

*Income and Access to Cash*

Refugees not living in camps in Northern Jordan suffer mostly from the fact that they are unable to generate an income while encountering regular expenses such as rent, clothes, food and medical treatment which are often not or not fully covered through on-going refugee response interventions. The income-expenditure gap found in these areas is estimated at around 150 JOD. Consequently, refugees are taking up underpaid, illegal work; sales of food rations; taking children out of school and sending them off to work; families sharing small living spaces; early marriage of girls and young women; and transactional sex. The economic pressures have a share in growing levels of frustration and a feeling of helplessness among household members which contributes to increased domestic violence. Those surveyed and consulted preferred cash transfers through the means of pre-paid ATM cards as the most appropriate means of support because it provides refugees with an increased sense of independence and dignity.<sup>1</sup>

A survey of households in Ramtha and Mafraq showed that few refugees were employed and income generation opportunities were scarce for refugee households due to the fact that obtaining work permits in Jordan is complex and costly. Daily wages were reported around two to four JOD while the minimum wages according to Jordanian labor law is set at five JOD.<sup>2</sup>

Oxfam found that in all but a minority of cases, refugees reported that savings were depleted; those that do still have savings estimated they would be exhausted within a month. Similarly saleable assets that they were able to bring with them (e.g. the women's assets such as jewellery) have already been sold to cover rent and other essential expenditure. Refugees reported taking loans of 100-400 JOD per month.<sup>3</sup>

In CARE International's baseline survey sample of Syrian refugees in Amman, 44% of female-headed households reported that they do not have any income. Almost all of the female-headed households left Syria due to the security situation, the fear of killing and three had lost their homes in bombings. The shortfall between income and expenditure for female-headed households was 32JOD per month compared to a 90 JOD shortfall in male-headed households. The reasons given included the targeting of female-led households by humanitarians, the average size of female-headed households being smaller and female-headed households making lower expenditures. Although only 10% of the sample were female-headed households, several households were hosting female-headed families, which would have brought the total of female-headed families to 29%<sup>4</sup>. The invisibility of female-headed families was also demonstrated in other urban areas. In a later sample, 18% were female-led households, a significant number of households were hosting additional female-led families bringing the number of female-led families (both de-facto and de jure) to 31% of the surveyed population<sup>5</sup>.

*Patterns for Employment and Income Generation*

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IRC found that male refugees identified construction, retail and service industry (e.g. sales of picking tomatoes, tiling floors, and selling sweets) as the main industries they are able to find jobs in. Those female refugees who reported having a job were usually employed in beauty salons or

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<sup>1</sup> IRC (Nov 2012) *Assessment Report Cash Transfer Program to Syrian Refugees in Jordan*

<sup>2</sup> IRC (Nov 2012)

<sup>3</sup> Oxfam GB, Jordan (March 2013) *Integrated Assessment in Host Communities: Emergency Food Security and Livelihoods; Water, Sanitation and Hygiene; Protection*

<sup>4</sup> CARE (2012)

<sup>5</sup> CARE (2013)

on agricultural farms for planting and harvest. In Mafraq, employment on agricultural farms was also much more common than in Ramtha.<sup>6</sup>

Many men reported generating income through inconsistent, informal jobs in construction or the service industry where they work six days per week at an average of 10-12 hours per day for a salary averaging between 100 to 150 JOD per month.<sup>7</sup> In comparison, in 2008 the average wage for men was 364 JOD and for women 314 JOD per month in Jordan.<sup>8</sup> Men are offered jobs outside of the camp in collecting olives, sewing, and working as hair-dressers and as guards in a farm. Many men who leave the camp for work often return because of the high cost of living and/or they don't like the work. Men in the camp are mostly employed by organizations, either as cleaners, construction workers or engaged in other kinds of work such as teaching, and are paid at the set rate of 1JOD/hr (Cash for Work). Some men run small businesses. The majority of men are believed to have nothing to do. Some men reportedly leave the camp after recuperation to return to the conflict in Syria.<sup>9</sup>

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In Syria, women tend to work informally, at home or in low-paying jobs.<sup>10</sup> Most male refugees surveyed outside of camps were of the opinion that women generally did not work, and were only aware of exceptional cases of women working, such as Syrian women with university degrees working in full-time secretarial jobs. However, a significant minority of refugee women out of camps reported helping to generate income for their families by making crafts or food items for sale to neighbors, or selling fruits or vegetables in the street.<sup>11</sup> Similarly, the CARE participatory assessments found that a small number of women were engaged in economic activities from home, including food preparation, tailoring, jewelry making, etc. Half (55%) of the households headed by females reported that they do not have any income.<sup>12</sup>

Almost 15% of all households surveyed outside of the camps cited child labor as their primary source of income. Children are particularly vulnerable to wage exploitation, since they will accept much lower wages than adults, are more willing to work under dangerous conditions, and are working without permits. A large majority of boys and girls discontinued their education early on in secondary school. Syrian girls are more likely to work when they are very young, with employment rates decreasing as their age increases. Girls are more likely to work in rural settings alongside their mothers. Although female focus groups reported instances of economic activities by both girls and adult women, none of the male participants were aware of any girls who worked. Refugee girls identified five sources of employment for themselves: domestic work (46.7% of employed girls), agriculture (33.3%), and 6.7% each in hairdressing, manufacturing, and construction.<sup>13</sup>

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<sup>6</sup> IRC (2012)

<sup>7</sup> JOHUD (2013)

<sup>8</sup> Department of Statistics, Government of Jordan (2008) *Jordan's Employment Survey* Accessed at [http://www.ilo.org/wcmsp5/groups/public/@dgreports/@gender/documents/publication/wcms\\_150362.pdf](http://www.ilo.org/wcmsp5/groups/public/@dgreports/@gender/documents/publication/wcms_150362.pdf) on 16/6/2013.

<sup>9</sup> CP&GBV SWG Jordan (2013)

<sup>10</sup> Kelly & Brelin (ed.s) 2010

<sup>11</sup> The Jordanian Hashemite Fund for Human Development (JOHUD), The Queen Zein Al-Sharaf Institute for Development (July 2013) *Interagency Assessment of Gender-Based Violence and Child Protection among urban Syrian refugees in Jordan, with a focus on early marriage*

<sup>12</sup> CARE 2013

<sup>13</sup> JOHUD (2013)

Care found few references to girls working: discussion groups expressed it was safest for them to stay home. However, some female participants in Amman mentioned that girls worked alongside their mothers or other female family members picking or selling fruits and vegetables. These girls are at a particularly high risk for exploitation and abuse as they often work long hours in open areas in proximity to older men and with limited supervision.<sup>14</sup>

In Za'atri camp, girls sell goods, beg and work as cleaners. Girls are offered work outside of the camp: it is believed that most offers to leave the camp are related to marriage proposals. Respondents advised that often proposal were declined. It was not possible to determine the extent to which proposals were accepted.<sup>15</sup>

#### *NFI Distribution*

When surveyed by JOHUD, key informants were of the view that staff from a number of CBOs in Mafrq provided NFI assistance in return for sexual favors.<sup>16</sup> Refugee women were also concerned with CBOs taking pictures of people receiving NFIs which made them feel cheap and shamed. Key informants in Za'atri camp thought women (particularly those heading households because they could not rely on a man to collect distributions) were at risk of violence at food and NFI distribution points.<sup>17</sup>

Key informants and refugees advised that men and boys are usually present for the distributions of goods and that they routinely experience overcrowding and fighting there. A safety audit assessed the NFI distributions as “unsafe for men and boys”. Men are subjected to violence at the camp gates and at food and NFI distribution points. Men usually take on the task of waiting in line during food and NFI distributions.<sup>18</sup> Outside of camps, caregivers (men or women) with children (e.g. 10 children or young children) find it particularly difficult to wait long periods in line for distributions.<sup>19</sup>

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<sup>14</sup> JOHUD (2013)

<sup>15</sup> CP&GBV SWG Jordan 2013

<sup>16</sup> JOHUD 2013

<sup>17</sup> CP&GBV SWG Jordan 2013

<sup>18</sup> CP&GBV SWG Jordan 2013

<sup>19</sup> JOHUD (2013)