



# 11 Years of Crisis Against All Odds



## 2021 Annual Needs Assessment

January 2022



# 11 Years of Crisis Against All Odds

## 2021 Annual Needs Assessment

January 2022

### Authors

Cornelia Aton

Elena Grüning

Nahida El-Saies

Charles Maughan

Sanaa Tawfiq Qasmieh

Juliet Taylor

Joel Woolfenden

### Acknowledgments

Action Against Hunger UK would like to extend its wholehearted gratitude to the CARE International in Jordan staff, particularly Ammar Abu Zayyad, Country Director; Jameel Dababneh, Assistant Country Director – Program Operations; Carolina Cordero-Scales, Assistant Country Director – Programs Quality and Impact; Firas Izzat, Programs Quality Director; Nahla Rifai, Head of Advocacy and Communications; Taghreed Saeed, Acting Director of Sustainable Livelihoods and her team; Nour Al Saaideh Director of Protection and Community Engagement and her team; Malek Abdeen, Azraq Camp Team Leader and his team; Julia Maria Angeli, Gender and Program Design Manager; Reem Abukhiran, MEAL Advisor; Shatha Al Qudah, Quality and Accountability Coordinator; Lubna Nusair, Monitoring and Evaluation Accountability Officer and Hala Eid, Administration Officer.

Additionally, Action Against Hunger UK would particularly like to thank the CARE volunteers who conducted the field research, whose work allowed the research team to reach thousands of participants. Finally, this research would not be possible without the active participation of Syrian, Iraqi, and other nationality refugees and Jordanian citizens living in governorates across Jordan. We thank them deeply for sharing their stories.

*This publication has been funded by the Australian Government through the Department of Foreign Affairs and Trade, Bureau of Population, Refugees, and Migration (BPRM), Austrian Development Cooperation (ADA), German Humanitarian Assistance, Norwegian Agency for Development Cooperation (NORAD), Novo Nordisk Foundation, H&M Foundation and UNHCR. The views expressed in this publication are the author's alone and are not necessarily the views of any of the donors.*

*Cover photo: Thilal Alshamayleh, 29 years old and a Jordanian mother of two, trains students on robotics at her academy in Karak, Jordan. (Credit: CARE Jordan/ Ahmad Albakri)*



## List of Acronyms

|             |  |
|-------------|--|
| CEFM –      | Child, early and forced marriage   |
| CI –        | Confidence interval  |
| DAAD –      | German Academic Exchange Service   |
| DAFI –      | Albert Einstein German Academic Refugee Initiative                                   |
| DFID/FCDO – | Department for International Development/ Foreign, Commonwealth & Development Office |
| DRC –       | Danish Refugee Council   |
| FGM –       | Female genital mutilation  |
| GBV –       | Gender-based violence  |
| GDPR –      | General Data Protection Regulation 2016/679  |
| GEF –       | Gender Equality Framework  |
| GoJ –       | Government of Jordan   |
| IBV –       | Incentive-Based Volunteering   |
| ILO –       | International Labour Organization  |
| INGO –      | International non-governmental organization  |
| IOM –       | International Organization for Migration   |
| ISIS –      | Islamic State of Iraq and the Levant   |
| JIF –       | Jordan INGO Forum  |
| JOD –       | Jordanian Dinar  |
| JRP –       | Jordan Response Plan   |
| MoE –       | Margin of Error  |
| MoL –       | Ministry of Labor  |
| MSME –      | Micro-, small- and medium-sized enterprises  |
| MHPSS –     | Mental health and psychosocial support   |
| NAF –       | National Aid Fund  |
| NFI –       | Non-food item  |
| NGO –       | Non-governmental organization  |
| OECD –      | Organisation for Economic Co-operation and Development                               |
| PCR –       | Polymerase chain reaction  |
| PoC –       | Persons of concern   |
| SLF –       | Sustainable Livelihoods Framework  |
| SMS –       | Short Message Service  |
| SOP –       | Standard operating procedures  |
| TVET –      | Technical and vocational education and training                                      |
| UNHCR –     | United Nations High Commissioner for Refugees  |
| UNICEF –    | United Nations Children's Fund   |
| UNRWA –     | United Nations Relief and Works Agency for Palestine Refugees                        |
| USAID –     | United States Agency for International Development                                   |
| WASH –      | Water, sanitation and hygiene  |
| WFP –       | World Food Programme   |

## Table of Contents

|  |           |
|--|-----------|
| List of Acronyms   | iii       |
| <b>Executive Summary</b>                                 | <b>3</b>  |
| Introduction   | 3         |
| Findings   | 5         |
| Sustainable Livelihoods                                  | 8         |
| Education  | 10        |
| Durable Solutions  | 12        |
| <b>Findings &amp; Recommendations</b>                    | <b>15</b> |
| Introduction   | 15        |
| About the Annual Needs Assessment                        | 15        |
| Problem Statement  | 15        |
| Assessment Objectives                                    | 15        |
| Methodology  | 15        |
| About CARE Jordan  | 16        |
| Data Collection Methods                                  | 16        |
| Background   | 16        |
| Profile of the 2021 Quantitative Survey Sample           | 19        |
| Ethical Considerations and Data Protection               | 20        |
| Assessment Themes  | 21        |
| Analytical Framework                                     | 23        |
| Findings & Analysis                                      | 29        |
| Social Protection  | 29        |
| Structures and Processes Underlying Social Protection    | 29        |
| Refugee and Asylum-Seeker Status in Jordan               | 30        |
| Documentation and Status Rectification                   | 31        |
| Assistance and Information                               | 32        |
| Focus Box: Azraq Camp, Village 5                         | 35        |
| Access to Basic Services                                 | 36        |
| Case Study: Non-Syrian Refugees and Access to Healthcare | 36        |
| Older People and Loneliness                              | 42        |
| Safety, Harassment and Discrimination                    | 43        |
| Focus Box: Persons with Disabilities                     | 43        |



|   |            |
|---|------------|
| Gender-based Violence   | 46         |
| Case Study: Women and Girls in Azraq Camp   | 49         |
| Child, Early, and Forced Marriage   | 50         |
| Sustainable Livelihoods   | 51         |
| Structures and Processes Underlying Sustainable Livelihoods                                       | 51         |
| Case Study: Incentive-based Volunteering  | 59         |
| Education   | 67         |
| Education's enabling environment  | 67         |
| Child Labor and Education   | 70         |
| Case Study: Child Labor   | 71         |
| Access to Schooling   | 73         |
| Quality Education   | 75         |
| Educational Attainment  | 76         |
| In Focus: Water, Sanitation and Hygiene (WASH) at Schools, Including Menstrual Hygiene Management | 79         |
| In Focus: Bullying and Harassment   | 80         |
| In Focus: Learning Poverty  | 80         |
| Virtual Learning  | 81         |
| Vocational Training   | 85         |
| Focus Box: Inclusion for People with Special Needs and Disabilities                               | 87         |
| University Education and Scholarships   | 85         |
| Durable Solutions   | 88         |
| Processes and Structures Underlying Durable Solutions   | 88         |
| Preferences for Resettlement, Repatriation, and Remaining in Jordan                               | 88         |
| Social Cohesion and Durable Solutions   | 91         |
| Social Cohesion and Civic Engagement  | 93         |
| Case Study: Social Cohesion   | 94         |
| Focus Box: Refugees of African Origin and Social Inclusion  | 94         |
| Structural Barriers to Resettlement   | 95         |
| Structural Barriers to Repatriation   | 96         |
| <b>Recommendations</b>  | <b>97</b>  |
| <b>Bibliography</b>   | <b>101</b> |

# Executive Summary





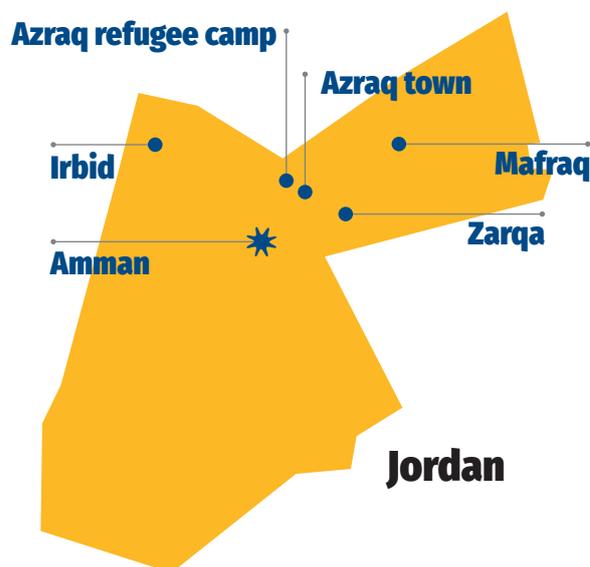
**“Some family members and neighbors told me: ‘Enough working, Sabah! You have seven children that you should take care of and spend time with.’”**

-Sabah Abu Aleiz, a Jordanian, has her own accounting business and started an association to prevent drug addiction in her community. (Credit: Care Jordan/ Ahmad Albakri)

# Introduction

The CARE Jordan 2021 Annual Needs Assessment is the tenth installment of a research series begun in 2012. CARE International in Jordan uses the assessment to identify, analyze, and track the needs, vulnerabilities, and coping mechanisms of refugees and host communities in Jordan. It is targeted at addressing knowledge and information gaps related to a lack of comprehensive longitudinal data on the needs of vulnerable population groups in the country. The assessments have been carried out annually to support all key local, national and international actors in building a more holistic and targeted response to humanitarian and development challenges in Jordan.

For 2021, two frameworks have been introduced into the assessment to support the analysis; the first is the Department for International Development's (DFID)<sup>1</sup> Sustainable Livelihoods Framework, and the second is CARE's Gender Equality Framework (GEF). The findings are organized into four thematic chapters: social protection, sustainable livelihoods, education, and durable solutions. Gender and COVID-19 form cross-cutting themes across the chapters.



CARE's annual needs assessments are inclusive of both the Jordanian host community and refugees of all nationalities. Subsequently, four groups were targeted in this year's research: Jordanians, Syrian refugees, Iraqi refugees, and refugees of other countries of origin, to reflect the diversity of Jordan's refugee community. Approximately 88.5% of registered refugees in the country are Syrian, 8.8% are Iraqi and the remaining proportion are refugees of other nationalities including Somalis and Yemenis.<sup>2</sup> Geographic diversity is also represented by targeting assessment participants across the following locations: Amman, Azraq town, Azraq Camp, Irbid, Mafraq and Zarqa. These areas were selected since they host a high concentration of refugees and therefore are CARE operational centers.

Mixed methods and a triangulation approach were used to collect evidence, with qualitative data gathered from 12 key informant interviews, 40 focus group discussions and six in-depth case studies. Quantitative data was collected using a survey of 2,674 households. This is a representative random sample of the population registered in CARE Jordan's database of over 600,000 records. Jordanian respondents correspond to established criteria for vulnerability, as determined by the Ministry of Social Development.

## Communities Assessed

- **2,674 households surveyed**
- **12 key informants interviewed**
- **40 focus groups held**

<sup>1</sup> In 2020, the Department for International Development (DFID) and the Foreign and Commonwealth Office became the Foreign, Commonwealth & Development Office (FCDO) of the UK Government. This, however, has not affected the title used for the DFID Sustainable Livelihoods Approach (SLA) concept and Framework.

<sup>2</sup> UNHCR, Refugee Fact Sheet, November 2021.



**“My father left us to seek  
Asylum in Europe [...]**

**This was a burden for us because  
my brothers and I had to support  
the family.”**

–Mo'men, a 14-year-old Syrian refugee, regretted leaving school for a year to work at a vegetable stand and has since returned to studying. He enjoys his classes, even though they are on-line. (Credit: CARE Jordan/ Ahmad Albakri)



# Findings

The following sections thematically summarize key findings from the 2021 CARE Annual Needs Assessment.

## Social Protection

Social protection is provided to Jordanian vulnerable communities and Syrian refugees (via free governmental k-12 education and paid health services) by the Government of Jordan. In addition to state support, a substantial proportion of non-governmental organizations' (NGO) activities include Jordanian nationals in the project quotas. Refugees rely more on United Nations (UN) agencies, non-government actors, and community-based protection mechanisms.

The research clearly demonstrated that there are some negative perceptions of humanitarian organizations in Jordan. A lack of information and transparency has fostered a perception of unfairness and abandonment—particularly for non-Syrian refugees—in the absence of a one refugee approach and accompanying policies. During focus group discussions, participants expressed their belief that reductions in support are a strategy to persuade them to return to their countries of origin, that receiving assistance can sometimes be undignified and humiliating, and that not all NGOs are well-trained or competent. To compound matters further, the Jordan Response Plan for the Syria Crisis (JRP) continues to be underfunded and this is likely to continue going into the twelfth year of the crisis.

Assistance and services provided to refugees from non-state actors are often tied to refugee registration status. Data from the CARE Annual Needs Assessment suggests that the vast majority of refugees in Jordan are registered with the UN High Commissioner for Refugees

## Survey Sample Profile



**41%**  
Syrian refugees

**5%**  
Sudanese refugees

**23%**  
Jordanians

**1%**  
Somali refugees

**18%**  
Iraqi refugees

**1%**  
Other refugees

**11%**  
Yemeni refugees

*Syrians who enter Jordan receive an Asylum-Seeking Certificate and a government-issued Ministry of Interior card, which protects them from deportation and provides access to many services. People from Iraq, Sudan, Somali or Yemen often enter Jordan on short term visas. If they request protection, they are only provided with Asylum-Seeker Certificates.*



**“When I was pregnant, I had anemia and colon issues but couldn’t afford transportation to go to the hospital to get checked. I would only go to a nearby small clinic that provided medical care, but the available doctors would often have specialties that didn’t match the health issue I suffered from.”**

–Shadia, a 29-year-old Sudanese refugee, had a hard time getting medical care when she needed it. (Credit: CARE Jordan/ Amal Ma’ayeh)

(UNHCR). Findings indicate that 98.4% of Syrian refugees are registered, followed closely by 96.8% of Sudanese, 96.1% of Yemenis and 95.3% of Iraqis.

Cash is the widely preferred modality of assistance for refugees of all nationalities. Approximately half of all respondents indicated that their first choice is to receive cash. The second choice would be for food and non-food items (NFIs) at 32.7%, followed by medical and health assistance, including psychosocial support, at 21.2%. Qualitative findings from focus group discussions continue to demonstrate that unrestricted cash is preferred because it enables freedom of choice. The CARE Jordan 2020 Annual Assessment also identified cash and food or NFIs as the most preferred modalities of assistance. These trends were true for both female and male respondents, with little variation among modalities.

Beyond a strong preference for monetary support, access to health services was a concern for refugees in both urban areas and Azraq Camp, with COVID-19 exacerbating access issues and lack of available medicine. In focus group discussions, participants explained how they lacked medication, especially for chronic diseases such as diabetes and hypertension; medical devices such as glasses, hearing aids, and walking sticks; in addition to vitamins. Vulnerable refugees, particularly non-Syrians and people with disabilities, were most at risk from these gaps in medical provision.

Despite these shortcomings in healthcare provision, COVID-19 vaccination rates are relatively high; thanks to the comprehensive efforts of the Government of Jordan, vaccines are free to all. Nearly all (93.7%) of respondents indicated they did not face any challenges in accessing COVID-19 vaccinations, with little difference across gender and nationalities. Males were more likely to be vaccinated than females at 73.4%, compared to 61.3%. The locations with the lowest vaccine rates were Irbid (57.8%) and Mafraq (59%) compared to the highest in Azraq Camp (78.2%). Assessment findings indicate a persistent mistrust in the COVID-19 vaccine due to misinformation. Only 59.1%

of respondents believe that the COVID-19 vaccine is safe, with Somalis (45.5%) and Jordanians (52.3%) least likely to believe in the vaccine’s safety.

Barriers to accessing electricity, transportation, and quality housing are also recurrent themes in the CARE Jordan 2021 Annual Needs Assessment, and are major contributors to poor wellbeing, education, and livelihood outcomes. In focus group discussions with urban refugees, housing and the high cost of rent were continually identified as challenges: participants explained that over half of their monthly expenses are allocated to housing costs, that their housing was too small to accommodate their families, and that they feared being evicted for rental arrears or having their water or electricity cut off. Respondents in Azraq Camp also cited limited access to electricity and water as a key concern.

Data from the CARE Jordan 2020 and 2021 Annual Needs Assessments demonstrates that although negative mental health continues to be a challenge, there have been improvements in reported mental health compared to last year. All groups considered by this assessment—Jordanians and refugees in urban areas and Azraq Camp—were less likely to report feeling angry, fearful, hopeless, apathetic or upset in 2021, compared to 2020. Older people were found to be more vulnerable to poor mental health as they are often marginalized and excluded from society. Only 36.1% of respondents view older people as being able to make a positive contribution to society.

Overall, a majority of respondents feel safe in the community, but feelings of community safety vary across different nationality groups. Jordanian respondents (6.9%) were least likely to report that their families feel unsafe in the community, compared to 10.2% of all Syrian respondents and 14.6% of Iraqi refugees. Most notably, 24.4% of refugees from other nationalities, including Somali and Sudanese, indicated their families feel unsafe in the community. The most common reason cited for not feeling safe in the community was verbal and emotional violence and abuse. Over half of those who do not feel safe in the community cite this type of concern. This figure has remained approximately constant between 2020 and 2021. Other reasons for not feeling safe in the community include fear of physical violence (46.7%), discrimination based on gender, nationality, race or religion (33.2%) and threats of sexual violence (31.6%).

**Table: Reason that respondents said they do not feel safe, by gender of respondent**

| Reason for feeling unsafe                                  | Total        | Females      | Males      |
|--|--------------|--------------|------------|
| Verbal and emotional violence                              | <b>53.3%</b> | 53%          | 46.7%      |
| Sexual violence  | 31.6%        | <b>83.9%</b> | 16.1%      |
| Physical violence  | 46.7%        | 31%          | <b>69%</b> |
| Discrimination based on sex, nationality, race or religion | 33.2%        | 45.9%        | 54.1%      |

An increased prevalence of verbal and emotional violence was given as a reason that assessment participants do not feel safe in the home. It is likely that this reflects heightened household tensions as a result of the COVID-19 pandemic. Verbal and emotional violence as reasons for not feeling safe rose dramatically from 5.6% to 36.7%. Fears of evictions by the landlord remained the primary reason for feeling unsafe in the home and were cited by over half of survey participants. Physical violence (25.2%) and sexual and gender-based violence (SGBV) (18.7%) remain important contributors to respondent feelings that they were unsafe in the home.

As in the CARE Jordan 2020 Annual Needs Assessment, the most substantial stressors affecting respondents’ safety and protection in 2021 by a large margin (80.2%) were the lack of income opportunities, followed by COVID-19, and then community conflict. This was not affected by nationality or gender.



Gender-based violence (GBV) continues to be a concern, with an increase in violence resulting from the pandemic and the pressure it has placed on families—particularly men as the primary income-generators in many households. Additionally, child, early and forced marriage (CEFM) is still viewed by many as the best option for addressing household financial difficulties, with male household members often acting as decision-makers. CEFM is more common in Azraq Camp, in part due to social norms in Syrian culture.

### Sustainable Livelihoods

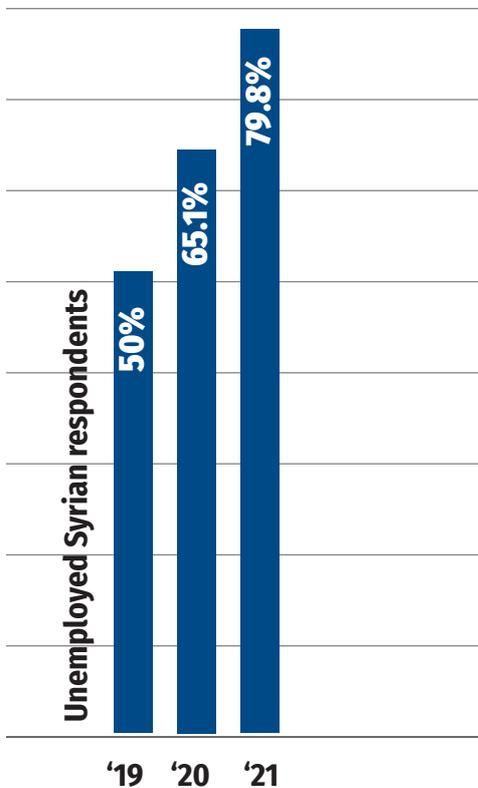
According to estimates provided by the CARE Jordan 2021 Annual Assessment survey, only 22% of Syrians have a work permit. This is the lowest rate recorded in the last two years. Work permit access depends on refugee status and documentation. Refugees face barriers in issuing, renewing, or making use of a work permit. These include: limited sectors open to refugees; the high price of work permits for non-Syrian refugees; the perception that some forms of humanitarian assistance can cease after a work permit is issued; and employers prioritizing refugees without work permits. Residents of Azraq Camp face the additional challenge of obtaining government security clearance to leave the camp and obtain a work permit.

Gender norms and power dynamics in individual households and the wider society are also major barriers to sustainable livelihoods. In 2021, over one out of ten respondents (12.6%) believe it is “shameful for the family when the woman has to work.” Data suggests that it is among Jordanian and Yemeni communities where the greatest gender disparity exists, with Jordanians from within this 12.6% group having the lowest likelihood of women earning money. Negative attitudes toward women working were frequently revealed in focus group discussions with

**Asma Weshah, 43 years old (right, in black), surrounded by her family. Weshah is from Salt and produces various homemade foods, such as *kibbeh*, *fatayer* and other favorites, at the small factory she owns. (Credit: Care Jordan/ Ahmad AlBakri)**



## Increasing Unemployment



male Syrian, Yemeni, and Iraqi participants. Further to this, only 2.4% of respondents agree that women who work have control over their earnings—instead there is a widespread belief that male decision-makers within the household still control the budget even when women have access to economic opportunities.

For many families, displacement and the subsequent financial struggles have already changed gender roles and responsibilities and the COVID-19 pandemic amplified this impact. Last year’s survey showed that caring responsibilities increased for men and boys throughout the pandemic and nearly half of this year’s respondents agree that these continue to increase with the easing of lock-downs. A total of 21.4% of respondents agreed somewhat or completely that women have increasingly become the income provider over the past year.

The extent that home-based business leads to female economic empowerment by overcoming these barriers is limited. This is because only 2% of all survey respondents reported owning their own business, of which Jordanians and Syrians make up the biggest proportion. COVID-19-related restrictions led many businesses to fail in Jordan. Focus group discussions revealed that entrepreneurs struggle to maintain businesses due to a lack of training, guidance, and market demand.

Another reason for low self-employment is access to credit and financial resources. Only 4.4% of survey respondents indicated that their families have access to micro-finance or a small business loan, including 8.7% of Jordanians and 4.2% of Syrians. Similarly, only 3.6% of respondents indicated they had a bank account, with no statistically significant difference between the genders.

Among all survey respondents in 2021, 59.2% were unemployed. Iraqi refugees are most at risk of being out of work, with 90.6% reporting being unemployed this year compared to 85.3% last year. Of those that are employed, the majority are employed without a written or oral employment contract. Female employment is especially low among Somali, Yemeni, and Iraqi communities, while Jordanians and Syrians show the highest proportion of female employment within their household.

While COVID-19 restrictions were the most frequently cited barrier to employment in last year’s assessment, this year it is a lack of knowledge on where to find opportunities as the country re-opens its economy. Less cited, but still significant are barriers such as lack of child or elder care and—among non-Syrian refugees—not speaking Arabic, and some social discrimination and lack of acceptance against Africa origin refugees.

The proportion of employment in the informal sector decreased significantly since last year for all nationalities, reflecting the overall contraction of the Jordanian economy. People working in the informal sector suffer from extreme protection risks, including exploitation and long working hours, dangerous or unhealthy working conditions, and harassment. Refugees living in Azraq Camp face extra protection concerns when leaving the camp illegally to work informally, without a work permit and, along with non-Syrians, risk being detained when caught. Jordanian participants in focus group discussions mentioned how refugees are prioritized by some informal sector employers due to their lower salaries and lack of protection benefits. When refugees work without work permits, issues of exploitation,



harassment, and a disregard for workers' rights are therefore commonly reported. Only 9.2% of all respondents, of which most were Syrian, said they were aware of their worker's rights and only half of these respondents feel that their rights are being respected by employers.

Average expenditure levels remain lower than before the COVID-19 pandemic. Affordable housing has become one of the key concerns. Average spending on rent and utilities stands at 181.6 JOD per month, which constitutes the greatest cost for all communities. When these expenditures exceed income, debt accumulates. Indeed, 83.8% of female and male respondents have debt, with the highest rates among Sudanese (96.8%) and Somali (90.8%) respondents. While Jordanians continue to earn more than refugee communities, Jordanian households have, on average, more than doubled their debt over the course of last year, as is the case for other communities.

In addition to borrowing money, evidence from focus group discussions indicates that people fall back on a variety of coping strategies when they cannot cover their needs. These include selling family assets and food vouchers, withdrawing children from school to send them to work, and reducing food intake and not paying rent. According to the 2021 survey, Sudanese and Jordanians are less likely to fall back on such coping strategies.

Fewer than one in five (15.6%) of surveyed youth said they would prefer the academic path to gaining professional employment, while vocational training, apprenticeship or technical college/employment was cited only by 4.3% of respondents. Qualitative findings suggest that aspirations depend to a large extent on a person's socio-economic background as well as on the likelihood of finding employment in the preferred sector or country. Gender was not a statistically significant determinant of attitude towards vocational and technical training.

### Education

The majority of families that participated in this assessment strongly value education. However, male respondents were more likely to agree that "for a girl primary education is enough to have a good life" and that "having a primary

**Jordanian Diana Alhajjaj, 41 years old, runs a daycare in Tafila. Lack of child and elder care is one of the main barriers to female employment. (Credit: Care Jordan/ Ahmad AlBakri)**



education can qualify a girl for marriage.” One quarter of them agreed with these statements, compared to one out of five female respondents. This indicates an increasing focus on the importance of overall education for girls but also that there is a substantial minority that do not place much value on a girl’s secondary and tertiary education.

Boys are most at risk of dropping out of school to work. The level of school attendance for Yemeni boys is particularly low. There is a strong relationship between child labor, poverty, and protection risks, with financially insecure households more likely to send their children to work. Girls, on the other hand, are more likely than boys to attend catch up and remedial education programs.

Approximately one out of three children (of both genders) who participated in this research are out of school. For children with disabilities, this proportion rises to more than one out of two. A minority of refugee children were also more likely to be at risk of not attending school. Household finances, safety, and transport are the most important factors causing school non-attendance. Access to digital learning is also challenging for the groups considered by this assessment: parents lack both the infrastructure (electricity and devices), as well as the skills and time resources to supervise on-line learning at home.

Classroom overcrowding, low-quality infrastructure, and poor school and classroom environments in public schools (as opposed to private schools) are the main drivers of poorer quality education in Jordan for the most vulnerable. In the 2021 survey, 58% of parents identified sub-standard physical conditions as a factor that negatively impacts education quality for their children. Other important factors include the low availability of resources as well as bullying and harassment for some refugee children.

Nationality determines the likelihood that children in Jordan are kept behind at school. Iraqi children were the most likely to be behind with nearly one out of four Iraqi children sampled in this research being at least one grade behind their age, compared to one out of ten Jordanians. This trend continues from last year, when Iraqi children were more likely to be behind in school.

**“My neighbors only greet me with a ‘Hello’ or a ‘Good morning’ and that’s it. The relationship is very shallow and almost non-existent. They don’t care to visit or invite me over to really check up on me, which makes me feel lonely.”**

–Mohammed, a 67-year-old Syrian refugee in Mafraq, is one of the 60% of older respondents that said they feel lonely. (Credit: CARE Jordan/ Amal Ma’ayeh)





Problems and challenges related to the Darsak platform have reduced the quality of on-line learning in Jordan. Families continue to indicate that they prefer in-person learning as opposed to on-line or blended approaches, with a majority of respondents of all nationalities saying that COVID-19 has had a negative impact on educational performance in their household.

Access to vocational training in Jordan remains low and is shaped by nationality; one out of five of Jordanians said that their household had access to this training, compared to only 12.8% of Iraqi refugees. The provision of vocational training in Jordan was also affected by the pandemic, with courses suspended and restricted. Financial factors constrain refugee access to university education and scholarship opportunities for refugees in Jordan are scarce.

### Durable Solutions

Overall, most refugees in Jordan prefer to resettle in a third country, with 57% indicating that this is their first choice among durable solutions. Following this, 39.1% prefer to remain in Jordan, and only 3.3% prefer to return to their home country. This represents a substantial change from 2020 when the overwhelming preference was to remain in Jordan. This can be explained by refugees wanting better livelihood opportunities and improved access to health care and other services than they have in the country, as well as the lifting of COVID-19 travel restrictions and reopening of borders. Syrian refugees were most likely to indicate that they want to remain in Jordan, while other nationalities strongly prefer to relocate to third countries. This is largely attributed to the cultural and social affinity between Jordan and Syria.

Survey respondents were more likely to say that their overall situation had improved since arriving in Jordan, despite COVID-19 challenges, than to indicate it had deteriorated. This was most true for Syrian refugees, 45.6% of which said it had improved. Additionally, females were slightly more likely to report an improved situation than males.

Most respondents indicated that there have not been increased tensions between refugees and Jordanians in the last year, with only 19% saying they had increased. Qualitative data demonstrated that the extreme challenges related to the COVID-19 pandemic have actually improved this relationship, since Jordanians have expressed empathy for the struggles of refugees and supported them, when possible, via government services and social cohesion.

There is somewhat contradictory evidence suggesting, however, that increased economic pressures caused by COVID-19 are behind emerging community tensions between Jordanians and refugees. A majority of Jordanians indicated that they would prefer refugees to leave the country so as not to take their jobs (unemployment in Jordan stands at 24% currently), and that refugees have a negative impact on their economic wellbeing. Jordanians were also twice as likely to say that the situation between different communities in their area has deteriorated in the last year (37.9%) than they were to say it had improved (18.5%). Further to this, 41.5% of Jordanian respondents indicated that the presence of refugees in their community had impacted their family's daily life. Such responses were particularly prevalent in Mafraq (54%), Zarqa (49.5%), and Irbid (47.3%). Those in Amman were least likely to say that refugees had impacted their daily lives, hence indicating a marked increase in tensions between Jordanians and refugees in rural areas as opposed to the capital, reflecting the burden of economic disparities between the different cities and communities.

While most refugees desire to return to their home country, it is simply unfeasible for the majority. The most prevalent barriers according to refugees themselves include poor security or a tenuous political situation at home and the subsequent risk of violence or arrest. According to refugees, barriers to resettlement to a third country also exist, most notably, ineligibility or challenges faced during application, in addition to COVID-19 pandemic global travel and refugee-recipient country restrictions that have narrowed their ability to relocate.



# Assessment Report





**“It was very difficult to provide the educational materials [my daughter] needs, especially since I am a farmer. I barely save enough for the daily household expenses.”**

-The father of 10-year-old Syrian refugee, Hadeel al-Mahbash, pictured here studying at home in Azraq town. Hadeel faced numerous barriers attending school—lack of documentation, materials and transportation costs, and then the absence of internet needed to study online during the COVID-19 pandemic. (Credit: CARE Jordan/ Ahmad Albakri)



# Introduction

## About the Annual Needs Assessment

### Problem Statement

This 2021 Annual Needs Assessment is the tenth installment in a series that dates to 2012. The aim of the project is to identify, analyze, and track the needs, vulnerabilities, and coping mechanisms of refugees and host communities in Jordan. It is targeted at addressing knowledge gaps related to a lack of longitudinal data on the needs of vulnerable population groups.

CARE Jordan conducts these annual needs assessments for the benefit of all humanitarian and development actors, with the objective of building a better response that addresses the needs of the most vulnerable populations in Jordan.

## Assessment Objectives

Assessment objectives, groups and locations are detailed in Table 1 below.

**Table 1: Assessment objective, groups and locations, CARE Annual Needs Assessment 2021**

| Assessment objective  | Assessment groups   | Assessment locations  |
|---|---|---|
| The project identifies, analyzes and tracks the needs, vulnerabilities and coping mechanisms of refugees and host communities in Jordan, while providing recommendations for future programming and advocacy efforts. | <ul style="list-style-type: none"> <li>• Syrian refugees (camp and urban based)</li> <li>• Iraqi refugees</li> <li>• Refugees from other nationalities (such as Yemeni, Somali and Sudanese)</li> <li>• Jordanian host communities</li> </ul> | <ul style="list-style-type: none"> <li>• Amman</li> <li>• Azraq Camp</li> <li>• Azraq Town</li> <li>• Irbid</li> <li>• Mafraq</li> <li>• Zarqa</li> </ul> |

### Methodology

The approach taken by the assessment team is summarized below:

- **Adaptable and sequential** – The assessment followed a phased approach, with primary data collection informed by a secondary data review. Following an explanatory approach, the quantitative survey was implemented after the qualitative methods.
- **Trended and comparative** – The 2021 Annual Needs Assessment identifies changes over time using data from 2018, 2019, and 2020.



## About CARE Jordan

CARE International in Jordan is a key humanitarian stakeholder in delivering assistance to refugees and host communities in Jordan. As per its strategic direction and program approach in Jordan, CARE prioritizes the following programmatic and policy goals:

To strengthen humanitarian and protection response and action to support Jordan's most vulnerable populations with sustainable solutions. CARE Jordan intends to link humanitarian interventions with long-term development programming to create an enabling environment for creating and sustaining livelihoods for multiple populations in Jordan.

To enhance empowerment programming for Jordan's most vulnerable groups, women and youth, with targeted interventions for Jordanian and refugee women and girls, and male and female youth. CARE Jordan works with civil society, the private sector, and governmental representatives to engage women and youth in economic empowerment initiatives through micro-, small- and medium enterprises (MSMEs) in innovative sectors, vocational training, access to finance and loans, entrepreneurship training, resilience markets and other programs that increase agency.

To expand effective partnerships through strategic engagement with civil society and government actors towards inclusive governance, and achieving sustainable impact, through a strengthened and capacitated civil society. CARE Jordan pursues partnerships, particularly those supportive of engaging and empowering women and girls' voices and decision-making in emergencies and in stable situations. These partnerships are meant to maximize impact by building partner capacities and strengthening accountability to right-holders and impact groups.

- **Mixed methods and triangulation** – Findings from qualitative and quantitative sources and analytical methods are triangulated. Conclusions are based as much as possible on triangulation of evidence collected from different sources or by different methods to ensure that the data is valid.
- **Participatory and utilization-focused** – Refugees, the Jordanian host community, and humanitarian and development professionals have, during their participation in the assessment, been given an opportunity to solve challenges and problems. This year's project, like those before it, is focused on the development of practical and relevant recommendations.
- **Vulnerability disaggregation** – All data points will be disaggregated by age group, gender, nationality, and whether they are camp or non-camp-based refugees.
- **In-person** – Unlike in 2020, the relaxation of COVID-19 restrictions meant that face-to-face data collection methods could be used.
- **A framework approach** – The analysis was structured using two frameworks, the UK Department for International Development (DFID) Sustainable Livelihoods Framework and CARE's Gender Equality Framework or GEF (both are explained below).

## Data Collection Methods

### DOCUMENT REVIEW

The evaluation team conducted a systematic and comprehensive review of the existing literature related to refugees in Jordan and vulnerable Jordanians. The objective of this exercise was to generate an in-depth understanding of the context as well as to identify any knowledge gaps. A total of 26 documents were reviewed.

### KEY INFORMANT INTERVIEWS

A total of 12 key informant interviews were conducted as part of the assessment. Evidence from the interviews was used to inform the design of the quantitative data collection tools. A wide-range of different stakeholders participated in interviews, including community-based organizations, United Nations agencies and government departments. For a full list of participating organizations see Table 2 below.

**Table 2: Organizations that offered key informant interviews for the CARE 2021 Annual Needs Assessment**

| <b>Organization</b>                                | <b>Theme of interview</b>  |
|--|--|
| <b>National Commission for Women</b>               | Gender and the empowerment of women and girls  |
| <b>Phoenix Center for Economic and Informatics</b> | Sustainable livelihoods and gender equality  |
| <b>US Embassy</b>                                  | The donor perspective on protection, livelihoods, and durable solutions                                      |
| <b>Sawiyan</b>                                     | African refugees   |
| <b>Jordan INGO Forum (JIF)</b>                     | Perspective of international humanitarian organizations in Jordan  |
| <b>CARE Jordan</b>                                 | CARE activities and perception of needs  |
| <b>Ministry of Labor (MoL)</b>                     | Governmental perspective on livelihoods  |
| <b>UNHCR</b>                                       | Durable solutions  |
| <b>Sanabel Al-Khair</b>                            | Local civil society organization perspective   |
| <b>UNICEF</b>                                      | Education  |
| <b>Justice Center for Legal Aid</b>                | A national organization's perspective on social protection with a focus on access to justice and legal needs |
| <b>USAID</b>                                       | The donor perspective on gender advocacy   |

### FOCUS GROUP DISCUSSIONS

A total of 40 focus group discussions were conducted with refugees and Jordanian host community members at CARE's community centers. Each discussion had 8 to 12 participants. The benefit of using focus groups is that they provide insight to the diversity of opinion and ideas on specific issues while uncovering underlying motivations, barriers, and feelings that cannot be identified through a quantitative survey.

All focus group discussions were designed to have strong participatory elements. Participation in qualitative research means that people have the opportunity to shape the discussion and the focus of the research, and are given the freedom to share what is relevant to them and the problems they face in their everyday lives. This approach allowed the assessment team to gain deeper insights, and had an empowering and learning effect for participants.



The sampling strategy of the focus group discussions was focused on the inclusion of multiple dimensions of vulnerability. The following vulnerability groups were purposively sampled in focus group discussions:

- Children out of school (under 18 years old),
- Young people (18-24 years old),
- Children heads of household and unaccompanied children,
- Children with special education needs,
- Scholarship recipients and higher education participants,
- Single male households,
- Single female households,
- Older people (60+),
- Women who have had early marriages,
- Deaf people,
- People with disabilities (including blind people, and people with physical and cognitive disabilities),
- Recently displaced people (within the last two years),
- Long-term displaced people (over five years),
- Refugees with home-based businesses,
- CARE Community Committee members,
- Refugees without work permits,
- Women Leadership Council members,
- Syrian refugees,
- Jordanian host community members,
- Iraqi refugees,
- Yemeni refugees,
- Sudanese refugees,
- Somali refugees, and,
- Nigerian refugees.

There was a 50:50 split in the proportion of male and female participants. Each discussion was gender segregated. Approximately 10% of participants were children (under 18 years old), 5% were young people (18 to 24 years old), 5% were older people (over 60 years old). The discussions were distributed evenly across the assessment locations.

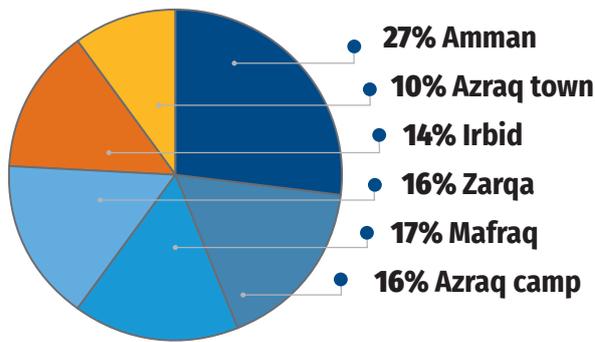
### QUANTITATIVE SURVEY

A geographic stratified sampling methodology was used to identify a representative random sample of the 2,674 individual cases. A random procedure was used to select these survey participants from CARE's database, minimizing the risk of convenience selection, voluntary response, and bias. This sample size was chosen to maintain comparability between 2020 and 2021 assessments. The precision objective for the survey estimates is to achieve a margin of error (MOE) of 5% at most and a confidence interval (CI) of 95%. The allocation of the sample to each of the assessment groups and assessment locations was designed to achieve this goal. In practice, this meant assigning a minimum of 270 individuals to each location and assessment group. Any remaining individuals were assigned proportionally to each group and location according to population size.

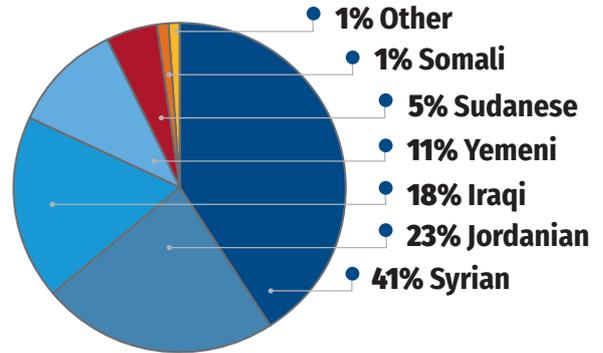
Ultimately, 49% of the sample were female and 51% were male. The sample was selected to achieve a minimum quota of at least 20% for respondents who are people with a disability. The sample was proportionally allocated to age categories using weights derived from the population in 2020, as assisted by CARE Jordan. It was also stratified according to governorate and nationality. A full profile of the 2021 CARE Annual Needs Assessment quantitative survey sample is provided in the next section.

## Profile of the 2021 Quantitative Survey Sample

**Figure 1: Location of the sample (%)**



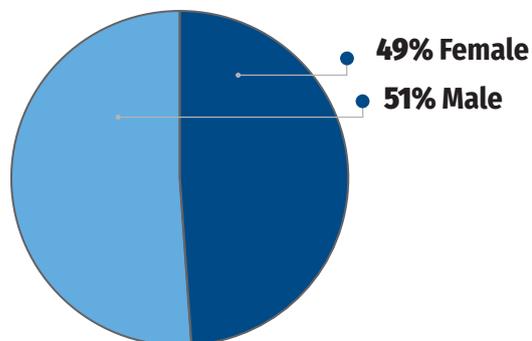
**Figure 2: Nationality of the sample (%)**



**Table 3: Marital status of the sample (%)**

|               | Divorced | Married | Separated | Single | Widowed |
|---------------|----------|---------|-----------|--------|---------|
| <b>Total</b>  | 4        | 71      | 2         | 12     | 10      |
| <b>Female</b> | 3        | 82      | 1         | 4      | 11      |
| <b>Male</b>   | 5        | 59      | 4         | 20     | 9       |

**Figure 3: Gender of the sample (%)**





**Table 4: Self-care disability status within the family as identified by Washington Group Questions in the sample (%)**

| No | Some difficulty | Lot of difficulty | Cannot do at all |
|----|-----------------|-------------------|------------------|
| 78 | 12              | 6                 | 5                |

**Table 5: Seeing disability status within the family as identified by Washington Group Questions in the sample (%)**

| No | Some difficulty | Lot of difficulty | Cannot do at all |
|----|-----------------|-------------------|------------------|
| 54 | 27              | 17                | 2                |

**Table 6: Hearing disability status within the family as identified by Washington Group Questions in the sample (%)**

| No | Some difficulty | Lot of difficulty | Cannot do at all |
|----|-----------------|-------------------|------------------|
| 74 | 16              | 8                 | 3                |

**Table 7: Walking or climbing disability status within the family as identified by Washington Group Questions in the sample (%)**

| No | Some difficulty | Lot of difficulty | Cannot do at all |
|----|-----------------|-------------------|------------------|
| 60 | 19              | 15                | 6                |

**Table 8: Remembering or concentrating disability status within the family as identified by Washington Group Questions in the sample (%)**

| No | Some difficulty | Lot of difficulty | Cannot do at all |
|----|-----------------|-------------------|------------------|
| 74 | 17              | 8                 | 2                |

## Ethical Considerations and Data Protection

The ethical principles underlying this assessment are as follows:

- **Respect for dignity and diversity:** Every Jordanian and refugee is a unique individual with their own particular experiences and views. The assessment team respects differences in culture, religious beliefs, gender, disability, age, and ethnicity and how they shape an individual's lived experiences of being a refugee or host community member.
- **Rights:** We ensure that participants are treated as autonomous agents and will be given the time and information to decide whether or not they wish to participate in the assessment.

- **Do no harm:** The assessment team did no harm to anyone we came into contact with during the course of this project. One practical application of the “do no harm” principle that was relevant for this assessment was minimizing the risk of COVID-19 transmission during data collection.
- **Redress:** Assessment participants are provided sufficient information to seek redress and know how to register a complaint.
- **Confidentiality:** We respect respondents’ right to provide information in confidence and made them aware of the scope and limits of confidentiality.
- **Data security:** Data was stored systematically and securely and in line with our data protection policy, which has been updated to be fully compliant with the European Union’s 2018 General Data Protection Regulation standards.
- **Informed consent:** A full informed consent protocol was utilized.

## Assessment Themes

The assessment uses four themes to structure its analysis and findings. These themes were defined in partnership with the assessment working group during the project’s inception phase. These are each explained in Table 9 below.

**Table 9: Key aspects of assessment themes**

|                          |   |
|--------------------------|---|
| <b>Social protection</b> | <ul style="list-style-type: none"> <li>• Protection issues and gaps in social protection mechanisms, with a specific focus on the needs of women and girls and female-headed households</li> <li>• Sexual reproductive health and contraceptive use, family planning, early marriage—knowledge, access and use of services</li> <li>• Gender-based violence (such as, physical, emotional, and sexual abuse, neglect, exploitation, child marriage, intimate partner violence, violence perpetrated by other family members violence) and how it is managed by various institutions</li> <li>• Protection concerns of the most vulnerable populations, including survivors and victims of gender-based violence (GBV), women and girls, unaccompanied men, unaccompanied and separated children, persons with special needs, the older and people with disabilities (people with disabilities)</li> <li>• Changes and drivers of change in community and household dynamics</li> <li>• Key issues related to the psychosocial status of refugees and host communities with a focus on people with disabilities (including wellbeing, mental health and potential conflict-related trauma and the effect of the COVID-19 pandemic on psychosocial wellbeing)</li> <li>• Lack of refugee access to protection mechanisms (welfare, unemployment, healthcare, etc.) and its links to poverty reduction and local integration</li> <li>• CARE International Impact Areas (gender equality, right to health and humanitarian assistance) and overall access to services</li> <li>• Vaccination status, availability, and access</li> </ul> |
|--------------------------|---|



|                                  |  |
|----------------------------------|--|
| <h2>Sustainable livelihoods</h2> | <ul style="list-style-type: none"> <li>• Capacities, income, assets, access to saving and microcredits, assistance and employment</li> <li>• Attitudes and current abilities towards finding employment, self-employment opportunities, obtaining work permits and legalizing businesses (especially home-based ones)</li> <li>• Employment status and livelihood prospects and their views, plans and aspirations for the future</li> <li>• Livelihood aspirations of youth, alignment with labor market needs</li> <li>• Climate-resilient livelihoods and income-generation strategies</li> <li>• Financial inclusion: access to finance, formal banking, e-wallets and digital transactions</li> </ul>                           |
| <h2>Education</h2>               | <ul style="list-style-type: none"> <li>• Challenges around access to primary and secondary education</li> <li>• Challenges to access to blended/virtual learning (Darsak platform)</li> <li>• Refugee access to formal education and catch-up programs</li> <li>• Relationships between education access and coping strategies such as child, early and forced marriage (CEFM) and child labor</li> <li>• Access to higher education and associated barriers and challenges</li> <li>• Quality and inclusivity in education, especially for people with disabilities</li> <li>• Child protection concerns (drop out, child labor, CEFM) within the context of education, particularly around virtual and blended learning</li> </ul> |
| <h2>Durable solutions</h2>       | <ul style="list-style-type: none"> <li>• Determinants and drivers of refugee's choices on repatriation, local opportunities or being resettled to a third country</li> <li>• Life satisfaction and refugee choices</li> <li>• Attitudes, needs, and capacities and prioritization in decision-making</li> <li>• The effect of the COVID-19 pandemic on refugee self-reliance and pathways to durable solutions</li> <li>• Future outlook on durable solutions in relation to gender differences</li> <li>• Different perspectives on durable solutions as determined by age, with a particular focus on youth who have grown up in Jordan</li> </ul>   |

### CROSS-CUTTING THEMES

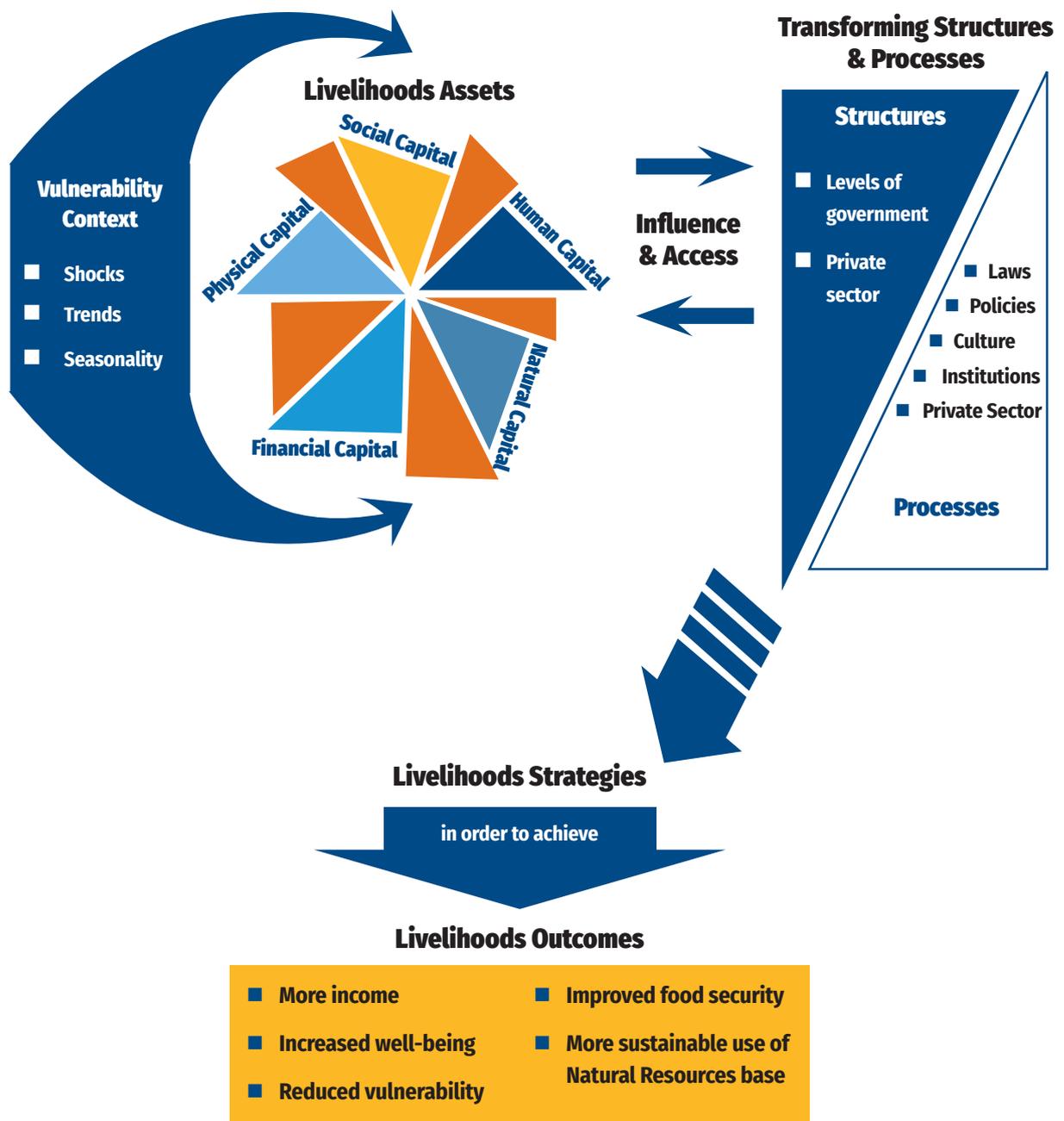
An additional two cross-cutting themes, gender equality and the COVID-19 pandemic, are integrated throughout our analysis. These are explained below.

- **Gender Equality:** Gender and intersectionality are key considerations throughout this assessment. Poverty and violence cannot be overcome without addressing underlying inequalities and power imbalances that exist at individual, family, community, and societal levels across all sectors. To capture these inequalities, all the collected data was disaggregated by gender, age, and other relevant characteristics that intersect these variables, such as disability or nationality. Moreover, the assessment team has explored underlying social norms and values that shape gender roles and power dynamics and assessed attitudes toward these gender roles and harmful practices.
- **COVID-19:** Our focus on the pandemic includes its impact on social protection and sustainable livelihoods, coping strategies, and implications for humanitarian and development actors (service provision and assistance).

## Analytical Framework

The assessment was conducted using DFID’s Sustainable Livelihoods Framework<sup>1</sup> (SLF) as the main analytical framework for data collection and analysis. The SLF is a people-centered approach that is participatory and promotes the needs and priorities of the most vulnerable. The SLF includes several components in order to examine the vulnerability context faced by target populations, the livelihood assets available to them, the structures and processes that influence those assets, and the population’s ultimate livelihood outcomes. The following sections introduce the various components of the SLF, also described in Figure 4 below, and outline how they are incorporated throughout the assessment.

Figure 4: The Sustainable Livelihoods Framework



1 Department for International Development, “Sustainable livelihoods guidance sheets,” 2000. <https://www.livelihoodscentre.org/documents/114097690/114438878/Sustainable+livelihoods+guidance+sheets.pdf/594e5ea6-99a9-2a4e-f288-cbb4ae4bea8b?t=1569512091877>



### VULNERABILITY CONTEXT

Although mostly outside of organizations' control, the vulnerability context of the target population is critical to identifying shocks, trends, and seasonality that can have an impact on livelihoods. Understanding the nature of vulnerabilities allows for the assessment analysis to be structured around the most pressing dimensions. Components of the vulnerability framework that will be investigated during data collection include:

- **Trends** – comparison with previous assessments will showcase economic and governance trends.
- **Shocks** – long-standing impacts of the Syrian conflict and the COVID-19 and its impact across the four assessment themes.
- **Seasonality** – volatility of food prices, shifts in employment, and changes in health.

### LIVELIHOOD ASSETS

Examining the capital assets available to people and how they can be converted to positive livelihood outcomes is at the core of the SLF. DFID identified four core asset categories that are all necessary to sustainable livelihoods—human, social, physical, and financial. Each of these concepts is defined in the bullet points below.

- **Human capital** – skills, knowledge, ability to labor, and good health.
- **Social capital** – networks and connectedness; membership in formalized groups; relationships of trust, reciprocity and exchanges that facilitate cooperation and may provide the basis for informal safety nets amongst the poor.
- **Physical capital** – represents basic infrastructure (such as affordable transport, secure shelter, and buildings, adequate water supply and sanitation, clean, affordable energy, access to information).
- **Financial capital** – represents available stocks, such as savings and regular income.

These assets are critical as they relate so closely to the other components for the SLF. Assets can be created or destroyed due to the vulnerability context, while structures and processes (introduced in the following section) influence access to these assets and those with greater asset endowment can influence those institutions in return. Ultimately, the realistic achievement of people's livelihood outcomes is directly linked to their access to assets. As a result, this assessment analyzes the five types of capital available to the target population in order to provide a clear understanding of their strengths and needs. The table below indicates which types of questions will be investigated during data collection by examining the intersections between the assessment themes and the five capital assets.

Table 10: Intersection between the assessment themes and the "Livelihoods Assets" component

|                                | Human capital  | Social capital  | Physical capital  | Finance capital  |
|--------------------------------|--|---|---|--|
| <b>Social protection</b>       | <ul style="list-style-type: none"> <li>Protection concerns in employment, including discrimination of women in the workplace</li> <li>Access to formal and legal labor markers</li> <li>Access and barriers to vaccines and their link to employment</li> <li>Links between lack of education and protection risks (child labor, CEFM)</li> <li>Mental health impact of the COVID-19 pandemic</li> </ul>                               | <ul style="list-style-type: none"> <li>Trust, reciprocity and exchanges between refugees and host communities</li> <li>Cooperation within and between communities to address protection concerns</li> <li>Dynamics within family units that perpetuate GBV</li> <li>Informal support networks in communities</li> <li>Civil society engagement and governance (including role of religious leaders, media)</li> </ul> | <ul style="list-style-type: none"> <li>Protection concerns and housing (quality and security of tenure)</li> <li>Internet access and digital information</li> <li>Access to information and COVID-19 risks</li> </ul>                   | <ul style="list-style-type: none"> <li>Female financial power and gender-based violence</li> <li>Debt and borrowing as triggers for protection concerns</li> <li>Female access to finance (access and pathways to receiving it), including debt</li> </ul> |
| <b>Sustainable livelihoods</b> | <ul style="list-style-type: none"> <li>Skills and knowledge for employment or self-employment</li> <li>Gendered division of labor within households</li> <li>Disability and livelihood opportunities</li> <li>Quality of employment accessible to various groups</li> <li>Barriers and links of access to work permits and the labor market</li> <li>Educational pathways to livelihoods, including via vocational training</li> </ul> | <ul style="list-style-type: none"> <li>Female leadership in the public sphere</li> <li>Membership of networks and groups</li> <li>Gender-specific coping mechanisms</li> </ul>  | <ul style="list-style-type: none"> <li>Productive asset ownership</li> <li>Assets for home-based businesses</li> <li>Transportation to employment and market opportunities</li> <li>Access to information on worker's rights</li> </ul> | <ul style="list-style-type: none"> <li>Savings</li> <li>Personal debt</li> <li>Access to business finance</li> <li>Income (including amount and regularity of income flows)</li> <li>Financial inclusion Access to formal banking</li> </ul>               |



|                                 |   |   |  |  |
|---------------------------------|---|---|--|--|
| <p><b>Education</b></p>         | <ul style="list-style-type: none"> <li>• Access to quality and inclusive primary, secondary, and tertiary education</li> <li>• Access to catch-up programs</li> <li>• Child labor and CEFM as a barrier to education access</li> <li>• Bullying and corporal punishment in schools</li> <li>• Support for children's mental health and learning disabilities</li> </ul> | <ul style="list-style-type: none"> <li>• Trust, reciprocity and exchanges between teachers, children and caregivers</li> <li>• Networks and cooperation in the context of schools</li> <li>• Accountability between parents and government on curriculum</li> <li>• Informal school activities and social cohesion</li> </ul> | <ul style="list-style-type: none"> <li>• Access to online learning and the resources required</li> <li>• Challenges to blended learning</li> <li>• School infrastructure</li> <li>• Transportation to school, particularly for children with disabilities</li> <li>• Link between shelter/school conditions (noise, overcrowding) and poor educational performance</li> <li>• School sanitation facilities and menstrual hygiene management</li> </ul> | <ul style="list-style-type: none"> <li>• Savings and loans for education expenditure</li> <li>• Household financial planning and education access</li> <li>• Access to scholarships, for refugees</li> </ul> |
| <p><b>Durable solutions</b></p> | <ul style="list-style-type: none"> <li>• Skills, knowledge, and educational attainment as a determinant of durable solutions</li> <li>• Refugee intention to return compared to actual actions</li> <li>• Barriers to return (political landscape, army service, violence, CEFM)</li> </ul>   | <ul style="list-style-type: none"> <li>• Cooperation and trust between refugees and host communities as a determinant of durable solutions</li> <li>• Impact of social context/community dynamics/social cohesion on preferences of women and men</li> </ul>  | <ul style="list-style-type: none"> <li>• Asset ownership as a determinant of durable solutions</li> <li>• Housing and durable solutions</li> <li>• Access to information to make informed decisions</li> </ul>   | <ul style="list-style-type: none"> <li>• Household finances and attitudes towards repatriation, local opportunities and resettlement in a third country</li> </ul>   |

## TRANSFORMING STRUCTURES AND PROCESSES

Access to the livelihood assets outlined in the section above is influenced by the institutions and policies that operate at all levels and in all spheres. Structures include the public sector and government, the private sector, and civil society. Processes are viewed as policies, legislation, institutions, and culture. These structures and policies create new assets (government policy to invest in infrastructure), determine access (ownership rights) and influence rates of asset accumulation (taxation).

## LIVELIHOODS OUTCOMES

Livelihood outcomes are people-driven, and should be reflective of individual and community needs and priorities. These outcomes are varied and can go beyond increased income to include improved wellbeing, reduced vulnerability, improved food security or the more sustainable use of natural resources. Ultimately, these outcomes must be determined through a participatory inquiry.

In the context of this assessment, gaining a strong understanding of participant's livelihood outcomes and aspirations can uncover causalities, behavioral motivations, and priorities and help change performance indicators for future interventions in Jordan.

## GENDER

Gender was mainstreamed across each component of the SLF. This has allowed for the assessment and analysis of gender relations and gender-specific vulnerabilities, protection needs and coping mechanisms of women, girls, men and boys, including those facing multiple intersecting inequalities. All data was disaggregated by sex, age and other relevant characteristics that intersect, such as disability or nationality.

In addition to the consideration of gender throughout data collection and the use of gender-specific intersections, analysis on gender was conducted through the lens of CARE's GEF.<sup>[2]</sup> The GEF conceptualizes CARE's theory of change for gender equality and women's empowerment, which is based on change happening in three domains:

- **Agency:** Consciousness, confidence, self-esteem and aspirations, knowledge, skills, and capabilities.
- **Relations:** Intimate relations and social networks, group membership and activism, citizenship, and market negotiations.
- **Structures:** Discriminatory social norms, customs, values and exclusionary practices, policies, procedures, and services.

Analysis throughout the assessment examines how to build agency and change relations while transforming structures. Based on the SLF, it will focus on areas such as human and social capital and the transformation of structures and processes.

## HUMANITARIAN-DEVELOPMENT NEXUS

The humanitarian-development nexus brings together actors from both spheres of international assistance to work collaboratively based on their comparative advantages, towards collective outcomes that reduce need, risk and vulnerability over multiple years. The nexus provides a relevant framework to address protracted displacement in Jordan, reducing the vulnerabilities of both displaced people and the host community and building their resilience over time, and leveraging international institutions, the private sector, and the national government.

The nexus will be integrated into the assessment, examining the processes and systems in place under each assessment theme and how emergency assistance and long-term development efforts complement each other. Analysis of the assessment findings enable the identification of pathways for refugees in Jordan to graduate out of humanitarian assistance.



**Table 11: Intersections between assessment themes and the humanitarian-development nexus**

|                                |   |
|--------------------------------|---|
| <b>Social protection</b>       | <ul style="list-style-type: none"> <li>• Access to social protection systems and mechanisms</li> <li>• Refugee access to equal citizenship and human rights</li> <li>• Integration of refugees into host community, mutual respect</li> </ul> |
| <b>Sustainable livelihoods</b> | <ul style="list-style-type: none"> <li>• Access to employment economy and labor market</li> <li>• Employment and livelihood prospects</li> </ul>  |
| <b>Education</b>               | <ul style="list-style-type: none"> <li>• Refugee access to host country education system (primary, secondary and tertiary)</li> <li>• School infrastructure, including access to online virtual learning</li> </ul>                           |
| <b>Durable solutions</b>       | <ul style="list-style-type: none"> <li>• Refugee decision-making</li> <li>• Complementary pathways and alternative solutions</li> <li>• Refugee self-reliance</li> <li>• Gendered access to durable solutions</li> </ul>                      |

# Findings & Analysis

The following section outlines the findings for each assessment theme: social protection, sustainable livelihoods, education, and durable solutions. Each sub-section first analyzes the structures and processes underlying the theme and then looks at the linked assets and outcomes. The COVID-19 pandemic is integrated as a cross-cutting theme, demonstrating its impact on structures, processes, assets, and the aspirations of refugees and host communities. Gender is likewise mainstreamed across the four assessment themes, presenting gender-specific vulnerabilities and needs and analyzing these through the lens of CARE Jordan's Gender Equality Framework.

## Social Protection

### Structures and Processes Underlying Social Protection

#### SOCIAL PROTECTION PROGRAMS IN JORDAN

**Social protection is a set of measures, policies and programs aiming to reduce the lifelong consequences of inequality, poverty and exclusion.** As ongoing crises, including the COVID-19 pandemic, result in the deterioration of living conditions and available opportunities, social protection mechanisms are critical to ensuring the most vulnerable populations in Jordan are not left behind. In particular, the humanitarian-development nexus is integral to social protection, as the current system is largely dependent on humanitarian funds for refugee protection, and the coordination between national systems and humanitarian assistance is poor.<sup>2</sup>

**Social protection in Jordan can be separated into two systems, one accessible to Jordanians and another accessible to refugees.** Jordanians are supported by the Government of Jordan (GoJ) through several initiatives and programs, which were recently mainstreamed and harmonized in the National Social Protection Strategy for 2019-2025. Key programs offered by the government include the National Aid Fund (NAF) and the Zakat Fund, which provide cash assistance to vulnerable Jordanians. These services are aimed at families with vulnerable members including children, older people, and people with disabilities, in order to reduce reliance on negative coping mechanisms, such as child labor, and child, early and forced marriage (CEFM).<sup>3</sup> Jordanians can receive support from the social security corporation, but only 21.4% of respondents to the survey indicated that they were registered. Key informants have suggested that these funding mechanisms may be insufficient to meet the needs of Jordanian households during the COVID-19 crisis.

**Refugees are excluded from national programs and depend entirely on non-government actors.** They have access to services such as monthly cash transfers from UNHCR to promote self-reliance, monthly cash transfers for children by UNICEF, and monthly food vouchers from the World Food Programme (WFP), which are provided based on status and vulnerability assessments. Receiving assistance from UNHCR is tied to refugee registration status, and therefore risks excluding many non-Syrian refugees who cannot gain refugee status and are instead in Jordan as asylum seekers. Key informants note that refugees in camps benefit from a wider protection network, given the services provided through the camp system, such as housing, which are often lacking for refugees in urban areas.

<sup>2</sup> Ministry of Planning and International Cooperation, Jordan Response Plan for the Syria Crisis 2020-2022, July 2020.

<sup>3</sup> Ibid.



## Refugee and Asylum-Seeker Status in Jordan

Although Jordan is not a signatory to the 1951 Refugee Convention nor the 1967 Protocol, the Government of Jordan (GoJ) signed a Memorandum of Understanding with UNHCR in 1998 that provides refugees with protection and status in the country. As a result, persons in Jordan who request international protection due to fear of returning to their home country are able to apply for refugee or asylum seeker status once they have registered with UNHCR.

Syrians who enter Jordan receive an Asylum-Seeking Certificate and a government-issued Mol card, which protects them from deportation and provides access to many services in Jordan. However, both of these documents are only valid for a one-year renewable period.

People from Iraq, Sudan, Somali or Yemen have different entry requirements but often enter Jordan on short-term visas such as medical, tourist or student visas. Should they request protection, individuals from these countries are only provided with Asylum-Seeker Certificates. UNHCR's limited capacity has reduced the agency's ability to conduct Refugee Status Determination, and it usually prioritizes individuals who are being considered for resettlement.\*

### POPULATION PROFILE

According to UNHCR, there are 672,023 registered Syrian refugees in Jordan.\*\* Most (83.7%) of the registered Syrian refugee population live outside of camps in urban areas. The remaining 130,570 registered Syrian refugees in Jordan live in one of the country's refugee camps; 38,274 of the registered Syrian population live in Azraq Camp.

There are also 66,665 registered Iraqi refugees in Jordan. This amounts to 8.8% of the total refugee population in the country. In addition, there are a further 12,866, 6,013, and 696 registered Yemeni, Sudanese, and Somali refugees in Jordan, respectively.†

**Table 12: Registered refugee population in Jordan, November 2021**

| Nationality | Number  | Proportion (%) of total |
|-------------|---------|-------------------------|
| Syrian      | 672,023 | 88.5                    |
| Iraqi       | 66,665  | 8.8                     |
| Yemeni      | 12,866  | 1.7                     |
| Sudanese    | 6,013   | 0.8                     |
| Other       | 1,453   | 0.2                     |
| Somali      | 696     | 0.1                     |

Source: UNHCR

\* NRC, Realizing the rights of asylum seekers and refugees in Jordan from countries other than Syria with a focus on Yemenis and Sudanese, April 2019.

\*\* UNHCR, "Jordan Fact Sheet," November 2021.

† Because Palestinian refugees from the 1948 and 1967 wars fall under the rubric of UNRWA and not UNHCR they are not counted separately as UNHCR "persons of concern" in Jordan, despite making up a large proportion of the local population. These Palestinian refugees have an entirely different legal status, where they may obtain a type of Jordanian ID and related access. Some Palestinian refugees that were more recently displaced from Syria into Jordan receive additional protection from UNHCR and might be included among "Other refugees" surveyed here.

**The COVID-19 pandemic severely impacted the protection provided by both the GoJ and UNHCR due to closed or unresponsive agencies.** Qualitative findings indicate that although many offices were closed and stopped offering advice to individuals, other leniencies were granted, such as allowing expired UNHCR cards to remain valid until the end of 2021. Given pre-existing weaknesses in Jordan's social protection system, the pandemic may have exacerbated many challenges that were detrimental to poor, migrants, women and undocumented refugees.

**In addition to formal protection mechanisms provided by the GoJ, UNHCR, and other humanitarian organizations, several other forms of informal, community-based social protection mechanisms are available to both refugees and Jordanians.** Participants in focus group discussions explained to the assessment team that informal mechanisms relying on local, religious, or tribal leaders are often utilized in Jordan to ensure protection. For example, in one focus group, it was described how rather than relying on the police to deal with domestic disputes, communities might turn to tribal leaders for help. Key informants note that these mechanisms can be very effective for prevention, but that they run the risk of being discriminatory when used in response to a protection issue, as they are often based on social norms.

In conclusion, while social protection is provided to Jordanians by national programs of the GoJ, refugees are dependent on non-governmental agencies and community-based mechanisms. The assistance refugees receive is often linked to their registration status.

## Documentation and Status Rectification

**Documentation status is a key component of a refugee's experience in Jordan.** Access to housing, work permits, loans and information is more deeply linked to documentation than to nationality. The 2021 Annual Needs Assessment indicated high rates of UNHCR registration among refugees across nationalities. Almost all (98.4%) Syrian refugees are registered, followed closely by 96.8% of Sudanese, 96.1% of Yemenis and 95.3% of Iraqis. Unlike last year, refugees across minority nationalities also report high levels of registration. Given the ongoing GoJ restriction on registering new refugees, these high rates are more likely a reflection of the respondent sampling than of an increase in registration. A very small number of respondents were registered as refugees with the Ministry of Interior as opposed to UNHCR.

**Registration can be a complicated process. In general, refugees prefer to be registered as refugees, rather than asylum seekers, as only refugees can obtain a work permit and receive financial assistance from UNHCR.** Additionally, COVID-19 created significant challenges to renewing documents, including residency permits and UNHCR registration cards. Key informants noted that long processing times and closed UNHCR offices blocked refugee's access to services, aid, and livelihoods during the pandemic.

**Lack of documentation can delay or prevent registration.** This becomes problematic for refugees fleeing violence in their home countries or even in obtaining a birth certificate for a newborn child without a father present. Key informants highlight how critical it is to provide support for the undocumented. They also noted the importance of identifying and monitoring those without documentation, as it becomes much more challenging to understand and anticipate their needs.

**A minority of participants in the CARE 2021 assessment lacked some form of documentation.** In this year's survey, 10.4% of respondents indicated they lacked documentation, including 12.2% of Syrians and 15% of Iraqis, a small increase compared to last year at 7.7% and 3.8% respectively. Yemenis also noted high rates of missing documentation at 16.5%. This increase was driven by a growth in respondents reporting missing Ministry of Interior cards and death certificates.



As in 2020, the most commonly absent item was a Ministry of Interior card, as noted by 5.7% of respondents. However, unlike last year, the second most common missing document wasn't marriage certificates, but rather death and divorce certificates, both at 4.8%. The most common reason for absent documents was that respondents did not have the necessary papers, including proof of identity or marriage certificates, to register for other civil documents. While lack of adequate documentation was also the main reason last year, the incidence improved slightly from one in four respondents. Other reasons cited include the lack of money to pay for registration fees or late fines at or lacking information about how to obtain documents, in that order.

**Refugees from other nationalities face a particular social protection risk regarding documentation.** Regularization processes vary greatly between nationalities, and non-Syrians are ineligible for some residency documents. As a result, many non-Syrian refugees enter Jordan on medical or tourist visas and are at greater risk of detention and deportation while being excluded from traditional protection support.<sup>4</sup> Key informant interviews support these findings, indicating that refugees of Yemeni, Sudanese, and Somali origin are most at risk.

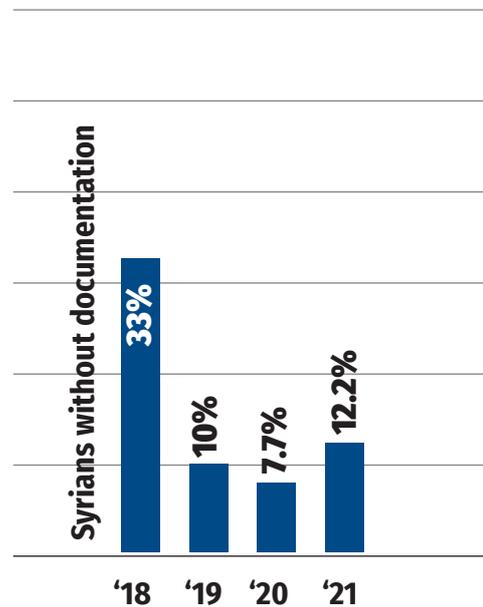
**More than half (54.2%) of all urban Syrians respondents indicated that they intended to ask for a change in registration status, a slight decrease from 65% in 2020.** Iraqi and other refugees responded slightly differently from last year at 61.3% and 59.3%, respectively. Just under half of the respondents across various nationalities indicated that their rectification status would impact their decision to stay, resettle, or return home. Only 19% of respondents saw any barriers or challenges to rectification, with higher numbers of Sudanese (22.4%) and Yemeni (24%) refugees citing barriers.

In conclusion, registration status and documentation remain critical to a refugee's experience in Jordan and access to services. Lack of proper documentation places refugees at risk of deportation, yet many challenges exist to accessing appropriate documents or to requesting a change in registration status.

## Assistance and Information

**The 2021 survey indicates that all respondents across nationalities and genders would prefer to receive cash assistance compared to other forms of assistance.** Over 50.9% of those surveyed said that their first choice would be to receive cash. Participants in focus group discussions explained that they prefer cash because it is flexible and enables independent decision-making. The second choice would be for food and non-food items (NFIs) at 32.7%, followed by medical and health assistance, including psychosocial support, at 21.2%. These findings mirror the 2020 assessment which also identified cash and food/NFIs as the top two priorities. These trends were true for both female and male respondents, with little variation.

**Figure 5: Syrian refugees lacking civil documentation, (%) by year**



<sup>4</sup> Human Rights Watch, *World Report 2021: Our annual review of human rights around the globe*, 2021.



A young Syrian refugee traces the outlines of masks in a workshop in Azraq Camp. (Credit: Care Jordan/ Ahmad AlBakri)

**Some focus group discussion participants feel that humanitarian assistance is unfairly accessed and insufficient to protect both refugees and host communities in Jordan.** Often participants explained that they believed decisions about who should be included and excluded from assistance were arbitrary. One focus group participant indicated they felt UNICEF assistance for education is discriminatory, as some seem to always receive support, while others remain on waiting lists. Declining UN assistance in July 2021 and the inability of incoming refugees to register with UNHCR have left some individuals feeling “abandoned” and fearful for their future in Jordan.

**Negative perceptions of UN agencies and other humanitarian organizations are growing.** This is demonstrated by evidence collected during focus group discussions. Some participants believe UN assistance cuts are a strategy to force refugees to return to their homeland, while others believe the support they receive is based on existing relationships or connections with those in decision-making positions. Respondents note a lack of dignity while receiving aid from both UN agencies and NGOs, as it is humiliating to wait in long lines in the sun or rain without shelter, and others complain of lack of training and corruption of local humanitarian staff. Corruption of local NGOs was noted in several focus group discussions in Azraq Camp and in Irbid, with requests for international agencies to take greater administrative control to mitigate the problem. Refugees note that the assistance provided is not suitable and the GoJ provides insufficient resources compared to the needs of Persons of Concern (PoC). For example, the food coupons typically provided by humanitarian organizations in urban areas (15 JOD/month, 75 JOD for a family of five) cannot feed a family, and respondents requested more assistance to pay for basic resources such as water and electricity. Jordanians in focus group discussions noted they receive 160 JOD every three months from the NAF but with no assurances of the duration of support. However, key informants added that Jordanians have an additional structure of support from their communities and extended families, which act as a safety net.

**Refugees from other nationalities feel forgotten by the humanitarian community, as they are not prioritized or documented as well as Syrians and therefore do not receive systematic support.** As of 2020, obtaining a work permit results in the loss of asylum seeker status and its related protections; as a result many refugees rely on debt and illegal or informal work to survive. This marginalization has led to refugees comparing themselves to other



nationalities and thus creating feelings of competition, given the limited humanitarian assistance and opportunities available. Yemeni participants in focus groups said they want to be treated as Syrian or Iraqi refugees, while Iraqi participants want to be treated as Syrian refugees or Jordanians. One focus group participant noted, “We are all refugees—why is there this discrimination among refugees based on their original nationality?!”

**Despite established inter-agency community feedback mechanisms, residents of Azraq Camp reported similar concerns around unfairness of aid distribution.** Azraq Camp does have community representatives—active community members conveying the needs and problems of the residents to the camp management and humanitarian organizations present there. However, focus group discussion participants in the camp also shared concerns about the lack of transparency of aid distribution, which allegedly lacks an inclusive approach. For example, in one focus group discussion it was explained to the assessment team that complaints were made, but without action or follow-up. Additionally, WFP assistance was considered inadequate, with the funds typically expended on just food by the tenth day of the month. However, respondents also said they need assistance buying cleaning products, medications, and shoes. Hence, respondents highlighted a preference for cash and converting the WFP vouchers into cash as well. The 2021 survey supports these findings, as respondents in Azraq Camp reported preferences for cash assistance (72.7%), food and NFIs (49.6%), and medical and health assistance (31.6%).

Cash remains the preferred form of assistance by refugees of all nationalities and across locations. Unfortunately, humanitarian assistance is viewed negatively by many refugees, as lack of information and transparency around aid distribution fosters a perception of unfairness and abandonment, particularly for non-Syrian refugees.

### ACCESS TO INFORMATION

**Access to information about available assistance and protections is critical, yet key informants indicate that most refugees lack knowledge about the existing protection mechanisms and how to access them, thereby exacerbating the problem.** When asked how they heard about services and assistance provided by the government, NGOs or the UN, most respondents to the 2021 assessment survey noted they received the information from Syrian friends, family, or neighbors (46.3%); followed by social media (42%); direct interaction with organizations (36.8%); and from Jordanian friends, family, or neighbors (34.9%). This reflected almost no changes from last year. The fact that only just over one-third of respondents get information directly from organizations suggests much more needs to be done to sensitize target communities on protection mechanisms.

**Respondents’ preference on how to receive information is different from how they are currently hearing about services.** Two in three (61.4%) would prefer to receive communications directly from organizations, 46.1% through WhatsApp or SMS, followed by 30.5% on social media. Only 21.6% and 15.4% want to hear from Syrian or Jordanian family and friends, respectively. There were few statistically significant differences between groups on the preferred methods of communication. Women and girls were more likely to prefer WhatsApp or SMS messages, 53.4% of them said, compared to 40.1% of men and boys. Older people more frequently said that they prefer direct or face-to-face communication from organizations (80.3%), compared to 59.7% of younger people.

**Qualitative data indicates that accessing information is more of a challenge for non-Syrians and those who lack education or live in remote areas.** Although many noted they prefer to get information via social media, others noted the importance of phone calls given low literacy rates. Key informant interviews with INGOs indicate that organizations are working to provide information through a variety of sources including social media, SMS and WhatsApp, radio, call centers, newspapers, and also through a network of community centers and volunteers.

**Refugees lack information about protection mechanisms, and receive most of their information from within their own communities rather than directly from organizations providing assistance.** Despite this reality, refugees would prefer to hear directly from organizations through WhatsApp/social media, in conjunction with phone calls and face-to-face outreach, ensuring that no vulnerable groups are left behind.

**ACCESS TO FEEDBACK AND COMPLAINTS MECHANISM**

Complaints to UN agencies or humanitarian organizations are not very common across nationalities; however men are almost twice as likely than women to make a report at 11.8% compared to 6.7%. Reports of complaints vary by location, with 21.2% of respondents in Azraq Camp making reports, less than 1% in Azraq Town and close to 8% in the remaining locations (see the table below). It is interesting that the most common place for reporting is in the camp, where mechanisms might be more systematically laid out compared with in towns and cities. The nationalities that reported making complaints at the highest level were Syrians at 13.6% and “Others refugees” at 13.7%, including Yemenis and Somalis, compared to less than 1% of Jordanians, indicating that the host community may rely on the Jordanian authorities to handle complaints. However, respondents indicated that very few of these complaints were resolved satisfactorily.

**Table 13: Respondents who made a complaint to a UN agency or another humanitarian organization, and whether the complaint was resolved satisfactorily, by location**

| Location     | Reported making a complaint | Complaint was resolved satisfactorily |
|--------------|-----------------------------|---------------------------------------|
| Amman        | 9.9%                        | 10.3%                                 |
| Azraq Camp   | 21.2%                       | 15.3%                                 |
| Azraq Town   | 0.8%                        | 0%                                    |
| Irbid        | 8.4%                        | 25.8%                                 |
| Mafraq       | 8.6%                        | 15.8%                                 |
| Zarqa        | 6.5%                        | 11.5%                                 |
| <b>Total</b> | <b>9.3%</b>                 | <b>14.8%</b>                          |

**FOCUS BOX**

**Azraq Camp, Village 5**

Residents of Village 5 in Azraq Camp face important social protection issues around access to employment, freedom of movement, access to services and mental health concerns. Village 5 of Azraq Camp is a restricted, closed area that hosts refugees that do not have security clearance. The security screening is conducted by Community Policing, who are part of the Public Security Directorate under the Ministry of Interior of Jordan. They manage the security of the camp and overall protection mechanisms, alongside UNHCR. However, this vetting process has been known to take months and even years for some, who meanwhile remain trapped in Village 5.

The lack of freedom of movement has a direct impact on residents’ livelihoods, opportunities, and mental health. They are unable to leave the camp unless it is for a medical emergency, which also needs pre-approval, and have severe limitations on their food supply, which is extremely costly. Additionally, residents of Village 5 cannot obtain a work permit and their only employment option is the Incentive-Based Volunteering (IBV) program run by humanitarian organizations.

One Syrian mother living in this closed area shared, “[O]ur children have the right to see and explore what life is about, what is going on outside this jail. There are so many families and children who have been imprisoned for years in the Village 5 of this camp.”



## Access to Basic Services

**Access to health services remains a consistent concern for refugees in both urban and camp settings, particularly the most vulnerable populations including older people, persons with disabilities, women and non-Syrian refugees.**

This was only exacerbated by COVID-19, with a study showing that 45% of households across Jordan report that they are facing new challenges accessing healthcare since the start of the pandemic.<sup>5</sup> Qualitative data from the 2021 Annual Needs Assessment noted the lack of access to medication, especially for chronic diseases, such as diabetes and hypertension; medical devices, such as glasses, hearing aids and walking sticks; vitamins; and advanced health services including specialized doctors and operations. Additional barriers are the cost of transportation to medical centers that are far away, and the cost to patients who often do not have any health insurance. Participants noted that Caritas supports health access for many beneficiaries, but that support is declining, in particular for non-life-threatening needs.

**Access to reproductive care during pregnancy remains low across all nationalities, and, in general, was not impeded by COVID-19 and its restrictions.** Respondents (41.8%) stated that they had access to reproductive healthcare in 2021, with Syrians and Jordanians reporting the best access at 48.3% and 46.9% respectively, compared to 30% and 37% in 2020. Iraqis, on the other hand, experienced a decrease in reproductive healthcare access from last year, from 38% to 26.4%. This is likely because Iraqis in the data sample are concentrated in areas of Jordan, particularly Irbid, where health services are under strain. An additional 62.2% of survey respondents indicated that access to reproductive healthcare remained unchanged as a result of COVID-19.

**Despite the range of services and healthcare centers in Azraq Camp, access limitations to medical care have increased protection risks for many Syrian refugees.** Focus group participants note a lack of chronic disease medication and access to medical devices for pregnant women and older people (especially walkers, mobility scooters, and wheelchairs). For any specialized or advanced medical services, refugees need to leave the camp. UNHCR has noted that many specialized health cases cannot be treated in the camp and that referrals for care outside of the camp is a challenge.<sup>6</sup>

Non-Syrian refugees, particularly those of African origin, have specific challenges related to health. The case study below highlights how racism, discrimination, and poverty can impact non-Syrian refugees' access to health care.

### CASE STUDY

#### Non-Syrian Refugees and Access to Healthcare

Non-Syrian refugees can be overlooked in Jordan, receive less protection, and have worse access to services and assistance. These refugees, including those from Yemen, Sudan, Iraq, and Somalia among others, often face additional challenges and live in the worst socio-economic conditions. The Jordan Response Plan (JRP), which was launched by the Jordanian government to address the refugee crisis, is solely focused on Syrians, and therefore limits humanitarian organizations' ability to support non-Syrians. As a result, UNHCR registration is the most significant protection available to these refugees and asylum seekers who are able to receive cash-based assistance but few other financial support or opportunities.

Shadia is a 29-year-old Sudanese refugee who lives in Amman governorate with her husband and three children. Shadia faces extreme poverty and racism in her daily life. She lives in a small home with only one room and a small window. She and her husband cannot afford to pay their electric bills, therefore, they live without electricity

5 DRC Jordan, The Impact of COVID-19 on Protection Concerns in Jordan: Assessment Report, January 2021.

6 UNHCR, "Azraq Camp Fact Sheet," January 2021.

and her children cannot participate in online learning. Shadia’s husband is disabled and cannot work. She is unable to work since she cannot afford a work permit and employers do not want to employ her because of her race. As a result, her family lives in poverty and relies exclusively on UNHCR payments to refugees; her children are undernourished while her own mental health suffers.

**KEY CAUSAL CONTEXTUAL FACTORS**

**Lack of documentation:** Non-Syrian refugees are not offered the same access or protection as their Syrian counterparts when entering Jordan. Although their entry requirements differ by nationality, most non-Syrians enter with short-term visas. When they overstay their visas, these individuals are not “legally present” unless they receive residency, which is rarely given, or pay their overstay fines. Most will register with UNHCR and receive asylum seeker certification, but will not be recognized as refugees, and do not have the right to work. Although this registration should provide international assistance and protection, focus group participants feel forgotten by the humanitarian community as there are no systemic mechanisms in place to support them. As a result, this group often relies on illegal and informal work and accumulates debt.

Many non-Syrian refugees rely on their asylum seeker certificates for documentation as they lack traditional residency permits. However, these certificates are not used or accepted in many parts of Jordanian society, with resulting impacts for access to health, aid, work, and housing. The gap in registration and documentation also creates a lack of data and understanding about the number of non-Syrian refugees in Jordan, and their exact needs and challenges.

**Discrimination:** Discrimination is a critical challenge faced by non-Syrian refugees. African refugees, such as those from Sudan or Somalia, are particularly vulnerable due to their cultural and ethnic differences, compared to other Arab refugees. Language barriers prevent African refugees from integrating in schools or gaining employment. Racial discrimination is prevalent across society and creates both legal and social marginalization of individuals. Being Sudanese, Shadia faces daily racism as soon as she leaves her house. Her family is harassed and garbage is thrown at her, yet the authorities do not even try to prevent these actions.

**RELATED IMPACT**

Access to healthcare remains a critical concern for non-Syrian refugees. Difficulties with access are often tied to these families’ higher levels of poverty. Shadia noted that she could not afford transportation to the hospital so instead got care at a nearby church, which only offered sporadic and unspecialized medical care. More broadly, the cost of medical care is higher for uninsured non-Syrians compared to Jordanians and Syrians, who only have to pay minimal fees. UNHCR provides free health services regardless of nationality, however, a 2016 study showed that only 31% of non-Syrians were aware of this free access.

**IN THEIR OWN WORDS**

“The simple act of going out for a breather, walking with my only Yemeni friend, is nearly impossible, as we endure racist comments and harassment.”

–Shadia, a 29-year-old Sudanese refugee (Credit: CARE Jordan/ Amal Ma’ayeh)





In the past, these refugees were included in UNHCR's Cash for Health program, which helps needy families cover their healthcare costs, and referred to the agency's Al Maqasid hospital in Jabal Akhdar. However, a new policy requires non-Syrian refugees to visit Al Basheer government hospital instead. If they do not go to this hospital, they will not receive support. Shadia heard from other refugees that hospitals outside of Al Maqasid are only for Jordanians and was therefore discouraged from visiting them. Ultimately, the lack of access to information about healthcare contributes to a wider access problem.

Challenges arise for these refugees because hospital staff are not sensitized or trained to work with individuals from different backgrounds, and often lack an understanding of various cultural norms. In particular, concerns around the handling of female genital mutilation (FGM) were raised during interviews. FGM is a sensitive topic and can have an important impact during child birth, so women sometimes prefer to raise their own funds and give birth at a private hospital.

### LEARNING AND ADVOCACY MESSAGES

- Promote the “One Refugee” approach in order to provide support to refugees based on their vulnerability rather than their nationality.
- Promote social norm changes and anti-racism in schools, universities, vocational centers, and private sector offices and companies.
- Conduct focus group discussions with non-Syrian women to better understand their needs and protection issues, particularly around the use of FGM.

**Lack of access to physical capital has had a negative impact on the sample population's wellbeing, educational opportunities, and livelihood outcomes.** Urban refugees identify challenges around housing and the high cost of rent, identifying it as one of their most pressing needs in focus group discussions. For many, half of their monthly expenses go to rent for spaces that are too small to fit large families, and participants feel at risk of being evicted or having their water/electricity cut off as they cannot afford rent and bills. Although Azraq Camp respondents do not have housing concerns, the lack of access to electricity and water remains a significant difficulty for many. Electricity is regularly out at the camp, with detrimental impacts for health and access to education, particularly during the pandemic. Water is also a scarce resource and is only provided to the camp for four hours a day via water stands from the network. Female participants indicate that this distribution model fosters bullying and violence between children queuing, and harassment of women, who are often tasked with collecting water. The regular walk from the water stands with 20 L jerry cans is a burdensome and painful activity.

**Insufficient transportation options for Jordanians and refugees directly impact access to health and employment for the most vulnerable.** Qualitative data indicates that lack of access to transportation remains a cross-cutting issue for refugees in both urban and camp settings. Focus groups with Azraq Camp inhabitants report that long distances to access water stations and medical facilities are often insurmountable for those who cannot walk far. Bikes were noted to be the only transportation option in camps, but that they exclude children, older people, and those with disabilities. Urban discussion group respondents noted similar concerns, as high transportation costs and the inability to obtain a driver's license limit refugees' mobility. Transportation was also noted as an area of concern for Jordanians in the National Social Protection Strategy, which calls for the Ministry of Transportation to expand affordable and safe public transportation to poor, remote workers.<sup>7</sup>

<sup>7</sup> Ministry of Social Development, Ministry of Planning and International Cooperation, UNICEF Jordan, *National Social Protection Strategy 2019–2025*, April 2019.

In conclusion, access to health services is a concern for refugees in both urban areas and Azraq Camp, with the COVID-19 pandemic exacerbating barriers to healthcare and the availability of medicine. Vulnerable refugees, particular non-Syrians, were those most at risk from this gap. Challenges to access to physical capital, including electricity, transportation and housing, also negatively impact individuals' wellbeing, education, and livelihood outcomes.

### COVID-19 VACCINE

**Gender shapes the rates of COVID-19 vaccination, with males more likely to be vaccinated than females at 73.4%, compared to 61.3%.** This gender gap in COVID-19 vaccination reflects a global trend.<sup>8</sup> The locations with the lowest vaccine rates were Irbid (57.8%) and Mafraq (59%) compared to the highest in Azraq Camp (78.2%). The majority of respondents (59.1%) believe the vaccine is safe, although Jordanians (52.3%) and Somalis (45.5%) were less likely to agree.

**Vaccines have been relatively available, with 93.7% of all respondents indicating they did not face any challenges in obtaining the vaccine, and little difference across gender and nationalities.** Jordan has allowed its entire population, including registered refugees, to be eligible for vaccination and opened vaccination centers across the country, including in camps. Of those who did face barriers to vaccination, 34.3% indicated they did not trust the vaccine; 23.7% said they lacked information about the vaccine; and 20.7% said they were unregistered refugees and therefore ineligible. This was reflected in qualitative findings, where key informants indicated that undocumented people do not have access to health services including vaccination, while several focus groups participants shared hesitancy towards the vaccine due to lack of trust in the vaccine or even belief in the pandemic.

**Vaccination status has a significant impact on individual's employment opportunities.** The structures and processes of the GoJ through Defense Order No. 32 in July 2021 dictate that individuals who are not vaccinated must obtain two PCR tests a week in order to continue working or to obtain a work permit, creating significant obstacles for both refugees and Jordanians to continue working.

Vaccination rates are relatively high and vaccines are available to all in Jordan, but qualitative findings indicate a persistent mistrust in the vaccine due to misinformation.

### PSYCHOSOCIAL STATUS AND NEEDS

**As in 2020, Jordanian and refugee human capital was severely impacted by the shocks of the COVID-19 pandemic.** Mental health was particularly affected by the pandemic; vulnerable communities experienced fear of death and compounded stress due to lack of income. A study conducted in January 2021 indicated that 82% of respondents across Jordan reported their psychosocial wellbeing declining as a result of the pandemic.<sup>9</sup>

**Compared to the previous year—also a pandemic year—slightly fewer respondents noted feeling negative emotions all or most of the time, demonstrating an improvement in mental health.** To assess the mental health of respondents, the 2021 assessment survey asked about the frequency with which individuals felt angry, fearful, hopeless, apathetic or upset in the preceding two weeks. These findings are disaggregated by sex and presented in the table below.

8 Recent research conducted by CARE found that in 22 out of 24 countries for which data is available, women are less likely to be vaccinated than men. CARE. "Gender Gaps in COVID-19 Vaccines," 2021.

9 Danish Refugee Council Jordan. "The Impact of COVID-19 on Protection Concerns in Jordan: Assessment Report," January 2021.



Table 14: Emotions reported in the past two weeks (%)

|                     | All of the time | Most of the time | Some of the time | A little of the time | None of the time | Don't know/ refused |
|---------------------|-----------------|------------------|------------------|----------------------|------------------|---------------------|
| <b>Female</b>       |                 |                  |                  |                      |                  |                     |
| <b>Anger</b>        | 4.4             | 17.1             | 17               | 19.5                 | <b>39</b>        | 2.9                 |
| <b>Fear</b>         | 5.9             | 17.7             | 16.8             | 16.3                 | <b>41.5</b>      | 1.7                 |
| <b>Hopelessness</b> | 7.2             | 17.4             | 15.6             | 15.6                 | <b>41.8</b>      | 2.3                 |
| <b>Apathy</b>       | 5.1             | 18.9             | 18.5             | 18.5                 | <b>35.3</b>      | 3.8                 |
| <b>Upset</b>        | 6.4             | 15.6             | 18               | 15.4                 | <b>40.4</b>      | 4.2                 |
|                     |                 |                  |                  |                      |                  |                     |
| <b>Male</b>         |                 |                  |                  |                      |                  |                     |
| <b>Anger</b>        | 5.1             | 15.5             | 16               | 19.1                 | <b>38.7</b>      | 5                   |
| <b>Fear</b>         | 6.9             | 16               | 16.1             | 15.7                 | <b>43.2</b>      | 2.2                 |
| <b>Hopelessness</b> | 7.8             | 16.5             | 15.4             | 15.5                 | <b>42.2</b>      | 2.6                 |
| <b>Apathy</b>       | 6.8             | 17.4             | 18.3             | 18.7                 | <b>34.5</b>      | 4.2                 |
| <b>Upset</b>        | 7.2             | 15               | 17               | 16.9                 | <b>40.9</b>      | 3                   |

The survey analysis created a mental health index across all five mental health variables of reported emotions (anger, apathy, fear, hopelessness, upset) and their frequency in the last two weeks. The mental health index scored responses as follows:

None of the time = zero

A little of the time = 1

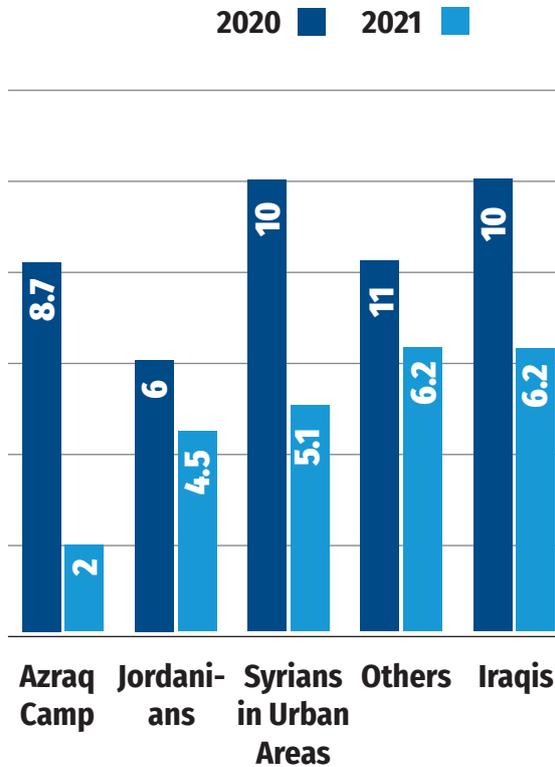
Some of the time = 2

Most of the time = 3

All of the time = 4

The index was calculated for each respondent for a maximum score of 20, which means a respondent feels all five of these emotions all of the time. Therefore, high numbers on this index are associated with poorer mental health. The findings for 2021 indicate an improvement in mental health across all nationalities compared to last year. Syrians in Azraq Camp reported the best mental health with a score of 2, followed by Jordanians at 4.5, Syrians in urban locations at 5.1, Iraqis at 6.2 and other nationalities at 6.2.

Figure 6: Mental health index by nationality

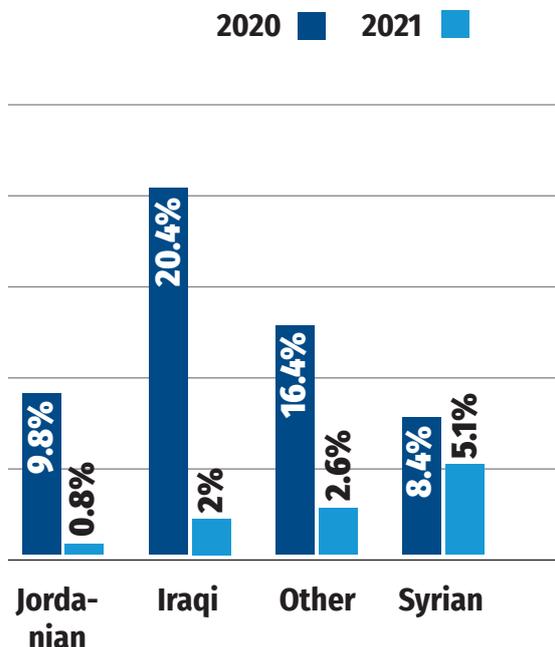


Despite these improvements, qualitative findings indicate that respondents still struggle to cope with poor mental health and highlight the need for additional psychosocial support assistance. Respondents in Azraq Camp noted that mental health is severely impacted by the lack of mobility and strict security procedures of the camp, particularly in Village 5. Focus group participants shared a list of coping strategies against stress such as praying, working to keep busy, crying, and smoking cigarettes.

Studies show that healthcare workers in both urban and camp settings lack the knowledge and management skills to support individuals struggling with mental health in relation to COVID-19.<sup>10</sup> The lack of specialization in mental health and knowledge about assessment and referral processes among medical staff prevents sufficient, appropriate treatment of the many refugees and Jordanians distressed by the pandemic.

Mental health is also a key concern for older people, who are often marginalized and excluded from society. This vulnerable group is viewed by only 36.1% of respondents as being able to contribute to society, with the highest percentage coming from Syrians (42%) and little difference by gender. Across all nationalities, individuals indicate that the most common way older people spend their day is doing “nothing.” Compared to 2020, respondents reported a much lower level of assistance for older people, likely as a result of COVID-19 pressures on services from this group, indicating a critical need to provide more targeted support to an important population (see Figure 7). Similar to last year’s findings but at a much lower level, a higher proportion of respondents in Azraq Camp (8.2%) indicated that older people received specific services compared to an overall average of 3.4% that stated the same. This indicates that the camp setting provides better support for older people than urban settings. The loneliness of older people due to changes in family dynamics such as young couples moving out of the household and the use of digital technology were noted in focus groups. The case study below highlights the loss of older people’s social capital and its role as a growing protection concern.

Figure 7: Older people in the household receiving specific services regarding their age, (%) by nationality



10 Mansour, A. H. et al. “Health-care workers’ knowledge and management skills of psychosocial and mental health needs and priorities of individuals with COVID-19,” 2020



## CASE STUDY

### Older People and Loneliness

Older people face challenges such as poor access to services and increasing loneliness and depression. The 2020 Annual Needs Assessment indicates that only 36% of respondents believe the elderly can still contribute to society, with most believing that older people spend their day doing “nothing.”

Mohammed, a 67-year-old Syrian man living in Mafraq governorate shared his experience as an older refugee. Currently, Mohammad’s daily routine includes praying and walking around the neighborhood, but otherwise he spends the majority of his time in his house.

#### KEY CAUSAL CONTEXTUAL FACTORS

Interviews and focus groups indicate that changing family dynamics, with new married couples moving away from the family home, and the burden of work and responsibilities on households, have de-prioritized elder care. Mohammed noted that although he gets occasional visits from his children and grandchildren, they are not able to stay long as they have so much work to do. This has left older refugees feeling increased levels of loneliness and social isolation. Female focus group participants noted that the increased use of technology and social media has created another barrier for older people.

Older refugees are not viewed as productive members of society, but rather as individuals with little capacity and availability to do activities beyond prayer. Most have the willingness and the mental and physical ability to do more, but are not provided with opportunities. Mohammed noted that he would like to share his knowledge and passion as a baker, proposing to train youth and organize workshops. He indicated that older persons have important experiences and trade or craft skills that should be passed down to future generations.

#### RELATED IMPACTS

A study conducted by HelpAge International in 2019 examined the experiences of older people in Jordan and identified key risks related to their continued exclusion.\* Key protection findings included:

- 60% of older Syrians felt lonely, with only one-third participating in social activities,
- Only 3% of older Syrians reported feeling like a fully active member of the community and surrounded by family and friends, and 52% felt they had very limited interaction with their community and family, and,
- 46% of older Syrians defined themselves as decision-makers and highly autonomous.

#### LEARNING AND ADVOCACY MESSAGES

- Support the creation of community centers to create a space for older people to gather and participate in light exercise, gardening, skills workshops and creative, fun activities. These types of activities can combat loneliness while also improving health and providing additional benefits such as a harvest from gardening or opportunities to pass down skills.
- Conduct inter-generational advocacy and sensitization campaigns to combat ageism, and promote the benefits of elder knowledge and their continued contribution to society.
- Create a media campaign to build on age-old Arab traditions of honoring the elderly.

\* HelpAge International (2019) A profile of older people in Jordan: The experiences and inclusion risks of older Syrian refugees and older Jordanians

#### IN THEIR OWN WORDS

“I live with my sons, but I feel lonely. Each of them spends his day on the phone.”

—Older focus group participant

In conclusion, negative mental health continues to be a problem across Jordan, despite a slight increase in reported mental health compared to last year. Older people are particularly vulnerable to poor mental health as they are marginalized and excluded from society. Additional psychosocial support and training for health staff on mental health are critical to improve care.

**FOCUS BOX**

## Persons with Disabilities

Qualitative findings show that persons with disabilities think that they do not receive the systematic support they need from the government or humanitarian entities, with very few organizations being fully dedicated to persons with disabilities. Persons with disabilities, their caregivers, and those without disabilities believe there is a failure to integrate people with disabilities into society in camps and urban settings.

- **Failure of structures and process:** Despite laws that require the appointment of no less than 4% of persons with disabilities into an institution, Jordanian participants felt that persons with disabilities were not recruited at high enough rates and that the Higher Council for the Rights of Persons with Disabilities in Jordan is not adequately supporting the integration of persons with disabilities into social and economic spheres in Jordan.
- **Declining human capital:** Persons with disabilities face difficulties that can create or exacerbate mental health problems. Respondents noted that stigma as well as excessive sympathy, compassion, or pity for persons with disabilities made them feel helpless, lowering their self-esteem and making them less empowered. Every day, recurring challenges can have a significant toll on persons with disabilities human capital.
- **Challenges with social capital:** Persons with disabilities are often marginalized even within their own communities and families. Focus groups highlighted instances of bullying by relatives: women with disabilities being locked away and prevented from working, women at greater risk of violence, or families showing off their disabled children to claim support from the GoJ.
- **Lack of access to physical capital:** Persons with disabilities struggle with accessibility, as many schools, streets, shops and workplaces are not developed to be safe for those with reduced mobility. This results in many individuals being confined to the home. In Azraq Camp, access to toilets is severely limited as most families cannot afford private facilities that cater to the needs of persons with disabilities in their household.

In focus group discussions, persons with disabilities and their caregivers shared the need for additional specific assistance, including the provision of medical devices, medicines and therapy, cash assistance, peer-to-peer support groups and mental health and psychosocial support (MHPSS) sessions, as well as support to enforce labor laws that facilitate integration. Some noted the desire to be referred to as “Persons with special needs” rather than “persons with disabilities.”

## Safety, Harassment and Discrimination

Findings around safety indicate that refugees, and particularly refugees of African origin, are more vulnerable to harassment and discrimination, highlighting a key protection issue for an often-marginalized population.



## SAFETY

**A small number of respondents indicated they felt unsafe in their local communities, however non-Syrian refugees were most likely to not feel protected.** Findings indicate important differences in perceptions of safety between Jordanians, Syrian and Iraqi refugees, and African refugees. In the community, 6.9% of Jordanian respondents reported that their family felt unsafe, compared to 10.2% of all Syrian respondents, and 14.6% of Iraqi refugees. Comparatively, 24.4% of refugees from other nationalities, including Somali and Sudanese refugees, indicated that their families feel unsafe, reflecting discrimination and racism experienced by many refugees of African origin. Focus group discussion participants of African origin in Irbid and Amman governorates specifically shared experiences of anti-Blackness. This topic is explored further in the harassment section below and the case study on non-Syrian refugee access to healthcare.

**Table 15: Respondents who do not feel safe in the community, “What is the reason you feel unsafe,” (N=195) by age category**

|   | Respondents under 18 years old | Adults    | Older people (60 years old and over) |
|---|--------------------------------|-----------|--------------------------------------|
| Discrimination based on sex, nationality, race, or religion | 21                             | 39        | 43                                   |
| Physical violence   | 76                             | <b>63</b> | 29                                   |
| Sexual violence   | 5                              | 42        | 3                                    |
| Verbal and emotional violence                               | <b>83</b>                      | 50        | <b>62</b>                            |

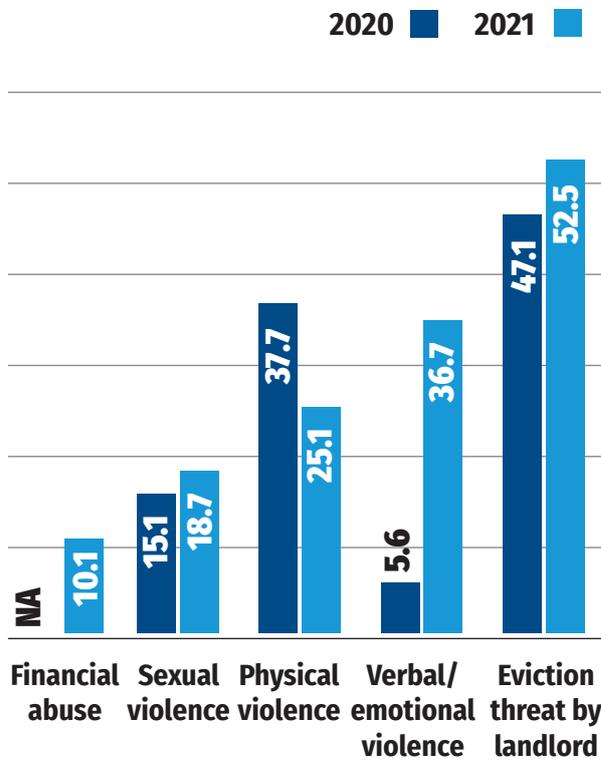
**Table 16: Respondents who do not feel safe in the community, “What is the reason you feel unsafe?”, (N=195) by sex of respondent**

|  | Female    | Male      |
|--|-----------|-----------|
| Discrimination based on sex, nationality, race or religion | 45        | 53        |
| Physical violence  | 31        | <b>69</b> |
| Sexual violence  | <b>78</b> | 15        |
| Verbal and emotional violence                              | 40        | 35        |

**The most commonly cited reason (53.3%) for not feeling safe in the community was verbal and emotional violence and abuse—as it has been for the last two years.** Physical violence was also a major reason given by 46.7% of respondents, followed by discrimination based on sex, nationality, race or religion (33.2%) and sexual violence (31.6%). Sexual violence includes sexual assault and abuse, harassment, rape, and sex trafficking.

**The vast majority of respondents across gender and nationalities reported their family members felt safe and protected in their homes.** These findings followed a similar trend to feeling safe in the community, with the lowest proportion of Jordanians (2.3%) reporting feeling unsafe at home, followed by 3.8% of Syrians and 6.9% of Iraqis. As above, 11.4% of refugees of other nationalities indicated their family members felt unsafe at home.

**Figure 8: Reasons for not feeling safe in the house, (%) by year**



Reasons for not feeling safe in the home changed from last year, with an important increase in verbal and emotional violence, reflecting findings around the impact of COVID-19 on household tensions. Threats of evictions by the landlord remained the primary reason for feeling unsafe, cited by 52.5% of respondents. Verbal and emotional violence as factors for not feeling safe rose from 5.6% in 2020 to 36.7% in 2021, while physical violence (25.2%) and sexual violence (18.7%) also remain important factors.

As in 2020, the most oft-cited barriers to respondents' safety and protection in 2021 were the lack of income opportunities by a large margin (80.2%), followed by COVID-19, and then community conflict. This did not change by nationality or gender.

**HARASSMENT AND DISCRIMINATION**

A small percentage of respondents across all nationalities reported seeing or hearing someone being verbally or physically harassed in the last six months. Jordanians were the least likely to have experienced this at 5.8%, followed by Syrians at 9.5%, and Iraqis at 10.1%. Refugees of other nationalities reported higher incidences, especially Sudanese respondents, at 14.2%.

Refugees of African origin reported much higher rates of their own or their families experiencing harassment when compared to Jordanians and Iraqi or Syrian refugees. Only 5.6% of Jordanians were harassed in the last six months, followed by Syrians at 7.5% and Iraqis at 14.8%, confirming the previous findings around safety. The percentage of refugees of other nationalities who experienced harassment was much higher at 26.8%, including 39.2% for Sudanese. There were few differences by gender. Only 57% of respondents across all nationalities know to whom or where to report harassment or request protection.

Non-Syrian refugees, particularly those of African origin, also reported high rates of ongoing discrimination based on race, ethnicity, and refugee status. One in four (24.3%) refugees of other nationalities indicated they felt discriminated against all or most of the time due to their race, including 22.4% of Sudanese refugees saying this discrimination happens all the time. This decreased by almost half (13.5%) for Iraqi refugees, while Syrians (8.6%) and Jordanians (6.9%) were much less often discriminated against. African refugees shared that children are often exposed to discrimination through bullying in the street and at school, which makes it difficult for them to leave their homes and walk in the streets. As noted in the case study on racism and access to healthcare, African refugees can face anti-Black physical and verbal harassment. Similarly, when asked to what extent they feel discriminated against as a refugee in Jordan, 24.6% of refugees of other nationalities and 14% of Iraqis felt discriminated against. Syrians felt this discrimination the least, at 8.2%, reflecting the higher inclusion of Syrians into many of Jordan's policies, and society as a whole.

The impact of discrimination and racism on social cohesion and refugee experiences in Jordan is explored in the Durable Solutions section below.



In conclusion, most respondents report feeling safe in their communities and homes, but verbal and emotional violence continue to be concerning and seems to have increased due to the COVID-19 pandemic. African refugees are much more likely to report feeling unsafe in the community, and incidents of harassment and discrimination in the streets and at school indicate racism continues to pose a serious protection risk.

## Gender-based Violence

**Increase in GBV is one of the most pressing concerns for refugees.** The so-called “silent pandemic” continues and key informants stress how it has been increasingly difficult for victims to seek help during national lockdown periods, with long-term implications beyond the reopening of the country. Statistics and research findings must be interpreted carefully as it is likely that cases have been underreported.

**Violence has increased during the COVID-19 pandemic, and respondents reported an even higher risk of violence due to changes in restrictions and the reopening of the country (see the table below).** As many as 7.3% of both male and female respondents indicated that they knew someone who had experienced violence directly. Nearly a quarter of all survey respondents agreed with this generally, while focus group discussion participants further explained how financial pressure has increased the likelihood of men using violence against women in the household. Stress due to a lack of space and privacy, as well as restrictions on movement are additional factors. Key informants also explained how parents increasingly use violence against their children. Moreover, 21.6% of respondents feel that violence for women and girls has continued to increase with the easing of lockdown. These findings were confirmed by UNHCR statistics that found that incidents of GBV rose by 50.9% compared to last year.<sup>11</sup>

**Table 17: Effects of COVID-19 on risk of violence, (%) by sex and year**

| “Completely agree” and “somewhat agree” responses        | 2020  |       | 2021  |       |
|--|-------|-------|-------|-------|
|  | Men   | Women | Men   | Women |
| <b>Women and girls are at increased risk of violence</b> | 15.5% | 19.2% | 21.2% | 22.2% |
| <b>Men and boys are at increased risk of violence</b>    | 11.1% | 11.7% | 17.9% | 16.6% |

**GBV intersects with other forms of discrimination based on race, religion, socio-economic background, disability, and age.** Although both male and female focus group discussion participants noted a lack of accessibility and protection available to people with disabilities, the vulnerability of women and girls with disabilities has been a significant finding coming out of qualitative research for the last two years. Participants indicate that women and girls with disabilities are kept inside the home and often hidden away from society, preventing their access to education, employment, and marriage. There is some evidence to suggest that the incidence of GBV may vary by nationality. For example, 27.6% of Iraqi respondents said that women and girls were at an increased risk of violence due to COVID-19, compared to only 14.5% of Jordanian respondents. In multiple focus group discussions, participants both male and female argued that violence against women and girls was most common in poorer or less educated households.

<sup>11</sup> UNHCR (2021) Jordan GBVIMS TF Midyear Report, January – June, 2021

**Nationwide initiatives promote gender equality and social norm change in relation to GBV, but deep-rooted structures, including social norms continue to enable or perpetuate GBV and create barriers against tackling it.** Although most men and women in focus groups expressed rejection of violence of any form, further questions shed insight on continued acceptance and tolerance for some forms of violence. For example, Syrian respondents noted that there is a tradition within the Syrian community in which fathers or husbands are allowed to perpetuate violence—either verbal abuse, assault, or beatings. The female respondents added that they accept this in certain circumstances to avoid further problems. Focus group discussion respondents noted a culture of shame, which prevents the reporting of certain violent crimes that might shame a household, such as a father sexually abusing his child.

Moreover, key informants indicate that Jordanian society’s patriarchal system impacts protection mechanisms, noting that women are often sent home when they report acts of violence or make a complaint. A total of 8.9% of female respondents disagreed with the statement that women feel safe to seek help when experiencing violence, a significant decrease from last year (18.5%), perhaps indicating an improvement in reporting systems. There was no statistically significant difference according to nationality of respondent. Reporting is often done within a women’s community or social circle, but 7.1% of female respondents also said that women wouldn’t know to whom to report when they face violence.

**Table 18: Women feel safe to seek help when experiencing violence (%), by sex**

|                                   | 2020         |              | 2021         |              |
|-----------------------------------|--------------|--------------|--------------|--------------|
|                                   | Female       | Male         | Female       | Male         |
| <b>Agree</b>                      | <b>73%</b>   | <b>74.7%</b> | <b>77.9%</b> | <b>77.6%</b> |
| Completely agree                  | 53.3%        | 55.8%        | 43.5%        | 44.3%        |
| Somewhat agree                    | 19.7%        | 18.9%        | 34.4%        | 33.3%        |
| <b>Neither agree nor disagree</b> | <b>3.7%</b>  | <b>4%</b>    | <b>8.4%</b>  | <b>7.3%</b>  |
| <b>Disagree</b>                   | <b>18.5%</b> | <b>15.7%</b> | <b>8.9%</b>  | <b>8.7%</b>  |
| Somewhat disagree                 | 4.7%         | 3.5%         | 3.7%         | 4%           |
| Completely disagree               | 13.8%        | 12.2%        | 5.2%         | 4.7%         |
| <b>Don’t know</b>                 | <b>4.8%</b>  | <b>5.6%</b>  | <b>4.8%</b>  | <b>6.4%</b>  |

**Stigma against divorced women enables domestic violence and abuse to persist as women fear the consequences of filing for divorce, including harassment and social exclusion.** A total of 11.7% of respondents said they would agree either completely or somewhat that it is shameful for a woman to get divorced. Only one out of seven female participants in a focus group said she would act and file for divorce if abused by her husband.

**According to a key informant, there have been improvements in social norms related to GBV and gender empowerment.** Gender is less considered a taboo topic and gender empowerment is no longer seen as a “foreign agenda.” Women’s rights and empowerment are also prioritized by the government from an economic perspective.



Nonetheless, more can still be done to improve gender inequality in Jordan such as promoting more women's programs and facilitating leadership tracks for women.

**Additional structural barriers to gender equality exist within the legal framework and education system.** A key informant noted that current protection laws allow for the physical disciplining of children, which has resulted in a gap in reporting of child abuse cases. Additionally, given the increase in verbal and emotional violence from 2020 to 2021 reported in the CARE Annual Needs Assessment, protection mechanisms designed to address this issue could be

**Jordanian Sameera Almutlaq, 45 years old, has a home-based business making peanut butter in Mafraq, Jordan. (Credit: Care Jordan/ Ahmad AlBakri)**



## CASE STUDY

### Women and Girls in Azraq Camp

Residents of Azraq Camp face unique challenges, many of them exacerbated by the COVID-19 pandemic. Girls and women living in the camp have been deeply impacted by the pandemic, from increased domestic responsibilities, to experiencing violence within the household, and worsening mental health.

Israa, a 16-year-old girl living in Village 5, shared her experience as a teenager in the camp. Shaha, a 72-year-old widow, also spoke about the experiences of women during the pandemic.

#### KEY CONTEXTUAL CAUSAL FACTORS

As entire families were forced to stay inside during the lockdown period, women and girls experienced an increase in domestic work. Current gender norms resulted in women and girls taking on all the cleaning and housework, in addition to helping with online learning for children. Although Shaha said she did not have any help in her domestic workload, Israa noted that her family was cooperative and that male members of her family, including her father and brothers, helped in some domestic work including water collection.

In addition, key informants and focus group discussion participants report an increase in GBV due to the lockdown. Loss of livelihood and being stuck inside the house have resulted in increased stress and tensions in both Shaha and Israa's households. Shaha shared that many families burned through their savings and lived on debt during the lockdown since they couldn't work. Israa noted that there was an increase in verbal violence between children due to being stuck inside. She also shared that her sister is very sociable and struggled during the lockdown period. However, her sister participated in mental health sessions provided by NGOs and has found them to be helpful for her stress and anxiety. Shaha noted that people are happier now that restrictions have lifted, however the long-term consequences of violence and mental health issues will continue to impact women and girls.

#### RELATED IMPACT

Given the loss of livelihoods during the pandemic, refugees in Azraq Camp are even more reliant on the IBV program. As a result, dissatisfaction with the recruitment and management process of IBV has only grown.

Increased domestic responsibilities and difficulties at home also had a direct impact on girls' ability to attend school. Israa reported that online education was ineffective due to a weak internet connection. She shared that there have been a notable number of drop-outs at her school now that it is back in-person, as students became accustomed to not attending school.

#### LESSONS AND ADVOCACY MESSAGES

- Review the current IBV system to ensure proper procedures are followed and that recruitment and retention policies, including the rotation process, are fair.
- Focus on tackling the underlying and harmful social norms that contribute towards GBV.
- Develop and disseminate campaigns to change social norms related to verbal and emotional violence and abuse within Jordanian households, and refugee urban and camp communities.
- Conduct targeted social norm change campaigns to ensure girls come back to school and continue their education through blended learning or in-person.
- Develop gender-sensitive curricula for schools that serve to dismantle negative gender norms and promote positive attitudes and practices.



strengthened. Similarly, the development of gender-sensitive curricula was noted by one key informant as a critical method to address negative gender attitudes and practices at a young age.

In conclusion, GBV continues to be a concern in Jordan, with increases in violence as a result of the pandemic and the pressure it placed on families and specifically on men as the primary earners in many households. Respondents indicate that women and girls are at a higher risk of violence. A deeper commitment to empowerment, challenging harmful social norms, and education on gender equality at all levels of society are critical to address these protracted concerns.

## Child, Early, and Forced Marriage

**This year's assessment shows that the poor economic situation continues to lead families to rely on CEFM as a coping mechanism**, while efforts to tackle harmful social norms have positively impacted families and their decisions around marriage. However, focus group discussions and interviews with humanitarian staff suggest that it remains a significant issue within Azraq Camp, and in particular the closed area of the camp. As outlined in last year's assessment, residents of Azraq Camp have more conservative views and respondents indicate that CEFM is very common. They noted that 75% of girls in the camp get married at 16 or younger, a decision typically made by their fathers and older brothers.

**Qualitative data shows that both tradition and financial instability are key motivations for early marriage—demonstrated also in last year's assessment.** One focus group participant mentioned how marriage can also be a parent's way of handling a child that is a "problem creator" or of protecting a girl from rape and harassment. Early marriage can also be seen as an alternative to education when teaching is of a poor quality and bullying is prevalent.

**Survey findings show that the majority of respondents (approx. 65%) do not consider child marriage to be a matter of "own choice."** This trend remained true across nationalities, although Somalis (at 50%) were less likely to disagree that it isn't a boy's choice to be married, and Syrians (at 60.2%) were less likely to disagree it isn't a girl's choice to be married. By location, respondents in Azraq Camp, Azraq Town, and Irbid were also less likely to disagree that child marriage was the choice of the child. However, in focus group discussions, participants would not regard anything as "forced," but rather see children being "convinced" or "motivated" by parents to get married.

**Attitudes toward CEFM largely depend on socio-economic background, as well as previous personal experiences with marriage.** Participants in focus groups, especially female participants, generally expressed negative attitudes towards CEFM. They were well aware of the consequences for girls and women that marry early. Participants discussed the lack of awareness about sexual practices and the risk of bearing many children at an early age. Children and young women that do not have a mother or older sister to reach out to, are especially at risk as they have no female support within the family. Participants also acknowledged that early marriage increases the risk of divorce, which goes along with stigma and other challenges for a single mother. If a woman re-marries the chances are high that the man is significantly older and comes with his own children that need to be cared for.

**It became clear in focus group discussions that most families understand the benefits of education over marriage in the long-term**, which was highlighted also by a key informant in last year's assessment: families are starting to prioritize education for girls rather than marrying them off as a means to breaking out of poverty.

In conclusion, CEFM seems to be decreasing over time, but the practice is still viewed by many as good option for young girls, with male household members often making the decision. CEFM is usually motivated by social norms, as is the case in Azraq Camp's more conservative Syrian community, or by financial difficulties.

## Sustainable Livelihoods

### Structures and Processes Underlying Sustainable Livelihoods

Assessment findings, both this year and last year, demonstrate how the key livelihood barriers and challenges facing refugees and Jordanians are rooted in underlying structures, processes, and regulations. These include a contracting economy, a shortage of job opportunities, documentation and work permit regulations, mechanisms controlling access to finance, as well as traditional gender roles and power dynamics.

#### DOCUMENTATION AND ACCESS TO WORK PERMITS

**Access to work permits depends to a large extent on a refugee’s status and documentation.** The Jordan Compact in 2016 expanded the provision of work permits to Syrian refugees in construction, agriculture, manufacturing, and services sectors. In early 2021, flexible work permits were introduced that allow Syrians and other nationalities to work in the construction sector for a period of one year with the flexibility of choosing their employer.

**However, even among those holding the required status and documentation, refugees still face barriers in issuing, renewing, or making use of a work permit.** Based on this year’s survey findings, only 22% of Syrians said they or someone in their household hold a work permit. This is the lowest rate over the last two years. In 2020, the rate was at 32%, and in 2019 it was at 25%. As of 2021, refugees need to be enrolled in social security payments for at least two months to be eligible for a work permit.

**Based on this year’s survey, only 25.5% of Syrians living in Azraq Camp said they or someone in their household had a work permit.**

Figure 9: Barriers to accessing a work permit, (%) by year

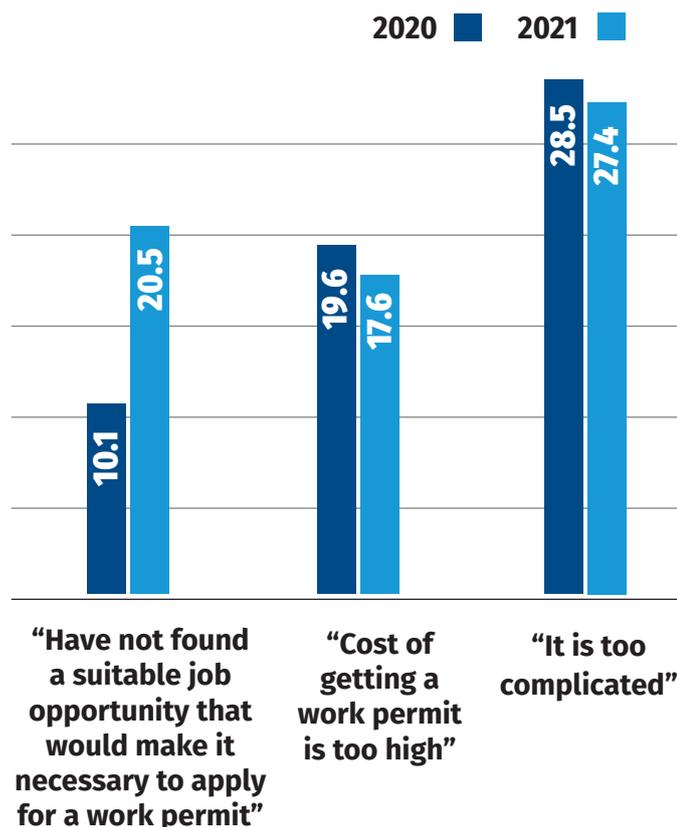




Table 19: Holder of work permit, proportion (%) of respondents by nationality and location

| Nationality | No   | Yes  |
|-------------|------|------|
| Iraqi       | 95.8 | 4.2  |
| Other       | 95.5 | 4.5  |
| Somali      | 90.9 | 9.1  |
| Sudanese    | 92.8 | 7.2  |
| Syrian      | 78   | 22   |
| Yemeni      | 88.6 | 11.4 |
| Location    | No   | Yes  |
| Azraq Camp  | 74.5 | 25.5 |
| Azraq Town  | 67.3 | 30   |
| Irbid       | 72.7 | 14.1 |
| Mafraq      | 80.7 | 10   |
| Zarqa       | 77.9 | 16.6 |
| Total       | 72.5 | 15.4 |

Table 20: Holder of work permit among Syrians in urban areas over time (%)

| 2019 | 2020  | 2021 |
|------|-------|------|
| 25%  | 30.2% | 22%  |

Table 21: Holder of work permit among other refugee nationalities over time (%)

|          | 2020 | 2021 |
|----------|------|------|
| Iraqi    | 4.8  | 4.2  |
| Other    | 5.9  | 4.5  |
| Somali   | 11.2 | 9.1  |
| Sudanese | 9.4  | 7.2  |
| Yemeni   | 14   | 11.4 |

One of the key barriers is that many Syrians prefer to work in sectors that are closed to them, such as teaching, accounting, or engineering. Many therefore don't see use in obtaining the work permit, as focus group participants explained. A further barrier is the cost of a work permit, which seems to differ from case to case, but the majority of participants said they could not afford it. Some do receive financial support to cover the costs of work permits, but according to participants it is not consistent and they cannot rely on it. Moreover, a sponsor is required in order to obtain a work permit, which poses a challenge for many. Others mentioned during the discussion that they would be concerned that access to humanitarian support would be halted if they were to obtain a work permit, which is why they would prefer to work in the informal sector without one.

An important issue that was discussed in focus groups was the lack of respect for worker’s rights among some employers. For example, one participant mentioned how some refugees would not receive their agreed-upon salary and lacked support to fight against this. Given that refugees are legally protected when they submit an official complaint to the Ministry of Labor, it may be the case that support is needed in this process or that refugees are not aware of this option. **Only 9.2% of all respondents, of which most were Syrian, said they were aware of their rights as workers and only half of those respondents feel that workers rights are being respected.**

In Azraq Camp, people are facing the additional challenge of passing the government security clearance to obtain authorization to leave the camp and obtain a work permit. Those living in the closed area of the camp are only authorized to leave the camp for up to three days and only in urgent cases (such as for health reasons). **This means that many refugees are forced to leave and work outside of the camp illegally, which exposes them to extreme protection risks.** Qualitative findings indicate that residents of Village 2, those that move from the closed area to the open area when passing the security clearance, still face significant challenges in obtaining authorization to leave and in accessing a work permit.

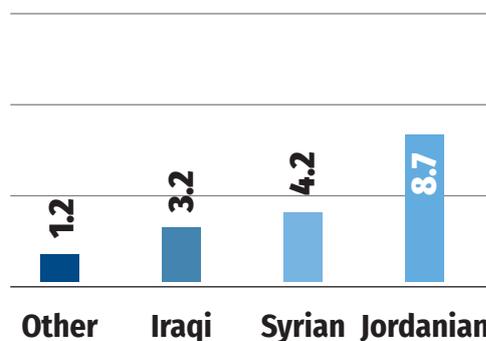
To conclude, the structures and regulations controlling access to and use of work permits create significant barriers to sustainable livelihoods for refugees. While some lack the required documentation or need to pass security clearance first, others struggle to utilize their work permit or choose to work without one.

**FINANCE MECHANISMS**

Access to finance is vital to achieving livelihood outcomes, especially among those aiming to establish their own business or pursue an education. However, **only 4.4% of survey respondents indicated that their families have a micro-finance or small business loan, including 8.7% of Jordanians and 4.2% of Syrians.** The vast majority of these loans came from formal finance service providers rather than informal ones.

Very few respondents indicated that they had tried but failed to acquire a loan, indicating that the lack of loans is due to absence of applications. However, many may not be applying in the first place due to the barriers they know they will face. **In focus group discussions, Jordanian and Syrian participants did speak of a range of challenges in accessing finance due to existing regulations and requirements as illustrated below.**

**Figure 10: Households that have a micro-finance or small business loan (%), by nationality**





**Non-Syrian refugees are unable to obtain a loan due to lack of documentation, while Syrians and Jordanians face high interest rates that they are unable to pay back in time.** On average, female respondents in the quantitative survey reported having average debt of 503.6 JOD compared to male respondents, which had average debt of 465.2 JOD. Qualitative data indicates that debt disproportionately affects women. One focus group participant explained how “microfinance institutions destroyed half of the community, where 80% of women who took loans are in debt.” Focus group participants discussed further challenges, such as the need for a guarantor and official secured income before receiving a loan and/or opening a bank account. Moreover, female participants spoke of cases in which an application for a loan could only be submitted as business partners, but issues of responsibility and debt create hesitancy among women to cooperate as they fear the risk of having to pay back the loan by themselves.

**Similarly, only 3.6% of respondents indicated they had a bank account, with little difference between sexes.** Less than 3% of refugees across all nationalities reported having a bank account compared to 13.3% of Jordanians. 3.8% of respondents tried to open an account and faced difficulties, including 15.4% of Jordanians. For example, one focus group discussion participant said they required “official secure” income to open a bank account, which they did not have. Additionally, only 1% of respondents use online banking services.

Access to finance is therefore another underlying barrier to sustainable livelihood that is created through strict procedures and regulations controlling access to loans and bank accounts. Access to finance is one of the key barriers to vulnerable Jordanians and refugees seeking to set up their own businesses, as illustrated later in this section.

### GENDER NORMS AND POWER DYNAMICS

**Gender norms and power dynamics at the household and societal level create significant barriers to sustainable livelihoods.** Although women’s economic empowerment is becoming more of a focus for the Jordanian government, and many families are adapting to and embracing a shift in gender roles and dynamics, the assessment findings indicate that traditional roles and unequal power dynamics are still deeply embedded across refugee communities and vulnerable Jordanian families.

**Findings show that although many families are adapting to shifting roles and responsibilities, not all embrace these changes or see their benefits.** Such attitudes were found among Syrian, Yemeni, and Iraqi male focus group participants, who expressed the preference that women in their household not work. One male participant, living in Azraq Camp, argued men are “failing” when the women in their household need to work. “These are our traditions and we would like to keep them,” a Syrian participant in Azraq Town said. Work by women may be tolerated, when needed, but if, for example, the salary does not contribute significantly to the household’s income, the man prefers that she stays at home, an Iraqi participant explained. According to the International Labor Organization, the median wage for males in the private sector in 2021 was 7% higher than that of women.<sup>12</sup> **Although the majority of survey respondents disagree that it is shameful for the family when the woman has to work, a significant proportion of 12.6% still agree with this statement.** This proportion has remained approximately constant over time: in 2020, the equivalent proportion was 12.9%.

12 International Labour Organization. “Gender discrimination, wage inequality challenge women in Jordan, 2021, [https://www.ilo.org/beirut/media-centre/news/WCMS\\_820239/lang--en/index.htm](https://www.ilo.org/beirut/media-centre/news/WCMS_820239/lang--en/index.htm)

**Table 22: Agreement with the statement “It is shameful for the family when the woman has to work,” (%) by nationality, 2021**

|              | Completely agree | Somewhat agree | Neither agree nor disagree | Somewhat disagree | Completely disagree | Don't know |
|--------------|------------------|----------------|----------------------------|-------------------|---------------------|------------|
| Jordanian    | 5.2              | 6.0            | 11.2                       | 12.5              | <b>60.2</b>         | 4.6        |
| Other        | 9.1              | 4.5            | 4.5                        | 18.2              | <b>59.1</b>         | 4.5        |
| Somali       | 4.5              | 9.1            | 4.5                        | 13.6              | <b>59.1</b>         | 9.1        |
| Sudanese     | 3.2              | 9.6            | 8.8                        | 13.6              | <b>63.2</b>         | 1.6        |
| Syrian       | 7.6              | 7.0            | 12.7                       | 21                | <b>43.3</b>         | 8.4        |
| Yemeni       | 4.3              | 10.6           | 11                         | 13                | <b>54.7</b>         | 6.3        |
| <b>Total</b> | <b>5.8</b>       | <b>6.8</b>     | <b>11.3</b>                | <b>16.6</b>       | <b>53.3</b>         | <b>6.1</b> |

**Table 23: Agreement with the statement “It is shameful for the family when the woman has to work,” (%) by nationality, 2020**

| Nationality  | Completely agree | Somewhat agree | Neither agree nor disagree | Somewhat disagree | Completely disagree | Don't know |
|--------------|------------------|----------------|----------------------------|-------------------|---------------------|------------|
| Jordanian    | 6.7              | 6.1            | 11.6                       | 12.3              | <b>60</b>           | 3.3        |
| Other        | 10.3             | 4.7            | 4.1                        | 17.8              | <b>58.1</b>         | 5          |
| Somali       | 3.2              | 8.9            | 4.8                        | 14.5              | <b>60.7</b>         | 0.8        |
| Sudanese     | 2.7              | 5.0            | 7.4                        | 14.7              | <b>68.2</b>         | 2          |
| Syrian       | 7.7              | 6.9            | 11.2                       | 21.5              | <b>40.5</b>         | 12.2       |
| Yemeni       | 4.9              | 14             | 11                         | 14.1              | <b>56</b>           | 0          |
| <b>Total</b> | <b>5.9</b>       | <b>7.0</b>     | <b>11.2</b>                | <b>16.5</b>       | <b>55.7</b>         | <b>3.7</b> |

Several key informants warn that while there is more assistance and livelihood programming for women, this does not necessarily translate into empowerment. Some women may start working, but lack access to and control over the money they bring home. This is a form of economic violence and abuse that needs to be considered. The biggest struggle for women is the lack of financial independence. Although participants in focus groups said they see increasing decision-making power among women, including over income, survey findings show otherwise. **Only 2.4% of respondents agree that women who work have control over the income they bring home.**

Generally, households are still very patriarchal in many areas of household life—not only when it comes to financial matters, but also household decision-making such as marriage or education. One male focus group participant said they consider themselves the decision-maker in the family as women “don’t know much, being home.” Based on survey findings, 34% of all respondents agree that women are increasingly the decision-maker. Again, these figures have been approximately constant between 2021 and 2020: 36% of respondents agreed in last year’s survey that women were increasingly the decision-maker.



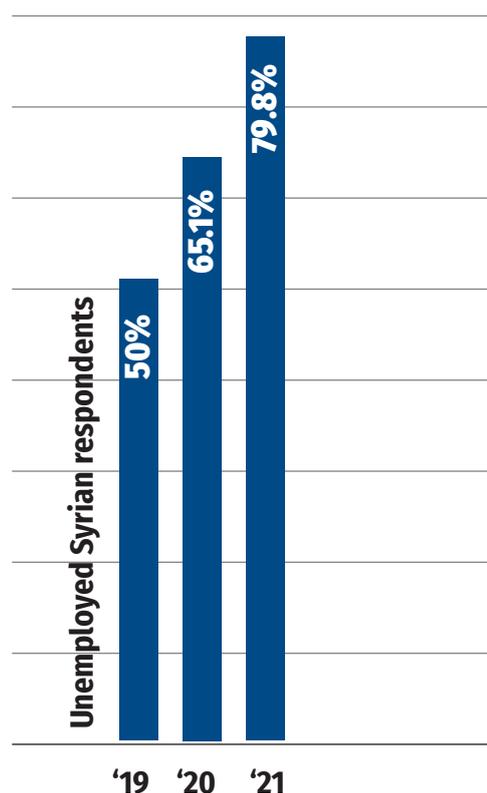
**According to Syrian women participating in a focus group discussion, boys are often still prioritized by parents when it comes to resources.** One woman shared how she and her sisters were treated like “maids” by their parents while her brothers were offered a better education, better clothing, and were given more money. This indicates that traditional gender roles are considered already at an early age, as the boy is later expected to provide for his family while the girl takes care of domestic work. Such inequalities at an early age inevitably create significant inequalities in opportunity later in life, as girls have less access to certain assets than boys.

**While several focus group participants did express strong traditional attitudes toward gender roles and responsibilities, others showed more positive attitudes toward women’s economic empowerment and a shift in gender norms and dynamics.** Some male participants, for example, said they were supportive of their wives working and believed in cooperation between wife and husband. For example, it is important that women work while men are in training/education. One participant said he would worry about and support his wife in finding “good” work with safe working conditions. In another focus group, participants were discussing how it is becoming more acceptable that the woman is the sole income provider, usually through a home-based business.

**Male and female focus group discussion participants living in Zarqa said they see more women increasingly engaged in public life, working outside of the home, and participating in events and programs organized by NGOs.** One participant also mentioned that she feels women can increasingly express their opinion, although are not always respected. However, it must be noted that the substantive programming on women’s empowerment within these communities (as participants were selected from CARE’s beneficiary database) will have contributed to this increase in participation, meaning that this is not necessarily the case across wider society.

**For many families, displacement and subsequent financial struggles had already impacted gender roles and responsibilities, as a key informant explained.** Women in the household were suddenly required to support or replace men as the income provider as men either struggled to find work, suffered from health conditions, or were separated from their families. **The COVID-19 pandemic and national lockdown further “confused”—as a key informant put it—the gender roles and family dynamics across many communities.**

**Figure 11: Syrian refugees unemployed, 2019-2020**



**Last year’s survey showed that caring responsibilities increased for men and boys throughout the pandemic and nearly half of this year’s respondents agree that these continue to increase with the easing of lockdown.** However, women and girls still play a key role with more than the majority of survey respondents (52.1%) agreeing that caring responsibilities have increased for women and girls since the easing of lockdown restrictions.

**A total of 21.4% of respondents agreed somewhat or completely that women have increasingly become the income provider over the past year.** However, still only 6.5% of survey respondents said there is a woman working in their household. This compares to 5.7% of respondents in the 2020 Annual Needs Assessment survey. Findings indicate that **female employment is especially low among Somali, Yemeni, and Iraqi communities while Jordanians and Syrians have the highest proportion of female employment in their household.**

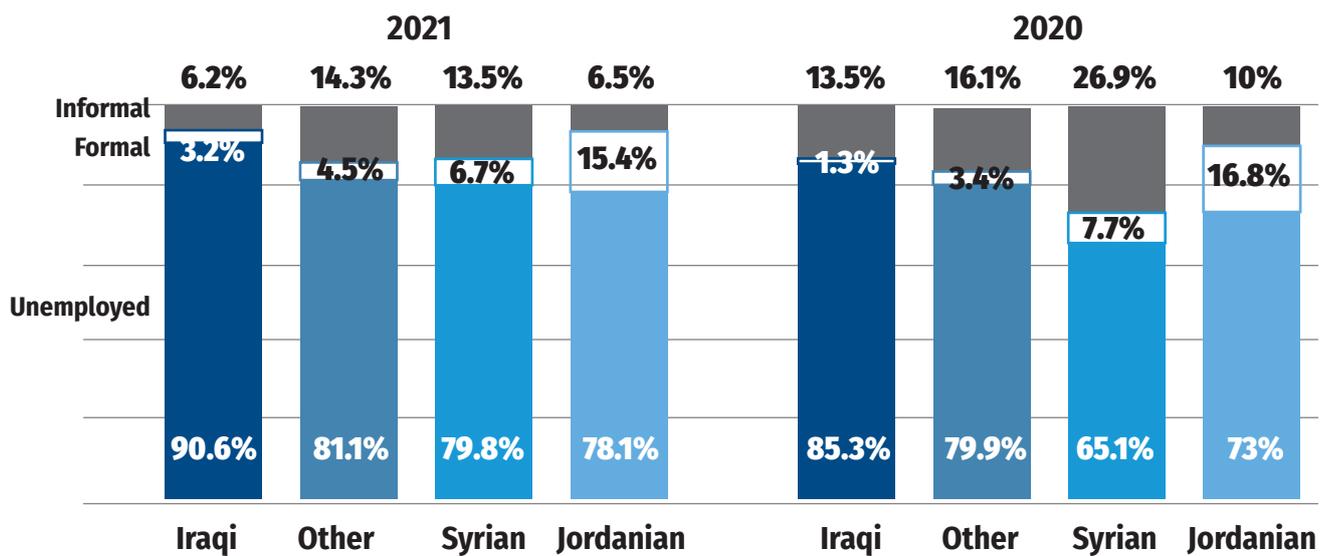
In conclusion, assessment findings show that gender roles and dynamics differ across households, as do the attitudes toward any shifts and changes in these dynamics. While a significant proportion of respondents

express a positive perception of women entering the labor workforce, others still reject the idea of women working and participating in public life. Such traditional gender norms and attitudes, at both the family and societal level, create a range of barriers for women to become economically independent and access sustainable livelihood.

**UNEMPLOYMENT RATES**

The unemployment rate is high in Jordan. According to GoJ statistics, the unemployment rate was 23.2% in the third quarter of 2021, representing an increase of 0.7 percentage points compared to the third quarter of 2020.<sup>13</sup> Based on this year’s assessment, unemployment has also increased among the vulnerable Jordanians and refugees that were surveyed. A majority of 83.1% of survey respondents said that they were unemployed. Of these, 78% of Jordanian respondents reported being unemployed, which is a 5% increase from the 2020 assessment. Findings indicate that Iraqi refugees are most at risk of being out of work, with 85.3% unemployed last year and 90.6% unemployed this year. The following figure presents the proportion of survey respondents that reported being unemployed, formally employed, and informally employed.

**Figure 12: Employment status by origin (%)**





**Whether they are formally or informally employed, the majority of the employed do not have a written or oral contract.** Only 7.8% have a written contract and 12.1% have an oral agreement. Of those people that are employed by someone else, nearly half (48%) are paid a daily wage.

In addition to the underlying structural barriers outlined above, **a range of other barriers have been identified through the survey and focus group discussions.** While COVID-19 restrictions were the most frequently cited barrier in last year's assessment, this year it is **a lack of knowledge on where to find opportunities.**

**The COVID-19 pandemic remains a significant barrier (cited by nearly 40%).** At the same time, survey findings indicate that the reopening of the country is starting to have positive effects on livelihoods. Approximately a quarter of respondents said they see the reopening of the country having positive effects on the livelihoods of men and women.

**Less cited, but still significant, are barriers such as child care, not speaking Arabic, and discrimination.** Data indicates that racial discrimination is a big issue, which supports other findings on racial discrimination and social marginalization of refugees of African origin. The assessment found that 18% of Somali respondents reported discrimination as a barrier, compared to only 3% of Syrians.

**Focus group discussions indicate that further barriers can include a lack of physical capital, such as laptops and access to internet. Personal connections and relationships also seem to be key for finding work, as indicated by a Jordanian and Syrian participant, meaning a lack of social capital could form a barrier for some.** Age was also discussed as a barrier, as most employers would prefer to hire staff below the age of 35 years. **Jordanian participants stated that refugees are prioritized by employers due to their lower salaries and lack of protection.** Health conditions were the main barrier for several focus group participants, along with the lack of health insurance as described in the section on social protection.

**One of the most commonly discussed barriers, however, was the high cost of transportation.** Participants explained how in some cases transportation costs equaled their daily salary. Lack of (affordable) transportation is a barrier across many areas of life, in urban settings as well as in Azraq Camp, as illustrated in the section on social protection.

Refugees living in Azraq Camp face similar challenges in finding work inside the camp, including the lack of job opportunities, lack of access to finance, existing gender dynamics, lack of transportation, age or health conditions. However, **refugees living in Azraq Camp, especially in the closed area, face additional barriers related to restrictions on movement and the process of security clearance,** as illustrated in the above section.

Once authorization to leave the camp is granted, the person is required to return to the camp after 30 days to renew the authorization. **This means that those working outside of the camp must be absent from work for about 2-3 days per month, which risks their employment status.** Another specific challenge that Azraq Camp residents face lies in the IBV program offered within the camp, which is described in the following case study.

The assessment shows that a range of factors explain the high unemployment rate among vulnerable Jordanians and refugees. While traditional gender norms and negative attitudes toward women employment and the structure and regulations around work permits and finance underlie many of the challenges that communities face, further factors such as recruitment processes and lack of affordable transportation also play a key role. According to the survey, a lack of knowledge about where to find work is the largest barrier for many this year.

## CASE STUDY

### Incentive-based Volunteering

Incentive-based volunteering is one of the four means of employment/income-generating activities for refugees living in Azraq Camp. It allows refugees to work for many of the local and international humanitarian agencies and contractors on a rotational basis and earn income for their families. Although IBV is meant to be inclusive regardless of age, gender, or background, focus groups and interviews note a significant number of concerns regarding the recruitment process and program as a whole.

All focus groups in Azraq Camp that discussed livelihoods noted the difficulties with IBV. Rawan\*, a woman living in Village 5 who has been in an IBV placement for a year, shared her experience.

#### KEY CAUSAL CONTEXTUAL FACTORS

IBV placements are supposed to rotate according to a pre-specified time period depending on the skill level of the opportunity: it is recommended that semi-skilled placements change hands every one to two months, while skilled and highly-skilled opportunities should be re-opened to new applicants after three to six months and one year, respectively. The IBV standard operating procedures (SOP) recommends that vulnerable groups—such as women with more than five dependent children, women who are head of their own households or people with disabilities—are prioritized in the allocation of placements.

However, few of the humanitarian organizations in the camp adhere to these guidelines and the distribution of jobs is not seen as being fair or transparent. Focus groups and interviews indicate that many people have never been able to get a placement despite applying for years, while others have held the same role for many years. Although there is an IBV panel for exceptional cases and agencies are encouraged to incorporate and prioritize vulnerable groups, such as older people and individuals with disabilities, representatives of these groups have noted they feel discriminated against and prevented from applying.

\* Name has been changed

#### IN THEIR WORDS

**“They are 1,700 IBV opportunities in the whole camp, while there are 13,000 jobs seekers in the camp.”**

—Male focus group participant

**“There are people who had the opportunity to work for two months over the last four years, while there are others who have been working continuously for five years. There are no criteria for selection; it is about connections and relationships.”**

—Female head of household focus group participant

**“Not all organizations advertise for jobs announcements; some advertise but the recruitment process is fake.”**

—Rawan



Although UNHCR has a protection hotline to receive any complaints, respondents indicate that nothing is done when they express their concerns about recruitment.

### RELATED IMPACTS

Focus group participants in Azraq Camp indicated that the decrease in IBV opportunities resulted in an increase in child labor and exploitation to find alternative sources of income. Male children were pulled from school and began working in cleaning jobs or offering transportation by bicycles. Girls were encouraged to get married, reducing the financial responsibilities of poor families. Male focus group participants in the camp noted that early marriage is positive, as it provides protection to girls who might otherwise be harassed.

### LEARNING AND ADVOCACY MESSAGES

- UNHCR may want to review their selection process for IBV allocation and recruitment.
- The IBV system and the inter-agency SOP should be reviewed to ensure the policies in place are just and are being adequately enforced.
- Ensure feedback and complaint mechanisms are available to all stakeholders and that the follow-up process for complaints is adequate.

### INFORMAL WORK

**Employment in the informal sector decreased significantly since last year for all nationalities.** For example, in this year's assessment, 13.5% of Syrians responded that they were working in the informal sector, which is a decrease of nearly 50% since last year.

As the employment rate in the *formal* sector remained relatively stable while the unemployment rate increased, **it can be inferred that the decrease in informal work is attributed to the overall increase in unemployment. This indicates that those who were employed in the informal sector were at higher risk of losing their jobs throughout the pandemic**, which coincides with the lack of protection, particularly for people working in the informal sector.

**This year's assessment again shows how those working in the informal sector face extreme protection risks, including exploitation and long working hours, dangerous or unhealthy working conditions, and harassment.** Women working in the informal sector are especially vulnerable and at risk of becoming victims of GBV, as illustrated in the section on social protection. Refugees living in Azraq Camp face extra protection concerns when leaving the camp illegally to get to work and, along with non-Syrians, risk being detained or deported when caught.

**Qualitative research indicates that a combination of factors drives people to work in the informal sector.** Those that are not eligible to apply for a work permit based on their status have no other choice but to work in the informal sector. For those that are eligible, a variety of factors may motivate their choice to work in the informal sector without a work permit. Focus group discussions indicate that the main reasons are:

- Preferred sectors are closed to refugees with work permits
- High price of a work permit
- The belief that humanitarian support is halted when a work permit is issued
- Employers prioritizing refugees without work permits

These are described in more detail in the previous section.

In conclusion, although the employment rate in the informal sector has decreased, there are still a significant number of people working in this sector that require protection. More importantly, the factors driving people to choose the informal sector over the formal one need to be addressed. Refugees either do not have the required status to apply for a work permit, cannot afford one, or are unable to use their work permit.

### **SELF-EMPLOYMENT, HOME-BASED BUSINESSES AND FEMALE-OWNERSHIP**

**Only 2% of all survey respondents reported owning their own business, of which Jordanians and Syrians make up the biggest proportion.** This is comparable to last year's survey when only 1% of respondents said that they were business owners. This year, all business owners in the survey were male. Qualitative findings indicate that there are a range of challenges for people to set up and maintain a (home-based) business. These challenges especially impact women, who are typically keen to set up home-based businesses due to their domestic responsibilities and/or their specific skills.

**Focus group participants discussed various forms of capital that they are lacking.** Financial capital, in particular access to loans, is one of the key barriers as well as human capital, such as knowledge and skills. Female focus group participants specifically requested training and guidance in business management.

**Based on qualitative data, some families also lack productive assets, including raw materials and space at home to run businesses in.** Based on the survey, however, there was on average one productive asset per household, such as livestock, machinery, tools of a trade, or transport. This is a small increase from last year, especially in Azraq Camp, where there were on average only 0.16 productive assets available per household compared to 0.85 this year.

**Syrian refugee children play at a CARE community center in Hashmi, East Amman. Jordanian schools operate in morning and afternoon shifts; children come to the center to play games or read when they are not in school. (Credit: Care Austria/ Katharina Katzeri)**





**Current legal regulations specify that if Syrian refugees wish to open businesses in Jordan, they are required to identify a co-owner who is a Jordanian national.** This creates another barrier for refugee entrepreneurship in Jordan. It becomes a risk, as that partner might take over the business when it proves to be successful without having invested much, as reported by a focus group participant.

**Existing gender inequalities continue to inhibit women from establishing a successful business, as several participants explained.** Most prominent is the double labor burden when having a big family and small children to care for, but there are also restrictions imposed by men, such as not working with other men or going to market or other public spaces to purchase items or conduct business. One focus group reported bullying against women who have started their own businesses and complaints by neighbors about visitors and noise.

**The guidance provided to refugees on how to use finance for business purposes is weak.** According to one key informant, grants and loans are often given to people without any training. Legal liabilities come with protection concerns that need to be considered when designing livelihood programs for both refugees and Jordanians. This coincides with women's requests for grants and loans that go along with start-up kits and long-term guidance, training in e-marketing and project management, and support in finding a space to run the business.

**Focus group participants spoke of limited resources for setting up a business and weak market demand.** Many MSMEs failed as a result of COVID-19 restrictions, forcing people to work in alternative, less-paid jobs as the country re-opens. Marketing and financial literacy were identified as challenges, particularly in urban areas, as participants would not know where or how to market their business, while also lacking the resources. In addition, youth in focus group discussions described how they lacked the skills to transition into the digital era, with online abilities becoming increasingly important post COVID-19.

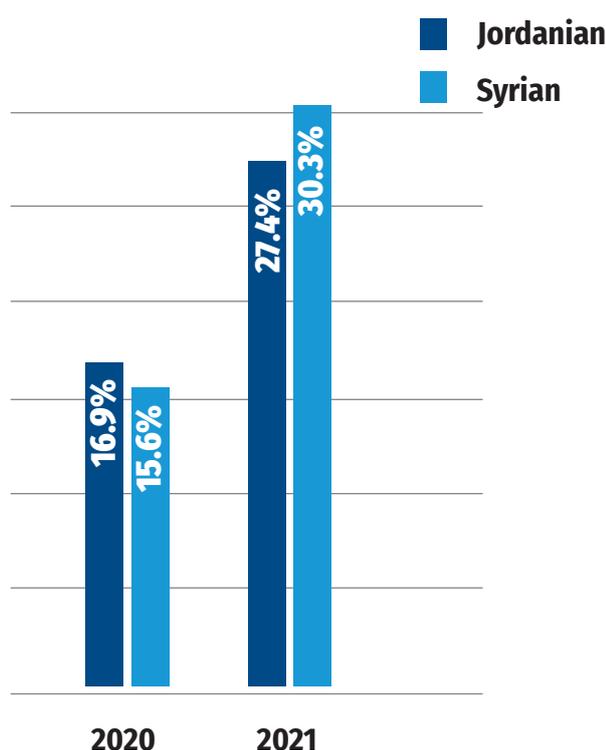
**Qualitative data also indicates a mismatch in skills and market needs.** Focus group participants request training in vocational skills for professions such as food processing, catering, beautification, air conditioning and refrigeration, and as a barber or electrician. Qualitative data further suggests that the mismatch in skills and market needs is the biggest challenge for Jordanians at this point in time.

In summary, self-employment is especially low and data suggests that the key reason is a lack of resources, including but not limited to financial resources. Those that do have the resources to set up their own business, struggle to maintain it due to either a lack of training/guidance or weak market demand.

## INCOME SOURCES

**This year's survey findings indicate that reliance on humanitarian cash assistance has increased since last year.** Iraqi and other minority refugee communities continue to be most vulnerable, relying most strongly on cash assistance as their primary source of income. However, cash assistance has also increasingly become the primary source of income for Jordanians and Syrians. While last year only 16.9% of Syrians reported cash assistance as their primary income, this year 27.4% did so. Similarly, last year only 15.6% of Jordanians said they relied primarily on cash assistance, but this proportion increased to 30.3% this year.

**Figure 14: Cash assistance as the primary source of income, Syrians and Jordanians over time (%)**



**Five percent of respondents indicated that their secondary source of income was from begging.** This seems to be most common among Iraqis and Sudanese (both 16%) and Yemenis (13%). Syrians are less likely to rely on begging, but yet a significant proportion do (8%), as do Jordanians (11%). The following graph illustrates the likelihood of each community to rely on different sources of income.

**Tables 24 & 25: Primary and secondary sources of income (%)**
**Primary source:**

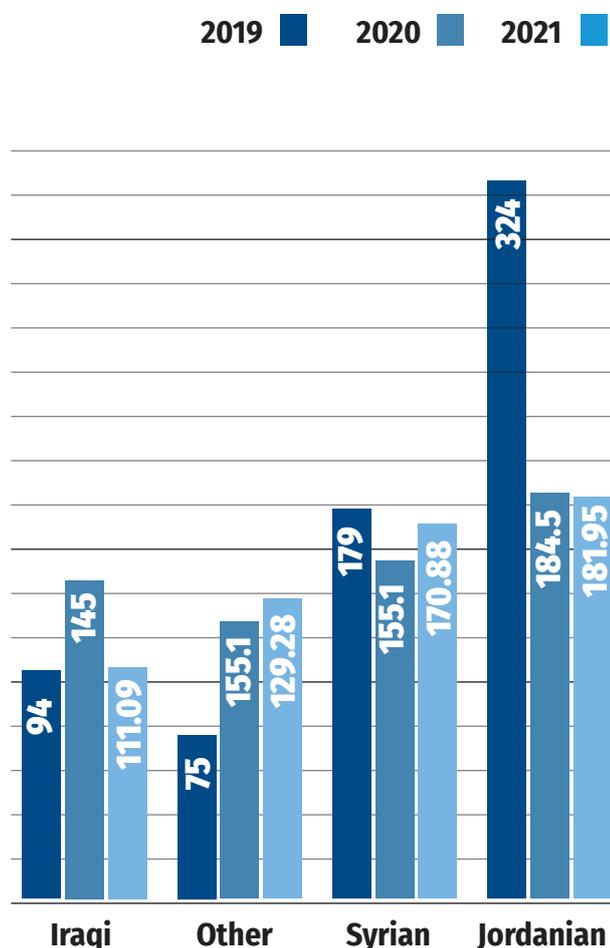
| Nationality  | Begging or borrowing | Cash assistance | Formal employment | Informal employment | Home-based business | Savings    | Remittances | Small and medium-sized business |
|--------------|----------------------|-----------------|-------------------|---------------------|---------------------|------------|-------------|---------------------------------|
| Iraqi        | 5.2                  | <b>43.8</b>     | 1.5               | 13.1                | 0.7                 | 1          | 5.7         | 0.7                             |
| Jordanian    | 2.5                  | <b>30.3</b>     | 16.2              | 23.2                | 1.5                 | 0.2        | 1.7         | 1.7                             |
| Other        | 0                    | <b>68.2</b>     | 4.5               | 22.7                | 0                   | 0          | 4.5         | 4.5                             |
| Somali       | 0                    | <b>59.1</b>     | 0                 | 18.2                | 4.5                 | 0          | 4.5         | 0                               |
| Sudanese     | 1.6                  | <b>42.4</b>     | 1.6               | 12.8                | 1.6                 | 0          | 0.8         | 0                               |
| Syrian       | 1.9                  | 27.4            | 2.8               | <b>32.8</b>         | 2.3                 | 0.1        | 0           | 0                               |
| Yemeni       | 1.6                  | <b>44.5</b>     | 2.8               | 23                  | 0.8                 | 0          | 0.8         | 0                               |
| <b>Total</b> | <b>2.2</b>           | <b>37.4</b>     | <b>6.8</b>        | <b>23</b>           | <b>1.5</b>          | <b>0.3</b> | <b>1.2</b>  | <b>0.5</b>                      |

**Secondary source:**

| Nationality  | Begging   | Formal employment | Informal employment | Home-based business | Savings  | Remittances | Small and medium-sized business |
|--------------|-----------|-------------------|---------------------|---------------------|----------|-------------|---------------------------------|
| Iraqi        | <b>17</b> | 1                 | 5                   | 1                   | 0        | 4           | 1                               |
| Jordanian    | 11        | 6                 | 8                   | 1                   | 0.1      | 2           | <b>15</b>                       |
| Other        | <b>18</b> | 5                 | 14                  | 0                   | 0        | 5           | 5                               |
| Somali       | 0         | 0                 | <b>5</b>            | 0                   | 0        | 0           | <b>5</b>                        |
| Sudanese     | <b>16</b> | 0                 | 6                   | 2                   | 1        | 0           | 1                               |
| Syrian       | 8         | 2                 | <b>15</b>           | 2                   | 0.1      | 2           | 0.3                             |
| Yemeni       | <b>13</b> | 0.1               | 10                  | 0                   | 0        | 0           | 1                               |
| <b>Total</b> | <b>5</b>  | <b>5</b>          | <b>8</b>            | <b>2</b>            | <b>1</b> | <b>1</b>    | <b>40</b>                       |



Figure 15: Mean household income net of assistance per month JOD, 2019-2021



## INCOME

Jordanians continue to earn more than refugee communities. However, the average income level among Jordanians decreased since last year, even if only by a small proportion, while that of Syrians and other refugee communities increased.

Only a few respondents said they can rely on a regular earned income source, while nearly 70% indicated that they are not paid regularly. Only approximately 20% can rely on a monthly income and less than 10% either get a contracted lump sum or are paid on a weekly or daily basis.

According to the World Bank, women's participation in the labor force was at 14% in the first quarter of 2021, which is one of the lowest rates in the world. This coincides with the assessment's quantitative findings.<sup>14</sup> When looking at who is earning money within a household, we see a clear gender disparity. While it is common for adult men to earn money across surveyed households, it is less common for adult women. On average, even children and youth are more likely to earn money than adult women are. However, older women seem to contribute more to income than older men do. Data also shows that girls and female youth are more likely to be earning than boys and male youth. More on child labor can be found in the Education section.

<sup>14</sup> UNHCR, World Bank. "Compounding Misfortunes: Changes in Poverty since the onset of COVID-19 on Syrian Refugees and Host Communities in Jordan, the Kurdistan Region of Iraq and Lebanon," 2020.

Table 26: Household members earning money (%)

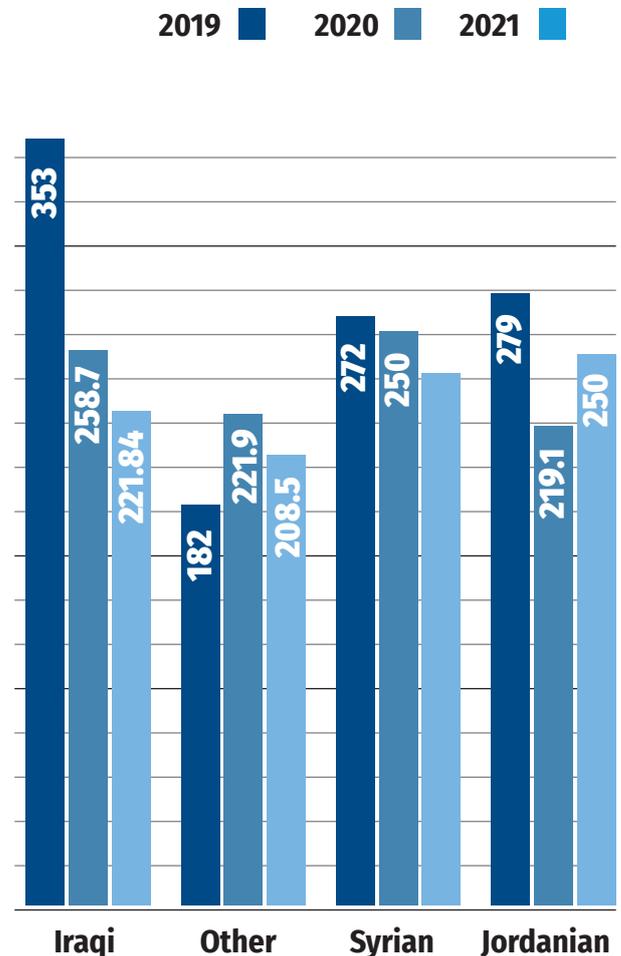
| Nationality | Adult men | Adult women | Older men (60+) | Older women (60+0) | Male youth | Female youth | Boys  | Girls |
|-------------|-----------|-------------|-----------------|--------------------|------------|--------------|-------|-------|
| Iraqi       | 0.61      | 0.07        | 0.03            | 0.01               | 0.05       | 0.01         | 0.002 | 0.01  |
| Jordanian   | 0.64      | 0.03        | 0.01            | 0.02               | 0.04       | 0.01         | 0.004 | 0.02  |
| Other       | 0.54      | 0.05        | 0.05            | 0                  | 0          | 0            | 0     | 0     |
| Somali      | 0.45      | 0.13        | 0               | 0.01               | 0.05       | 0            | 0     | 0.1   |
| Sudanese    | 0.67      | 0.23        | 0.02            | 0.09               | 0          | 0.02         | 0.02  | 0.01  |
| Syrian      | 0.61      | 0.06        | 0.03            | 0.02               | 0.09       | 0.01         | 0.004 | 0.02  |
| Yemeni      | 0.75      | 0.1         | 0.02            | 0.01               | 0.03       | 0            | 0.01  | 0.01  |
| Total       | 0.51      | 0.01        | 0.05            | 0.17               | 0.02       | 0.13         | 0.02  | 0.17  |

**EXPENDITURE**

Data shows that the average expenditure level still remains lower than before the COVID-19 pandemic. Nevertheless, it has slightly increased among Jordanians from 219.1 JOD to 250 JOD, despite the average income level having decreased. On the other hand, while the average income level of Syrians increased, their average total expenditure decreased from 260 JOD to 242.5 JOD. This could be explained by additional humanitarian support for Syrians, such as provision of NFIs. The following table illustrates the average expenditure level over the course of three years.

The average spending on rent and utilities is 181.6 JOD, which is the biggest cost for all communities. This was emphasized by many focus group participants, which suggests that affordable housing has become one of the key concerns, as illustrated in the section on social protection. Data shows that host community members spend less than refugees on their rent and utilities, which coincides with qualitative findings around greater property ownership among Jordanians. However, over the past year Jordanians are increasingly spending more on rent than they are on food, which was not the case in last year’s assessment.

**Figure 16: Mean household expenditure per month JOD, 2019-2021**



**Table 27: Monthly household expenditure across nationalities (JOD), 2021**

|                              | Iraq  | Jordan | Other | Syrian |
|------------------------------|-------|--------|-------|--------|
| <b>Food</b>                  | 84.5  | 88.1   | 76.4  | 96.7   |
| <b>Rent</b>                  | 126.4 | 91.1   | 109.2 | 115.4  |
| <b>Health &amp; medicine</b> | 27.3  | 19.9   | 19.5  | 36.1   |
| <b>Water</b>                 | 7.4   | 13     | 8.2   | 10.9   |

**Table 29: Monthly household expenditure across nationalities (JOD), 2020**

|                              | Iraq  | Jordan | Other | Syria |
|------------------------------|-------|--------|-------|-------|
| <b>Food</b>                  | 72.3  | 68.3   | 70.8  | 89.6  |
| <b>Rent</b>                  | 104.6 | 80.2   | 84.2  | 89.9  |
| <b>Health &amp; medicine</b> | 26.8  | 18.2   | 15.2  | 38.1  |
| <b>Water</b>                 | 7.1   | 7.5    | 9.4   | 8.6   |



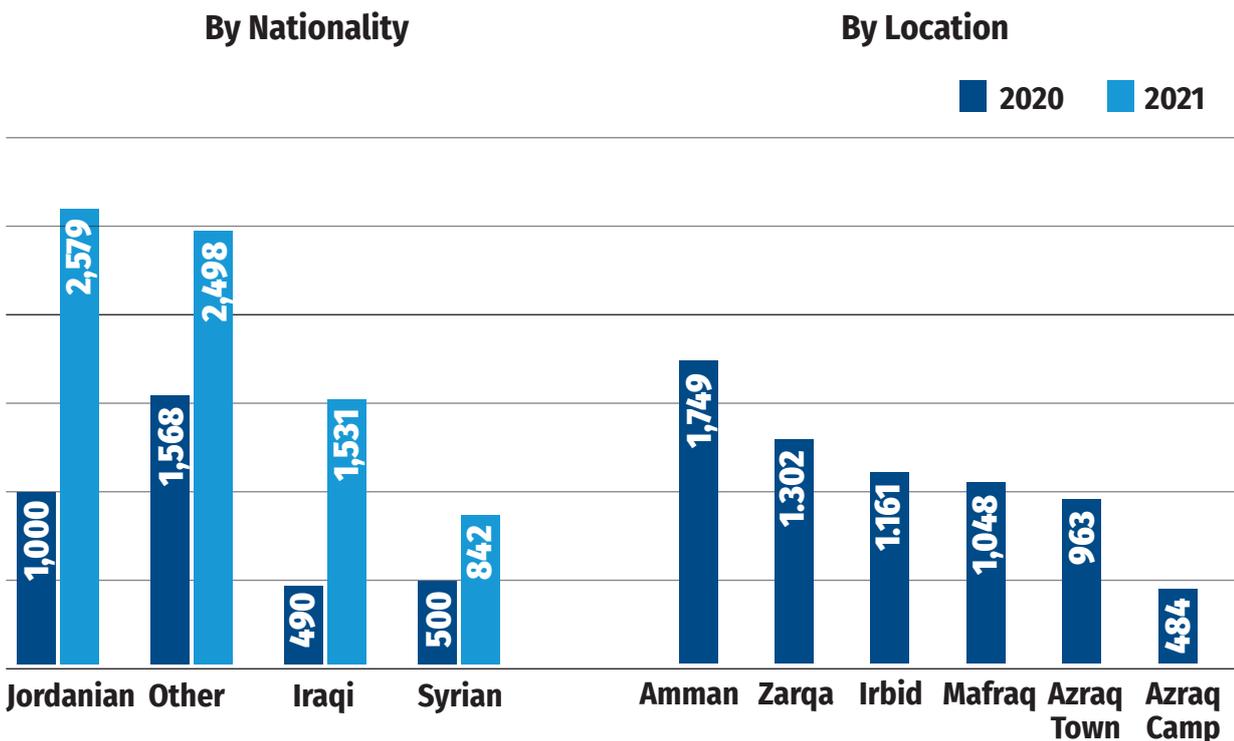
**SAVINGS AND DEBT**

**For many Jordanians and refugees living in Jordan, expenditures exceed income and households are accumulating debt.** Overall, 83.8% of female and male respondents have debt, with the highest rates among Sudanese (96.8%) and Somali (90.8%) respondents.

**As shown in Figure 17, the average level of debt across all surveyed households was 482.70 JOD, as it was the previous year.** However, when looking at individual communities, we see that Jordanian households have, on average, more than doubled their debt over the course of last year, as is the case for other communities. While Yemeni, Syrian, Sudanese and Somali refugees have debt below 1,000 JOD, Iraqis have accumulated up to 1,500 JOD and Jordanians and other refugee communities even accumulated up to and beyond 2,500 JOD in debt.

**Data indicates that people living in Azraq Camp have the lowest levels of debt, with an average of 483 JOD compared to 962 JOD in Azraq Town and over 1,000 JOD in other urban areas.** Those living in Azraq Camp and Azraq Town reported having debt at lower rates than other locations in Jordan at 79.2% and 75% respectively. Amman had the highest reported rate of debt at 92.6%. Reflecting these challenges, less than 1% of respondents indicated they had any savings. Only one respondent, a Jordanian, indicated they had savings.

**Figure 17: Mean level of debt across nationalities and locations, JOD**



In summary, when looking at income levels and income sources as well as expenditure and debt, we generally see an increase in need and vulnerability across all communities. Reliance on cash assistance has increased, expenditure levels remain lower than before the COVID-19 pandemic started, affordable housing has become one of the key concerns especially for refugees, and the levels of debt have increased significantly across all communities.

**LIVELIHOOD COPING STRATEGIES**

**The 2021 survey, as the previous year, included questions on the coping strategies used by respondents over the past 30 days, with the following options:** spent savings; bought food on credit or borrowed money to purchase food;

bought family goods on credit; took a loan to purchase essentials; reduced essential non-food expenditure such as education/health; sold family assets; sold productive assets or means of transport; adult members of the family accepted socially degrading, exploitative, high risk or illegal temporary jobs; sent adult family members to beg; sent children (under 18) family members to beg; changed accommodation location or type in order to reduce rental expenditure; sent children (under 18) to work to provide resources; and withdrew children from school. Responses indicating that the household had relied on a given negative coping strategy were coded one. Answers were summed with a maximum possible score of 13.

**The mean number of coping strategies was the highest among refugees of other nationalities (3.2), followed closely by Yemenis (3), Syrians (2.9), Iraqis (2.8), Somalis (2.6), Jordanians (2.5) and Sudanese (2.2).** These findings represent a slight increase for all nationalities since last year’s assessment.

**Qualitative findings confirm that people commonly fall back on friends and family to borrow money or sell family assets, such as TVs, blankets, heaters, mattresses or other furniture.** One Iraqi participant mentioned they sold their food vouchers received from WFP to pay their rent. Children were withdrawn from school either to save the money that school attendance is costing the family or to send the child to work instead. Participants also mentioned reducing food intake to only one meal a day and eating meat only once a week. Others mentioned not paying rent to meet other needs, which increases the risk of being evicted.

In conclusion, there are clearly a variety of coping strategies that households fall back on when they cannot cover their needs; these create further protection needs and vulnerabilities. It must also be noted that other coping strategies, those that are illegal or not socially accepted, are likely to exist but were not shared in focus group discussions.

## LIVELIHOOD ASPIRATIONS

In terms of livelihood outcomes, it is important to understand aspirations, especially those of youth. The unemployment rate for 15- to 24-year olds was 37.1% in the third quarter of 2021.<sup>15</sup> **When asking youth between 15-24 years of age about their aspirations, 15.6% said they’d prefer an academic path to professional employment.** Somali refugees and refugees of other nationalities are especially likely to aspire to this path. Vocational training, apprenticeship, or technical college/employment was cited only by 4.3% of surveyed youth. Another 6.8% said they plan on entering the workforce without any type of higher education—or have already done so. Data indicates that this is more likely the case for youth living in Azraq Camp or Azraq Town. No statistically significant differences between the gender of respondents were noted for this question. **Qualitative findings suggest that aspirations depend to a large extent on a person’s socio-economic background as well as on the likelihood of finding employment in the preferred sector and/or country,** as described below. A key informant explained how, generally, people who originate from rural areas prefer the vocational path while people originating from urban settings prefer the academic path. This correlation would have to be explored further.

**Focus group discussions indicate that refugees do not generally link higher education with higher chances of finding employment in Jordan, mainly because jobs that require higher education are closed to refugees.** Nevertheless, several participants said they would aspire to the academic path as they hope to have better chances in finding a job outside of Jordan. For refugees living in Azraq Camp, a university degree also increases the likelihood in accessing jobs with humanitarian organizations. Challenges faced in accessing university and scholarships, as well as vocational training are discussed in the next section on education.

In summary, the career paths that youth currently aspire to depend on their socio-economic background and whether they intend to stay in Jordan or not. In the short-term, however, it seems that a university degree is perceived more useful to find employment in Azraq Camp through the IBV program, while vocational training is perceived as more useful to make a living in urban locations.



## Education

### Education’s enabling environment

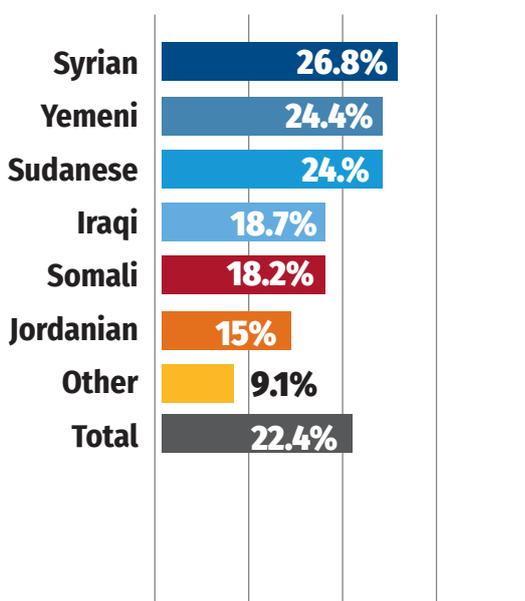
Processes and structures within Jordan can manifest in either barriers to education for refugees in Jordan, or address their needs directly. This contradictory relationship underlines some of the issues explored in this section, as various structures (such as UNICEF, the Ministry of Education) and processes (such as restrictive policies) interact with refugee communities, effecting their vulnerability.

#### EDUCATION PROGRAMMING

**There are three key documents for education sector planning at the policy level: The Education Strategic Plan, Education During Emergency Plan and the Jordan Response Plan.** The Education Strategic Plan sets out a five-year strategy, which was launched in 2018, and is now at the mid-term review stage. It is currently being adjusted to fit pandemic needs. The Emergency During Education Plan was written in response to COVID-19, while the Jordan Response Plan is focused on the Syria crisis, on the basis of a humanitarian funding scheme across sectors. As outlined by key informant findings, there is incoherence across these plans. UNICEF and the education sector are currently supporting the Ministry of Education in harmonizing these policy documents.

**Qualitative data from key informant interviews shows that as Jordan moves along the humanitarian-development nexus, major donors increasingly aim to strengthen the capacity of the Ministry of Education directly.** There is also a programming focus on developing children’s foundational skills such as reading, writing and numeracy, alongside learning recovery and teacher support. NGOs have different approaches, for example, UNICEF’s cash for education approach provides cash transfers to poor families with children in early years of education. Tackling the challenges of virtual learning has also become a programming focus, with data bundles being provided to families to mitigate the limited internet in camps. It is important to note that the Ministry of Education reintroduced face-to-face learning in September 2020.

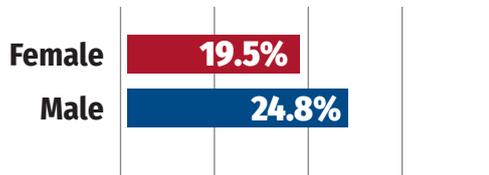
**Figure 18: “Primary education for a girl is enough to have a good life,” (%) agreement by nationality**



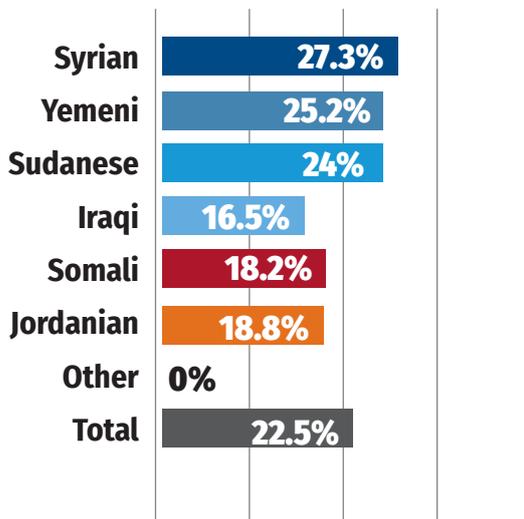
There is good upstream accountability to the government curriculum, through the midterm review of the Education Strategic Plan, which has contributed towards the accountability of the Ministry of Education on a national level. However, downstream accountability to individuals and households is less clear. Quantitative data from the CARE 2021 survey shows that when participants were asked if their concerns about their child’s schooling had been addressed, 56% answered “no.” Additionally, educational management systems in refugee camps have limited data, creating a feedback gap between camps and the government.

In summary, Jordan has several plans in place to strengthen its education system, however, the coherence across these strategies as well as downstream accountability to children and parents could be improved.

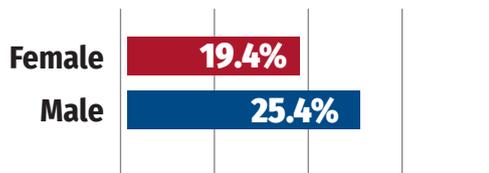
**Figure 19: “Primary education for a girl is enough to have a good life,” (%) agreement by sex of respondent**



**Figure 20: “Having a primary education can qualify a girl for marriage,” (%) agreement by nationality**



**Figure 21: “Having a primary education can qualify a girl for marriage,” (%) agreement by sex of respondent**



**GENDER EQUALITY AND ATTITUDES TOWARD EDUCATION**

The majority of participants (including men, women, girls and boys) value education for both genders. This social capital could contribute to accessing education. Scholarship shows that the rate of early marriage increases inversely with the levels of education of parents and children.<sup>16</sup> CEFM has serious health and mental health consequences for girls and adolescents, leading to pregnancy before the body has matured, with increased risk of serious health outcomes. Likewise, the accompanying interruption of education has long-term implications for the household economy and women’s participation. Notably, in CARE’s assessment, male respondents were more likely to agree that “primary education for a girl is enough to have a good life” and that “having a primary education can qualify a girl for marriage.” One in four agreed, compared to one out of five female respondents (see Figure 21 below). Participants in focus group discussions spoke of education as a way to escape poverty, the importance of education in having a good life, and to being able to raise children. In one focus group discussion, a participant described education as “the most important principle of life.” These attitudes show the value of education as a method for increasing human capital and therefore improving future livelihood assets.

While focus group participants indicated the value of education for both genders, they also linked education to marriage and gender roles. Education is valued for different reasons for boys and girls: educated women are perceived as sufficiently mature for marriage and childrearing, while men need schooling to secure an income and livelihoods. Men in discussions often expressed a preference to marry educated women, specifically those who had completed high school, who would be able to work if necessary to supplement their own income. High-school level education was also perceived to be linked to a successful marriage, as participants felt that partners needed to be of a similar education level. Here human capital developed through education is a route to increase social capital through marriage.

16 UNFPA, “A Multi-Sector Approach to Health Risks and Consequences of Child, Early, and Forced Marriage,” November 23, 2020, <https://reliefweb.int/report/turkey/multi-sector-approach-health-risks-and-consequences-child-early-and-forced-marriage>



**Focus group participants argued that more families in Azraq Camp send girls to school due to the efforts of humanitarian agencies.** A growth in attitudes valuing female education have accompanied this increase in girls' school attendance. Furthermore, education was linked to social value, as shown through one participant's comment: "Educated people are more respected than the uneducated within our society, so education also enhances feelings of confidence and self-worth." Nevertheless, focus group members also maintained that it was important to continue community social norm change campaigns for parents, and especially for fathers, related to the importance of girls' education and delaying marriage.

Findings from focus group discussions demonstrate that there is a perception that girls schools deliver a better quality of education than boys schools. This could be due to a perceived better environment and commitment from both students and teachers. When asked about changes in gender norms over the last two years, participants outlined several, such as boys and men taking on more household chores, it being more acceptable for girls and women to go out, for example, to buy groceries, and that most Syrian girls were out-performing boys academically due to a better teaching in girls-only schools.

While there is approximate gender parity in access to public schooling, more girls attend the COVID-19 catch up programs. One key informant argued that school enrollment over the last four to five years had achieved equality between boys and girls, however, this trend did not continue in Learning Bridges, a post-COVID-19 catch-up program run by UNICEF and the Ministry of Education. Key Informant data shows that of the half a million children in grades four to nine in the Learning Bridges program, more than 80% of students were female. For those boys that did attend the catch-up program, it has been reported that their engagement tended to be more limited. This gender imbalance coincides with a reported increase of boys dropping out of school to go into work during the COVID-19 pandemic, however other factors could have influenced this. For example, one focus group stated that while girls were subject to sexual harassment from their walk to school when receiving in-person education, they did not experience harassment during online education, due to the non-interactive nature of the Darsak program.

In summary, all groups (both Jordanians and refugees) place a strong value on education. Male participants in the assessment were more likely to maintain harmful beliefs related to female education. For ordinary schooling there is parity in male and female participation, but girls are more likely to attend catch up programs.

## Child Labor and Education

**Boys are more likely to drop out of education in order to work than girls.** This was demonstrated by focus group discussions, with one participant stating "boys withdraw from school more than girls because they work." Four out of the seven focus group discussions on education showcase this viewpoint. This suggests that school dropouts for work increased during and after lockdown, due to the need for extra income. The financial shock of COVID-19 increased the use of child labor as a coping mechanism, resulting in an increase of children, especially boys, dropping out of school to work. The most common ages for dropping out were between 15 to 17 years old. Results from focus group discussions show that this trend was motivated by both the need for income and the poor quality of virtual learning. It reflects a wider trend identified by UNICEF, as national out-of-school rates are higher for boys than girls.<sup>17</sup>

**In addition to reducing education access, child labor poses protection risks.** Children work without permits or contracts over long hours doing tasks that sometimes include heavy physical work, which puts them at risk of being injured without social security. There was also evidence of increased bullying among working children.<sup>18</sup>

**Existing studies show a correlation between poverty and child labor.** UNICEF has recently identified that a subsection of children from poorer families might not return to education in favor of working to support their families.<sup>19</sup>

17 UNICEF. "Jordan Country Report on Out-Of-School Children," December 2020, pp.13.

18 Ibid.

19 Ibid.

## CASE STUDY

### Child Labor

Child labor and CEFM are common negative coping strategies for underprivileged, vulnerable populations. Use of these strategies, which are prevalent in Jordan, was aggravated by the COVID-19 pandemic and the economic consequences of the lockdown.

Muhammed is a 20-year-old Syrian refugee living in Mafraq governorate. When he was 13 years old, he dropped out of sixth grade to become a barber. Muhammed’s family moved to a new village when he was a child. At that time, all the schools in the area were full and the closest school was over an hour walk away. This distance, combined with experiences of bullying and his family’s financial requirements, inevitably led to him leave school for work.

#### KEY CAUSAL CONTEXTUAL FACTORS

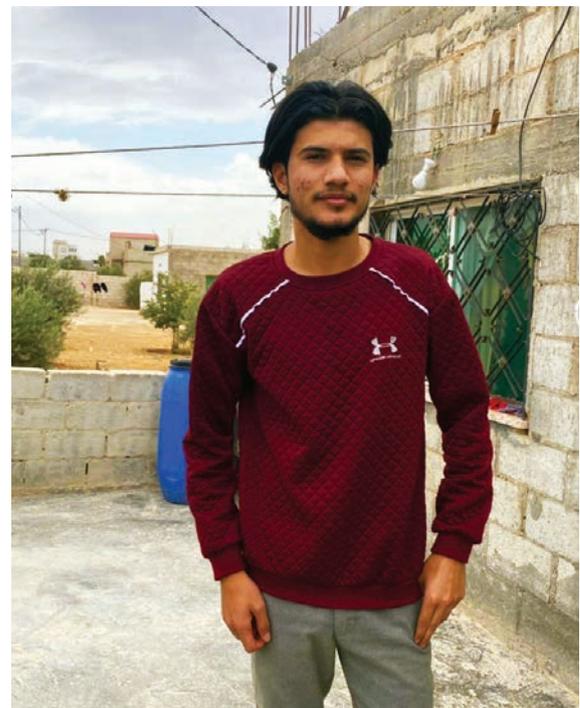
**Poor education:** The quality of education and perceptions about it have a significant impact on parent’s decisions to send their children into the workforce. UNICEF’s Out-of-School Children Report identifies challenges with the supply and demand of education, which were also identified in interviews as directly contributing to child labor. On the supply side, poor infrastructure of schools, quality of education or lack of space can all lead to children withdrawing from school. As in Muhammad’s case, he could not attend his local school because it had reached full capacity, and because the next closest school was over an hour’s walk away, it made more sense for him to drop out. COVID-19 restrictions and the use of virtual learning created an additional challenge, as many families reported that online learning methods and studying in the home environment was not as effective. Focus group participants noted that the poor quality of online education led to children dropping out and choosing to work instead. Additionally, bullying or violence at school are an important factor to consider. Muhammed shared that in addition to the impracticality of attending school, he was constantly being bullied by others for being a Syrian refugee.

The demand side is equally important, as a family and child’s perception of education can also dictate

#### IN THEIR OWN WORDS

“I wish I had been able to continue my education—I was a really good student with excellent grades, but the schools had no space and I had no choice but to start working from a young age.”

—Muhammed, 20, dropped out of school to work  
(Credit: CARE Jordan/ Amal Ma’ayeh)



Should his younger siblings decide to work instead of going to school, Muhammed said, “I will do my best to convince them to finish their education first, and I would contribute to the elimination of child labor, or provide skills training for the child rather than using him as a laborer.”



whether they choose to pursue their schooling or move into the workforce. A belief that education will not provide better livelihood outcomes or an increase in future income may encourage child labor. Although Muhammed was disappointed that he did not finish school, he also noted that it is highly unlikely that he would have found a job after graduation anyway, so there is a benefit to learning a vocational trade from an early age. Economic difficulties push families to withdraw their children from school and let them work. Although schooling is free, there are additional costs to education, so this coping mechanism allows especially poor families to save on costs while increasing the household income.

**COVID-19:** The pandemic has had a severe impact on the Jordanian economy, livelihood opportunities, and access to income. Vulnerable populations, particularly those in poverty and non-Jordanians, were unable to work for months during the national lockdown and an increasing number resorted to negative coping strategies in order to gain income and provide for their families. A common coping mechanism was child labor, as children were withdrawn from school both to save money and to gain an extra income source. Focus groups and interviews highlighted this increase, noting that boys were more likely than girls to be affected.

### RELATED IMPACTS

Protection risks for children increase when they drop out of school and enter the labor force. Since child labor is illegal, children do not have work permits or contracts and therefore do not have any legal protection. As noted in focus groups, long hours, heavy physical work, and risk of injury must be managed without any reliance on social security. Muhammed also noted that children who work are physically exhausted from long working hours that are not suitable for their age or body, receive very low wages, and are prone to verbal or physical abuse and coercion.

Additionally, the lack of educational attainment due to child labor has a critical impact on an individual's future income and the wider Jordanian economy. A worker without a basic education will earn 13% less over their lifetime compared to those who completed it. Jordan is set to lose around JOD 2.74 billion in lifetime earnings from individuals who drop out before Grade 10.\* Although education has an obvious return for Jordanian workers, with a 4% increase in savings for each additional year of education, Syrians do not experience the same increase. Lack of opportunities in the legal labor market and a mismatch of skills gained with those required result in low return from education for refugees.\*\*

### LEARNING AND ADVOCACY

- Ensure high quality of education, especially if blended/virtual learning continues.
- Ensure better quality infrastructure in schools.
- Lead sensitization campaigns to highlight the benefits of education for children, both immediate and for long-term financial gains.
- Lead campaigns to provide information on the legal, emotional and health risks and outcomes of CEFM.

\* UNICEF. "Jordan Country Report on Out-Of-School Children," December 2020, pp.13.

\*\* Ibid.

**Child labor was more common among Yemeni refugees than Syrians.** Differences in documentation status may explain this pattern. Yemeni refugees, alongside refugees from Iraq, cannot maintain UNHCR refugee status and have a work permit in Jordan, meaning that many members of this group face additional economic pressures. Here we see that there is a financial capital gap between Syrian refugees and those of other nationalities, in regards to accessing work in Jordan.

Thus, boys and minority refugee nationalities are more likely to be engaged in child labor. There is an association between child labor, poverty and protection risks.

## Access to Schooling

**Findings from the CARE 2021 annual survey suggest that 31.5% of boys and 29.7% of girls are not attending school.** When asked “how would you describe your ability to access distance learning?,” 48.9% of survey participants responded with “mostly negative.” In several focus group discussions, parents mentioned both a lack of devices in the household and the quality of the internet as barriers to online learning. Access to additional and higher education for young people (aged 15-24) also faces barriers: 41.2% of participants stated that young people in their family had not been able to access school, college or university, mostly due to financial barriers, and 54% had not been able to access vocational training, apprenticeships or a technical college. Access for children with disabilities was concerning, as quantitative data showed 56.1% of boys and 53.8% of girls with disabilities were not attending school in 2021. This is coherent with other available sources on education access. A UNICEF report estimated that over 39,800 Jordanian children, 50,600 Syrian children, and 21,500 children of other nationalities were out of school.<sup>20</sup> Another study estimated that only a quarter of secondary school age Syrian refugees were enrolled in school in Jordan.<sup>21</sup> Parents in focus group discussions highlighted several barriers to schooling access that disproportionately affect children with disabilities: transport, bullying, and ill-adapted school infrastructure.

**Non-Syrian refugees face unique barriers to education access.** This group are required to have legal residency or a work permit in order to access public education. To tackle this barrier, the GoJ announced that they would allow access to education for refugees without documentation, but only for a finite time.<sup>22</sup> As mentioned earlier, documentation is also a requisite for student fees (around 70-100 JOD) to be waived. This policy is currently under governmental review. Again, there is a financial capital gap between Syrian refugees and others, this time in regards to education access.

**Table 29: Reasons children do not attend school, (%) by boys and girls**

|              | <b>Financial<br/>(transport, need to work, cost of uniforms/books)</b> | <b>Safety<br/>(bullying/harassment)</b> | <b>Health<br/>(disability/medical condition not accommodated for)</b> | <b>Physical<br/>(distance, sanitation facilities, resources for virtual learning)</b> |
|--------------|--|---|---|---|
| <b>Girls</b> | 45.30  | 31.60                                   | 12  | 5.90  |
| <b>Boys</b>  | 43.90  | 28.60                                   | 12.10   | 5.40  |

|              | <b>Social<br/>(marriage, menstruation, housework)</b> | <b>Forward*<br/>(not seeing the value of school)</b> | <b>Learning<br/>(difficulties adapting to dialect/teaching methods, psychological distress/difficulties concentrating, missed education and now too far behind)</b> | <b>Bureaucratic<br/>(registered but not admitted to school, administrative barriers to enrollment)</b> |
|--------------|---|--|---|--|
| <b>Girls</b> | 1.90  | 2.50   | 0.80  | 7  |
| <b>Boys</b>  | 2.30  | 2.10   | 1.10  | 1  |

\*Forward barriers refer to limited professional opportunities tied to education, or not seeing the value to education



**Lack of money and transportation as well as safety concerns are the main barriers for children (under 18) accessing education in both urban and camp settings (see Table 29 above).** This is acknowledged in the Jordan Response Plan for the Syria Crisis (2020-2022). Transportation costs can be a determining factor whether a child can participate in education, as seen in the case of Luminus Technical University College (LTUS), which is free of charge for Syrians, but expensive transport prevents many from actually attending. Even within camps transportation is limited; for example, within Azraq Camp, bicycles are the only form of transport permitted. Low-cost transport could positively affect refugee children, allowing them to access education and therefore build their human capital.

**There are many additional costs that parents have to bear in order to send their children to school, creating further barriers to education access.** Focus group discussions highlighted the costs parents had to meet for both in-person and virtual learning. Alongside transport, parents had to pay for uniforms, school bags and pocket money, and in the case of virtual learning the cost of tablets, laptops, and internet. Only a few families in urban areas received tablets, leaving many to access online learning on their phones.

**Accessibility barriers are pervasive for children with disabilities, with 56% of boys and 53% of girls with disabilities not attending school.** The most significant barrier to children with disabilities accessing education was safety, according to quantitative data, where 43% of participants named safety barriers (physical/verbal abuse, danger during travel to school, and bullying) as the reason girls with special education needs are not attending school, and a similar 42% for boys. Focus groups identified a lack of services for people with disabilities, and a significant barrier for deaf people, commenting that sign language courses were needed. Most respondents in the CARE Annual Needs Assessment survey believed that setting up specialized schools for children with special education needs was necessary to overcome these barriers (see Table 30 below). This finding was largely invariant with nationality, with the exception of Syrians, who were much more likely to think that existing public schools should be made more inclusive for children with disabilities.

**Table 30: “Do you believe there is a need to establish specialized schools for children with special education needs?” (%) by nationality**

|                  | No, public schools should be inclusive | No, no need | Yes         |
|------------------|--|-------------|-------------|
| <b>Iraqi</b>     | 25.4                                   | 4.2         | <b>70.3</b> |
| <b>Jordanian</b> | 24.2                                   | 5.8         | <b>69.9</b> |
| <b>Other</b>     | 26.3                                   | 5.3         | <b>68.4</b> |
| <b>Somali</b>    | <b>61.1</b>                            | 0           | 38.9        |
| <b>Sudanese</b>  | 21.9                                   | 13.5        | <b>64.6</b> |
| <b>Syrian</b>    | <b>66.4</b>                            | 20.3        | 13.4        |
| <b>Yemeni</b>    | 26.5                                   | 2.9         | <b>70.6</b> |

**Accessing remote, digital learning introduced new challenges.** When asked to agree or disagree with the statement “children in this family are able to access remote and digital learning,” responses were mixed, with 25% of participants responding “somewhat agree.” Limited internet and access to technology all contributed to access challenges for digital learning.

**Table 31: “Children in this family are able to access remote and digital learning,” (%) by nationality**

|                  | Completely Agree | Somewhat Agree | Neither     | Somewhat Disagree | Completely Disagree | Don't know |
|------------------|------------------|----------------|-------------|-------------------|---------------------|------------|
| <b>Iraqi</b>     | 13.4             | <b>26.8</b>    | 20.8        | 14.4              | 17.6                | 6.7        |
| <b>Jordanian</b> | 11.9             | <b>28.11</b>   | 16          | 15.8              | 19                  | 8.2        |
| <b>Other</b>     | 5.4              | 24.3           | 5.4         | 18.9              | <b>27</b>           | 18.9       |
| <b>Sudanese</b>  | 5.2              | 14.5           | <b>31.2</b> | 16.6              | 17.7                | 14.5       |
| <b>Syrian</b>    | 13.7             | <b>24.9</b>    | 11.8        | 15.7              | 19.6                | 14         |
| <b>Yemeni</b>    | 5.8              | <b>27.6</b>    | 17.6        | 11.7              | 18.2                | 18.8       |

**A barrier analysis for children out of school and access to education conducted by a key informant confirmed that traditional barriers—such as child labor, CEFM, and lack of transportation—remain significant.** Syrian refugee children, and those of different nationalities, have less access to formal primary and secondary school education. Boys were more likely to drop out as they go up grades, in favor of working to support their families. Additionally, there remain supply side barriers, such as limited classrooms and class numbers. Here, physical (such as classroom space) and financial barriers disrupt education, providing another possible avenue for building the physical and financial capital available to refugee children.

In summary, nearly one-third of children (both boys and girls) who participated in the assessment are not attending school. Children with disabilities and minority refugee children were particularly likely to be out of school. Financial and transport barriers, including safety, drive school non-attendance. Access to digital learning is also challenging for the groups considered by this assessment.

## Quality Education

**Physical conditions in schools were identified as a contributor towards poor quality education.** Focus group discussions showed that environmental factors negatively affect schooling quality. Participants identified that overcrowded classrooms in both urban and camp settings were leading to dropping out. In Irbid, it was reported that there are often no less than 60 students per class. Dirty classrooms and hygiene issues also effected the quality of education. Quantitative findings also identify this link; when participants were asked what primary factor impacts their children’s educational performance, 58% identified physical conditions.

**Limited availability of resources for schools contributes to low quality teaching and focus groups showed that schools have limited opportunities to teach practically, lacking facilities like labs or computers.** In camps, electricity was limited, further reducing resources available to schools. Even class time was seen as a limited resource: qualitative findings identified that lessons were often too short, only half an hour in camps and 45 minutes in urban settings.

**Bullying and harassment further contributes to reduced quality of education.** As a result of bullying and harassment, children’s wellbeing was negatively impacted in the space where they were learning, with participants identifying a lack of support from teachers and a lack of opportunities for parents to participate or complain. One participant said, “I have no say and nobody will listen to me.” Qualitative findings identified that children and parents need psychological support to build resilience and cope with bullying-related stress.



**Poorer and remote areas are at risk of a lower quality of education.** Secondary sources showed inequality in the quality of basic education, with lower quality in poor and remote areas, especially for boys, due to inadequate training of teachers and a curriculum that fails to provide practical skills to match the labor market.<sup>23</sup>

**The switch to virtual learning during COVID-19 was associated with a decline in education quality in comparison to in-person education.** Findings from the CARE 2021 quantitative survey show that over 25% of participants identified virtual learning as “poor,” and another 10% described it as “mostly poor.” This reflects a significant difference to the quality of in-person education, which only 2.6% of participants described as “poor” and 1.6% as “mostly poor.” This finding was consistent across all nationality groups surveyed.

In conclusion, classroom overcrowding and low-quality infrastructure are the main drivers of poor-quality education in Jordan. Other important factors include the low availability of resources and bullying and harassment.

## Educational Attainment

**On average, approximately half of all parents surveyed indicated that their children’s educational performance was “good” (see Table 32).** But there are important variations to this headline figure, both by nationality and location within the country. For example, Jordanian families were less likely to give the highest rating to educational attainment of their children (43.8%) in comparison to 50.6% of Yemeni respondents. Respondents in Amman or Zarqa were also less likely to say that their children have “good” or “mostly good” performance compared with those in other locations.

**Table 32: “How would you describe your children’s educational performance?” (%) by nationality**

|                  | Good        | Mostly good | Average | Mostly poor | Poor |
|------------------|-------------|-------------|---------|-------------|------|
| <b>Iraqi</b>     | <b>49.8</b> | 18          | 27.6    | 2.8         | 1.8  |
| <b>Jordanian</b> | <b>43.8</b> | 21.5        | 28.4    | 1.8         | 4.5  |
| <b>Other</b>     | <b>42.1</b> | 36.8        | 21.1    | 0           | 0    |
| <b>Somali</b>    | <b>27.8</b> | 11.1        | 50      | 5.6         | 5.6  |
| <b>Sudanese</b>  | <b>40.6</b> | 27.1        | 27.1    | 3.1         | 2.1  |
| <b>Syrian</b>    | <b>46.6</b> | 16.5        | 27.3    | 3.7         | 5.8  |
| <b>Yemeni</b>    | <b>50.6</b> | 17.1        | 28.8    | 1.2         | 2.4  |

23 Hashemite Kingdom of Jordan. “National Social Protection Strategy 2019-2025,” 2019.

**Table 33: “How would you describe your children's educational performance?,” (%) by location**

|                   | <b>Good</b> | <b>Mostly good</b> | <b>Average</b> | <b>Mostly poor</b> | <b>Poor</b> |
|-------------------|-------------|--------------------|----------------|--------------------|-------------|
| <b>Amman</b>      | 34.5        | 17.5               | <b>38.5</b>    | 3.8                | 5.6         |
| <b>Azraq Camp</b> | <b>54.6</b> | 16.0               | 23.0           | 3.1                | 3.4         |
| <b>Azraq Town</b> | <b>59.8</b> | 12.5               | 18.8           | 3.1                | 5.8         |
| <b>Irbid</b>      | <b>43.1</b> | 34.0               | 18.5           | 3.0                | 1.3         |
| <b>Mafraq</b>     | <b>61.3</b> | 11.0               | 18.6           | 3.2                | 5.8         |
| <b>Zarqa</b>      | 32.3        | 21.1               | <b>42.0</b>    | 0.9                | 3.6         |

Families believe that the most important barrier to improving the educational attainment of children in Jordan is the quality of school infrastructure, followed by the availability of resources within schools. This was especially true in Amman, Azraq Town and Zarqa, where over 65% of respondents said that the physical conditions of schools are the primary factor that impacts a child’s educational performance. Gender made no difference in relation to how respondents viewed the determinants of child educational attainment.

**Table 34: “What do you think is the primary factor that impacts your children's educational performance?,” (%) by nationality**

|                  | <b>Lack of access to resources/tools</b> | <b>Lack of attendance</b> | <b>Lack of motivation</b> | <b>Physical conditions</b> | <b>Stress</b> |
|------------------|--|---------------------------|---------------------------|----------------------------|---------------|
| <b>Iraqi</b>     | 15.2                                     | 4.9                       | 13.8                      | <b>59.7</b>                | 6.4           |
| <b>Jordanian</b> | 17.2                                     | 6.9                       | 11.6                      | <b>60.4</b>                | 3.8           |
| <b>Other</b>     | 5.3                                      | 0                         | 0                         | <b>89.5</b>                | 5.3           |
| <b>Somali</b>    | 0  | 16.7                      | 0                         | <b>72.2</b>                | 11.1          |
| <b>Sudanese</b>  | 17.7                                     | 11.5                      | 6.3                       | <b>60.4</b>                | 4.2           |
| <b>Syrian</b>    | 18.7                                     | 9                         | 10.6                      | <b>57.8</b>                | 3.9           |
| <b>Yemeni</b>    | 13.5                                     | 6.5                       | 14.1                      | <b>60</b>                  | 5.9           |



**Table 35: “What do you think is the primary factor that impacts your children's educational performance?,” (%) by location**

|                   | Lack of access to resources/tools | Lack of attendance | Lack of motivation | Physical conditions | Stress |
|-------------------|-----------------------------------|--------------------|--------------------|---------------------|--------|
| <b>Amman</b>      | 13.3                              | 7.5                | 6.7                | <b>65.9</b>         | 6.7    |
| <b>Azraq Camp</b> | 31.0                              | 11.0               | 13.8               | <b>42.6</b>         | 1.5    |
| <b>Azraq Town</b> | 21.0                              | 6.3                | 3.6                | <b>67.0</b>         | 2.2    |
| <b>Irbid</b>      | 12.5                              | 7.4                | 13.5               | <b>56.6</b>         | 10.1   |
| <b>Mafraq</b>     | 19.2                              | 12.2               | 24.4               | <b>42.4</b>         | 1.7    |
| <b>Zarqa</b>      | 12.4                              | 2.7                | 5.1                | <b>75.5</b>         | 4.2    |

**Table 36: “What do you think is the primary factor that impacts your children's educational performance?,” (%) by sex of respondent**

|               | Lack of access to resources/tools | Lack of attendance | Lack of motivation | Physical conditions | Stress |
|---------------|-----------------------------------|--------------------|--------------------|---------------------|--------|
| <b>Female</b> | 15.5                              | 6.9                | 11.2               | <b>61.2</b>         | 5.2    |
| <b>Male</b>   | 18.7                              | 8.8                | 11.1               | <b>57.6</b>         | 3.8    |

**Nationality determines the likelihood that children in Jordan are held back from grades at school.** Iraqi children were the most likely to be behind than other groups, with nearly one out of four Iraqi children sampled in this research being at least one grade behind their age, compared to one out of ten Jordanians. This trend continues from last year, with Iraqi children more likely to be behind in school.

**Table 37: Proportion (%) of children sampled that are in a grade behind their age by nationality, 2021**

|                  | One year late | Two years late | Three years late | Total % at least one grade late |
|------------------|---------------|----------------|------------------|---------------------------------|
| <b>Iraqi</b>     | 11.9          | 6.3            | 6                | <b>24.2</b>                     |
| <b>Syrian</b>    | 10            | 4.2            | 4.8              | <b>19</b>                       |
| <b>Other</b>     | 7.3           | 4.3            | 1.6              | <b>13.2</b>                     |
| <b>Jordanian</b> | 5.5           | 1.5            | 2.7              | <b>9.7</b>                      |

**Table 38: Proportion (%) of children sampled that are in a grade behind their age by nationality, 2020**

|                  | <b>One year late</b> | <b>Two years late</b> | <b>Three years late</b> | <b>Total % at least one grade late</b> |
|------------------|----------------------|-----------------------|-------------------------|--|
| <b>Iraqi</b>     | <b>10.5</b>          | 6.1                   | 5.7                     | <b>22.3</b>                            |
| <b>Syrian</b>    | <b>10.1</b>          | 3.2                   | 4.3                     | <b>17.6</b>                            |
| <b>Other</b>     | <b>6.9</b>           | 4.5                   | 1.1                     | <b>12.5</b>                            |
| <b>Jordanian</b> | <b>5.3</b>           | 1.2                   | 2.8                     | <b>9.3</b>                             |

In summary, Jordanian respondents and those based in Amman or Zarqa were most likely to report that their child's educational attainment was low. Nationality is a strong predictor of children being kept behind a year for their age, with Iraqi and other minority refugees more likely to be affected.

**FOCUS BOX**

### **Water, Sanitation and Hygiene (WASH) at Schools, Including Menstrual Hygiene Management**

Qualitative findings identified several issues related to WASH in schools, including access to water, clean toilets, and sanitary pads. A lack of water coolers meant that girls had to bring water from home. Furthermore a lack of soap and waste bins prevented certain hygiene practices, such as menstrual hygiene management. Toilets were also a significant concern—one participant said “the toilets at school are terrible, they do not clean them at all.” Toilets often had no locks, or no working locks, meaning that girls had to go in pairs in order to maintain their privacy. The conditions of toilets led to many students opting to use teacher toilets, or those in the first aid room that were cleaner. Many avoided using the school toilets at all, with qualitative findings showing both boys and girls waiting until after school to use their home toilets, a practice which could lead to urinary tract infections. Lastly, participants identified that there were no sanitary pads available to girls, a barrier to menstrual hygiene management that could contribute to period poverty, i.e. inadequate access to education and menstrual hygiene tools.

**FOCUS BOX****Bullying and Harassment**

One key informant spoke of the prevalence of bullying in camps, both by teachers of students, and students of teachers, which remains a problem. Alongside this, there are reports of corporal punishment, especially in boys schools. Additionally, focus group discussions identified that Syrian students were at risk of being bullied, with participants describing cases of both verbal bullying and physical beatings. One female participant described being beaten at school when she was 16, and when she complained to the headmaster they replied, “You are Syrian; you do not have the right to file complaints.” This incident led to her dropping out of the school. Although not all incidents were in school, participants voiced the issue of girls being harassed on their way to school. Bullying was not as prevalent on virtual learning, as Darsak (Jordan’s virtual learning platform) was not interactive. Violence against teachers was also identified by focus group participants: camp residents mentioned that violence against teachers was perceived to be a response from UNICEF’s child protection law which prevents students being punished by teachers. Participants viewed this violence as emanating from a lack of discipline among children due to this policy, reflecting attitudes that accept violence as a form of discipline.

**FOCUS BOX****Learning Poverty**

Focus group discussions showed that illiteracy exists among primary school children in both camp and urban settings. Participants in Azraq Camp described Relief International’s courses for children in math and reading and writing in Arabic and English were more useful than the education provided in schools. A key informant outlined an international assessment on student performance that showed that over the last five years, Jordan demonstrated positive progress compared to other Middle East countries but was still low compared to OECD countries. A World Bank report stated that 52% of 10-year-old boys and girls are not able to read at an age-appropriate level, revealing the extent of learning gaps. Key informant findings went on to disclose that the Ministry of Education was especially concerned about the limited foundation skills of students, especially at primary school level. A global knowledge report conducted by UNICEF on distance education included many reports that lost learning was becoming an emerging issue in the pandemic, a concern for Jordan, which had one of the longest school closures globally. The key informant went on to disclose the difficulty in fully understanding the extent of lost learning opportunities in Jordan.

## Virtual Learning

Both qualitative and quantitative findings suggested that virtual learning lacked quality and was unsuccessful. Participants said that the Darsak platform did not monitor students, and many students became disengaged and logged off early in favor of playing online games. The platform also did not prevent cheating, and participants described students googling answers and parents completing exams on behalf of their child. When asked which style of learning participants believed was best for their child in the coming year, 89% of participants preferred in-person.

There was a preference for the quality of learning in-person compared to that of virtual learning (see Tables 39 and 40). For example, in Zarqa 26% of respondents described the quality of virtual learning as “poor,” while only 2.1% said the same about in-person learning. Syrians and Jordanians were the groups most likely to be dissatisfied with the quality of online learning provision. Interestingly, despite these complaints, only 13.1% of respondents believed that the curriculum should be changed as a result of the move to online and blended learning.

**Table 39: “How would you describe the quality of the virtual education received in school by the children in this family?,” (%) by nationality**

|           | Good | Mostly good | Average | Mostly poor | Poor |
|-----------|------|-------------|---------|-------------|------|
| Iraqi     | 28.6 | 17.3        | 23.3    | 10.6        | 20.1 |
| Jordanian | 19.7 | 15.2        | 25.5    | 13          | 26.6 |
| Other     | 15.8 | 26.3        | 21.1    | 15.8        | 21.1 |
| Somali    | 22.2 | 11.1        | 38.9    | 11.1        | 16.7 |
| Sudanese  | 21.9 | 20.8        | 29.2    | 8.3         | 19.8 |
| Syrian    | 24.8 | 14.2        | 25      | 9.5         | 26.4 |
| Yemeni    | 25.9 | 15.9        | 28.2    | 4.7         | 25.3 |

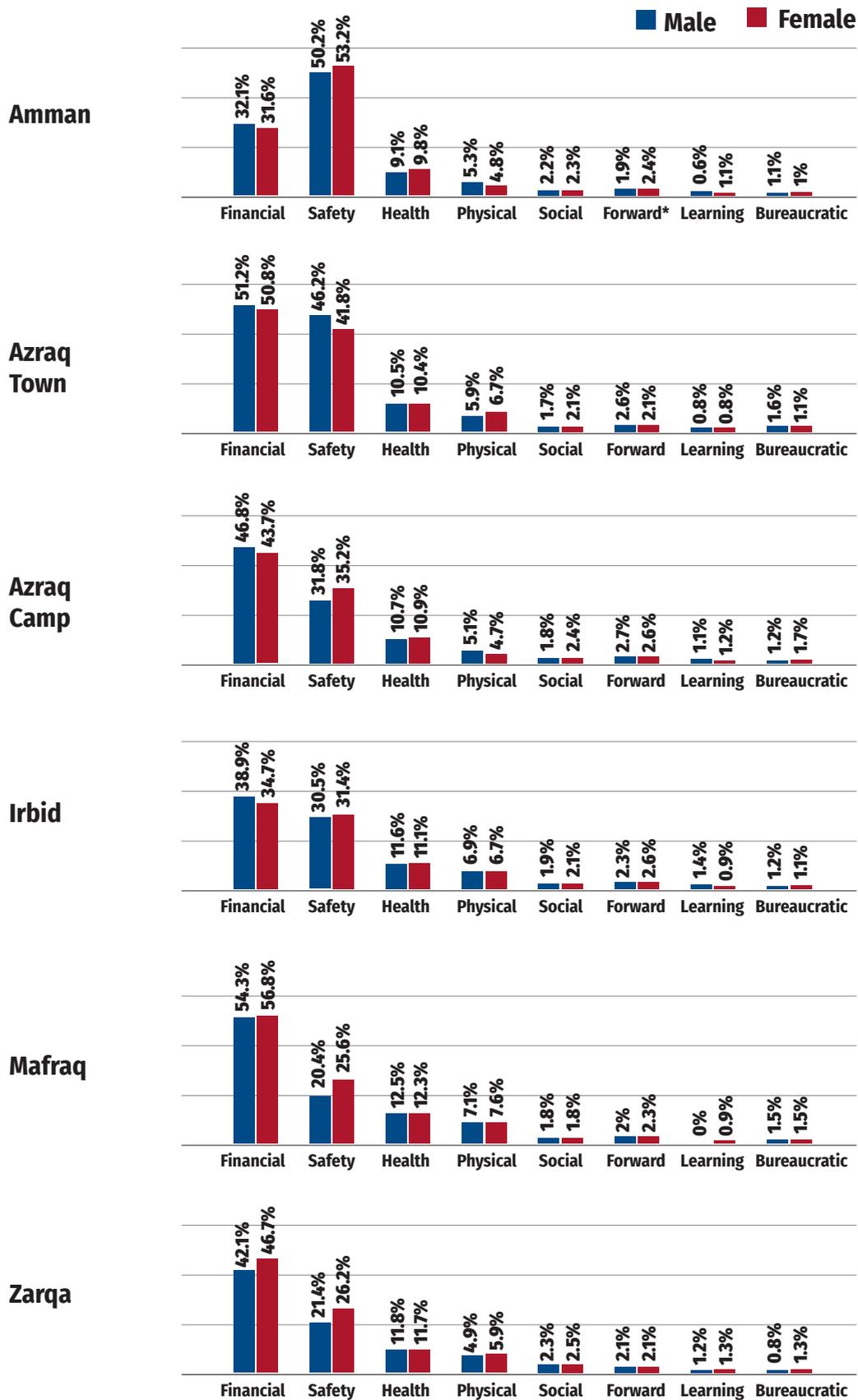
**Table 40: “How would you describe the quality of the virtual education received in school by the children in this family?,” (%) by location**

|            | Good | Mostly good | Average | Mostly poor | Poor |
|------------|------|-------------|---------|-------------|------|
| Amman      | 9.9  | 14.1        | 31.7    | 9.3         | 35.1 |
| Azraq Camp | 21.2 | 12.0        | 28.2    | 14.4        | 24.2 |
| Azraq Town | 41.5 | 11.2        | 15.6    | 6.3         | 25.4 |
| Irbid      | 34.3 | 31.6        | 15.2    | 4.0         | 14.8 |
| Mafraq     | 40.4 | 12.5        | 18.9    | 9.0         | 19.2 |
| Zarqa      | 8.5  | 12.7        | 38.7    | 14.2        | 26.0 |

Respondents in remote locations, such as Azraq Town, Mafraq and Irbid, had a more positive attitude to virtual education (see Table 40 above). These locations also identified physical barriers as a reason for children not attending school more so than other locations, alongside financial and safety reasons (see Figure 22 below).



Figure 22: Reasons for children not attending school, by location (%)



\*Forward barriers refer to limited professional opportunities tied to education, or not seeing the value to education

**Table 41: “How would you describe the quality of the in-person education received in school by the children in this family?,” (%) by nationality**

|                  | Good        | Mostly good | Average | Mostly poor | Poor |
|------------------|-------------|-------------|---------|-------------|------|
| <b>Iraqi</b>     | <b>53</b>   | 29.7        | 15.2    | 1.1         | 1.1  |
| <b>Jordanian</b> | <b>52.5</b> | 26.4        | 14.5    | 2.7         | 3.9  |
| <b>Other</b>     | <b>47.4</b> | 31.6        | 21.1    | 0           | 0    |
| <b>Somali</b>    | 33.3        | <b>38.9</b> | 16.7    | 5.6         | 5.6  |
| <b>Sudanese</b>  | <b>44.8</b> | 19.8        | 30.2    | 2.1         | 3.1  |
| <b>Yemeni</b>    | <b>55.3</b> | 21.2        | 20.6    | 1.2         | 1.8  |

Given the negative experiences related to the quality of online learning, it is unsurprising that the majority of respondents think that the COVID-19 pandemic has had a negative impact on the educational outcomes of their children. This belief is consistent across all nationalities and genders. This impact could also negatively affect students’ human capital developed through education, thereby reducing future livelihood assets.

**Table 42: “How would you describe the effect of COVID-19 on the education outcomes for children under 18 in your family,” (boys and girls combined), (%) by nationality**

|                  | Mostly negative | Mostly positive | Neither positive nor negative |
|------------------|-----------------|-----------------|-------------------------------|
| <b>Iraqi</b>     | <b>59.9</b>     | 9.9             | 30.2                          |
| <b>Jordanian</b> | <b>59.8</b>     | 6.7             | 33.4                          |
| <b>Other</b>     | <b>73.7</b>     | 2.6             | 23.7                          |
| <b>Somali</b>    | <b>61.1</b>     | 0               | 38.9                          |
| <b>Sudanese</b>  | 47.4            | 4.7             | <b>47.9</b>                   |
| <b>Syrian</b>    | <b>58.8</b>     | 7.1             | 34.1                          |
| <b>Yemeni</b>    | <b>54.4</b>     | 5.9             | 31.1                          |

The vast majority of respondents believe that in-person learning is best for their children over a blended or remote approach. This is true for an average of 89% of respondents, with no significant difference across different nationalities and genders.

**Lack of technical resources and reliable internet resulted in limited access to online education.** Focus group discussions demonstrated that families did not have computers, iPads, and tablets. Attempts to mitigate this issue also had its limitations. For example, in camps, UNICEF provided one tablet per family with school children, but without consideration for the number of school children within a family, so siblings had limited time to access virtual learning. Participants in urban areas flagged a lack of cooperation between organizations, which had led to some families receiving multiple tablets, and others receiving none. In the camp setting, limited electricity (which is off for 14 hours a day) and weak internet reduced the accessibility of virtual learning, and in the urban setting, high internet costs had made virtual learning expensive.



A report by UNHCR, UNICEF and WFP stated that 23% of respondents did not have access to internet at home, and 46% reported that their children were not accessing the Darsak education platform.<sup>24</sup> **When asked to describe their ability to access distance learning, 48% of participants said they were “mostly negative.”**

**Living conditions were a barrier to virtual learning, as outlined by a key informant.** In addition to access to technology, children do not have space to concentrate, or time away from household chores. They also stated that girls have less access to technology than do boys, although focus group discussions showed that in camps, boys struggled more with the new modality.

In summary, the quality of online learning in Jordan is constrained by shortcomings in the Darsak platform. There continues to be a strong community preference in favor of in-person learning, with the majority of respondents saying that COVID-19 has had a negative impact on educational outcomes.

## Vocational Training

**Reported accessibility to vocational training in Jordan remains low overall.** Jordanians were most likely to say that the young people in their household had access to vocational training: one out of five said they did, compared to 12.8% of Iraqi refugees (see Figure 23 below).

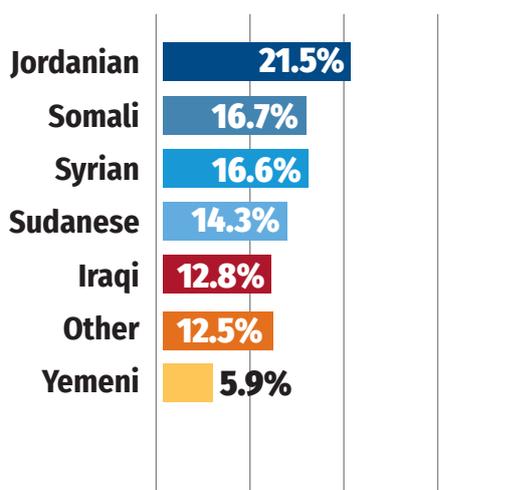
**In 2021, the provision of vocational training in Jordan continued to be affected by the pandemic.** Courses were suspended for two months due to the increase of COVID-19 cases, and restrictions reduced the number of participants specifically in the second and third quarters of this year.

**Qualitative data showed that documentation was a barrier, as Syrian degrees and qualification certificates were not always recognized or accepted.** In focus group discussions, non-Syrian refugees—specifically Yemenis and Iraqis—said they are currently excluded from TVET programs and mentioned that in Azraq Camp, families were perceived to prioritize boys and male adolescents over girls for these programs, due to their role as breadwinners. One participant stated, “I feel pained when I see the announcements of the organizations related to technical and vocational training. To be eligible to apply for these training workshops, you should be either Syrian or Jordanian. Iraqis have been excluded.”

Qualitative data showed that TVET programs need to be adapted to digital platforms. One participant stated, “regarding the vocational training program, technical subjects such as graphic design and website development have better chances of success than vocational sectors such as blacksmith and carpentry.” Furthermore, the loss of jobs and increase in bankruptcy during COVID-19 has led to increased interest in entrepreneurship and self-employment. This leads to a recommended focus on developing practical and self-development skills. A market assessment could bring TVET programs closer to the current needs of the labor market, and therefore increase students’ employability.

In summary, access to vocational training remains low and is determined by nationality (with Jordanians most likely to say that they are able to access this type of education). Vocational training in Jordan is difficult to access for those without the required documentation.

**Figure 23; “Have the young people 15-24 in family been able to access vocational training, apprenticeships or a technical college?” (%) by nationality**



24 UNHCR, UNICEF and WFP, 2020.

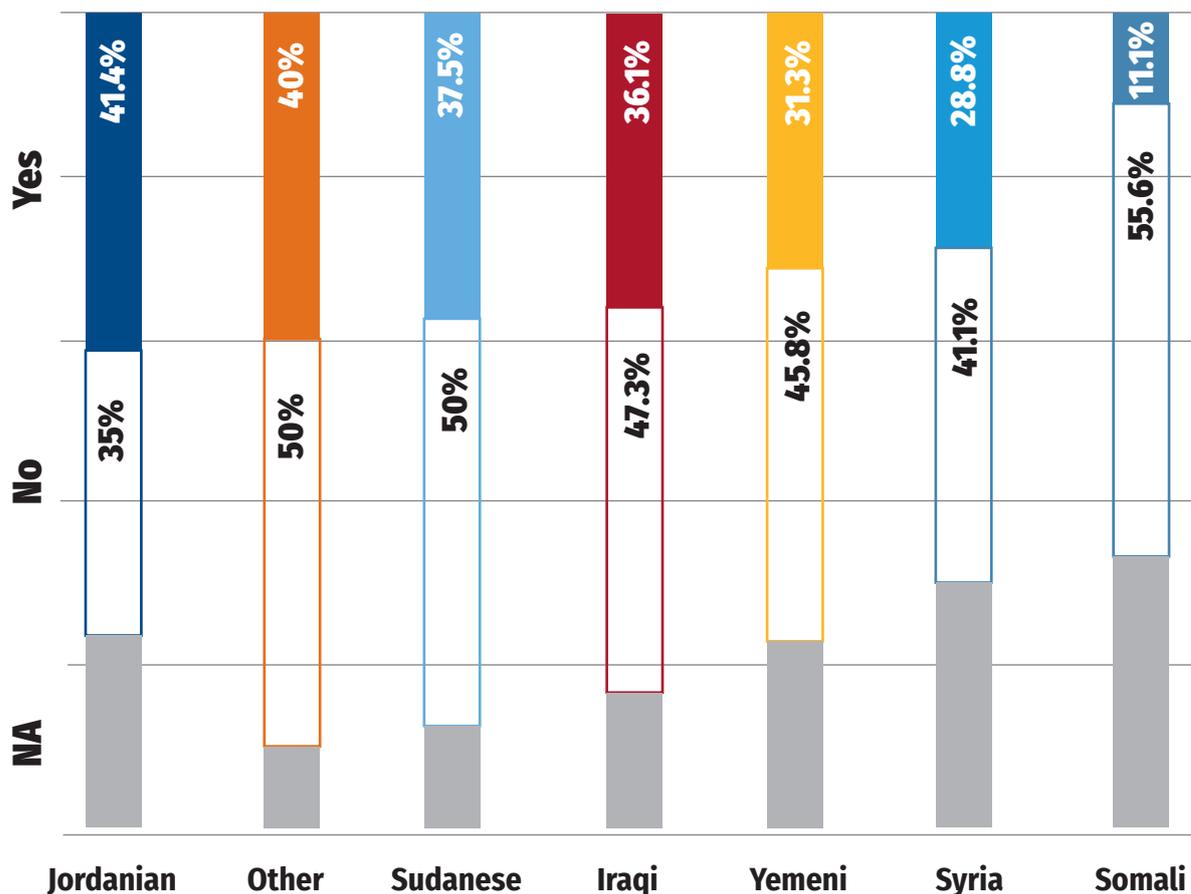
## University Education and Scholarships

University scholarships for Syrian refugees in Jordan are limited, suggesting that financial capital available for refugees' higher education is both limited and restricted. There are two types available: the DAFI (Albert Einstein German Academic Refugee Initiative) and the EDU-Syria Scholarship program (financed by the European Commission). Competition for these scholarships is high and they have extensive requirements, including English language skills, volunteer experience, and recommendation letters alongside academic achievement, and to qualify applicants must pass an interview. Studying for these limited opportunities could also be challenging, as one Syrian participant reported there was no library in their village within the camp. Additionally, scholarships are restricted to certain topics.

When asked if young people (aged 15-25) in their family had access to university or college, only 33% answered "yes" and of those answering "no," 63% identified financial barriers as the main reason for no access. When asked if they had received assistance to send young people to college or university, 67% of participants answered "no." Qualitative data showed that difficulty in accessing scholarships demotivated school children to achieve higher grades, as was the case for high school students in Azraq Camp.

According to a focus group discussion, scholarships abroad were perceived to prioritize men over women due to the requirement to travel away from the family, which was believed to be more accessible for men than women. As an example, one female participant earned a scholarship to study in Canada after graduating high school, but could not take it up as her family did not allow her to go abroad. Qualitative data suggested that scholarships also prioritized people with disabilities, to some extent.

Figure 24: "Have the young people aged 15-24 years old in this family been able to access school, college or university?," (%) by nationality





The scarcity of scholarships—with participants naming two scholarships to study in Jordan, both funded externally—and other funding opportunities is a salient issue given that most respondents to the survey agree that the most important barriers to college and university study are financial. Over two thirds (67.9%) of households surveyed have received no assistance to send young people to college or university. One out of eight Iraqi participants in the research said that financing was a reason for young people in the family being unable to further their education.

**Table 44: “What are the reasons for young people in this family not being able to access college or university?,” (%) by nationality**

|                        | Bureau-<br>cratic<br>barriers | Finan-<br>cial<br>barriers | *Forward<br>barriers | Learning<br>barriers | Other | Physical<br>barriers | Safety<br>barriers | Social<br>barriers | No<br>barriers |
|------------------------|-------------------------------|----------------------------|----------------------|----------------------|-------|----------------------|--------------------|--------------------|----------------|
| <b>Iraqi</b>           | 0.0                           | <b>80.2</b>                | 3.7                  | 2.5                  | 1.2   | 1.2                  | 4.9                | 0.0                | 6.2            |
| <b>Jorda-<br/>nian</b> | 0.0                           | <b>72.8</b>                | 3.3                  | 7.6                  | 3.3   | 4.3                  | 3.3                | 1.1                | 4.3            |
| <b>Somali</b>          | 0.0                           | <b>60.0</b>                | 0.0                  | 20.0                 | 0.0   | 0.0                  | 0.0                | 20.0               | 0.0            |
| <b>Suda-<br/>nese</b>  | 0.0                           | <b>91.7</b>                | 0.0                  | 0.0                  | 0.0   | 0.0                  | 0.0                | 0.0                | 8.3            |
| <b>Syrian</b>          | 0.0                           | <b>51.9</b>                | 13.3                 | 5.2                  | 6.7   | 8.6                  | 6.7                | 2.4                | 5.2            |
| <b>Yemeni</b>          | 9.1                           | <b>50.0</b>                | 0.0                  | 9.1                  | 0.0   | 13.6                 | 18.2               | 0.0                | 0.0            |

\*Forward barriers refer to limited professional opportunities tied to education, or not seeing the value to education

There is also the wider issue of the value of a degree in the context of high unemployment among Jordan’s highly-educated youth. As shown in wider literature, resources are invested in scholarships and saturated fields, but there remains high graduate unemployment.<sup>25</sup> Qualitative data also suggests that support in practical skills, such as learning English, computer skills, writing CVs and cover letters, applying for jobs online and interview skills, could be beneficial to refugees.

In summary, financial barriers are the most important impediment to improving refugee access to university education. Scholarship opportunities for the groups considered by this assessment are limited.

## FOCUS BOX

### Inclusion for People with Special Needs and Disabilities

A key informant interview identified inclusive education for children with disabilities as an important cross-cutting issue across the three key policy documents mentioned earlier. The Ministry of Education acknowledges the importance of inclusiveness and equal access, and developed a 10-year strategic plan for inclusive education with operational plans accordingly. The key informant identified that classrooms and playgrounds still have limited access, and measuring inclusivity in education is challenging, as education management information systems do not show disaggregated data for children with disabilities, or the severity of their impairments. This poses challenges for understanding the extent to which education systems are accessible. A report by the Ministry of Education stated that an estimate of 10% of students have disabilities, and approximately 79% of the school age people with disabilities did not receive any form of education (Ministry of Education, 2020). Quantitative data also states that over half of participants felt a need to establish specialized schools for children with special education needs.

## Durable Solutions

### Processes and Structures Underlying Durable Solutions

#### OVERVIEW OF DURABLE SOLUTIONS

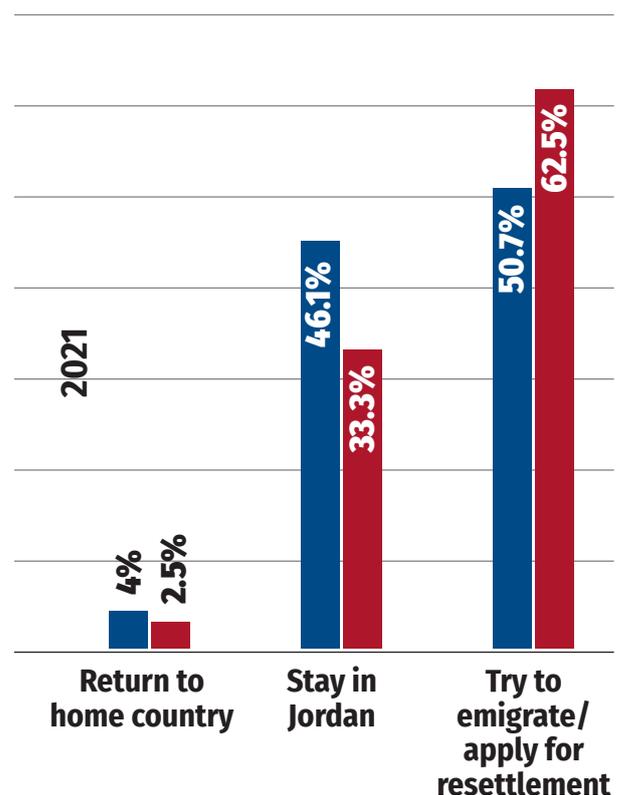
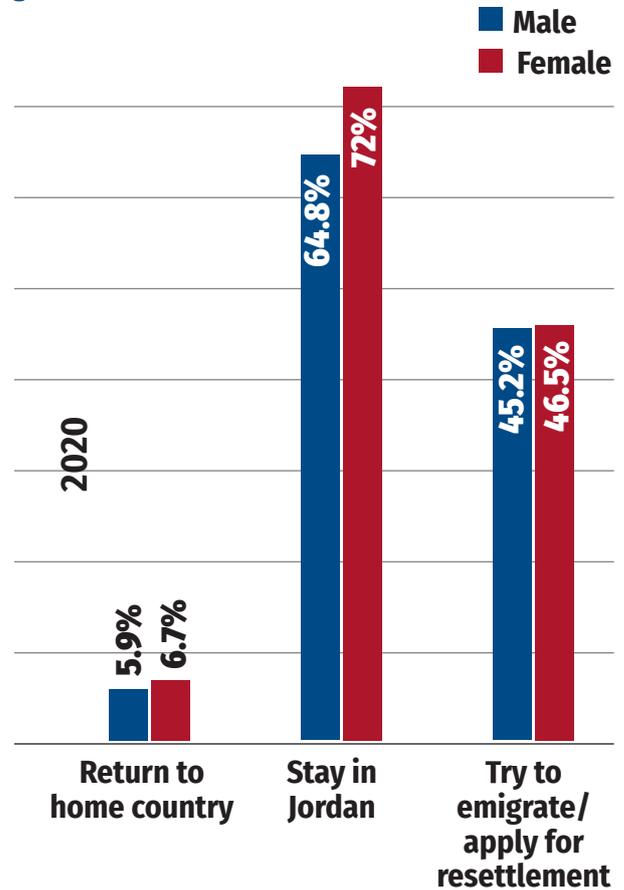
UNHCR, in conjunction with international aid organizations and governments worldwide, seek to provide durable solutions for refugees that will allow them to rebuild their lives in dignity, safety and peace. Once refugee status has been determined and immediate protection needs are addressed, refugees may need support to find a long-term, durable solution.<sup>26</sup>

**Durable solutions include return to a refugee’s home country through voluntary repatriation, integration into the host country of refuge, or resettlement into a third country. Complementary pathways also provide additional opportunities for access to protection and sustainable solutions.** Each solution represents a complex decision that must ensure that refugees’ rights and agency are maintained. Additionally, each solution has numerous economic, social and legal considerations that are not only about household decision-making, but the feasibility of each option.

### Preferences for Resettlement, Repatriation, and Remaining in Jordan

Those surveyed had a general preference for resettling to a third country over returning home or remaining in Jordan. Overall, 57% of respondents indicated this as their preference.<sup>27</sup> Following resettlement, staying in Jordan was the second most preferred durable solution, chosen by 39.1% of respondents. There was a small minority of respondents of 3.3% who wanted to return to their home country. Compared with 2020, this finding shifted significantly. The 2020 survey found that the majority of respondents preferred to remain in Jordan. Males and female respondents both preferred this, at 64.8% and 72% respectively. This shift suggests that in the last 12 months there has been a growing dissatisfaction in refugees who are living in Jordan and a growing desire to relocate to a new country.

Figure 25: “What is your current durable solution for you and your household?,”(%) by year and gender



26 UNHCR. “Global Appeal: Building Better Future, 2019.  
27 Only non-Jordanians were asked this question.



**Table 45: “What is your current durable solution for you and your household?” (%) by location**

| Location     | Return to home country | Stay in Jordan | Try to emigrate to another country/apply for resettlement |
|--------------|------------------------|----------------|---|
| Amman        | 3.6                    | 20.7           | <b>75.2</b>   |
| Azraq Camp   | 9.0                    | <b>57.0</b>    | 33.2  |
| Azraq Town   | 3.0                    | <b>75.1</b>    | 21.9  |
| Irbid        | 0.7                    | 33.2           | <b>65.7</b>   |
| Mafraq       | 0.5                    | 41.5           | <b>58.0</b>   |
| Zarqa        | 1.6                    | 24.7           | <b>73.0</b>   |
| <b>Total</b> | 3.3                    | 39.1           | <b>57.0</b>   |

**Focus group participants mentioned a number of reasons for wanting to resettle.** They included free and quality education, specifically higher education (mainly mentioned by men), of which opportunities are deemed to be limited in Jordan. Additionally, participants mentioned better livelihood opportunities, access to health care, and better human rights in other countries, indicating that their physical capital in Jordan is insufficient. Syrian refugees mentioned that one advantage of being in Jordan is that the culture is similar to that of Syria, but that they would be willing to lose these cultural similarities in order to resettle to another country. Focus group participants of all nationalities indicated that their original intention when coming to Jordan was to stay for just a short period of up to six months, highlighting that remaining in Jordan was never preferred by many refugees.

**Men were more likely to want to resettle to a third country than females (62.5% and 50.7% respectively).** Females preferred to stay in Jordan. Female focus group participants gave some insight into this pattern, saying that they are not in the position to make decisions to relocate and feel restricted from travel, especially traveling alone. They expressed a general comfort with remaining where they are. Of course, it should be highlighted that over half of females would prefer to relocate, highlighting the general lack of satisfaction with life in Jordan.

**Preference for relocation was highest in Sudanese (87.2%), Iraqi (72.45%) and Yemeni (72.2%) refugees, according to the survey, while Sudanese or Yemeni participants in focus groups expressed a preference not to return to their home countries.** Key informants supported this, indicating that most nationalities have no desire to return, although they also perceived that many Iraqis in particular have likely been there for a long time and are therefore more integrated and less willing to leave. Certainly, many refugees have “gotten used to Jordan” after being in the country for a long time and have settled into Jordanian society through marriage and now have social capital in the country that they would not want to be separated from.

**Table 46: “What is your current durable solution for you and your household?,”(%) by nationality**

| Nationality  | Return to home country | Stay in Jordan | Try to emigrate to another country/ apply for resettlement |
|--------------|------------------------|----------------|--|
| Iraqi        | 1.2                    | 26.1           | <b>72.5</b>  |
| Other        | 0.0                    | 36.4           | <b>63.6</b>  |
| Somali       | 0.0                    | 40.9           | <b>59.1</b>  |
| Sudanese     | 0.0                    | 12.0           | <b>87.2</b>  |
| Syrian       | 5.1                    | <b>48.1</b>    | 46.3   |
| Yemeni       | 0.0                    | 26.8           | <b>73.2</b>  |
| <b>Total</b> | 3.3                    | 39.1           | <b>57.0</b>  |

Those least likely to want to relocate to a third country were Syrian refugees, with just 46.3% indicating this preference. Syrian refugees were actually slightly more likely to want to stay in Jordan than relocate. They were also the most likely to prefer to return to their home country, although this group was small at 5.1%. According to key informants, Syrians have typically expressed strong desire to return to their home country but in recent years it has become less and less realistic due to many contextual factors such as lack of physical capital in Syria. It is mainly in the last two to three years that they have started to talk about relocation, and key informants perceive that, while they would like to return home ultimately, this remains a long-term goal.

**Respondents located in Azraq Camp and Azraq Town were more likely to prefer to remain in Jordan (57% and 75.1% respectively).** This left just a small portion of those living in Azraq seeking to relocate. This pattern was significantly different from other groups included in the sample, who were much more likely seek to relocate over remaining in Jordan. While it could be concluded that the conditions in Azraq are better for refugees than in other locations, part of this difference is that it is mainly Syrian refugees who reside there (see above).

**Despite this growing preference to relocate away from Jordan, in 2021 respondents were much more likely to say that the situation in Jordan has improved than they were in 2020.** In 2021, 39.4% of respondents said that the situation has improved since they first arrived in Jordan, with 27.9% saying it had stayed the same, and 32.6% saying it had deteriorated. This is a divergence from the findings from 2020 where only around 24% of respondents said the situation had improved and around half said it had deteriorated. This would suggest that in 2021, refugees in Jordan feel more positive about the situation they are in compared with the previous year. This true despite the fact that a majority of all refugees surveyed continue to have a preference to resettle in a third country.

**Table 47: “If you think about your personal situation when you first arrived in Jordan has it improved, deteriorated or stayed the same?,” (%) by nationality**

| Nationality  | Deteriorated | Improved    | Stayed the same |
|--------------|--------------|-------------|-----------------|
| Iraqi        | <b>45.8</b>  | 29.6        | 24.6            |
| Other        | <b>50.0</b>  | 27.3        | 22.7            |
| Somali       | 31.8         | <b>36.4</b> | 31.8            |
| Sudanese     | <b>46.4</b>  | 20.0        | 33.6            |
| Syrian       | 25.7         | <b>45.6</b> | 28.7            |
| Yemeni       | <b>39.4</b>  | 34.3        | 26.4            |
| <b>Total</b> | 32.6         | <b>39.4</b> | 27.9            |



**Overall, Syrian refugees were the most likely to report that the situation was not deteriorating.** Nearly half (45.6%) indicated that the situation had improved since they arrived and only just over a quarter (25.7%) said it had deteriorated. Other nationalities were less positive about the situation in Jordan, especially Iraqis and Sudanese. There were no major differences between the responses of females and males to this question. Females were only slightly more likely than males to report an improved situation (42.6% vs 36.8%). Those in Azraq Camp and Azraq Town were the most likely to report an improved situation since their arrival, 65.5% and 74.3% respectively.

In summary, the evidence reveals a general preference to relocate to a third country, by over half of respondents. More than one in three refugees preferred to remain in Jordan, and only 3.3% preferred to return to their home country. This was a big change from 2020 where the preference was overwhelmingly to remain in Jordan. Syrians and females were those most likely to want to remain in Jordan due to the similar culture for Syrians, and security risks of relocating for women.

## HUMAN CAPITAL AND DECISION MAKING

**The survey asked refugee respondents where they get information to inform their decision to stay, return, or resettle.** The most common source of information is from family and friends in their home country (43.7%) and in Jordan (40.7%). Respondents also indicated that they get information from humanitarian actors, with 33.9% using the UNHCR returns desk, and 21.7% from INGOs directly. The final primary source of information is the news which is a source for 28.2% of refugees. Overall, respondents were much more likely to report each source as a place they get information than they were in the 2020 survey.

**Table 48: “Where do you get your information to make a decision (to stay, to return or resettle) if things get difficult?”, (%)**

|              | From family and friends in home country | From family and friends in Jordan | From the news | From INGOs | From UNHCR returns desk | From government in home country | Other |
|--------------|---|-----------------------------------|---------------|------------|-------------------------|---------------------------------|-------|
| <b>Total</b> | <b>43.7</b>                             | 40.7                              | 28.2          | 21.7       | 33.9                    | 4.4                             | 2.3   |

**Livelihoods and financial capital (e.g. job opportunities, business, etc.) was the most common factor (at 58.7%) influencing refugee’s decision on whether to stay, return, or resettle if things get difficult.** Other key factors were mentioned, including conflict and instability in home country (40.8%), education (38.4%), healthcare (37.8%), and social protection (such as early marriage, documentation and discrimination) (36.9%). Overall, of the options available, family reunification was not a priority factor in the decision-making process, with just 17% mentioning it.

**There were not great differences in regards to whether men or women contribute to the decision on whether to stay, return or resettle.** Adult men were mentioned as decision makers by 73.2% of respondents, only slightly more than adult females, which were mentioned by 67.4% of respondents. This also followed the pattern from the 2020 survey.

Generally, decisions around durable solutions are made equally by men and women. Information to make this decision is generally sourced through friends and family rather than NGOs or UN agencies. The main factors that influence decision-making relate to livelihoods and financial capital.

## Social Cohesion and Durable Solutions

According to the survey, refugees generally feel that there has not been an increase in tensions between Jordanians and refugees during the last year. More than half (53.7%) of respondents disagreed or strongly disagreed with this statement compared to 19% who felt tensions had increased. There was not significant difference among females and male respondents. However, Iraqis and Syrians were least likely to report increased tensions, while other nationalities tended to be more likely to report tensions—for example, 33.6% of Sudanese and 28.4% of Yemenis agreed or strongly agreed with the statement. Key informants highlighted that the economic crises and COVID-19 pandemic will likely both contribute to increased tensions between refugees and Jordanians.

**Table 49: “In the past year tensions between Jordanians and refugees have increased,” (%) by nationality**

| Nationality  | Completely agree | Somewhat agree | Neither agree nor disagree | Somewhat disagree | Completely disagree | Don't know  |
|--------------|------------------|----------------|----------------------------|-------------------|---------------------|-------------|
| Iraqi        | 3.4              | 10.1           | 13.3                       | 20.0              | <b>42.1</b>         | 10.3        |
| Other        | 9.1              | 13.6           | 13.6                       | 27.3              | <b>31.9</b>         | 4.5         |
| Somali       | 9.1              | 18.2           | 13.6                       | 9.1               | <b>36.4</b>         | 13.6        |
| Sudanese     | 12.0             | 21.6           | 20.0                       | 11.2              | <b>22.4</b>         | 20.0        |
| Syrian       | 4.6              | 13.0           | 10.1                       | 17.2              | <b>36.0</b>         | 10.1        |
| Yemeni       | 9.4              | 17.3           | 6.3                        | 19.3              | <b>34.6</b>         | 6.3         |
| <b>Total</b> | <b>5.5</b>       | <b>13.5</b>    | <b>10.9</b>                | <b>17.6</b>       | <b>36.1</b>         | <b>10.9</b> |

When asked if refugees should stay in Jordan or return to their home country, only 17% of Jordanians said they should stay in Jordan. Although this was partly due to a high percentage that responded “I don't know” (44.7%). Significantly more indicated that refugees should return home (38.3%). These findings have remained approximately constant over time: in 2020, 20% of Jordanians said that refugees should remain in Jordan and 41.6% said they should return home. Those in Azraq Town were the most likely to say the refugees should stay in Jordan while those in Amman were the most likely to say they should return to their home countries. According to key informants, the primary concern in host communities related to refugees is protection of Jordanian jobs. Those who feel that refugees are taking certain jobs away from Jordanians might have a negative perception of the impact of refugees and want them to leave the country.

Jordanian respondents to the survey were twice as likely to say that the situation between different communities in their area has deteriorated in the last year (37.9%) than they were to say it had improved (18.5%). Overall, however, they were most likely to say it had stayed the same (44%). A very small minority indicated an improvement—in Amman (5.5%) and Irbid (3.7%)—with 67% of respondents in Irbid saying the situation had deteriorated. Further to this, 41.5% of Jordanian respondents indicated that the presence of refugees in their community had impacted their family's daily life. This assessment was particularly common in Mafraq (54%), Zarqa (49.5%) and Irbid (47.3%). Those in Amman were least likely to say that refugees had impacted their daily lives. This finding is counterintuitive, given that Amman is the governorate which hosts the largest proportion of refugees (see Table 50 below).



Table 50: Location of registered Syrian refugees in Jordan, (%)

| Governorate        | Location of registered Syrian refugees in Jordan (%) |
|--------------------|--|
| Amman              | 29.6   |
| Mafraq             | 25.1   |
| Irbid              | 20.3   |
| Zarqa              | 14.7   |
| Other governorates | 10.3   |
| <b>Total</b>       | <b>100</b>   |

Source: UNHCR, November 2021

Table 51: “Compared with the situation one year ago, has the situation between different communities living in your neighborhood improved, stayed the same, or deteriorated?” (%) by location

| Location     | Improved    | Stayed the same | Deteriorated |
|--------------|-------------|-----------------|--------------|
| Amman        | 7.8         | <b>53.3</b>     | 38.9         |
| Azraq Town   | 31.6        | <b>47.4</b>     | 21.1         |
| Irbid        | 5.2         | 27.6            | <b>67.2</b>  |
| Mafraq       | 22.0        | <b>40.0</b>     | 38.0         |
| Zarqa        | 12.9        | 42.4            | <b>44.7</b>  |
| <b>Total</b> | <b>18.5</b> | <b>43.6</b>     | <b>37.9</b>  |

## Social Cohesion and Civic Engagement

### COHESION AND BENEFITING FROM LOCAL OPPORTUNITIES

Respondents to the survey generally felt that cohesion with the host community is an important determinant of whether they will stay in Jordan. Across the respondents, 62.4% agreed or completely agreed with this compared to just 6.6% who disagreed or strongly disagreed. There were no clear divergences when disaggregating by gender or nationality.

Overall, refugees interviewed felt that their ability to benefit from local opportunities within the host community has been generally positive with approximately two-thirds (67.8%) indicating thus. Only 3.2% said that the cohesion had been generally negative while the remainder didn't express an opinion. Qualitative data largely supported this, with focus group participants and key informants indicating positive cohesion between Jordanians and refugees, and in particular Jordanians and Syrians due to their similar culture and shared language.

Interestingly, qualitative data suggests that the COVID-19 pandemic has had some positive impacts on cohesion between refugees and local populations. Key informants indicated that Jordanians have had sympathy for the challenges inflicted on refugees by the pandemic, and therefore relationships have improved. Of course, the challenges around livelihoods opportunities available to Jordanians as a result of refugees have been exacerbated

by COVID-19 and so the overall impact is complex. Government representatives during key informant interviews indicated that there is an increased need for funds during the pandemic to support both refugees and Jordanians. While the GoJ are welcoming of refugees and have said they will not force anyone to return home, they have not invested in sufficient human physical capital to refugees as they have for Jordanians, particularly for livelihoods. This is due in large part to the deficit in funding the Jordan Response Plan for the Syria Crisis (JRP) that combines refugee and development planning for Jordan on a bi-annual basis, as well as the major increase in unemployment levels for Jordanians themselves as a result of the pandemic.

**Social cohesion and positive relations between Jordanians and Syrians, particularly those that facilitate employment opportunities, could shift the preference of refugees back to remaining in Jordan.** The GoJ supports refugees during their stay in Jordan and in particular works to accommodate the needs of Syrian refugees where possible.

## CASE STUDY

### Social Cohesion

As Syrians continue to live in Jordan and blend into Jordanian society, an increasing number of Jordanians and Syrians work together, building social cohesion and solidarity. Successful social cohesion can serve to enhance refugee self-reliance while also creating a positive environment for Jordanian communities' harmonious relations with Syrian refugees. .

Adla, a Jordanian woman, is a home-based business owner in Zarqa governorate. She received professional training and a start-up kit from CARE and began her small-scale productive kitchen in 2017. Adla hires both Jordanian and Syrian women to help her prepare the orders for her business.

Adla has found that working with Syrian women has many advantages, as they have good cooking skills and are patient, cooperative, and committed to deadlines. Although she had faced some pushback from some women who claim Syrians are taking jobs away from Jordanians, Adla firmly believes she is choosing to work with the most competent women. Experiences between Syrian and Jordanian women, which are built on cooperation and strong communication resulting in a positive outcome of increased income for everyone involved, are key to strengthening social cohesion.



**Adla, a Jordanian entrepreneur in Zarqa, hires both Jordanian and Syrian women in her productive kitchen.**

### LEARNING AND ADVOCACY MESSAGES

- Continue to provide trainings, workshops and vocational activities to both Jordanian and refugees, providing space for healthy relations and cohesion.
- Advocate for the Ministry of Interior and the Greater Amman Municipality to support easing the registration process for home-based businesses and MSMEs for Syrian refugee women, who should not be required to partner with Jordanians to register their business. This can create a protection risk and make Syrian refugees more vulnerable.



In summary, refugees were more likely to report an improved situation in regards to their place in Jordanian society. Iraqis and Syrians were the most likely to indicate this, while other nationalities were more likely to report that there were some deteriorating circumstances. Those of African origin in particular have faced major challenges in Jordan related to discrimination and getting the documentation required for sufficient physical capital. Although there are some examples of Jordanians being more empathetic towards refugees during the pandemic, they were also more likely to want refugees to leave also indicating that the situation has impacted their own lives.

### FOCUS BOX

#### Refugees of African Origin and Social Inclusion

**While still complicated, the situation for refugees from neighboring countries, in particular Syria, Iraq and Yemen is more well understood and they are perceived to have greater cohesion with Jordanian communities.** A group that is less well understood and face particular challenges are refugees of African origin, such as those from Somalia or Sudan. These make up a smaller proportion of refugees but they face particular social, economic, and legal barriers to inclusion. **Refugees of African origin face challenges obtaining documentation, in comparison with those from neighboring countries.** A major consequence of this is that their access to humanitarian aid is minimal and they have less support around their physical and financial capital. It also means there is a lack of awareness from the humanitarian community about this group and the best ways to support them. The language barrier is also a significant restriction in their ability to engage in livelihoods and education.

### Structural Barriers to Resettlement

**There are many existing barriers to resettlement for refugees in Jordan.** One of the most significant barriers is eligibility, which, according to the data, applies to a significant portion of refugees. Of those who knew whether they were eligible or not, 38% said they were not eligible for resettlement. Of those who said they were eligible, around half said they had applied for resettlement. Just over half of respondents did not know if they were eligible or not, suggesting an information gap similar to that in 2020. Considering the overall preference for resettlement, there are at least some respondents who want to resettle but don't know if they are eligible.

**Iraqi and other nationality refugees were those most likely to have applied for resettlement.** Of those who knew they were eligible, Syrians were the least likely to have applied for resettlement, reflecting their preference to remain in Jordan. Syrians were also one of the most likely groups to not know if they were eligible or not (59.4%), alongside Yemenis (61%). There were negligible differences between male and female responses to this question. Even where eligibility is known, focus group participants highlighted that the resettlement process can take a long time, citing up to 4-5 years of waiting for meaningful responses to applications to resettle. Key informants supported this, saying that the procedures required to resettle a family are long and complex.



Rasha Aleid, 45-year-old Jordanian living in Amman, inspects her beauty products in her factory in Amman, Jordan. (Credit: Care Jordan/ Ahmad AlBakri)

**Table 52: “Are you eligible for resettlement?,” (%) by nationality**

| Nationality     | Yes, I am eligible and I have applied for resettlement | Yes, I am eligible and did not apply yet | No, I am not eligible | I do not know if I am eligible |
|-----------------|--|--|-----------------------|--------------------------------|
| <b>Iraqi</b>    | 28.8   | 10.1                                     | 15.5                  | <b>45.6</b>                    |
| <b>Other</b>    | 9.1  | 13.6                                     | 31.8                  | <b>45.5</b>                    |
| <b>Somali</b>   | 22.7   | 9.1                                      | 27.3                  | <b>40.9</b>                    |
| <b>Sudanese</b> | 30.4   | 19.2                                     | 11.2                  | <b>39.2</b>                    |
| <b>Syrian</b>   | 9.8  | 13.8                                     | 17.0                  | <b>59.4</b>                    |
| <b>Yemeni</b>   | 9.8  | 11.4                                     | 17.7                  | <b>61.0</b>                    |
| <b>Total</b>    | <b>14.7</b>  | <b>13.1</b>                              | <b>16.7</b>           | <b>55.4</b>                    |

Key informants highlighted that resettlement was at its peak in 2018-19 but this was reduced significantly due to the shock of the COVID-19 pandemic, which has had huge implications for movement of people in and out of Jordan. According to a UNHCR Durable Solutions Working Group,<sup>28</sup> COVID-19 caused a 36% reduction in resettlement applications compared with 2019, despite evidence (presented above) that preference for resettlement has increased. While many refugees express the desire to resettle, the pandemic could be a barrier that prevents them from doing so. According to the assessment survey, refugees generally feel that, following the loosening of pandemic restrictions,



they are more likely to remain in the country. More than half (52.6%) agreed or completely agreed that loosening restrictions made them more likely to remain in Jordan, while only 18.6% disagreed or completely disagreed with this statement. A further 15% said they did not know what impact COVID-19 would have. This indicates that restrictions have influenced refugee decisions on whether to remain in Jordan or not, and that the relaxation of restrictions will have an impact on their decision-making.

**Respondents were less likely to suggest that loosening of pandemic restrictions would make them more likely to leave Jordan, although as many as 39.1% of respondents agreed or completely agreed with this statement.** Focus group participants mentioned that they and other refugees have increasingly preferred to resettle due to COVID-19 because of the worsened economic conditions, and lack of access to physical capital. It was also suggested that many Syrian refugees had already returned to Syria during the pandemic due to the negative impact on livelihoods in Jordan. It seems that while COVID-19 has strengthened the desire to leave Jordan, the loosening of restrictions has given some hope that the standard of living for refugees can improve.

**Females were slightly more likely to agree or completely agree that loosening of COVID-19 restrictions would make them more likely to remain in Jordan.** Conversely, males were slightly more likely to agree or disagree that loosening of restrictions would make them more likely to *leave* Jordan. The differences in both cases were not significant however.

**The US resettlement program is ongoing and there are plans to discuss future options to increase the rate of resettlements from Jordan.** Under UNHCR's complementary pathways initiative, some refugee students were supported with country scholarships to Japan and Mexico. All 19 participants for the first batch of the program in Japan successfully graduated and obtained Masters degrees from graduate schools in Japan. Currently, other students are being supported with scholarships and are studying at graduate schools in Japan. JICA has started new recruitment for the next batch of scholarships. This is an example of schemes that can be used to support refugees to access services in third countries.

## Structural Barriers to Repatriation

**When asked about barriers to returning home, a majority (89.2%) of respondents mentioned poor security/political situations at home and the subsequent risks related to violence or arrest.** Poor physical capital, lack of livelihood opportunities, and lack of services in home country were all mentioned by just under half of respondents. This was true for the majority of respondents irrespective of nationality.

**Focus group participants highlighted a number of other challenges related to repatriation and—similar to the survey results—they largely focused around safety concerns if they were to return home.** For example, Iraqis highlighted concerns about being deported home and killed due to having been refugees. Conflicts in home countries were expressed as a big concern, not just because of the immediate dangers of ongoing violence, but also due to fears of being conscripted. They also outlined issues around lack of electricity, water, and infrastructure in their home countries. Syrian refugees said they would rather be in a closed and safe camp than return to Syria. Participants did highlight the benefit of going home in that they could have full rights compared to refugee rights in Jordan. This relates to freedom of movement and to increased livelihood opportunities. It's for this reason that, should the situation in their respective home countries improve, most refugees in Jordan would opt to return home again.

The barriers to repatriation are many. The most notable are around eligibility. There are many refugees who want to move to a third country but either don't know if they are eligible or have faced challenges during their applications. Other issues related to the pandemic have restricted the ability of refugees to relocate. Returning to host countries remains a major issue due to challenging political contexts and ongoing conflict. Many who would like to return do not see it as a feasible option.

# Recommendations

The findings of the 2021 CARE Annual Needs Assessment provide a basis for recommendations that further policymaking and programmatic planning by stakeholders that are involved in targeting Jordan's most vulnerable. Below are specific recommendations that seek to address trends and gaps identified through this study, the tenth in a series of its kind.

## NATIONAL POLICY REFORMS IN JORDAN SHOULD:

- Adopt the “one refugee” approach by ensuring that all refugees in Jordan, particularly non-Syrian refugees, can access services and assistance based on vulnerability without consideration for place of origin.
- Adopt and enforce policies to address the underreporting of Sexual and Gender-Based Violence (SGBV), including safe and confidential reporting mechanisms.
- Develop gender-sensitive curricula for schools and universities that serve to dismantle negative gender norms and promote positive attitudes and practices around gender equality.
- Ensure the inclusion of refugee workers in the informal economy, particularly women, via policies and practices that prevent abuse and exploitation.
- Expand livelihoods opportunities for refugees by expanding the variety of accessible work sectors and further increasing access to work sectors by lifting regulatory barriers.
- Expand opportunities for entrepreneurship by simplifying business registration procedures and documentation requirements irrespective of status/origin.
- Promote women's economic empowerment and higher levels of participation in the economy through policies that lift barriers, provide incentives, and address harassment and abuse in public spaces and workplaces—thus encouraging refugee women to take up employment outside the home.
- Continue to improve the quality and accessibility of e-learning in Jordan, with particular focus on the most vulnerable children, especially students with disabilities, and making the e-learning platform more inclusive.
- Continue to bridge the humanitarian-development nexus divide in order that affected populations remain at the center of the continuum.

## TO DONORS AND THE INTERNATIONAL COMMUNITY:

- Fund NGOs, especially women-led and women rights organizations and refugee-led organizations, to address immediate basic needs and enhance long-term economic recovery and refugee self-reliance in Jordan, including immediate and long-term support for entrepreneurs.
- Increase support for the Jordan Response Plan, particularly support that addresses the socio-economic impact of the COVID-19 pandemic, including prioritizing support for development programs and job creation.



**Mahmoud Aljabouli and Ruqaya Aljwbreh are Syrian refugees working on a hydroponic project to grow vegetables in the dry environment of Azraq camp. (Credit: CARE Jordan/ Ahmad AlBakri)**

- Work with the GoJ to address negative coping mechanisms, particularly those resulting from the impacts of the COVID-19 pandemic, including by providing financing that addresses the psychosocial underpinnings of GBV, early marriage, and child labor.
- Prioritize the provision of financial assistance to facilitate access to education, cover transportation costs, and address the increased number of students dropping out of school for work or early marriage.
- Engage different governments to uphold the principle of non-refoulement, expand resettlement programs, increase the quotas for refugees currently residing in Jordan, and advocate for more efficient and expedient review and processing of applications.

**NATIONAL POLICY REFORMS IN JORDAN SHOULD:**

- Adopt the “one refugee” approach by ensuring that all refugees in Jordan, particularly non-Syrian refugees, can access services and assistance based on vulnerability without consideration for place of origin.
- Adopt and enforce policies to address the underreporting of Sexual and Gender-Based Violence (SGBV), including safe and confidential reporting mechanisms.

CARE International in Jordan advocates for access to mental health and helps to inform Jordanians and refugees about available services. Here Maysam Ahmad, CARE psychosocial support officer (right), answers a question during a radio panel discussion on support for children amidst the COVID-19 pandemic. (Credit: CARE Jordan/ Ahmad AlBakri)





- Develop gender-sensitive curricula for schools and universities that serve to dismantle negative gender norms and promote positive attitudes and practices around gender equality.
- Ensure the inclusion of refugee workers in the informal economy, particularly women, via policies and practices that prevent abuse and exploitation.
- Expand livelihoods opportunities for refugees by expanding the variety of accessible work sectors and further increasing access to work sectors by lifting regulatory barriers.
- Expand opportunities for entrepreneurship by simplifying business registration procedures and documentation requirements irrespective of status/origin.
- Promote women's economic empowerment and higher levels of participation in the economy through policies that lift barriers, provide incentives, and address harassment and abuse in public spaces and workplaces—thus encouraging refugee women to take up employment outside the home.
- Continue to improve the quality and accessibility of e-learning in Jordan, with particular focus on the most vulnerable children, especially students with disabilities, and making the e-learning platform more inclusive.
- Continue to bridge the humanitarian-development nexus divide in order that affected populations remain at the center of the continuum.

### **TO DONORS AND THE INTERNATIONAL COMMUNITY:**

- Fund NGOs, especially women-led and women rights organizations and refugee-led organizations, to address immediate basic needs and enhance long-term economic recovery and refugee self-reliance in Jordan, including immediate and long-term support for entrepreneurs.
- Increase support for the Jordan Response Plan, particularly support that addresses the socio-economic impact of the COVID-19 pandemic, including prioritizing support for development programs and job creation.
- Work with the GoJ to address negative coping mechanisms, particularly those resulting from the impacts of the COVID-19 pandemic, including by providing financing that addresses the psychosocial underpinnings of GBV, early marriage, and child labor.
- Prioritize the provision of financial assistance to facilitate access to education, cover transportation costs, and address the increased number of students dropping out of school for work or early marriage.
- Engage different governments to uphold the principle of non-refoulement, expand resettlement programs, increase the quotas for refugees currently residing in Jordan, and advocate for more efficient and expedient review and processing of applications.
- Continue to contribute to social cohesion and stability through increased support for host community resilience and funding for development programs that promote access to livelihood and work opportunities for Jordanian and refugee populations alike.
- Increase the provision of multi-year, early recovery, and development-focused funding for both refugee and host community programs in complement to needs-based humanitarian funding, thus ensuring sufficient resourcing of all activities within the humanitarian-development nexus framework.

### **TO NATIONAL AND INTERNATIONAL HUMANITARIAN AND DEVELOPMENT ACTORS:**

- Work on development programs tackling social norms that form the underlying causes of gender inequality and racial discrimination.

- Enhance and increase inclusion of older people and persons with disability (PwD) in existing programs and ensure programmatic support is appropriate and targeted based on specific needs.
- Address education inequalities faced by children with disabilities by expanding activities that tackle stigma, which leads to bullying and discrimination, and by investing more in programs that improve school infrastructure (including ramps, braille texts, and classroom seating arrangements).
- Conduct further research on both the use of feedback and complaints mechanisms (FCMs) and Protection from Sexual Exploitation and Abuse mechanisms (PSEA), and related responses from international agencies to understand whether mechanisms are being used appropriately.
- Prioritize psychosocial support to address the lasting consequences of the COVID-19 pandemic.
- Continue to support small business grants and small- and medium-enterprise mentoring schemes that support entrepreneurs in adapting to COVID-19 pandemic requirements, particularly in migrating to on-line businesses.
- Increase focus on programs enabling women to have equal power in household budgeting and encouraging men to perform unpaid labor within the home.
- Ensure that refugees remain informed on changes related to the COVID-19 pandemic and its related restrictions, as this is a key factor in their decision-making.
- Improve the systematic provision of information on durable solutions so that refugees do not fall prey to misinformation.
- Operationalize the humanitarian-development nexus in the New Way of Working (NWOW) or any other similar initiative where humanitarian and development actors work collaboratively together, based on their comparative advantages, towards “collective outcomes” that reduce need, risk, and vulnerability over multiple years. This should include the integration of longer-term objectives, indicators, and programming in emergency response plans for NGOs in Jordan, even when funding is not already available.





## Bibliography

- Alharawin et al. (2020). *The Care Economy in Jordan: Towards recognizing, reducing and redistributing unpaid care work*. Progress of Women in the Arab States 2020: the role of the care economy in promoting gender equality, policy brief (1).
- Alnewashi, Q. (2021). *Labour Market Assessment: Refugees and Host Communities Seeking Direction from the Margin of Jordan's Labour Market*. International Catholic Migration Commission.
- Anderson, K. (2020) *Daring to Ask, Listen, and Act: A Snapshot of the Impacts of COVID-19 on Women and Girls' rights and sexual and reproductive health*. United Nations Population Fund.
- Arab Renaissance for Democracy Development (2020). *Women-Led Civil Society Organizations Empowered Vulnerable Women During Covid-19 Pandemic: The Indebtedness of Women*, Women's Advocacy Issues Policy Brief (1).
- CARE (2018). *The Relief-Development Nexus*. Policy Brief
- CARE (2020). *Vision 2030*.
- Central Bank of Jordan. *The National Financial Inclusion Strategy 2018 - 2020*.
- DRC Jordan (2021). *The Impact of COVID-19 on Protection Concerns in Jordan: Assessment Report*, January 2021.
- Hashemite Kingdom of Jordan (2019). *National Social Protection Strategy 2019-2025*.
- Human Rights Watch (2020). *World Report*, events of 2019.
- Human Rights Watch (2021). *World Report*, events of 2020.
- International Labour Organisation (2020). *Gender Equality and Decent Work in Jordan*.
- Kebede, T.A. et al. (2020). *Impact of the COVID-19 pandemic on enterprises in Jordan*. ILO and UNDP Inter-Sector Working Group Jordan (2020). Refugee Response Coordination Coronavirus Update.
- Mansour, A. H. et al. (2020). *Health-care workers' knowledge and management skills of psychosocial and mental health needs and priorities of individuals with COVID-19*.
- Ministry of Education (2018). *Education Strategic Plan 2018 – 2022*.
- Ministry of Education (2020). *The 10-year strategy for inclusive education 2020-2030*.
- Ministry of Planning and International Cooperation (2019). *Jordan Response Plan for the Syria Crisis 2020-2022*.
- Ministry of Planning and International Cooperation (2021). *Jordan Response Plan for the Syria Crisis 2021*.
- Phoenix Center for Economic and Informatics Studies (2020) *Market Analysis: Labor and Income-generating Opportunities*.
- UNHCR (2021). *Durable Solutions Working Group Meeting Minutes*, 24th February.
- UNHCR, UNICEF, WFP. 2020. *Multi-Sectoral Rapid Needs Assessment: COVID19 – Jordan*.
- UNHCR, World Bank (2020). *Compounding Misfortunes: Changes in Poverty since the onset of COVID-19 on Syrian Refugees and Host Communities in Jordan, the Kurdistan Region of Iraq and Lebanon*.
- UNICEF (2020). *Jordan Country Report on Out-Of-School Children*, December 2020.
- UNICEF (2020). *Jordan's National SP Response during COVID*, August 2020.



Follow us at



[www.care.org](http://www.care.org)



[@CAREJor](https://www.facebook.com/CAREJor)



[@care\\_jordan](https://www.instagram.com/care_jordan)



[@CAREJor](https://www.twitter.com/CAREJor)