

# Executive Summary of the Integrated Assessment in Host Communities

Emergency Food Security and Livelihoods;  
Water, Sanitation and Hygiene; Protection

March 2013



Laurence Hamai  
Ruth McCormack  
Eva Niederberger  
Lou Lasap

## 1. BACKGROUND

As the Syria conflict enters its third year the influx of refugees into neighbouring countries continues to rise exponentially. The majority of refugees in Jordan are residing in host communities dispersed across the country; most are renting accommodation but face significant challenges in meeting their needs due to limited income and high costs. At the same time the refugee influx, which currently constitutes over 5% of the total population in Jordan, is placing increasing pressures on service provision and infrastructure, particularly in areas with high concentrations of refugees.

As of March 24<sup>th</sup> 2013 UNHCR reports that they have registered 313,226 Syrian refugees in Jordan (in camps and host communities), with an additional 54,370 having appointments for registration, giving a total of 367,596 individuals. The most recent figure for registered refugees in host communities ('dispersed in Jordan') is 142,163 which is rising daily. The actual numbers are estimated to be significantly higher than this though due to notable numbers of unregistered refugees and the fact that many of those who were registered initially in Za'atari camp (and tend to be counted as Za'atari-based for official purposes until they apply to register outside) have since left and moved to other parts of Jordan. The Government of Jordan estimates that there are approximately 450,000 Syrians in the country in total.

## 2. INTEGRATED ASSESSMENT METHODOLOGY

In order to ascertain the most critical needs of Syrian refugees living outside the camps and the communities hosting them, Oxfam GB implemented an integrated WASH-EFSL assessment from late February to mid-March 2013. The assessment methodology comprised: Desk Review and analysis of existing assessments, situation reports and other documentation; One-to-one meetings with various agencies and attendance of relevant sector coordination meeting; Focus group discussions and household visits in six governorates: Ajloun, Amman, Balqa, Irbid, Mafraq, Zarqa; Household KAP survey, including EFSL questions, in five governorates (Ajloun, Balqa, Irbid, Jerash and Mafraq) in coordination with RI and ACTED - survey is still ongoing until late March 2013.

## 3. KEY FINDINGS

### a. WASH

**WASH infrastructures and context:** All water infrastructures and most water sources belong to the Government of Jordan through the Ministry of Water and Irrigation. The management of these infrastructures and the responsibility of providing water services are delegated to the Water Authority of Jordan which owns several water companies, with the status of limited liability. Yarmouk Water Company is in charge of the 4 northern governorates (Irbid, Ajloun, Jerash and Mafraq). In parallel and as a complement to governmental water services, there are private services delivering water either from private wells or water vendors connected on water pipe network, who filter water prior to selling in 20 litres containers.

- **Irregular water supply:** The majority of Syrian refugees and host community population is connected to the water supply network, delivering water once a week. As Jordan's water supply system is characterised by a chronic water deficit, water is supplied on a rotation basis, during winter time mostly once per week and lower frequency during summer time. From statistical data provided by Yarmouk Water Company, the water deficit has been estimated at an equivalent to 16 l/p/d, which is in the range of volume of water purchased from private tankers by the majority of respondent whether Jordanian or Syrian refugees to compensate for water shortage (particularly during summer). At the same time for 60 l/p/d supplied by YWC to its customers, 45 l/p/d is lost mostly through leakages and in some cases illegal connections in low population density areas. In informal settlements in Balqa governorate, water is supplied either through direct purchase from water tanks, shared with neighbours in

standard accommodation or delivered by the owner of the land. None of them has free access to water. Whether being settled in standard accommodation or temporary shelters, water tank storage capacity ranges from 2 to 5m<sup>3</sup>.

- Perceived water quality is poor: Quality-wise all respondents prefer to buy filtered water for drinking when they can afford it. Most of them have only heard that the water quality is not good enough for drinking. Some of them report that small stones are in the tap water or it has a salty taste. Although water seems not to be visibly contaminated a considerable number of Syrian refugees do not even use it for cooking but only for washing, bathing and cleaning. Tap water is generally chlorinated and therefore presumably not against WHO standards. However, the effect of chlorinating tap water treatment is potentially reduced due to being stored over the length of one week and within a storage system exposed to risk of contamination.
- Limited water availability for consumption: Water consumption varies among families and governorates, according to the number of water supplies per week and the temperature. Generally water consumption is estimated to be about 53 / litres / person / day <sup>1</sup> – not including drinking water. Syrian refugees and host community members report to complement water needs by purchasing additional water especially during hot summer months. It is assumed that a deteriorating financial situation will negatively impact the water purchase pattern for both filtered and tap water

### **Sanitation infrastructure and context:**

The same water companies are in charge of sewerage and wastewater treatment services which covers about a third of the population<sup>2</sup>, mainly in urban centres. Regulations ban on-site disposal for grey and black water, requiring accommodation not connected to the sewerage pipe system to store its wastewater in collection tanks. The tanks are then emptied by de-sludging truck services which transport their content to dedicated wastewater treatment plants. People in Mafraq report that de-sludging costs have increased from 25 JoD a trip to 30 JoD over the past

- Inconvenient sanitation conditions for Syrian refugees: Overall, standard accommodation has access to improved sanitation systems, either pour-flush squatting or flushed-sitting. Syrian refugees prefer the squatting type and highlight the fact that showers and toilets are not separated which is inconvenient due to increased number of family members per household and carrying out preparation for prayers.
- Unhygienic sanitation conditions in temporary shelters: The sanitation facilities in informal settlements are quite basic, with either cloth or plastic sheeting to ensure privacy. People have set-up an off-set disposal system, with a pit next to the latrine. The observation of a latrine shared by approximately 70 persons in a larger settlement in Balqa governorate, showed presence of flies, smells and faeces
- Overstressed communal solid waste capacities: Containers at street level are emptied on a regular basis. However participants in FGDs reported to have noticed an increased volume of waste in the streets. While some indicate that they separate waste (food leftovers, baby diapers, and other waste) the majority does not significantly care about the waste disposal system in place. Plastic bottles are (not systematically) reused for drinking water

### **Public Health infrastructure and context:**

The Jordanian health system is characterised by an epidemiological shift from communicable to non-communicable diseases such as diabetes and hypertension. Those with insurance can treat chronic conditions for free at private health care level. The current estimation of the overall health insurance coverage is about 65% (Jordanian population).

- Growing tendency towards poor personal hygiene: Whilst in Syria people tended to bathe every day, they have now reduced bathing to once or twice a week based on availability of water. In some cases, children show signs of rash on their faces and participants reported an increasing number of skin infections, especially among young children.

---

<sup>1</sup> Based on the hypothesis that most of the water is used at household level.

<sup>2</sup> Yarmouk Water Company data for the north governorates.

- Lack of food hygiene in informal settlements: In standard accommodation food is mainly covered and stored in plastic containers. When arriving during or after lunch time the kitchens were mainly dirty with uncovered food left-over. In informal settlements, food handling seems to be an issue due to the presence of flies.
- Gaps in key hand washing moments: Major motivational factors for hand washing are based on disease prevention and religious norms (*wudu*). The majority of Syrian refugees in standard accommodation report washing their hands with water and soap at key moments such as before eating and after toilet use. Overall, women didn't refer to hand washing before feeding babies or after changing baby diapers which suggests that hand washing is not necessarily practiced at those times. Hand washing practices in informal settlements are weak even though soap and water are available, but hand washing stations are not visibly present.
- Lacking access to hygiene items: Access to hygiene items varies among the governorates assessed and the monthly income available. The majority of the families can purchase essential hygiene items such as soap, toothbrush, toothpaste, washing powder, cleaning detergent and often shampoo and dish liquid as well. With dwindling financial resources, some women start to use water and soap instead of sanitary napkins. Women in temporary shelters indicate using cloth only which seems to have been their regular practice prior to leaving Syria. Women with younger children regularly request support to purchase baby diapers.
- Difficulties in treating communicable and chronic diseases: Chronic conditions such as diabetes and hypertension constitute the main public health issues particularly encountered among the adult Syrian and host community population. Both population groups report difficulties in affording treatment and medication of chronic diseases. Moreover, mainly women and younger children were suffering from flu and coughs during the winter months. Syrian refugees noticed an increased number of diarrhoeal diseases among young children which they link with the poor tap water quality. Most people treat communicable diseases but unregistered refugees face challenges in accessing them. The cost for consultation varies between 3JOD and 20 JOD. In informal settlements people reported to draw back on auto-medication with medicine supplied from the pharmacy

## **b. ACCOMMODATION**

All but a very small minority of refugees living in the host communities are residing in rented accommodation; small numbers are living (free of charge) with Jordanian host families, and there are also small numbers in some governorates, including Balqa, who are living in temporary shelters (e.g. tents).

- Rented Accommodation Size: Most refugees who are renting have accommodation consisting of between 1-3 rooms, with the vast majority also having bathrooms and kitchens within their accommodation. Overall 1-2 rooms is the most common arrangement, although the size and construction quality can vary significantly.
- Overcrowding: Severe overcrowding is increasingly common with several families (from extended family groups) frequently sharing a single apartment; in some cases in excess of 20 people are sharing two to three rooms.
- Poor Accommodation Quality & Conditions: Most FGD participants consider their accommodation to be poor, citing problems such as damp, lack of light and ventilation, presence of rats, small rooms, broken windows and old buildings among the problems encountered.
- Challenges with Finding Accommodation: Relatively older arrivals (more than 6 months ago) generally report that finding suitable accommodation did not take too long. However new arrivals are facing significant challenges finding affordable places to rent. This seems to be due to combination of lack of availability in some areas, and increasing rents to which newer arrivals are particularly susceptible. Some landlords will also request three or more months rent in advance.
- Lack of Furniture & Equipment: Households visited were generally very sparsely furnished. Furnishing usually consists of: foam sofa cushions/mattresses on the floor; blankets (often insufficient); the odd chair; and possibly a small storage unit. Most of the HH had a two-ring gas hob for cooking. Some also have a television; this seems to have been prioritised in some cases with loans taken or assets (jewellery) sold to pay for it as it is considered important for entertainment and news.
- Rent: Rent has consistently been identified as the primary need amongst refugees across numerous assessments, including Oxfam's. Reported rental prices vary according to location and quality but most refugees pay between 100 and 250 JOD per month. Rent is often in excess of reported income.

- Rising Rental Prices/Rental Market Inflation: Rental prices have increased rapidly as demand has risen with the refugee influx, affecting both refugees and the local population. In some areas rents have doubled or tripled; for example FGD members in Irbid reported that the average cost of a two room apartment has increased from 50 JOD before the crisis to 150 JOD. Some refugees in FGDs noted that they thought some landlords were increasing rents as there is a misperception that refugees are all receiving cash assistance for rents.
- Risk of Eviction: The direct threat or risk of eviction is an ongoing concern for most if they are unable to pay their rent on time. Examples were also given of landlords extorting additional payments on threat of eviction, or demanding early payments. Some landlords have increased rents when additional families have moved in, or threatened eviction. However, some reported that their landlords allow them to pay rent late.
- Protection Risks relating to Eviction: The possibility of eviction carries with it significant protection risks, particularly for women and children. A scenario of increasing rates of eviction (and newer arrivals unable to secure accommodation) could potentially lead to a number of trends including: increasing over-crowding; increasing numbers opting to live in informal settlements and temporary shelters, or squatting; increasing cases of destitution/homelessness; increasing migrations within Jordan; refugees returning to the camps from the host communities; and increasing returns to Syria - many refugees in FGDs stated that they would rather return to Syria than go to the camps.

### **c. FOOD SECURITY, COMMODITY PRICES & MARKETS**

Although food insecurity does not appear to be a major issue in most cases at this stage, there are clear signs of deterioration as compared to before the conflict. Many households already have a high degree of dependence on external support to meet their food needs, a situation unlikely to improve imminently.

- Sources of Food: Across the FGDs only two current sources of food were reported: a) Own purchase from local shops/markets and b) WFP food vouchers (for those that are registered). None had received any in-kind food assistance recently. Those without WFP vouchers purchase all of their food, whilst those receiving vouchers all reported that they still need to buy a percentage of their food. One family in Balqa reported begging for food at the market; no-one else mentioned begging for food, although it is possible that they would feel ashamed of this and would be reluctant to discuss it.
- WFP Vouchers: Registered refugees are receiving WFP vouchers (equivalent to 24 JOD/person/month) and they are an important source of food for this group. In Mafrq FGD members estimated 70-75% of their food comes from the vouchers, whilst in Irbid only 10-40%; in Zarqa, Ajloun and Amman vouchers were estimated to cover 50% of requirements. It wasn't possible to determine what might account for this disparity. Vouchers seem to be used primarily for basics (e.g. rice, oil, tea, coffee, canned foods), whilst fresh foods including fruit and vegetables are mainly purchased. Transport costs for a round trip to allocated supermarkets were reported between 2-8 JOD.
- Food Consumption & Dietary Diversity: On average refugees are eating two meals per day now compared to three previously. Where two meals are consumed the pattern is generally to eat breakfast and a later lunch. Parents try to ensure that their children can always eat when they are hungry. However some expressed concern that they are not able to provide sufficient fresh food, including fruit and milk and worry about the health impacts. Dietary diversity and quality have also been reduced, with consumption of fresh foods, including fruit, vegetables and meat particularly affected due to economic access constraints. Discussions with local Jordanians also revealed a reduced food consumption and diversity in many cases, also due to increasing food prices and other rising costs.
- Economic Access Constraints: Food and other key commodities are currently available in the local markets which have been able, to date at least, to respond to additional demands arising from the refugee influx. The barriers facing refugees and vulnerable Jordanian families instead relate to **economic access and affordability**. Low incomes, unemployment, food and fuel price increases and increasing rental prices (which reduces funds available to spend on other essentials) are all contributory factors.
- Food & Fuel Price Increases: Many FGD members reported increasing food prices. Examples provided include: Fresh meat increased from 7 JOD to 10 JOD per kg; Eggs increased from between 2.4-3.25 JOD to 4-5 JOD for 30 eggs; Rice: increased from 1 JOD to 1.5 JOD (weight not specified). Others also reported that vegetable prices had increased. Since subsidies were cut gas prices have also increased from 6 JOD to 10 JOD.

- The reasons for increasing prices are linked to global, regional and local dynamics and have been attributed variously to increased local demand following the influx, disruption of regional production and supply routes due to the Syrian conflict, higher transportation costs, and global food price increases.

#### **d. HOUSEHOLD INCOME & EXPENDITURE**

The majority of Syrian refugees living in host communities are currently subject to significant income-expenditure gaps which are generally increasing as coping capacities are strained. Their situation overall is characterised by high rental costs, limited work opportunities, exhaustion of accessible assets and savings, and rising debt levels within a context of increasing fuel and food prices. Household income and expenditure inevitably varies according to household resources, however it is clear that in most cases expenditure needs are outstripping income significantly.

- Income-Expenditure Gaps: The Cash Working Group baseline established household expenditure in the range of 305-610 JOD per month, and incomes in the range of 75-320 JOD per month; notably that income range is for those receiving UNHCR and WFP assistance. Within these ranges monthly income-expenditure gaps between 230-290 JOD would not be unusual. IRC's study in Ramtha and Mafrq found an average income-expenditure gap of 150 JOD, although in Mafrq the average gap was 250 JOD. Care's recent study found average household income in the range of 125-155 JOD, and average expenditure of 230-380 JOD; this creates an average monthly income-expenditure gap of 90-255 JOD depending on location.
- Types of Expenditure: FGD participants were asked to list their current types and amount of expenditure. This was not always provided systematically and there were some differences depending on location and family size, but following list highlights these critical areas and approximate ranges: Rent (60-350 JOD) ; Food – not including vouchers (100-350 JOD) ; Electricity (10-40 JOD) ; Water (5-48 JOD) ; Drinking water (5-30 JOD) ; Hygiene items (40-50 JOD) ; Transportation (10-70 JOD) ; Communications (10-30 JOD).
- Sources of Income: The most common sources of income reported included: WFP vouchers, loans, donations from relatives (and occasionally locals), employment (predominantly irregular casual work), UNHCR cash assistance, savings (only noted in Amman and one person in Ajloun) and remittances (small minority). These have not been ranked as this was difficult to quantify but it was clear that in many cases there is a heavy reliance on vouchers, assistance, loans and donations. Some refugees have been able to find more regular work (although this rarely covers expenditure), and others (men or boys) supplement with casual work when they can find it, but overall stable or reliable income sources are very rare. Even cash assistance is frequently time-bound due to funding limitations.
- Lack of Savings: In all but a minority of cases refugees report that they have run-out of any savings they had; 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. jewellery) have already been sold to cover rent and other essential expenditure.
- Loans & Debt: Accrual of debt is of mounting concern; the majority of Oxfam's FGD participants reported taking loans from relatives and friends on a regular basis. In a few cases they were in debt to landlords in the form of unpaid rent. Levels of debt inevitably vary but FGD members reported taking loans of 100-400 JOD per month; another stated that most refugees he knew had at least 500 JOD of debt. These findings are corroborated by Care's recent study which found average refugee debt levels between 225-600 JOD. Specifically in two of the governorates Oxfam plans to target average debts were reported as 600 JOD (Irbid) and 575 JOD (Zarqa); this survey did not cover Balqa governorate.
- Costs of Healthcare: Health problems are common and medical treatment can pose an added financial burden that refugees are ill equipped to manage, particularly those who aren't registered or whose registration has expired and are unable to access free medical care as a result.
- Limited Employment & Risks: Syrian refugees have no legal entitlement to work in Jordan except a very small minority who have secured work permits. The work permit process is reportedly both time-consuming and costly, and it seemed that there wasn't a clear or common understanding of how it works amongst refugees. Despite this some refugees (almost all of whom are males) have been able to find informal work, mostly on a casual basis, but this is usually irregular, difficult to find, and poorly paid (5-10 JOD/day for long hours). Care's study found that 35-65% of men are working, although presumably not all on a regular basis. It is not uncommon for boys under 18 to

be working, which may particularly be the case in female-headed households. Respondents in a number of studies have reported exploitative practices by employers, including non-payment. In recent weeks local authorities have started to crack-down on refugees working informally, which has made some refugees reluctant to seek work due to the risks. Amongst those interviewed during Oxfam's assessment the types of work reportedly undertaken by family members include: working in coffee shops and restaurants; casual labour and odd-jobs, including painting and construction work; tailoring; sales work in shops; teaching; and agricultural labour (generally seasonal).

- Impacts on Local Labour Markets: Local Jordanians have also reported that the refugee influx has depressed labour market rates and reduced their own opportunities for employment.
- Limited Income Generating Activities: Findings indicate that home-based production or other types of small business are very rare amongst the refugees, although one or two examples of home-based production were encountered. None of the FGDs reported this type of activity as a source of income and when it was discussed they agreed that it was not something they were aware most refugees were pursuing. In general refugees said that a lack of capital or assets prevents this type of small business development, although the indications were they had the skills. However the authorities in Jordan are not in favour of livelihoods or income generation projects aimed at refugees in host communities at this stage as they are concerned this may take away income and opportunities from Jordanians.
- Coping Strategies: Coping strategies reported in the FGDs include taking loans, sending children to work (in minority of cases), reducing food consumption and reducing expenditure through careful prioritisation of needs. Within the FGD more extreme coping strategies including begging and early marriage were not mentioned, but other studies have highlighted that this is happening, although the scale is not clear. For example an Oxfam staff reported meeting group of women begging at a road junction near Za'atari. One of the women, with a baby girl, told the Oxfam staff that she had started begging 3 weeks earlier and that she has 6 children and lives in Mafraq without her husband who is still in Syria: "I left Zaatari camp because the children needed better care and the conditions there were bad; but I don't know how I can carry on looking after my children. I come here to beg once a week"
- Priority Needs: Rent was consistently identified as the most pressing need; other needs regularly ranked in the top three include medical care, food, employment opportunities and transportation.

#### e. CASH TRANSFER.CASH DELIVERY MECHANISMS

Jordan has a well developed banking system with numerous banking institutions and a wide network of ATMs. Several of the agencies currently implementing cash transfers in Jordan (including UNHCR, SCI, IRC and IFRC) are utilising the banking system to facilitate cash delivery to beneficiaries. UNHCR works with Cairo Amman Bank and uses iris-scan technology and text-messaging to inform beneficiaries of distribution times. Others, including IFRC and IRC, have opted to use pre-paid ATM cards which can be recharged by the implementing agency on a monthly basis. Mobile money transfer through phones was determined by an IRC study to be unsuitable for refugees due to the documentation and information requirements. Cash transfers through post offices (used by the Government to deliver social assistance to vulnerable Jordanians) and Western Union and other money transfer agents are also available.

Based on initial research the preference for Oxfam is to use the **pre-paid ATM card** system. There are several banks which offer this facility and it allows beneficiaries flexibility and dignity in where they collect their cash and how much they want to withdraw at a given time. As the majority of refugees are located in urban areas they will have easy access to ATMs.

#### f. PROTECTION:

Context: Registered refugees receive the Asylum Seeker Certificate (ASC), although this is only valid for 6 months after which it must be renewed. Registration is required to receive WFP food vouchers and to access free public services (e.g. primary health care, education); it is also required to be considered for UNHCR cash assistance, although this is only available to a minority due to funding limitations. Since February 2013, UNHCR implemented an intensified registration

schedule to reduce waiting times from 6 to 8 months down to 1 or 2 months. Numbers of registered refugees has increased rapidly recently, but the continued influx of Syrian refugees and those now opting to register means that the backlog has consistently remained between 50,000 and 57,000 during March. More than half of the refugee population are children under 18 years. Females make up a larger percentage of the adult population (overall 53% are female, and 47% male).

- Lack of access to accurate, reliable information about refugee registration and services available: In general, refugees are unclear about the specific entitlements they have upon receipt of the UNHCR ASC. All refugees do know that receipt of the certificate of registration equates to being entitled to food vouchers. The majority is aware that the registration certificate expires in 6 months, but it's not obvious for them when they need to re-register. Most of them believe that being registered makes them automatically eligible for cash assistance and only few understand why certain people receive cash assistance and others don't. Few know that after being registered, they can get free primary health care services. Others who knew don't know specific clinics where they may go. Information access could be more difficult and challenging in host communities because refugees are dispersed and therefore harder to reach and mobilise.
- Host Community-Refugee Relations: Reactions to the refugee influx by the host population are varied. Many Syrians have had positive experiences of support from Jordanians, although they mention that this doesn't apply in all cases. There are indications that relations between refugees and host communities are becoming increasingly strained, particularly in areas where there are larger concentrations of Syrian refugees (such as Mafraq). The level of interaction amongst Syrian refugees and between host community and Syrians is low, mainly due to limited space to welcome guests and the psychological state (grief) of many refugees.

**Underlying causes of misperceptions/perceptions contributing to tense relationships between Syrian refugees and host communities:**

- Increasing pressures on local resources and services which are becoming over-stretched; for example education and health services;
- Steep rises in the price of rented accommodation due to the increased demand resulting from the refugee influx has a direct negative impact on the local population who have to spend more on rent (e.g.: average rents in Mafraq increased from 50 JOD/month to 150-200 JOD.);
- Employment pressure: Syrian refugees feel exploited whilst local people perceive to have reduced labour wage rates and employment opportunities due to presence of Syrian refugees;
- Concentration of much of the assistance (food vouchers, cash etc.) exclusively towards refugees. Poor Jordanians feel left out, whilst Syrians receive ample support;
- Removal of subsidies on electricity and water justified by an increased number of 'non-Jordanians' benefitting from the service with a significant costs impact on both Jordanians and refugees.

- Lack of assistance and access to referral services: Services available are also insufficient. While primary health care is available to refugees, access to secondary and tertiary health is limited. Some refugees who cannot afford to treat chronic conditions have risked returning to Syria to get treatment and come back to Jordan afterwards. Lack of access to livelihoods and basic services could push people to engage in risky coping strategies (for example early marriage, begging). A considerable number of Syrian refugees met during the assessment were widows, women abandoned by their husbands, and women whose husbands are in detention or hiding from Syrian authorities. Some of the interviewed women acknowledge that as many rural Syrian women have had no prior experience of paid work, it would be a challenge for them to apply for jobs even if some of them may agree to because of the absence of a provider in the family. For others, finding job is not even an option as there will be no adult to take care of the children. A few of the women who took part in the assessment acknowledge that these conditions could force some widows and female head of households to accept marriage or for others to give off their young daughters for marriage.

- **Risk of Eviction:** The direct threat or risk of eviction is an ongoing concern for most if they are unable to pay their rent on time. Risks are particularly high for women and children. Women refugees in Balqa reported that they don't have anywhere they could go to if they were evicted.

#### 4. RECOMMENDATIONS

The needs of Syrian refugees are significant and expected to worsen in the upcoming months due to increasing numbers, limitations on funding available relative to population size and needs, and increased water stress in the hot season. The situation will be especially precarious for unregistered refugees not yet eligible for any (UN or GoJ) assistance who have exhausted their financial resources. The coping capacities of refugees who have been in Jordan for relatively longer periods are also expected to be increasingly stretched and an overall increase in vulnerability levels is projected. Poor Jordanians also need to be considered as their overall living situation is exposed to a risk of increased vulnerability due a chronic lack of employment opportunities and increased living costs.

As highlighted in the report above, priority needs for refugees living in the host communities largely revolve around rental costs and other essentials, including food and medical care, which they are unable to meet due to limited incomes. In this type of context cash assistance is considered to be the most appropriate mode of support as it enables recipients to address a range of needs and is the preferred mode of support by the target group themselves. The capacity to pay rent is critical in providing refugees and other vulnerable families with adequate shelter, including the sense of at least short-term security and stability this can provide. Cash is also critical in enabling access to sufficient food of acceptable quality and diversity; this is particularly the case for those without WFP assistance, although the assessment highlighted that access to fresh foods especially requires cash purchases. Covering other essential costs including electricity, gas, transport and fees for medical consultations and medication are also facilitated through cash assistance.

Tensions between Syrian refugees and host communities due to competition in the labour market, rent increases and pressures on local services have been reported in some areas including Mafraq. These tensions are also based in part on a lack of transparency in terms of assistance mechanisms: people from host communities have the impression that Syrians receive a lot of support whilst their needs are ignored. On the other hand, Syrian refugees feel that some Jordanians take advantage of them, especially in terms of high rents. It will be important to address the needs of both Syrian refugees and vulnerable refugees in order to improve living conditions amongst both groups.

Oxfam's future programme design needs to take into account different living conditions from those living in temporary shelters and others in standard accommodation. In areas where Syrian refugees rent housing in rural and/or urban locations "Integrated Peer Support Groups" will be supported, consisting of Syrian refugees and host community members. These groups will represent a specific number of households in the targeted community and share and discuss WASH-EFSL-Protection updates and information. Currently only a minority of Syrian refugees live in temporary shelters but with less assistance available due to insufficient funding and the continuous influx of Syrian refugees, it is assumed that more Syrian refugees will settle in temporary shelters. In view of the precarious situation to which people in temporary shelters are exposed, it is suggested to target Syrian refugees as well as Jordanians living in informal settlements. Potential support would presumably be based on a mobile and flexible intervention model adapted to the movements of this targeted community.

**Water:** To build up resilience for access to safe water following activities are suggested:

- Provide water vouchers for most vulnerable host community members and Syrian refugees to complement lacking access to regular water supply through water network;
- Distribute water filters to vulnerable households to save household expenditures for essential needs;
- Map out water network systems, current leakages and potential contamination risks with community focal points to facilitate maintenance and rehabilitation of the water network;
- Set-up water watcher hotline for reporting leakages and communicate important water updates for consumption, storage and anticipated shortfalls.

**Sanitation:** In informal settlements an increased focus will be on improved hygienic conditions of sanitation facilities

- Provide hand washing facilities which to be installed at key points in temporary shelters such as latrines and promote correct use and maintenance of it in line with hand washing practices at key times;
- Distribute latrine cleaning kits to people and promote the importance of hygienic sanitation conditions;
- Future long term programming could take into account the support of communal waste system to ensure environmental sanitation in urban areas;

**Public Health / Hygiene Promotion:** In view of the water stress, a particular focus should be on a water management and conservation strategy at household level:

- Develop a context relevant water consumption and conservation strategy at household level through experience sharing and design of best practices at IPSP level;
- Promote key hygiene practices through children peer support groups (application of child-to-child approach). In informal settlements, focus on facilitation of children hygiene volunteers as IPSP approach won't be possible to realise;
- Distribute hygiene kits / vouchers to people with specific needs, particular families with young children;
- Promotional activities in informal settlements suggest to design interactive PHP approach around hand washing, safe water chain and excreta disposal;

**Cash Assistance:** Cash assistance will be provided to support extremely vulnerable families to meet their essential food and other needs, including contributing to rental costs. Targeted beneficiaries will receive monthly cash assistance utilising pre-paid ATM cards. Beneficiaries will be selected using strict criteria to be verified through home assessment visits, to ensure the extremely vulnerable are targeted. The cash calculation per family is made in two parts, linked to rent and top-ups for other essential needs:

- a) Rental assistance: Up to 120 JoD per family based on actual rent amount. Based on rental information for the targeted area, 120 JoD is close to average rental costs, with the intention that in many cases this will cover the rent in full or the majority share of it. This limit has also been set with harmonisation with other agencies in mind; 120 JoD is the top amount UNHCR currently provides for rental assistance.
- b) Top-Up for other essential needs: Families will receive a top-up calculated at 15 JoD per family member up to a total of 105 JoD. This would cover up to 7 family members, although average family sizes are reported generally at 5-6 members. A ceiling amount has been set to prevent individual transfers becoming too high in relation to their agencies' support levels, and on the assumption that in the majority of cases the ceiling amount will provide for all family members to be included.
- c) Total Monthly Assistance: Assistance would be provided through a single monthly transfer (combining rent and top-up amounts), with a maximum per family unit of 225 JoD (120 + 105 JoD).

**Protection:**

- Facilitate Integrated Peer Support Groups for information dissemination and conflict prevention at community and school level (1 per 50 households and 1 per school) in targeted areas.
- Map existing inter-agency services and proactively provide updated information on regular basis.
- Organise community briefing sessions about registration procedures, refugee entitlements and services available in the districts. Invite representatives from UNHCR and relevant service providers to these briefing sessions to discuss their services.
- Distribution of information material and set up of notice boards in strategic places (e.g.: mosques, shops, schools) where agencies can post announcements about plans, services and information that may be useful for refugees and host communities and / or distribution of leaflets.