in Irbid complained about many issues, including far distance of health services, lack of medicine, ill treatment by health providers, discrimination, lack of health productive services and female doctors for women.

Women in Mafraq reported the same problem as female youth in Ma'an regarding the understanding of public hospitals of the UNCHR renewal cards. In addition, they discussed emergency cases, they are normally asked by the public hospital of Mafraq to approach UAE hospital which closes at 15:00 and refugee rest unsure where to go.

"I gave birth in Karak hospital and I had to pay 100 JOD. But she did not pay because she had a UNHCR AC certificate."

- **A women in Karak**

Reported disease for children are: bacteria in stomach, the women in Ma'an think it is due to the quality of water in Jordan. Same diseases and chronic diseases are reported.

4. Adult men

In Irbid and Zarqa, the same as the above groups was reported: far distance, lack of medicine, ill treatment by health providers. But in Zarqa, refugee opt to go to private clinic and not to use public hospitals because they are far and it is cheaper to pay a private doctor than to pay for transportation fees.

Refugee in Amman suggested to increase the ceiling of treatment since 500 JOD per patient per year is considered not enough taken into consideration the bad health conditions of the Syrian population in Jordan.

Men in Karak asked to expedite the registration and renewal dates so that their health is not affected.

Bad psychological conditions are still reported among the most common 'diseases.'

5. Older women

The participants from Irbid reported the same problems as the other groups in the same city.

"I have hearing problems, I went to the clinic and they told me that I need a hearing aid device which costs 500 JOD, do you think I can afford this?"

- **Older man in Irbid**

Health services must be updated on PWDs services and a referral system should be established.

Other participants did not complaint differently but those in Ramtha appreciated the existing health services and the availability of medicine.

6. Older men

The older men did not report differently from other groups.

One common comment for older persons, they all appreciate the FA provided by UNHCR and ask for its increase since it is their own social and legal protection tool in CoA.

Older persons said that they suffer from diabetes, high blood pressure and heart problems.

7. PWD women and men

Both groups have similar comments and suggestions. They asked for health clinics to be PWD user friendly and for PWDs equipments to be available. They also spoke about high

cost of transportation fees because they cannot use public transport, they have to hire a taxi each time they approach a health clinic, a cost they cannot afford.

NB: The Syrian community acknowledges their needs to psycho-social support and is asking for it.

3.2.1.2 Education services

Checklist questions:

1. *Are your school-aged children enrolled in schools? If not, why?*
2. *What are the main challenges you face in accessing education services in your area? What do you suggest to improve them?*
3. *How do you suggest UNHCR and NGOs can help you in solving these problems?*

1. Female youth

Most of the participants attend school. In Amman they did not report any violence in the contrary to the Northern areas of Jordan and Zarqa where participants reported verbal abuse.

Those who attend school complained from the Jordanian curriculum and asked for remedial classes. Others suggested recruiting Syrian teachers in Jordanian public schools.

The female participants who do not attend school gave a number of reasons such as lack of available places such as in Mafraq, two shifts in some schools and the second shift is considered late for Syrian families (13:30-17:30). Let alone the lack of security of the Syrian community in CoA.

They suggested non-formal education as a substitute to schools. And to organise awareness sessions to the host community (Jordanian teachers and students) on the concept of refugees and what it takes to be a refugee.

In the South, female youth presented other challenges, the schools asked for birth certificate as a condition to enrol children at schools or any document which has their date of birth. They proposed that UNHCR add the date of birth of children on the AC and to help refugees whose documents are confiscated with the Jordanian authorities to obtain a copy from them (for illegal entries).

2. Male youth

Most of the participants in Ramtha are not enrolled in schools. Some drop outs are in the other FGDs too. The reasons are always the same and are as the following:

1. Abuse and violence at schools by teachers and students;
2. Difficult financial situation of Syrian families so male youth started to work to support their families;
3. Schools reached its capacity;
4. Transportation to schools is very expensive and some families have a number of students at the school-age, they either choose which son or daughter to enrol at school because they cannot afford transportation to all of their children;

5. The evaluated academic level of some Syrian refugee students in Jordan recommended them to go one scholastic year back and this discouraged some to continue school in CoA.

The male youth reported that displacement forced young males and females to hold new responsibilities in CoA. A great number of the males became the breadwinners of their families whereas young girls started to seek job opportunities, not a normal issue for the Syria community.

Female and male youth in the South do not face the same problems of discrimination and abuse faced by other Syrian children in Amman and the North of the Jordan. On the contrary, if they face any problems, teachers are normally very cooperative and try to solve the issues inside the school immediately.

3. Adult women and men

Adult women and men stated the same problems as mentioned above. However, they suggest from parent's point of view the following in response to some of the challenges:

- FA for families with age-school children;
- As a solution to the transportation and the sense of insecurity issues, it might be a good project to have school bussing services,
- Provide children with stationary and uniforms because it is a burden on families which they cannot afford;
- To form parent-teacher associations in schools attended by Syrian refugee children.

Women also pointed out the need for their children of warm cloths for schools in winter.

4. Older women and men

The same was reported.

5. PWD women and men

The same was reported.

3.2.3 Legal services

Checklist questions:

1. *Are you aware to where to go and what to do if you experience a security incident?*

1. Female youth

Participants in Amman, Mafraq, Ramath, Irbid and some of the participants in Zarqa are not aware of available legal services and do not know whom to approach if they face legal problems.

One FGD from Zarqa they said that they can approach the Jordanian police stations and one FGD in Mafraq were aware of legal services provided by UNHCR.

Refugees who escaped from Za'tari are afraid of approaching the police for any legal issue.

2. Male youth

Only participants in Zarq knew about the UNHCR legal services and where to go in case they face legal problems. Other participants in other groups were illiterate about this piece of information.

3. Adult women

Most of the participants in Mafraq, Amman and Irbid do not have information about available legal services. However, some of the participants in Mafraq are aware whereas those in Zarqa are fully aware of the Jordanian and UNHCR provided services in this field.

4. Adult men

Only participants from Zarqa know where to go in case of legal problems. The other participants from Ramtha, Amman and Irbid do not know what to do and where to go. Participants in Karak and Ma'an know that they can approach the police stations but they said their only legal problem is working illegally.

5. Older women

They have no idea about available legal services or where to go in case of legal problem.

6. Older men

On the contrary to the older women, older men know where to go in case of a legal problem and they are also aware of UNHCR legal services. The common answer was: "we approach UNHCR if we face a problem."

7. PWD women

Neither the PWD women nor the PWD men in all FGDs knew where to go if they face legal problems

3.2.4 Relations with the host community

- 1. How do you make friends with Jordanians? Are most of your friends Jordanians or from your community?*
 - 2. Do you make friends with your neighbours? How is your relationship with them? if you have a problem would they stand by your side? Was it better before and now changed?*
-

a. Female youth

The opinions are polarised under this theme. Refugees in Ramtha said that they good relationship with the Jordanian community due to the fact that most of them come from the same tribes and families.

Interestingly enough, refugees in Amman said that their relationship is improving and this is in contrary to what have been said by refugees in Mafraq and Irbid who mentioned that their relationship with the host community was much better last year.

Some of the refugees in the South gave an explanation to the deterioration in the relationship with the host community when she said:

“The Jordanian community think that we are taking the attention of CBOs and all community support is targeting us and that they forgot about poor Jordanians.”

- **Young girl in Ma’an**

1. Adult women:

Similar to what was said by the female youth, most of the adult women pointed out that their relationship with the host community was better. In the South, it depends on the neighbourhood where refugees are staying, some neighbourhood accept Syrians more than others.

2. Male youth and adult men

Most of the participants reported that they still have a good relationship with the host community. They have Jordanian friend and neighbours, however, only in Zarqa, participants reported that they stand with their Syrian friends in hard times. Other participants agreed on the idea that the relationship has deteriorated. Some of the provided reasons as they believe are: competition in the labour market, stated in Karak and the North.

3. Older women

Older women in Ramtha in particular have good relationship with the host community because most of them are descendant from the same family origin or are relatives in law. The other participants agreed that they have good relationship with the host community but those in Zarqa commented that this good relationship does not protect their men to be exploited in the job market.

4. Older men

Older men in Ramtha share the same opinion as older women there. They enjoy living in a supportive host community. The other participants from different governorate described their relationship as good too.

5. PWD women

The participants in Mafraq said that the relationship with the host community varies from one governorate to another.

6. PWD men

PWD men in Irbid talked about their good relationship with the host community and in contrary to what has been said by PWD men in Zarqa. The latter pointed out that the owners of the houses ask them to ‘sell’ their daughters in a form of marriage to be able to secure their rent fees. And contrary to what has been stated by all other groups, in the opinion of these participants in Ramtha, their relationship with the host community is not comfortable.

3.2.5 Child protection

Checklist questions:

1. *What are the kinds of harm that children face (in community or schools)?*
2. *How these problems are addressed either by children themselves, community, UNHCR or NGOs? And what do you suggest to improve this intervention?*
3. *Some families depend on their children to provide for the families. Does this happen in your community? What types of problems they face in the work place?*
4. *What does your community respond to the child labour? (we need to explore if child labour is accepted by the community or not? And if they do anything to prevent it?)*
5. *What is the legal age for marriage back in your county and in Jordan?*
6. *Are girls getting married in your communities prior to reaching the legal age?*
7. *Do you believe that early marriage is a good practice? And what are the problems faced by early married children?*

1. *Female youth and adult women*

The decision to merge the two groups is because most of the interviewed female youth were married and the inputs of the two groups are very much similar.

When one group in Zarqa mentioned that they are subject to domestic abuse and violence at schools and streets, the other group in the same governorate denied such information.

Child protection

Children in general face discrimination and violence at schools. Their fathers are exercising physical abuse against them too. Some of the mothers said that it is due to the heavy pressure on the fathers in CoA and lack of means to support families. Some other women added that the political situation in Syria is another burden on their husbands who are just waiting for the war to stop so that they return to their country.

Part of the community is not supporting child labour and considers it as a form of child abuse however it is the only option when families are failing to support themselves in the host community and if children are not achieving good results. Furthermore, children can find jobs easier than their father because they can work for longer hours and paid minimum i.e. more exploited.

"I lost my husband, I have small children, my only mean to support my family is to make my two sons work. Do you know how old are they? One is 10 and the other 12. The former works as upholstered for 12 hours and earns 5 JOD per week and the former work in a bakery, same hours, same income."

- **A woman in Ma'an**

On a different opinion, participants in Ramtha think that when children work, they develop a sense of responsibility and make them become better men.

A common agreement was among all participants to fight child labour and violence it through awareness sessions, psycho-social support, FA to support families especially cash for rent remain one of the most important solutions to mitigate these risks, special support to children attending schools, income generating activities, or promoting for work permits.

Early marriage

It is important to mention that these sessions were full of young girls under 18 who are married. The FGD in Ma'an was all of married young females; only one participant was still at school.

Some of the female youth acknowledges that the legal age for marriage is 18 while others do not know. However, they said that in Syria it is normal for girls to get married at an earlier age. It is part of the culture and others stated it is because of poverty while others gave another reason related to displacement.

Those who are in favour of early marriage, they say that they do not think that it has different problems from any marriage at any age and stage of life. And those who are against early marriage they said that its cons lie in its big responsibility and health complications for females.

2. Male youth and adult men:

The decision to merge these two groups is because of the similarity of the feedback.

Child protection

Men and youth acknowledged that there are protection risks facing children at schools and streets and they spoke openly about sexual harassment of boys. There was not any mention to domestic violence.

They believe that child labour is a form of risk on children but at the same time, they do not have alternatives. They are aware of the exploitation which their children are subject to.

They suggested that UNHCR and its implementing partners to work towards providing FA for refugees so that they stop relying on the income of their children. They have also suggested that UNHCR organise community activities which aim at bridging between the host and refugee communities.

Early marriage

The opinions polarised again on this question and some were against were supporting early marriage while other were against it. In terms of knowledge of services, non of the participants reported this type of knowledge.

The older persons and PWDs reported exactly the same information and opinions on child protection and early marriage.

3. Older women

Some of the older women reported on abuse against their grandchildren especially who are obliged to work. On the issue of early marriage, they were divided; pro and against.

4. Older men

The same applies for older men. Some agree on the existence of violence in schools and in the work places while others reported on no violence.

In regard of the early marriage, a number of men said it is a wrong cultural behaviour but it is practised. Some of the men pointed out that the newly married 'couple' who are children are normally accommodated with the family of the husband so that they are taken care of until they 'grow up.'

The two groups suggested working with the community on the issue of early marriage through awareness sessions.

5. PWD women and men

The reporting and opinions of these groups is similar to the older men and women groups.

3.2.6 Sexual and Gender-based violence

Checklist questions:

1. *What type of violence your community face?*
2. *Are you aware of services provided to such cases?*
3. *What do you suggest to help UNHCR and its NGOs partners to respond better to this issue?*

1. Female youth and adult women

Most of the female youth and women reported that they are subject to sexual and gender-based violence in its different kinds either by their husbands, Jordanian men or service providers of the different CBOs. In Mafraq, the participants mentioned that they know of cases which had to exchange sex for aid.

Some women spoke openly about how their husbands are exercising physical violence against them and others ‘laughed’ about the verbal abuse exercised by their husbands. The participants said that some of their husbands were treating them in CoO where others stated that the level of tension has increased since their arrival to CoA due to bad living conditions and the situation in Syria.

Furthermore, some women spoke against the type of marriage proposals offered to their daughters.

Most of the participants are not aware of the available services for early married cases.

This group suggested that UNHCR and its implementing partners should think of more awareness session on early marriage, this can help families who opt to early marriage because of tradition and culture to understand its cons. As for families opting for this option out of poverty, providing income generating activities and work opportunities might provide a solution.

Women also asked for community activities as an option for them to leave their houses and hence the tension decreases.

Another suggestion was to establish a hot line within UNHCR for early married cases since some women feel more comfortable to talk to UNHCR rather to the Jordanian Family protection department, they do not want to approach any formal authorities.

“Last week we attended an awareness session on early marriage and how it affects women health. I love it and I think it really opened our eyes to things we have never thought of it.”

- **A woman in Mafraq**

2. Male youth and adult men

While reporting from FGDs with men is very poor on this part, it is not from the male youth who talked about verbal, emotional and physical abuse. They also stated that most of the victims choose silence in return for peace in their lives away from problems with the perpetrators.

3. Older women

They acknowledge the existence of SGBV and they suggest the UNHCR and NOGs have presences in a form of offices in the different governorates so that refugees can approach them and present their problems.

4. Older men

On the contrary to what the older women have mentioned, older men denied any form of SGBV.

5. PWD women and men

Both groups reported that the Syrian community is subject to verbal and emotional abuse by the host community.

Note: None of the participants in all the different groups is aware of the SGBV existed services (governmental or UNHCR).

3.3 Theme 3 – Urgent and Medium-Term Needs

3.3.1 Priorities within Jordan

Checklist questions:

1. *Can you describe your day? (This helps us understand priorities through the daily activities).*
2. *What are your priorities while living in Jordan?*
3. *What type of current programmes/activities seem most important to you? Why?*
4. *What type of programmes/activities you suggest to UNHCR and NGOs other than those related to urgent needs (food, shelter, cash...etc)?*

1. Female youth

Those who attend and do not attend schools said that their priority is cash for rent. Then the participants not attending schools said that they need community activities (awareness sessions, non-formal education...etc). These activities can help them leave the house and regain a sense of normality in their new life.

Livelihood and income generating activities was ranked among their priorities.

2. Male youth

Most of the male youth reported that their days are the same and are spent differently than in country of origin where they either had schools to attend or work to exercise. Currently, most of them do not attend school and are concerned with cash for rent and livelihood activities to live with dignity until they can return to Syria. A number of male youth expressed their interest in having ‘boys’ community activities such as football.

3. Adult women

Women spent their time in home and some exchange visits with their Syrian relatives and neighbours. Most of the participants agreed on the need for cash and income generating activities to secure their living in Jordan.

Activities such as self-defence were suggested in Irbid! And some women in Mafraq asked for community volunteering opportunities as a way to increase the level of acceptance in the host community.

4. Adult men

The men are prioritising cash assistance and recommending its increase. They are concerned about supporting their families.

Some of the participants who used to be Zat’ari resident said that they are seriously considering returning back to the camp because of the rent fees which they find it very hard to secure, so they always feel threatened of eviction and becoming homeless.

Major part of the participants asked for psycho-social support sessions and activities.

5. Older women and men

The need of those two groups are very similar, they are prioritising the FA of UNHCR because it is considered as a vital protection tool against eviction and being homeless. Those have not been registered yet feel threatened and not protected and the registration with UNHCR is their priority.

They cannot work or participate in any income generating activity due to their poor health and old age. However, some of them expressed their need to community activities which can reduce their stress.

6. PWD women and women

This group of participants share more or less the same priorities and concerns like the older persons let be women or men. The needs are not according to gender as explained by participants rather by category. In other words, PWD men and women who are not registered with UNHCR are prioritising registration. Then the urgent needs are cash for rent and food vouchers.

3.3.2 Food security

Checklist questions:

1. *What is your preferred way of cooking meals?*
2. *What type of food does your diet back home contain? (dry rations, vegetables, cooked meals, canned food..ect)?*
3. *What type of diet you currently follow?*
4. *Are you receiving WFP vouchers? Yes/no*
5. *If yes, do you think it is enough? Yes/no*
6. *How it can be improved? (Vouchers, distribution of rations through distribution points or cash)?*
7. *If you do not receive such coupon, how do you meet your food needs?*

For this component, the PA report will present the opinion of all groups at once because they are all the same and no different opinions were found.

All the participants said that their diet contained all types of vegetables, chicken and meat. However, in country of asylum the depend more on canned food and eat less and less vegetables. Fruits are luxury which cannot be afforded.

Some of the participants are receiving food vouchers and others are not. Some of the non-food vouchers beneficiaries are not benefiting due to long waiting period to register with UNHCR.

Most of the participants said that the food vouchers are not covering their need unless there is more than one family living in the house, and then it is enough due to the large number of the members of families.

The suggestions to improve these services were as the following: Increase the amount of money designated for each voucher, include hygiene and diaper items, or replace it with cash assistance.

On a very important note related to this issue, all the participants agreed that they are subject to exploitation by the owners of the supermarkets from which they can exchange the food vouchers with food items. They shop keepers opt for selling expired items, raise the prices or even empty the shelves and leave some limited items for them to buy. In other words, they try to sell them the usual unsold items in the supermarket.

In the light of the above, the participants agreed that it is vital for WFP to look seriously into this issue and the presented a number of solutions one of which is to designate more than two supermarkets/shops, then the market will be competitive and the exploitation will

disappear or to replace the food vouchers with cash, this would allow refugees to buy what they want from the wherever they want.

In regards to what refugees think about food vouchers, there were a consent that they are very useful and securing them a very important need: food with dignity. They have also added that if they have not been provided with food vouchers, they would have been now borrowing and in debt which can be translated in protection and legal problems with the host community and more stress on the refugee one.

3.3.3 Winterisation

Checklist questions:

1. *How do you prepare yourself and family for the winter?*
2. *What are the most needed winter items?*
3. *Have these needed items been provided, if yes, by whom?*

For this component, the PA report will present the opinion of all groups at once because they are all the same and no different opinions were found.

None of the participants in any groups is prepared for the winter season. The most needed items are: heaters, blankets, warm cloths, carpets, winter shoes, socks and hot-water bottles.

Participants in Ma'an asked specifically for blankets in three focus group discussions with Female youth, adult women and men. They can neither afford paying big electricity bills in case of using electrical heaters nor afford the high prices of gas and gasoline necessary to use other types of heaters.

Some of the refugee participants said that the new arrival received blankets and heaters from different CBOs, however, the old case load which arrived during the summer are not included in any type of winter assistance.

4. Interviews with Key Informants

The different teams interviewed 7 heads; 2 in Irbid, 2 in Mafraq, 1 in Zarqa, 1 in Ma'an and 1 in Amman. The findings are as the below:

- It is agreed that currently it is not easy for Syrian refugees to find flats as compared to last year and the rent fees are increasing tremendously.
- Most of refugees are dependant on aids received from charity organisations, borrowing from relatives and the work of their children. Those who are FA beneficiary, it is identified as their first source of income.
- Some families arrived to Jordan with some savings (gold and cash) but all run out due to prolonged stay in CoA. However, they reported that some rich Syrian families are still dependant on their savings.
- Syrians are generating income through working in the fields of restaurants and construction and their women are only engaged in in-home income generating activities. The heads of the CBOs believe that *the best assistance* which can be offered to Syrian refugees and *especially the women is opportunities for income-generating activities*.
- The main risks the Syrian refugees face according to the different heads of CBOs are women and children harassment, the fear from the unknown and early marriages.
- Access to services in general is easy but it is becoming limited with the high increase in the numbers of Syrian refugees. *The heads of CBOs suggested that their assistance should not be associated to being registered with UNHCR because such criteria will put the lives of many vulnerable new arrivals at risk.*
- Heads of CBOs are very aware of the *gap in health and service provision for persons with disability* especially those who need *equipments*.
- Most of refugees receive their information from a word of mouth (Syrian community) but the head of the CBO in Irbid stated that most of the women lack information.
- The most reliable source of info according to the heads of CBOs is the TV and their relatives in CoO.
- Access to health services remains challenging especially with the fact that refugees need an AC and the waiting period for registration is still long. Some of the *heads of the CBOs suggested that refugees should be treated upon having appointment card for registration with UNHCR and not only if they are AC holders.*
- Access to education is a not easy with the lack of registration of refugees with UNHCR and the inconsistent approach of public schools to the issue of enrolling Syrian refugee children. Moreover, transportation fees, uniforms and pocket money are not easy provided by refugee parents.
- The head of the CBOs indicated that refugees normally approach UNHCR in case of a problem and their relationship with the community is good.

5. Summary

- Finding a flat was not easy for Syrians.
- Syrians afforded the rents through charity or borrowing, help from relatives in Jordan, child labour, fathers having a job in CoA, savings, selling parcels and vouchers, and large number is dependant on UNHCR financial assistance (more sustainable).
- Syrian men works as manual workers in constructions, in computer maintenance, waiters in restaurants and coffee shops, workers in vegetable markets, with a good number who just fill any job opportunity they find. Women on the other hand are engaged only in In-home activities.
- In-kind donations are the least important for Syrians while cash for rent or the monthly FA is the most important.
- Main risks in CoA are the level of acceptance in the host community and the illegal work.
- Most of refugees are registered with UNHCR. Long waiting period of registration/renewal and the cost of reaching UNHCR premises are the main concerns.
- Syrians perceive UNHCR certificate as identification in CoA, protection from deportation, free access to health, education, and financial services from UNHCR, and access to assistance by some CBOs.
- TV is the main source of information for Syrians. UNHCR is a reliable source of information too according to Syrians.
- Main challenges regarding health services are: far distance, lack of medicine, user fees, UNHCR renewal appointment, and ceiling of health assistance per year.
- Common diseases among Syrians are: respiratory disease, psychological symptoms (stress), diabetes, high blood pressure and heart diseases.
- Syrian children are facing the following challenges regarding education: schools reached capacity, two shifts (too late), lack of UNHCR documents/ long registration appointments, different school approaches, level of evaluation (one year back), lack of money for uniforms and pocket money and finally the need to work to support their families.
- Very few Syrians know what to do in case of legal problems, some can not approach police because they ran away from Za'atri, and very few know about UNHCR hot line.
- Syrians have good relations with the host community.
- Syrian children are facing discrimination and violence at schools and streets. Regarding child labour, some Syrians are against it while others are supporting it for different reasons. Problems acknowledged by Syrians regarding child labour: child exploitation, long working hours with minimum payment and school drop outs.
- Early marriage among Syrians is due to: tradition and culture, poverty and displacement.
- Some Syrian women and young girls are subject to domestic violence. No reporting of most of SGBV cases.
- Syrians order their priorities in Jordan as follows: cash for rent, FA, health services, livelihood and income generating activities, activities for drop out children and women, vocational training, income generating activities for women, and winterization.

- Not all Syrians registered with UNHCR are receiving food vouchers. The vouchers are not enough unless for large families and they rely heavily on them. If not provided, Syrians depend on canned food and eat about one meal per day.

6. Recommendations

The refugees believe the following suggestions can improve their life in CoA:

- 1- Promoting for work permits for Syrian refugees.
- 2- To overcome education challenges in CoA, Syrians suggest: financial assistance from UNHCR, remedial classes, non-formal education for drop-outs, parent-teacher association, and awareness sessions to JOR teachers and students on what it means to be a refugee.
- 3- To overcome child labour and increase school enrolment, Syrian proposed: having FA to support families, especially those with children at school age, providing uniforms and stationary, provide awareness sessions, creating income generating activities for men and women, and promoting work permits.
- 4- Syrians proposed the following as solutions for early marriage: awareness sessions, FA, and income generating activities.
- 5- Syrians suggested with regard to SGBV to have: awareness sessions about the concept and services, and to establish a hot line within UNHCR to report such cases.
- 6- Syrians suggest substituting food vouchers with cash. If not, they prefer to increase it and have it on regular basis. Syrians also wants to expedite their registration with UNHCR to expedite receiving the vouchers. They also recommended distributing the vouchers through UNHCR not CBOs.

PART II – IRAQI POPULATION

1. Methodology

The Task Force developed one check list to structure focus group discussions and key informants interviews around key questions regarding coping mechanisms, protection space and urgent and medium term needs.

UNHCR conducted a one day training workshop for the joint teams who carried out the participatory assessments in the field. The workshop was held in Arabic to a group of 33 persons, 15 of whom represented UNHCR and 18 of whom represented the participating NGOs on the 13th of November. It covered the concept of participation, levels of participation, semi-structured interviews with special emphasis on the focus groups discussion and the key informant interviews. This training was followed by two weeks of field work in Amman, Irbid and Zarqa (for Iraqi and non-Iraqi POCs). The sampling process and the areas were identified according to the data provided by the different CBOs on the distribution of POCs. A total of 16 FGDs were conducted.

2. Team members

The participatory assessment was conducted by a multi-functional team consisting of UNHCR and partner agency staff. Each team included UNHCR staff from the following functional areas: Field, Community Services, Protection, Programme and Resettlement. Partners staff was selected from agencies covering diverse sectors. Efforts were made to include team members with varying levels of experience, so that more experienced staff can support less experienced staff in conducting the assessment. Each of the 11 groups consisted of 3 members i.e. 33 persons, at least, one of them was a UNHCR staff member. A total of 16 focus group discussions and an average of 195 POCs participated over the period of two weeks. The geographic areas targeted were the ones with the highest concentration of refugees according to UNHCR data. They included:

- Amman;
- Zarqa and
- Irbid;

The following focus groups were proposed:

The focus group discussions were conducted separately with women and men, grouped into three age/sex groups: female youth, male youth, adult women, adult men, older persons women, older persons men, PWD women and PWD men (as in the table below).

	Type of FGD	Nationality	Governorate
1	Female youth	IRQ	Amman
2	Male youth	IRQ	Irbid
3	Adult women	IRQ	Amman
4	Adult women	IRQ	Irbid
5	Adult men	IRQ	Amman
6	Adult men	IRQ	Zarqa
7	Older women	IRQ	Amman
8	Older men	IRQ	Irbid
9	PWD women	IRQ	Amman
10	PWD men	IRQ	Amman

3. Main findings by theme

3.1 Theme 1 – Coping Mechanisms: Social and Economic

3.1.1 Accommodation and rent

Checklist questions:

1. *When you arrive to Jordan, how do you find accommodation? And is it easy?*
2. *What is the rent range?*
3. *Do flats have running water and electricity?*
4. *How do you afford to pay the rent?*
5. *If you are unable to pay the rent in due date, what would the landlord/lady do?*

1. *Female and male youth*

Some of the participants were even born in Jordan because Iraqi refugees have been in Jordan over five years now and for some, they have been in country of asylum for ten years and over.

They said that the rent is becoming a burden this year with the increase of the prices. Landlord/ladies are becoming less and less understanding if Iraqi POCs fail to pay the rent on due time, they sometimes stop providing them with electricity and water if they do not pay the rent.

Most of the participants said that they pay the rent from the UNHCR monthly FA.

2. *Adult women*

When Iraqis fled to Jordan in 2003, it was hard to find flats and some of them, as the Syrians, had to share accommodation. The rent used to be (35-80 JOD) but of course these prices do not exist anymore. The average is (100-160 JOD).

The woman said that they pay the rent from two resources; FA of UNHCR or the work of their husbands (manual workers). All the flats have running water and electricity and its bill is not included in the rent fees.

Some of the participants said that the landlords/ladies push for Iraqis to pay the rent on time because they are concerned that Iraqis might either be resettled or voluntary repatriate to Iraq.

3. *Adult men*

They all reported the increase of rent fees which they find it hard to secure. The rent used to range (70-120 JOD) but now, one cannot find a flat for less than 150 JOD. All flats have electricity and running water but their bills are separate from the rent fees.

Those who are receiving FA from UNHCR, it is considered their primary source of income whereas the participants which are not FA beneficiaries are dependant on their ad-hoc job opportunities.

The owners of the houses are increasing the rent fees and because they know that refugees do not approach the police for any violation of the rights of tenants, they are acting above the law.

4. Older women and men:

The rent range is as stated by other groups and this vulnerable group of people depend on the monthly FA from UNCR to pay it.

5. PWDs women and men

The rent is around (150-200 JOD) and is paid through the FA from UNHCR. Those who are not cash beneficiary are dependent on their families. No eviction cases were reported, however, owners of the houses keep threatening of eviction.

3.1.2 Savings

Checklist questions:

1. *What type of savings you brought to Jordan with you? If any, for how long it would last?*

1. Female and male youth

They had savings when they first fled to Jordan, but of course all has run out.

2. Adult women

It is true that they brought savings but it all run out due to their stay in CoA for long years.

3. Adult men

All savings from gold and money they brought they had consumed it due to long stay in CoA.

4. Older and PWD women and men

These groups reported the same on the savings part: when they arrived to Jordan, some of them had some savings and jewellery but they had to use it all to afford living in CoA and now they have to be dependant on the monthly FA from UNCHR.

3.1.3 Livelihoods

Checklist questions:

1. *Order your source of income according to importance?*
2. *We know that some seek informal work, what kind of informal work and most common among men/ youth?*
3. *What type of work, economic activity do women engage in or would you like to engage in? Are there any ways which UNHCR and its partners can help you in this regard?*
4. *How do you think UNHCR and its partners would best help you in this domain?*

5. *What kind of assistance you are provided with? What are the most and least important? Why do you rank them this way, please explain?*
-

1. Female and male youth

The most important source of income is the UNHCR monthly FA. The most exercised form of work according to these groups is the manual work. In regard of women, they said that they do not work unless they have a work opportunity with any of the NGOs as a paid volunteer.

They suggested income generating activities would be the best help which can be offered to them.

They said that they are not receiving any type of assistance apart from the monthly FA by UNHCR.

2. Adult women

Some of the participants listed the FA from UNCHR is their primary source of income where others listed the work of their spouses (men or women). Men are working in labour field while some women are working as paid volunteers in some NGOs. Other women said that they work in beauty saloons or have their income generating activities.

Some of the participants mentioned that they, in some occasions, depend on the transportation fees which they receive when they attend trainings organised by different NGOs or UNHCR to provide basics needs for their families.

UNHCR and other NGO can help through continuing promoting for work permits.

Some women expressed their frustration because the non-food items assistance has stopped.

The FA from UNHCR ranked the first most important assistance. Others expressed their frustration because most of the assistance has stopped. They are seeking UNHCR, its partners and other NGOs to re-start distributing non-food items and food vouchers.

3. Adult men

The reported main source of income is the FA from UNHCR followed by the illegal work opportunities that they can find in the fields of manual work, barbers and cloths shops.

The men do not mind having their wives to work but they do not accept that their wives find work opportunities and the men stay behind in houses. It is against their culture and traditions.

The men groups are asking UNHCR to work with the Ministry of Labour and secure them work permits as equally as Egyptians and Syrians. Moreover, they are suggesting that UNHCR might want to revisit the amount of the provided FA.

4. Older women and older men

Their main source of income is the FA from UNHCR. As older persons they do not work.

5. PWD women and men

Again, the FA from UNHCR is considered the main source of income for this vulnerable group of refugees. They do not work due to their disabilities and due to the lack of jobs suitable to PWD people, if there is any, they want to work.

Their primary and most important assistance is the FA from UNHCR, medical and special services for PWDs such as equipments and rehabilitation sessions.

3.2 Theme 2 – Protection environment in the urban area

3.2.1 Recognition of UNHCR documents

Checklist questions:

1. *What are the main risks the refugees face in Jordan?*
2. *Are you registered with UNHCR, if not, why?*
3. *In which way UNHCR certificate helps you during your stay in Jordan?*

1. *Female and male youth*

All the participants are registered with UNHCR and feel safe in Jordan. They use UNHCR asylum certificate as a mean of identity card in CoA.

2. *Adult women:*

Some of the women said that Iraqi refugee women are still perceived by the Jordanian community as easy target and continue to harass them especially young girls who attend schools.

All participants are registered with UNHCR and they consider the AC as a tool to access health and education services while the majority consider it as an ID tool. They also stated that police men are more familiar with the AC than in 2007.

It was reported that some Iraqis do not register with UNHCR because they have residency permits.

3. *Adult men:*

Some of the participants talked about risks related to illegal work and deportation as a result.

All of the participants are registered with UNHCR but they discussed with the facilitators that they know some families are now waiting for long to register and wherever they call to inquire about their registration appointment, they receive very short and unfriendly answers from the info line employees.

They recognise the UNHCR AC as a protection document: ID and an access card to health, education and FA services.

4. *Older women and men:*

They are registered with UNHCR and use the AC to access health services.

5. *PWD women and men:*

Some of them talked about feeling alienated in CoA and others said that they feel completely safe. All of the PWD participants are registered with UNHCR and they identify the AC as an ID tool. Some of them identify the need for it as an access card to health, education and FA services.

3.2.2 Access to services

3.2.2.1 General access

Checklist questions:

1. *Are all people in the community able to get access to services and assistance? If yes, check for groups like women, the elderly or disabled people - all vulnerable groups. If no, which people have more problems then – and why? What sort of things would make it easier for them?*
2. *If you are or if you know a person with disability, is access to services easy? If not, why and how do you improve it?*
3. *How do people know where to get assistance?*
4. *Do you know who to contact in case you have inquiry or complaint in regards to provided services?*
5. *What is the source of your information? If newspapers, which ones? If TV, which channels? or through internet? What are the times people most watch TV or listen to radio?*

1. Female and male youth

The participants said that the newly arrival Iraqis to Jordan are the ones who are facing more difficulties; the registration with UNHCR is taking longer than it used to be. Moreover, they think that in previous years the aids were more, especially for newly arrival but currently all aids are directed towards the Syrian population.

They stated that their primary source of information regarding aids for Iraqi refugees is the word of mouth and in some occasions it's from UNHCR.

2. Adult women

All the community is able to access services and they know about the existing services either through the volunteers of different NGOs who reach out for them or through a word of mouth from their own community.

All the participants know about UNHCR info line but they reported that it is like impossible to go through; always busy.

Their main source of information is the TV because they cannot afford the cost of internet services.

3. Adult men

Most of people are able to access the services including vulnerable persons. But the participants showed their concern from the increasing number of Syrian refugees in Jordan because all aid is now directed to the latter refugee population and the former is almost forgotten.

They know about services or aids through their Iraqi neighbours and community. The Iraqi most reliable source of information is the UNHCR which they also approach in case of inquiry or complain.

4. Older women and men

The older persons have an easy access to services but the transportation fees remain a challenge because they cannot use public transportation due to their age and health condition.

They know about the services through UNHCR and the word of mouth from the Iraqi community. In case of complaint, they know that they have to call UNHCR but the info line is always busy.

Older persons depend on TV to get information and they watch both Jordanian and Iraqi channels (JOR TV, Iraq Asharqiah).

5. PWD women and men

They believe that they have an equal access to services but the buildings of the health services are not PWD friendly. In addition, due to the fact that PWDs cannot use public transport because they are not PWD user friendly, affording transportation fees to access health services remain one of the big challenges for this group of participants.

A father of two PWD children knew about UNHCR and its services through a Jordanian neighbour.

Similar to the older persons and other groups, the main source of information for PWDs is the TV and they watch both Jordanian and Iraqi channels namely: Alrafedeen, Asharqiah and other news channels.

3.2.1.1 Health services

Checklist questions:

1. *What are the main challenges you face in accessing health services in your area? What do you suggest to improve them?*
 2. *What are the most common diseases in your community (refugee community)?*
 3. *What types of chronic diseases exist in your community?*
 4. *How do you evaluate the existing health services and health providers?*
-

1. Female youth and adult women

They mainly discussed the long waiting period of appointments in hospitals due to the big numbers of beneficiaries.

The most common diseases are: dental, skin infections, joint and back problems. And the most common chronic diseases are cholesterol and hypertension.

2. Adult women:

The main challenges in accessing health services are the dental care, the cost of transportation to clinics and lack of medicine in JHAS and Caritas clinics. And when a medicine is not available, Iraqis are asked to buy it from private pharmacies.

The main existing diseases are: back and joint pain, skin infections, and dental problems.

The chronic diseases are high blood pressure, diabetes and heart problems.

3. Adult men:

There were a number of complaints regarding health services among this group including: the availability of medicine especially for chronic diseases, the limited coverage of emergency cases, lack of health services in Irbid and lack of all specialised doctors.

4. Older women and men

Older persons did not report new information on health services. They complained from the lack of medicine and dental care as have been reported by other groups. The chronic diseases are high blood pressure, diabetes and heart problems. The suggested increasing the monitoring on health services providers.

5. PWD women and men

What the PWDs reported is very similar to that have been said by the participants in the older persons groups.

3.2.1.2 Education services

Checklist questions:

- 1. Are your school-aged children enrolled in schools? If not, why?*
 - 2. What are the main challenges you face in accessing education services in your area? What do you suggest to improve them?*
 - 3. How do you suggest UNHCR and NGOs can help you in solving these problems?*
-

1. Female and male youth

All children attend schools but the main challenge is the transportation fees for their parents.

2. Adult women

Adult women said that their children are enrolled in schools but they are subject to abuse and bullying in schools. Moreover, Iraqis paid for school fees and books and this increased the burden on them. Transportation fees remain one of the most challenging issues for the parents. Some stated that the cost is up to 60 JOD per month.

The women are asking UNHCR to mediate next year and exempt their children from paying the school and books fees.

3. Adult men

Reporting on education is similar to that reported under adult women.

4. Older women and men

One of the participants reported that her grandchildren do not attend school because they are afraid about him from abuse.

The grandchildren of the other participants attend schools and reported some violence. They believe that their grandchildren are still facing difficulties with the Jordanian curriculum where others have learning difficulties, so the grandfathers/mothers suggesting remedial classes for the children.

5. *PWD women and men*

All the school age children are attending school and the transportation fees is a challenge.

3.2.3 Legal services

Checklist questions:

1. *Are you aware to where to go and what to do if you experience a security incident?*
-

1. *Female and male youth*

The female group said that they are not aware of where to seek legal services, unlike the male youth group which presented their info on this topic.

2. *Adult women*

Most of the women are aware of UNHCR emergency line.

3. *Adult men*

They all know that they can approach UNHCR and the national authorities. However, they prefer to solve their problems amicably even if this means violation of their rights.

4. *Older women and men*

They are aware of where to seek legal advice, from UNHCR and its legal partner.

5. *PWD women and men*

They are aware of where to seek legal advice, from UNHCR and its legal partner.

3.2.4 Relations with the host community

1. *How do you make friends with Jordanians? Are most of your friends Jordanians or from your community?*
 2. *Do you make friends with your neighbours? How is your relationship with them? if you have a problem would they stand by your side? Was it better before and now changed?*
-

1. *Female and male youth*

The two groups reported on a very good relationship with their Jordanian neighbours and school mates. They said that they have not noticed any change in the relationship if compared with previous years.

2. *Adult women*

All groups talked about good relationship with the host community.

3. *Adult men*

In one of the FGDs, the participants said that their good relationship with the host community permit the latter to mediate with the Jordanian owner of the houses in case

they fail to pay the rent when its time. No one spoke about bad relationships with the host community.

4. Older women and men

The older persons enjoy a good relationship with the host community.

5. PWD women and men

PWDs are also describing their relationship with the host community as good and they have Jordanian friends and neighbours.

3.2.5 Child protection

Checklist questions:

1. *What are the kinds of harm that children face (in community or schools)?*
2. *How these problems are addressed either by children themselves, community, UNHCR or NGOs? And what do you suggest to improve this intervention?*
3. *Some families depend on their children to provide for the families. Does this happen in your community? What types of problems they face in the work place?*
4. *What does your community respond to the child labour? (we need to explore if child labour is accepted by the community or not? And if they do anything to prevent it?)*
5. *What is the legal age for marriage back in your county and in Jordan?*
6. *Are girls getting married in your communities prior to reaching the legal age?*
7. *Do you believe that early marriage is a good practice? And what are the problems faced by early married children?*

1. Female youth and adult women

They did not report on any particular problems related to children but at the same time they explained their strategy to keep themselves very safe; keeping low profile in schools. Child labour was not reported.

2. Adult women:

The Iraqi community do not have the phenomenon of child labour. Most of their children attend schools. However, at schools they are bullied and abused. They try to keep low profile as much as possible.

Concerning the early marriage, it seems that some of the Iraqi community refugees are opting to getting their daughters marry at the age of 17 when they know what the legal age for marriage is.

3. Adult men

The idea of child labour was totally refused by the participants who said that children belong to schools. But some of them said that their children are abused because of their nationality and they suggested that awareness sessions should be organised at schools to increase the knowledge of the concept of refugees.

Some of their children only work for limited hours and in safe environments during the weekend and the summer holidays, i.e. child work and not labour.

The idea of early marriage before the age of 18 is completely rejected among the participants and they are aware of its cons.

4. Older women and men

They said that some Iraqi children face problems in schools due to their nationality but the parents ask their children to stay away from troubles to reduce protection risks.

Although there is not any reporting on child labour and early marriages, the community know about the available resources.

5. PWD women and men

Some of the participant expressed their wish to enrol their children in private schools to reduce their protection risks. No reporting on child labour.

This group of participants informed the facilitators that the Iraqi community can witness cases of early marriage when the family is poor and lack the means to continue the education of girls although they know that the legal age is 18.

3.2.6 Sexual and Gender-based violence

Checklist questions:

1. *What type of violence your community face?*
2. *Are you aware of services provided to such cases?*
3. *What do you suggest to help UNHCR and its NGOs partners to respond better to this issue?*

1. Female youth and adult women

In terms of SGBV, Iraqi women said that because some of the people in the host community perceive them with low degree of respect, they are victims of verbal and sexual harassment. They do not want to address their problems to the Family Protection Department or Noor al Hussein (UNHCR implementing partners), they only want the help of UNHCR because they trust its level of confidentiality.

2. Adult men

Some of the men reported that their wives and daughters are subject to verbal harassment, and this information matches what have been reported by Iraqi female youth and women. The men approach the police in such cases.

3. Older women and men

This group of participants said that Iraqi women do not face any type of violence in CoA.

4. PWD women and men

Participants said that Iraqi women are sometime subject to verbal abuse and some of them know about the available resources.

3.3 Theme 3 – Urgent and Medium-Term Needs

3.3.1 Priorities within Jordan

Checklist questions:

1. *Can you describe your day? (This helps us understand priorities through the daily activities).*
2. *What are your priorities while living in Jordan?*
3. *What type of current programmes/activities seem most important to you? Why?*
4. *What type of programmes/activities you suggest to UNHCR and NGOs other than those related to urgent needs (food, shelter, cash...etc)?*

1. Female youth and adult women

They said that their priorities are the FA from UNHCR, food and non-food items assistance and cloths.

They also said that the registration unit in UNHCR should stop informing them that their renewal appointments have been postponed only when they reach the office and pay expensive transportation fees and lost their times. Some of them do not go to school or university when they have renewal appointment and they cannot be absent more than once if the date is changed or postponed without prior notice. They seek the registration unit to call them and inform them about any changes in their appointments prior to come to UNHCR.

2. Adult men

The main priority is resettlement and a durable solution. They are also concerned of the lack of social activities and they believe it is due to the huge influx of Syrian refugees into Jordan. However, they are still seeking UNHCR and NGOs to consider re-arranging for social activities which used to reduce their tension through providing a safe space to spend some time in a protected environment.

3. Older women and men

The priorities for this group of refugees are the FA from UNHCR and warm cloths for winter.

They would like to have more recreational programmes because it is their only way to socialise and reduce their tension and enjoy better psychological well being.

4. PWD women and women

The PWD groups stated their main priority in resettlement and expressed their wish to continue receiving training and awareness sessions in different fields.

3.3.2 Food security

Iraqi refugees and POCs do not receive food vouchers from WFP. Thus, there will be no reporting on this part of the report.

3.3.3 Winterisation

Checklist questions:

1. *How do you prepare yourself and family for the winter?*
2. *What are the most needed winter items?*
3. *Have these needed items been provided, if yes, by whom?*

For this component, the PA report will present the opinion of all groups at once because they are all the same and no different opinions were found.

The Iraqi participants said that the only assistance they received is the increase in the monthly FA from UNHCR but it is currently for merely two months. In the previous years, the increase used to be for four months.

Due to prolonged stay in Jordan, most of them have blankets and heaters. But the high prices of gas and kerosene cannot be afforded, hence the suggestion for UNHCR to either increase the period in which it adds extra amount of money to the monthly FA or provide its FA beneficiaries with gas and kerosene vouchers.

4. Summary

- **Summary:**
- Rent is increasing especially with the increase number of Syrians in Jordan and the increase of oil prices.
- The Iraqi population is more and more dependant on the FA from UNHCR.
- Registration with UNHCR for the newly arrivals remain one of the most challenges Iraqis face because without the AC from UNHCR, they cannot access health, education and monthly FA (for recognised refugees) services.
- PWD face problems in accessing services; the buildings are not designed to receive PWD and the transportation fees is a big challenge because they cannot use public transportation which is not prepared for PWDs neither.
- The main source of information is the TV with its Jordanian and Iraqi channels and the word of mouth among the Iraqi community.
- Iraqi POCs have some challenges concerning accessing health services including: long waiting period for operations, lack of medicine and dental care.
- Access to public schools was different to the Iraqi population this year compared to previous years. The public school did not interpret the direction they received from the Jordanian prime minister in a consistent manner which resulted in some Iraqis paid for schools fees and books and others did not pay. This created confusion among the refugee community.
- Transportation fees to schools are another difficulty the parents face.
- Most of the Iraqi population are aware of the provided legal services.
- All Iraqi participants reported that their relationship with the host community is good and it has not changed from previous years.
- Iraqi children are still victims of discrimination in public schools.
- Iraqi children do not face the risk of child labour.
- There was not any reporting on early marriage but some of the participants said that this practice might take place if the family is poor or with the lack of high education opportunities.
- Iraqi women are victims of SGBV and they do not want to approach the Jordanian Family Protection Department or Noor al Hussain Foundation (UNHCR implementing partners) and they prefer to contact UNHCR because they trust its level of confidentiality.
- The priority for some Iraqis is to register with UNHCR while it is to renew their AC for others. Some POCs said that their priority is the FA from UNHCR and others prioritise resettlement as a durable solution. Older peoples' priorities are recreational activities.
- The Iraqi population does not benefit from the food voucher services from WFP therefore there was no reporting on this part of the report.
- The Iraqi population have blankets and heaters since they have been in CoA for long years, but they are struggling in securing the money to afford gas and kerosene for the heaters.

5. Recommendations

The refugees believe the following suggestions can improve their life in CoA:

- 1- Increase the amount of the monthly FA because oil prices in Jordan has increased and this resulted in a comprehensive increase in prices.
- 2- Include them in the food voucher service.
- 3- Increase the monitoring of health services.
- 4- UNHCR should coordinate with the Jordanian Ministry of Education for the enrolment in public schools next year and clarify consistent procedures.
- 5- UNHCR and its partners to work more closely with school to raise the awareness on the concept of refugees.
- 6- Iraqi POCs are asking the registration unit within UNHCR to inform them in advance if their appointments have been postponed. They cannot pay transportation fees for more than once to approach UNHCR premises and they have universities, work and schools to attend.
- 7- They suggested to UNHCR to prolong the period in which it increases the amount of assistance in the monthly FA during the winter to four months instead of only two.

PART III – NON-IRQ / NON-SYR POPULATION

1. Methodology

The Task Force developed one check list to structure focus group discussions and key informants interviews around key questions regarding copying mechanisms, protection space and urgent and medium term needs.

UNHCR conducted a one day training workshop for the joint teams who carried out the participatory assessments in the field. The workshop was held in Arabic to a group of 33 persons, 15 of whom represented UNHCR and 18 of whom represented the participating NGOs on the 13th of November. It covered the concept of participation, levels of participation, semi-structured interviews with special emphasis on the focus groups discussion and the key informant interviews. This training was followed by two weeks of field work in Amman, Irbid and Zarqa (for Iraqi and non-Iraqi POCs). The sampling process and the areas were identified according to the data provided by the different CBOs on the distribution of POCs. A total of 16 FGDs were conducted.

2. Team members

The participatory assessment was conducted by a multi-functional team consisting of UNHCR and partner agency staff. Each team included UNHCR staff from the following functional areas: Field, Community Services, Protection, Programme and Resettlement. Partners staff was selected from agencies covering diverse sectors. Efforts were made to include team members with varying levels of experience, so that more experienced staff can support less experienced staff in conducting the assessment. Each of the 11 groups consisted of 3 members i.e. 33 persons, at least, one of them was a UNHCR staff member. A total of 16 focus group discussions and an average of 195 POCs participated over the period of two weeks. The geographic areas targeted were the ones with the highest concentration of refugees according to UNHCR data. They included:

- Amman;
- Zarqa and
- Irbid;

The following focus groups were proposed:

The focus group discussions were conducted separately with women and men, grouped into three age/sex groups: female youth, male youth, adult women, adult men, older persons women, older persons men, PWD women and PWD men (as in the table below).

	Type of FGD	Nationality	Governorate
1	Female youth	Non-IRQ / Non-SYR	Amman
2	Male youth	Non-IRQ / Non-SYR	Irbid
3	Adult women	Non-IRQ / Non-SYR	Amman
4	Adult men	Non-IRQ / Non-SYR	Zarqa
5	Older and PWD women	Non-IRQ / Non-SYR	Amman
6	Older and PWD men	Non-IRQ / Non-SYR	Amman

3. Main findings by Theme

3.1 Theme 1 – Coping Mechanisms: Social and Economic

3.1.1 Accommodation and rent

Checklist questions:

1. *When you arrive to Jordan, how do you find accommodation? And is it easy?*
2. *What is the rent range?*
3. *Do flats have running water and electricity?*
4. *How do you afford to pay the rent?*
5. *If you are unable to pay the rent in due date, what would the landlord/lady do?*

1. Adult women and men

They all find it difficult to rent a flat at the beginning and the Somali community usually share flats to reduce the financial burden. In this community, husband and wives rarely rent a flat together and they rather live separately to share the rent with other friends. In other words, the husband share a flat with male friends and the wife opt to the same solution to save money and to afford their other basic needs.

Their rented flats have water and electricity and its average rent is 120-150 JOD. Their main source of income is through the monthly FA provided by UNHCR. However, the Sudanese refugees work in CoA as drivers whereas the Somalis opt to make their children work to be able to pay the rent.

Usually the house owners are not happy if they fail to pay the rent on due time, but they can be sympathetic if they ask to postpone the rent payment.

2. PWDs women and men

The participants of these groups reported on more difficult situation in regards of rent payment. They usually share flats because their only source of income is the monthly FA from UNHCR. They cannot work due to their disabilities.

They highlighted the fact that some of them were threatened by owners of the houses and some were evicted.

3.1.2 Savings

Checklist questions:

1. *What type of savings you brought to Jordan with you? If any, for how long it would last?*

1. *Adult women and men*

All of them said that they fled to Jordan with no money and the majority had to borrow the flight expenses.

2. *PWD women and men*

The participants in these groups provided the same information as in the above mentioned FGDs.

3.1.3 Livelihoods

Checklist questions:

1. *We know that some seek informal work, what kind of informal work and most common among men/ youth?*
2. *What type of work, economic activity do women engage in or would you like to engage in? Are there any ways which UNHCR and its partners can help you in this regard?*
3. *How do you think UNHCR and its partners would best help you in this domain?*
4. *What kind of assistance you are provided with? What are the most and least important? Why do you rank them this way, please explain?*

1. *Adult women and men*

As have been mentioned above, Sudanese men are working mainly as drivers but they face difficulties related to issuing Jordanian driving licence and work permits. The latter cost them about 1,000 JOD and the former is not allowed. Other Sudanese work as blacksmiths.

They are suggesting that UNHCR can help them in promoting for cheaper work permits and for issuing them Jordanian driving licence. They are currently paying 50 JOD fine if are stopped by police officers.

In regard to the Somali community which most of it are single females, their primary source of income is the FA from UNHCR but some of them work as maids and in the farms.

2. *PWD women and men*

Since most of the participants in this category are not able to work due to their disability, their primary source of income is the FA from UNHCR but they are asking the UNHCR for an increase due to the increase of prices in CoA.

The FA from UNCHR is the only assistance they are receiving now and they would like to have more social activities and programmes.

3.2 Theme 2 – Protection environment in the urban area

3.2.1 Recognition of UNHCR documents

Checklist questions:

1. *What are the main risks the refugees face in Jordan?*
2. *Are you registered with UNHCR, if not, why?*
3. *In which way UNHCR certificate helps you during your stay in Jordan?*

1. *Adult women and men*

Participants in the Sudanese community expressed that they feel safe in country of asylum. They added that police officers recognise their AC if they are asked by them for an ID. The adult women and men recognises the UNHCR AC as an identification tool and necessary to access services; health, financial and educational.

Some of the Sudanese refugees reported that they were recognised as refugees since 2011 and until this date their case were not assessed against the FA criteria.

2. *PWD women and men*

The participants said that they do not feel safe in Jordan due to their financial fragile living conditions. And that they also know the value of the UNHCR AC as an ID card in CoA.

3.2.2 Access to services

3.2.2.1 General access

Checklist questions:

1. *Are all people in the community able to get access to services and assistance? If yes, check for groups like women, the elderly or disabled people - all vulnerable groups. If no, which people have more problems then – and why? What sort of things would make it easier for them?*
2. *If you are or if you know a person with disability, is access to services easy? If not, why and how do you improve it?*
3. *How do people know where to get assistance?*
4. *Do you know who to contact in case you have inquiry or complaint in regards to provided services?*
5. *What is the source of your information? If newspapers, which ones? If TV, which channels? or through internet? What are the times people most watch TV or listen to radio?*

1. Adult women and men

They claimed that they do not know the services provided for refugees and they did not receive any booklet of services or counselling upon registration.

2. PWD women and men

They said that PWDs do not have an easy access to health services, the buildings are not user friendly and most of them find it difficult to secure transportation fees. They sometimes miss their medical operation appointments due to lack of transportation fees as stated by one of the Somali participants.

Their source of information is mainly the TV and newspapers but a major part of the Somali community does not own TV.

3.2.1.1 Health services

Checklist questions:

1. *What are the main challenges you face in accessing health services in your area? What do you suggest to improve them?*
 2. *What are the most common diseases in your community (refugee community)?*
 3. *What types of chronic diseases exist in your community?*
 4. *How do you evaluate the existing health services and health providers?*
-

1. Adult women and men

They reported the same information which was mentioned in the section under access to services. In addition, they complained from the user fees they have to pay; these fees are adding insult to their injury, if they can hardly and some times cannot secure transportation fees, let alone the user fees.

There were complaints about Caritas clinic in Zarqa because they keep changing their location and this result in extra transportation fees on refugees when they arrive to the first location to learn that they moved to a new one.

The chronic diseases are joint problems, high blood pressure, rheumatism and diabetes.

2. PWD women and men

In addition to difficulties in accessing services, the PWD women and men said that there is lack of medicine among health providers (JHAS and Caritas).

3.2.1.2 Education services

Checklist questions:

1. *Are your school-aged children enrolled in schools? If not, why?*
 2. *What are the main challenges you face in accessing education services in your area? What do you suggest to improve them?*
 3. *How do you suggest UNHCR and NGOs can help you in solving these problems?*
-

1. Adult and PWD women and men

The four interviewed groups offered the similar information, therefore, the feedback is reported under on category.

Most of the Somali and Sudanese children attend school and those who do not attend are because their parents cannot afford transportation fees and/or daily pocket money.

The children are subject to discrimination because of the colour of their skin or poor Arabic language.

The participants suggested to continue with remedial classes offered to Sudanese and Somali children and increase them.

3.2.3 Legal services

Checklist questions:

1. *Are you aware to where to go and what to do if you experience a security incident?*
-

1. Adult women and men

Some reported that they are not aware of the legal services offered by UNHCR but they know that they can approach the local police station. However, few do so because they want to keep low profile and stay away from problems as much as possible.

2. PWD women and men

These participants provided the same feedback and opinion as the adult women and men.

3.2.4 Relations with the host community

Checklist questions:

1. *How do you make friends with Jordanians? Are most of your friends Jordanians or from your community?*
 2. *Do you make friends with your neighbours? How is your relationship with them? if you have a problem would they stand by your side? Was it better before and now changed?*
-

1. Adult and PWD women and men

The opinions were polarised in regard to the relationship with the host community, while most of the Sudanese community described it as good, the majority of Somalis (adult and PWD women and men) described the behaviour of Jordanians towards them as hostile and violent.

3.2.5 Child protection

Checklist questions:

1. *What are the kinds of harm that children face (in community or schools)?*
2. *How these problems are addressed either by children themselves, community, UNHCR or NGOs? And what do you suggest to improve this intervention?*
3. *Some families depend on their children to provide for the families. Does this happen in your community? What types of problems they face in the work place?*
4. *What does your community respond to the child labour? (we need to explore if child labour is accepted by the community or not? And if they do anything to prevent it?)*
5. *What is the legal age for marriage back in your county and in Jordan?*
6. *Are girls getting married in your communities prior to reaching the legal age?*
7. *Do you believe that early marriage is a good practice? And what are the problems faced by early married children?*

1. Adult and PWD women and men

All the participants did not mention anything different to what have been mentioned under the education section.

They said that their children do not work and their daughters do not marry before the age of 18 which they identify the legal age for marriage in Jordan.

3.2.6 Sexual and Gender-based violence

Checklist questions:

1. *What type of violence your community face?*
2. *Are you aware of services provided to such cases?*
3. *What do you suggest to help UNHCR and its NGOs partners to respond better to this issue?*

1. Adult and PWD women and men

The Sudanese refugees said that their community does not witness any type of violence. On the contrary, the Somali women said that they are subject to verbal and psychological violence. They also said that they do know about the available services.

3.3 Theme 3 – Urgent and Medium-Term Needs

3.3.1 Priorities within Jordan

Checklist questions:

1. *Can you describe your day? (This helps us understand priorities through the daily activities).*
2. *What are your priorities while living in Jordan?*
3. *What type of current programmes/activities seem most important to you? Why?*
4. *What type of programmes/activities you suggest to UNHCR and NGOs other than those related to urgent needs (food, shelter, cash...etc)?*

1. Adult and PWD women and men

Their primary need is the FA from UNHCR followed by more information dissemination on services provided by UNHCR and other NGOs for Somalis and Sudanese refugees.

3.3.2 Food security

Non-SYR refugees do not receive food vouchers of WFP. Thus, there will be no reporting on this part of the report.

3.3.3 Winterisation

Checklist questions:

1. *How do you prepare yourself and family for the winter?*
2. *What are the most needed winter items?*
3. *Have these needed items been provided, if yes, by whom?*

For this component, the PA report will present the opinion of all groups at once because they are all the same and no different opinions were found.

The primary needs for winter are blankets, heaters, winter cloths and support for the gas and kerosene.

4. Summary

- *Summary*
- Somalis and Sudanese POCs find it difficult to secure the rent. They share flats with friends from the same community to reduce the burden of the rent. In the Somali community even a husband and a wife do not rent one flat because they cannot afford the rent and they also opt for sharing flats.
- Most of the Sudanese men work as drivers but they face protection risks if they are stopped by police officers who charge them with 50 JOD as fine because they drive with their Sudanese driving licence.
- A major part of the interviewed Sudanese and Somalis of concern said that they are not familiar with UNHCR services.
- Access to health services might be hindered because POCs cannot pay for transportation.
- Lack of medicine is a main concern for Sudanese and Somalis participants. A number of complaints against Caritas in Zarqa regarding changing the location of their clinic on constant basis.
- Most of the Somalis and Sudanese children attend school but there are some who do not because their families can afford neither the transportation fees nor the pocket money. The children are subject to discrimination against their colour.
- Sudanese described their relationship with the host community as good but the Somalis said that the host community is discriminating against them and is hostile and violent.
- The participants know where they should seek legal advice and services.
- There was any reporting on early marriages in the Sudanese and Somalis communities.
- Somali women are subject to verbal and physical harassment and do not know about the available services whereas the Sudanese did not report on such problems.
- Their primary need is the FA from UNHCR followed by more information dissemination on services provided by UNHCR and other NGOs for them.
- The primary needs for winter are blankets, heaters and financial support to afford gas and kerosene.

5. Recommendations

The refugees suggested the following as solutions to their problems in CoA:

- 1- Increase of FA so that they can pay the rent and live in the same flat (couples) and afford buying gas and kerosene in the winter.
- 2- Promote for them to have work permits and for the Sudanese Jordanian driving licences.
- 3- Assess all the recognised cases against the FA service of UNHCR.
- 4- More remedial classes for children at schools and non-formal education for children who has been out of school more than three years.
- 5- Training and recreational activities because women need opportunities to leave the house and socialise in a protected environment.

Acronyms

CBO	Community-Based Organization
FGD	Focus Group Discussion
CoA	Country of Asylum
CoO	Country of Origin
FPD	Family Protection Department
IDP	Internally Displaced Person
JHAS	Jordan Health Aid Services
PWD	Person With Disability
AC	Asylum Certificate
POC	Person Of Concern
NGO	Non-Governmental Organization
FA	Financial Assistance
IP	Implementing Partner
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
WFP	World Food Programme
NHF	Noor Al Hussein Foundation
NRC	Norwegian Refugee Council
JRS	Jesuit Refugee Service
IRD	International Relief and Development
CVT	Centre for Victims of Torture
MC	Mercy Corps
IMC	International Medical Corps
DRC	Danish Refugee Council
IFH	Institute of Family Health
IRC	International Rescue Committee