

SUPPORTING LIVELIHOODS IN AZRAQ REFUGEE CAMP

A preliminary evaluation of the livelihood and psychological impacts of the IBV scheme in Azraq Refugee Camp, Jordan

JULY 2017



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The Danish Refugee Council (DRC) is a humanitarian, non-governmental, non-profit organisation founded in 1956 that works in more than 40 countries throughout the world. DRC fulfils its mandate by providing direct assistance to conflict-affected populations – refugees, Internally Displaced Persons (IDPs) and host communities in the conflict areas of the world and by advocating on their behalf internationally and in Denmark.



A Woman at the DRC community centre in Azraq refugee camp in Jordan. February 2017. Photo by: Mais Salman

INTRODUCTION

Azraq refugee camp in Jordan opened in April 2014 and is currently home to over 53,000 Syrian refugees, many of which spent time at the berm on the border between Syria and Jordan after fleeing the war-torn cities of Aleppo and Homs. Management of services in the camp is strictly controlled, limiting mobility in terms of individuals, formal work opportunities, cash flow and products. With few options for employment, it is challenging for residents to earn an income and fill their days with meaningful activities – perpetuating dependence on cash assistance, with diminished financial and psychological well-being. In order to help address the limited livelihoods opportunities and introduce a source of cash into the camp setting, in April 2014 humanitarian actors established an incentive-based volunteering (IBV) program in Azraq camp.¹ This seeks to help refugees play an active role in the functioning of the camp while simultaneously earning an income to supplement the food, non-food, and cash distributions they receive. The program is coordinated by UNHCR, with applications for IBV rotation managed through CARE International and employment contracts implemented by INGOs including the Danish Refugee Council (DRC). Applicants are selected for rotations based on their skill level and household vulnerability. The IBV program is now one of the few modalities for residents to earn an income within the camp.

IBV programs have grown increasingly popular over the last ten years, particularly in post-conflict and post-natural disaster urban settings. The program model is designed as a way of not only providing financial assistance to vulnerable populations but also giving them increased agency over their financial and livelihood decisions.² Notably, the Syrian Refugee Crisis is one of the first times IBV programs have been run in restricted camp settings that lack the free flow of both individuals, goods, and money, which are the hallmarks of previously-successful IBV interventions. To date, little research has been conducted to test the assumptions surrounding the positive financial and psychological impacts of IBV programs on refugee's well-being in camp settings.

DRC conducted a study with three core objectives: to better understand the proportion of residents applying for IBV opportunities in Villages 3 and 6³ of Azraq camp, examine motivations and experiences of residents enrolled in the DRC IBV program specifically, and test the relative dependence on, and subsequently impact of, the IBV program on a participant household's financial and psychological well-being.

1 CARE International. «Baseline Assessment of Skills & Market Opportunities for Youth in Azraq Refugee Camp in Jordan.», June 2015. Web.

2 MercyCorps. «Guide to Cash-for-Work Programming.» (2007): Web.

3 DRC is primarily active in Villages 3 and 6 but runs limited programs, such as cash distributions, in Village 2 as well

KEY FINDINGS

Some of the key findings from the research were:

- The majority of individuals surveyed said that the IBV program increased their capacity to meet their household's basic needs⁴ and expenses, often manifesting in reduced negative coping mechanisms during the rotation.
- Most IBV participants said that the program temporarily improved their psychosocial well-being during the time of rotation, largely by providing them a daily activity and a new sense of fulfillment.
- Many reported that through earning an income and having more control of their financial decisions they were able to return the family roles and relationships prior to displacement.
- Despite this, only a few IBV participants actually identified the IBV program as their main source of income. This is due to the irregular and limited number of IBV rotations available. However, IBV participants demonstrated significantly less reliance on negative income generating mechanisms, such as selling humanitarian aid and working outside the camp, than individuals who only received cash assistance
- Many residents believed that the cash distribution program was the most effective way to help the most vulnerable individuals, such as the elderly and those with health concerns, them since they may not be able to access IBV opportunities.
- Women and persons living with vulnerable dependents in their household faced barriers accessing IBV opportunities; such as a lack of knowledge about the program, child care and other family commitments, and cultural obstacles. This resulted in somewhat lower application rates.
- The income generated from the IBV program has contributed to the development of a community-wide lending system in which participants use their income surpluses to provide loans to those who are not participating in the program and have not received recently received cash assistance. This has also led to a sense of dependency on this loan-repayment cycle and has the potential to pose protection risks over time.
- Three to six months after participating in the IBV program, respondents reported facing the same livelihood and sometimes worsened psychosocial challenges compared to those who had never participated in the program.

⁴ Basic needs are defined here as food and necessary household and personal items such as clothes, shoes, and blankets

METHODOLOGY

This study utilized three methods of data collection to create a holistic picture of how the IBV program impacts beneficiaries in Azraq refugee camp, including quantitative, qualitative and participatory approaches. Overall the study was conducted between June 4th to 11th, in Villages 3 and 6.

For the qualitative component, six FGDs were conducted. Participants were purposefully sampled and separated by gender into the groups shown in the table below:

Focus Group Discussion Topic	Type/Number of Participants
Never participated in IBV program	2 groups: 3 men/6 women
Participated in IBV program for 1 rotation	2 groups: 4 men/6 women
Participated in IBV program of at least 2 rotations	2 groups: 4 men/6 women

For the quantitative component, a statistically significant sample of the combined populations of Villages 3 and 6 was chosen. Findings are representative to a 95% confidence rate and an 8% margin of error. During the survey, DRC interviewed 161 households in total (58 from Village 3, and 103 from Village 6). DRC randomly selected individuals to interview from its IBV database, and from visiting shelters in Villages 3 and 6 at regular intervals in relation to the total sample size.

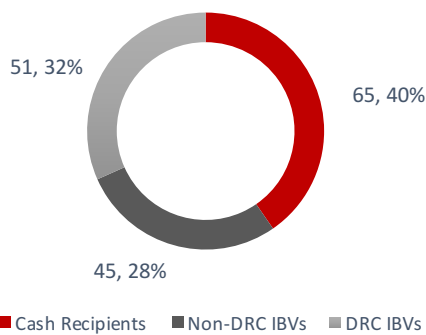
DRC also hosted a semi-structured focus group discussion with its program staff in Azraq camp, in order to qualify the findings.

During the course of the analysis, three treatment groups (DRC IBV participants, other INGO IBV participants, and individuals with no one in their household having applied or participated in an IBV program) were identified. The study mainly compares those who participated in the DRC IBV scheme with those who never applied to the program, in order to avoid bias of those who may have applied but were not selected. These groups will form the core of the disaggregated analysis performed throughout the evaluation in order to compare the relative impact of the IBV program.

It is important to note that there were some limitations during data collection, specifically with the household survey. Despite originally intended, samples representative to the treatment groups were not possible. DRC enumerators reported difficulties when they interviewed individuals that had previously participated in DRC's IBV program because they believed that by admitting to have worked with DRC in the past would preclude them from being selected as an IBV in the future. Additionally, since UNHCR does not provide data on all

of the IBV participants across different INGOs in Azraq, although a significant portion of individuals interviewed had worked with other organizations, DRC was unable to calculate the sample required to be statistically representative to each NGO's IBV beneficiary population. Therefore, while findings that pertain to the overall combined populations of the Villages 3 and 6 are statistically representative, the breakdown of respondents by Village and/or IBV category are indicative only.

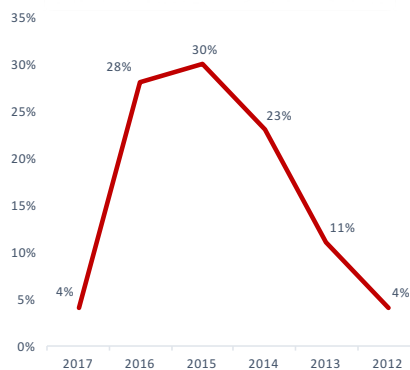
Figure 1: Breakdown of Survey Respondents (number and percentage)



POPULATION PROFILE⁵

The average household size is five individuals, where 27% of women interviewed are heads of their household compared to 95% of men. While school-aged children make up 37% of the population of the two villages⁶, only 45% of them regularly attend school. Below is a breakdown of when respondents first arrived to the camp, as well as graphs representing their gender and age groups.

Figure 2: Year of Arrival to Azraq Camp



⁵ This section is statistically representative of the population of the two villages.

⁶ UNHCR daily statistics on camp population breakdown.

Figure 3: Gender Profile of Respondents

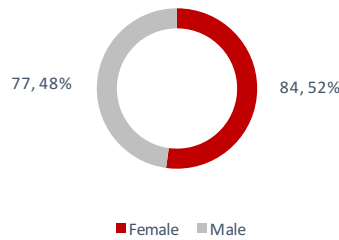
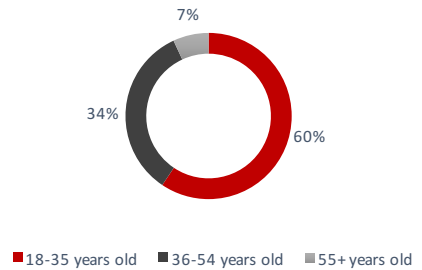


Figure 4: Age Profile of Respondents



ACCESS TO IBV OPPORTUNITIES IN VILLAGES 3 AND 6⁷

The survey found that 95% of respondents in Village 3 and 6 know about the IBV program. Of those with knowledge of the IBV program, it was overwhelmingly popular to apply: 83% had at least one person in their household apply for an IBV opportunity. Interestingly, only slightly fewer women had reportedly applied through CARE International, and there was little variance by age group.

Vulnerability Characteristic	Applied for IBV opportunity (% of respondents who knew about IBV program)
Gender	77% of females vs. 88% of males have applied for a IBV opportunity
Age	82% of respondents 54+ years old, 80% of respondents 36-54 years old, 84% of respondents 18-35 years old have applied for IBV opportunities

Despite high rates of female applications, the study found low rates of subsequent female employment through the IBV compared to men. For example, 25% of DRC’s IBV participants were female, based on the 208 IBVs that have been employed from October 2016 to June 2017. FGDs qualified that many women register interest, but do not always accept positions. **Moreover, some women in the FGDs reported facing pushback from their families and communities as a result of their participation in the IBV program.** This was primarily due to cultural norms against female labor participation. Those women who had not participated in an IBV scheme said that household responsibilities and child care were some of their primary limiting factors. To cope with these challenges, women in the FGDs who had been enrolled in the IBV program said that their husbands would often take care of their household responsibilities while they were working.

⁷ This section is statistically representative of the population of the two villages.

In addition, **the study found a lack of clarity on selection criteria for the programs run in the camp.** Some FGD respondents expressed frustration that they had never been chosen for an IBV opportunity while some camp residents have completed multiple rotations. Indeed, the survey found that 29% of individuals who arrived in 2015 or later, compared to 12% of individuals who arrive before 2015, completed two rotations. The trend that those who arrived more recently to Azraq tend to complete more rotations was also highlighted in FGDs.

The imbalance is likely because the IBV program was started camp-wide in late 2014 and the year of arrival is not among the criteria considered when selecting IBV candidates for rotations.⁸ The FGD participants and Azraq camp staff also referred to problems with scoring IBV applicants' skill levels and record-keeping at the end of IBV rotations. In turn, a recent report on the spread of information in Azraq Camp by REACH Initiative concluded that residents felt that there was a general lack of transparency regarding the IBV program. The report found that 55% of camp residents felt access to information about the program was either inadequate or very inadequate.⁹ To address these problems a new camp-level IBV database was recently launched which gives INGOs the ability to update information on IBV applicants themselves and have more access to and control over the data.

69%

were motivated by increased financial security

THE IMPACT OF IBV IN AZRAQ CAMP, USING DRC AS A CASE-STUDY¹⁰

The primary motivation behind participation in the IBV program was increased financial security, regardless of gender. Individuals who participate in DRC's IBV program earn an average of 232 JD per rotation, (though this can vary in terms of rotation length, rotation frequency, and sub-sector of volunteering). 82% of DRC IBVs interviewed reported that this results in an income surplus compared to what they usually earn. Indeed, outside the IBV program the majority of residents are often reliant on irregular camp cash distributions and informal coping strategies for income.¹¹ Perhaps unsurprisingly, a larger proportion of those who had completed two IBV rotations (40%) compared to just one rotation (23%) said that they were able to save a portion of their income beyond the month of rotation. This confirms that increased financial security from IBV is temporary, and in order to relieve financial burdens more substantially at least two rotations are necessary.

Despite the fact that the IBV program contributes to increased income, only 7% of IBV participants said it was their main source of income. FGDs explained that most respondents do not consider it a sustainable and reliable source of

⁸ UNHCR Standard Operating Procedures for the Incentive-based Volunteering program.

⁹ REACH. «Mass Communications in Azraq Refugee Camp.» REACH, Dec. 2015. Web.

¹⁰ This section compares the results of the FGDs and the household survey of two treatment groups: DRC IBVs and individuals who never participated in the IBV program.

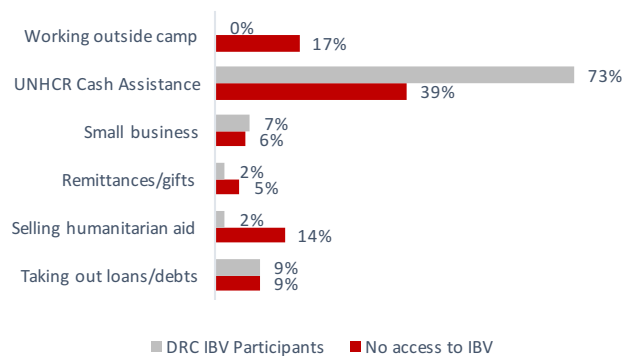
¹¹ Each household receives an average of 71 JD at each one-off cash distribution, most often receiving four cash distributions over the span of a year.

income due to its irregularity and limited accessibility when compared to cash distributions.

Rather, 80% of IBVs said that in-camp formal sources such as cash distributions and small businesses were their primary sources of income. As seen in Figure 5, notably those who had not participated in the IBV scheme were comparatively more reliant on working outside the camp (17%) and adopting negative coping mechanisms (28%) such as selling humanitarian aid and relying on loans and remittances. This demonstrates that IBVs might need to diversify their income sources less and are able to minimize their reliance on negative coping mechanisms.

Interestingly, the income generated from IBV rotations is often used to provide loans to those in the camp who are temporarily unable to cover their basic needs. This widespread support system implies that the income generated through the program has increased cash flow and contributed to an informal lending system within the Azraq refugee camp. Due to the prevalence of this informal lending mechanism, taking on debt has become one of the main identified financial coping strategies in the camp. During months when individuals do not participate in IBV programs and do not receive cash assistance, 53% of them take out minor loans to cover this lack of income. After assistance 18% of DRC IBVs and similarly 12% of those who had never participated in IBV said that they were actively approached by their lenders and asked to pay back their debts. According to FGD participants the majority are able to repay these loans after they complete an IBV rotation or receive cash assistance. Respondents said these requests are friendly, as these loans are often circulated among individuals from the same family or tribe.

Figure 5: Sources of Income



Thus, when asked to compare the IBV and cash assistance programs in terms of improvement in meeting basic needs, the overwhelming majority of respondents chose the IBV program. However, it is important to note that FGD respondents stressed that the cash assistance program is better for vulnerable populations such as the elderly, widows, and those with health problems. They

71%

of DRC IBVs said they faced no problems as a result of their IBV rotation

42%

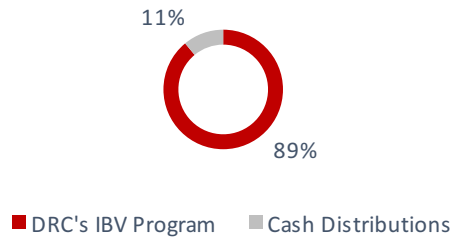
enjoyed having a daily scheduled activity

27%

experienced a new sense of fulfillment through the IBV program

explained that this is due to the perception that these demographic groups are unable to access IBV opportunities.

Figure 6: Which Program More Effectively Helps Meet Your Basic Needs



The IBV program was reported to also have significant positive impacts on psycho-social wellbeing for participants in the shorter term.¹² 42%

of survey respondents said that they enjoyed having a scheduled activity to do every day, and 27% experienced a new sense of fulfillment as a result of the program. Both male and female FGD participants said that when men are working they “feel like their family roles have returned to what they used to be in Syria”. This satisfaction is derived primarily from the fact that they feel like they are earning the money they receive.

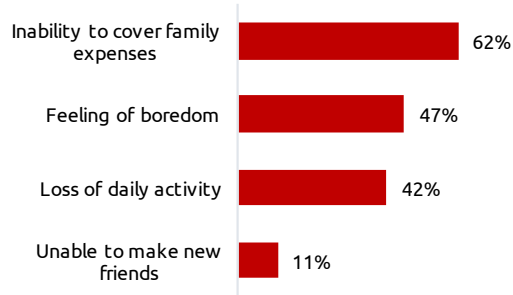
The psychosocial benefits were found to have an impact on the larger household level as well. During the time that an individual is on their IBV rotation, other family members need to rely less on negative coping mechanisms that carry psychosocial protection risks, such as accepting socially degrading work. For example, according to one FGD participant, the positive psychosocial impacts of the IBV program tend to “scale up and spread” throughout their household. In addition, FGD participants state that there is often a decrease in household tensions when someone is participating in the IBV program, due to reduced disagreements over how to spend limited finances and a more confident outlook on the future.

Many report facing “anxiety and fear” when they approach the end of their rotation length because they are unsure how they will continue to cover their family’s basic needs. Once participants complete their IBV rotation, three to six months following rotation they reportedly often return to facing the same problems as before the program. One of the most common problems for individuals who completed their IBV rotations is an inability to still cover the same household expenses as during the program. According to FGD respondents, the most common mechanisms used to deal with this is to reduce their household consumption and rely on the WFP vouchers to meet their food needs. This is corroborated by the survey data, where both DRC IBVs and those

¹² The majority of the data used in this section comes from the FGDs due to the nature of the questions. However, data from the survey can be used to quantify many of the observations.

who had never benefitted from the scheme (65% and 49% respectively) said that during months in which they do not receive any assistance they reduce their consumption to make ends meet.

Figure 7: Challenges Faced after Completing IBV Rotation



13%

of DRC IBVs said that participating in the IBV program led to an increase in HH tensions

The struggle to afford daily costs, coupled with feelings of boredom and a loss of daily activity after the completion of a scheme, reportedly also contributes to a resumption of family tensions. Indeed, 13% of DRC IBVs said that participating in the IBV program led to an increase in household tensions. In some cases respondents reported that tensions worsened compared to prior to the IBV program. FGD participants, both male and female, described that their spouses often blamed them for no longer working and being able afford their needs. One FGD participant even said that his wife was threatening to leave him because “he was no longer able to provide for her and her children”. Female FGD respondents often reported feeling “frustrated and down” after completing their IBV rotation because they are “no longer able to provide for their family”.

CONCLUSION

Based on the results of the evaluation, the IBV program taking place in the restrictive environment of Azraq camp is improving residents’ abilities to meet their basic needs as well as their psychosocial well-being in the short term. For example, 89% of survey respondents said that the IBV program was more effective in terms of helping them meet their basic needs and 82% said that they prefer participating in the IBV program over receiving cash distributions. Additionally, IBV participants showed a significantly lower reliance on negative income generating mechanisms than those who have only received cash assistance. However, three to six months after completing their IBV rotations, survey and FGD participants reported facing the same financial and psychosocial problems as they did before starting their IBV employment.

Notably the IBV program is not very accessible to vulnerable groups, such as the elderly and those with disabilities. To address these problems and seek to lengthen the beneficial impact of the IBV rotation, DRC recommends to:

- Improve the dissemination of information regarding the specifics of the IBV program such as rotation length, how participants' skill levels are determined and how they are selected for IBV opportunities.
- Integrate financial literacy training into the beginning of each IBV program rotation so that participants are able to more effectively plan how they spend their income and increase their rate of savings.
- Include a psychosocial counseling session at the beginning and end of IBV enrollment to encourage participants to think about how they will cope with the loss of income and daily activity once the rotation ends.
- Offer IBV opportunities that require fewer hours of work per day, so that individuals who have health issues or need to care for dependents can access the IBV program while still meeting their family obligations.
- Keep monitoring the informal lending system in Azraq to track its impact on the community and ensure it does not lead to protection risks.

This report was produced with the financial support of the United Nations' Office for the Coordination of Humanitarian Assistance (UNOCHA). The views and opinions represented in this report do not in any way represent the official opinion of UNOCHA.

The research team would like to thank Ermes Frigerio, DRC Jordan Country Director, Andrew Merat, Head of Programs, and Tatiana Sibaai, Azraq Camp Coordinator, for their support, guidance and feedback throughout the development of this report.

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Special thanks to DRC staff for the extra time and effort put into this report